

African Friends and Money Matters

Written by David Maranz / 209 pages / ISBN 1-5567-1-117-4 / Summary by Steve Walters

These are the notes from my second reading of this book. What follows is part quote from the book, part reworded in my own words, and part Comment from Steve. This is the best book I have found to date to help a Westerner understand African culture and the differences between the two. The book focuses on money matters but relates to many broader issues.

Introduction & Chapter One – (pages 1-11)

What is the primary foundation of economics in Africa? It is to distribute economic resources so that all people may have at least their minimum needs met in order to survive. This is African version of the Westernized Social Security. What is the primary foundation of economics in the West? It is the personal accumulation of capital and wealth. Page 4-5

African economics is built on the value of economic **inter-dependence**, while Western economics is built on the value of economic **in-dependence**. The typical African likes needing others and being needed by others. Being economically interdependent is seen as a good thing to an African. While the typical Westerner does not want to need any one and have anyone need him. Being economically independent is seen as a good thing to a Westerner. Page 9

An African who refuses to share what he has, to give to others, or loan his resources is considered selfish, egotistical, and contemptuous of friends. This view of possessions is considered superior to that in the West, which fosters selfish individualism and independence which sees possessions as more important than people. Page 13

The higher value of people over possessions impacts how possessions are viewed. When things are less important than people, accountability over material goods becomes less important. This opens the door to the possibility of greater corruption. When things become less important, personal ambition can be undermined. Page 14

The book is composed of 90 economic and cultural differences between African culture and that of the West. Some are duplications, some overlap one another, and some do not apply. I will give the number listed in the book but also skip over several. Obviously not all apply in the vast variety of tribes and cultures in Africa. African culture, as well as all cultures, have values which conflict with other values. Thus it is quit normal that some of the values listed below conflict with other values.

Chapter Two - The Use of Resources (Pages 13 – 62 / Points 1 - 24):

#1. The financial need that occurs first, has the first claim upon the available resources.

Page 14 - Example: Suppose my room mates give me money to pay the electric bill. But before the bill is actually due, I incur a personal bill that is due first. Neither I nor my room mates would consider it dishonest or irresponsible to pay my personal bill first with the money ear marked for the electric bill. My financial need assumed priority because it was due first. This is an example of how a short term solution (paying my immediate bill) assumes precedence over a longer term solution (paying our electric bill).

#2. Resources are to be used not hoarded. Page 16 – It is a general rule that people expect money or commodities to be used or spent as soon as they are available. To have resources and not use them is hoarding, which is considered to be antisocial.

#3. Money is to be spent before friends ask to borrow it. Page 18 – When your friends know that you have money left over after paying basic food and shelter, they may ask to borrow it for their needs. Due to the high value of relationships over possessions, it is difficult to refuse such a request. A short term solution is to quickly spend the money before you are asked for a loan.

#4. If something is not being used it is considered to be available. Page 18 – Many would tend to think that if something is not currently in use, then at least for the current time, it must be a surplus item. If the owner does not make it available upon request, he will be considered

selfish, ungenerous, and not a friend. To many Africans, it is selfish, ungenerous, and inconsiderate to hoard a possession when others could profit from using it. The notion that one has a “surplus” can not be separated from that of selfishness. Of course not all Africans like the idea of their possessions walking off in the hands of family and friends. To get around this cultural pressure one might hide their possessions or put all their extra money in a fixed asset like a building that is under construction.

#5. Africans are very sensitive and alert to the needs of others and quite ready to share their resources. Page 21 – While the statement above is true, this custom of looking out for others is breaking down. There are many factors, but one is that African societies are moving toward more “money based” societies. There is also a break down of social cohesion as people move to cities. Some individuals have lost the shame of being needy and tend to work the system. It becomes almost impossible to tell who is truly needy and who pretends to be needy. In the village, everyone would know who is truly needy, but in the city, it becomes more difficult to tell the truly needy from the imposters. Some would rather give to an imposter rather than risk not giving to the truly needy. A quote worth remembering – *“A man is nothing without men. He lives in their hands and dies in their hands.”*

#6. The fact the many Africans are over extended financially with debt produces stress on families and relationships. Page 22 – Many Africans are drowning in debt. If one does start to get out of debt, the needs of the family, the needs friends, and the responsibilities to them, tend to drag one back under. When a Westerner needs more money he tends to solve the problem in a individualistic and non personal way. He may take on a second job. He may go get a loan or put it on a credit card. It is unlikely that he will depend upon his friends for help. When an African needs more money he will tend to solve the problem in an interdependent and personal way. He is likely to ask his friends for help. Many Africans are borrowed to the limit with their friends. Quote to remember, *“When an American needs money, he works for it. When an African needs money he talks for it.”*

#7. Being involved financially and materially with friends and relatives is a very important element of social interaction. Page 23 – Africans feel a responsibility to help provide for the needy of their own family, tribe, or social network. There is a line that separates them from the needs of those outside of their family, tribe or social network. The Westerner deals with the needy in a different manner.

A. - They tend to be offended if approached directly with a request for money. Many give to charitable organizations, who then help the needy. Needs are addressed in an impersonal way.

B. - For a Westerner, there is no family, tribe, or social circle. The vast needs of African society tend to look equal. It is more difficult for them to draw a line that separates one set of needs from another. When seen as a whole, the needs are overwhelming.

C. – Westerners tend to put financial need and friendship into two different categories. There is a dichotomy in their thinking. The only way to know if one is a true friend is if we can remove material benefits from the relationship. Otherwise, I may be wondering if the only reason you want be my friend because is because of what you can get out of me.

D. – There is the belief that loaning money to a friend can easily ruin a good friendship.

#8. Africans assist their friends who are in financial need as a form of investment for the future when they themselves might have needs. Page 26 – This actually functions as a good social security network. “I will assist my friends when they have needs, and when I run out of money they will assist me.”

#10. Not all Africans follow the normal and accepted financial principles of sharing what society dictates, but people who do not do so, pay a very heavy price: They are shunned and marginalized by friends and relatives. Page 27 – In such a strongly integrated and interdependent society, the social pressure on the individual to conform is extremely powerful. For most, even if they would like to be free, the fear of needing favors and support in the future keeps them functioning in the system. The threat of being shunned is less serious in the city than in the village.

#12. Africans readily share space and things but are possessive of knowledge. Westerners readily share their knowledge but are possessive of their things and space. Page 31 - It seems that Africans avoid being alone. They seem to prefer to work in groups and are quite comfortable sleeping with many others in the room. A person who has a need to be alone is considered strange or antisocial. The need for privacy, the desire to be alone, or the need to get away from people seems to be relatively unknown in Africa. As stated above, Africans seem very willing to share their space and possessions with others. At the same time it seems they are less willing to share personal thoughts and feelings.

Comment from Steve - While sharing with friends in Africa, I have been told the same thing many times. “Thanks for sharing this with me. No one from my country would share such things with me.” What kinds of things have I shared? I shared what I am learning about being a husband, how my view of life and death is changing as I get older, successes and failures in raising three sons, what Linda and I are learning about parenting our adult children, what we are thinking about being grandparents. Thus as stated above, I more than willing to share my knowledge, but I want to protect my things and I need my space and time alone to retain my composure.

#13. The person requesting something from a friend has the dominate role in determining whether his need is greater than that of the donor. The person making the request is the one who determines the validity and justification of their request. Page 33 – In some African cultures the poorer person has a virtual right to make requests of the wealthier person. If the wealthier person does not yield to the request, he will be severely criticized openly or behind his back. Yet if they give in too quickly to unreasonable demands, they will be criticized as a sucker. Thus the needy person has the dominate say in whether the owner of something should give it to them.

Quote - “In our culture, when the owner of a resource refuses to give it to someone who has judged it be available, the owner is considered to be ungenerous and not even a friend, or worse. When the request is granted, the receiver sees no need to thank the giver. We do not judge the

receiver to be lacking gratitude, rather we consider that the donor has only fulfilled his obligation”.

#15. People who have many possessions and “surplus” money run the risk of being seen as selfish people who are insensitive to the needs of others. Page 37 – Quote – “ By our reasoning, everyone with many goods certainly has among his relatives those who are poor and needy. Therefore, they think if these wealthy people lived up to their family and social obligations they would not, could not, have amassed so many goods.

#16. Precision is to be avoided in accounting as it shows the lack of a generous spirit. Page 38. – Social harmony is a highly valued goal. Questioning the handling of money will inevitably lead to tensions and the disruption of surface harmony. This laissez faire attitude toward financial accountability, found in so many African cultures, certainly fosters a great amount of the corruption that is such a hindrance to development. Those in the West believe financial accountability is essential to ensure honesty. If there is nothing to hide, there would be no reason for an honest man to avoid giving an account of the money under his care.

#17. Budgeting is not an accepted way of handling personal finances. Page 43 – Quote – “ The way many Africans spend their money beyond the essentials is frequently a source of tension with Western friends. They think too much spending is illogical and uncontrolled, and when they are called on to provide assistance because of what seems to them as a failure to plan ahead the result is irritation.”

#20. Living beyond one’s means and income is accepted as normal and is almost universally practiced. Page 51 – Many families are over extended financially. Their monthly expenses exceed their income. This is accepted as normal, even unavoidable. In Africa, living beyond ones means describes a state in which a person owes friends more than he can ever expect to repay. The system is informal and without records. Many in the West also live beyond their means. Each year they spend more than they make and incur a growing amount of debt.

Others are “maxed out”. Their monthly payments to credit card companies are the maximum their income will allow.

#21. In some African cultures, when one goes on an errand to purchase something for another, the person running the errand will normally keep the left over change unless asked for it. Page 53 – If asked, they will seem surprised, as if the change is expected to be theirs without question. Most Westerners, see this small amount of money as important, as slippage in little things can lead to slippage in major things. To the African it seems these small sums are not worthy of attention and beneath the dignity of a wealthy Westerner. They see this attention to such small matters as a sign of an ungenerous spirit.

Here a very generalized summary of African views toward financial matters:

1. Careful accounting is to be avoided, for yourself and for others.
2. It is fair to take advantage of every financial opportunity.
3. The accepted social norm allows for much slippage in accountability.
4. Unethical people can misuse funds and are safe to assume no one will confront them about it.
5. There is an ever present yet unspoken pressure to be generous.

#24. Many products are purchased in small amounts even when they have the money to purchase a larger amount at a lower cost per unit. Page 57 - If I purchase enough rice for one day, I can tell my neighbor I do not have enough to share. If I purchase an entire sack there is no reason not to give my neighbor some of my rice. When I have extra I have an obligation to share. If my neighbors and relatives knew I kept supplies of extra food in my house, they would ask to borrow and I would find it irresistible not to lend.

Summary of points 1-24 – The Use of Resources:

A Westerner finds the generosity of Africans to one another quite amazing. In the West, when one needs extra money the solution is often a credit card, or a bank loan, or to work more. The

idea of depending upon ones friends is not even considered. In Africa credit is often obtained personally from friends and family.

In Africa being a rich man does not necessarily give social status. Status is gained by the willingness to share the riches with others. Wealth accumulation without sharing is considered antisocial, a threat to the community, and a cause of disunity. Such a person may be ignored by the community or forced to leave.

The previous points may cause one to think that Africans do not save, or place no value upon saving, or find it impossible to save. This is not true. Many Africans do save.

Chapter Three - Friendship (Pages 63 – 94 / Points 25 - 35):

African cultures practice friendship in ways that are quite different from those of the West. For many in Africa, relationships are characterized in terms of the type of material transactions involved: who gives, and to whom do they give, and under what conditions. In contrast with the Western attitude, where the emotional component of interpersonal relations is more important than any transfer of material goods. Thus we may hear, “I do not want to ruin a good friendship by contaminating it with money.” Africans are directly concerned with the material transfer itself as indicative of the quality of the relationship.

Three rules of African relationships:

- A. A certain amount of material giving is obligatory in a relationship.
- B. People are evaluated partly in terms of how much they give and how freely they give to others.
- C. Failure to meet the material obligations of role relationships cannot be compensated by a friendly attitude or emotional support.

In the West the emotional component of friendship is emphasized. In most relationships, the exchange of money and material goods is avoided. In Africa, friendship is much more than friendly relationships. It involves solidarity, hospitality, sharing of resources, frequent interactions, and possibly living as a community.

#25 A network of friends is a network of resources. Page 65 - A Kenyan once said, “Friendship and mutual aid go together.” A friendship devoid of financial and material exchange is a friendship devoid of a fundamental ingredient: mutual interdependence. It is only natural to expect material benefit from friendships.

One African culture defines a friend as one with whom one is tied by a long relationship of mutual assistance. It is a tie that requires that each party be always ready to come to the defense of the other, even at the price of painful sacrifice.

Westerners find it difficult to make such friendships for many reasons. There is a language barrier, cultural distance, different values, and economic disparity. African relationships are to be mutually interdependent. But if the Westerner is always the giver, there is no reciprocity, no partnership among equals. These challenges need to be kept in mind as we build friendships between Westerners and Africans.

If an African makes a request from his Western friend before a deep bond of respect and trust is established, the Westerner may feel manipulated and used. Westerners believe that true friendship is friendship for its own sake. When money enters into the equation too early, it is impossible to tell if the other person really likes them for who they are, or is only interested in them to use them. Perhaps we can say that in the West, that economic needs are met outside of personal friendships and independent of personal friendships. Westerners can live so autonomously that they are free to cultivate friends solely for the emotional component.

#26. People constantly work at maintaining and enlarging their network of friends. Page 71 – Africans not only have many friends, they continue to cultivate new friends at every opportunity. There seems to be no limit to the capacity of meeting new people.

Comment from Steve – Think of how many people might attend a large wedding in the U.S. My good friend Wanjau Nduba astounded me when he told me how many attended his wedding in Kenya. Over 3,000. What a network!

#29. Most networking is done with those higher on the socioeconomic scale. Page 75 – Most of the effort expended in building a relational network is with those who are higher on the

socioeconomic scale. i.e. – It would be rare to try and build a relational network with those who are of lesser economic stature.

#30. Africans are more hospitable than charitable while Westerners are more charitable than hospitable. Page 75 – In this case we are defining hospitable as opening your home to others and welcoming them to stay with you and eat with you. We are defining charitable as giving money to help others in need.

Westerners give billions dollars to charities to help people they do not know. They might not necessarily want to invite some of those same people into their home to stay with them and to eat with them. Thus Westerners are more charitable than hospitable. Whereas an African is not drawn to give money to a charity for someone they will never meet. However they may open their home to those in need.

The Western way is to be hospitable only within a small circle, but to be open to being charitable to any need in the world. Africans are open to be very generous and hospitable within certain limits, but are not very open to helping with major needs that outside of a limited circle,

Comment from Steve – I saw this in action while in Kenya during the civil unrest of the elections of 2008. I was amazed at how Kenyans welcomed the internally displaced people (IDP) into their homes and provided for them. People of their own tribe and beyond their tribe were given sanctuary and meals for an extended period of time – with no complaints.

Page 78 – Very often there are tensions between African and Westerners because of the Westerner’s lack of hospitality in inviting people to eat with them. The Western way is a more planned, budgeted, “giving for the long term good”, whereas the African way is to be more generous and spontaneous, not thinking of the long term.

Page 80 – Westerners frequently confuse their African guests by offering them choices. Offering choices is foreign. To ask an African guest if he would like tea or coffee leaves him wondering what is going on. He may be thinking, “Why do they not simple bring me what they are having and we will drink together.”

#32. If a Westerner has a misunderstanding about finances with an African friend, it is virtually impossible to straighten it out directly face to face. Page 83 – When the Westerner tries to explain the matter from his viewpoint he will not be believed, basically because in face-to-face discourse, it is the African rule that people should say polite non offensive things. Difficult issues are not handled through direct confrontation. Therefore to resolve misunderstandings it is necessary to go to a mutual friend and explain the matter. The mutual friend will then convey the explanation to the offended person. When an African has a misunderstanding with a Westerner, many will assume the worst. The worst means they will interpret the misunderstanding as racist behavior.

#33. Africans prefer to apologize symbolically, rather than verbally, when they have made a mistake. Page 84 – In many African cultures it is of utmost importance to maintain dignity and honor. As a corollary it is important to avoid and humiliation. Direct apologies are often avoided. They may be construed as an admission of wrong or weakness. However rather than a direct apology, one may receive a symbolic gesture. The author tells of a foreman who made a very costly mistake while working on a building. The foreman never said he was sorry, never apologized, but did leave fresh pineapple for the owner. It is easy for a Westerner to be disappointed that their African friend does not directly confront an issue and then miss their indirect response.

The confrontational, direct approach that many Westerners like is inappropriate in Africa. Such communicative habits will make two problems. First, you will overlook the subtle messages others are trying to send to you. Second, you will offend the people around you. Page 91

#34. Many Africans in need are very discreet about asking for assistance, and only hint at their needs. Page 86 – This point seems to conflict with points made thus far. Remember there are many different cultures with many different practices. In cultures with a significant Muslim population begging is very common. Giving to the poor is one of the 5 pillars of Islam. Thus being poor and being a professional beggar is almost a recognized profession. However, for some African cultures to be in need is shameful. To beg is more shameful. Thus if you ask,

“How are things in the village?” You might hear a response such as, “We are hoping to build a school for the children.” Many Westerners will miss this as an indirect appeal for financial help. The need was communicated in a discreet way and if one chooses to respond, that also must be done in a discreet manner.

#35. Africans find security in ambiguous arrangements, plans and speech. Page 88 – Ambiguity is an art form in Africa. Africans speak with eloquence and imprecision at the same time. Being ambiguous allows for the uncertainties of life. Ambiguity in planning keeps all options on the table to allow for the last minute changes that may be needed. Areas where we see ambiguity:

- A. When borrowing money from friends, the terms of repayment and due date are often left flexible.
- B. Not having fixed prices on goods allows one to change the price (downward) as needed for friends and (upward) rich Westerners.
- C. Not keeping accurate financial records.
- D. “No” is an unacceptable response in most cases. “No” expresses finality. It is more acceptable to be less direct.
- E. People register at the last possible moment for seminars to avoid the commitment and structure it forces into their schedule.

Cross reference #35 & #72 & #76.

Cross reference #35 & #83

Westerners find security in clearly defined relationships, clear cut arrangements, definite plans and precise speech. Page 92 – Westerners want every thing clearly expressed in a straight forward manner. Just think what the following idioms express:

- | | |
|-----------------------------|------------------------------|
| Lay your cards on the table | Face the facts |
| Get on the business at hand | Direct from the horses mouth |
| Call a spade a spade | Fish or cut bait |
| Don't beat around the bush | Don't pass the buck |

What you see is what you get

For most Westerners, their governments and economies have been stable and predictable. They assume they will be stable in the future. That stability means it is safe to make definite plans for the future. This allows a certain future orientation into Western cultures. It is for these very same reasons that Africa is dominated by short term thinking and short term solutions. Thus ambiguity brings anxiety to most Westerners and at same time it brings security to most Africans. Cross reference #35 with #70.

Comments from Steve – One good friend from Africa can not believe that we purchase plane tickets for our short term mission trips 1-2-3 months in advance. He told me he has never purchased a plane ticket more than 2 weeks in advance. He told me he does not want to be “locked into something” because the issues of life can change at any time without notice.

Chapter Four - The Role of Solidarity (Pages 95 – 124 / Points 36 – 45)

Solidarity means interdependence rather than independence. It means living in community rather than isolation. Quote, “Man is more isolated living under Western affluence than under a communist regime. Because suffering unites people, while affluence and riches divide people.” Some in Africa would describe European culture as, “Everyone for himself and God for us all.”

#38. When people ask for financial help they will usually be content with being given a part of what they are asking for. Page 106 – A person in need of money is often given a small fraction by many different friends. Sometimes Westerners think they are being asked to meet the entire need when they are approached with the entire need. Africans believe everyone can afford to help a little bit.

#39. Offers of gifts, food, or hospitality may involve unspoken obligations. Failing to accept gifts, food, or hospitality may have negative implications. Page 107 – It is generally considered impolite across Africa to refuse a gift, food, or hospitality. A Westerner may think he

is being polite to refuse. “You are too kind.” “This is too much I can not accept this.” “You should not have spent your hard earned money on me.” The rule is always accept gifts. At the same time accepting the gift deepens the relationship and may obligate you to the donor in the future.

Comment from Steve – I think that every African guest I have had in my home has brought us a gift. I have said, “You do not have to bring me something, we are friends, it is not needed.” When I helped them pack to move on to their next destination, I noticed that half of what they were carrying were gifts for other hosts. Then half of what they carry back to Africa are gifts from Americans. I have always brought small gifts for my hosts when traveling in Africa. Only now am I beginning to see the significance.

#40. When you give to beggars, they are doing you a favor by allowing you to gain favor with Allah. Page 109 - In Muslim cultures, being a beggar is a profession. One could work in a pork joint (restaurant), drive a taxi, or be a beggar. Begging is a job or a career. Some beggars have physical handicaps but some are in good physical and mental health. They can be very aggressive and demanding. In the West, the donor makes all the decisions related to the donation. The solicitor has no voice in the matter and can either accept the terms or not. Once the donation is made, the recipient is expected to express gratitude. Muslims are under obligation to give to those in need and this wins favor with Allah. Thus the beggar provides you with a way to win favor Allah. They are not required to show appreciation. Thus some beggars do not show appreciation to the donor. And this lack of appreciation does not sit well with a Western mindset.

#41. In many rural communities, people are afraid to be more successful than their neighbors for fear of creating jealousy. This jealousy may lead to being ostracized and can even lead to retaliation using the power of the occult. Page 111 – The author tell the following story. “I knew of a village woman who was hired to be a maid by a Western family in a city. The woman’s friends were jealous of her having regular employment and believed she was getting rich. They went to the local shamans to have curses put on the employed woman and

the entire Western family.” Thus the fear of having your friends turn against you, and the fear of being cursed, inhibits economic development in some cases.

#42. Money that has been misappropriated or stolen is not expected to be paid back. Page 111 – The concept of restitution is virtually unknown in the government, among friends, in Islam, and even in many Christian churches. The author tells several stories like the following: A Westerner made a donation so a church could buy benches. Soon after the money disappeared the church treasurer bought a new radio cassette player. It was obvious to all that the church treasurer used some of the money for the benches to purchase his new radio cassette player. The donor wanted to sell the radio cassette player and put the money back into the fund for new benches. The elders responded, “You would not want to take a radio cassette player away from a poor man would you?”

#43. A major function of government is to provide money and benefits to those in power and to those who have a relationship to those in power. Page 112 – In every nation there is a temptation for those in power to abuse their power and use it for personal gain. In Africa “feeding on the public trough” is expected and even somewhat accepted. There is immense pressure on those in power to use their position to benefit their self and family members. When you link this principle with #42 you have a recipe for unstoppable corruption.

#44. Giving preference to hiring family and tribal members is a normal expression of responsibility and solidarity. Page 114 – Nepotism is the practice of showing favoritism to relatives when hiring, promoting, and paying for a position. In the West this is considered an abuse of power. It is considered an abuse of power in Africa also, but the other side of the coin is this responsibility to help your family and tribe and to share what you have. Relatives in high places are expected to provide for their own. Nepotism may be wrong, but neglecting your responsibilities to your family and tribe are even worse. Not to provide for your own is considered a betrayal of your family or tribe. Nepotism corrupts companies and governments because:

- A. Personal and family interests are placed above public interests.
- B. People who are incompetent are employed ahead of those who are competent.
- C. Accountability is lessened because keeping the job is not based on competency.
- D. Motivation to work hard is destroyed because you will never be fired.
- E. Honesty, service, and morality are subverted.
- F. Power and wealth become concentrated in the hands of a few.
- G. Developing countries simply can not afford corruption and nepotism.

Summary comments on Chapter 4 – page 122

An African saying is, “*A person is a person through people.*” What a wonderful quote.

Comment from Steve: This is so different from the West. The West tends to exalt the independent man who needs no one. Many are proud that they have made it alone. No one has helped them. They may even brag that they had to pull their self up by their own boot straps. In general, Africans do not want to be independent and autonomous. They want to live in interdependent community. They want to share material goods by giving and receiving with those in their community. I believe the African sense of community is much more biblical than the Western sense of independence. How impoverished we are and we don’t even know it.

Chapter Five - Society and People of Means (Pages 125 - 142 / Points 47 – 56)

Comment from Steve. Gifts from the West do not always help. As a matter of fact some would make the case that aid from the West damages more than it fixes. William Easterly makes this case quite convincingly in his book *The White Man’s Burden*. Two quotes from *African Friends and Money Matters* illustrate some of the cultural damage that aid can do.

- “Where once the community felt responsibility to care for the needs of people in the community, now they look to relief and development organizations to care for those in need.” Page 126
- “Why do the work yourself when there are development agencies with more money than you will ever see in a lifetime looking for places to give it away? ... African individuals, communities, and countries become dependent upon donations...” Page 127

Most of the book thus far has focused on the practices and customs of the poor in African societies. Thus one may get the impression that all Africans are ready to share all that they have. This is not true. The “wealthy” make up a different segment of African societies. They are often called Elite Africans.

#46. People with financial resources are assigned to a role of being one who gives not one who receives. Page 127 – Those with greater means are supposed to pay more than those with less means. People in the West think everyone should be treated the same. What is fair for one is fair for all. In Africa, those with more money are expected to pay more than those with less money. An equal price for all, is not an African concept. In each relationship one assumes the role of being either a giver or a receiver. Thus one would be categorized as a giver to all those with less resources, and categorized as a receiver to all those who have more resources. In many African societies it is not assumed that all people should be treated equal. To the contrary, it is assumed that there are inequalities of social rank, and in every relationship it is necessary to determine the relative rank in order to build a proper relationship. It is important to determine who will be the giver and who will be the receiver. The receiver gains the help he needs. The giver receives prestige and honor. The problem for Westerners is that they feel irritated rather than honored when they are continually asked to perform in their assigned role of giver.

Cross reference #46 with #50

#47. People typically receive satisfaction from being asked for financial help. Page 129 – Africans are flattered when asked to provide financial help. They are honored. Many Africans suppose Westerners would naturally feel the same way when asked to help. The author gives the example of people from Cameroon asking Westerners for medicine they really did not want. The request was a way to honor the Westerners as richer, stronger people. Most Westerners are annoyed by these requests find it awkward in knowing how to respond.

Comment from Steve – One must respond to such requests with care. The future of the relationship is intertwined with how one responds. On several occasions, I and travel companions, have received requests for help that are so large, they left us breathless. We were

honored by the requests but can only assume that we appear to have unlimited resources. I do not want to be viewed as one with unlimited resources. This contaminates the relationship and makes it very difficult to relate as equals. I do not want the appearance of financial resources to give me some false position of superiority over others. I and all I have ever brought to Africa find this position of artificial superiority very unpleasant and distasteful. If this author is correct in that African relationships normally assume a hierarchy (one is either a giver or receiver), I would propose that in American friendships we normally relate as equals. I do not get pleasure from feeling superior or inferior when relating to others.

#49. Most leaders are expected to distribute their resources and to help their followers.

Page 132 – Followers tend to exaggerate the power, wealth, and skill of their leaders. He may have fantasies that the leader will raise him so he also can be in a position as a “big man”. Followers expect their leaders to be generous, hospitable, and willing to give financial help.

#50. A person of financial means is expected to pay a higher price than a poor person. Page

133 – The author relates what a Kenyan friend told him what people of different classes in life were supposed to pay. One a scale of 1 – 10:

Class of people:	Relative price they should pay:
1. Tourist	10
2. Government people and rich people	8
3. Average people	5
4. Poor people	2-3

Cross reference #50 with #46

#51. Success in life is attained through personal relationships people in power and

through spiritual means. Page 135 – Westerners believe that for the most part, it is within your own power to get ahead, get an education, or attain wealth. Success can be attained through your

own abilities and hard work. Youngsters are often told, “You can become anything you want to be.” This is partially true in the US where education is available to all, the government is stable, there is a stable food supply and stable economy, enforcement of law, opportunities for employment, etc. When you take away all of those things beyond the control of an individual, the idea that you can become anything you want becomes very unlikely. In Africa many do not believe that your own abilities and hard work will get you ahead. It is believed that “success” comes more from the powerful people you know and from spiritual influences. Having right connections with the right people are worth more than individual skills and abilities. Being in favor or out of favor with supernatural forces is even more important. Blessings and curses have great power to control the events in your life. Thus influence from God and the influence of the occult are taken very seriously.

Chapter Six - Loans and Debts (Pages 143 – 170 / Points 57 – 70)

In Africa, loans and debts are not merely economic activity. Loans and debts are a component of normal social interaction that is part of the social ties that bind people together. In the West, most loans and debts are business matters carried on with banks and other lending institutions. Lenders are supposed to treat all borrowers equal, there are strict rules for repayment plans, and little tolerance for delinquency. In Africa, most loans and debts are handled on an individual basis and are inseparable from personal relationships and social life.

#57. When an African has a need for money or a material need, the normal way to meet the need is to ask a relative or friend who has the means to help. Page 144 – Africans want and expect to depend upon others. At the same time they want others to depend upon them. *Interdependence is of high value.* The author tells the story of some Sudanese men who wondered why the Westerners never asked for anything. They were told that Westerners believe that people should work for what they get and that to ask is a sign of personal weakness. The Sudanese men were astonished.

For the normal Westerner, asking another for money is considered impolite. Each person is expected to provide for their own personal needs. *Independence is of high value.* Asking

another for help would be demeaning and a sign of failure. Westerners are not used to be asked for help. When they are asked, they do not know how to respond. They normally feel embarrassed for the asker and for their self. For them, those in need usually receive help from the government or a charitable organization.

#58. Old debts are forgotten and not expected to be repaid neither by the debtor nor by the lender. Page 145 – Loans that are not paid tend to strengthen the ties of friendship and increase mutual interdependence. Unpaid loans obligate the recipient to the lender.

Comment from Steve – For the normal Westerner, an unpaid loan would destroy most relationships. Even within family members, an unpaid loan would bring great strain on the relationship, even if the lender did not need the money.

#59. There is a strong sense in which people want to be owed money by their friends. Page 146 - Being owed money indicates that one is an accepted part of the community. Not being owed any money indicates that one is socially isolated. Remember that an interdependent person is better than an independent one. Having money out on loan is like having money in the bank for future needs. At the same time there are many who resent this African system but feel compelled to live by the unwritten rules of the culture.

#60. There is a sense in which people want to be without money so that they can more easily refuse a request for a loan. Page 147 – This may seem to conflict with #59. A person with money in hand finds it very difficult to refuse requests for financial help. The temptation is to spend the money quickly so that your family will realize the benefit before a relative comes with a need. If the money is converted into food, the food can be shared with a friend in need. If the money is used to make a house payment or a car repair it is impossible to share with a friend. Thus one would rather spend the money on something that a needy friend can not request.

#61. The unwritten rules that govern the sharing of money and goods serve as a leveling mechanism that keeps people from getting ahead. Page 148 –Those who do begin to make

economic progress find their relationships are no longer in balance. More is now expected of them than they will receive from their family and friends. They no longer give and receive from others, they only give. They face a impossible dilemma. If they would enjoy the benefits of their financial success, they must disregard the requests of their needy friends and relatives. To disregard the request of needy friends and relatives would be very difficult for one who received help from many to get where they are now. There are many other leveling mechanisms:

- A. Threats of sorcery and witchcraft.
- B. Elders who monopolize the resources of a successful young couple.
- C. Fear of gossip and of being ostracized.

#63. A loan is to be repaid when the creditor's need becomes greater than the debtor's need. Page 152 – If you have the means and I have the need, you should loan me the money I need when I ask. When should I repay my loan to you? When you have the need, and I have the means to help with your request for help.

#65. The collection of debts is primarily the responsibility of the creditor not the borrower to volunteer payments. Page 65 – Loans, rents, and other obligations for payments are collected by the creditor. They are not voluntarily paid by the debtor. Practically no one repays a loan voluntarily. The debtor is not expected to go find his creditor to make a payment when it is due. The creditor is responsible to find the debtor and collect this money. In the Western world, the responsibility is on the debtor to find the creditor and to make the payment on time.

Comment from Steve – Americans find this difficult to understand. Why don't they simply write a check once a month to make a payment? When checks (or credit cards) are not available, cash is the only possibility. The speed of business is much slower and all financial transactions are more cumbersome.

Comment from Steve - A friend of mine is on staff with the Navigators in Uganda. He has people on his support team who are supposed to give regular monthly financial support. As described above, the donors do not send him a check. He is responsible to go to each person each month to collect. Often they are not home (or at the office) so he must make a second or

third trip. Sometimes they are short of cash and there is no support that month. He must spend a significant amount of time each month collecting his support. I was stunned when he explained the system to me. What an inefficient use of his time. But what can he do? That is the culture he lives in and that is how bills are paid. He has never known any other system. If you don't use checks, or don't use a bank, you are forced to deal in cash.

#68. The use of the word “loan” when requesting money is often a code meaning “gift”.

Page 159 –

#69. Loans of money or goods are practically the same as gifts. Page 160 – Generally the lender must ask for the return of an item if there is to any likelihood of it being returned. If the borrower needs the thing more than the lender, you should not expect it to be returned. Here are a few of the unwritten rules:

- A. Typically the borrower does not return the article unless the owner asks repeatedly for its return.
- B. The article may be re loaned to third person without the consent of the original owner.
- C. When the borrower has an item in his possession for a long time it automatically turns into a gift.
- D. There seems to be little concern if the item becomes broken or worn out through normal use or even careless use.
- E. Asking for something to be returned can be interpreted as the owner calling for the end to the relationship.

Comment from Steve: I have an American friend who lived in Kenya for 6 years. Good hand tools were hard to come by, so he brought over a nice set of Craftsman wrenches. A Kenyan friend asked to borrow them. They were not returned. My friend waited and waited. One day he was out for walk and went by the home of the person who had borrowed the wrenches. My friend was sickened to see his precious Craftsman wrenches laying all over the yard. He wondered how many were lost? He made a huge mistake when he approached the borrower and asked for the return of his wrenches. This offended the borrower. To the Kenyan, my friend

appeared to be a typical American who cares more for his material possessions than he does for people. As one who was there to minister to the Kenyan people, this one act created a huge distance between him and the people he came to serve. What should he have done?

#70. The response of “no” to a request for money or a request for an object to be loaned is often taken as an insult. The person making the request may interpret the “no” as indifference to his pressing need, a lack of respect, or a sign of rejection. Page 162 - In most African cultures, the word “no” is strewn with booby traps for the Westerner. A clear and direct “no” can be perceived as an insult, or that the potential lender does not care about the person making the request. An alternative is to cushion the no with an “indirect no” or “not now”. The Westerner wants to use his precise language and make it clear that he means no. While the African way is to be imprecise and leave the door partially open for future need.

Cross reference #70 with #35.

Chapter Seven – Business Matters: (Pages 171—198 / Points 71-90)

Business has historical and emotional ties to intrusion of foreigners in Africa. The African village was a place of security in a homogenous world. The move to the city marks the end of that world. Moving to the city separates an African from his community and traditional society.

71. Before attempting to do business with an African, it is essential to establish at least a minimum personal basis for carrying on the transaction. Page 172 - Basic African courtesy requires that a person be greeted first, before any interactions can take place. In relating you must first connect on a human basis. Talk about family, yours and theirs. A proper ending is also important. Often departing is done in two stages. First, the one going will say, “I need to be going.” Then after some time he will say, “I am gong now.” Africans lead lives that are materially simple, while at the same time they are relationally complex.

Also the appropriate clothing is important. It is typical for Africans to dress for others and not for themselves. Being improperly dressed is not so much a reflection on the guest as it is the host.

Comment from Steve - As a typical American, I get right to the point. In responding to email messages I have often used a one word answer. “Yes” or maybe “no”. I have noticed my African friends spend lot of time catching me up to date with their families and asking about mine. Then as almost an after thought, they will address the business at hand. So I have begun to respond in kind. As an illustration of African relational warmth, without fail, my friends in Africa ask about my wife Linda. Keep in mind Linda has never been to Africa and has never met those how have not been to the US. What a wonderful culture.

#72. The relationship between the buyer and seller may affect the price of goods sold. Page 173 – A. A known client may be asked to pay more than an unknown client.

B. The seller can adjust the price according to the financial status of the buyer. This can be determined by how he dress, nationality, or other factors.

C. If the buyer does not bargain or complain about the high prices, he will be expected to pay more.

What is reasoning behind price adjustments? You naturally help your friends if you are able. So if the buyer is your friend you naturally expect him to help you if he is able. The author relates an event that happened to him.

“I was taking my care to a mechanic who did good work at reasonable prices. After a few months I said to him, ‘It seems to me your prices have increased since I first came to you.’ He replied, ‘Of course, you’re my friend.’”

Cross reference #35 & #72 & 76.

#73. Bargaining for a better deal involves is more than simply trying to get a lower price. There is are social components involved also. Page 175 –

- A. When shopping, buyers are not just purchasing an item. They are relating to the seller. The social value of the relationship between buyer and seller.
- B. Bargaining is part of the game of life. The buyer should go to market with adequate time for interaction with others.

- C. Paying the first price disrupts the dynamics of market. Asking higher than expected prices is not usually an attempt to cheat the buyer, but rather a normal aspect of the market.
- D. The desired result of bargaining is a satisfied buyer and seller. The seller will make a reasonable profit and the seller will pay a price that corresponds to their social and economic status.
- E. Foreigners will be respected if they bargain reasonably. This shows they know how to buy and know the real value of items. Conversely, paying the first price asked, lowers the respect of the seller for the buyer.

#75. Final payment for a job means the job is completed. Page 177 – Example – A Westerner hired a man to trim some trees in his yard. After they had settled on a price, the trimmer was paid in full. The Westerner never saw the man again. Once the final payment has been made, one has very little leverage over the worker.

Cross reference #75 & 82

#76. The final cost of something is open to renegotiation until the final payment is made. Page 178 - A foreigner may think that once a deal has been agreed upon that the final cost has been settled. But the final cost is actually open to renegotiation even after both parties made an agreement. Example - It is common in many parts of Africa to settle upon a price before entering the taxi. Yet the driver may renegotiate with you on the cost while driving to the destination. For what possible reason could the price increase? There may have been extra baggage, there might be too many potholes in the road, gas prices have increased, or the passenger looks like he has lots of money.

Cross reference #35 & #72 & 76.

#77. Tips, pre tips, & bribes. Page 178 –

Tips – It is standard in the West to give a tip after you have received the service. It is quite normal to leave a tip for the waiter after the meal is finished.

Pre tips – In some African countries the service provider expects a tip before the service is rendered. Thus one might need to tip the waiter before he is willing to wait upon you. Now suppose the official in charge of releasing your shipment of incoming goods requests a pre tip before he will release your container. Are you going to pay the tip as requested? Has justice been perverted? Is this a bribe? Is the official way and the legal way or you doing something illegal? The line between right and wrong is not so clear.

Bribes – A bribe on the other hand is paying someone to do something illegal. A bribe is a perversion of justice. One thing that can be done is to request a receipt. If the official is unwilling to give a receipt that should be a good indicator that the request is illegal.

Example – Suppose a policeman stops you, checks your papers over, and then requests that you give him something. What will you do? What is a scriptural foundation for your response?

This is a huge issue and deserves much greater attention that we can give it here.

#78 - 79. Many people tend to take the quick easy solution to a problem even when it jeopardizes the more lasting and long term solution to the problem. Page 181 – There is a spirit of just getting by for the moment, with little thought for a longer term solution. People tend to favor a short term solution now, rather than a longer term solution in the future.

Examples from the author:

Vehicle owners who fail to change the oil on a regular basis.

Taxi drivers tend to put in small amounts of gas several times a day rather than purchase enough gas to get through the day.

A mechanic who packed tar around the front wheels of his vehicle to stop a rattle rather than fix the rattle. Even though his actions would surely be found out later and he would lose a rich Western customer.

#82. Let the buyer beware. Once the money has changed hands there is little that will be done to correct a problem. Page 186 – “Satisfaction Guaranteed Or Your Money Back” is **NOT** a business principle in Africa.

Comment from Steve – I have never had an occasion to return something I have purchased in Africa. My African friends have told me that if I paid money for a shirt, then found a tear in the shirt before I left the store, that I probably would not be able to get a refund or exchange the shirt. All sales are final. Buyer beware.

Comment from Steve – I and four friends paid for a safari in Uganda. This was from a company owned by a Christian, operated by Christians, and seemed to operate with a very service minded philosophy. I felt very safe in dealing with them. I trusted what they told me and paid the money without reservation. Our contract stated that we were supposed to ride in a Toyota Land Cruiser, with air conditioning, to have a tour guide, and much more. We rode for 6 hours cramped into a matatu (a Toyota mini van used for taxi service in town), the AC was broke, it was hot, when the windows were down we ate dust, when the windows were up it was 130° inside, at one point when the windows were down the flies came in and bit us until we bled, we had no guide, the driver stopped many places along the way to do personal business for himself. We paid \$2,000 for a safari but received no safari vehicle, no guide and saw no animals. I complained to the provider when we returned. They were sorry but seemed somewhat bewildered. I firmly requested 50% of the money returned. I told them I would be back twice a year with groups of Americans and how they handled this would determine if we ever used their safari company again. After several negotiations we received a \$25 refund.

Cross reference #75 & #82

#83. Westerners find the African quality of being indirect and unclear very frustrating.

Page 188 – Westerners think that failure to take a clear decisive position displays a lack of courage, a lack of leadership, and is a terrible waste of time and energy.

Comment from Steve – I have an entire workshop prepared on “*Decision Making*”. It is a topic that I have given considerable thought. Clear decisions move things forward. The speed of progress is related to the speed and clarity of decision making. An un made decision or an unclear decision is like a bottleneck that stops the flow of everything that should come after the decision.

The author quotes an African friend who said, “You talk just like a Westerner, speaking directly about things.” For many Africans the fear of offending others can be minimized by indirectness, avoidance, and silence. To many Africans, the Westerner comes across as insensitive, callous, and indifferent to how others think and feel. Having a shortage of human sensitivity and tact. Possibly one fundamental difference is that a Westerner may criticize how a project was handled and then say, “It is nothing personal”. While for the African it is very personal. The criticism seems like an attack on the person. Therefore the Westerner needs to be very careful. He may think he is offering helpful feed back to improve the quality of the task at hand, while an African may be hearing one personal attack after another. Westerners may criticize the person face to face, believing person will be better for it and the task at hand will certainly flow better. Ignoring a shortcoming is almost impossible for a Westerner. It seems irresponsible to turn your head, let an issue pass unaddressed, and risk facing the same thing next time.

Cross reference #35 & #83.

Chapter Eight - Toward a Conclusion (pages 199 – 209)

The average African sees the average Westerner as rich, while he is poor. This economic disparity creates difficulties in interpersonal relationships. The typical relationship between the two involves great economic inequality.

Most Westerners are responsible to pay for only their own needs. They do not look to anyone else for support. They live independently and autonomously. For most Africans this situation is reversed. With a much lower income, he is responsible for many family members and friends in need. His life is interdependent and interwoven into a community.