

Ethno - Info

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Senegalese Friends and Money Matters

by David Maranz (Senegal)

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.

17. Africans are hospitable but much less charitable.

17f. Toubabs are charitable but much less hospitable.

Hospitality is personal and spontaneous, charity is impersonal and planned. e.g., Europeans and Americans give billions to charitable organizations, but may not want to offer a meal to someone not invited or planned for. In contrast, Africans will offer a meal to all who drop in, but give little to charities.

18. Budgeting, in a formal accounting sense, is not an accepted way of handling personal finances.

19. Living beyond one's means and income is accepted as normal, and is almost universally practiced.

20. Most people live with many outstanding debts that they never expect to repay.

21. Old debts are forgotten, and are not expected to be repaid, neither by the debtor or by the lender.

22. When you give to beggars, they do you a favor by allowing you to gain credit with Allah.

23. Having the correct amount of money for a business transaction is the responsibility of the buyer; it is not the seller's responsibility to provide change.

24. There is a strong sense in which people want to be owed money by their friends.

25. Bargaining for a better 'deal' in any transaction involves important social as well as economic factors.

26. Any financial matter is subject to re-negotiation until final settlement, that is, until final payment is offered and accepted.

27. A client with a relationship may be asked to pay more than an unknown client or a stranger.

28. Financial matters involve a great amount of strategizing and gamesmanship.

29. Employers are expected by society and even by governments to provide advances to employees in certain family situations and for certain holidays.

30. Loans of goods or things are tantamount to gifts.

31. People will generally choose a sure and immediate small benefit to a potentially larger future benefit if the future benefit is at all doubtful and if it requires more input, such as the spending of money or time.

32. People constantly work at maintaining and enlarging their network of friends.

33. Visiting friends and acquaintances is concentrated on people who are actively part of a person's economic network.

34. Most networking is done 'horizontally' or 'up' and seldom 'down' socially or economically.

35. People assist their friends who are in financial need as a form of investment for those future times when they themselves will have needs. This arrangement constitutes a virtual banking or savings system.

36. When a person has a financial need, the most appropriate and likely candidate is mentally selected and then approached for help.

The process of selecting whom to approach involves a mental review of the personal economic and social networks, the weighing of the recent and past history of the many relationships: when help was last given to or received from each one, what future needs will be and who might meet them, etc.

37. When an occasion provides the opportunity to make a large profit, it is typically seized upon.

There is little concept of a 'reasonable' or 'just' or 'ethical' price, or of 'price gouging'; rather, the accepted practice is to charge whatever the buyer will pay. It is the buyer's responsibility to know what is reasonable and normal for him or her. And it is normal for the seller or provider of services to obtain as much as he or she can.

38. Once money is exchanged in a business transaction there is very limited recourse in case of mistakes, damaged merchandise, breakdown, not meeting contractual stipulations, etc. 'Satisfaction guaranteed or your money back' is not only *not* a business principle here, it is a laughable idea when explained to Senegalese.