

This is an e-book version of;

# **Put INTEGRITY FIRST**

**The right way to get success in Africa**  
(and to fight poverty and corruption in the process)

**By Rino Solberg**

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**NOTE: The stories in this book are told by me, my wife or some of my partners in different projects in Africa and all of them are real-life experiences.**

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## Dedication

**I would like to dedicate this book to the organization:  
Transparency International**

For their enormous work of trying to stop corruption all over the world; and to all the highly committed people working for this organization in many countries where corruption is part of the daily life, which makes their work difficult. Some of these people are working with their lives at stake, because of the threat they present to some corrupt individuals in the countries they work . Some people in this organisation have even been killed in the fight for their good work.

Even though this book is not about corruption as such, within the context of INTEGRITY in Africa, however, corruption is a very important area which has to be covered. That is why I have also included some stories and a chapter on corruption in this book. I hope that this book can support your cause and in some way make your work easier in Africa, in the years to come.

As an Appendix, I have included in this book the **The Corruption Perceptions Index 2006** from Transparency International.

Thank you, Transparency International, and all your people, for the valuable work you are doing around the world, to fight corruption and to promote integrity.

**Rino Solberg**

## The Better Globe Group\*

This group of companies, which includes several African forestry companies, is dedicated to helping fight poverty in Africa by creating wealth among poor farmers. According to Better Globe Group philosophy, this can best be done by concentrating the help towards the following 3 vital areas:

### 1. TREE PLANTING:

**“If the environment is not taken care of, and massive tree planting is done in Africa, there will eventually be no farmland left.”**

Better Globe Forestry Ltd. has a goal to become the biggest tree planting company in the world within the year 2026. They also have a tree donation programme, where free tree saplings are given to needy communities in Africa.

### 2. MICROFINANCE FOR AGRICULTURE:

**“To help the poor farmers make more sustainable income.”**

Since approximately 80 percent of all the people in Africa earn their living from agriculture, this must be one of the most important areas to work in. Better Globe Microfinance Bank will help poor farmers with micro loans. This way, they can become self sufficient. Better Globe’s goal is to become the leading Microfinance Banks for poor farmers in Africa.

### 3. EDUCATION:

**“Without education no people or country can ever manage to get out of poverty.”** Better Globe sponsors a programme of building schools in Africa through the Non Governmental Organization (NGO) Child Africa. The goal of Child Africa is to build more schools in Africa by 2026, than any other single organization has ever done before.

**\* For more information on The Better Globe Group please visit the following website:**

**Website:** [www.betterglobegroup.com](http://www.betterglobegroup.com)

**E-mail:** [rino@betterglobegroup.com](mailto:rino@betterglobegroup.com)

## Child Africa International \*

This is a children's help NGO with its roots in Norway, which has been helping poor children through school in East Africa since 1991. Its goal is to build more sustainable schools for poor children in Africa, than any other organisation has ever done before. The schools will be of several different sizes and status in order to fit all different needs in Africa.

Child Africa has a "sponsor-parent" programme, supporting poor children with school fees, school books, clothing, food, medicines, etc. People from all over the world can donate to Child Africa through its website by choosing the child they would like to support. These sponsors are called sponsor-parents. The sponsor-parents will get to log into their child's pages and read all updates on the child, the family, photos and school reports. The sponsor-parents can also send messages to their child and keep in close contact with it, through their website. **It is also possible to donate any amount on the website, for support of the school projects or to Child Africa in general.**

All of the money that Child Africa receives, from sponsor parents to children, is used for the children's support and not for administration. Money for administration is collected from several other sources, and one of them is Better Globe's member's monthly donations.

**Child Africa is also making a difference by including deaf children in their schools. Child Africa will as a rule seek to have approx. 20% deaf children in all their schools. They will also teach sign language to the other 80% of the students and the teachers. This way they minimise the communication problems for the deaf children and by teaching sign language to such a big number of students hopefully make work environment easier for all the deaf people growing up in the future.**

**\* For information on Child Africa International please visit the following website:**

**Website:** [www.childafrica.org](http://www.childafrica.org) **E-mail:** [mail@childafrica.org](mailto:mail@childafrica.org)

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## Preface

**My reason for writing this book and to give it to you FREE.**

***“You can get anything you want in life, if you only help enough other people get what they want” .....Zig Ziglar***

I believe strongly in the above statement from Zig Ziglar. I would like YOU to become healthy, happy, wealthy and successful and I believe the best, quickest and most secure way is that you use INTEGRITY to get it all. In fact you can say that to write this book is for me a very egoistic undertaking. The more people I can make understand the principles in this book, and the more success they get because of it, the more success I will enjoy. But most of all, the true reason for writing this book is my passion for the African continent and its people. I want to make a difference and help Africa eradicate poverty.

**My personal goal however is; “to make this world a better place to live, for this and future generations”.**

This is of course a goal, which has no end. However, I happen to know that anyone who is on the way towards their personal goal will always be happy, and I will definitely as long as I live be on the way to mine, hence I will be happy for the rest of my life. And if you take responsibility for your own life and decide to become a person with integrity, you have helped me to reach my goal and I will forever be grateful. If you get really excited, which I hope you will, you will also teach others about integrity and in the process you will be successful too.

**This is how much I think INTEGRITY is important:**

If I only had one child and I was about to send my only child to a far away country, never to see the child again, and I was allowed to teach my child one thing and nothing else, there is no doubt in my mind it would be the principles of INTEGRITY!

Nothing else, be it education, money or knowledge, can take the place of integrity. This is because if my child has integrity, not much else would be a problem. With integrity you will always win in life, due to the fact that it is the one and only thing that stands out above everything else as the main qualification you need to gain both power and respect. I also believe that this is the best way to attain any worthwhile goal, because when you have integrity, people would like to work with you, do business with you and be together with you.

This book is written in a simple language for the benefit of ordinary people. Hence no dictionary is needed by you while reading this book of simple wordings, but powerful messages. The intention of this book is primarily to try to make you and as many people as possible understand what integrity is all about and hopefully let you see the many advantages a life with integrity is for anyone who take this wonderful and happy path.

I also want this book to be a motivational book, by which you will hopefully learn and understand, through reading the true stories written, the reason why integrity and nothing else will pay you the highest dividend, more than even education and hard work. Integrity is in fact the best way to be smart.

I know this book will not manage to stop corruption or stop people from being dishonest in Africa, or anywhere else for that matter, but my hope is that at least YOU will understand all the benefits you get from having integrity and start on the journey to your success. I also hope you will teach others how integrity worked for you and pass on this great legacy of “knowledge” or “attitude” to everybody you meet, from your children to friends and business associates. This way, and with time, I think we will accomplish as much as we can.

I also know that people will change their attitude only if they desire to do so and see the benefits for themselves. I hope you do.

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Your fate is in your hands, and the choice is yours.

When you start on the road to integrity you will find out very quickly that you increase your self-value and your self-confidence, not to mention the many people that will get attracted to you. In this book you will get to understand integrity and, when you learn of all the advantages of integrity, you will start handling your daily life with integrity.

I feel sorry for all the people that spoil their lives because of lack of integrity. I also feel sorry for all the people who, because they don't know how real life in Africa is, lose a lot of money, time and faith in people, not to mention faith in the whole of Africa. I am also sorry to say that in Africa it is not the case of: "a few spoiling for the many".

In Africa it is "the many spoiling for the few". That is why I hope this book will make some of the many Africans understand this, so in the end the many will be the ones with integrity and that African countries will be like most other countries, where the ones that have not understood what integrity is all about, and still are dishonest, but are among the few.

But you might ask: "how come you think you know Africa well enough to teach its people "a better way" of living? Well, my wife and I have been running several businesses in Africa since 1994, with many employees, and we have travelled every year to Africa since 1980. I have through my company Total Quality Management Ltd. trained more than 100 African companies to get certification to ISO 9000 and ISO 14001 series.

I have personally met several African presidents and discussed this issue with more than 20 ministers from African countries and read African newspapers on a daily basis for over 10 years. I have also discussed the topic of integrity with hundreds of people in NGOs and in governments, not to mention hundreds of business

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leaders and thousands of employees who I have been training through the years. I have also for many years operated companies in four countries outside Africa and agents in 20 countries internationally. So I believe I have enough experience to see the difference between Africa and other parts of the world.

My great interest in studying people's behaviour and personal developments around the world, has led me into writing eight books in the area of "personal development". This has in fact been my hobby for a number of years and because of this, I believe that I study with more interest the "why's and how's", regarding the way people are living their lives, than most people in general.

In addition to this, one of my partners in the "Put Integrity First" concept is a Professor and has been both a Minister of Education and a Minister of Trade and Industry for many years in Uganda and a High Commissioner in South Africa for several years. He has visited 43 African countries and lived in several of them. His name is **Edward Rugumayo**.

Another partner in the concept grew up in Africa and has visited or worked in about 20 African countries. He has also lived in Europe for 15 years. The Africa he met and saw on his return was very different from the Africa he had left behind when he boarded the plane for Europe. He could not believe the dishonesty that had engulfed his country and its people.

His name is **Erostat Wilberforce Nsubuga**.

Between my above partners and **my wife Julie Solberg** and me, we probably have experienced several thousands of real life stories, where dishonesty and corruption have been the issue in the day-to-day life and where the "African way" of working and handling integrity has been tested. Put that on top of all the many stories we have been told and read about on a daily basis over many years, about corruption and dishonesty among Governments, police, civil servants, business people and common

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people in the streets. We believe we have a fairly good background for our statements of facts.

I have talked to employers in several African countries, who have big problems of retaining employees because many of these employees are dishonest and it looks like they have taken a job just to be able to steal as much as possible (I have seen this also in several of my own companies). Obviously there are honest people in many companies in Africa also, but they are a minority.

During one of his speeches, one African president told his people that they were “backward and corrupted” and no prosperity would come to their country if they did not change their attitude. He was absolutely right and I personally think this is the biggest problem in Africa.

I have talked to tourists who have been robbed, swindled and almost killed in African countries and they are not likely to come back. Moreover, such people will definitely not recommend these places to others. This shows that lack of integrity costs Africa a fortune. You might ask yourself: why is it that people in Africa are worse off in regard to integrity than in many other continents?

Well, this is not an easy question to answer and Africa might not be the worst continent on this planet, which is not the most important issue here. However, Africa is the poorest continent and is receiving the biggest amount of money from donors, as well as having the biggest number of countries suffering under wars, dictatorship, malnutrition, AIDS, and other problems. And I am sorry to say so, but I believe there is a connection here.

I also believe it is because of the fact that in many African countries, for too many years, people have been in the unsure situation of not knowing if they can get food to eat tomorrow, or for that matter if they even live to see tomorrow. This has done something to their minds. Long-term planning is not what you

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emphasise in these kinds of situations. Endless civil wars, drought and other abnormal obstructions of normal life can make any human being behave in strange ways.

When you don't have long-term objectives, you will look for the shortcut and the easy way out, which leads to lack of integrity, dishonesty and corruption among other things. When integrity is lacking, corruption often sets in and whatever progress could have been made will be undermined. I hope you understand this because when you do, this can be your way to prosperity and whatever you want in life of wealth, health and happiness.

### **“How stupid can they be”?**

I must admit I have told some of my own and other people's stories from Africa, in Norway over the years, and the disbelief of the things that I have told have been astonishing. Most people in Europe have found it difficult to believe that the stories are the truth. They often say,

**“How stupid can they be, don't they understand that this will lead to failure and punishment sooner or later?”**

They simply cannot understand the people behind the stories. The problem is that the people behind the stories think they are smart when they managed to fool someone. They just do not understand that they always are the losers in the end.

This book will have many real life stories about how people did different things in a dishonest way, without integrity. You will definitely identify with many of the stories from your own country, even though it is from another country altogether. Because there is not much difference between the dishonest systems in the different countries in Africa, it could be anywhere.

Some African countries are definitely better than others and have fewer cases of corruption and dishonest people, but the ways they do things are almost the same in all the countries. I therefore hope

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and believe that you will learn from these stories and understand that it does not pay, at the end of the day, not to have integrity. In the many stories I will use no name of the country or the real people behind the stories because I am not interested in accusing anybody or any country, rather disclosing how things are, in different areas in Africa.

If I had used the Internet to search for stories about dishonesty, corruption and lack of integrity in Africa, I would probably be able to fill many books with these stories alone. However, to collect as many stories as possible is not the issue here, it is only to make some points. When you read them, think about how much that can be done to correct the situation in Africa and do something about it.

Most of the stories could possibly fit in any African country, so it is therefore of no importance to reveal the real country. However, you can always think about it and ask yourself this question; “Could this have happened in my country”?

I hope these stories will be an eye opener and that you will truly believe and understand how damaging it is to lack integrity. The answer is up to you to think out for yourself.

## What is INTEGRITY?

Integrity is not a skill

Integrity is not an education

Integrity is not a knowledge you have

Integrity is not something you are born with

Integrity is not about being rich or poor

Integrity is not about being young and old

Integrity is not about being black or white

Integrity is not something you suddenly get

Integrity is not a physical attribute

Integrity is not just being honest

Integrity is not just being you and hopes for the best

Integrity is not being “superman” or “superwoman”.

Integrity is your mental possession and has something to do with your **ATTITUDE towards MORALS and ETHICAL PRINCIPLES**. The word INTEGRITY comes from the Latin word *integer*, which freely translated means “wholeness” or a whole person, which again tells you that the person with integrity is not a divided person but is more like a total and great person in every way.

Most people have heard about integrity but I am not sure they really know what it is, even when they have heard about it many times. Human beings have the strange habit of mixing up “heard” with “knowing”, not to mention, “knowing” with “doing”. During my many seminars around the world since 1972, where I have talked about integrity, almost 100 percent of the people agree that integrity is important and most people want more of it, but they still do not live by “the principles” themselves, maybe only five percent do. I think this is also proven by the fact that it has been said that only five percent of people are really successful, I believe these are the same five percent that have integrity.

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You see, when you are talking about integrity you are also talking about a way of thinking and a way of living as well as being (wholeness). Integrity is hardest when it seems like you are the only one practising it.

Integrity is to do the right thing **because you know it is right.**

Many people know they are doing wrong and still argue and try to justify their mistakes and these people have no intention of changing for the better, because they simply don't understand the consequences of what they are doing and the fact that they have a choice.

But the good news is:

**Everybody can change his or her attitudes and start living by high morals and ethical principles if they want to.**

The first thing you have to do is to make a decision that you want to change your attitude – that is the biggest problem you will ever have. However, to live a life of integrity is so much better in so many ways, that I hope you can see this before finishing this book and that you will find a better way to do many different things for the rest of your life. When you see the many obvious benefits there are to have integrity, I am sure you will also find a way to change your attitude rather quickly.

**“As a man thinks in his heart, so is he”**

This quote, from the Bible, tells a lot about the importance of attitudes. As an example, you cannot do any unlawful or bad things without having had the thought in your head before. If your thinking is that you will not do any bad things to anybody, you won't do it; it is as simple as that. However, if you think it does not matter to do something unlawful or bad, you will have no problem doing it.

That is why you will always become a result of your most dominating thoughts. You can say that man is made or unmade by himself. By the right choice and application of thoughts a man can

reach any level of greatness, but by the wrong choice and application he can sink to the level of a beast. Every living person is responsible for his own choice of level he wants to live at, and when he has chosen his level he will have to accept the consequences of his choice.

The way a human being uses his or her thoughts can be likened to what a farmer does on his farm. If he plants tomatoes, tomatoes is what he will harvest. If he plants coffee, coffee is what he will harvest, and if he plants trees, trees will grow. A human can plant his own thought seeds, good or bad, or he can get them from someone else, who “plants” them there, with or without his knowledge. Unfortunately, too many people let others plant their thoughts for them.

**If wrong thought seeds grow the people have to live with the consequences,** not the person that “planted” the thought seeds there in the first place. The thoughts that you have build into your character will remain there until you change your character by changing your thoughts.

Most people believe that they are a product of their environment and circumstances, which is very wrong. People **MAKE** their own environment and circumstances, when they understand they can. It is easy for a person to be caught in circumstances and because of this spoil his life forever. But it is also just as easy **NOT** to let circumstances take over, all you have to do is to take control of your thoughts and direct them towards positive goals. Focus on the things you like to do, not what you don’t like. And most important, don’t let anyone else “plant” bad seeds of thoughts in your mind, choose your thoughts yourself.

### **Diseases and health**

Diseases and health, like circumstances, are built on thoughts. People who live their lives with unlawful and bad thoughts will eventually become sick in their minds and bodies. Bad thoughts

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are like cancer to the body because your mind is the “computer” which operates the body and it sends out to the body whatever effect comes from your thoughts. Bad thoughts in your mind will eventually materialise in a sick body, just the way pure and healthy thoughts will result in a healthy body.

In fact, the human mind operates like a goal-seeking missile. Wherever the goal is, the mind will operate all your thoughts and senses towards it and if the goal is a good one you will get good results. However, if you have a bad thought or goal “planted” by yourself or others, consciously or unconsciously, you have to be prepared to face the consequences, because your mind will take you there regardless. That is why you should never forget this important quote by the American writer, Napoleon Hill:

**“By changing your thoughts you can change your destiny”.**

I know that, for some people, it can take some time to change their attitudes, because they simply don’t know what it is and how they do it. Your attitude is however based on your total beliefs, which again is based on what has been fed into your brain, through everything you have seen, heard, experienced or read in your entire lifespan. It also depends on how much integrity your parents taught you, or did not teach you, how much you learned of integrity in school when you grew up, and what kind of friends and jobs you have had.

Every living soul has probably at least once in their life lied, cheated someone, stolen something or done something unlawful. Depending on what happened, when they did it the first time or when they got caught, they stopped or continued. If they got punished and an explanation for the punishment given, they might stop the wrong behaviours then. However, if nobody cared about it or if they got encouraged instead, it is a probability that they continued with these bad habits and developed an attitude of dishonesty and no integrity.

### **Purpose without integrity is useless**

Anyone who wants to achieve something great in life and has an important mission to accomplish must have integrity. Without integrity you are bound to have setbacks, which will be caused by just that, lack of integrity. With integrity you will always refuse to take shortcuts, in the hope of getting there faster, unless these shortcuts are based on doing the right thing without compromise.

In life we will promote people with integrity because we trust them to always do the right thing. And if something should happen to go wrong, we trust that they disclose fully everything about it. They are also the kind of people that are proud of themselves and others are proud to work with them to. People with integrity always lead by examples and have no problem to have others following them, because they are able to inspire others and change lives. Integrity is definitely about building a human character, as well as the fact that the core value of character is the total of integrity. Let us see how we can build a good character:

### **The following are eight core values to build a human character:**

#### **1. Control your thoughts**

When YOU control your thoughts you control your life.

Your thoughts make up your character.

Have good thoughts about yourself.

Have good thoughts about others.

Don't let others give you bad thoughts.

Look for and hold unto good thoughts.

Know your vision and your thoughts will take you there.

#### **2. Always be Trustworthy**

Be honest, don't lie.

Be reliable, do what you say you will do.

Don't cheat or steal from anybody.

Have the courage to do the right thing.

Build a good reputation wherever you are.  
Be loyal; stand by your family, friends and company.

**3. Have a positive attitude**

Decide to be happy.  
Always look at the bright side of life.  
Look for the positive in negative situations.  
Smile often.  
Believe in yourself.  
Believe in others.  
Say: "I can" instead of "I cannot".

**4. Be fair in dealing with other people**

Be fair to all people without being prejudiced.  
Don't take advantage of other people's weaknesses.  
Be open-minded to the differences of others.  
Don't blame others for your mistakes.  
Pay your employees a fair salary.

**5. Care for other people**

Forgive others quickly.  
Help people who are in need.  
Be compassionate and show that you care for others.  
Express gratitude when someone does something for you.  
Don't hate anyone.

**6. Respect yourself and others**

Treat others with respect.  
Don't threaten or hurt anyone.  
Use good manners, not bad language.  
Be tolerant of differences.  
Be considerate of the feelings of others.  
Deal calmly with anger, insults and disagreements.

**7. Take responsibility**

Take responsibility if anything goes wrong.

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Think before you act; consider the consequences.  
Be persistent; don't give up easily.  
Always do your best.  
Control yourself.  
Be self-disciplined.

### 8. **Do something for your community**

Be a good neighbour.  
Be polite to anyone every day.  
Protect the environment.  
Be cooperative with others wherever you are.  
Get involved in doing something for your community.  
Stay informed about things around you.  
Obey laws and rules, written and unwritten.  
Respect authorities wherever they are.

Integrity is being able **to separate right from wrong** and being willing to act, speak and behave according to this finding whenever you have to make a choice. It is also to have the courage to live by your conviction.

### **NOTE;**

**“It is important that people know what you stand for, but it is equally important that they know what you won't stand for”.**

Many people think to have integrity is the same as being honest.

It is not. **First and foremost there is probably no 100% honest person and there is no person with 100% integrity.**

It is not important to be 100% in any of these areas, but you should be as good as you can be and always strive to become better.

However, if you were honest in everything you do, you would not be very popular anywhere. As an example, if you are totally honest and told everyone you meet what you felt about them in every situation, you most probably will, from time to time, have to

say something that hurt them. It is an old quote that tells the following:

**“you should mean everything you say, buy you should not say everything you mean”.**

This is wise advice and it tells you that you don't have to be honest all the time in order to have integrity. This tells you also that persons with integrity don't hurt other people if they don't have to. They would rather be a little “dishonest” instead.

However, you can be honest without having integrity but you cannot have integrity without being honest. Honesty is a small, but important part of integrity.

On the other hand, a person with integrity can tell you things that you don't like, if it is to your advantage to know it. For example, if you are in a restaurant and are served bad food or get bad service, a person with integrity will not say that everything was great if it wasn't.

He will tell the waiter how it was in order for the restaurant to become better next time. It is the same with the person who, in spite of bad food or bad service, give a big tip, because he does not have the integrity to say anything and is scared of getting criticised if he does not give a tip.

In many African countries you will find beggars on the streets and outside restaurants or other places where people gather. It is not easy to pass a beggar without giving something, your ego won't let you feel good about it and you get embarrassed. So you give some small money in order to be pleased with yourself.

However, it is wrong, because you will only encourage them to continue begging and encourage them not to work, even if they could. There are millions of people that really need help and you will always find someone to help, if that is what you want to do,

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but don't give to beggars. Remember that they too are often professional in their "work" and will try to look as terrible as they can, in order to trigger your guilty conscience.

Integrity is about living a clean life and always doing what is right, even when it costs you money or you are at risk.

When you promise something and it will cost you money to keep your promise, you still keep it. This is where the "word of honour" comes up. When you give someone your word, it should always be your word of honour and you should always honour your word.

When you have integrity it is easy, because you don't give yourself any alternatives, but to do the right thing. You simply cannot let yourself down and do something, which is against your beliefs, because you will know it will spoil your self-esteem and your self-worth and nothing is more valuable than this, if you want to live a life in happiness and fulfilment.

### **Egoism (Self love) and Greed**

The concept of egoism as related to greed is one of the most fundamental of all concepts. It is also one of the most misunderstood things about human behaviour and the one with the biggest consequences if you misunderstand it. The principles involved cannot be denied as they have withstood the test of time. When you fully understand and practise these principles, your life will almost immediately become a great, happy and successful one.

You can say that egoism is divided into two parts: "self love" and "greed". Because of misunderstandings, egoism has become a bad word in our human society. However, those who hold contempt for this word are blind to reality. But, on the other hand, most people are unable to make a distinction between egoism and greed.

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**The difference is this:** EGOISM or the good part of it called “self love” is a normal and necessary human quality, and without it we would have been extinct. GREED, the other part of it on the other hand, is the extension of selfishness to the point of “wanting something for nothing”. Egoism is however, wanting something and being willing to pay whatever the price is in full for what you desire.

Since most people unfortunately have greed as their creed, greed has become synonymous with egoism and since too few people give much energy to thought, they take the lazy man’s approach to placing a decent egoistic desire under the category of greed.

By doing this they discredit themselves and the rest of humanity. Through this fatal mental process the majority of men begin to accept the principle of “something for nothing” as their rightful heritage. As you now hopefully understand, there is a difference between **egoism** and **greed**, and this difference and the way you understand it will make you or break you.

An egoistic person who understands and accepts this will develop integrity and the one that does not accept this will develop greed.

### **Egoism and integrity**

You can actually say that to have integrity is a selfish thing, because you want the best for yourself, and nothing is wrong with that. Every human being wants the best for themselves and if that wasn’t the case, we would not do much progress in this world.

However, you should not want something better if this means exploiting other people at the same time. If you want the best for other people, you are on the right track. This is what we call a win-win situation, which is always the best.

Integrity is the easiest, shortest and fastest way to become “somebody” in life, because you really don’t need anything more

## What is INTEGRITY?

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than what you already have inside you. Do you want the best you can get in life? If you do, integrity can be your tool to get it.

Make a decision today and start right now on the way to whatever success you want for yourself. Be selfish in the best way possible by using integrity. You will immediately start feeling better and the reward you will get from everything you do and from everybody around you is more than you can imagine.

When you start becoming “somebody”, everybody will start treating you like that “somebody” and things will start changing for the better in every way of your life.

Integrity is the basis of trust that must be earned. Yes, you have to decide that you want to have integrity before you actually get it, because it will take some effort to live up to being a person with integrity. However, it is only when you “walk your own talk” that you earn the trust of others and they will understand that you have integrity. Trust must always be earned, it cannot be demanded.

### **Body language**

In 1983 I wrote a book in Norway called “*The Secrecy of Body Language*”, after studying body language for many years. As a general rule you can say that body language is the subconscious and non-verbal language that everybody understands, without being really aware of it.

However, your “body” sends out many strange signals for other people to pick up, from your posture and the way you use your hands when you talk, to the way you walk and your facial expressions. The minute other people see you they will start getting an impression of you, positive or negative.

I am sure you have felt it yourself sometime when you have seen someone for the first time and thought: “I don’t like this person”.

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After getting to talk to and getting to know the same person later you found out that he was actually not as bad as you had thought.

You were thinking based on the impression he gave you at first, when only the body signals were your guide to knowledge about him. You see, whatever you think on the inside shows on the outside and the reason you misjudged him was probably because he felt bad or thought of something that made him “look like his thoughts” at that particular time.

This is why it is so important to have integrity: **Because, people can see it on the outside who you are on the inside.**

That is why people will start treating you differently when you have integrity, for they can see it almost immediately. Have you ever seen a child trying to lie? They are not able to hide it and you can see it in the way they twist and turn. It is the same with adults. It is difficult to hide your dishonesty and most people will receive your “signals” and treat you accordingly.

When you have integrity you will send the right signals on “how you feel” to your subconscious mind and from there you will get the body language that fits your feelings. You will be feeling and looking proud of yourself and this will get you the right poise and the style of integrity, because:

**“You become what you think about”.**

There is no doubt in my mind that when people have integrity they not only know it themselves, but they definitely can feel it too. The reason is like we have just described above, when you have that kind of attitude you will feel it and you will act accordingly. That is why people always respect other people with integrity, because they are responsible people, not only for themselves but for others too.

People who really have integrity are to be trusted in all things and at all times.

**Here are some factors that recognise people with integrity:**

- 1. They are honest.**
- 2. They are precise.**
- 3. They are accurate.**
- 4. They are planners.**
- 5. They are doers.**
- 6. They are committed.**
- 7. They keep promises.**
- 8. They control things.**
- 9. They are always co-operative.**
- 10. They have goals.**
- 11. They have high self-control.**
- 12. They have self discipline.**
- 13. They have high morals.**
- 14. They live by ethical principles.**
- 15. They are consistent in what they do.**

## Why is INTEGRITY important for Africa?

Any country that has ever developed, at any significant pace, has managed to control corruption and dishonesty in government and in business in general, as well as managing the development of a democratic society, which is the base for conquering corruption. When I use the word “control” I don’t mean that there is no corruption at all, only that corruption is rarely practised.

There is no country in the world without corruption. Wherever there are human beings there will be corruption, because you will always find people who want to “get rich quick” or could use some extra money without working for it. Africa is therefore not alone in this terrible disease, which is for a country what cancer is to a human being.

However, as Africa is the least developed continent in the world today and therefore has the most to gain, it is more important to do something here than any other place in the world. Africa is also the continent, which gets the most money in aid from other countries and therefore must develop into a transparent society, where accountability should be practised at any time.

### **Where to start**

We must start with the people, who have not yet been corrupted in their thinking. But who are they?

***They are the children and the students in these countries, as they are the ones that will be running their countries in the future.***

We might still be able to change some of the already dishonest and corrupt people in African governments, businesses, civil service and among the common people, but this will take some time, as they have to be able to see for themselves that honesty is the best way to live, before they change.

**From an African abroad:**

I have seen African integrity from different perspectives. First, as an African working in Europe for international companies, being responsible for the African region. Secondly as an African working for international companies in Africa, and finally as an African doing my own business in Africa as an entrepreneur.

**Story:**

As an African working in Europe, I always wonder if Europe and other so-called developed countries are the ones that unknowingly contribute to the lack of integrity in Africa. The following example is among my experiences:

At my work in Europe I was responsible for sales and marketing of equipment to Africa and therefore my job was to prepare quotes for different clients in Africa. My prices to Africa compared to prices given to other countries in Europe and Asia were often several times higher. The reason was always that we had to put in extra margins for the hidden expenses. The hidden expenses were the 'bribes'. Most of the time even ministers used to visit our offices to collect their bribes.

My question therefore is: If countries in Africa live on debts and donations from developed countries, how come there are companies from the same countries which behave so stupidly and nurture and support corruption in Africa?

If most of the projects in Africa are funded from taxpayers' money from developed countries, and the suppliers to these projects are also from developed countries, then why is this kind of thing going on?

Integrity must start with each individual. If you have dishonest thoughts you will eventually do dishonest things, because the way you think will guide the way you feel and the way you feel will determine your actions.

After being a Motivator and Quality Management trainer for companies in Africa since 1994, I am quite sure that I know what one of the really biggest problems in Africa is:

***It is the wrong attitude among most people.***

I have seen it, I have heard it, I have read it and I have experienced it in so many ways, so I am sure, this is the place where the change has to take place: people have to change their attitudes. And unless we are able to help the people understand that it is more profitable for them to change their attitudes, they will not.

Their short-term thinking will always produce dishonest and corrupt people and we will not be able to eradicate poverty or get rid of corruption if we do not take this seriously. People in general will have to see that in order to build a country, they have to understand that it is the best for everyone living in that country if each and every person gives their contribution by working with integrity and look at building the country as a long-term plan.

I don't think it is easy, but it is the only way they can get results. This means we have to use money and time together to tell, motivate and educate the Africans on the principles of right thinking; and I am not talking about "western thinking", but the universal moral and ethical thinking, which makes a difference in the homes, in the street, in the schools, in the companies, in the churches and in the countries.

Africa has great potential of becoming self-sustained and a big producer and exporter of many different products. The real obstacle is not lack of infrastructure, lack of money, lack of educated people, lack of factories or lack of any possibilities, it is lack of integrity, which has led to corruption.

THAT is the real problem to fight, if Africa is going to prosper.  
**Corruption must go.**

**The Nobel Peace Prize Laureate Professor Wangari Maathai** had this to say during the 4th UN World Women's Conference in Beijing, China already in August 1995:

**“It should be a crime to steal millions of dollars from ordinary Africans, thereby causing death to millions of innocent people through sustained hunger and malnutrition, lack of adequate healthcare, and inflationary prices, which make it impossible for millions of Africans to provide their families with basic needs.”**

The above quote tells us why corruption must be fought with all means. If any country is going to get rid of corruption and poverty we have to start with the politicians, who are the ones who put the rules in place and the ones who are supposed to enforce them.

Take the example of Norway, where I come from. In the “corruption table” from Transparency International at the end of this book, you will find that Norway has 8.8 points on a scale where 10 is the best and 0 is the worst. The best African country, Botswana has 5.6 points, which is the only country in Africa above 5 points. So, to support my above point about the politicians, how are they in Norway?

Let us start with their salaries and fortunes. On the 15<sup>th</sup> October 2005, Norway changed their government. The following day all the new ministers’ assets and salaries were disclosed, in one of the newspapers. Only one of them had any assets worth mentioning and the rest did not make more money than approximately 20-30% above any average working person in the country.

## Why is INTEGRITY important for Africa?

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This reflects the salaries of politicians in general and tells us that, yes, they make a living from their contribution to building the country, but not much more than the average working person.

This also confirms that they mainly look at their jobs as something they like to do, on a more idealistic basis and hope to contribute to their country, instead of getting rich. Politicians in a democratic society are normally not rich, unless they had money before they entered into politics.

Even in Africa, there are some politicians with ideals and a will to get rid of poverty and even corruption in their countries. They are willing to step out and risk the criticism and ridicule from others.

Africa needs people with integrity, who are prepared to work for their country, not their own pockets. These are also the people who will make history in their countries and they will be remembered for their integrity, not for how much money they have accumulated. I strongly believe in this:

### **Poor people are the solution, not the problem.**

They are the ones who will have the greatest potential to grow. **Think about this:** If approximately 4 billion poor people living with under US\$ 2 per day are able to double their income to US\$ 4 per day. This is a turnover of a total of a staggering **US\$ 712 billion per year.**

It must, however, be clear to people in general that everyone must do their contribution, if the country they live in is to prosper, and that this is the only way that all the people in the end will benefit. It must be a collective lift from everybody. No government or politician can do anything without the support from the people.

It is like these famous words by the American President John F. Kennedy, who said:

**“Ask not what your country can do for you, but what YOU can do for your country”.**

When people in African countries start feeling responsibility for their country and want to contribute to the building of it, things will start to change for the better.

**Story:**

**Hungry people want food**

One minister in an African country, Henry James, was facing a tough time trying to be re-elected as a nominee to the post. He travelled to the area where he had the lowest number of voters and made a great party for all the poorest people from the village. He brought goats, chickens and a lot of alcohol and then he made a promise to return and do the same after the election, provided they voted for him. Because of poverty and illiteracy, they were easy to bribe.

So the politician got the votes he needed and got elected.

However, Henry James never came back to have another party because he was caught taking bribes and had to leave his post after only six months in office. I was not surprised. It was only a matter of time anyway.

Africa is the continent with the greatest potential in the world today and it should be understood that in today's world everybody works on the same terms, and the attitude of the people has the same consequences, if a country is going to develop. Yes, Africa has potential and yes Africa has great resources, but it must be taken care of, and managed by people with integrity.

They must have integrity towards their country, their culture, their behaviour, their work habits, their politics, their way of doing

business and their way of thinking, if the potential can be lived up to.

That is why integrity is so important for Africa. This is where it starts and this is where it ends, there is no other way.

Therefore:

- **The Governments must have integrity.**
- **The Systems and procedures must have integrity.**
- **The Development programmes must have integrity.**
- **The Products must have integrity.**
- **The Parents must teach integrity.**
- **The Schools must teach integrity.**
- **The People must have integrity.**

Only when all these areas have integrity as a main framework for development, will Africa be able to really grow and prosper.

## Corruption – the deadliest disease in Africa

### A story about an African Minister

A Minister from an African country and a Minister from a country from the Far East met at a congress in the Far East. They both started complaining about their low salaries. The Minister from the Far East invited the African Minister for dinner at his place, as they happened to be in his country. When the African Minister arrived he found a luxurious big house and he asked with surprise how the Minister could live like this with his small salary. The Minister took him to the window and asked, “can you see the highway out there?” which the African Minister confirmed he could. The Minister then told him with a smile; “you see, I got 10% from that contract”. They both laughed and had a nice evening.

The next year they met again, but this time it was in the African Minister’s country and he invited the minister from the Far East to his house for dinner. When the guest arrived he was shocked by the luxury that met him, because this was a much bigger and better house than the one he had himself. He asked the African Minister how he could live in such an enormous house and the African Minister took him to the window and asked; “do you see the highway out there?” The Minister looked out but could not see any highway at all, so he said “no”. Then the African Minister smiled and said; “Exactly, because I got 100% from the contract.”

I don’t know if the story above is true or not but it tells the story like it unfortunately often is.

All governments in Africa are facing the same two main problems, which are **poverty and corruption**. These two cannot be separated, they are actually feeding each other, and where one is the other one will also be. This means that to fight poverty you have to fight corruption and to fight corruption you also have to fight poverty.

Corruption is costing Africa more than US\$148 billion dollars a year, increasing the cost of goods by as much as 20%, deterring investment and holding back development. Most of the cost, it says, falls on the poor. The African regional body, “The African Union Convention on Preventing and Combating Corruption and Related Offences” represents the first framework for the fight against corruption for member states. They have drawn up a convention to stamp out malpractices.

Corruption is illegal everywhere in Africa, but everywhere it is woven deep into the fabric of everyday life. From the dollar or two in order to find “the lost file” in a government office, to the ministers or presidents living way beyond their declared means, it results in an assumption that no business will ever get done without a “present” changing hands.

**Corruption is defined as: “the misuse of entrusted power for private benefit”.**

As non-governmental organizations (NGOs) from Eastern and Southern Africa noted at a November 1995 conference in Arusha, Tanzania, corruption has reached "cancerous proportions" in Africa, with an "extremely negative impact on development and on the fight against poverty". And it is not much better today.

**An international journalist Ernest Harsch wrote:**

“As more and more African countries move to curb corruption among their own officials, the UN and donor governments have begun throwing a spotlight on bribery and other international corporate and trading practices that contribute to the problem”.

The importance of combating corruption in Africa was signalled in one of Mr. Kofi Annan's first interviews as UN Secretary-General, in which he stressed that economic development on the

continent "implies good governance, competent elites and, above all, the disappearance of corruption".

Kofi Annan later met with Mr. Peter Eigen, Chairman of the anti-corruption organisation, Transparency International, and pledged support for the campaign it is waging jointly with the Global Coalition for Africa. Mr. Annan noted the adoption by the UN General Assembly on 16 December 1996 of a declaration against international corruption and bribery. These facts are written in the "The Global Corruption Report" from Transparency International.

I don't know if this is comparable to all countries in Africa, but in 2002 The Kenyan Urban Bribery Index (KUBI) carried out a survey through Transparency International Kenya chapter. They found out that the average Kenyan pays 16 bribes a month or about US\$ 104. Public servants account for 99% of all bribes and 97% of total value of bribes in Kenya. (*Kenya has since changed government and is now working hard to fight corruption*)

This means that if anybody wants to stop bribery in Africa, they must find a way to control the public servants. In practical terms, this includes anything from politicians to police and people working in government offices as public servants.

When it comes to corruption, there are no easy ways to solve this problem in Africa or anywhere else. First, the leaders of a country have to decide that they really want to fight corruption, then they have to put in place systems to measure and monitor it and then the most important part, they have to be committed to enforce the follow-up on all cases and punish the culprits.

Unfortunately, in many African countries, the people in charge have been through so many bad systems and governments that they don't know any better way themselves, so they are used to taking whatever they can get from the country, instead of building a country where all people can work together towards getting out

of poverty. This is why I personally believe we have to start from the beginning, with young people who have not experienced “the old days” and grow up with open communication from the Internet.

To use a lot of money on some of the governments in countries in Africa today is like filling sand in the potholes of an old road instead of rebuilding the road. The sand will soon be gone and new sand has to be filled in the same holes and it will never end.

We have to start with the young people in the schools if we want to end the general corruption in Africa; there is no other alternative that works long-term. Anything else will just be patching up the problem for a short time. We probably will not change the old people who have been corrupt most of their life, we must start with the young ones and build on them from scratch.

**The following are suggestions on how to achieve this:**

1. Start with “educational plays” with the children in the nursery schools and continue with education and training of integrity in primary and secondary schools and in all the universities. Collect examples from real life stories and teach the students that corruption does not pay in the end.
2. Strengthen tax collections so that there is money to pay civil servants a living wage, because without it people will always find a way to make money to live within the system of bribery.
3. Put in place control systems in all public offices, because lack of control makes it easier to be corrupt. Manual systems are easy to corrupt so computerised files of everything is a must, because they are not so easily tampered with. I believe corruption in public offices can be cut as much as 50% just by good computerised systems. (How about installing a complex, computerised quality management system to run governments and make them transparent). You can’t bribe a machine. One

thing is for sure, if governments in Africa used the donor money to install computerised systems in all government departments, they would be able to stop a substantial part of the corruption very fast. The greatest gain will be that investors, tourists, companies and the public will save time, money and a lot of hassle and this in turn will bring in more people with money when they know they are not swindled everywhere.

4. People must be punished for corruption in Africa; if not they will continue. Start at the top, with corrupt ministers and top rank politicians to make examples that “crime doesn’t pay”. In many African countries today, people look to corrupt ministers and others because of their luxurious lifestyles and want to become like them. This is a wrong signal and must be stopped.
5. Corruption will always occur as long as there are greedy and self-serving people in positions of power and influence. It is therefore important to train people in the habit of NOT being greedy and self-serving but instead develop a “helping attitude” towards other people and their country, in order for all to benefit in the developments.
6. To corrupt something is to alter its purity. That is why it is so important to follow up on anyone who tries to break the rule of law and ensure that they are not able to step out of line and become corrupt, by having control measures in place.
7. Unfortunately, most people would probably say yes to crime, if it was not for the possibility of getting caught and the embarrassment to follow. That is also why we have to make it very risky to be corrupt and dishonest, if we want to fight corruption.

8. As long as the thinking "you scratch my back, I'll scratch yours" is accepted as a favour we will not get rid of corruption. It should not be a matter of "favour" or not, it should be a matter of morals, ethics and integrity.
9. Defeating corruption requires vigilance. Vigilance requires the selfless efforts of a critical number of moral individuals in society to help stop corruption.
10. In order to fight corruption we also have to look into fighting poverty as these two are like twins. Where there is poverty, there is corruption and vice versa. It is like the famous "Catch 22 situation". You cannot fight poverty without fighting corruption and you cannot fight corruption without fighting poverty. This means that we have to put in place systems to fight both, if we are to eradicate either of them.
11. The Organization for Economic Cooperation and Development (OECD), Anti-Bribery Convention, must be clear to all people in high positions in each African country and the consequences of breaching it must be made known to everybody and it must be enforced by the governments.
12. Corruption is inevitable if the wrong leaders are in power. That is why we should always vote for people with integrity. In a democratic society we as voters are in charge and must take a strong stand on this issue. We must be tough on those politicians who are corrupt, as they deserve everything they get because of their selfishness.

I believe that penalties for persons in positions of authority or political power should be very high. Because they are in authority, they must be held to the highest possible standard and, when caught, pay the highest possible price for the abuse of that authority.

13. If we are to vote for people with integrity we will have to be able to measure it and find ways to prove that they have integrity. Let us make a simple assumption that there was only one thing to measure (Integrity) and this was the most important criterion for eligibility to becoming elected as an MP, Minister or even President in a country. Wouldn't that be nice?
14. As an example, when two champion boxers are to fight each other, their merits are lined up, that is, how many fights they have had, their weights, their heights, etc. Think about it if we could measure the candidates in a political election on the ten best qualities on integrity and the ten least things of integrity they have done.

This would then become like the **“Ten Commandments”** for becoming a President or a Minister. In this setting, the candidates have something else to fight for and that would be to first prove that they have integrity and then work hard to live up to it before the next election.

Maybe even the goal of having integrity would also be known to young people with aspiration to become politicians later. A good idea can be to use the list of the 10 commandments of Integrity as provided in this book.

It might not be the best overall way of picking a candidate but it would definitely be a very good starting point for everything else. The way I see it is that integrity must come first. It does not really matter how good you are in other areas if integrity is lacking.

Corruption is everywhere in most African countries but there are some places where you are more likely to find it, and that is among civil servants. It looks like people don't take on any responsibility when they are working for their government.

Personally, I believe more than 80-90% of all the corruption in African countries is to be found among civil servants. The rest is shared among various business bribes.

**The following are just a few ways in which corruption is carried out in the civil service:**

1. Civil servants hide files to get money for “finding” them.
2. Civil servants take money to do any job faster.
3. Civil servants cut your costs if they get money.
4. Civil servants in tax collection reduce your tax if they get money.
5. Civil servants take “kick back” for various payments.
6. Civil servants working in the land registry get money to change or give documents illegally.
7. Civil servants working in the company registry get money to change or give documents illegally.
8. Lawyers take bribes from opponent’s lawyer to lose the case.
9. Judges take bribes from lawyers to favour someone.
10. Judges cannot find the file with important proof for a case.
11. Auditors and lawyers are often used to help business people get less taxation by bribing the people in the tax authorities.
12. Ministers and other trusted leaders take money from donor projects in more ways than you can imagine.
13. “Ghost” projects, which someone is running and gets paid for. Most of the time these are donor projects with little or no control.
14. The “Ghost” teacher, “Ghost” military personnel and “Ghost” pupils are but a few of all “Ghosts”, which are people who do not exist, but someone is paying them salaries.
15. Police officers take money instead of you paying a fine.
16. Custom officers take some of your goods as payment, in order to clear your goods.
17. In any business you have people who take kickbacks for any contract they can arrange for you.

18. The security person you have hired arranges for burglaries to happen when he is on guard and he gets some of the loot.
19. Your driver only fills your tank half but gets a receipt for full.
20. Your driver will steal petrol from your car.
21. Your driver will tell you he had to put in some more oil and show you the receipt, but is often a lie, he just wants money.
22. When you use a mechanic he will charge you for a new spare part while he is putting back the old one.
23. Your auditor asks you what figures you want on your accounts at the end of the year.
24. Politicians have so many ways of being dishonest, from threatening people to vote, to having family and friends' companies given contracts at a high price.
25. Accountants and other trusted people will fabricate all kinds of expenses and let you pay for them if they can.
26. You can get in front of almost any queue in public offices, if you are willing to pay for it. You just have to ask.
27. You can get almost any clerk to give any receipt you need if you are prepared to pay for it.
28. You will find that people are not more loyal to the company they work for, than up to the time they can "sell you something" they have stolen from their company.

**Story:**

**The small court clerk**

Patrick's sister was the housekeeper for the High Court judge under whom he worked as a court clerk. He asked his sister to note the visitors to the judge's home after office hours. She regularly informed him about the visitors and what she occasionally overheard being discussed. He took careful note of their names and frequency of visits. He compared this information with the court cases files. They tallied.

He followed the results of court cases and found a high correlation between the visitors to the judge's home and winning of cases. Patrick's sister further revealed that she once saw one of the

visitors hand over a large envelope to the judge, which she believed contained money. Patrick was determined to have a share of this money and he worked out a strategy to execute his plan.

His strategy was to make court case files make money for him. Depending on the magnitude of the case, Patrick devised a system that would make the lawyer “cough up” for his work as keeper of court files. Court files started getting mysteriously misplaced. These would take some time to find. But in order to expedite the recovery, Patrick insisted on a fee from the lawyer, and this he got regularly.

The next stage was to raise the stakes even higher. How? By making the files disappear instead of being misplaced. He did this with murder case files. The defence lawyers would reward Patrick handsomely. He shared the proceeds from those corrupt deals with his sister. With the proceeds they built themselves a decent accommodation.

All along, Patrick was convinced that if the learned and respected Judge could be bribed, what about such unknown entity like him? He justified his actions by reasoning that being such a needy person his corrupt practices would be forgiven on Judgement Day. He even was able to quote a biblical passage to justify this.

The long arm of the law discovered that the learned Judge was corrupt. A Commission of Inquiry was set up. The Judge was convicted, sacked and imprisoned for four years; the corrupt lawyers were struck off the lawyers’ register. Patrick’s sister lost her job as the Judge’s housekeeper. Patrick lost his job during a restructuring exercise.

A lot of good things have happened in Africa in the last 10 years. Most governments are embracing democracy. The worst problem, however, is that people are too impatient, they want it all to happen the first year a new government has taken over and they

want to see results immediately . This of course does not happen. On realising this, they started working against the government they just elected.

One of the biggest problems the people in Africa still have is that they think in short term in everything they do. Things always take more time than expected and if you are not prepared to wait for things to become better you will probably not be able to reap the benefits. In any democratic country, 4-5 years is not a long time, this is normally just the term any government is elected to serve and not many governments manage to do much change in that short period.

How can Africans then expect their governments to change the country from a dictatorship to a democracy in just one or two years? It simply cannot happen. In time and with good governance it will however change for the better.

When it comes to corruption, there are as many ways and as many types as there are human beings in a country, so it will never stop anywhere, but we still have to keep on trying to stop it by thinking in different directions so that you are able to think about what is going on and how corruption is being committed, in different areas.

To understand how deep-rooted corruption is in Africa, it would be necessary to look at the statistics of Transparency International, which I have provided at the back of this book.

## The 10 commandments of INTEGRITY

1. **ALWAYS be HONEST in dealing with others.**  
(The option is to be talked about as dishonest)
2. **ALWAYS be ON TIME for appointments.**  
(The option is to excuse yourself, which makes you lose)
3. **ALWAYS “under promise” and “OVER DELIVER”.**  
(The option is to be treated as a bluffer)
4. **ALWAYS keep YOUR WORD to other people.**  
(The option is to be judged as a liar)
5. **ALWAYS stand up for YOUR BELIEFS.**  
(The option is that you have nothing to stand up for)
6. **ALWAYS be AN EXAMPLE to others.**  
(The option is to be a follower in the crowd)
7. **ALWAYS be FAIR in your dealings with people.**  
(The option is to get everybody against you)
8. **ALWAYS be HAPPY over others’ possessions.**  
(The option is jealousy and envy)
9. **ALWAYS admit your FAILURES.**  
(The option is not to learn from them)
10. **ALWAYS be TRUSTWORTHY.**  
(The option is that people will run away from you)

**In this chapter I will explain the value of each of these “commandments”**

**1. ALWAYS be HONEST in dealing with others.**

To be honest is a must if you want long-term success in life. It does not matter what kind of success you want, you simply won't get it if you are dishonest. Let me ask you a question: "Who would you like to buy a product or a service from, someone who is honest or someone who is dishonest"? I don't think this is a difficult question to answer, as almost every right-thinking person would rather buy from someone who is honest rather than dishonest. Why?

Obviously because nobody likes to be cheated. The one who is honest will get the customers back again and again for many years and will be able to build a substantial business in a short time. He can stay at the same place for years and live a very good life because the customers will come to him and he does not have to run after them.

But what about the dishonest person, who definitely make some business too? Oh yes, he will make some business. He will be able to fool some people some time and even some people several times, but he will not be able to fool all the people all the time. He therefore will have to move around, because the customer he got once will probably not buy again. He will have to spend money and a lot of time to try to get new customers that he can cheat.

Also, the fact that he has cheated them before means that he won't like to face them again. So he must be constantly on the run to find new ones, who do not know that he is a crook. You are either honest or dishonest, there is nothing in between: it is like being pregnant, you can't be just a little pregnant. Someone said that: "If honesty was not already invented I would invent it in order to become the richest person on this earth". I believe this is a very wise statement.

## **2. ALWAYS be ON TIME for appointments**

If anything can get you a bad or good reputation, this can. There are few things that are so obvious as when someone is late for an appointment, everybody notices it immediately. And to be honest, what do you (and everybody else) think about the person who is late? Don't you get some of the following thoughts about the person?

- 1. He cannot be trusted.**
- 2. He has no respect for me and my time.**
- 3. He has no respect for his own time.**
- 4. He is very sloppy.**
- 5. He is a careless person.**
- 6. He must be working for a bad company/organisation.**
- 7. He has no self-discipline.**
- 8. He is not a good business partner.**
- 9. He is a bad person in general.**
- 10. He has no integrity – and more negatives.**

**And what do you think of a person who is always on time?**

- 1. He can be trusted.**
- 2. He has respect for me and my time.**
- 3. He has respect for his own time.**
- 4. He is a person with style.**
- 5. He cares about being on time.**
- 6. He must be working for a good company/organisation.**
- 7. He has self-discipline.**
- 8. He can make a good business partner.**
- 9. He is a very good person.**
- 10. He has integrity – and more positive things.**

You **MUST** be able to see the enormous advantages you have when you are always on time, contrary to if you are not. Yet, all over Africa, people are more likely to come up with lame excuses like “the traffic; the car; the rain; the road and “this is Africa.” No one mentions the obvious one – that he lacks integrity, and therefore cannot even be on time for an appointment.

### 3. ALWAYS “under promise” and “OVER DELIVER”

Most people in most situations do the opposite. They promise more than they can deliver and when they don't deliver, they start giving excuses for not being able to. The first time you don't deliver something when you have promised, people are very understanding and maybe they believe in your excuses or lies. However, the next time, people know that you are not to be counted on because everybody is able to understand these things.

If you are running a business and someone is buying a product from you, which you promise to deliver in 14 days, you should know that your customer plans to use it at that time and maybe has done a lot of arrangements in that respect. If you don't deliver on time, your customer might get in trouble because of you. **If you are not 100% sure, don't promise it.**

Tell your customer you are not sure and that you are going to do your best, but that you cannot promise. Some customers will say that they will buy it if you can deliver the goods in 14 days. However, if you are not sure, tell them honestly that you are not sure about it and that you will not promise something you are not sure about. Almost all the customers will respect that because you are actually saying that you don't want to lie. Customers are never happy when someone “under-delivers” after “over-promising”.

On the other hand, even if you know you can deliver in one week, tell your customer that you can try but that you are not sure if you can deliver that fast, but you will do your best. When you then deliver in one week your customer will be very happy and he will think that you have “over-delivered” your promise. Don't ever forget, if you are not 100% sure, don't promise, because to “over-promise” is to tell people that you are not to be trusted.

**4. ALWAYS keep YOUR WORD to other people.**

To be able to keep your word shows how much you value integrity. If you have the feeling that you don't want to cheat anybody and that you want to be honest, you will probably tell the truth in most cases. It is also easier in the long run to remember what you say if you tell the truth.

Unless you have an extraordinary memory, you should always tell the truth, be honest and keep your word. Nobody will be able to remember what they told someone unless they told the truth. If you are a liar, you will probably say different things to different people about the same story, depending on what you want to accomplish. Have you ever been in a situation where you told someone something that happened some time ago and the person tells you: "that was not what you told me the last time?" Wasn't that embarrassing? That is why it is important to tell the truth in the first place and stick to it. This way you will also be able to remember, because it is easier to remember what really happened.

However, the most important is that you are not becoming a liar, because that reputation will be bad to live with and spoil a lot of relationships in your life. When you don't want to become a liar, you also have made a decision that makes it easier to keep your word to people in general, because you are building your integrity.

To be known as someone who keeps his/her word is probably one of the most important qualities you can build, because it tells everybody that you are honest and have integrity. If you are known to be a liar, I am sure you know what people will say about you in that case.

**Which one would you rather be?**

## 5. ALWAYS stand up for YOUR BELIEFS

It has been said that **“if you don’t stand for something you will fall for everything.”** I think this pinpoints a very important thing; that if you have no INTEGRITY you are likely to go in any direction that someone is pointing out for you. You must have some ideals, morals or ethical principles to live by, because if you don’t have any, you are not much worth to anybody, at least not to yourself.

There are always people who have no morals and most of them, sooner or later, end up as crooks because they have not put any restriction on what they can and cannot do. For them to break the company or country law does not make any difference, as they will always justify their own behaviour by claiming that the company or country is not just to them.

However, some people have a different attitude to moral and ethical issues. The level of what they stand for is different for different situations. They can justify lying but they don’t steal from anybody. Or they can steal from the government but not from their company or a common man. Some people can cheat on their tax but will not cheat other people. In other words they have “integrity” when they need it themselves. This is NOT to have integrity, but the opposite; they simply don’t have it. To have integrity is to know what is right or wrong and act the right way always, whether you gain or lose on what you do or say. Integrity is when you do the right thing because it is right.

You should be able to stand up for your beliefs regardless of other people’s meaning about you, when it is right to do so, according to your judgement of right or wrong. If you don’t take charge and stand for something yourself, someone else will take charge of it for you. I suggest it is better that you do it yourself. At least if you want to be counted as somebody.

**6. ALWAYS be AN EXAMPLE to others.**

It has been said that; **“either you are a leader or a follower, there is nothing in between”**. This has nothing to do with being a leader by profession, rather it is how you are as a human being in general. You see, people have always had a habit of following others, whom they look to for excellent behaviour or results in life. Children follow their parents, teachers, other children or someone they consider to be “idols”. Business people follow better business people, religious people follow their leaders or “gods”. Political people follow their political leaders and so on.

Most people however, do not have any leadership aspirations of any kind. But regardless, there is always a possibility to be someone others will “look to” as an example to follow. When you have integrity and stand for something, others will look to you for support and they will want to follow your example. Wouldn't it be nice if you were the “star” for your own children? I think most people would be happy in such a situation and most people actually want it, but most people really don't get to feel this way. The reason is they don't live the way they preach and both children and adults can see and feel the difference. Nobody gets respect and other people to follow them unless “they walk the talk”.

Personally, I don't of course agree to everything people are doing around the world, but I still respect the people who stand by their beliefs and “walk their talks”, at least they have integrity. They might still do wrong things, because they might have wrong beliefs, but they have integrity. Where there is a good leader, regardless of area, there is someone who stands out by sticking his or her head up in the crowd and stand for something. These kinds of people will always get followers because someone would like to be like them or stay close to them.

## 7. ALWAYS be FAIR in your dealings with people.

Integrity is very much about being fair in dealing with people. It is because it has to do with doing the right thing and being fair to people. Anybody with integrity knows this and acts accordingly. I have seen it all over the world, everywhere unfair treatment is taking place, people complain and become demotivated.

There is no way people will get motivated if they are treated unfairly, in families, at work or in politics. It does not necessarily have to do with what is right or not and that two parties agree or not, it has ONLY to do with perception. As an example, in the case of an employee complaining about their salary being too low, maybe the employer thinks it is high. However, if the employee feels that the salary is too low according to whatever he compares it with, for him it will be seen as unfair and as long as he feels that way, he will never be able to do his best, probably he will do the opposite.

On the other hand, if the employer takes the time to explain why the salary is that low, maybe the employee will understand his position and not feel unfairly treated anymore. Remember this; **“Whenever someone feels that they are unfairly treated, you will find someone working against you”** and they will do everything they can to “sabotage” you or “get back at you”. Nobody likes to be treated unfairly, because that is to belittle who they are and what they do.

It is the same with children or a wife/husband. When someone feels something is unfair, they will not work with you but be against you. This is a very simple principle, but I am sorry to say that this alone is killing a lot of good relationships in many families around the whole world. And it does not have to be like this, because it should be easy to understand, for almost everybody, that all people would like to be treated fairly.

**8. ALWAYS be happy over others possessions.**

Whether you are rich or poor, the way you feel regarding other peoples' possessions, salaries or jobs makes a big difference. Some people cannot stand to see that other people have more than them, because this, in some strange way, makes them feel smaller than these people. This is called jealousy or envy and it is bad for human beings, as it shows how little self-confidence and integrity you really have.

You can even find brothers and sisters who envy each other and because of this lack of honesty and integrity, the whole family relationship is spoiled. Very few are able to admit this in a family, but I have personally seen it in many countries and many families. I feel bad every time I discover this, as I know how much this works like a cancer from within a family. Friends are no better. Many people who portray themselves as good friends talk nicely about each other, when they are together, but when they talk to others about you, the situation changes and they start talking bad behind your back.

This is of course total lack of integrity, which eventually spoils any friendship or family. Envy or jealousy is also a mental cancer, it does not kill your body but it does kill your mind which is even worse. To be able to enjoy other people's possessions is a fine quality to have, as it will keep away jealousy and envy, which eats you up from within. If you have a healthy self-confidence you will be able to look to someone who has more than you and say; "If he can make it, I can too" and then you will go for it, provided that is your goal. Just to be happy for others is a sure sign of strength for any person who has it, and should be admired. If you can say to someone who has more than you, "I am very happy for you" and mean it, you have come a long way.

## 9. ALWAYS admit your FAILURES.

There is a general misconception that people think if they have done something which went wrong, others will see them as failures. They spend a lot of time looking for other people to blame for it. If you do this you will actually get the opposite response. People will think you are weak because you don't take responsibility for what you have done. And the most important with failures that you do, if you don't admit that you have done any, you won't learn from them. The great American author, Napoleon Hill, once said:

**“Every adversity carries along a seed of an equivalent or greater success, for the ones who have Positive Mental Attitude (PMA) and find it”.**

Every living person has a failure from time to time. That is being alive. Nobody cares about how many times you fall, it is how many times you get back on your feet that counts. You can hardly find any substantial success anywhere, without someone who can tell you they have had failures and sometimes many times before success came along. Most successful people will tell you that it was actually their failures that led to the success, because they learned so much from it and that without it they would probably not have had the success they now enjoy. You can say “Failure is a prerequisite for success” and the sooner you get it the better it is for you.

If you have integrity you know who you are and you are proud of being that person. And, if you get a failure or more, you are able to say; “I did it” and you will look for the seed of **“an equivalent or greater success”** which you will then find. With integrity you will also be able to understand that you are a unique person with a lot of good as well as bad qualities, but you are honest about it and will not “sell yourself short” in any way or for anything, because that is called “prostitution”.

## **10. ALWAYS be TRUSTWORTHY**

Who would you like to be, someone you could trust or someone you could not trust? The answer is simple, as no one would favour someone that they cannot trust. However, as much as everybody chooses the same, they do not always live like this themselves. It seems like it depends on the situation, whether they are the ones or the other. This is not the way it should be, because everybody would like to be with someone who is trustworthy and NOBODY likes to be with someone who is not trustworthy. That should not be difficult to choose.

But human beings are not simple creatures. One thing is to know what is right or wrong; something else is to do it when your morals are challenged and not to mention to live by certain ethical rules, that is where the difficulty lies. But think about this for a moment: “If you are not trustworthy you will be the opposite, which is what nobody wants”.

You see, by not being trustworthy, people will run away from you. They will never even want to know you and definitely not do business with you, if that is what you want.

**By being trustworthy you are like this:**

- **You always keep your word.**
- **You always keep time and appointments.**
- **You don't steal.**
- **You don't lie.**
- **You don't take advantage of others.**
- **You are honest in all situations.**
- **You are fair in all dealings with others.**
- **You don't gossip.**

Last, but not least, you know that if you are compromising any of the above, YOU are the one losing out in the long run, because your self-worth will diminish and you will lose your self-confidence and that is the biggest loss you can have as a human being.

## The sickness worse than AIDS

There is a sickness that you can say is worse than AIDS - it is the human “virus” of **“wanting something for nothing”**.

This is the most damaging thought human beings can have in their minds, as it will destroy all possible future prosperity for the person that has it. Unfortunately, there are millions of people in the world today who hope for “the big lottery stake” and spend a lot of money on just that, lotteries.

This is the main reason for most of the criminal behaviour, corruption and bad thinking among human beings today. This is why the prisons are full and why families are breaking, not to mention the reason for many suicides all over the world. But why is it like this?

Well, the answers are many, but one of the most accepted excuse is that all the pressure and stress a person has in today’s life, especially the desire to perform like one’s friends and the stress situation of having to perform as well as their friends and neighbours leads to such an eventuality. This is the reason why some people get addicted to gambling, cheating, corruption and stealing and are willing to do anything to find the easy way to riches (which they never find anyway, but they nevertheless believe it).

### The “Something for nothing” syndrome

One of the biggest problems in today’s world is the wrong picture people are given, particularly from the media and all the lottery and gambling advertisements around the world. If you only buy a lottery ticket and win the big stake, you would overcome all your problems. Everybody who does not have much money, thinks this would be the best they could have happen to them. Because of this many people in Africa and the rest of the world spend more

money than they can afford, in the hope of winning the right number in the lottery.

The hope of getting “something for nothing” is often the starting point of taking the wrong route in life. Yes, it might help you for a short time if you won in a lottery, or got lucky in another way, but it would probably be short-lived luck. There are many stories of people who won a lot of money and ruined their lives in the process, because they did not know what to do with the money and wasted it.

Today, the Internet is full of different money scams and promises of “getting rich quick”. They give you testimonials of other people who made thousands of dollars in a few days or weeks, only with a very small investment, if you just follow the “program”. Because many people have this “built in” habit of wanting “something for nothing”, most people are fooled, not only once, but many times.

They are likely to try and try again. It is unbelievable how many times some people can be fooled without learning a lesson. It is no end to “How stupid can you be” when it comes to these scams. This is also WHY the people who start these scams can survive from them.

Hope is normally a good quality, but when it comes to hope for “something for nothing”, the hoping is not even a bad habit, it is just plain stupidity. Even though to get the big stake in a lottery sometimes happens to some people, the chances are slim. When it comes to business opportunities however, the hope of getting something easily is often just a misunderstood dream.

### **Greed**

The “something for nothing” syndrome is nothing other than pure greed, which in fact can easily be described as “not being willing to pay the price of hard work” or not believing that you are able to

make it, whatever it is you really want in life.

Greed is a negative quality that all humans have, whether they like it or not and unfortunately it is a strong driving force for many. On the other hand, not all people are misusing this negative quality because some are able to control it, these people are the ones with integrity. When you have integrity you don't let other people misuse or tempt you easily, because you know what the correct thing to do is.

### **Getting rich slowly**

In fact, the best way to surely get rich is to get rich slowly. This way you will plan carefully, take the time to investigate your possibility and get information on the market and so on, before you start spending any money or doing stupid things. Almost every person who has had success in anything has used this approach to become rich.

It is more likely that a house with a solid foundation will stand longer and give the owner a better time, than a house with no foundation at all. A lot of money could be saved and a lot of problems in the world would not have happened, if only people understood this simple fact.

There is an old quote that goes like this:

**“Short term pain leads to long term gain, but short term gain often leads to long term pain”.**

I believe this is rightly put and many times we are not willing to take the short term pain in order to get the long term gain, that is often where the problem starts and ends.

One thing I have discovered myself many times is that the more long term prospective you have, the better decisions you will make in the short term. The reason for this is that when you have

long term goals you are not easily put off track by something which seems good at the time.

Hopes and dreams are normally good things, but when it becomes **ONLY** that, nothing happens. Any hope or dream you have must be backed up by planning and execution, if you are to get anywhere in life and the better the planning the better the result. This is why long term thinking **IS** the solution to most of the people's broken dreams; they did not try long enough because they did not have a long term plan.

Most people also give up very easily just because they had no plan to stick to the fight for a long time in the first place. Only when you have planned to stay on for a long time are you able to endure the pain you will get on the way.

### **The law of Cause and Effect**

There is one thing many people do not understand well enough and that is what I call a “natural law”, the law of **cause and effect**. Everybody knows that if you throw a stone up in the air it will fall down again, that is the natural law of gravity. However, the fact that everything that happens has a reason and most likely is based on actual causes, before it became an effect, we do not seem to understand easily.

This law works in the same way as any other “natural laws.” You will find that behind every effect there is a cause and because of a special cause there is always an effect. When you learn to understand this law, many things will fall into place very quickly, because when you are asking yourself “what will be the effect of my doing”, you will most likely be able to find out the answer yourself. If you do, and the result seems to be negative, you can refrain from doing it and change your plan.

Trying to “get something for nothing” is the same kind of “natural law”. It simply does not work out, because it is against the natural way of doing things. The price you will have to pay for this kind of thinking is always higher than the price of hard work, which will get you anywhere you want to get in life.

### **Jealousy and Envy**

Another negative quality that leads to the “get rich quick” thinking is jealousy or envy. When jealousy takes over a human mind, it can bring negative results. People will often want to be as good, or better, than their family, friends and neighbours and the result is unfortunately that they will be looking for a quick way of doing this. Such people often become victims of one of the scams, which promises fast money without any work.

Just because people in general do not want to be lesser than their friends and relatives, they will buy all kinds of things to prove that they are as good as them. This could be clothing, a car, a house or anything else.

Also because of this they “must have” the latest colour and shape of clothes, the latest style of shoes, the latest hairstyle or the latest car, often regardless of cost. They somehow feel inferior if they are not able to “follow the crowd”. This is also why they overspend in the everyday life and sometimes even get into debts, far beyond their income, just to be able to keep up the pace with their peers. Unfortunately, because this is a human weakness, which has to be dealt with, the need for making money quickly comes in.

The more you lack integrity the more you are likely to follow others, without attempting to “stand alone”. Because of that you might want to get easy money by gambling, stealing, cheating or getting involved in corruption. People with integrity dare to stand up for themselves and do not have to be like “all the others”.

## **The sickness worse than AIDS**

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People with integrity, therefore, do not envy other people's successes; they are not jealous of anybody.

If you really have to have everything other people have, just to prove yourself, you really don't have much in you. Qualifications, like the ones involved in integrity, are worth so much more and will get you very much bigger success in life.

In order to breach these negative feelings, the habit of "wanting something for nothing" starts shaping in people's minds. In many cases this is the real reason for most financial disasters, among people and businesses, all over the world.

**These are the two choices people generally have:**

- 1. Have integrity and get rich slowly**
- 2. Try to get rich quickly without integrity and face the consequences.**

Which one do you choose?

## INTEGRITY for Donors and NGOs

Many times foreign money has been coming into Africa in form of loans and/or funds for projects. Some of these projects are either not worth the money or sometimes they do not exist at all, they are just “pies in the skies”. Most donors and Non Governmental Organisations (NGOs) do not have the knowledge or the capacity to find out how projects should be done or what goes on when the money arrives in an African country. Western people are “blue-eyed” and like to believe that when African people tell them that their money will be used for good, it will happen.

Many donors and NGOs do not know that any invoices and receipts can be made instantly for any purpose in most countries in Africa. They like to believe people are as honest as they say they are. You cannot be sure that, because you see a receipt for a job done, that this means that the job has been done. You must have other means to verify it if you want to be sure.

One other thing which is important to understand is that like professional mechanics, carpenters, engineers, business people and all other professionals, crooks are also professional in their work. Some of them have been doing it since childhood. They have been studying their “customer’s” weak points and habits for years and they know how to fool anyone, you included. It is often in the nature of honest people not to prejudge anyone else and they often think that most people are honest until proven otherwise.

This kind of “white man’s attitude” is well known in Africa and is taken advantage of all the time. I have personally heard it many times when some people discuss the corruption that has taken place and how some foreigner has been fooled. They say this: “when you are that stupid you deserve what you get”.

For them it is quite OK to steal from someone who has more than they need. This kind of “Robin Hood mentality” is common in most countries of the world. With integrity, however, this will not work.

### **Everyone is guilty**

Anyone who has been interested in or followed aid projects in African countries must have seen the funds are misused and I don't think any donor agency from anywhere is an exception here. Every country and every agency has their own examples of projects that have become failures, because of corruption or mismanagement, or simply because the project should not have been started in the first place. Many times our “western way” of thinking has been the reason for failures in Africa. We want to do things our way, without local knowledge needed for making the right decision. Often this thinking has been giving disastrous results.

As an example I can tell a story I read in a newspaper a long time ago. A donor agency was going to help local fishermen to store the fish longer, and gave them money for building a huge refrigeration plant, which was, according to western thinking, a good suggestion. However, what they did not think about was that the cost of electricity alone, to keep the plant going, was more than the profit they could ever get from selling the fish. The only way they could keep the plant open was if the donors kept on paying for it in all the years to come. The plant was eventually closed down for obvious reasons.

Regarding misuse of donor's money, I have seen more than I would like to think about. I have even seen people who earlier worked for donors come back to Africa as “business people”, with no experience in business, but because they know the easy way to get money for a project, they take advantage of it. They get a lot of money from their Government to start a project and when the project flops, they just stay put in the country, with more money

than when they started. They are no better than the corrupt people they once were fighting themselves.

Dishonesty and corruption is everywhere in the world, but I believe that in Africa the consequences are bigger than in any other region, because of the poverty in this continent. That is why donors and NGOs must be more alert in Africa than in other places and not just “throw money around” without as close to 100% control as they can get, on the project they are giving money to. However, it seems like many donors, organisations and countries, are getting better but there is a long way to go before there are good enough systems in order to capture corruption.

But in the meantime, the money keeps on coming in more and more, and the African countries just get in more and more debts. Very often, most of this money ends up back in European banks, through African ministers’ or even presidents’ accounts, therefore, leaving the African countries in more debts. Yet the money was given to nations and not to individual presidents and/or ministers. Some of these presidents and/or ministers build up huge bank accounts in Europe within no time after they come to power.

Nobody asks them or makes them accountable for this wealth. Yet developed countries just continue to pour in money day by day. Cancelling of the debts of African countries will not stop them from borrowing more, and therefore I strongly feel that unless the whole system of lending money is changed, we are going to see the same if not worse trends in the years to come.

We all know that if you go to borrow money from a bank, the bank makes sure that you have all the requirements to qualify for the loan and if it is for a business or a project you must present a business or project plan. It is only when the bank is satisfied that you get the money. If it is a lot of money the bank must make sure that you get the money as and when the business or project requires them. In which case, the bank also follows the progress of

## **INTEGRITY for Donors and NGOs**

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the business, which has borrowed the money. Donors must also constantly find better and more transparent ways of controlling the funds they are distributing in African countries and be sure the money does not end up in somebody's pocket.

Donors and NGOs are often perceived to be “sloppy” with their money in Africa and stories of donor funds being misused are endless. International financial institutions and bilateral donors must take political corruption into account, before deciding to lend or grant money to governments in Africa. Unfortunately, corruption is there and donors have to calculate it.

However, this cannot continue. If Africa is going to get rid of poverty, Africa has to start now and **Put Integrity First**. If not, most of the money sent to Africa from donors and NGOs will be more or less wasted, as only a few shillings will reach the objective it was meant for. In fact, generally, to give African countries donations, without complete control of the use of it, is the most stupid thing donors can do, as it will only keep on feeding the corrupt people in that country, wherever they are.

### **More Aid from donors means more corruption**

Donor aid is one of the biggest contributors of corruption in all developing countries. How?

The more money coming into a country as aid, the more corruption will take place because there is more money to fight for or steal. It has always been and will always be close to impossible to control the funds given to a country by donors regardless of the kind of control systems they use.

Remember, the corrupt government people in an African country are much quicker in finding ways to misuse funds than donors are in finding control systems. This is why donor aid actually spoils a country, because it nurtures corruption and lead to dependency NOT independency, which is actually what it is meant for.

As one African President I met once said: **“we don’t want your aid money, we want your business, which is the only way we can eradicate poverty and sustain ourselves”**. If only the donor countries would have understood this fully and done the business-steps that are necessary, to help underdeveloped countries in getting their products processed and sold to the world marketplace, many disasters in aid projects would have been avoided and Africa may have been much better off.

Giving aid to African countries must be seen ONLY as a “blood transfusion” to a sick person. When the sick has got enough blood the heart will be able to pump the right amount of blood throughout the whole body for the rest of the body’s life, if everything else is working well. Many donors are using companies from their home country to avoid corruption, when they give funds for building infrastructure and this is not stupid. At least this way much less is lost in the corruption game.

### **The only right way**

No other country is able to run or should try to control an African country with donated money, or conditions attached to the money they give them. There is no way anyone can monitor this kind of work well enough. There are hundreds of real-life examples of the failure of this from many countries around the world. Help must therefore come by doing real business with the African countries, as nothing else will ever help in a sustainable way.

It has been sort of an “unwritten law” that aid organisations and NGOs, from other countries or governments, are not involving themselves with the private sector, when it comes to donor funds, because the private sector is based on business and are profit minded and not help oriented. **THIS IS WRONG THINKING.**

To back this up, I came across an article that I think tells the real and honest story of how donors and NGOs, are thinking and I would like to share a quote in the article with you:

**It was written by Kurt Hoffman, President of the Shell Foundation in “Newsweek” September 5, 2005 issue and he says:**

“More and more nonprofits are thinking like businesses, or at least say they are, which is welcome. But NGOs can't begin to promote small enterprises, the main source of new jobs and the key to fighting poverty, if they don't start to act like entrepreneurs themselves. Consider the numbers: Almost 2 billion people live on less than a dollar a day, and there aren't enough aid dollars in the world to lift them all out of poverty.

There are, however, trillions of dollars of private capital looking for a place to invest. To attract that money, NGOs must help establish thousands of small enterprises that are both profitable and can become big businesses. But this goes against their grain. Most NGOs are still governed by an ideology that says small is beautiful, and profit is not the point”.

**THIS IS CORRECT** – and all of the donors and NGOs which are just “giving out money” are so wrong.

It is high time that someone started talking about this issue, because more and more people have started to understand this simple fact that to give the poor people dignity and responsibility for their own life. This is because helping them to become self sustained is the **ONLY** way to eradicate poverty. We must help them become more entrepreneurial and be able to start their own businesses, in order for them to be self sustained.

If Africa is going to be counted for in the years ahead, Africans should be made able to run their countries without help from other nations, except in business matters of cooperation and trade.

I personally also have an additional theory about why many donor countries or NGOs fail in giving sustainable support to Africa. It

is important to have the necessary “ownership” to projects if the project is going to have any amount of success. I believe lack of “ownership” is one of the reasons why many projects fail in Africa and if more donors and NGOs had a stronger sense of ownership to follow up, it would probably be much better and the success rate much higher. It is the same in a company, NGO, a small or big organisation and in running a country.

With ownership in the processes, there will be more engagement and more follow up in all projects. How can the donors and NGOs get it? Well that is not easy to determine, but one way is to engage only people with genuine love, knowledge and idealistic approach for the kind of projects they support, at least that will help.

### **More “entrepreneurs” are required**

I believe that donors and NGOs need more “entrepreneurial” or business people in their offices around the world, in order for them to have more knowledge of how business projects are managed, because most projects are likely to have “entrepreneurial ventures” built in. However, even if you have these skills, you will encounter problems with dishonest people and corruption in most African countries.

It should anyway be common sense to understand that if donors have US\$ 1 million to buy food, they must get quotations from several suppliers in order to get the best deal possible. This implies that they need people with buying experience and negotiation skills in their organisation. The better the deal, the more food they get for the money and anyone who has a responsibility to use other people’s money, should take that responsibility seriously and see to it that they get maximum results for it.

Unfortunately in many cases it looks like, and is often conceived by the African recipients, that the donors and NGOs don’t care about what they get for the money because it is not theirs. They

have just been instructed to “give it away” because it is on their “budgets” in the country it comes from. It is easy to understand that if this is the belief from the receiver of the money, they too will not give a thought to how the money is being spent.

The different country’s representatives like ambassadors are happy to give out cheques on behalf of their countries and attend cocktail parties, instead of concentrating on building business relations between the country they live in and the country they represent. Unfortunately, most of the ambassadors in Africa are not business people but politicians and have no idea of how to make sustainable business relationships.

It is nothing wrong with having an ambassador who is politically chosen and represent the country, but every embassy should also have a team of real business people, with experience related to the country they work in. I must say, a few European countries are very good at this but as for some others, they have no clue of what business is all about. I have personally met many ambassadors in a lot of different countries and in general I have not been much impressed with their business skills, as they are mainly politicians and not business people.

All donors, both countries and NGOs have one thing in common when they are supporting Africa. They are all trying to **ERADICATE POVERTY** and it is only that their means are different. They are building power stations, roads, schools, hospitals and are helping to get rid of various diseases and training people in different areas. On the other hand, more and more donors and NGO’s, have started to understand that making the people self-sustained is the right thing and that is where, what is more and more accepted as the most successful way of giving aid, Microfinance, comes into the picture.

### Microfinance

In 1976 Mohammad Yunus started Grameen Bank in Bangladesh. He later came to be nicknamed “the father of microfinance”.

The success of this type of banking is no less than fantastic. The bank gives out micro loan, without any collateral, to poor people for self-employment projects that generate income, so they can provide for their families and become self-sustained.

People who are given loans are the ones that have no possibility to get a loan elsewhere and most of them are living on less than US\$ 1 a day. Approximately 96% of the customers are women and the payback success rate is close to 99%. I believe the reason for this is that people who never before were trusted with money, grow as individuals when they are trusted and they want to live up to the trust they were given. **In 2006, Muhammad Yunus got The Nobel Peace Prize for his work with Microfinance.**

By giving people a possibility to show their integrity and becoming somebody, you give them self-confidence and self respect, which probably are the most important areas for any human being to grow in. You give them dignity and a possibility of self realisation that they never had before and this is what makes a difference for any human being. Microfinance is therefore a good answer.

The whole concept is based on trust and human dignity. People who never have been given as much as one single dollar in loan before, will do a lot to live up to their commitment just because they are given an opportunity for the first time, and the fact that someone is trusting them, gives a special feeling of wanting to live up to expectations.

That is probably why the payback success rate is so high in these cases. This is also a fine way of building people's integrity as it builds on trust and honesty. It is also the possible best way to get rid of corruption in connection with aid projects because there will

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be nobody to handle money other than the bank and the borrowers and there is total control of funds in all the projects all the time.

Many donors and NGOs have now started with microfinance projects and I believe this will change many things on the grass root level in Africa and hopefully help fight poverty in a big way. There is no doubt, microfinance is here to stay as probably the best way to build integrity and fight poverty and corruption.

### **Donors and NGO's must "Walk the talk"**

I have talked to people in charge of foreign aid projects in Africa who started with a goal to help the designated country, but found out that whoever they hired to do a job, either stole or misused funds in such a way that the whole project was a failure and had to be abandoned. It is obvious that when things like these happen many times, any supporting people, donors or country will start to be negative about helping African countries in the future.

Nevertheless, when donors work in African countries they must also have integrity themselves, if not they will lose out very quickly. They have to be good examples for the Africans and always be honest in all dealings in Africa. If you take only one "short cut" it will later be used against you and it will be very difficult to get back on track again.

Normally, when you come to a foreign country it is wise to do the things they do in order to fit in. As the saying goes: "When in Rome do as the Romans do". This is well and good when it comes to the culture or special customs of a people. However, don't let anybody tell you that: "it is the only way to do it here" when it comes to bribery or other dishonest doings. You must take a stand and stick to it and that is not to indulge yourself in any such undertaking because if you do, there is no way back and it can, and will, be used against you later.

Yes, you can be frustrated and even mad sometimes, because of the obvious, but it is better than falling in the trap of bribery in order to get things done.

### **Story:**

#### **Ghost programmes**

Salome was an accountant with high qualifications and dedicated to her job. She worked for one of the many Non-Governmental Organisations (NGOs) that were spread throughout the country and relied heavily on foreign donors. She was meticulous with her figures and professionally reliable. Her colleagues included another lady, Jean, who was a procurement officer. While many of her colleagues went to drinking places, popularly known as 'watering holes', Salome went straight home to be with her husband and children.

As a result she missed out on many titbits of gossip and conspiracies to defraud the organisation. Due to her non-participation in after-office activities, she was not trusted by some of her colleagues, especially Jean and Sebastian, the programme officer. These two were frequently seen together after office hours.

Salome had spent the past two weeks preparing for the arrival of their Regional Director who operated from the capital of another African country. His arrival always caused panic among employees of the NGO, since he controlled the purse strings. For some unknown reason, the people who seemed least concerned were Jean and Sebastian.

The Regional Director arrived over the weekend and was met by the Executive Director of the NGO who checked him into the latter's favourite hotel, which gave him commissions for such bookings, and other functions that the NGO hosted on its premises.

On the previous Wednesday of that week, Salome and the Executive Director had released funds for a workshop that was to be held the following week in an upcountry town. Both Salome and Sebastian left for the workshop on the day the Regional Director arrived.

The following Monday the Executive Director called a meeting at which he welcomed the Regional Director and briefed him about the NGO's programme and activities. In his response, the latter expressed interest to go upcountry and familiarise himself with the NGO's field activities. The next day, the three, the Regional Director, the Executive Director and Salome, travelled upcountry to inspect the organisation's field activities.

They also planned to visit the workshop organised by Sebastian and Jean. On arrival at the hotel, which was the workshop's venue, they were informed that the workshop had been transferred to a nearby primary school. When they got there, calm and composed Sebastian and Jean received them. The Executive Director and Salome had released funds for 52 participants, but only five were present. Instead of a hotel, the participants were sleeping on the floor of a primary school.

When asked for the attendance register, Sebastian produced a signed list of 52 participants. When questioned where the rest of the participants were, Sebastian said they were out on assignments in their respective villages and were expected back in two day's time. Sebastian was sure that the visitors would not stay longer than a day.

The situation was getting embarrassing. The Executive Director was fumbling, the Regional Director seemed to take it all in without showing external signs of surprise or shock. Only Salome appeared to have understood the trick behind all this crookedness and fraud. She recalled seeing similar signed lists of participants

and strange signatures in her files, lists submitted by Sebastian and Jean.

The Regional Director and his team returned to base on the same day. They could not wait for two days to see ghost participants, which required a new type of virtual eyes.

The next few months were like hell for Salome. Sebastian and Jean mounted a whispering campaign against her. She was attacked at staff meetings on trumped up charges for not releasing money on time for field activities that were the lifeblood of the organisation. In all this, the Executive Director did not protect her.

Salome did some forensic investigations on her own and discovered that the Executive Director was part and parcel of the thieving racket. In addition, she found out that Sebastian and Jean jointly owned the company that won most of the organisation's tenders. A company owned by the wife of the Executive Director won other tenders. She further discovered that past attendance lists contained half the names of the ghost seminar participants although the seminars were held in different parts of the country! The entire programme of the organisation was a rip -off.

Salome was shocked and depressed. One day, she decided to hand in her resignation. The Executive Director accepted it happily. Salome made sure that the thieves would not get away with theft. She wrote to the donors alerting them about the malpractices and the reasons for her resignation. Both Sebastian and Jean were brought before court and charged with embezzlement. They were sentenced to three years imprisonment and lost all their benefits.

### **Story:**

#### **Importing computers**

My wife and I were involved in exporting good but second hand computers from Norway to a country in Africa at a time when there was almost no used computer available in that country. We

sent about 500 complete computers, with screens, keyboards and cables in each container. When they finally arrived in the African country after a two months' trip, they ended up in the customs for clearance of duty and other taxes. When my wife came with the paper for clearing, she was very frustrated. At that time we did not understand "how it worked".

First, the "procedure" was to tell us that the computers looked like new, so they had to be taxed as such. This meant we had to pay almost two times the tax, which we refused. Regardless of our written documents and invoices from Norway, they still "looked like new". As there was nobody we could talk to, we had to wait until the following week while they were "going to find out something".

One month later we had still not got the container out of the customs. The next thing in their "procedure to stall us" was that they were not able to "see" 500 computers, because each computer was packed singly and each screen was packed the same way. (The shipment was packed in a way that they could easily count all computers if they wanted to).

This meant that they had to take out each computer and all the accessories and count them one by one. And because of all the "extra work" we had to pay them extra. Several times during the whole period the word "chai" came up, as something they wanted to have from us, if we wanted the work done quicker. We understood that this was the local word for a bribe (actually it means tea) and we told them we had no money.

After approximately 10 visits and almost two months later, we finally found a person with contacts high up in the customs organisation and he got our computers released one day after, with only the regular taxes that we were supposed to pay. We did not

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give in to bribes and even though it took us a long time, it paid in the end.

The next time, when they understood that it would only mean more work and hassle for them too, they released our container with computers the “normal” way. After that we had no problem with clearing our computers. However, two of the people working in the customs office were sacked, due to their dishonest behaviour.

Donors and NGOs, who do not understand this, will suffer. There is no way you can start paying bribes because if you do you have to continue and then there is no way back.

The most important thing is that donors and NGOs must show integrity in the country they are coming to help, because without integrity no donors and NGOs will ever get success with their mission.

## INTEGRITY for Investors

I have many times been a witness to optimistic investors with good intentions starting up projects that could be profitable for the investor as well as the African country they intended to invest in, just to see them go back with the money lost and a broken dream. They would then discuss this in their home country and discourage other investors from coming investing in that country.

### **Story:**

**From an African living in Europe for many years who moved back to Africa.**

As the managing director of a company, one of my responsibilities was to travel round the continent and to open up new markets. Once I identified the market, the board would approve it and then I would set up to register the company and to employ the senior staff. In one of these countries where I set up, I had my former wife's sister and her husband living there. Her husband is a banker. She was very sad about what happened to me and my wife and she was showing a lot of disapproval of my former wife's behaviour.

She and her husband came to my office in early days of our setting up and they pleaded that I should help them by giving the wife a job. Since the wife had the right qualifications (MBA) and considering the risk of employing someone I didn't know anything about, and also considering the level of corruption and theft I had heard from this country, I accepted to give her a job as the general manager, which the board approved.

As the general manager, she was supposed to employ her team which included an accountant, amongst others. After about one year's operation, one day she called and told me they had looked at the business prospects and they thought that there was a lot of potential for expansion. I told them to go slow because the

company didn't have much money at that time. They came back to say that the husband had arranged with a certain bank to borrow money for the company. They also supplied the business plan and the financial justification for it. At last they convinced me and I gave the go-ahead to take a loan from the bank.

I had to fly in to sign the deal. Only three weeks after the bank had released the money, this woman (general manager) walked into my office and without saying anything she laid an envelope on my desk and rushed out. I opened the envelope and found that it was a letter of resignation. That was the last time I saw her.

A week after that the accountant whom she had employed also disappeared with all the company money, including the loan from the bank. We then had to run a cash-basis business and we were supposed to be rolling a lot of money on a daily basis. I got a stroke and was taken to hospital. I also lost everything and we had to close the business in that country.

There are however many possibilities for investors in most countries in Africa and there will be for many years to come. Many African countries today have gone far with putting things in place for investors and have so called "one stop service" at Investment Promotion Centres (IPC). They normally publish brochures for investments in different sectors, so potential investors can read about the possibilities in advance and be better able to do their market research, before entering into the new market.

On the other hand, every country in Africa has its special kind of problems, which can be anything from costly transport because of a landlocked country, to lack of infrastructure and lack of incentives in general, not to mention a hostile political environment.

In the book “*The Fortune at the Bottom of the Pyramid: “Eradicating Poverty through Profits”*”, the author, C.K. Prahalad, tells the story of a huge market in the developing countries, with approximately 4 billion people who live under US\$ 2 a day. This market is underestimated by too many companies in the developed world yet there is a huge profit for the companies which are ready to take it on.

Unilever and Procter & Gamble are two companies in this market, which have built a fortune from this great potential. But there is room for a lot more, in one of the biggest markets in the world, if you only can see the possibilities and start up.

It is like the old story about the two shoe salesmen who travelled to Africa 100 years ago. One called home and said: “there is no market for shoes in Africa, because nobody uses shoes here”. The other salesman also called home and said: “there is a great market for shoes here, because nobody has any shoes yet”.

Some years ago, not many people would believe that Africa would be the biggest potential for mobile phones in the world. Today all the biggest phone companies in the world are fighting to get mobile licenses in the African countries and the price go up every day. Mobile phones proved to be one of the best things that could happen to Africa, as the infrastructure normally is in a poor condition and communication is difficult.

Now, even a poor farmer can get access to his buyers or transporters so he can get his products to the market quicker and easier and even check the prices in the marketplace. People who earlier had to wait for years to get a phone can get it instantly and without having to fight corrupt people in order to get it. Today you will find poor farmers and poor drivers with mobile phones given to them by their buyers or bosses. This way the owner of the phones can call them wherever they are. Even without any money

on their telephone cards, they can still receive calls. This is one way in which the communication gap has been filled in Africa.

Almost every country in Africa has Internet Cafes and most of them are making money because there are so many people who do not have a computer at home yet and they have to visit an Internet Café in order to send mail and surf the net.

There are many Africans who have discovered the many possibilities of starting their own Internet business and possibly make some money from it, not to mention all the people who have started with web design and are helping other Africans make their own websites. This is a huge opportunity today and in the future.

Another hot case that will take Africa by storm is debit cards which people can use to do their shopping on the Internet.

In addition to this, women are getting into business in an ever increasing rate, as buyers of different products than men and as business owners. This alone will have a tremendous impact on Africa's developments in the years to come. Women in politics in Africa were rare some years ago, but today women are taking over more and more seats in African parliaments. In practical terms this means that companies which intend to develop new markets in Africa will have to take this into consideration, if they want to get the benefits of this enormous new market demand.

These markets have been "invisible" for too long and the ones that take it on will have big profit potentials. The most important for investors is to stop looking at the people in Africa as a burden, but rather as a place with a lot of people who are hardworking individual entrepreneurs and potential quality buyers of all kinds of products made, both within Africa and abroad.

One of the crucial areas for success for investors in Africa is to find the right people, who have integrity. As we have talked about

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earlier, they don't come easy, but they are there. You just have to find them. First and foremost, you should use qualified methods to find them and then you have to get as many references as possible to verify their qualifications and their integrity. Always use people with integrity to find people with integrity.

Integrity can be called “the virtue of consistency for leaders”, that is really what it can be measured in “consistency”. This means, if you are looking for a leader to work on a project in Africa, look for a leader with consistency, he or she will probably have integrity and that is what you are really looking for, if you want to be successful in any African country. I am sure you will understand the connection between integrity and consistency, simply because it is kind of common sense.

If you have integrity you are likely to keep your promises and because you are not dishonest, you will stay longer in any job and all this shows consistency for a leader. People with little consistency will always be looking for a better deal for themselves and they do not have all that much loyalty to anybody else but themselves. That is why consistency is a mark of integrity.

One thing I have found out, after hiring many people in Africa and around the world, is that when most people write a reference for someone who stopped working for them, they are willing to write almost anything to get rid of the people. They are always “the best and the smartest and hardworking”. In this case not many people have any integrity when they write reference letters for others. It seems like the people who write these good recommendations don't want to take the “conflict” to write what they really feel, because that will make the other person feel bad. In other words, they lack integrity.

Another important issue to investigate a bit closer is the glorified CVs you will find in Africa. When you read what the people have been educated in, or the training they have attended, it sometimes

looks like they have some excellent skills. However, it is something you have to look into, because the way some of it is blown out of proportion is almost unbelievable. As an example, if someone has taken a 15-minute training once in a while, over a one year period, in the CV it appears like they have been to school for one year.

I have never seen such CVs in my life as the ones I have come across in Africa. They write down almost anything. Be sure to check out the schools they say they have attended, it might be just an invention of a school nobody has ever heard about. It is unbelievable but true, so you better check it out before hiring.

I have therefore made it my habit to ask these simple questions, when I call someone for a reference:

1. I already have all the good qualifications of Mr X, what are his weak points?
2. Can you tell me the reason for him to stop working for your company?
3. What kind of other responsibilities would you have been willing to give him, apart from the ones he had with you?
4. What kind of responsibilities would you NOT have given him and why?
5. What is the one thing you don't like about him?
6. Would you be happy to hire him again? Why?

The answers to these questions will tell you a lot about him.

### **How much does it cost to hire wrong leaders in business?**

This question is of course impossible to answer. One thing is for sure, it costs too much and nobody can afford it. That is why you should first and foremost use experts to hire important people and also use special qualifications and personality tests, in order to find out if they have what it takes. Too many managers hire people “they like” or “know”, without letting them go through any

testing at all. I have done this mistake myself, so I know how much it can cost a company.

There are many “apt ability” test around and whatever they cost, they are normally worth it, because to hire wrong leaders can cost your company a fortune in time, money, lost customers and reputation. No company can really afford to gamble on this important issue. It is better to pay 200-300 dollars for a test, which can tell you something about the person before you hire him, than to find it out after 3-6 months when you have spent a lot of time and money to train him.

Then there is the Chinese, Jewish or the Indian way of hiring people from your family in top leadership. However, this method has its good and bad sides too. The good one is that you probably can trust your own family but the bad one is that you might not get the people with the necessary skills and you have to settle for the second best in that respect. However, probably it is wiser to hire people with less skill and train them than having more qualified dishonest people.

People without integrity cost the companies they are working for much more than most people can imagine. There must be a sort of a “connection” why the above groups of people are known for being good business people all over the world. Could it be just that fact that they don’t take chances on people without integrity and play it safe, they hire from within the family to be sure. Maybe they know from experience that it cost far too much to have people without integrity and too late to find out that they have swindled the company a lot of money or other things.

### **Story:**

#### **The dishonest lawyer**

Having had a chance of coming back to my African country with a job, I brought with me all my savings from Europe with the hope of buying myself a house. I straightaway bought a piece of

land, which had an unfinished house within it. I contacted our newly appointed company lawyer (since I had just come back I did not have a personal lawyer) to survey the place and all the documents and advise. After a few days the lawyer called and told me that everything was OK and therefore it was okay for me to pay.

I went ahead to pay for the property but just to find out later that our lawyer had connived with the seller (the seller gave him some money) to approve the deal when actually the piece of land was on public land, a road reserve, and no individual was supposed to build there. I took the lawyer to the authorities and he paid me some of the money I lost but as a result we fired him and his company as company lawyers, and he was stopped from practising as a lawyer for a couple of months.

### **Investors can help build a country**

Investors are one of the keys to prosperity in all African countries. They are the ones who will bring in money from abroad and invest in factories, employ people and among other things build the countries' export business. A country's way of treating investors will therefore be crucial for how successful a country will be in getting investments into the country.

In order to get investors to come, build businesses and stay for a long period, it is important to see to it that they have as few problems as possible. It is also important, if a country wants investors, to offer them land to build on, infrastructure that works and tax benefits.

You see, anyone with money today has a choice, and he will investigate where he can get the best deal for his money, as the whole world is getting smaller and smaller every day. So the country which wants to have investors, must compete with many other countries and the professional investor is always looking into the different options he has before he invests his money.

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On the other hand, I think it is important for countries in Africa to decide what kind of investors they want, make room for them and see to it that these investors get all the benefits they need. If a country really wants a special kind of investment, the only way to get it will be to “sell” the benefits to the possible investors. It will be like in any marketplace in the world, you have to adjust the product and the price to the customers, if you want to succeed.

There is no such thing as “the same rules for everybody”. If a country needs a special kind of investor, they have to get some special benefits if the country wants to lure them. There **MUST** be exceptions for investors with integrity. If not, it is like saying that every customer should be treated the same way, which is wrong; they should be treated **individually**

You also have a lot of investors who just want to take out the best from Africa and take all the money back, without doing much for the country. Such investors don’t have any integrity and should not get any benefits at all. That is why the country must choose the ones they want and need, so they get the kind of people who will build the country and are thinking long-term business with their investments.

Africa could do like China, instead of thinking just in the line of agriculture product, why not start with high tech? You might say that Africa does not have what it takes, but it was the same in China (and Japan after the war). It is a matter of national priority, collective strategy and commitment. With the right kind of leadership, Africa can do it.

## INTEGRITY for Parents

### **Choose your parents carefully**

Someone once said that the key to success is to choose your parents carefully. As you know, that is not easy. However, as a parent you are able to BE the best parent your child can have if you really want the best for your child. In my opinion, there is nothing you can do that will be better for your children's future than to teach them the principles of honesty and integrity. And the only way that is possible is to be a good example in everyday life. As I am sure you know, children don't learn as much from what the parents tell them as from what they do, so it is imperative, for all parents, who want honest children, to be honest and have integrity themselves.

### **Build your children's self-confidence**

I believe that if you want your children to have integrity, the best way will be to start building their self-confidence from when they are small. To be able to stand up for something you believe in takes a strong person with a lot of self-confidence and the sooner you start teaching the children this the sooner they will get it. All children do wrong things, that is the way they learn and I am sure you did the same thing yourself, when you were a kid. I believe that children must be corrected when they do wrong things, but the way you do it makes a huge difference.

Many parents have no idea how the children's mind works and they tell them things which will spoil the child forever.

### **Things you should never tell your child:**

- 1. You are stupid.**
- 2. You never understand.**
- 3. You are lazy.**
- 4. You never listen.**
- 5. You are a slow learner.**
- 6. You are a bad child.**

- 7. You can't do anything right.**
- 8. You will always be the last.**
- 9. You can never finish first.**
- 10. I hate you.**
- 11. I don't like you.**
- 12. You are ugly.**
- 13. You will never be better.**
- 14. You will never amount to anything.**
- 15. I wish you were dead.**

If you tell your child one of these things, I can assure you that the child will get problems with his or her self-confidence and if you use several of these statements, the child can be spoiled for life and will probably get serious problems with self-confidence and integrity.

### **Things you should often tell your child:**

- 1. You are smart.**
- 2. You are kind.**
- 3. You have great potential.**
- 4. You are a good child.**
- 5. I am proud of you.**
- 6. You are good looking.**
- 7. You are so helpful.**
- 8. You are a caring person.**
- 9. You are wonderful, we are so happy we have you.**
- 10. Mom and dad love you very much.**
- 11. You are the best thing that happened to us.**
- 12. You are a winner.**

By telling a child these things you will build the child's self-confidence and self-esteem, not to mention the child's integrity. The child who has heard these things at home when growing up will definitely develop integrity later in life. These words from

parents will build children, making them develop into self-confident adults with strong characters and integrity.

### **How do we develop as human beings?**

Children normally develop according to their heritage and the environment in which they live. Some of their heritage is in their genes and there is not much they can do about it. However, when we discuss what you are “made” of and what you can become, these are different issues which people need to understand, if they are to progress and develop. First, let us look at the heritage, which you are normally given by birth.

These are your personality issues, things like your physical body, your health, your intelligence, your stubbornness, your way of being orderly and many other qualities. I particularly mention stubbornness and being orderly, because I think these areas are very misunderstood, when it comes to how they work.

When we talk about stubbornness, I have personally experienced this so many times with so many different people in different places such that I do not doubt it any more. You simply inherit that quality from your parents and there will be no changes, whether you like it or not, you are born with it and you will die with it.

However, you can use your stubbornness in positive or negative ways. As an example, you can have the habit of being stubborn and not giving in even when you are wrong, that is not good. But you can also use that habit positive.

In regard to being orderly or not, I am convinced that this quality is something you have or don't have from your parents, or in your genes if you will. Why do I say this so bluntly? For more that 30 years I have educated people in time management and I cannot count all the people I have helped with putting systems in place. But, I also cannot count how many people I have NOT been able

to help, due to just the fact that they don't have it in their genes. One of my hobbies for many years is to try to guess how people are when I meet them in their office or their homes. Just by looking at their office desk, their file cabinet, their computer files or other ways their things are organised.

I have an almost 100% correct judgement in these cases. If I cannot see it right way, I only have to ask a couple of questions to be sure.

The strange thing I have discovered over all these years is that even the smallest thing in regard to trying to get these people to be organised will fail. They seem to be disorganised in almost everything they do. They are not on time for appointments, they don't find their things and they cannot meet deadlines, it is all given to them in sort of "one package".

I have tried to give many of them special equipment, which will make it easy to plan, but in vain. They do not plan, they do not write things down, and because of that they do not follow up on things, they simply let life go by as it will and hope for the best.

They have a built in "feeling" that these things are not so important. These people lack integrity, because they will not be able to "remember" all the things they should do, or have promised, because they do not have a system, which could help them remember. Integrity is being able to live up to everything you should do.

Your "environmental" part of life however, has to do with all you learn from your five senses, from what you see, hear, touch, smell and feel, from the day you are born. These are the areas in which most of the changes in any person's life will occur.

You can say that your personality really does not change much because it is in your blood. On the other hand, you can change

your attitude and you can get different knowledge, which in turn will make it look like you have changed your personality. As an example, if you learn how to be more polite to other people, you will definitely appear more pleasant and your “personality” will then have changed.

Parents will therefore have special challenges with children who are not orderly, if they want to build integrity in them. They have to keep a strict discipline at home and make them do even that which is not in their genes, because this is the only way these kids can have a possibility of changing their habits and maybe get some of this behaviour inside their skin.

This is a good way parents can help the children who do not “have it in them”. Also in other aspects of life the parents can help the children a lot, on their way to a life of integrity, if they understand that leading by example is the name of the game.

Since children (and people in general) will always look for the easiest way to do anything, it is of great importance that the parents keep them on the right track, when they try to take a short cut in life. The job of teaching children integrity will pay for itself many times in all the years ahead, both during their school years and their working years, because with integrity everybody gains in every way.

However, without the parents themselves having integrity, there is no way the children will succeed, so you have to start with yourself as a parent and think about your children’s welfare.

### **Story:**

#### **Cheated by the most trusted**

Moses came from a humble rural background. He walked many miles to and from school in order to get good education. He was a star pupil, always working hard to remain at the top of the class in his primary school. Because of his outstanding performance in the

primary leaving examination, he won a government scholarship and gained entry into one of the best government-aided secondary schools in the country. This was a relief for his parents who now had to find fees for his five siblings.

His performance continued to improve as he studied and competed with some of the best students in the country. He played games, sang in the school choir, and was a good debater. In short, he was an all round good student who was making strides to enter the modern world anchored in the ethic of honest hard work, reliable and dependable. As students, they were taught that honesty was the best policy; they tried to live by that adage.

At the end of the fourth year in secondary school, he was among the best students in the country. As a result of outstanding academic performance, ten of the country's best students were awarded a year's scholarship to the United States. It was a wonderful moment in Moses' life. His family and all relatives were excited. He became the star of the village.

He went to study at a high school somewhere in the state of Illinois. It was an exciting period in his life. He became a star pupil in this school. He made many friends and visited their homes. At the end of his scholarship, instead of returning home, he won another full scholarship to a prestigious university to study for a Bachelor's degree in law.

He completed the Bachelor and Master's degrees in record time. He set up a thriving legal practice in Chicago and married his village sweetheart, Marianne, who had also been to the United States to study. She too had studied law. Their combined incomes made them live quite comfortably.

While in the United States, he kept in regular correspondence with his family. His father had died during the intervening period, and his mother was left to fend for herself and the children. He

regularly sent money home for the family's upkeep. The old family house required maintenance, and the money he sent covered that. One day he received a letter from his immediate younger brother, Michael, concerning the idea of buying a plot of land in town and building a house on it. Both he and Marianne welcomed the idea. It would be a good investment. Besides, his mother could live there comfortably and escape the daily drudgery of fetching firewood and water.

Moses and Michael agreed on the method of transmitting money on a monthly basis. Michael identified a piece of land in one of the prime residential areas of the capital. He carried out the transaction and sent the title deed papers by courier to Moses to sign. Moses forwarded back the signed papers and kept copies of the title deed.

The next step was to hire an architect to design the house. Michael accomplished this with efficiency. Moses and Marianne went over the plans, made necessary alterations, which were finally incorporated in the plan.

A contractor was identified and hired, contract papers were signed and construction work commenced. Michael kept Moses informed regularly through correspondence: Michael sent photos of the construction stages of the house. It looked beautiful. Money was not a problem. Moses' family was excited about the prospects of returning home to a decent accommodation instead of spending money in hotels.

Moses and family flew from Chicago via London to their country's international airport to spend Christmas in their new house. Their families were there in big numbers to welcome them home. Marianne noticed that Michael did not seem as excited as the rest of the family. They spent the first night in a hotel, planning to move into the house in the next two or so days.

After the end of festivities, Moses asked Michael to take them to view the house. Michael was hesitant. Moses asked him if the house was ready. Michael said it was not ready yet. All the same Moses wanted to visit the site and see the progress made so far. There was more hesitation on Michael's side. Moses could not understand the reason for Michael's inability to communicate.

Moses was getting impatient. Michael appeared to have suddenly turned into a deaf mute. Moses asked his mother about the house. She appeared totally lost. She did not seem to understand what he was talking about.

Moses thought he was going mad. Marianne seemed to be living in a different world. She wasn't listening. He stared at Michael who appeared to have turned into a pillar of salt like Lot's wife. What should Moses do to breathe life into him? Moses also needed a new lease of life. He wasn't living in a real world. The world around him had turned into an emptiness of silence.

Moses was suffocating. He walked out of the room in search of fresh air. Michael followed him. Moses was confused. His mother followed him. Marianne also followed them. After what seemed like eternity of silence, Michael opened his mouth and spoke. In summary he said, no land was bought, no architect was hired, no house plans were drawn, no contractor was hired, and no house was built. All the material sent to Moses and all the documents he signed were fake. The photos were fake. The house plans were fake. The only real item in this fraud drama was the money Moses sent.

Michael begged for forgiveness. He said he was very sorry. He used all the money on the needs of the families. Moses stared at Michael in total disbelief and felt like he was having a nightmare. His own brother to lie to him and cheat him like an enemy was the most unexpected turn of events in his entire life. How could

Michael do this to him? What had become of fraternal loyalty, love and trust?

His mother rubbed more salt into the wound when she said that Moses should forgive Michael because she did not lack anything. She would be happy to live in the old house. After all, she had spent the better part of her life there and raised them in the same old house.

Moses cut short his holiday and invited his mother to accompany him to Chicago, which she gladly accepted. Moses wanted to save her from the misery and deprivation visited on her by her son and his brother, Michael. Matters did not go smoothly with Michael. Having got used to easy money, which Moses used to send, he found himself in a financial mess. He was caught stealing money from his employer, and was put behind bars for five years.

### **Until death do us part**

The above sentence is a promise you have made if you ever got married. This is a life time commitment but in today's world approximately 50% of us break this promise. Nobody talks about integrity in this matter.

Well, some of the love can probably fade away after some years and the quickest and most practical way of solving the problem is to get a divorce. But what are the consequences of a divorce, do you think of that? Most people don't. It is easy and convenient to divorce and people mostly think about only the closest and most practical and economical things that have to be done, when two people separate. Have you ever thought about the fact that a divorce in a family can have big consequences in two or three generations?

When a couple with children divorces, the children are normally the ones that suffer the greatest loss. In most cases they will lose the contact, at least to some degree, with one of the parents. This

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means that the children will grow up without the impact of the missing parent and nobody can measure the effect of this in any value.

However, the world today is worse than ever, with children growing up with stepmothers/fathers and step brothers/sisters, not to mention double sets of grandparents, if each of the parents remarries.

These are but a few of the consequences when someone breaks their commitment to each other when they get married. Many marriages could be saved if it was not so easy to get a divorce. Today few people care anymore, because they just think about themselves, and they try to find an easy way out, as soon as something gets difficult, instead of trying to solve the problem together. They give up too fast mainly because the integrity part of it does not matter much.

A promise is of no value to most people and because of this children suffer and their life is changed for the worst, in many cases. The word integrity is not even used in divorce cases.

### INTEGRITY for Students

Students in a country will always be the most important part of the future of the country, as the students only have the future to look to, for their life's success or failure. It is a well known fact that the students are the ones that can change the opinion on even the governments, if they want to. The prerequisite is of course that they have got education, which tells them about what they should or should not expect of a system or a government.

In today's world of information and communication through the Internet, it can only be better as everybody will have access to the whole world at the click of a button. Any student with access to the Internet can find out anything he or she wants about the history of any country or the country's politics. Because of this the teachers cannot fool students with any untrue stories as they will be able to verify them quickly on the Internet.

To be a student today therefore gives much more possibilities than what was the case just 5-10 years ago. First, it is easier to be a student, if you have Internet access. You can get almost any education from the Internet alone. Secondly, you don't need to go to a library because the Internet is the biggest library in the world.

However, this gives also possibilities of cheating and makes some shortcuts in a student's education. Integrity is therefore a very important issue for students to learn more about, because with integrity they have the possibility to change their lives and many others in the process.

The habits you as a student take on will determine more than anything else what you become in the future. You see, first you make a habit than the habit will make you. It will either **“make you or break you”** depending on what kind of habits you have. The habit of having integrity in everything you do will definitely

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make you not break you and you will certainly be on the right path towards success in whatever area you choose to develop in.

The decision to have integrity will be the most important decision you will ever make, because that alone will change so many things in your life for the better, that I believe even the education in itself will not make that much contribution to your success as integrity will. A student's integrity will come to be tested in many ways during the school years.

**This is what you can do right now, to start on your way to integrity:**

1. You can a make a promise to yourself that you will be a good student and stick to it - that is integrity.
2. You can a make a promise to yourself that you will not cheat in anything at school and stick to it - that is integrity.
3. You can a make a promise to yourself that you will learn as much as you can from your studies and stick to it - that is integrity.
4. You can a make a promise to yourself that you will make your parents proud of you and stick to it - that is integrity.
5. You can a make a promise to yourself that you will be fair to all fellow students and stick to it - that is integrity.
6. You can a make promise to yourself that you will look upon the teachers as your valuable guides and stick to it - that is integrity.
7. You can a make promise to yourself that you will never break a promise to anyone and stick to it - that is integrity.
8. You can a make promise to yourself that you will take on responsibilities at school and stick to it - that is integrity.
9. You can a make promise to yourself that you will never lie in school and stick to it - that is integrity.
10. You can a make promise to yourself that you will be mentioned as a student the school was proud of and stick to it - that is integrity.

## **INTEGRITY for Students**

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11. You can make a promise to yourself that you will “stick out positively in the crowd” and stick to it - that is integrity.
12. You can make a promise to yourself that everything you do will be done with integrity and stick to it - that is integrity.

You can make a promise to yourself that you will read this book, and learn all you can about integrity, so you are able to teach others these important principles in order for them to become successful too.

I have talked to many students in different universities in Africa and in other countries and what amazes me is that too many students have as their main goal to just “getting by” or to pass.

It seems to me that many have forgotten why they are there in the first place, mainly to get a good education, in order to get a better life afterwards. If you are only “getting by” in your studies, you will also just “get by” in your life after the education because there are others out there that have taken the studies seriously and got good results because they did their best while they were in schools and at the university and therefore took the best jobs.

Regardless, if you have to be a certain number of years in a school or university, you are there anyway and it is much easier to do a good job than a bad one. It looks like some students are happy as long as they are not thrown out of school and they don't care about the results at all. But if you do a good job, you will feel good and the job become easier to do.

If you do a bad job, you will feel bad about it and you will find the job hard to do. If you only can understand this, life would be much easier and the results much better everywhere you are.

## INTEGRITY for Students

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There is an old quote that goes like this; **“If you want permanent change, you have to change permanently.**

Think about this for a moment. Do you want to change for the better just for a short time? I hope not.

However, if you really want to change for the better, you just as well do it for life because all the benefits will then last longer.

This is common sense to most people, but why is it then that so many students don't understand this simple fact?

I think I know why!

Most students have not thought about it in detail or they simply do not understand the consequences of the two alternatives. Or, they have not made it a habit to do the study the best way possible.

You definitely have to change your habits if you want to change for the better and that is easy. You just have to change “one habit at a time”.

So find out which habit you want to start with and go ahead with that one first. If you want to change your bad habits, regardless of which one it is, you have to make a commitment to stay at it for at least 21 days, because this is what it takes to change a habit, and feel that you are able to keep it up.

Too many people start with their good intentions to change a bad habit, but before the few first days are over (the worst ones) they give up. Remember, all you have to do is to stick it out for three weeks and your body will resume the changes and start feeling good about it. After that happens you can start on your next habit to be changed and do the same for another 3 weeks, until the habit becomes a part of your system and way of living.

You will also be amazed about how you are going to feel along the way, to conquer your bad habits, because you will feel successful the same minute you see by yourself that you can manage it. This “success feeling” will in turn help you overcome

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the difficult part of any bad habit. This way you put your habits on what we can call an “autopilot” and it does not cost you much effort to keep it up. Someone once said, **“Success is yours when you see yourself succeeding”**. I believe this is correct.

As a student you have the great possibility to decide on how your future country will become by taking action right now on how YOU want to have your life and the way you want to live it. One committed student can make a huge difference and many committed students can make a substantial change to the betterment of any country. But it must be based on integrity, if the changes are to be the best possible and sustainable.

Students are young people and by that I can also add to it inexperienced in most cases, and this is obvious to everybody except sometimes the students themselves. Yes, some students already have experiences in some things, but they do not know much about life, because they have simply not lived long enough yet. They can nevertheless be smart and ambitious and make a good impression on some people with their knowledge, which they have acquired in school, but much of life experience they have not got yet.

However, as a student you can learn many of the fundamentals that will help you make it later in the world, provided you know what they are. Let me give you an idea. The topics that you learn in school will seldom make a big difference in your life and get you the success you want, rather it is the personal qualities you have that will make it for you. **What qualities will those be?**

Well, let me first tell you that I think education is the most important a child can be engaged in, because it is the fundamental start for understanding anything in life, if you don't want to remain poor. This goes for a student as well as for any other person. Without free education for their children, countries will remain poor. However, what you get out of your education and the

way you combine it with other qualities of personal character is what makes the difference in life.

Most big universities in Africa turn out around 3000-4000 graduates a year, but what happens to most of them? I am sorry to say that most of the young people graduating from universities in Africa today are joining the non employment queue because there are no jobs for them. This means that a university degree does not automatically give you the job you want, but is an excellent starting point. Let us therefore agree that schools and universities are ONLY the starting point and let us take it from there.

My statement is clear above, your success in life depends more on the personal qualities and character you have than your education. And the one quality that sticks out above all the rest is INTEGRITY, let there be no doubts about it, it is the best. The reason for this is that you cannot have integrity without people knowing about it, because it will show in anything you do and say.

When you have integrity you will be able to bypass everybody in the unemployment queue because you have what it takes to get the job and you will have acquired a lot of proof of it already and people will be more than ready to back you up on it.

However, on how to get a job and keep it, read the chapter about this later in this book and you will understand how. Let me now get back to when you are at school and let me tell you about the 3 most important things to concentrate on when you are studying. It is simply; **reading, writing and speaking.**

**Reading:** This is, and will always be, your most important way of acquiring knowledge. The world today is at a fast pace, when it comes to spreading information and knowledge and the better you are at reading, the faster you are able to get knowledge. In fact, one of the biggest problems in the western world today is that

people have too little time to do what is expected of them, and therefore always have to make priorities about how much information and knowledge they are able to take in. So, the better you are at reading and are able to understand what you are reading, the faster you can acquire the information you want.

This is why to be good in reading is so important for the rest of your life and why you always should do your outmost to be good at it. A good idea is to take a speed reading course so you can read faster and that way acquire more skills faster.

**Writing:** Your writing skills will, just to start with, be the skill that will be able to help you get a job in the first place.

If you cannot write a CV and an application letter you will not be able to even get into the office of a future employer. So writing is a must in order to get a job, but it is also an important quality in many other areas of life. Writing is the way you are “talking” on paper, e-mails and SMS to other people and they will react according to your writing skills.

Another way of saying it is that writing is a way of communicating to other people in a fixed way that is documented. And because it is documented, it will be a living proof of how you are doing it. Anyone can see the way you write and what you write about, that is why it is so important to be good at it, because it will speak for you or against you, depending on how it is done. This is the way you are showing your skills of communicating a message to other people, and you will be judged by it, because there is no way you can hide when you write.

This is also the place where integrity is most important because you cannot withdraw from what you have put in writing. When you talk you can always say that you did not say that or meant it that way, but when you write something it is there as a living proof of what you “said” and cannot be revoked.

**Speaking:** The way you are able to speak well will probably be the most important quality of the tree above. This is where you will make a real difference for yourself and for other people.

Whether you are telling the teacher and the class your homework lesson, trying to persuade your parents to do something for you, telling someone how great you are or are being interviewed for a job, the way you speak will make a huge difference. This is where you can convince other people about whatever you want them to believe, if you are good at it.

There is no way you can become a teacher, a salesperson, a leader or a politician if you are not good at oral skills. The way you are able to speak forcefully to one or more people will very much determine your success in the job you get in life. Just think about if you would like to ask for a raise in pay and you want to talk to your boss about it. If you are weak in speaking you are not likely to get your message through to him and the result might be bad because you couldn't speak well.

Because this point is so important I will take the time to teach you how you can become good at it.

### **This is what you should do:**

1. **Read aloud every day for 15 minutes.** This way you can hear yourself and you can adjust your voice and tone until you like it yourself. If you have a friend you can read to, it would be even better. Then you can both practise together and help each other becoming better all the time. Train yourself to speak both slowly and fast and at the same time, put emphasis on speaking clear and loud. You will start feeling good about it after a few days' practice. In fact, you should try to read aloud every time you read anything if you can, as every time you do you become better in it.

2. **Speak when you can.** Everybody who wants to become a good speaker can only do this by practising. The more you practise the better you become. Therefore you should volunteer every time someone is asked to say something. Take on responsibilities when there are elections in school. Many people find it hard to talk in front of an audience. That is why it is sometimes difficult to get to people to stand up and say something. But it is like everything else in life, when you know how to do it, it becomes easy.
3. **Build your self-confidence quickly.** There are few things that build your self-confidence faster than public speaking. This is also a way of revealing your whole personality to the people who are listening. When in public, you should never speak if you don't have anything to speak about. Only speak when you know that your message will benefit the audience and always speak with integrity and tell the truth. Remember, practice makes perfect. And don't forget that with greater self-confidence you become a better speaker. That is the beauty with personal development, when you start on your journey towards being better in any area, because you become better in that area and your self-confidence also grows in the process.
4. **Use a mirror.** To stand in front of a mirror when you speak is one of the best ways of training your speaking ability. First you see yourself and the way you speak. Secondly, you will automatically try to get your best posture and by that you will also get the best sound from your voice. You should also look at the way you are using your hands and arms when talking because that will make better underlining of whatever message you have, when you are using your hands in a convincing and forceful way.

As an example, if you hit the side of your fist in your open palm when you are emphasising a point, the message will get much stronger, because people remember much easier what

you express with your body language than what your are saying orally.

5. **Be positive – before you start.** There is nothing that makes you a better speaker than a positive attitude, because people feel it immediately when you start talking. Not only that but you will be more prepared if you have a positive attitude, because you are likely to see the job as something you like.

A smile also tells the people who listen very much about your attitude. A positive attitude gives you positive results and a negative attitude gives you negative results, it is as easy as that. Have a positive attitude towards the people you are going to talk to and the speaking will be more joyful and every one will enjoy your message, including yourself.

So, when you are a student, be sure that you are the best student you can be and see to it that you make the decision to have integrity, because this is the only sure way to get the best out of any education.

### INTEGRITY in Sports

Few things show where the winners are quicker than in sports. Within 10 seconds the winners are chosen in a 100 meter race. Within one second a punch in a boxing ring can make the whole difference between a winner and a loser in that game. In sports millions of people get the feeling of winning or losing every day, all over the world. The difference between being No 1 and No 2 can mean everything.

The winner gets a gold medal and becomes a “champion” and the silver medal is quickly forgotten. The winner can get a million dollars and the second one in the race gets nothing.

When the difference between winning and losing is that huge, and the margins are so small, the temptation to cheat is obviously also big in many cases. However, what you have honestly and rightfully earned nobody can take away from you, but what you have got by cheating anyone can take away, faster than you actually got it, when the truth comes out.

That is why integrity is so important in sports, you cannot afford to take any chances if you want to become good at any sport, because you have too much to lose. Life itself can be comparable to sports in many ways. The whole life is one big fight divided into many small ones and some people are in a constant fight for survival all the time.

The one with integrity will win and get fame (and sometimes fortune) and the dishonest people without integrity will lose and soon be forgotten and sometimes even punished.

Most people have been involved with sports in their life, in the schools, as amateurs in a sport club or as professional athletes. Have you ever done any sports? Did you ever win anything?

## INTEGRITY in Sports

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If you did, you know that feeling, how great it was. In fact, people should always try to have that kind of feeling of “success” as much as possible in their lives. And it is possible to have it more or less all the time, if you really want it. You can get it through integrity and let me tell you how. By making a final decision that you; **“will live a life based on integrity”**.

When this decision is made, you will find out that you have a goal that you enjoy working towards and that alone will make you feel good. However, the great feeling of success and being proud of yourself will also be the biggest motivator you will ever get.

### **What about doping in sports?**

Is dope accepted among the rules of sports? Of course not. Using dope is to cheat. The people who use doping to become better cheat themselves and their competitors and that is unfair. I am sure you have read about some of the athletes who lost the gold medal because they cheated in the Olympics or world championships.

One thing is that they lose the gold medal (which they should not have had in the first place), but what about the loss of integrity all over the world and the loss of their legacy, for the rest of their life, isn't that worth more? I would think so. Nobody will ever believe you or trust you, even if this was the first time you did it, because there is an old saying: “once a crook always a crook”.

To use drugs to win a game is the same as trying to fool all the others and win on false premises, which is not accepted in the fair world of sports today. However, in sports you will also find dishonest people who lack integrity and are prepared to do everything to win including cheating. But who are they cheating the most? Yes of course, themselves. They are the ones who lose the gold medal, the fortune and the fame if they are caught and that is very stupid.

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And how do you think they feel, if they have been famous before and are suddenly recognised around the world as cheaters?

If they only had integrity, they would probably have got the gold medal anyway, with just a little more training, and they could have kept all the fame and glory. I have read that people have lost their medals long time after they got them, because they were caught in a doping test earlier. They have lost it all and cannot look their competitors in the eye anymore, without being ashamed.

Sport is believed to be something which should always be fair. This is the place where young people start their first “education” in life’s important game of winning and losing. To start with, in most sports, young people learn to play, having fun. At that time it is not so important to win, but to become better in what you are doing, and that is often the starting point where they have fun together with other children and make friends.

Here they really learn how to fight and use the maximum of what the body can take out and sometimes they win and sometimes they lose, like in life itself. Seldom will you find better friendship than you do in sports. Even the fact that you fight hard, like in a boxing ring, you are still good friends after the fight. This is the same all over the world.

You learn how to use your brain and your muscles together in order to maximise the result and you learn how to stretch yourself beyond what you thought was not possible before. This is an excellent way of building yourself as a human being, and building a good physical body at the same time.

I understand why some people have such a strong desire to win and that they take a chance of cheating in order to get to the top. But, they have not been thinking of the consequences of losing because they did not have integrity. The price is simply too high to pay for anyone and the fall is too big from the top of the world

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to the bottom. One of the greatest feelings in the world is when you have done something great in sports and won a medal or became No 1 in whatever you were doing, do you remember it? How did you feel, wasn't it fantastic how proud you were?

Can you imagine what you would have felt if you knew you had cheated, would that be the same? I don't think so, I think you would have got big problems inside you and be scared that they should find it out, that you were not that great after all.

Probably you wouldn't even be able to enjoy the celebration because of how you felt. You see, it is not possible for anyone to cheat without feeling bad about it inside his or her conscience.

Some people are able to live with it, but they constantly experience guilty conscience and therefore cannot genuinely be proud of themselves and their integrity. That is a hundred times better feeling. This is the feeling that builds your self-confidence and **that** is what you are going to live with, for the rest of your life.

**You can very well say that in sports you can measure your integrity in many different ways:**

1. Integrity in the results you get.
2. Integrity in friendship.
3. Integrity in winning.
4. Integrity in losing.
5. Integrity in being your best.
6. Integrity in building self-confidence.
7. Integrity in your competition.
8. Integrity in being correct in the things you do.
9. Integrity in growing as a human being.
10. Integrity in building other people.
11. Integrity in being honest about yourself.
12. Integrity in co-operation and teamwork.
13. Integrity in playing by the rules.

## INTEGRITY in Sports

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14. Integrity in respecting the opponents.
15. Integrity in your training programmes.
16. Integrity in your goals.
17. Integrity in your commitments.
18. Integrity in your character.

From the above you can see that integrity means a lot in sports, from the first steps when you are a child to the biggest tournament on world-class level. In fact, I think sports will help many people to understand what integrity is all about and as they grow, they will learn how to appreciate all the benefits a person with integrity has, regardless of which sport they are in.

### Good Sportsmanship

You must have heard it, that **“it is important to be a good loser”** and show good sportsmanship. Having good sportsmanship is actually a way to determine integrity in many ways. You know you stand for something and there is always something you won’t stand for. This does not mean that you have to love to lose or feel the same way whether you win or lose. In fact you shouldn’t. You can very well respect your competitor for being better than you, but you don’t have to **“be a good loser”**.

When it comes to integrity, you are OK with being honest and hating to lose, that is actually the criteria for a winner. The famous old American football coach Knut Rockne once said: **“give me 11 bad losers and I will give you a championship team”**. He understood that in order to become a winner you have to hate to lose. Because only then will you be willing to do the hard work, which is required for winning.

Good sportsmanship must therefore not be confused with the term **“a good loser”**. There is no such thing as a **“good loser”**; it is only losers and winners. In order to become a good loser, you will have to have experience in losing. And if you have integrity and you hate to lose, you probably have it in you what it takes to win.

I have been a boxing trainer for 25 years and I remember in the early days when I didn't know better, one of my young boys was impossible to handle every time he lost a match. I could not control him. He became mad and sometimes he even cried after he lost a fight. I tried to tell him that he at least had to congratulate his opponent and show "good sportsmanship", but no way, he was totally devastated.

Later I learned the difference between being a "winner" and a "loser", as I have described it above, and I understood him better.

He became Norwegian champion 8 times, a Nordic champion and almost got a bronze medal in the Olympic Games. Why? Because he was a winner and hated to lose. He kept his integrity in spite of what all people told him he had to change.

### **Fight yourself**

Any kind of sport can be educational for the one who participates in it and it does not have to be at top level. We always talk about that we have to win the game or at least not become the last one. We seem to think about competition with other people when we discuss sports and winning. However, the biggest fight anyone ever will have is the fight you have with yourself.

Regardless of which sport you have chosen, you can compete with yourself and be better in this fight than you were in the last one. In any sport, YOUR progress should be the most important thing to think about.

If you really want to become good in a chosen sport, you better find a way to measure your own results and the progress YOU are making. If you do this, you will have more fun, more control of your results and definitely feel better all the time. And more important than anything else, you can be honest about who you are and what you can do, that is also having integrity. You will not

be likely to have to find excuses anymore, because you know you are the only one to blame, and that makes it easier for everybody around you too.

One thing is for sure: everybody can become better in anything. Another thing is that everything is difficult before it becomes easy to do. First you have to struggle with learning the technique, a process that can be very tough. But you will become better, every time you work on it and that satisfaction alone can be very rewarding.

Whatever the sport, it is always a possibility to measure your results and thereby prove to yourself that you are becoming better. This way you are competing with yourself all the time and in fact you are always winning too, because you got a better result this time than you did last time.

Think about it this way, you cannot always win against others but you can always win against yourself and THAT is a great victory.

### **“Right To Play”**

I would like to present an international organisation which really has understood the importance of sports and particularly how sport can mean a new life to young children. The organisation has a lot of Olympic gold medal winners on their team, who use their time to teach young children that sport can be the gateway to build their integrity and the road to greatness.

The following is copied from their home page and I recommend that you get to know the organisation because they have integrity and have a lot to teach others about it too.

[www.righttoplay.com](http://www.righttoplay.com)

“Sport for Development evolved out of the growing evidence that strengthening the right of children to play enhances their healthy development and builds stronger communities. Sport’ is now

recognized by many as an effective tool in the pursuit of development and peace including international experts in the fields of development, education, health, sport, economic and conflict resolution.

1. Well designed sport and play programs put children on a positive path to healthy development. Regular physical activity and play are essential for **physical, mental, psychological and social development**.
2. Sport and play **improve health and well being**, extend life expectancy and reduce the likelihood of several non-communicable diseases including heart disease.
3. Sport and play also serve as tools to teach **important values and life skills** including self confidence, teamwork, communication, inclusion, discipline, respect and fair play. Sport also has psychological benefits such as reducing depression and improving concentration.
4. Sport has a positive impact on **child education**. Physical education typically improves a child's ability to learn, increases concentration, attendance and overall achievement. Children learn better when they are having fun and when they are being active.
5. **Inclusion of women and girls**. The skills and values learned through sport and play are especially important for girls, given that they have fewer opportunities than boys for social interaction outside the home. Through sport, girls are given the chance to be leaders, improve their self-confidence and self-esteem, acquire new interpersonal links and access new opportunities.
6. Sport is a catalyst for the **economic development** of communities and nations. Training of coaches and physical education teachers leads directly to jobs; sport events can have

significant economic impact; and sport manufacturing can be a low resource economic activity.

7. The popularity and convening power of sport provides us with a powerful tool for reaching people and communicating important messages including messages of health and peace. **Sport brings people together** and has the potential to cross boundaries and open new dialogue. Many of the core values of sport parallel those necessary for peace, such as respect, justice and honesty”.

## INTEGRITY for Prisoners

Do you really know why people are in prison?

Probably you think it is because they broke one or more of the laws in the country? You are most certainly right on that.

However, that is not the real cause. The real reason is deeper; you have to ask yourself WHY? Why did they do whatever they did?

I think I know it, without even knowing them at all. **They wanted to get some money quickly, without working for it.**

You see, in approximately 95% of all the cases in a prison, that is the reason for the people to end up there in the first place;

**THEY WANTED QUICK MONEY.**

There is a quote from [Napoleon Hill](#) that goes like this;

**“Everything and everybody in life is looking for the easy way out, which is why all rivers and some men are crooked”.**

Regardless of what a person did, whether it was shoplifting, pick pocketing, burglary, robbery, embezzlement, corruption or forgery, the reason behind it is normally that they wanted easy money. Many times even murder is done, accidentally or not, because someone wanted to take the money from someone else and ended up killing the person for one reason or another.

Sometimes the amount they get is not more than they could have got if they only worked for one day. Because of this they might die in the prison.

Some time ago a man was released from a prison, where he had spent 25 years of his life. He was then asked by a journalist “what got you into jail in the first place?” and he replied “I wanted easy money”. The journalist then asked: “How do you now feel about that after being in jail for 25 years?” The jailbird answered honestly: **“That easy money was the hardest earned money I ever got”.**

I believe that if more people understood this we would have less crime in the world and more people would get what they wanted

in life by working for it.

Dishonesty can be many things, but your habit of **“wanting something for nothing”** is actually one of the biggest problems in the world. By this I mean that you want to have something without working for it, you are looking for the “easy way out” and that is to steal it from someone who already has it. Even when you know that this is wrong you “take a chance” and hope for the best. Now, when you are caught, you have to pay the price for that stupid action, do you think it is worth it? Your answer should be a clear NO.

There is another old saying that goes like this; **“when you do the crime, you have to do the time”**, this is right. It is a myth that crime pays; it never does in the long run. Yes, sometime it is possible to get your hands on some money if you are a criminal, but the “happiness” does not last long in most cases. And even if you are not caught at all, YOU know that you have done something, which is not legally right and by that fact, you will break down your possibility of getting any kind of success, because you will spoil your self esteem and your self worth in this process.

On top of that, if you happen to have a family, what kind of role model are you for them? Do you really want your children to become like you? I don’t think anybody in their right mind wants their children to become prisoners.

If you don’t have any family now, what is going to happen when you get one, if you ever do, because not many would like to have a dishonest person in their family? You see, there is a “universal law” in regard to what you can get and what you can keep:

**Whatever you rightfully have worked for and earned, nobody can take away from you, but whatever you have got by dishonest behaviour you will sooner or later lose.**

## INTEGRITY for Prisoners

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There is also the fact that there is a price to pay for everything you do, whether success or failure. And the price for failure can be very expensive, because it can cost you the rest of your life in prison or at least a bad reputation which will not get you a job or any other benefits ever. Can you afford to pay that kind of price? I don't think so, nobody can really afford this.

I don't care who you are and what you have done in your life, but one thing I know, you can still become successful if you want to. You only have to understand this: **It is only in the dictionary that; REWARD comes before WORK.**

If you want the better things in life all you have to do is to work towards your goals and the rewards will come as a natural result, you don't have to doubt this, it will happen. Remember, in real life there is first **WORK**, then the **REWARD** comes later.

As an idea, start to think about how you can help more people and you will soon see how many people will be interested in helping you back, that is also a universal law in life, whatever you give out will multiply. And there is no risk, **just do it.**

As an example, if you have been a prisoner and happen to be free, you are able to do a lot of good. In Norway and many other countries, prisoners who have been in jail for a long time, travel around and visits schools to tell the students how stupid it is to become a prisoner and warn them that it will be a very bad experience, which is absolutely nothing to look forward to.

In other words they are scaring the young people from becoming criminals and tell them to take "another road" before it is too late.

These people are building their integrity again in the society and the job they are doing is helping them, the young people they are talking to and ultimately their country. I admire these people, because it takes a great deal of guts to admit that you have been in

## **INTEGRITY for Prisoners**

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prison and that you have been a crook. However, I know that this will eventually benefit you and make you feel good and valuable as a human being and that is worth more than anything else for you in the future.

In the USA they even have a program on TV, which is called: “Scared Straight” where young people, who have been caught by the police for doing minor criminal things, are sent to a session in a jail where they are placed in a room with hard and tough criminals, even murderers with life or death sentences, just to scare them from even thinking about getting inside a prison.

Many young people think it might be tough for them to have been in jail and therefore they don’t think about the consequences, because they just want to show off in the gang they are in. I have seen some of the above TV programs and the young “criminals to be” learned their lesson just the one day they were together with the real prisoners, with death sentences.

After being told how stupid they were for getting into crime, the prisoners really scared them so much by telling them how they were going to be treated if they ever came to a prison and what prison inmates, who had nothing to lose, would do to them in the prison. They were told that to go to a prison is not a sign of toughness, as they thought; it is being just plain stupid.

They were advised to straighten themselves up or risk spoiling their lives, if they ever survived. The hardcore criminals told them they would have given anything not to do what they did, but for them it was too late, as they were going to die in prison anyway.

These criminals now had integrity enough to admit in the presence of the whole world that they had been stupid and regretted what they had done. They wanted to make it up to the society by at least trying to help young people stay away from crime, by scaring them away from it. Yet, some young potential criminals

“look up to” such tough prisoners. Every one of the young people, who were interviewed later, said that the day in prison saved them from ever sticking to a criminal life. They were simply scared stiff from ever going into prison.

All potential criminals will consciously or subconsciously ask themselves: “is it possible that I will get caught?” If the likelihood of getting caught is there they will ask: “will I be put in prison?”. Depending on this possibility, they will make the decision to do it or not. This will of course tell us that if the potential punishment is not hard many more potential criminals will “take the chance” just because the risk is so small.

Since the young people are easy to persuade in any direction, I believe that even in schools in Africa they should teach the children, in their teens, how bad it is to take any chances of going to jail by becoming a criminal. This might be possible through the teaching of integrity in the schools. This type of prevention is probably the easiest, cheapest and the most effective way of hindering dishonesty, corruption and crime in the future.

It is unbelievable how many habits, good and bad, which are started in the school years end up being the paths young children, travel for the rest of their lives. It does not take much to make children understand the difference and we should never make the mistake of underestimating young people’s ability to make a decision, consciously or subconsciously, and the result that can come out of it.

I remember something that happened in my own life, when I was only 10 years old. Some of us boys had tried to smoke cigarettes and were very excited about this new experience. On my 10<sup>th</sup> birthday we had stolen some cigars from the father of one of the boys and we started to smoke them. We did inhale the smoke, as we had seen the adults do, until we had no more cigars left. I became very sick and was vomiting the rest of the day. That day, I

## INTEGRITY for Prisoners

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remember it as if it was today, I told myself that: “I will never smoke again,” and I have kept that promise. I didn’t know at that time, what kind of influence this decision had on my subconscious mind, but it worked on me and I am very glad we stole those cigars. If not, I might have remained a smoker even today.

I have for many years been studying how to use your subconscious mind with the help of your conscious mind, to help you get what you want in life. To be able to make a decision you feel is right early in life can make all the difference in anybody’s life, because as I have said before, **“you become what you think about”**.

By teaching integrity in schools in Africa, the result can therefore only be good, NOTHING bad can ever come out of it. With such a possibility of gains nobody has anything to lose. If young people make a decision early to have integrity, crime and corruption could be reduced.

Everybody can do a stupid thing, but this does not mean that you are stupid, and even if you have been a criminal you don’t have to remain a criminal for the rest of your life. It is never too late to change for the better. To warn young people against getting involved in wrong things might be a good therapy for some budding prisoners, who want to get back into normal life and get respect from their family and friends again.

## INTEGRITY for the Police

It is a well known fact in most African countries that if you have done something wrong and the police catches you, all you have to do is to release some “small money” and you get your freedom. As long as that is the way the police work, nobody will ever get respect for the law and order, because when even the people that are responsible for enforcing the law in a country cannot respect it, nobody else will.

Everybody knows it but nobody wants to step out and talk about it, not to mention reporting the corrupt police.

I think that corruption in the police is the worst kind of corruption there is, because the police is responsible for law enforcement in a country and is the basis of a safe country everywhere.

There must be millions of stories about the corrupt police in Africa, as it is happen many ways in every town, every day in every country. However, the few stories written in this chapter are just to trigger your own mind, so you can remember your own stories and maybe you can start thinking about ways to avoid paying bribes to a corrupted police next time you are confronted with this problem.

My advice is to collect evidence so you can report it and get the culprits punished. Every time a corrupt police officer is caught the people will feel more comfortable reporting other issues. If nobody cares to report their story corruption will go on.

### **Story:**

#### **The traffic police**

One time I was stopped by the police for driving fast, they wanted to issue a speed ticket and they asked me “How much do you want to pay?” I asked if they didn’t have fixed prices for different speeds and they smiled and said “We have different prices, with or without receipts”. I told them I wanted a receipt and they

looked at each other with surprise. I paid double price with receipt and I told them that I was going to check at the police station later if the fee was registered there. They did not like the way I wanted it done.

### **The police must have integrity**

I have personally many more stories like this and I think many people in Africa will be able to tell many such stories within different areas of police work. Unfortunately this is the rule, not the exception, in many countries in Africa. How is your general conception of a policeman or woman, if you don't think about Africa? Isn't it that they are the ones who are supposed to stop others from doing illegal things? Of course, this is how it is supposed to be.

In Norway, trying to bribe a policeman would get you in jail as fast as blinking an eye. It would be one of the worst insults you could do to any policeman, to insinuate that he is a crook.

If any African country is going to get rid of corruption they must work on the police force. If they do not succeed here there are no other ways, as the police are the ones who are supposed to catch other corrupt people. Do you think they are going to work hard to stop corruption if they are corrupt too? I don't think so.

When people are losing faith in the police, everything else will be difficult to handle. The police are the ones who must have respect and be a good example to all the people in the country. If any African country is going to prosper and get investors to come in to build businesses the police must show integrity. Safety is a must for investors, tourists and other people who can help build the economy in a country and the police should be the ones responsible for just that.

There is no other department which has so great importance when integrity is concerned as the police. Not only for the corruption

part of it but also in many other areas. If the police force is honest they will cut the crime rate effectively. However, if the police are corrupt themselves, they are not likely to do much to stop the crime because they too live from it. If the crime rate is high the tourist won't come and this alone will make all the difference in the world for many African countries.

If the general crime rate is high, the police will be busy with solving these problems and would not be able to concentrate on corruption, hence more corruption would develop. This is why integrity is so vital for the police force. No country can afford to have a corrupt police force, because it will also be like a cancer killing the country from within.

I have seen it in a couple of countries in Africa that new governments have fired all top police people that were corrupt and rehired new ones and by this way sent a message to the people that the government was not tolerating corruption anymore. Life is of course not that simple, because the new people also slowly by slowly get corrupted as long as the system to follow is not there. However, it is a good start and the only thing that is lacking, when new rules are in place, is the enforcement of the new rules.

I believe also that it is helpful to hire some new people from time to time, or restructure the organisation. It is a fact that, when people have been in a certain job for a long time, they will always know their ways to get the "benefits" in that organisation. Particularly it is a must that the top person in charge of the police is not corrupt. If he is corrupt the rest will very quickly follow. The top person in the police force must have integrity and be incorruptible. It is then more likely that the rest would follow.

### **Story:**

#### **The accident**

I once had a small accident with a cyclist in a small town in an African country. The cyclist himself did not get hurt, but his

bicycle got damaged. I took him and his bicycle and went to the local police to report it. First I had to wait for one hour before they could fine a person to write the report and the minute he came he started to tell me how little money they got in the police force. He also said that they charged some money for the paper he was writing on and I also had to pay for his overtime. I refused and told him I wanted to talk to his senior. He just said OK and disappeared for one more hour and then he returned with some other officer.

This new officer had been called from his home to come to the police station and he was not very polite. He started to abuse me and then he demanded even more money than the first officer, because he said he had to take a taxi in order to come. He told me that if I did not pay for his “services” I had to go to court two days later and that this would cost me approximately five times the amount he demanded.

My explanation about the accident and why I wanted to report it was of no interest to him. When I realised we were not getting anywhere, I just paid him his small money and went home. I also paid the boy for the damage on his bicycle and took him back where he lived. Next time I will settle the matter on site, without interference from the police. If this is the way the police operate, nobody will take the hassle more than once and lawlessness will grow.

In one of the African countries, it is said that the traffic police receive about US\$ 4. a day from each of the more than 40,000 public service vehicles. This amounts to US\$ 4.8 million a month. The transport organisation in the country will now set aside money in order to pay for their drivers, if they have to go to court to stop paying bribe to the police. This is good as they have to start somewhere, if they will ever get rid of the bribe habits of the police.

I believe that the President in every African country has to really look into whom they are putting in charge of the police force because that is one of the most important jobs in any country, if the country wants to get rid of corruption and crime. Apart from that, the leader of the police will have to be totally clean himself and he must be very tough, as so many of the people who have been thriving on corruption, will do anything they can to spoil his job.

Most of the time it is a must to “clean out” the old corrupt bunch of people because they have made their “ways” of collecting money on the day to day basis. And of course, any policeman or woman who is caught doing anything illegal must be handled in a way that would make others afraid of doing the same thing. That is the only “language” they will understand.

### **Law enforcement**

In some countries in Africa the government has put in place funds and the right kind of lawyers, to help the citizens, if they are harassed by the police. This is a very good way of fighting corruption in the police. Many times people are so scared of the police they do not dare to tell what goes on. If the government puts the right tools in place the next thing is to see to it that they are working properly.

Even if the tools and the rules are in place and the enforcement is not up to standard, it will be like if no rules and tools are there in the first place. And the most important, people would feel hopeless and give up and the police would be back to square one again. Enforcement is the name of the game. It must be done according to the agreement if it is going to have any impact on the public and not to mention the police force itself.

Any enforcement of the laws must be taken seriously and the procedures must work fast and not get stuck in bureaucracy at the police station or the courts.

The corruption law in any country should have some sort of shortcut in terms of the enforcement, without jeopardising the human rights aspect of the law. If any country is to cut corruption, they also have to cut the way and time the enforcement is being implemented.

### **Here are some tips on what to do to avoid corrupt police:**

1. Ensure that there is a well-respected person with solid integrity at the top position in the police force.
2. Put in place protection for people who report corrupt officers so they don't have to worry about punishment. It is the many small bribes in the everyday life that must be stopped, because this will send a message to the people in the streets that they should not be afraid of reporting the police.
3. Have funds available for a lawyer for the people who report a corrupt police, because their biggest problem is that they are afraid of having to pay something if they report someone.
4. Pay the police officers a living salary so they don't have to take bribes in order to survive.
5. Collect evidence so you can report the police officer and get a conviction in the court.
6. Make a "hotline" available for everyone who wants to report a corrupt police.
7. Cut down on paperwork for reporting corruption, because time is money.
8. Give incentives for the person who reports the worst cases of corruption, like the journalists who get prizes for investigative writing or disclosures.
9. Be sure to collect evidence, because without it, you have no way of getting the culprit judged in a court.
10. Align yourself with a brave journalist, who is not afraid to stand up to the corrupt police, so you can get your story out to people.

## INTEGRITY in business

Business is the real vehicle that can eradicate both poverty and corruption if done in a proper way. First, poor people must be able to build businesses for themselves and sustain their own living if they ever will get rid of poverty. If they are to be successful in business it is also a must that they in the process build integrity, since this is the only thing which will be sustainable. It does not matter where you are in Africa or anywhere else in the world, without integrity there is not going to be any success in your business.

Why is it that people so desperately want money that they are even willing to steal, cheat and kill for it?

Well, this is not an easy question to answer. One of the basic evils of human nature is greed. People want more and more of the things money can buy, and therefore trying to find the “easy way” to get it will always be part of the human nature. Poor and often ignorant people will therefore be looking for this “easy way” first, because they do not have anything to compare with and no knowledge which tells them otherwise.

On the other side, if poor people are made to understand and given a chance, they will often be the most honourable people with the highest degree of integrity that you can find. The proof of this is in fact to be read in the history of Grameen Bank. This is also why the best way to end poverty is to make as many as possible of the poor people richer by getting them into business of their own. This way they get their self-respect and dignity back and will be able to perform far beyond what most people can imagine.

This is why, if we want to eradicate poverty in Africa, we have to continuously put possibilities and business concepts in front of the poor, so they can stand on their own feet and be able to grow their own businesses, from small to medium and then eventually being able to build a huge business, which will employ big numbers of

other people, hence pay tax and develop their countries. No “hand outs” will ever get people out of poverty or make any substantial difference for anybody. Only businesses built on integrity, will eventually make it in Africa.

Fortunately, many big businesses around the world, which are involved in poverty eradication, have understood this and are working on concepts called **“eradication of poverty through profits”**; **“prosperity with purpose”** and **“making money doing good,”** among others.

Unfortunately, too many people including journalists and other sceptics are questioning the motives of people who say they will “help the poor” and particularly when business is behind it, They have not understood the fact mentioned above that **THE ONLY THING** that will eradicate poverty is giving the poor an opportunity to make more money. **NOTHING ELSE WILL MAKE IT.**

**“The time has finally come, when we can eradicate poverty”**

During his Nobel speech in Norway, Dr Muhammad Yunus said clearly that not only will microfinance help eradicating the poverty, but he also said that more and more businesses around the world are starting to understand that we can **ONLY** eradicate poverty by letting the poor make a profit. He also confirmed that companies and business people with a “social capitalistic” agenda will be the ones eradicating poverty, **NOT** the NGOs.

Dr. Yunus launched the idea of changing the character of capitalism and give it a broader definition. And by this way solve many of the poverty problems we have today, by using the free market policy. If we assume that business people were interested in and get motivated by two things **a) profits** and **b) doing good for the world.** Each of these two areas would then have the same attention and get the same results.

He called the first business area “**a profit maximizing business**” and the other area “**a social business**”. When business people see the possibility of making profit AND help the world at the same time, the motivation will be greater and the companies more sustainable. I could not agree more, because business people in a “social business” are probably more capable to help poor people start their own business than people who have no business experience, working with an NGO.

It is therefore important to understand that even by investing in a “social business” there are still profits to be made and the more profit the company make the more help is done, because the help is always linked up to sharing the profit.

Integrity is getting to know the facts before one starts to criticise or think that people have bad intentions. It can be good to think about the fact that almost everything that really has made a huge difference in our development has been criticised and ridiculed before success was gained. The many big companies, which have started on their way towards eradicating poverty in Africa are doing it also to make money in the process, if not they could not do it. But, what is wrong with that?

There is nothing wrong with this, on the contrary, it is the best way.

However, the people with no integrity, but charged with some strange form of envy and jealousy will always question peoples’ motives, when it comes to making money, specially if they don’t have it themselves. But, why not give people the benefit of the doubt and see?

Too many poor people don’t know the fact that almost all of the really big businesses in the world have been started with one idea and one person. Other people, other products and other ideas came in as the business was growing. Very few of the big companies we know by name ever started rich or even with any money at all.

Companies like IBM, Microsoft, McDonalds, Walt Disney and Coca Cola, and many other well known companies, were all started with one person's idea and a lot of hard work, a lot of problems and sometimes even bankruptcy before they became big. Often the entrepreneur had to mortgage his home in order to survive the financial hardships.

### **W. Clement Stone**

One of my friends through almost 20 years, until he died in 2002 100 years old, was the American business tycoon and philanthropist W. Clement Stone, who was still a Chairman in his insurance company AON Corporation at the age of 90. He started his entrepreneurship selling newspapers' in the streets of Chicago at the age of 6. If anything, he was as poor as one could be those days. In fact, he told me that the fact that he was poor, and needed money to get food on the table, was his greatest motivator at that time.

I have also personally read hundreds of autobiographies of famous people from all over the world and they all tell the same story; they were poor when they started, but still they made it to the top.

W. Clement Stone started his insurance company with US\$ 100 and built it to become a multi-billion dollar empire. He always told me that his greatest assets were his ability to think positive and to have integrity, not his intelligence or his education or anything else. These two qualities made the biggest difference in his life.

If you look at the rich business people in Africa today, they have all come from poor families and many did not even finish high school level. However, this did not stop them, their dream was bigger than the problems they faced. Maybe the young entrepreneur did not have all the necessary integrity when he started his company, but one thing is for sure, he would not manage all the way to the top without developing integrity. The

higher you grow in an organisation the more you will understand that you cannot survive without integrity for obvious reasons that the customers will quickly disappear if the company does not have people with integrity and products with quality. Any company, which does not have integrity in their dealings with agents, suppliers, employees and customers, will sooner or later fail. It is an old quote that says:

**“You can fool some people all the time and you can fool all people some of the time, but you can’t fool all people all the time”.**

### **Is the best product in the world integrity?**

In business integrity is very important because if the company does not have it the customers will simply disappear. If the culture in an organisation is unethical and is lacking integrity the organisation will be destroyed from the inside. But success is guaranteed with integrity, both inside the company and towards the outer world of customers. If you ask me, integrity is the surest way to build a great customer base that anyone can use.

### **Two choices**

The way I see it is that you have two choices, when you want to build your customer base. **The first choice** is to try to get the most profit out of every deal or product that you have a chance to get. This way you probably are willing to take a short cut or trying to lie a little in order to sell more.

If this is your choice (in fact very many do this without even thinking about it), you are bound to be looking for new customers for the rest of your life (if you manage to stay in business that long). The reason for this is obviously that you will not keep them as they probably feel that you have fooled them or cheated them and they will never come back to you.

**The second choice**, is to run your business with integrity in every way. You will very quickly find that every time you get a customer, the customer will come back, just because you are the way you are, since integrity will show and tell. This way you are guaranteed success and you save marketing costs because you are able to build a huge customer base by “word of mouth” and that is always the best way to do it.

### **Story:**

As an African working for international companies in Africa, I was a Sales and Marketing Manager.

As someone who left Africa when still young what I experienced in the first 2 – 3 months was a real shock.

As Sales and Marketing Manager, I had a huge budget for advertising and promotion, etc. Right from the first month of my work the managing director wanted me to use thousands of dollars of the company promotion budget for community projects, which actually did not exist.

He wanted to divert the money to his own account. This was his way of making extra money in the company. When I refused we became bitter enemies but luckily he did not stay long in the company because he was fired within the same year.

The first thing you will have to do when starting a business in Africa is to register a company. Already here you will find out how corruption works on the small scale, if you try to do it yourself. First, what you have to pay to register the company often differs a lot, depending on who is doing it.

My suggestion is always to use a lawyer, but not before you have talked to at least two or three lawyers about it and got their price for doing it, so you have something to compare with. If you do it yourself, you might be paying less, if you don't count the possible

bribes into it, but in the end you will probably be paying more anyway.

You will definitely also encounter “the missing file” when you are going to register something in a government office, which will quickly be found when money is used, but don’t do it, it is better to go back the following day and continue until you get the job done. And, don’t ever tell anybody that you are short of time, because then they will definitely lose the file if it wasn’t lost before.

Unlike most countries outside Africa, when you buy a property, the land title is real and valid. However, in many countries in Africa you have so many fake land titles that it is almost impossible to know, unless you have a lawyer to do a real research in the property registrar for you. Don’t take anybody’s word for anything when it comes to buying a property, get it checked properly with the right authority before you buy anything.

In one African country they found more than 4000 fake land titles and they decided to start introducing digital registering of land titles in order to get control of this problem. This is obviously the way forward for all kind of registering, which includes government matters, as it is well known that these are the areas where most of the corruption is taking place, among the civil servants. It is quite common to find out that the same property has been sold twice; even though this has to be discovered and someone will be punished for it. It still happens.

### **Story**

As an African, running my own business in Africa, I encountered the following integrity problems:

When I resigned from employment I started my own company to operate in several African countries. The company was later joined by other multinational companies through shareholding and I was working as the managing director. After sometime we

decided to close down some of the branches where we were operating.

The board decided to leave some money behind for some employees who had been loyal to the company so that they could take over the company and continue doing the business on their own, and they could pay us at a later stage, instead of leaving them jobless.

That same month, the same people ran away with all the money and they closed the business and even left us in debts with the suppliers. We were doing this just for their own good and we no longer had any interest in this country whatsoever, but we could have helped them to get established and helped them for some time ahead. They spoiled their chance and now you find some of them on the streets without jobs.

## **INTEGRITY in Newspapers.**

Free press is a necessity in a free democratic society, but even more important is that the journalists have integrity. A newspaper is the place where people in general expect that what is written gives the correct picture of what is going on. However, this is rarely the case. In fact, most of the stories in any newspaper are NOT correct, because they are always “coloured” by the persons who are writing and their opinion, consciously or subconsciously.

I would like to believe that newspapers could be trusted in general, but I have too long experience on the contrary. First, sometimes the journalists don't want to write the true story, they just want to write a story which they think the people want to read and the more scandals they can write about the better it is.

This is of course nothing new about newspapers, it has always been like this and unfortunately it will probably always be like this in the future. Most journalists will gladly put the truth aside, for a good story of slander, which unfortunately helps to sell more newspaper.

If the newspaper is caught in a lie, they just put a small notice (which nobody sees) the day after and regret the mistake and that is all, unless the story is so bad that they are taken to court. There are of course journalists with integrity, but they are the minority, not only in Africa, but all over the world.

Because of the corruption in the media in Africa, people do not get the real truth when they read the newspapers, they get someone else's opinion. Integrity should be the first commandment in any newspaper, because newspapers help to keep any society in check by reporting any wrong doings.

## **INTEGRITY in Newspapers.**

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They are in fact the ones to be the natural corrective for government and politicians and be the natural source of knowledge of what goes on in a country and the world in general.

But, if the newspaper does not have the expected integrity, everything that is written becomes meaningless and people start losing respect for it. You cannot read one single newspaper without thinking about the fact that whoever has written the stories in it, he has written it the way he wants to tell it.

That is why you have to take anything that is written in a newspaper, in particular stories related to what people have done, with “a pinch of salt” and ask yourself these questions:

1. Is this really how it happened?
2. Why is the story told?
3. Is it likely to be true?
4. Where is the proof of the story?
5. What is the source of the story?
6. Has any other source backed up the story?
7. Have the people involved explained themselves?
8. Are the people and the writer political opponents?
9. Will anybody gain anything by telling this story?
10. Do people in general like to believe this is true?

### **Story:**

I have organised many functions, where we wanted the presence of the press for marketing purposes, in several African countries, and there is no problem in getting the journalists to come to any function, because this is the way they normally make their extra money. Very often some of the journalists are freelance and they promise to write a good story, but you have to pay for their transport, for some food or other things like the video they are using and so on.

## **INTEGRITY in Newspapers.**

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The more money they get the bigger the story, because they can tell you that they also have to pay the people at the “newsdesk” to make it. However, there are no guaranties because they have to “sell” the story to the newspaper in question, but they don’t tell you this, they will let you believe that they have the final power to get your article in the paper. This is lack of integrity in your work as a journalist and make you a famous writer in any way.

Another form of lack of integrity in newspapers is when, you buy an advertisement and they write a nice story about your company. This is very widespread all over the world but it is rampant in African newspapers. Many times the people who sell advertising space use this as a way to sell. They will tell you that if you take half page advert you will get half page article along with it.

And everybody in business knows that a serious article about your company or your product is of more value than an advertisement, which everybody knows you have paid for. This is why it is so easy to get business people to agree on taking an advertisement, because they also get an article for free.

Some are “smart” however and they will tell you that you cannot get the article the same day, because this is not “company policy”. Obviously, when the article comes days later nobody can accuse the newspaper of bad integrity. This is a well-known method in every country in the world when it comes to selling advertisement. But in many African newspapers, they don’t even bother to separate it, because with the lack of integrity in Africa, nobody think this is anything wrong.

### **Journalists and interviews**

As a businessman and speaker since 1970, I have been interviewed by journalists quite a number of times, in many different situations. Of course, some of the journalists did a great job and was totally correct in repeating what I told them. However, probably as many as 95% of them did not do a job of

integrity and the result was not less then terrible in some of the cases. It is always frustrating to read about yourself in a newspaper and find that whatever you said has been totally misunderstood or wilfully turned into something the journalist wanted to say, for one reason or another.

The reason for this is not always with purpose; often it is simply just lack of qualifications on how to make an interview. Many times I have seen journalists writing some few words in order for them to remember what was told and they think they have it covered. The problem is that when they get back and try to find out what they have written, they just do not remember what it was all about and therefore write what they think.

However, because they are not familiar with what you have told them in the first place, there is no way they will be able to remember, unless they have recorded the whole conversation. That is why I have stopped giving any interviews unless I get to read and correct any mistakes before it is printed. Unless you do that, the chances are that it WILL be wrong, one way or another.

### **Power to make or break a person or a company**

A journalist can help give a person a lot of recognition and fame if he writes a true or positive article or story about that person. He can also make a lot of damage if he writes something which is not the truth and the reader gets the wrong picture of that person. I have seen this many times in my own country where newspapers write a story that is far from the truth. It can be very damaging to a person's reputation and sometimes spoil his family life or business in the process, if a journalist doesn't have integrity.

Sometimes journalists believe what they write and sometimes they do not bother to do any in-depth investigation, they just write what they think or have heard other people say, without controlling the facts. This is lack of integrity. If anybody wants to be a journalist, the most important quality they must have is

integrity. If they don't have it, they will definitely destroy someone's life or business.

Just look at the facts, who are the ones who get the most respect and win prizes as journalists? It is always the one with integrity, who have done his or her homework properly.

### **Self-building prophesy**

Many times in my life I have read news that a company or its people are dishonest in its dealings with their customers and therefore it should not be operating at all. In a couple of cases, the company's bank stopped the credit facility because they believed in the newspaper story and because of that the company could not operate and went bankrupt. The customers also left the "crooked" company after reading the article. Later, the newspaper was very proud of their "disclosure" and told their readers that they had foreseen this and that they were the first newspaper to write about it.

However, the fact was that neither the company nor the people behind it had done anything wrong, it was all based on rumours and bad will from someone, but because the newspaper did not have the correct information, it was actually the one responsible for the bankruptcy of that company in the first place, after giving it bad publicity.

Any journalist therefore has a very important responsibility in their work and if they don't have integrity, the consequence can be very serious for people or companies being abused.

Unfortunately, too many journalists are more occupied with getting their "disclosure" out to the readers fast, in order to be the first, and in the process of skipping the truth, they often destroy many lives and businesses.

## INTEGRITY in the Church

If you were looking for a place where you wanted to find the most honest people with integrity, where would that be?

Most people would probably think about the churches, temples, mosques or synagogues, where the religious people are. Well, it is natural to think this way and it should be like that. However, that is not always the case. Too many times people use their trusted positions to fill their own pockets.

### Story

#### **Bishop Habakkuk**

The preacher for this Sunday nine o'clock service was none other than the founder and leader of the Charismatic Church, self-styled Bishop Habakkuk. His homilies were peppered with Biblical quotations, which emphasises generosity and love of the Lord. The congregation was urged to give generously because God loves the generous. Their God was rich, forgiving and loving. If you gave half of your wealth, you would be rewarded one hundred fold. Whenever he preached, this was the recurring theme. By giving generously, they would become richer because the Christian God is a rich God.

Bishop Habakkuk never preached on the theme of how and where his congregation would get the money to give to God. His mind was preoccupied with the construction of the Charismatic Church and the Bishop's house, which he referred to as the Palace.

Money poured in every Sunday. People made pledges and fulfilled them. Bishop Habakkuk extended his fundraising programme to the richer congregations in Scandinavia, Canada and America. He was successful on his trips and reported back to the congregation how much money he had raised. All was properly accounted for. He raised enough money to build both a large Charismatic Church and the Bishop's Palace.

However, unknown to the parishioners, he had opened a private account in another country into which he deposited some of the funds he had raised and continued to raise on his overseas trips. Soon he was driving the latest car model and his wife bought a second car. These were followed by the construction of a large bungalow in the town suburbs for the Bishop's parents.

As if this was not enough, construction of the Bishop's personal double-storied house was to follow. The Bishop would explain all this in his sermons as a manifestation of God's love and generosity for him and his Charismatic Church. Bishop Habakkuk's God was rich and generous.

The congregation was happy and rejoiced. They believed whatever the Bishop said and preached. He was their spiritual leader and could not therefore cheat his congregation. The thought of the Bishop betraying their trust never crossed their minds. Bishop Habakkuk was the chosen of God, the only one who could intercede to God on their behalf. They had total faith in him.

One Sunday the Bishop announced the impending visit of the overseas friends who donated so generously to the church. A committee was set up to prepare for their visit, and the congregation was asked to give generously for their accommodation and entertainment. On arrival, the visitors were shown around the church and the Bishop's Palace where they were to be accommodated and lavishly entertained. The next day they visited the double-storied house.

While there Bishop Habakkuk explained that he had bought that piece of land for the church, and the house was church property. He did not show them his father's house, because this was not church property. The overseas visitors were impressed with the developments so far made. They also rejoiced in the Lord for His kindness and grace.

One day, on their way from the airport, Bishop Habakkuk and his wife perished in a fatal road accident. There was shock and mourning throughout the charismatic community. Mourning over, the Bishop's eldest son was named by the Administrator General as the sole administrator of the late Bishop Habakkuk's estate.

The estate included the Charismatic Church, the Bishop's Palace and the double-storied house. All the church property was registered in the names of Bishop and Mrs Habakkuk. The heir inherited everything and the Charismatic Church was disinherited to the bone. The church was turned into a school, which earned the heir some good income.

The congregation was left in a poor state, both materially and spiritually. In life, the congregation had endearingly nicknamed Bishop Habakkuk the Prophet. In death they called him Habakkuk the Robber. But they were not willing to be robbed of their property. They wrote to the overseas friends, opened a court case and sued the Bishop's son and heir. The case dragged on for months.

Eventually, they won the case, and the Bishop's son was forced to return all church property, including the money he got from the school.

You can read about such scandals every day, in the newspapers all over the world. Someone highly respected in the church, mosque or synagogue has misused their trusted power and done something dishonest, whether it is money embezzlement, lying or sexual abuse. People are just people everywhere and if they don't have integrity it does not make a difference where they are or what they do, sooner or later they will reveal themselves to the world.

Yes, many people lack integrity and because of that they do stupid things. However, when you are preaching love of your neighbour and talking about religion, people are expecting more from you

than other people, and because of this the situation becomes much worse than with people in general. A religious person must “walk the talk” if he is to be trusted. Only if the religious leader is a good example to follow will he get followers.

Nobody will take anyone seriously when they preach about God’s greatness and quote the bible, if they do not have integrity. To be dishonest is bad anywhere in life but to be dishonest in the church is actually ten times as bad, because you are specially trusted, and people believe in you and therefore they are more vulnerable and can be fooled more easily.

Unfortunately, crooks also know that the more they can be trusted the easier it becomes to cheat or steal from people. They are therefore quick to take advantage of this and find their way to the churches, in order to fool more people. They often come across as preachers, healers, saviours or money collectors and carry many different faces.

I have been discussing the issue of conmen in different places in the world and many times I hear people say that they could not believe that the person could do such a thing “because he was so nice”. You see, that is why he could do it in the first place because he was so nice.

If he looked ugly and didn’t behave nicely, or was not specially friendly, you would not trust him and he could not have done it. Unfortunately, too many people do wrong things in the name of religion, just to take advantage of people who believe in the religion.

### **Is killing part of religion?**

Look at many of the biggest conflicts in the world today, most of them are related to religions. We are not just talking about cheating here, we are talking about killing each other. Many innocent people die every day because of and in the name of,

religion. Why is that so? That is a good question and not easy to answer, because if I could answer that we would probably save much life's around the world. If religion is all about being good to each other, how come killing is a part of it and how can this be justified? And where does integrity come into the picture?

Well, integrity will always be there, because integrity is not the same as always doing the right thing. You can in fact have integrity even when you are doing the wrong things.

Many religious people, particularly the fanatics, can be "brainwashed". They really believe so much in what they are doing so they even kill themselves because of their faith. For them this is their integrity and in all fairness I have to agree with that. They stand up for what they believe in and that is actually integrity, if you look at it separately. However, it does not make it right or good because, killing is wrong as it is based on ideology and bad propaganda, not religion.

In many countries people go to church every Sunday and meet people they have things in common with. The reason for being there should definitely be to learn how to become better as a human being and to learn more about your God. There is nothing wrong with going to church or being engaged in religion. I believe it is important for people to have something to believe in and something to hold on to, particularly when things go wrong.

It is not the religion that is wrong, it is the people who do wrong against it or misunderstand what religion is all about. If I have not misunderstood religion completely, I think the message that is being preached is mainly supposed to be about love. And if I am right about that, the rest should be very simple:

**"You should do unto others as you want them to do unto you".**  
I think this should be the main focus.

To become perfect in a religious way is quite a long distance to travel and I don't think many ever get to the final destination. But that should not stop anyone from moving ahead and doing his or her best. I think that everyone who preaches anything about religion must show by the way they live that they really believe what they say they do.

You cannot expect people to have faith in you if you don't show that you have faith yourself. Integrity is all about "doing what you say" and living up to your own moral and ethical principles. That should be the main part of the way religious people should live and if they cannot do that, they simply have no integrity.

### **Tithing**

In the Bible you are told that you should give 10% of all your income to Christian work and that you will prosper if you do so. I am personally a strong believer in giving as a tool to getting more and that whatever you give out will come back to you many times. Unfortunately, it looks like many trusted people in all walks of life are taking advantage of their positions in order to get some easy money. And poor people are more likely to be tempted to be corrupt than rich people, at least at the lower level with smaller amounts.

However, the principles of tithing are all good and they should be kept. But transparency should be emphasised to avoid misuse of funds.

Many churches in Africa are getting a lot of funds from bigger organisations in many different countries and it seems like the general thinking is: Come easy go easy. Much of the money is therefore often misused the same way as other money which comes from donors to African Government and organisations. Where integrity is lacking, people will always find a way to embezzle money, when they have a possibility to do so.

### INTEGRITY in Hospitals

The most devastating places, where lack of integrity has the most direct impact, are the hospitals. If a doctor has no integrity and doesn't take responsibility, the patient will die and that is the ultimate form of negative consequences for lack of integrity. I am sorry to say, this happens every day in many hospitals in Africa.

As one of the more common examples of what is happening in hospitals, I would like to mention "the missing medicine" syndrome. Many hospitals in Africa are given free medicines from different donor organisations. These can be AIDS medication, malaria medication, and so on. What often happens is that most doctors in African hospitals also have their own clinics and they take the free medicine from the hospital to their clinics. The poor people, who were supposed to get the medicine free, die just because they cannot afford to pay what the doctor in the hospital charges for the "free" medicine.

Another case is when the hospital does not have the medicine needed for a patient at all, but the doctor manages to "find" it in his clinic and sell it at a high price, because the patient is desperate. As everybody knows, a doctor is responsible for people's lives and is expected to have total integrity. Lack of integrity and responsibility in this area is therefore worse than in most other areas and should be treated very strictly.

Doctors who are caught in the act should not be allowed to continue their malpractice, but get punished hard. Carelessness in hospitals must be taken seriously and dealt with in order to make examples to scare off continuation of such behaviour among corrupt doctors.

#### **Story:**

My father-in-law, who was a good golfer and needed to be able to walk on a golf course every day, was having a bad knee and

wanted to get a new knee in a hospital in Africa. He was taken to what we thought was the best hospital in that country. The doctor was confident and he convinced us that everything would be fine after the operation. The operation took much more time and was more complicated than expected, but my father-in-law finally got out of the hospital with his new implanted knee.

Two weeks later, the knee started to hurt terribly and liquid oozed from the wound. When we contacted the doctor who operated on him, he wanted to remove the whole knee again and put in yet another, but we refused and through a family discussion, we decided to send him to a hospital in Germany, where my wife's sister lived. When he reached the hospital in Germany they were shocked to see how the situation was and took him in immediately for surgery.

Their shock was not less when they opened the knee and found the implant that was there. The whole implant was getting apart and was rotting inside the knee. When they removed everything, they found something which they had problems believing could have happened, because on the implant it was clearly written:

**For demonstration purpose only – NOT to be implanted.**

The doctor in Africa, who did this, was definitely aware of the consequences, which could have been that my father-in-law could have lost his leg or even worse, he could have died.

The whole team of doctors and nurses at that African hospital lacked integrity. Yet this was only one case, which was discovered, how many more have they treated wrongly and nobody can tell? And how many die from lack of responsibility and integrity in hospitals in Africa is not easy to say, but I assume it is a big number of people who die only because of neglect. The dishonest doctor did not get sued, because our family knew his big family and did not want to ruin his career, something I was totally against. However, he paid for the whole treatment in

Germany and for all other costs.

I don't think such a doctor should have kept his license to practice because he does not have integrity enough to think about his patients and practise his work as he was educated to do, mainly to save lives NOT to take them away.

Doctors and hospitals do mistakes all over the world every day, but there is a difference between doing an honest mistake and doing something wrong, because of lack of integrity and being careless, leading to loss of human lives.

In many of the smaller hospitals in Africa you even have to bring your own mattress and food, if you are to be treated there. The doctors and the nurses are few. I have been with family members of my employees to hospitals, where we had to carry the person to his bed, because nobody was there to help. Such hospitals lack proper facilities, and the attendants are careless.

Some of the hospitals are so dirty that if you are not sick when you get there, you definitely become sick during your stay there. That is why my trust in African hospitals, in regard to integrity and care, is almost non-existent.

Of course there are some hospitals, which are not as bad as described above, but they are in the minority and are also mostly to be counted as private hospitals.

Why is it that most of the Government hospitals in Africa lack integrity?

Well, that is not easy to answer, but probably it is there is not good quality management or simply just bad leadership from the Government. This leads to bad attitude among the staff and eventually it becomes a system where nobody takes responsibility because "it is of no use anyway". They simply just give up.

When such bad attitudes set in, no teamwork exists and there is no way a hospital will be able to function as it should, with a staff that lacks integrity. I also believe that the low salaries for the doctors, nurses and other staff lead to lack of integrity, because they feel unfairly treated.

### **Corruption**

Corruption is a big problem in many hospitals in Africa.

If you give the doctors and nurses some extra money, you will get in faster, you will get a better place to stay, you will get a doctor faster, you will get food and you will get medicine. This is bad because people can die when they don't get their medicines in time.

I have heard many stories where people have been rushed to a hospital, just to get stuck there without medicines. I have also heard of people who died just because they did not get their medicines.

Corruption is always bad, but when people's lives are at stake, it becomes the worst kind of corruption that exists. Hospitals must be a safe place to be, because people who come there are often not able to judge for themselves and they really need someone they can trust. I hope that, like in the case with corrupt police, corrupt doctors and health personnel should be reported and convicted for their crime of no having integrity.

Here is what you should do if you encounter corrupt health personnel, doctors, nurses or any others who risk people's lives for money, because of lack of integrity in their trusted work:

1. Collect evidence in order to get the culprits convicted.
2. Ask other patients in the hospital if they have had the same experience as you and listen to their story.

### **INTEGRITY in Hospitals**

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3. Collect other stories from the local community, if a doctor has done something he is not supposed to. It is normally not the first time and probably, if he gets away with it, it won't be the last time either.
4. Get a lawyer of integrity and also one with experience of handling such cases.
5. Often it is better if many go together in a court case against anyone who does malpractice.
6. People who report corrupt doctors should be recognised. Newspapers in a country should give such cases prominence. This way it is possible to scare others from doing the same.
7. Don't ever accept malpractice from any person who is having other people's lives in their hands, report it.

## The simple INTEGRITY test

**This is a way, through which you can test your integrity, and find out how you look in regard to ethical and moral principles.**

The way you feel towards these questions will tell what kind of integrity you have today. Everywhere in the world people are living their lives their own way and whatever they are doing, there is always a consequence for their behaviour, positive or negative. If you think that these things do not matter, you will have a big price to pay for the rest of your life, because people will definitely run away from you, and I believe it is no way you will be able to have a good and successful life.

However, if you do understand that you are wrong by not caring about these principles and really want to change, you can be on your way to success and happiness through integrity.

**These are the questions that you have to answer truthfully:**

### **1. Do people trust you in everything you do?**

This is what I call “the million-dollar question”.

If your honest answer to this question is a clear YES, you already have integrity. If the answer is “sometimes” you better find out when they do NOT trust you and work on that area. If it is NO, you can see how your answers will be below and take it from there.

Before you start answering the rest of the questions, think that you are about to do something which you are not sure will be right or wrong. Before you do it be sure to get the following questions answered:

### **2. Is it within the laws of my country?**

If you are sure you are not breaking the law, and can be put in jail, there should be no problem to carry on to the next question.

On the other hand if you don't know, you should try to find this out before you take any action. And of course, if you find it would break the law, you simply refrain from doing it.

Any government must have laws in place in order to protect the citizens of the country and these laws have to be followed. But, even if it is within the law of the country there are many other "laws" that you should also check before you start and here is one of them.

### **3. Is it within the laws or the policy of my company?**

If you work for a company, that company definitely have some policies, rules, regulations and procedures that are to be followed. Are you sure you are not breaking any of those rules? It is clear to most people that if you break the rules of the company you work for you will not have a job for a long time. So be sure you are on the right track here.

However, even if you don't break any of the above laws or rules, there are other "unwritten" but very important "laws" in life, that make a lot of difference when it comes to the integrity part, as these laws are the ones that everybody will understand and judge you by. These "laws" have to do with the moral and ethical aspect of life. Here is the first one:

### **4. Is it fair to everybody involved?**

If you do a deal or make an agreement with someone, it should be fair to both of you. It is actually very simple to understand, that if one of you does not feel good or feel that you have been cheated, you will not do any deals with the other person again and you will try your best to get out of the deal if you can. For example, if you

are selling something at too high a price, the person will find this out and he will not buy anymore from you. Then you are the loser, because you lose all future sales to that customer and he will tell other people about it so you would be losing even more potential customers. It must be a win-win situation, if people are going to be happy in the long-term.

There are few things people dislike more than injustice. If you are unjust to your children, your spouse, your employees, your partners or your customers, you will have big problem having a good relationship with them. This is a big part of integrity. The answer is simple, if it is not fair don't do it, because you will lose the partner and feel bad about it yourself at the same time. Don't forget, this would be a lose-lose situation, instead of a win-win situation and that makes a huge difference.

Another way of determining whether what you are about to do is right or wrong is to ask these questions:

#### **5. How would I feel inside myself?**

##### ***a) Would I be proud of what I have done or ashamed?***

When you are shameful, you are not likely to talk about it to anyone, you will try to hide it from people and you will feel guilty and not be able to like yourself for what you have done. If you are proud of it, you will talk about it and feel good and you will build your self-confidence at the same time. The feeling and the consequences between the two are very different. One makes you the other breaks you.

##### ***b) How would I feel if my family got to know about it?***

Nobody would like it if they have done something dishonest and the family got to know it. It would be embarrassing and in the worst case it could be disastrous for the whole family and their future. If you are caught in something dishonest, and your children got to know it, they won't look up to you any more and they would know that the family is not based on integrity.

*c) What if what you did got published in the local newspaper?*

Would it lead to police investigation and would it destroy your reputation? If that is the case, the consequences are too hard for anyone to bear and you should not do it. Your reputation among your neighbours and your society is the most important you have and one of your greatest assets. You cannot afford to spoil it for any amount of money or any deal you make.

If you start to answer the above questions you will find out, within yourself, what you have to do. This way you are thinking about the consequences before you take action and you will therefore probably refrain from doing something stupid, which can spoil your life forever. one mistake is all it takes and it can be irrevocable for you, your family, your business and your reputation. It does not cost much to make sure you are not spoiling your life by a mistake.

To have integrity is the ultimate goal you should have and if that is your goal, you must have checkpoints, which can be the above questions. The minute you ask one of these questions you will know the answer yourself; you don't even have to ask anyone else. And, when you know what is right to do, **just do it.**

## How to use INTEGRITY to get and keep the job you want

Do you think you are able to get the job you want?

If you don't think so, you have something to learn right now.

Obviously not everyone can get the job they want today, if they don't qualify, but they can if they are willing to do what is necessary in order to qualify.

### **Let me give you some simple examples:**

1. If you apply for a job as a driver and you have never driven a car, you will not get the job.
2. If you apply for a job as a computer operator and have never used a computer, you will not get the job.

This means that if you need special qualifications in order to get a job, you must have those qualifications **before** you get the job.

However, the biggest problem in Africa is that there are many people in the line for every job, whether the job needs qualifications or not. Let me therefore tell you **THE BEST WAY** not only to get and keep any job you want, but also the **ONLY WAY** to grow to the top of any organisation regardless of which level you start at. You can start as a “floor sweeper” and become the managing director, if that is what you want, and this works at any level that you want to apply for a job.

But first, before you apply for any job, think about this:

“Is this the kind of company you would like to work in for the next 5-10 years and grow with?” If not, find that company first. You see, any company in any field needs good people and if you can convince them of your qualities they will hire you. And, since nobody gets real success in a job they don't like, you have to find out what kind of job you would like to do first and then select the company that you would like to work for. And please, don't ever

get into the longest line of job applicants in Africa, with people who say; **“I will do anything if you just give me a job”**, this is NOT for you. The time you will spend in that kind of job line you can use much better by preparing yourself for the job of your life instead. While you are preparing yourself for the job you want, you can always take any other job and start practising the good habits there. After you are prepared you are ready to apply for the job you have chosen. In simple steps, this is the way you do it:

**1. Be sure you are “overqualified”.** Example: If you want to become a driver, be sure to get to know what a good driver does. A good driver knows how to drive the car safely; he does not speed, he knows how to clean the car well; he knows some mechanical things about how the car and the engine works; he uses a logbook where he writes how far he has driven every day and when to fill petrol; he is polite; he is helpful; he is positive in his job. (This example is for a driver, but every other job has its special qualifications that you have to know of, if you want to get it). When you understand all of the above and are willing to perform your job this way, you are ready to apply for it.

**2. Call the managing director** in the company and tell him that you have chosen his company to work for. Beforehand, you should read everything about his company history, their products, their customers and their plans for the future. This will make you able to impress him when you tell him why you have chosen his company to work for. Tell him that you want to work with his company for life and tell him why you have chosen his company in the first place.

Tell him that you want to grow with his company and tell him why you think there is a great need for their products in the marketplace. (Like I told you above, in order to be able to tell him all this you have to be prepared and you will have to do your “homework”).

**3. Ask for a meeting,** and tell him you have something very interesting to explain him and that you need only half an hour.

**4. Smile and act confident,** when you meet him. These two points are as simple as they are important, if you want to make a good first impression, and that you have to do.

**5. Tell him that you are probably the best driver** he could get for his company and tell him why you think so. (Here you tell him all that you know about a driver's responsibilities and that you are the most capable and honest driver he ever will get). Whatever you tell him, you **MUST** live up to it, if not your chance has gone forever.

**6. Tell him you will work for free the first month,** because you understand that it will take some time to get to know this particular job in his company and that you are willing to pay for that education yourself. If he is not very satisfied with you after the free month is over you will leave with no hard feelings. You see, you have nothing to lose as you are not getting paid today either, so the only difference is that you work without getting paid instead of doing nothing without getting paid.

**7. When you get the job,** this is what you do to keep it:

**a)** Ask the Managing Director or your boss to define your job in regard to working hours, specific things to do, etc. and if you are to start at 8 a.m. in the morning you always come 15-20 minutes before and if you end at 5 p.m. you stay longer, or ask if there is anything else he would like you to do before you leave.

**b)** Always see to it that you are doing what you are paid to do - **AND SOME EXTRA.** That little extra is what makes the difference. This is actually one of the surest principles to use, if one wants to make a success in any company. It is called “going the extra mile” and is a universal principle anyone can use for promotion.

**c)** Do your job with a positive attitude regardless of what kind of responsibilities you are given. Always say yes when asked to do something, even if it is not within your responsibility.

That is often where you are getting the best reward, because then you do something, which is not expected of you.

**d)** Learn more than your job, learn someone else's job. This way you can step in if someone else gets sick and this way you will be able to help the company. Your job will also become more interesting as you are able to know more of what is going on in the company. And the most important, you are building your value in the company because the more you know, the more the company will depend on you.

The best thing you can do is to make the management in the company scared of losing you. This is the best way to guarantee a salary increase on a continuous basis, when your boss doesn't want you to leave the company.

**e)** Set aside some study time every day in order to grow your knowledge base. Read about the company's products and study the company's customers and also ask other employees about their jobs, so you can learn as much as possible about the company you work for. If you start thinking about your company as a place you are going to spend the rest of your life in, it is better to have some fun while you are there. When you engage yourself in studies about your company, you will automatically become more enthusiastic about your job.

**f)** Last but not least, make yourself indispensable. If you constantly work on this goal and make yourself so valuable that the boss cannot afford to let you go, you will have a job for life and if any promotion is due you will get it, I promise.

## **Employees in Africa**

As an employer in Africa I have employed different kind of people in many different kinds of jobs, from Managing Directors to houseboys. I have hired and promoted some and I have fired some and some have resigned by themselves. This is all part of the normal way of running business. But the way some of them “resigned” was far from normal to me, not to mention why I had to fire some of them.

As a Norwegian and used to democratic systems in the workplace and people who take on responsibility for their work, I thought I should use the same system when I came to Africa. I got a shock when I saw how people were treated in some working situations in other companies and I wanted to do something else in my own companies.

Some years later I got other forms of shock, because I could not believe that the employees I had in my own companies could be so disloyal, so dishonest and have so little integrity, in spite of the way I treated them with dignity, respect and with democratic principles. And also in spite of the fact that I increased their salaries on a regular basis. In fact I still feel bad today, when I think that they simply looked at me as stupid, not kind, as I had wanted. My experience from Norway was that when you treat people with respect, they would live up to your expectations and grow and take on more responsibilities. I was wrong and learned this “the hard way” because most of the people, who didn’t run off with something, material, knowledge or money, I had to fire because of lack of will to take on responsibility.

### **Story:**

Our “houseboy” Andrew had been working with us for over eight years and his salary was probably more than any other houseboy in the country. On top of that he got bonuses from time to time from different visitors and myself, when I was around. We also paid school fees for his children and gave him a lot of clothes and

other gifts on a regular basis. Even after several warnings for small dishonest behaviour we always forgave him and gave him another chance. We continued to back him up and helped him finance the building of a big house, which got him a lot of recognition in his village.

He seemed to be very happy with us and we were planning to promote him and send him to get some special education in forestry and agriculture. In the job we had planned for him, his salary would double or even triple and he would become a kind of manager, because I had seen that he could be developed into a managerial job. Just one week before we were to break the news to him he disappeared without saying anything.

He did not call us to say anything about why he had left. After some time we found out that he had taken another construction job somewhere else, with an increase in salary of 20%. He had that job for a period of four months and when the construction was done he was fired. Now he is back in his village with no job, no friends, no respect and no money.

### **Story:**

I was a Sales Manager in a mobile network company and one of my salesmen Clinton was caught forging passports to get non-existing people on the network so that he could earn more sales commission. He was fired and years later he does not have a job. The choice of a job or occupation for which you are ideally suited comes before anything else. If you try to work at something you don't enjoy or don't believe in, you'll never be happy, and you'll never be successful. There are actually no restrictions other than the ones you put on yourself, irrespective of which jobs you can get, it is all up to you. Let me tell you what I have found out:

**It is much better to work hard, even for a year, to qualify for the job you want than to keep on being unemployed for the rest of your life.**

## How to use INTEGRITY to become Happy, Rich and Successful

A person once said; ***“If honesty did not exist, I would invent it in order to become the richest person in the world”.***

I believe this person was very wise. Unfortunately, most people do not seem to understand this statement in spite of all the proofs towards the truth in this. Probably it is the sad fact that sometimes bad crooks also get rich and because they always get it “the easy way”, many people are looking for their way of doing it instead of the more long-term, which seems more like hard work to most people.

What is difficult to see right away is the fact that many crooks lose their money and fame just because they got it the “easy” or crooked way and that honest people don’t lose their money or fame, because they rightfully earned it in an honest way.

**“Money is often said to corrupt people. However, I think lack of money may corrupt more”.**

Most wealth that is built on honest work will last for generations and give the owner and his family joy and pleasure by knowing that they have earned whatever they get and the reason to be proud of what they have accomplished. Money is not evil, it is only good provided you don’t use it for evil things. When riches have been accumulated through hard work you are able to leave a legacy for the next generations as well as give it away for good causes, which might be the best riches of all.

Every living person wants the “better things in life”, whether that is more money, better health, better education or any other things determined as “riches”. Unfortunately, to many people think that money will solve all their problems. It will NOT.

However, I understand that when you don’t have money, people

are under that impression, because they can see what money can buy and many of the things you want in life can be bought for money. On the other side, most of the real valuable things in life are not things you can buy for money.

Another thing to understand is that other people already have all the things that you possibly want. They have money, they have happiness and they have success. If you want money, you have to find a way to produce something or give a service that the people with money are willing to pay you for, and then you will also have money.

If you want happiness, you will have to find out what makes you happy and that is not easy as most people never take the time to find this out, hence they never get happy. And, if you want success, find out what success is for you.

Whatever you desire, other people have it and under the right circumstances they will gladly give it to you. This being true, what are the proper circumstances which will make them give to you what you desire?

Well, you will have to give them back something worth more to them than what they feel they gave to you. You now might say: “but I do not have anything I can exchange for all the things that I want.” That is where you are very wrong, you do have whatever it takes, but you have been looking in the wrong direction for the answer. You must look to yourself for this answer, nowhere else.

You see, there is a “**universal law**” that cannot be broken or twisted, it works all the time and that is simply this:

**You receive in exact proportion to that which you give.**

If you don't believe this, just look at all the filled jails around the world with people who have taken something which was not earned by giving something in return. And if you get something

you do not deserve, you will soon find that it will be lost, one way or another. On the other hand, if you feel that you have not yet got the reward for what you have given of service, it won't be long before the reward will come to you, because this universal law always works over time regardless of what and how, the result will be there. I call it a "universal law" but this is in fact a biblical principle and I am sure you have heard it; "As you sow so shall you reap".

However, we define this universal law, and from wherever it comes, IT IS UNIVERSAL AND IT WORKS for everybody who uses it. Just start sowing now and you will see for yourself that everything you want will come in abundance to you.

**Consider this:**

1. If you want money, you have to get it from other people.
2. If you want friendship, you have to get it from other people.
3. If you want love, you have to get it from other people.
4. If you want associations, you have to get it from other people.
5. If you want employment, you have to get it from other people.
6. If you want votes, you have to get it from other people.
7. If you want education, you have to get it from other people.
8. If you want happiness, you have to get it from other people.
9. If you want favours, you have to get from other people.
10. If you want help, you have to get it from other people.
11. If you want good feelings, you have to get from other people.

Without other people nothing becomes meaningful.

The American, William Penn Patrick, in his booklet;  
"Happiness and Success Through Principles, says"

*"Every human being is searching for a place in this world. Each of us is looking for success and happiness and too many are looking in the wrong places. People have sought their answers in some religion only to find frustration and greater despair. Many have turned to education, only to find ignorance and stagnant*

*idealism. Others have turned to materialism only to find its abundance a misunderstood happiness. Yet others have placed their lives and faith in other individuals, institutions and political concepts only to discover the chains of bondage. Due to one or more of the above human beings are destroying themselves and others at an ever increasing rate.*

*More than 6 billion people are today living on this earth in the shadow of self-destruction. What are the reasons that have brought humanity to the edge of this meaningless searching for “filling their own cup” when there is enough for everybody to be able to fill both “their cups” and “their plates” to. Why is it that young men and women who stand on their threshold of greatness are turning their backs to the future and are retreating to a meaningless hunt for something that they eventually will find to be dissatisfactory? I think the primary answer is FEAR. It is fear of themselves, fear of their fellow man and fear of the unknown.”*

The great teacher, Jesus, has said; “Know the truth and the truth will set you free”. What is free? To be free is to be free of fear. Only knowledge can eliminate fear and therefore only knowledge can set you free. But, what kind of knowledge can set you free?

Well, that is a good question. I will suggest you get to know who YOU are, what you want in life and what you are capable of doing. Also, I will suggest that you find out and understand what really success is and that the best way to get it is to help other people become successful. And, the quickest way to do that is with integrity.

Here is a quote from the famous American, Donald Trump:  
*“Ask yourself what you love doing first, then think about the money. If you think about the money first, you’ve got it all wrong. That’s a backward approach to success, and it won’t be very rewarding for very long. Sure, money is a scorecard and it is certainly useful, but it shouldn’t be the “be all” and “end all”.*

*See it as the means to an end, but not the total reason for your efforts or endeavours.”*

It has been said: “I have been rich and I have been poor, but rich is better.” I do not disagree with that.

**However it can be of value to remember that:**

1. **Money can buy you a house but not a home.**
2. **Money can buy you a position but not respect.**
3. **Money can buy you a bed but not sleep.**
4. **Money can buy you a book but not knowledge.**
5. **Money can buy you a doctor but not good health.**
6. **Money can buy you blood but not life.**
7. **Money can buy you sex but not love.**
8. **Money can buy you people but not friends.**

And definitely, money cannot buy you happiness, because if it could all rich people would be happy, which they are not.

Now, what is rich and success?

Let us try to define it:

**Rich:**

**The Chambers Dictionary** describes **rich** as “having many possessions” and **wealthy** as “fortunate in having many good things.” In both cases this means ‘things that money can buy’ and if that is right, in order to be defined as rich, you need money. I cannot disagree with that, but what exactly would you like; to be rich or happy or both? You better find this out **before** you start on the road to riches, if you don’t want to end up with the wrong thing. Remember, you can be very happy without things and you can have many things without being very happy.

**Success:**

Success is described in the dictionary as “the state of having succeeded” or “prosperous progress or achievement.” However, the best definition I personally have heard is:

**“The progressive realisation of a personally chosen goal”.**

I believe this is the best definition of success that you can find and something that describes success the best way possible. *This simply means that you have success, as long as you are on the way to a goal that you have decided to achieve for yourself.*

There is no search thing as a fixed success that is a success for everyone, it must be personal and because no one person is alike, it must be something that YOU want to have, do or become.

Now, let us go back to how you can use INTEGRITY to become rich and successful. From the above statements about definition of success, my question has to be: **“what is your goal in life?”**

If you don’t have any goal, you will simply not be able to get success of any kind according to the best definition available. On the other hand, if you don’t have any goal, you can get one now and it is easy. During my seminars on this topic I always ask my students to write three questions on a piece of paper, even if it is the first time in their life that they do this.

**These are the three questions:**

1. **What do I really want to have, achieve or personally become in 1 - 10 and 20 years from now?**

Write down everything you can think about and when this job is done, put a ring around the most important one for you to achieve within a year, which will be your first goal.

The next question is this:

2. **What is it going to cost me?**

Write down anything you can think about of hard work,

money, time, sacrifice and pain as the price to pay.

When this is done you are ready for the last question, which is this:

**3. Am I willing to pay that price?**

Every success has a price to pay, so has failure. But the price for success is cheaper than the price for failure. However, if you are not willing to pay the price for success you don't have a goal that you really want. You must be willing to pay any price for the goal you set for yourself, if you are going to reach it.

If your first goal is money, put the amount you want, and the time you want to have it, on a "goal card" and read it aloud every day until you feel it deep inside that you can get it. Make a plan on how to accomplish it and tell yourself what you have to do in order to make it happen. And here comes the most important part of it all: decide that you will work honestly and with integrity towards your goal until it has been achieved.

You see, if you have integrity, people will work with you instead of against you and that makes a huge difference in anybody's life. Very few people can become successful alone, at least if they have a big goal they want to achieve. Most people will only become successful if they get a lot of other people to help them with all the work involved in reaching a worthwhile goal. If you have integrity, people will want to help you and if you don't have integrity, people will run away from you, that is a fact.

**Remember, "You can get anything you want in life if you help enough other people get what they want."**

This means that you have to think about other people's needs and wants, in order to get them to help you achieve a good result.

Integrity is therefore the best tool you can use if you want to have

other people to help you reach a big goal:

- 1. If you will sell something, integrity is the best way.**
- 2. If you want friends, integrity is the best way.**
- 3. If you want cooperation, integrity is the best way.**
- 4. If you want partnership, integrity is the best way.**
- 5. If you want customers, integrity is the best way.**
- 6. If you want a loan in a bank, integrity is the best way.**
- 7. If you want a favour, integrity is the best way.**
- 8. If you want to be trusted, integrity is the best way.**
- 9. If you want to be rich, integrity is the best way.**
- 10. If you want success, integrity is the best way.**

By deciding that you will have integrity in all your dealings in business and in your life, you have taken an “insurance policy” against failure. You will not only become rich and successful, the most sustainable way possible, you will also be able to leave a legacy for your children and grandchildren.

You see, when you have made up your mind to be honest and have integrity, you have also made a change in your mind that will affect all people you meet in the years ahead, including your children, family and friends. They will also like to be like you because all people respect people who have integrity and want to be like them.

This way you will be a model for your children and other people you meet in your life. Don’t ever forget that people don’t do what you SAY, they do what you DO, so you better “walk your talk” if you want respect from other people, including your children.

By deciding to have integrity, you will automatically build your self-confidence and your self-esteem, as well as your self-worth. Your value will increase in many ways. With increased self-confidence alone you will be able to reach goals you could only dream about. What most people don’t understand is that when

they have integrity they will feel much better, because they will also respect themselves more and due to that their “internal love” will even make a healthier mind and body. Ultimately, because such a mental state releases “Endorphins” in the body you will eventually live longer.

I believe this can be called to be **rich** and **successful** if anything can. Remember also, that according to the definition of “Rich” you have to have “many possessions” and the quickest way to get that if you want to keep it, is through integrity.

### **Don't Sell Yourself Short**

It's not what you have, but what you do with what you have, that will determine your success or failure. Abraham Maslow, the great psychologist said that the story of the human race is the story of people selling themselves short. He said people have a tendency to settle for far less from life than they are truly capable of. Therefore, choose integrity as your way.

Someone once said:

**“I have never been poor, but I have been broke. Because, to be poor is a state of mind, but to be broke is a temporary situation.”**

I believe the person who said the above was right. I also believe that anyone who is poor can be rich if he changes his or her way of thinking, in fact, the world is full of people who have done just that and made it to the top. The world is also full of people who do not understand that you can “think and grow rich” provided that you are willing to change your attitude about your possibilities in life. I am sure you have heard people say: **“you become what you think about”**.

But, do you really understand what it means and what kind of consequence that is involved with this way of thinking? I am not sure you do. You see, the consequence you have to face if you

think negative or wrong can be fatal or catastrophic, but the consequence if you think positive and right is bound to be successful.

**Let me give you some examples:**

**If you think, “I am no good”,** you will probably soon feel that way and people will “feel it” too and start behaving as if it is true.

**If you think, “I will always be poor”,** you will not do anything to get out of the situation and work towards what you really are capable of because you don’t believe it yourself.

**If you think, “I have problems learning”,** you will not engage yourself in studies, because you don’t think you will manage it.

**If you think, “I am great”,** you will soon start feeling this way and other people will follow you.

**If you think, “I want to be rich”,** you will definitely start looking for and doing what rich people are doing and soon you will be on your way to riches.

**If you think, “I am intelligent”,** you will soon find out that your brain and subconscious mind will believe it and your intelligence will increase every day. **You become what you think about.**

One prerequisite of getting integrity is to have self-confidence, without it you cannot have integrity. This is why it is of imperative importance that you build your self-confidence first, then you can talk about integrity later and the best way to gain self-confidence is to start doing something you can be proud of.

You will always know when you have done something you can be proud of and you will always know when you have done something you are **not** proud of, this is a “built-in justice” the

human race have. Therefore, if you do something which is not right, you will start feeling bad, because from deep within you know you have done something wrong.

In fact, **you are prostituting yourself**. To prostitute is defines in the dictionary as: “to put your talent and ability to unworthy use” and that is exactly what you are doing if you are dishonest. I hope you do not want to look upon yourself as a prostitute, because one thing is for sure, when you are prostituting yourself, your self worth and your self-confidence goes down fast and the result of this can be fatal for any human being.

If you don't want to prostitute yourself you should start building a strong and healthy self-confidence. You see, when you have great self-confidence you have trust in your own abilities and then you are strong enough to do things that you have never done before and you are more fearless in your thoughts and behaviour.

And the best way to start this process is to tell yourself that you can do it, even if you have never tried it before. If you never try, you will never increase you capacity and if you don't increase your capacity you will never be better than you are today.

The minute you are able to do something you never have done before, your self-confidence will increase. And the more your self-confidence will increase, the more you are able to do. When you start trusting yourself people will start trusting you and soon you will be able to have integrity.

When you start using integrity in your daily life, people will very fast start being attracted to you because you have integrity and then you are on the way to a much richer and rewarding life in very many ways.

### **The Divine knowledge.**

An old Hindu legend says there was a time when men were Gods. But they abused their divine powers so much that Brahma, the master of all Gods, decided to take these powers away and hide them in a place where they would be impossible to find. All that remained was to find a suitable hiding place.

A number of lesser Gods were appointed to a council to deal with the issue. They suggested this: “Why not bury man's powers in the earth?” To which Brahma replied, “No, that will not do because man will start to dig deep and find it.”

So the Gods said, “In that case, we will send their divinity to the deepest depths of the ocean.” But Brahma replied again, “Sooner or later man will explore the depths of the ocean and it is certain he will find it and bring it to the surface.”

So the lesser Gods concluded, “Neither land nor sea is a place where man's divine powers will be safe, so we do not know where to hide it.” At that moment Brahma exclaimed, “This is what we will do with man's divinity! **We will hide it deep within him, because that is the only place he will not think to look.**”

From then on, according to the legend, man searched the world over; he explored, climbed and dug in search of something that was inside himself the whole time.

The above story can be something to think about, if you are not sure about yourself and lack self-confidence. You do have the capacity from within to have integrity and to get all the success that you ever want, you just have to understand it and take action so you can utilise your enormous power and put it into practical work. You can do it, if you think you can.

## **Remember these two things:**

1. Nobody starts at the top.
2. Nobody makes it to the top unless they take the first step.

**Why don't you start on your way to prosperity today, with INTEGRITY it becomes very easy, and one day soon, I will see YOU at the top.**

**Rino Solberg**

**ARE YOU READY FOR SUCCESS?**

**IF YOU ARE REALLY INTERESTED IN BECOMING A  
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## YOU HAVE 2 CHOICES:

- 1). You can read this free e-book as many times as you like and try to get as much as you can out of it. That is fine and will surely help you a lot on your way to success.
- 2). You can decide to ENGAGE yourself in living a life with INTEGRITY and become somebody that your family will be proud of and at the same time build a legacy for yourself.  
CHOOSE NOW TO BE A PART OF OUR AFRICAN  
“MOVEMENT” OF PEOPLE WITH INTEGRITY.

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[www.betterglobegroup.com](http://www.betterglobegroup.com) for downloading of this free e-book, to everybody that you think will benefit from it. When they also start living a life with integrity, you are helping them, and us reach our goal of eradicating poverty in Africa by creating wealth, fight corruption and help children in Africa to get free education.

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We are committed to give you continuous inspirational and lots of educational material for FREE through Internet, if you are serious and want to make a great successful life for yourself.

**Therefore, please update your e-mail address if you have changed it, by logging into our website.**

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Appendix:

**The Corruption Perceptions Index 2006**  
**(The African countries are marked in red letters)**

Rank	Country	* 2006 CPI Score	** Surveys used	*** Confidence range
1	Finland	9.6	7	9.4 - 9.7
1	Iceland	9.6	6	9.5 - 9.7
1	New Zealand	9.6	7	9.4 - 9.6
4	Denmark	9.5	7	9.4 - 9.6
5	Singapore	9.4	9	9.2 - 9.5
6	Sweden	9.2	7	9.0 - 9.3
7	Switzerland	9.1	7	8.9 - 9.2
8	Norway	8.8	7	8.4 - 9.1
9	Australia	8.7	8	8.3 - 9.0
9	Netherlands	8.7	7	8.3 - 9.0
11	Austria	8.6	7	8.2 - 8.9
11	Luxembourg	8.6	6	8.1 - 9.0
11	United Kingdom	8.6	7	8.2 - 8.9
14	Canada	8.5	7	8.0 - 8.9
15	Hong Kong	8.3	9	7.7 - 8.8
16	Germany	8.0	7	7.8 - 8.4
17	Japan	7.6	9	7.0 - 8.1

18	France	7.4	7	6.7 - 7.8
18	Ireland	7.4	7	6.7 - 7.9
20	Belgium	7.3	7	6.6 - 7.9
20	Chile	7.3	7	6.6 - 7.6
20	USA	7.3	8	6.6 - 7.8
23	Spain	6.8	7	6.3 - 7.2
24	Barbados	6.7	4	6.0 - 7.2
24	Estonia	6.7	8	6.1 - 7.4
26	Macao	6.6	3	5.4 - 7.1
26	Portugal	6.6	7	5.9 - 7.3
28	Malta	6.4	4	5.4 - 7.3
28	Slovenia	6.4	8	5.7 - 7.0
28	Uruguay	6.4	5	5.9 - 7.0
31	United Arab Emirates	6.2	5	5.6 - 6.9
32	Bhutan	6.0	3	4.1 - 7.3
32	Qatar	6.0	5	5.6 - 6.5
34	Israel	5.9	7	5.2 - 6.5
34	Taiwan	5.9	9	5.6 - 6.2
36	Bahrain	5.7	5	5.3 - 6.2
37	<b>Botswana</b>	5.6	6	4.8 - 6.6
37	Cyprus	5.6	4	5.2 - 5.9

39	Oman	5.4	3	4.1 - 6.2
40	Jordan	5.3	7	4.5 - 5.7
41	Hungary	5.2	8	5.0 - 5.4
42	<b>Mauritius</b>	5.1	5	4.1 - 6.3
42	South Korea	5.1	9	4.7 - 5.5
44	Malaysia	5.0	9	4.5 - 5.5
45	Italy	4.9	7	4.4 - 5.4
46	Czech Republic	4.8	8	4.4 - 5.2
46	Kuwait	4.8	5	4.0 - 5.4
46	Lithuania	4.8	6	4.2 - 5.6
49	Latvia	4.7	6	4.0 - 5.5
49	Slovakia	4.7	8	4.3- 5.2
51	<b>South Africa</b>	4.6	8	4.1 - 5.1
51	<b>Tunisia</b>	4.6	5	3.9 - 5.6
53	Dominica	4.5	3	3.5 - 5.3
54	Greece	4.4	7	3.9 - 5.0
55	Costa Rica	4.1	5	3.3 - 4.8
55	<b>Namibia</b>	4.1	6	3.6 - 4.9
57	Bulgaria	4.0	7	3.4 - 4.8
57	El Salvador	4.0	5	3.2 - 4.8
59	Colombia	3.9	7	3.5 - 4.7

60	Turkey	3.8	7	3.3 - 4.2
61	Jamaica	3.7	5	3.4 - 4.0
61	Poland	3.7	8	3.2 - 4.4
63	Lebanon	3.6	3	3.2 - 3.8
63	<b>Seychelles</b>	3.6	3	3.2 - 3.8
63	Thailand	3.6	9	3.2 - 3.9
66	Belize	3.5	3	2.3 - 4.0
66	Cuba	3.5	3	1.8 - 4.7
66	Grenada	3.5	3	2.3 - 4.1
69	Croatia	3.4	7	3.1 - 3.7
70	Brazil	3.3	7	3.1 - 3.6
70	China	3.3	9	3.0 - 3.6
70	<b>Egypt</b>	3.3	6	3.0 - 3.7
70	<b>Ghana</b>	3.3	6	3.0 - 3.6
70	India	3.3	10	3.1 - 3.6
70	Mexico	3.3	7	3.1 - 3.4
70	Peru	3.3	5	2.8 - 3.8
70	Saudi Arabia	3.3	3	2.2 - 3.7
70	<b>Senegal</b>	3.3	5	2.8 - 3.7
79	<b>Burkina Faso</b>	3.2	5	2.8 - 3.6
79	<b>Lesotho</b>	3.2	5	2.9 - 3.6

79	Moldova	3.2	7	2.7 - 3.8
79	<b>Morocco</b>	3.2	6	2.8 - 3.5
79	Trinidad and Tobago	3.2	5	2.8 - 3.6
84	<b>Algeria</b>	3.1	5	2.7 - 3.6
84	<b>Madagascar</b>	3.1	5	2.3 - 3.7
84	<b>Mauritania</b>	3.1	4	2.1 - 3.7
84	Panama	3.1	5	2.8 - 3.3
84	Romania	3.1	8	3.0 - 3.2
84	Sri Lanka	3.1	6	2.7 - 3.5
90	<b>Gabon</b>	3.0	4	2.4 - 3.3
90	Serbia	3.0	7	2.7 - 3.3
90	Suriname	3.0	4	2.7 - 3.3
93	Argentina	2.9	7	2.7 - 3.2
93	Armenia	2.9	6	2.7 - 3.0
93	Bosnia and Herzegovina	2.9	6	2.7 - 3.1
93	<b>Eritrea</b>	2.9	3	2.2 - 3.5
93	Syria	2.9	3	2.3 - 3.2
93	<b>Tanzania</b>	2.9	7	2.7 - 3.1
99	Dominican Republic	2.8	5	2.4 - 3.2
99	Georgia	2.8	6	2.5 - 3.0

99	<b>Mali</b>	2.8	7	2.5 - 3.3
99	Mongolia	2.8	5	2.3 - 3.4
99	<b>Mozambique</b>	2.8	7	2.5 - 3.0
99	Ukraine	2.8	6	2.5 - 3.0
105	Bolivia	2.7	6	2.4 - 3.0
105	Iran	2.7	3	2.3 - 3.1
105	<b>Libya</b>	2.7	3	2.4 - 3.2
105	Macedonia	2.7	6	2.6 - 2.9
105	<b>Malawi</b>	2.7	7	2.5 - 3.0
105	<b>Uganda</b>	2.7	7	2.4 - 3.0
111	Albania	2.6	5	2.4 - 2.7
111	Guatemala	2.6	5	2.3 - 3.0
111	Kazakhstan	2.6	6	2.3 - 2.8
111	Laos	2.6	4	2.0 - 3.1
111	Nicaragua	2.6	6	2.4 - 2.9
111	Paraguay	2.6	5	2.2 - 3.3
111	Timor-Leste	2.6	3	2.3 - 3.0
111	Viet Nam	2.6	8	2.4 - 2.9
111	Yemen	2.6	4	2.4 - 2.7
111	<b>Zambia</b>	2.6	6	2.1 - 3.0
121	<b>Benin</b>	2.5	6	2.1 - 2.9

121	<b>Gambia</b>	2.5	6	2.3 - 2.8
121	Guyana	2.5	5	2.2 - 2.6
121	Honduras	2.5	6	2.4 - 2.7
121	Nepal	2.5	5	2.3 - 2.9
121	Phillipines	2.5	9	2.3 - 2.8
121	Russia	2.5	8	2.3 - 2.7
121	<b>Rwanda</b>	2.5	3	2.3 - 2.6
121	<b>Swaziland</b>	2.5	3	2.2 - 2.7
130	Azerbaijan	2.4	7	2.2 - 2.6
130	<b>Burundi</b>	2.4	5	2.2 - 2.6
130	<b>Central African Republic</b>	2.4	3	2.2 - 2.5
130	<b>Ethiopia</b>	2.4	7	2.2 - 2.6
130	Indonesia	2.4	10	2.2 - 2.6
130	Papua New Guinea	2.4	4	2.3 - 2.6
130	<b>Togo</b>	2.4	3	1.9 - 2.6
130	<b>Zimbabwe</b>	2.4	7	2.0 - 2.8
138	<b>Cameroon</b>	2.3	7	2.1 - 2.5
138	Ecuador	2.3	5	2.2 - 2.5
138	<b>Niger</b>	2.3	5	2.1 - 2.6
138	Venezuela	2.3	7	2.2 - 2.4

142	<b>Angola</b>	2.2	5	1.9 - 2.4
142	<b>Congo, Republic</b>	2.2	4	2.2 - 2.3
142	<b>Kenya</b>	2.2	7	2.0 - 2.4
142	Kyrgyzstan	2.2	6	2.0 - 2.6
142	<b>Nigeria</b>	2.2	7	2.0 - 2.3
142	Pakistan	2.2	6	2.0 - 2.4
142	<b>Sierra Leone</b>	2.2	3	2.2 - 2.3
142	Tajikistan	2.2	6	2.0 - 2.4
142	Turkmenistan	2.2	4	1.9 - 2.5
151	Belarus	2.1	4	1.9 - 2.2
151	Cambodia	2.1	6	1.9 - 2.4
151	<b>Côte d'Ivoire</b>	2.1	4	2.0 - 2.2
151	<b>Equatorial Guinea</b>	2.1	3	1.7 - 2.2
151	Uzbekistan	2.1	5	1.8 - 2.2
156	Bangladesh	2.0	6	1.7 - 2.2
156	<b>Chad</b>	2.0	6	1.8 - 2.3
156	<b>Congo, Dem. Republic</b>	2.0	4	1.8 - 2.2
156	<b>Sudan</b>	2.0	4	1.8 - 2.2
160	<b>Guinea</b>	1.9	3	1.7 - 2.1
160	Iraq	1.9	3	1.6 - 2.1

160	Myanmar	1.9	3	1.8 - 2.3
163	Haiti	1.8	3	1.7 - 1.8

### Explanatory notes:

\* **CPI Score** relates to perceptions of the degree of corruption as seen by business people and country analysts and ranges between 10 (highly clean) and 0 (highly corrupt).

\*\* **Surveys used** refer to the number of surveys that assessed a country's performance. 18 surveys and expert assessments were used and at least 3 were required for a country to be included in the CPI.

\*\*\* **Confidence range** provides a range of possible values of the CPI score. This reflects how a country's score may vary, depending on measurement precision. Nominally, with 5 percent probability the score is above this range and with another 5 percent it is below. However, particularly when only few sources (n) are available an unbiased estimate of the mean coverage probability is lower than the nominal value of 90%.

Anyone who is interesting in reading more about corruption in any country and read about what is being done about it, should log on to Transparency International's website([www.transparency.org](http://www.transparency.org)). Here you will find anything that has been reported on corruption from all the countries in the world.

There are also many stories to read if you are interested in finding out what can be done to eradicate corruption and how it is making big problems in many different countries. Transparency International is “the world watch dog” and does a fantastic job in many countries with their many dedicated people.

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## Here is their creed as it is written on their website:

*Transparency International, the only international non-governmental organisation devoted to combating corruption, brings civil society, business, and governments together in a powerful global coalition. TI, through its International Secretariat and more than 85 independent national chapters around the world, works at both the national and international level to curb both the supply and demand of corruption.*

*In the international arena, TI raises awareness about the damaging effects of corruption, advocates policy reform, works towards the implementation of multilateral conventions and subsequently monitors compliance by governments, corporations and banks. At the national level, chapters work to increase levels of accountability and transparency, monitoring the performance of key institutions and pressing for necessary reforms in a non-party political manner.*

*TI does not expose individual cases (that is the work of journalists, many of whom are members of TI chapters). Rather, in an effort to make long-term gains against corruption, TI focuses on prevention and reforming systems.*

*A principal tool in the fight against corruption is access to information. It is in this spirit that we offer this web site to everybody with an interest in the fight against corruption. We hope it will make a valuable contribution to assessing the gains made in recent years, and to contemplating the challenges that still lie ahead.*

Log in and find out for yourself more about the damaging effects of corruption, and why it must be stopped, if Africa wants to prosper and become a continent of developments.

**TI chief Peter Eigen;**  
**“Corruption is a major cause of poverty as well as a barrier to overcoming it.”**

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[www.transparency.org](http://www.transparency.org)