Piety and profit: accounting for money in West African Pentecostalism
(Part 1)

ABSTRACT

The study of mobilisation and organisation of money in churches is not new: it is actually a staple of Western Christianity where documentation is a routine practice and openness is accepted as a norm of existence for most religious bodies. The issue of resource mobilisation within Pentecostalism in Africa is however a blind spot. This article is a new empirical investigation of pentecostal mobilisation and the organisation of money in West African Pentecostalism. It also focuses on selected churches in Cameroon and Nigeria in order to have a comparative perspective on the issue. It is concluded that the two focused churches in this article demonstrate different attitudes and behaviour towards money, its mobilisation and organisation. The need for deeper research on the dynamics and dialectics of faith and finance in African Pentecostalism is strongly emphasised.

“A feast is made for laughter, and wine maketh merry: but money answereth all things”, (Ecclesiastes 10:19; KJV).

“The heads thereof judge for rewards, and the priests thereof teach for hire, and the prophets thereof divine for money: yet will they lean upon the LORD, and say, Is not the Lord among us?” (Micah 3:11; KJV).

[M]oney is a concretised energy that burns hotter than even fire. The way it is understood and handled (used) has serious effects on the economy and life of the people. The level of the consciousness of the operators and participants in the [money] system determines the type of system that evolves and the performance of the system (Ekpenyong 2005:4).
INTRODUCTION

Organised religion survives relative to the ways in which its leaders mobilise and organise resources. Of these resources, membership and money are among the most important. Often, commitment and dedication of members are measured in terms of how much money and time they are willing to invest in religious activities. When leadership is able to mobilise commitment in these forms (time/labour and money/capital), the organisation thrives and grows. Successful religious organisations are thus those that deploy effective strategies of resource mobilisation and management. Hence, Iannaccone, Olson and Stark (1995:706) hit on an important truth when they conclude that “A religious organization cannot survive, much less grow, unless it obtains sufficient resources from the environment.” While belief systems legitimate religious groups generally, rituals and administrative practices give concrete form and context to the abstract beliefs followers rarely understand.

Earlier in that year, an empirical study of the mobilisation and organisation of money in selected new churches in Nigeria and Cameroon was carried out. The research period was twelve months; the study involved extensive interviews of church founder-owners, members and administrators of churches, examination of church documents where this was possible and permitted, as well as participant observation and documentation of strategies of money acquisition, organisation and management. Information does not pertain to the period of fieldwork alone but extends more than a decade in the study of African Pentecostalism, stretching through five countries in two continents (Africa [Nigeria, Ghana & Cameroon] and Europe [England & Germany]).

Generally, it has become traditional in many societies to regard and treat religious groups as non-profit organisations whose raison d’être is the furtherance of “public good” through spiritual means and the inculcation of moral conduct. From the point of view of secular state and civil society, religious organisations are registered as “charities” because they “exist to create a better society”, according to the British Charity Commission. Because of changing social environment in which such charities as religious organisations operate (for example, plurality of religious beliefs and practices and diversity of interests), there is a need to regulate their activities in order to enhance their impact in the immediate environment. Such changes include a wider range of expectations and services that the society demands from them as well as the expanded role and functions they take upon themselves or promise the society they will perform. Regulation, therefore, is directed toward improving performance and service delivery in order to create a better society. It is thus important that these organisations demonstrate transparency and goodwill toward the people who support them with their money and gifts and thereby bolster more confidence toward further support and forestall fraud and behaviours unbefitting of their publicly avowed code of conduct. Since religious organisations mobilise sometimes staggering sums of money for their

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3 The present discussion is a follow-up to a research report submitted to the Institut française de Recherche en Afrique (French Institute for Research in Africa [IFRA]) in Ibadan in December 2005, titled Pastors and Profit: A Comparative Study of the Mobilisation and Organisation of Money in West African Pentecostalism. It was first presented at the Sozietät (Postgraduate Colloquium), Religionswissenschaft II, University of Bayreuth, Germany, 22 February 2006. I thank Dr. Chuks Okoye and Professor Ulrich Berner for their helpful comments on an earlier draft. The usual caveat holds.

4 There are some church leaders who preside over the organisation in the capacity of “owner” though they did not found it. One example is the Redeemed Christian Church of God (RCCG) founded by the late Josiah Akindayomi and now headed by Enoch Adeboye.

5 “Charity Working at the Heart of Society: The Way Forward 2005-2008”.

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activities, acceptable moral responsibility and good corporate practice make accounting for their resources an integral aspect of their moral and social integrity.

By “accounting” is meant “a process by which data relating to the activities of an organisation or an individual are recorded, analysed, interpreted and communicated. The technique of recording the relevant data is generally referred to as book-keeping” (Ekpenyong 2005: 20). An important element in accounting is verification of the authenticity of the data recorded in order to permit informed judgement by users of the information. One function of accounting is to provide information on an organisation’s past performance which may become a basis to make future plans and projections. One aspect of regulating charities concerns monitoring and scrutinising their accounts and annual reports of their activities and making these public (at least on request), since these organisations are beneficiaries of public goodwill and financial/material support. Maintaining good accounting records and communicating this to the public when requested is a principle of public accountability, according to the British Charity Commission. Such accounting when instituted in churches help insulate piety from profit and profiteering, but when ignored, as is the case in Nigeria, for example, inexorably leads to “pious” frauds, flimflam antics and intractable stratagems that conflate piety and profit.

THE NEW CHURCHES AND THE STUDY OF MONEY

There is an ongoing expansion of religious consciousness and practice in Africa, with Pentecostalism being unarguably the most popular and socially visible. Pentecostalism is multi-stranded with different theologies and practices; however, the most socially contagious remains the faith movement variety which has demonstrated uncanny ability at the use of the media and the mobilisation of financial and material resources directed at empire-building (Marshall-Fratani 1998; Hackett 1998; Gifford 2004a; Ukah 2004b; Asamoah-Gyadu 2005a). The emphases on financial and material blessings derivable from a life of sacrificial giving to the church and its pastor(s), the combination of spiritual practices and direct economic engagement, as well as a plethora of doctrines on material/financial empowerment (with book titles like Secrets of Business Success [Giwa 2005a]; Changing your World [Giwa 2005b], Parable of Dollar$ [Adeyemi 2001] and Get Ready: Money Cometh [Giwa 2005c]) characterise the “faith churches” or prosperity Christianity. They also have embraced the logic of the market, making George Barna’s A Step-to-Step Guide to Church Marketing (1992) a compulsory reading for any new pastor determined to effectively compete in the thriving pentecostal market.

Although these new churches insist on providing their members with life-transforming relationship with God, they also function as fora where business methods are actively cultivated and channels of dissemination of business and marketing practices. Often, church bookstores are filled with titles on the latest techniques of advertising, marketing and management, such as Marketing Moves (Kotler, Jain & Maesincee 2002); Marketing as Strategy (Kumar 2004); Ice to the Eskimos: How to Market a Product nobody Wants (Spoelstra 1997). Americans principally write these business management books while there is a mix of both local and foreign authors for

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7 While it is the case that there is much flimflam antics in use by some pentecostal actors, there are also genuine efforts by some to respond to genuine needs of people living in trying socio-economic circumstances. Attempts at understanding the “pentecostal success” need to put both perspectives in focus.
8 All the titles mentioned in this paragraph are among the best selling books I purchased, often very expensively, from Christian bookstores in Lagos in late 2005.
the “get rich quick” genre of books. The latter urge Christians to cultivate “wealth mentality” and
develop “financial intelligence” in order to acquire “money power” that demonstrates the
triumphant Christian life (Adeyemi 2001). The ideas espoused by these books are discernibly
influencing the texture of religious thinking and action in West Africa, particularly in urban
Nigeria.

These practices, together with a corporate leadership style, aggressive advertising, brand
design, market-defined and -driven strategies of packaging and programming, indicate a visible
monetary turn in much of West African Pentecostalism, particularly within the faith strand. Some
consequences of this state of affairs are that some churches target the very rich in the society. For
example, the constitution of a parachurch group in Nigeria specifies that members “must be in the
middle or upper echelon of their chosen career and society”, “must be a graduate of a tertiary
institution” and “must have a visible means of livelihood”, among other criteria. Because money
matters have come to assume a pivotal role in religious revival, increasingly the churches are
getting enmeshed in financial scandals of unprecedented proportion. However, while the faith
churches relentlessly mobilise financial and material resources in the name of God, little research
exists on how they do this, their methods or structures of accounting, and the nature of fiscal
responsibility that exists in the churches.

The study of mobilisation and organisation of money in churches is not new; it is a staple of
Western Christianity where documentation is a routine practice and openness is accepted as a norm
of existence for most religious bodies (see Eskridge & Noll [2000] for recent studies of churches
in north America; Booth [1993] for summaries of relevant but now dated studies). Scholars of
African Christianity have always grappled with the issue of popularity of Pentecostalism in Africa,
documenting different dynamics of expansion and mass mobilisation. The issue of resource
mobilisation is, however, a blind spot for them since there is virtually no research directed to this
very important aspect of Africa’s new religion that I know about. As a result of the dearth of
research in this area, I was emboldened to embark upon an empirical investigation of pentecostal
mobilisation and organisation of money in West African Pentecostalism focusing on selected
churches in Cameroon and Nigeria in order to have a comparative perspective on the issue. One
important source of social visibility for these new churches is the material demonstration of money
power through the construction of huge auditoria, large-scale evangelistic crusade, flamboyant
lifestyle, expensive and expansive infrastructure, etc. Yet, no study exists that examines the
relationship between the new pentecostals and money.

Among earlier scholars of African Initiated Churches (AICs), particularly of the Aladura and
Zionist Movements in Nigeria and South Africa respectively, accounting for money and its
mobilisation were important items in providing a near-complete documentation of their existence
as social organisations. Bengt Sundkler (1961: 157), who studied the Bantu prophet churches of
South Africa, for example, considers the “question of financial support” for the Zionist churches
of “central importance to the life of these Churches”, because “[m]oney and property are problems
which play a very considerable role in life of the Independent Churches”. Consequently, Sundkler
(1961: 157-179) documents the place and function of money in the churches he studied. In a
similar fashion, Harold Turner devotes the whole of chapter six of his second volume of his history
of the Church of the Lord Aladura to “Church Finances” (Turner 1967: 49-58). Omoyajowo (1982:

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9 The Constitution of Christ the Redeemer’s Friends Universal (CRFU), (March 2004), p. 8. The CRFU
is an arm of the Redeemed Christian Church of God (RCCG), Nigeria. Pastor Enoch Adeboye, the
General Overseer of the RCCG, founded it in 1991.
who researched the history, evolution and organisation of Cherubim and Seraphim (C&S) movement in Nigeria paid almost clinical attention to the generation, meaning and administration of finances in the church. This trend, however, has been broken or submerged under other concerns among African scholars of new pentecostal organisations. Generally, with a few exceptions (see Ukah 2004a: 159f; 182f), there appears to be no incentive or interest among scholars of not-for-profit organisations, particularly pentecostal ones, to engage the attitudes and behaviours of these organisations towards money. Studying accounting principles, accounting practices and control in new pentecostal organisations is not only timely (as we shall see shortly), it is imperative considering their most cherished characteristics of independency and autocracy: being under the oversight control of no individual or group, thus insisting on accounting to no one but God as well as being undemocratic and authoritarian in governance.

Aside from the difficulties and secrecies (concealment, opacity) with which church finances are shrouded in Africa, particularly among the new pentecostal churches which are founded and owned by individual charismatic personalities, there is a thinking in the field that investigating the management of church finances is a sacrilegious, irreligious if not anti-religious initiative tainted with the intent to scandalise and bring down the work of “men and women of God”, and ultimately, of God Himself. Increasingly, however, recent events in Africa and elsewhere are forcing the issue of the place and accountability of money in churches to the fore, and both church founder-owners and scholars of religion and related disciplines are paying attention to money management in new churches. Tunde Bakare, the founder-owner of Latter Rain Assembly, Lagos, recently accused his fellow pastors and church founder-owners of not being called by God but by the needs of their bellies:

[T]he church cannot help fight corruption in the country because it is itself corrupt. How can you fight corruption when you are corrupt yourself? …if the river is polluted from the fountain it is flowing from, everyone who drinks it will drink poison. When you run a church like a market place, the customer is king. […] They [the pastors] say what the people want to hear, they no longer talk about sin. When somebody gets born again over night […] If they are Permanent Secretaries in Abuja, they are made deacons. They are made elders. […] The [pentecostal] ministry has become a secure place for many people who are jobless. […] When you are not called by God, the power of God cannot be there. 10

Bakare concludes his long commentary on the state of the Nigerian pentecostal sphere by asserting that “many [pastors] are not called by God but by their bellies”. This assertion amounts to a thesis of a “Pentecostalism of the belly” similar to Bayart’s (1993) “politics of the belly” thesis. Much of pentecostal action, particularly among suppliers and producers, is a case of the search for “survival” (Asamoah-Gyadu 2005b: 353; Richards 2005).

There is a growing public agitation in Nigeria, for example, urging churches to demonstrate public accountability in order for their leaders to hold public officials accountable for (mis)managing public funds and resources (see Gifford 2004b; Ojo 2004; Olufemi 2004). 11 It is argued that these churches that have achieved immense social visibility and financial muscle lack the moral courage and rectitude to condemn, sanction or critique the political culture of their

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10 Tunde Bakare, “Pastors are Turning to Traders”, Sunday Sun (Lagos), 25 September 2005, pp. 2& 47.
11 Because Pentecostalism is recognized as a huge profit-making industry, there is a bill in the Nigerian federal legislature to compel religious organisations to commencing paying taxes to the state, See “A Due to Caesar”, The Week Magazine (Lagos), 5 July 2004, pp. 9-16; “Church and Tax”, The Vanguard (Lagos) 9 October 2004.
societies and practices relating to the (ab)use and (mis)management of public funds by
government officials because they are not publicly perceived to be transparent and accountable
themselves. They lack public integrity to speak up against misgovernance and social decay.
According to this perspective, the money manners of pastors have become their predication, the
albatross on their neck. In order to underscore Tunde Bakare’s thesis of the emergence of a
“Pentecostalism of the belly” in Nigeria, it is important to identify reasons necessitating his
provocative assertion.

PENTECOSTALISM OF THE BELLY IN WEST AFRICA

Five unrelated events and incidents occasioned Bakare’s submission. Scandals in pentecostal
churches in Nigeria or Nigerian pentecostal pastors involving money were increasingly becoming
“public knowledge” and issue. Bakare’s comments came in the context of recent high profile
events involving many of his fellow pastors and church owners. Doctrines and rituals, structures
and policies are being tied tightly around “money” (capital, wealth, riches, etc.), its acquisition and
function in this world. Money has migrated from the periphery of church life, doctrine and policy
to the centre of new generation churches; it is the most frequently preached theme with the
followers persuaded, sometimes cajole and even threatened, to give to “invest in the kingdom”\(^{12}\) of
God as a necessary and sufficient condition for receiving from God (Milmon 2005).

1) The first was the administrative takeover of Kingsway International Christian Centre
(KICC), Hackney, East London, by the Charity Commission (CC) in England. Matthew
Ashimolowo (b. 17 March 1952), Nigerian-born convert from Islam, established the KICC in
1992.\(^{13}\) A routine visit by the officials of the CC in April 2003 led to the Commission’s “concerns
about [financial] governance and the benefits granted to trustees”\(^{14}\). A protracted investigation
of the church by the CC concluded that Ashimolowo was guilty of “serious [financial] misconduct
and mismanagement” and must repay the sum of £200,000 to the CC being part of monies
misappropriated. The CC discovered that Ashimolowo used the church’s Visa card to buy an
apartment in Florida in the United States of America. Also, it was found out that he was collecting
ten percent of the church’s £7.4million annual income.\(^{15}\) It was also discovered that the pastor and
his wife were dipping their hands into the church’s weekly collection; so far they have collected
the sum of £141,400. Additionally, the investigative report stated that he spent £120,000 of church
funds to celebrate his 50th birthday and received an £80,000 car from the church as a “gift”.\(^{16}\) The
CC was irked by the fact that Pastor Ashimolowo was advertising his numerous prosperity books
on the church’s website without paying for the service. Ashimolowo owns a large bookshop on
Allen Avenue in Lagos, Nigeria, where most his books are marketed. All these, according to the
CC, were unlawful appropriation of charity funds and misapplication of charity facilities.

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12 See interview with Bishop David Oyedepo, (accessed 15.02.06).
13 Ashimolowo was a pastor of Four Square Gospel Church (FSGC) in Shomolu, Lagos, between 1976 and
1984 when he was sent to London by the church to established and preside over a branch congregation.
He resigned from the FSGC in September 1992 and started his own church on 6 December 1992. See
Mgbonyebi (2004:24-29); Harris (2005: 307-334); Bartholomew (2006:8-11) for more details on KICC.
14 (accessed 20.01.06). “Britain Orders Ashimolowo to Repay £52m”, The Guardian on Sunday (Lagos),
(16.10.2005), p.31
15 (accessed 07.02.2006).
16 Ashimolowo’s wife, Yemisi, who doubles as a senior pastor, insisted and cajoled the church into buying
the car-gift for her husband.

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ii) The second event happened in March 2004 when a member of Believers Loveworld, better known as Christ Embassy, a cashier at Sheraton Hotels and Towers, a five-star hotel in Lagos, purloined nearly forty million naira (US$400,000) from his employers. He made huge donations to the church and procured expensive equipment (such power generating plant) to the church. The church signed and sent an acknowledgement certificate to him, praised him for his donation and held him up as an example of committed, generous believer. When arrested by the police, the cashier confessed that he invested the misappropriated sum in his church.

iii) The third incident took place about the same time as the second. Another member of Christ Embassy working with Eko International Bank (EIB) in Lagos purloined forty million naira (US$400,000) from the bank vault and gave a quarter of that amount (ten million naira or US$100,000) to his church as “seed money”. In the last two cases, the police could not investigate and prosecute the pastors who received the stolen monies or/and goods bought with them. The Nigerian weekly magazine, The News, that reported the incident in its 9 June 2004 edition titled “Pastor of Thieves: How Oyakhilome received another stolen money” was bombarded with threat letters and phone calls from members of the church. According to the church founder-owner, his church is not to be held accountable for the deeds of its members or for the money donated as “offering” to the church:

[If] certain people stole money from their place of work and lodged in Sheraton for a few days and were later found to have committed fraud in their office, part of which funds were used to pay for their lodging, would it be right to accuse the managing director or proprietor of Sheraton of receiving stolen money? Should he be under investigation? If someone did an illegal business and paid his government taxes from the proceeds should the government be made to pay back? [...] There are many public servants, both retired and currently serving officials, who embezzle public funds, and are giving offerings and donations in churches and mosques. How many of their pastors, priests or reverend fathers and imams have been accused of wrong doing? It’s absolutely ridiculous that anyone would suggest that a pastor should be charged with wrong doing on these issues.

Central to the defence mounted by Oyakhilome is that money given to churches by its members should be conceived as payments for services offered; it is a commercial exchange transaction. As business owners do not inquire from their clients about the sources of the money they use in purchasing goods and services, pastors and church owners need not ask their members the sources of their income. The most important thing is that the money is given as “offering” and “donation” to God through the church and its pastors. Increasingly the new churches are modelling themselves and their activities in line with other commercial or corporate organisations specifically designed and managed for profit. They see themselves as producers and managers of “fee-for-service religion” (Weller 2000:477) in much the same light as other service providers in the society. Pentecostal consumers are also subtly re-engineered to see themselves as clients/customers who patronise churches for their services and goods,

17 Chris Oyakhilome founded Believers Loveworld Inc (alias “Christ Embassy”). From Edo State, Nigeria, Chris studied architecture at the University of Benin and worked briefly in the banking sector in Benin City before moving to Lagos, where he started his church in 1989. This church is one of the wealthiest new churches in Nigeria. Its specialisation is in offering people the miracles of healing and wealth.

18 Prosperity pastors generally persuade and encourage their followers to sow “money seeds” with the promise that they (the seeds) would germinate and yield several hundred folds in return.


much in the same way as patronising a hotel or a convenient store. According to this new identity reconstruction, material currency gains for its holder spiritual currency when exchanged in an economic-spiritual transaction in the religious market. Both forms of currency belong to the same order of interaction: the human side of religion in the era of “the shifting conditions of material existence at the end of the twentieth century” (Comaroff & Comaroff 2000:298). Undergirding this situation is the emphasis on religion as exchange with an undeniable economic value.

iv) The fourth incident took place in Accra, Ghana, where a branch of a Nigerian “prosperity-healing-miracle church”, the Living Faith Church Worldwide (LFCW), better known as Winners Chapel, seceded because of a power tussle between the Ghanaian bishop in charge and a Nigerian seconded from the LFCW headquarters in Lagos to take controls. The leadership crisis led to revelations that the Accra branch repatriates over US$60,000 monthly to LFCW headquarters in Lagos. This amount is usually converted from the local currency, the cedis, to US dollars in the black market and transmitted in cash to Lagos, sometimes smuggled in vehicle tyres across international borders without documentation with the Inland Revenue Services (IRS) of Ghana. After investigating and interviewing key players in the imbroglio, Mrs Janet Opoku-Acheampong, the IRS commissioner, declared on 6 July 2004 that i) the LFCW was not behaving as a non-profit organisation; ii) that the church was making so much “profit” from religion and from Ghanaian members; iii) that the LFCW evaded the payment of income tax on the salaries and allowances of all its employees; iv) that all churches, with the exception of the Roman Catholic Church which, by law, is exempt from tax, are liable to pay tax; and consequently v) the IRS would intensify measures in its collection of taxes from churches.

v) The fifth incident happened while the study was already underway in April 2005. The Lagos branch of Pentecostal Fellowship of Nigeria (PFN) through the Presidency invited the American evangelist, Benny Hinn, to Nigeria. The “crusade” started on April 28 and lasted for three days. Hinn claimed to have invested US$4 million (ca. N600 million naira) through his Nigerian collaborators to facilitate the organisation of the mega event. Hinn’s Nigerian counterparts promised to mobilise six million people to attend the event at the Holy Ghost Congress Arena of the Redeemed Christian Church of God (RCCG). On the last day of the event, Hinn screamed from the podium: “Four million dollars [went] down the drain”. Hinn’s rage was that for the three days the programme held, less than a million people were able to attend. This meant that the invested US$4 million could not be recouped from offerings and donations from the attendees. Further, Hinn discovered to his chagrin that the local organisers charged a fee (N1000 per person; ca. 6.5) from those who attended his “ministers’ Conference” on the last day of the event. Before and during the event, many prominent pastors in the PFN were reported to be fighting over control of the event and over who should sit on Hinn’s right hand side during the programme. The Nigerian pastors who felt sidelined and did not get money from the organisation of the event decided to sabotage it, according to the bishop in charge of the local organising committee. The dissatisfied pastors instructed their followers and fans not to attend the programme.

21 (accessed 20.01.06).
22 President Olusegun Obasanjo instructed his chaplain, Professor Yusuf Obaje to draft a formal letter of invitation and send to Benny Hinn, see Daily Sun (Lagos), 09.05.2005, p. 4.
24 The president of Lagos State branch of PFN, Bishop Joseph Olarewaju Obembe, founder-owner of El-Shadai Bible Church, Lagos, was the co-coordinator of the Hinn crusade. He specifically accused Pastor
These five different events which happened in three different countries (England, Ghana and Nigeria) involved pentecostal pastors of the prosperity strand. The nub of incidences revolves around their skills or lack of it at mobilising and organising money. The events demonstrate that there is something important which scholars of African Pentecostalism have neglected for a long time and that the ways and strategies which pastors of the new Pentecostalism adopt regarding money and its accountability are important in understanding the texture and configuration of this new form of practising belief. Investigating the supply end of the Nigerian religious economy may throw up significant insights into how and why this brand of new Pentecostalism is as fissiparous as never before. A few studies have shown that schisms in the new churches are rife and the cause of this is more about money and its control than doctrinal variation(s) or heresies (Essien 2003; Roberts & Benjamin 2005). These occurrences indicate an urgent need to provide a nuanced understanding of the practices of the new churches surrounding faith and finance, a need that informs the present study.

THE POLITICAL ECONOMY OF WEST AFRICAN PENTECOSTALISM

In order to understand the new churches in either Nigeria or Cameroon, it is important to understand the political and economic context within which they exist and mobilise followership and other resources necessary for their survival. The configuration and structure of Pentecostalism are related in significant ways, therefore, to the culture upon which it is erected. In this sense, Cameroonian Pentecostalism, although influenced and in some sense, heavily spiced by Nigerian pentecostal “godfathers”, is distinctive in some respects. This distinctiveness derives from the uniquely Cameroonian historical, political, economic and cultural underpinnings. With a population projection of 16.5 million (comprising 230 ethnic groups), approximately 40% is nominally Christian; approximately 20% is nominally Muslim, while about 40% practices indigenous religions or a combination of these. The present pentecostal upsurge in the country is experienced in more intensity in the two English-speaking provinces than in the eight Francophone provinces. This scenario clearly indicates cross border influence from Nigeria (Mbe 2002: 360; Ojo 2005) as well as the cosmopolitan impact of English language as a medium of universal religion. In the contemporary world of global processes, English is, as Aravamudan (2006:6) rightly observes, “the pathway to modernity, science, and business opportunity.” These and more are the promises of contemporary global Pentecostalism. The prominent visibility of Pentecostalism in the two English speaking provinces that make up what is known as Anglophone Cameroon (Northwest and Southwest) compensates for the marginalisation usually meted out to these sections in the their relationship with the rest of the Francophone section of the country (Fonchingong 2005:366).

The Constitution of Cameroon guarantees “freedom of religion and worship” and the country is constitutionally a “secular” state. Generally, this freedom has been upheld in the country. However, all the human and social freedoms enshrined in the Constitution are subject to “the rights of others and the higher interests of the State” and thus must be enabled by relevant laws and judicial power. Consequently, it took the enabling laws of “Freedom of Association” of...
1990\textsuperscript{27} to specify the conditions to be met for the establishment of religious associations, which come under the “authorisation system”. Religious organisations, defined as “any group of natural persons or corporate bodies whose vocation is divine worship”, or “any group of persons living in a community in accordance with a religious doctrine”,\textsuperscript{28} who pool “their knowledge or activities for purposes other than to share profits” (emphasis added),\textsuperscript{29} require explicit registration at the Divisional Office through the Governor to the Ministry of Territorial Administration and Decentralisation (MINAT) of the area where their headquarters are situated. Such registration involves the submission of two copies of the group’s constitution and a declaration indicating the name, object and headquarters of the association, as well as the names, occupations and addresses of those who run the association.\textsuperscript{30} The Minister of MINAT reviews every application and makes appropriate recommendation to the Presidency. It requires a Presidential decree to grant authorisation. As at April 2002, only 38 religious groups, most of them Christian, have received legal authorisation. Functioning without registration is clearly illegal but there is nowhere in the law a specified penalty for such illegality. Furthermore, there is no case of forceful closure of unregistered worship places or prosecution of defaulters although from time to time agents of the state express anxiety “about the issue of churches sprouting up here and there with questionable legal existence.” Sometimes threats of closure are issued but never carried out.\textsuperscript{31}

Although official registration and the recognition that derives from it confer no general tax benefits, it does, however, allow the groups to receive real estate as tax-free and legacies for the conduct of their activities.\textsuperscript{32} Aside from stringent regulations regarding acquiring legal status that sometimes take several years, there are two significant provisions in the “Freedom of Association” laws that are pertinent to the recruitment of money and assets among religious groups in Cameroon. The first is that “Religious congregations shall keep an account of their revenue and expenditure and draw up an annual financial account for the past year and an inventory of their movable and immovable property.” The second is that officials of all religious organisations are obliged to present, upon impromptu inspection and request by the Minister in charge of MINAT, the accounts and inventories as well as a complete list of their leaders.\textsuperscript{33} These legal provisions structure the framework within which pentecostal groups function.

While Cameroon is constitutionally called a “secular” state\textsuperscript{34}, Nigeria is never so called partly in recognition of the Muslim aversion for the word “secular” and partly in recognition of the reality of religious plurality which is a defining feature of the society. That notwithstanding, the Nigerian Constitution provides for freedom of religion, which in principle includes the liberty to change one’s belief system as well as publicly practise and propagate this belief in worship, teaching and observances.\textsuperscript{35} According to the Constitution, “Every person shall be entitled to freedom of

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\item Law No. 90/053 of December 19, 1990, See: Cameroon: Rights and Freedoms, Yaoundé: Sopecam Publishing House, 1990: 45-51. (Hereafter referred to as R&F). I am grateful to Barrister Dave Ebong for providing me with this document and giving invaluable commentaries regarding its background and implementation.
\item Freedom of Association, chap. V, section 22, R&F, p. 49.
\item Freedom of Association, Part I, section 2, R&F, p. 45.
\item Freedom of Association, Part II, chap.1, section 6(2), R&F, p. 46.
\item Freedom of Association, chap. V, sections 26 & 27, R&F, p. 49.
\item The preamble of the Cameroon Constitution states, "the State shall be secular. The neutrality and independence of the State in respect of all religions shall be guaranteed".
\item In the twelve Shari’ah states of northern Nigeria, public proselytisation is legal crime punishable under the Shari’ah law (see: Ostien, Nasir & Kogelmann 2005; Danfulani 2005).
\end{itemize}
thought, conscience and religion, including freedom to change his religion or belief, and freedom (either alone or in community with others, and in public or in private) to manifest and propagate his religion or belief in worship, teaching, practice and observance.”36 Because the country is multi-religious, the Constitution states, “The Government of the Federation or of a State shall not adopt any religion as State Religion.”37

In addition to this legal framework for unregulated religious field, religious groups planning to purchase property or construct places of worship are mandated by law under “Companies and Allied Matters Act” promulgate in 1990 to register with the Corporate Affairs Commission (CAC), an organ of the Federal Ministry of Internal Affairs. The requirements for registration are threefold, namely i) send to the CAC the names of a board of trustees and information about each member of the board; ii) furnish the CAC with the group’s Constitution and formal name; iii) put up a public advert in three nationwide daily newspapers indicating a) the group’s formal name and names of its board of trustee, and b) state the group’s intent to organise as a moral and legal body. The purpose of the advert is to inform the public and see if any person or group would object to the intention of the group to acquire a legal status. Any objection should be made known to the CAC. If no person or group objects, the new group is registered and can now proceed to acquire property or construct worship place(s). The reasons for this registration exercise are i) to forestall or resolve future disputes and tussles regarding church ownership and control; ii) to enable the group to conduct marriages which are regarded as legal; iii) to provide a data base of religious groups for the government and iv) to pay compensation in the event of violent religious disturbances which often result in the destruction of places of worship.38 Many new religious groups fail to register with the CAC; among the new churches, less than forty percent are legally registered.39 No religious group has been forcefully shut down because it failed to register; the group itself will feel the necessity to legalise when its members have the need for owning property or solemnising marriages.

The requirement for registration does not amount to a regulation of the religious field. Nigeria is thoroughly laissez-faire in religious matters. In the conduct of the affairs of religious groups, no organ of state or central religious body (such as the Christian Association of Nigeria [CAN] or the Pentecostal Fellowship of Nigeria [PFN]) supervises, regulates or exercises oversight function akin to the British CC. Unlike the situation in Cameroon, where the enabling laws of religious association are explicit about groups preparing annual accounts of its income and expenditure as well as other activities, groups in Nigeria are free from such legal requirements. Consequently, this situation has bred procedures and tendencies that support unchecked proliferation of new churches and their exercise of authority over their followers. In this political economy of Pentecostalism in Nigeria, church owners have emerged as “independent entrepreneur of salvation” (Bourdieu, cited in Rey 2004:340) primarily engaged in the production, circulation and marketing, as well as “administration of the goods of salvation” (Bourdieu 1990:133). To be continued

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36 Constitution of the Federal Republic of Nigeria, 1999, art.38.1. The first four Constitutions of Nigeria (1922; 1946; 1952; & 1954 with amendments in 1957) had no provision on religious liberty. However, all the Constitutions of the country since independence in 1960 have contained provisions on religious liberty (1960; 1963; 1979; 1989 [this particular constitution did not come into force because the military did not eventually vacate political power in the country] & 1999). For an insightful analysis of the provision on religious liberty in all these Constitutions, see Nwafor 2002: 83-103.

37 Constitution of the Federal Republic of Nigeria, art. 10

38 For the full guidelines for incorporating trustees, see http://www.cac.gov.ng/Pages/ITGuide.pdf (accessed 17.02.2006).

39 A little fee of N20,000 is charged for registering churches. For the range of fees, see: http://www.cac.gov.ng/Pages/fee3.htm (accessed 17.02.2006).
KEY WORDS
Piety
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Empirical investigation

CONTACT DETAILS
Prof A Ukah
Dept of Religious Science
University of Bayreuth
Germany
[asonzeh.ukah@uni-bayreuth.de]