

## Multiple Streams

Written by Cordie Aziz  
Monday, 25 June 2012 15:37

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Multiple streams of income have never been a way of American life. After all, before the economy collapsed, many people spent their years toiling away at one company waiting for the day they could collect their retirement funds. But tough economic times have forced many people to create several streams of revenue just to stay afloat.

And although having multiple streams of income may be a foreign concept to Americans, I have noticed that in Ghana it is second nature to have several jobs. In fact, I don't know any successful person here who has just one job. Why is that you ask? I personally believe that people in developing countries understand market changes better than those of us in developed countries. They know, very well, that what is hot in the market today may be a complete flop tomorrow. As a result, instead of resting on their laurels when times are good, they are always seeking something that could make life better. Also, the lack of social security and welfare systems ultimately make everyone responsible for not only themselves, but other family members as well. So in the end, having money coming in from multiple places is essential for not only the survival of a family, but the success of the family as well.

Now working several jobs does mean longer hours and less free time, but it also means financial independence, something too few Americans really understand. Most Americans would rather have two weeks' worth of savings in their account, but have at least a month of programming stored on their DVR. But why not use that spare time to do something that you not only like to do, but can make you money as well?

Since living in Africa I have not only opened up [ghanacellphonerentals.com](http://ghanacellphonerentals.com), but I have continue to leverage my public relations and writing experience as well. And most recently, I even added social networking and media to my portfolio. I would tell you all of this was keeping me busy, but I am also exploring a few other opportunities. Too much you say? Both I and my bank account disagree with you.

Living in Ghana has truly shown me the importance of never depending on one stream of income. If you think about it, perhaps less people would have been affected by the recession if we had always held this concept, but unfortunately we don't. However, as a budding entrepreneur, who wishes there were more hours in the day, I firmly believe in the statement that the more you put into life, the more you get out- my time in Africa has taught me there is no doubt about that.

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