

## **LIVING THE SOMALI WAY: PLAN, INVEST and HARVEST**

I have lived with the Somali people in many places: Kakuma refugee camp, Nairobi, Dadaab, and Juba, South Sudan. In all the places my path crossed with these wonderful and beautiful people called Somalis, I taught their children in both primary and high schools in Kenya, and in Juba, one man, Abdi Osman, became my closest associate and a comrade. There is one unique thing about these people called Somalis: If they become your friend, that friendship turns into a "brotherhood". Let me spill the beans, but before that, I have this question for you: Where do the Somalis get their money from? Why are they rich? Is it that Somalis hate being broke or being in poverty? In this article, I will give some answers to the above questions.

From my experience, Somalis are polygamous: Meaning, a man has the ultimate veracious to marry more than one wife. Obliquely, a Somali man having three to four wives will idyllically produce between fifteen and twenty children or more, with one wife producing between five and eight children. About five to six of the twenty children would be booming in this case. It will then be upon these efficacious children to carry the cloak of managing the family, including their mothers and father. By doing so, they will be paying school fees, feeding, sheltering and other required needs that might arise in their family. The philosophy of helping each other is entrenched within their blood. For instance, if two to three people come together and join hands, they will be helped to set up a business of their choice, and once that business is set up, as time goes by, they will apportion the money among themselves, and if possible, they will begin to own their own business individually. Somalis trust themselves, and because of that intrinsic trust, it is easy to mortgage a brother or sister some money to begin their own businesses. As we progress deeper, I will explain more about the theory of believing in business rather than working in the office in the subsequent paragraph, according to Somalia's current beliefs.

The other thing that makes Somalis so prosperous is the culture of supporting one another. For instance, when one starts a business: a wholesale, a retail or a shop; not at one point would a Somali man or woman buy items from a shop that does not belong to their own Somali, unless, otherwise, there is no existing Somali supermarket or shop in the area they are living in. It is in this belief that buying your brother's items helps them get richer quickly, in order for the same to help another Somali in need. In other words, buying from a non-Somali is a recipe for delaying your very own brother from getting rich quickly, so the theory goes! But are Somalis rich because they have money or help each other, or do they know how to manage money wisely?

Hypothetically, I asked four non-Somalis this question: If I give each of you 100,000 USD right now, what will you do with that money? Here are the answers from the four people. Responder A: Said that she will build a warehouse where she will use to keep her market items. Secondly,

she continued by saying that she would buy goods from Kenya and Uganda and hire a plane to transport those items to her village. The remaining money will be used for building a good mansion in her town, and then keep the remaining 25,000 USD as a reserve. The second person, responder B, has this to say: He will construct a rental that will have 30 rooms. Make it available for rent at reasonable prices. The rental money will go straight to his bank account. With time, he will get back the 100,000 USD. That will be the investment he will make. Respondent C said she would invest some of the 100,000 USD in large-scale farming. She will employ widows and orphans who do not have jobs to reduce the unemployment rate in their hometowns. She will use the remaining money to open a hotel in her town. The last responder, D, said she will invest her money in three ways: Use part of the money to raise poultry and build a private clinic to help the local communities fight the prevalent disease. She stressed that the prices of drugs and medical consultations will be cheap, and all people can afford them. Lastly, she noted that she would have a large plantation, which would reduce the food shortages in her village.

The prognosis provided by four non-Somalis on what they would do if provided with 100,000 USD, totally differs from what two Somali men told me, as to what they would do should they get a loan or any amount of money amounting to 100,000 USD. Here is what one of them said he would do to invest that money. First of all, he said, if given 100,000 USD, he would look for another Somali brother, join hands, and have 200,000 USD. Together, they would begin transporting cement and building materials to countries needing those things. If they bought 10,000 bags of cement worth 80,000 USD, at a buying price of 8 USD per bag, they would remain with 120,000 USD. They will continue to buy other building materials. Hire a tract, pay the driver to and fro, and the remaining money would later be kept in the joint bank account. Once those items are sold, they will profit 350,000 USD from the initial items. This could be one way to invest the money and multiply it in a short period of time. The other way is to loan that money to those who need it, and it would return within a month or two as profit. At least loaning 100,000 USD will be returned as 150,000 USD after the person has made a better investment. Somalis support themselves by spending money on their brothers and sisters' shops, hotels, restaurants and possibly investing in Somali banks. Somalis can never send money using other money transfer banks if not for another Somali man. That is the level of support that they accord to each other.

As highlighted above; give a Somali some coinage, they will first think on how to invest it to multiply, but give the same amount of money to a South Sudanese or an Anyuak man: He will first go to the expensive hotel with friends, eat properly, and when that scene is done, he would then begin to shop clothes, if possible cars, and the remaining money; his relatives, friends will then get some portion of money. Slowly, that money will be no more in a few months. He would probably voyage to live in an expensive hotel or travel from country to country. Ask him in a few

months, and he will be looking at you as if he just descended from hell. No more money. It's over. Done! The villager who had no money is even better than him.

Someone once told me that Somalis are sumptuous but not affluent. Because of their business paradigm shift, they are brilliant at dealing with business. They would import cheap things from China. Sell them at better prices to earn minimum profits. You know, we all have money, but how we use the money differs. Having money is one thing, but spending that money wisely is another thing. Somalis are a proud community; instead of giving jobs, they created jobs. It is not about how much money you are making, but rather about the ways of making that money. Every community has a hidden talent: the talent Somalis have is having small amounts of money and multiplying them. What talent do South Sudanese have? Farming, peacemaking or fighting, one may ask? Somalis hidden talent is about making money by starting and growing a small business. The question is: what will you do with the money if you get 2 million SSP today? What are the principles of saving money that you will use to multiply the little you have? I was once told that one will never get rich by saving in an account, but finding ways to invest that money will ultimately multiply it. Dr. Luke said: Wealth creation is different from wealth circulation. In Somalia, when you do a good job, they will always refer you to other clients in case your service is needed. In essence, doing a good job builds trust and stronger bonding.

Somali has solid family attachments. In a typical Somali household, the minimum is eight children and the maximum is 15 to 30 children. Due to strong family ties and bonds, Somali families support all the family members and find ways to help each other. Their communities warrant that their children bourgeon, in business terms. Once a Somali man or woman takes a loan or scrounges money, if such a person ebbs, their clan or community will be traced and they will be paid back. Your community indemnifies you. The Somalis have conflicts, but their conflict is based on existing possessions like water and pastures, given that they are pastoralists. Other conflicts are also based on politics, especially during the election canvases, and are not prolonged. Somalis have concord and congruence, and there is no existing hatred. Somalis do not spend much on rent. In one home, about 10 to 20 members of the same family can live happily under one roof, reducing the payment of too much money for rent. This is how it works: Somalis do not charge their own people highly. They reduced the rent, especially for shops and rentals. But for other people, they multiply their rents, make profits, and recover the low payment their people have paid. Somalis can buy a good at low prices from a Somali person and sell it at a higher price to make a profit for non-Somalis. Somalis, at most times, do not own a single-handed business as explained in the previous paragraphs. They co-own the business as families or friends. This is usually done based on trust and supposing in themselves. When you pilfer, you will be forgiven for the first time, but if you do it again, you will be derelict and agonize alone. Religion also plays a bigger role: Trust is built based on religion. Somalis believe in giving and helping another Somali. Once you give, tomorrow will be helped as well. Somalis

invest or give to a person who will pay them back or a person who will help them back when the time comes.

Conclusively, we agonise because we don't succour each other, or simply because we don't trust each other, but mainly because when we get help, we don't endow it sagaciously, and to be able to aid others tomorrow. We gluttonously depend on one person in a family, but instead of finding something meaningful to help yourself, you would rather rely on your family members, not for a month or two, but for perpetuity. And when that person tells you I do not have anything now, you would begin to whammy the planet and the ecstasies, if not yourself, sad! Instead of helping one person who misused the money and later on returns for another round of help, why don't we teach them how to fish instead of getting ready fish every day? How about we train or instil in our people how to live the Somali way: Plan, Invest and Harvest? Remember, tomorrow belongs to those who plan for it now.

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