

Ethno - Info

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Senegalese Friends and Money Matters

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The following financial principles have been distilled from experience. They represent general rules, not universal behavior. They should not be taken as always valid all the time with all people. People have their own personal ways of behaving, but these principles have been found to be generally valid approximations of what appears to lie behind most people's behavior.

When these are presented in orientation talks they are given with multiple examples and experiences. Presented here are merely the 'rules' that are hopefully largely self-explanatory for those who have lived in Africa.

Where the behavior of Europeans and Americans differs radically from local behaviors, a 'T' section is included. 'T' standing for 'toubab' the Senegalese word for a white or European person. (Even an African-American may be a toubab.)

1. The financial need that occurs first has first claim on the available resources.
2. A loan is eligible to be repaid when the creditor's need becomes greater than the debtor's need.
3. The repayment of loans is a subjective matter involving the weighing of social, economic, and time factors.

3T. For a toubab the repayment of a loan is due 'objectively' according to the terms agreed upon when the loan was made.
4. A loan or rent is collected by the creditor; payment is not volunteered by the debtor.
5. The collection of loans requires the personal involvement of the creditor or his agent.

4 and 5T. For a toubab, the repayment of a loan or payment of rent is the responsibility of the borrower or renter.

6. The place in society assigned to people who have perceived ample financial resources is that of givers and/or loaners, not of receivers.
7. People who are without ample financial resources typically seek to have a long-term 'client' relationship with as many 'patrons' as possible from among those with resources.
8. Typically people receive satisfaction from being asked for financial help, whether they are disposed to provide any help or not.

8T. Toubabs are largely annoyed by requests for help, and find it hard to even imagine receiving enjoyment from being solicited, or from taking the role of a patron.
9. Compliments are frequently given in the form of requests for gifts or loans, and are often formulated as questions. (e.g. Why don't you give me your blouse?)

9T. Toubabs are not accustomed to compliments being formulated as requests, and easily misinterpret them and take offense.
10. A network of friends is a network of resources.
11. Friendships are built with gifts.
12. Resources are to be used, not hoarded.
13. Rigor is to be avoided in accounting as it shows the lack of a generous spirit.
14. Final payment is final settlement; any subsequent business or adjustment is considered to be a new transaction.
15. Money 'corrupted' is not expected to be paid back; restitution is a little-known concept.
16. When people ask for help, they will usually be content with being given a part (sometimes even a small part) of what they are asking for.