

C-C Differences & Money Notes

Compiled from *African Friends and Money Matters* by David Maranz,
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WESTERNERS	AFRICANS
UNDERLYING PRINCIPLE	UNDERLYING PRINCIPLE
The maximum personal accumulation of capital and wealth.	The re-distribution of scarce economic resources so that all may have their minimum needs met and survive.
WHICH SYSTEM WORKS BETTER?	WHICH SYSTEM WORKS BETTER?
<u>Upside</u> : extremely successful in its context: today the middle class live better than kings of old. <u>Downside</u> : poverty is increasing and along with it violence, indigents; the welfare system can't cope.	<u>Upside</u> : works extremely well in Af context where people continue to survive under extreme stress. <u>Downside</u> : doesn't work for systematic, planned development.
HOSPITALITY vs GENEROSITY/CHARITY	HOSPITALITY vs GENEROSITY/CHARITY
Limited hospitality: to close friends and associates	Unlimited hospitality: to all visitors and friends
Unlimited generosity/charity: extremely wide circle.	Ltd generosity/charity: extremely limited circle
- fits into the market economy: economy of reception	- fits the gift economy: the economics of 'giving'
- good for close friends: emot satisfaction & diplomacy	- good for the politics of patronage
- can't use others' money for your generous image	- it requires generosity; even with others' money
- must conserve, share less, not good to borrow later	- it requires sharing, even if you must borrow later
- only a hardship, not personally disgraceful to be poor	- personally disgraceful to be economically deprived
- be resourceful, live modestly = success, exclude most	- spend lavishly when have it, <i>carpe diem</i> , include all
- openly aids all current consumption (food & medical)	- openly aids w food (but not medicine or housing)
- system not open to aid social consumption (festivals aimed at maintaining ones' place in society)	- the system strongly approves of social consumption (giving money for events and celebrations etc.)
- solicits and approves aid only for long-term dev.	- strongly approves short-term aid; 'chops' long-term
Downside: Wes and Western systems in Africa are engulfed by such parasites	Downside: tends to breed opportunistic, irresponsible parasites. It can't foster change.
Wes emphasize 'the macro-solution': future focus, postpone gratification, long-term ends, change, and the long-term general advantages for all. The system is reinforced by social structures and religious values and sanctions.	Afs emphasize the 'micro-solution': present focus, instant gratification, short-term ends, no change, and the immediate advantage for oneself over one's competitor. The system is reinforced by social structures and religious values and sanctions.
<u>Emphasis is on long-term gain</u> : e.g. orderly traffic, planning, organization, queues, first come first serve, shopping centres, safety measures	<u>Emphasis is on short-term advantage</u> : thus: breakdowns, traffic jams, rushing for tickets, power cuts, overextended services, jam-packed Makola mkt
<u>Macro-solutions</u> : orderliness, the queue, stoplight, fines, speed-gun all ordered to promote long-term gain.	<u>Micro-solutions</u> : ignore lights, fines replaced by bribes, speed-gun becomes a bribe earner for short-term gain.
<u>Ideal person</u> = entrepreneur, producer, one who controls resources, makes system work for him. Wes do not want to play Af 'big man' = too "colo".	<u>Ideal person</u> = big man, with social position & status, charismatic personality, a sharer, a controller of media/resources/wealth/ influence (Dick Darko joke)
Social security system was built for <u>good times</u>	Social security system was built for <u>bad times</u>
<u>Independence and self-sufficiency</u> are key. Westerners have made friendship ties peripheral to survival; they are relegated to the 'perks of life'.	<u>Inter-dependence, sharing and solidarity</u> are key. This does not change because of urbanization. In spite of urbanization and change mutual obligation, kinship ties, friendship relations remain dominant.

<p>The poor maximize opportunities for success by education, work and very limited patronage.</p> <ul style="list-style-type: none"> - careful reflection on all one's networks - choosing the best one to ask while considering the influence of past gifts, rejections, debts etc. - considering and factoring in its negative effect on future potential gifts. - asking does not depend on opportunity or need: one creates opportunities 	<p>The poor maximize opportunities for success by seeking out patrons; not through education and work.</p> <ul style="list-style-type: none"> - size up patron's wealth by external display - ask a lot from the wealthy - ask little from the modest - ask whether or not the means are already at hand - asking depends on opportunity, not need. Always ask when there is a good case or 'cause' even if don't need it. Use the money later for other things.
BUSINESS (BUYER BEWARE!)	BUSINESS (BUYER BEWARE!)
<p>STRATEGY: Always choose long-term, big benefits over short-term or immediate small benefits. Always choose the 'hard way' over the 'easy way'.</p> <ul style="list-style-type: none"> - the hard way is usually better for long-term - quality workmanship; all screws are necessary - quality materials in buildings and roads - quality repair work & correct parts, better in long - use the correct tools for the job makes work easier - use the proper tools for proper results 	<p>STRATEGY: Always choose short-term, sure and immediate benefits over bigger, long-term benefits. Always choose the 'easy way' over the 'hard way'.</p> <ul style="list-style-type: none"> - the 'easy way' offers immediate, sure benefits - shoddy, quickly done work, "the car has too many screws anyway, so what if some are left over" - poorly built roads, buildings etc. - poor repairs, stripping threads, wrong size tyres - using ineffectual, inappropriate tools - wrong sized footwear (whadyya want? it works!)
'Respect' means little or no surveillance: let them be.	Workers require constant surveillance.
Can take the defective item back to the store	Once money is given, no further chance to negotiate
Only long-term, fully legal solutions are trusted	Immediate, cheap, not-quite-legal solutions trusted
Solutions tend to be long-term. Look for long-term benefits and solutions Postpone pleasure/satisfaction for a future date	Solutions tend to be short-term. Just-get-by solutions—only do minimum to get by <i>Carpe diem</i> , don't know tomorrow.
Price is set by the market forces Business ethics determine profit margins	Prices determined by relationship & status of client. No 'business ethics' but 'relationship ethics'.
TIME vs. TIMING	TIME vs. TIMING
Delays, inefficiency = inept, incompetent. Wes find indirect, unclear situations frustrating Criticism not offensive; necessary for improvement. Through criticism society will be better off in long run.	Delay in carrying out a contract etc. means hidden problems, agendas. They are gradually revealed. Criticism is not acceptable; offensive. Not dealt with for fear of offending; taken as criticism
Schedules are crucial; timing is not as important. Keeping to the schedule is best. Last minute emergency measures are avoided.	Timing is crucial; schedules are not important. Always aim for last minute emergency service for 'bonus' or to strengthen relationships.
Tomorrow MEANS tomorrow!	Your car will be ready "tomorrow": but it never comes.
Wes need to know what delays mean: - to judge between real delay and bargaining tool - to seek ways to focus on timing rather than time - Wes can't "go and come" so use better timing.	Delays often mean: "bring something", bargaining tool. "I don't have the authority to do it" = "bring something," a bargaining tool. "Go, come" means: "bring something", bargaining tool.
USE OF RESOURCES	USE OF RESOURCES
Wes value individualism & independence: - no mutual support, indiv more imp than group - affects physical & spatial dimensions, privacy - value charity & private ownership - affects how resources are used and shared	Afs value solidarity & inter-dependence - mutual support / group more imp than the indiv, - generosity & hospitality, no privacy, no charity - inter-dependence, common ownership, sharing - living in community, many in same room

Highest value: resources, capital, assets, charity	Highest value: people, relationships, generosity
Behaviour: - stress personal possessions, - rights insure relations with material possessions, - highly accountable for use of resources +/- people - great drive to succeed through personal competencies - unscrupulous are checked by state and society	Behaviour: - stress relations with people, - relaxed attitude to things & resources, - little accountability for things, much for people - little drive or ambition to succeed, - the unscrupulous are not checked,
No upside for Wes: it merely holds back the entrepreneurs; big-man-ism not valued	Upside of Solidarity: helps most people to survive in impossible circumstances; promotes big-man-ism
Downside: holds back development	Downside of Solidarity: creates parasitism
OWNERSHIP	OWNERSHIP
Ownership = personal with entitlement - first with money is the first served - owners claim resources regardless of need	Ownership = communal without personal entitlement - first in need = first served - needy have claim on resources (not owner)
NGO money must only used for designated purposes - strict accountability - prevents fraud - no need to falsify receipts, not even suspected	NGO money must be used for every immediate need before official need; no accountability - leads to fraud, embezzlement, etc. - falsifying receipts
Resources are saved: - invested in money markets to be 'grown' - conspicuous consumption increases wealth - used sparingly within budget	Resources are used immediately: - saving = hoarding = unsocial = worst evil - if not being used: "it is available" - "Fadah" has plenty in the store-room!
STRATEGIES FOR APPROVAL	STRATEGIES FOR APPROVAL
Saving institutions are formal: banks, credit unions	Savings institutions are informal: <i>tontine</i> or <i>tour</i>
Fundraising: church collections, drives, banks, investments, tithing etc. rely on charity	Fundraising: Kofi & Ama, "harvest", big man envelopes, 'launchings', apply social pressure
Strategy: 'Keep it safe for the future.'	Strategy: 'Spend it quickly or friends will ask for it.'
If not being used = OK. It is being saved by owner. - saving = good (providing for future) - women (not clients) and men are equally responsible - to refuse = acceptable (approved of)	If not being used = "it is available" - saving = bad (preventing others from using it) - women (clients) can't look in the granary - to refuse = "to be selfish" (disapproved of)
Strategies of avoidance are not necessary: - Wes are not concerned with disapproval by others - openness and transparency is the rule - not cautious about display of wealth - do not hide wealth - make ostentatious display of wealth and success - nothing succeeds like success	Strategies to avoid disapproval are necessary: - hiding wealth to avoid envy, disapproval - less visible investments: cattle far away - fixed assets (half built houses, blocks/rods) - 'men's things' crops, tools, bicycle, car, TV, radio - 'women's things' jewellery, pots & pans, cloth - forge ahead slowly, quietly, unseen
Less sensitive to needs of others: - can't distinguish genuine case from scam - beggars are managed by soc security system - money is helping development - those in need should be quiet and respectful	Extremely sensitive to needs of others: - can distinguish a scam but doesn't discriminate - the attitude breeds beggars, scams, laziness, idleness - availability of money is eroding traditional system - those in need become aggressive
Being overextended (seldom happens) leads to: - goes to friends only in dire need - seeks credit; becomes credited to the limit - many non-personal options: mortgage, insurance policies, house - level of worry less; tensions are less - doesn't effect production - seeks impersonal solutions: gets two jobs	Being overextended (a normal state) leads to: - friendships are strained leading to avoidance - always borrowed to the limit - few non-personal options (banks, savings institutions) - people get worried, heart disease, hypertension - saps strengths, takes away from production - heightens temptation to fraud/unethical behaviour
When Wes needs money he works for it.	When Af needs money he 'talks' for it.

In West it is considered irrational and abnormal paranoia to fear the envy of neighbours	In Af: the great levelling mechanism: fear of enmity, of appearing prosperous: juju, malams, witchcraft
No basis in soc oblig: only imperatives of the market	Based on the imperatives of social obligations
1. charity is outside market concerns	1. hospitality influences the market and life relations
2. those who work harder, get more money those who get more money succeed and get ahead	2. those who work harder are pressed down more economic success leads to sharing, to levelling
3. nothing stops work/production; nothing is more important than work and production.	3. everything is more important than work/prod: funerals, travel, time, time off, chatting
4. public opinion is not a great motivator, rather advancement, increase in salary, etc.	4. public opinion, gossip is greatest motivator: (e.g. Ernest the teacher can't also be a 'garden boy')
5. jealousy, envy, bad intentions are not fearful	5. jealousy, envy & bad intentions hold people back
THE GIFT	THE GIFT
Good friendships don't req. material exch.	Good friendships require material exchanges
- few Wes involved materially w social circle	- all Afs are involved with the social circle
- social circle is small (give only to insiders)	- Af social circle is broad (concentric circles)
- not expected to help outsiders	- Afs must help all those in the 'social circle'
- Wes have imbalanced rels w Afs (give only)	- Afs have balanced soc relations (give and take)
- can't easily define circles in Af; not an 'insider'	- Afs easily define their social relations in degrees
- sense of guilt for Africa's need (slavery reparation)	- no sense of guilt, eg slave-raiding (I am a Dagomba!)
- overwhelmed by poverty, needs & requests	- 'Give me your watch!' = a compliment & request.
- not used to being asked; not used to asking	- 'I like your shirt.' = indirect compliment & request
Gifts are given as an ice-breaker; token of affection	Gifts are given as an investment: to ask for <i>more back</i>
Christians too receive 'merit' by giving to poor	Muslim societies: gifts are means of gaining <i>lada</i>
LOANS	LOANS
Old debts not forgotten, can be prosecuted	Old debts are forgotten, not expected to be paid
PRINCIPLE: "Neither a borrower nor a lender be." - do not need to be part of the system of indebtedness - wish to be independent and self-sufficient - prefer not to owe or be owed anything - prefer to invest in banks and borrow from banks - some prefer to spend some on themselves - many say better to give than to receive - do not give with hope of return benefits	PRINCIPLE: People strive to owe & be owed money - need it psychologically & economically - wish to be inter-dependent, feel part of the system - not being owed = too independent & self-sufficient - safer to invest in people than in banks - must spend on themselves before it is borrowed - but the need for security also forces them to give - give generously with the hope of greater return
Best to have money & investments	Best to be money-less, refuse loans, spend it or lend it
STRATEGY: no need to remove wealth for private interests; only need to invest it safely.	STRATEGY: constantly trying to remove wealth from readily accessible cash without appearing antisocial
No 'squawk factor'; wealth is protected by law	'Squawk factor' is greatly feared; weak rule of law
Few social dilemmas for the progressive or entrepreneurial Risks are purely economic	Many dilemmas for progressive--they must disregard social obligations Risk isolation, being called "wicked witch"
Loans are always repaid or go to court. Payment does not depend on who is poorer.	Loans are repaid only when creditor's need is greater than debtor's need.
Repayment is always objective and unconditional Court favors law not custom or cultural interpretation. Repayment is always due on precisely the terms agreed upon by borrower regardless of circumstances. Repayment does not depend on any special situation of the debtor (except bankruptcy).	Repayment is always subjective (<i>even if legal bond</i>) Court favors the borrower, customary interpretation Repayment always conditional based on many factors: - the position of the borrower e.g. unemployment - social relations: their relationship, past obligations, residual imbalances, social status, hierarchy - what can be borrowed in the future, credit rating
Risks for unpaid loans are assumed by borrower	Risks for unpaid loans are assumed by lender
Loans are v. sensitive affairs in the West - people value their things, work hard for them	Risks = acts of God, accidents, unforeseen circumstances, leaving the country, has a funeral

<ul style="list-style-type: none"> - misuse means not caring, not feeling, disregard - items bought with a loan are property of debtor - responsibility for their upkeep = with the debtor - owner is the one who pays for the item - limited liabilities assumed by employer/creditors 	<p>STRATEGY: use advances on salary to pay for necessary items e.g. sewing machine or bike</p> <ul style="list-style-type: none"> - no such thing as 'misuse' = the thing is not strong - the 'owner' of the bike is the employer - therefore the liability for repairs is the employer's.
Wes also value people more than things (but showing concern for one doesn't negate the other)	Afs value people more than things (and must show this by emphasizing people over things)
Wes easily manage caring for both: caring for things does not harm their reputation for caring for people.	Afs must show care for people more than for things. Caring for things means they don't care for people.
Wes /= ambiguous: Wes value things and care for them and resent 'uncaring' use of things	Afs = ambiguous: Afs like things but must appear not to be too 'caring' about things.
Wes interpret not caring as irresponsible & unethical. This 'maintenance ethic' is cuz of long-term goals	'Not caring' is not irresponsibility (rather very ethical) It is because of their short term goals & valuing people
Wes interpret those who do not care for and maintain things as 'wastrels' and not caring for people.	Afs interpret the Wes reluctance to loan or give things as racism, or wickedness: preferring things over people
Donor determines the need	Person requesting determines need
- the donor has the right to deny	- 'needy' have right to demand; donor has no rights
- if denied, the beggar doesn't insult	- if denied, then responds: "selfish"
- the need of beggar <i>must</i> be more urgent than yours	- often his/her need is not urgent (irrelevant)
- 'free' status of the object is irrelevant	- requests and rights are based on 'donatable' or 'free' status of the object
- a 'real friend' will advise	- a 'real friend' will always give material help
- one who readily gives is warm-hearted	- one who gives in too readily is a 'sucker'
- taking anything is 'theft', even taking one's time, or one's attention (e.g., on the phone)	- needy persons can 'presume' to take it (seize it) from those within one's circle
- thanks is always required	- receiver doesn't thank the giver (no word for thanks)
- it is never an obligation to help others	- the giver has only fulfilled his obligation
- taking is always theft; punishment depends on amount and severity	- but taking from outside the circle is theft and brutally punished no matter how much or little
- "no" is simply telling it like it is.	- "no" is offensive to one requesting; denies humanity
- Wes need to use more tact, beat around bush.	- "no" is an insult, shows indifference to one in need.
- Ok to refuse food: "excuses are not truthful"	- impolite to refuse food, find an accepted excuse
Also in West, but at some point you need to communicate the 'truth' i.e., the fact that you can't perform the service etc. <i>Solution</i> : let him know the truth! and why you can't give right now.	In Af many ways of saying "no" in a dialogue: e.g., maybe later, not today, let's sit down and talk, distract, praise the person, let the person know how much you appreciate him and extensions of him (his work) etc. Let the person know that you care.
PARTIES AND EVENTS	PARTIES AND EVENTS
- A major non-retrievable expense, a waste of money for a good cause, for a "good time" not prestige.	- Major way of converting money into relationship capital & prestige (later converts to contracts etc)
Guests only take what they like, or need, leave the rest.	Everything gets chopped or carried away.
- Parties are financed only on <i>real</i> income or budget well ahead of time.	- ' <i>Reverse budgeting</i> ' is used: start with idea of a lavish party as beginners for borrowing towards it.
PROJECT MONEY, NGOs, GOVERNMENT	PROJECT MONEY, NGOs, GOVERNMENT
Persons entrusted with donations or project funds must honour the intentions and plans of the original donors.	Persons entrusted with donations etc. (Bishops & leaders) have a major say in how the money is used.
- this is considered embezzlement/fraud	- NGO managers dip in pot for urgent family matters
- strict laws against such favourites	- nepotism in Gov affairs is expected
- adds insult to injury: both immoral & unjust	- money given for an operation etc. gets missing
- everything is strictly accountable	- 'slippage' in accounting & use of money is accepted

- not easy to misuse funds	- easy for unethical to misuse public funds
Gov elicits response of self-sacrifice: "Ask not what your country can do for you, but what can you do for your country."	Gov elicits response of predation: The African 'cake' = all try to get the biggest piece. "The NPP has come and now it is our turn to chop."
Pressure from above and below is to use Gov, Church and NGO funds for good of all or explicit purposes.	Pressure from above and below is to use Gov, Church and NGO funds & resources for private purposes
Employees are hired by qualifications & what they know; not who they know.	People are hired/ things get done by who they know; not by whether they are qualified or capable.
Facts are more important than appearances	Double standard: officials want 'looks' vs the facts
Value of a project measured by its long term success.	Value of a project measured by short term benefits.
Typically projects don't consider cultural factors and expectations. Af advisors do not speak of these and Wes don't ask; Realpolitik won't allow it; fear of neo-colonial branding.	World Bank projects, e.g., Ghanaian Gov., Bretton Woods, PAMSCAD, and now NEPAD etc. funded projects typically have 17% continuity rate by 67% success rate. Yet nothing changes.
IRRECONCILABLE DIFFERENCES	IRRECONCILABLE DIFFERENCES
West does not take other cultures seriously	Problem /= money but cultural expectations about it
1. A big prob for Wes. Rates and services must be stable and predictable, established by authorities.	1. No official prices/rates for services = normal Official regulated prices not followed.
2. A big prob for Wes. One should not aid and abet corruption and hooliganism by helping scoundrels	2. Rain falls on all alike. Good and bad are treated with the same generosity.
3. Commitments are always kept; not keeping one's word = untrustworthy, unreliable, unacceptable	3. Commitments are kept according to the general rule: poor and needy get help first. God's way is best.
4. Rewarding a rogue is never acceptable on the principle that in the long-run society will be the loser.	4. Rewarding a rogue = bad in long-run but good in short-run. Tamale police said: "Catch him yourself."
5. In the long-run injustice will only bring unrest, more wrongdoing and not peace.	5. Good to <i>buy</i> peace at the cost of justice. Short-run thinking is ok but wrongdoing may get out of hand.
6. The best way to eliminate injustice and poverty is not to pay off rogues but to encourage honest work. Only a just wage policy followed up by enablement measures can build a just, equitable economy.	6. The "poor first" principle changes the criterion of justice. Caring for the poor first is always just but not always beneficial. Can't operate a balanced economy by paying loafers and rogues.
7. Principles of justice, proper conduct, in the interests of a wider peace for whole of society and future generations over-ride rights of those suffering. Eventually sufferers will receive greater benefits.	7. Immediate welfare of the individual who is suffering is the most important consideration. Refusal is always wrong. Rogues are to be treated as children. Eventually they will learn the right way and wider peace prevails.