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"My friends, they are people to rely on": The social foundation of business in Ghana

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Graduate Program in Business

A thesis submitted in partial fulfillment of the requirements for the degree in Doctor of Philosophy

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ABSTRACT

The management and entrepreneurship literatures increasingly engage in poverty alleviation research in the developing world. However, there is a marked tendency to overlook how the Western World, from where most theory comes, differs from the developing world. Such a fallacy has potentially deleterious effects on the research itself, but more importantly on the practical applications of that research.

With this in mind, my dissertation uses an inductive qualitative methodology to explore the nature of self-employment in the developing world *as it is*; that is, not coloured by theoretical priors. In doing this, I lay the groundwork for understanding the developing context as more than a “special case” of the developed world. Indeed, the complexity far surpasses that captured by simple contextual moderators.

My first paper explores the nature of self-employment from a careers perspective. I show that self-employment is a *dynamic* end-point where individuals cycle, sometimes rapidly, between venture selection, growth, and exit. I further highlight the social embeddedness of this process, as ventures are based on *knowledge templates* acquired from social contacts.

For the second paper, I explore post-start-up learning. I find this to be a spatially grounded phenomenon, with learning happening in particular *social spaces*. Accordingly, I propose a *microspatial* dimensions for social capital.

In the final paper, I study market stability, and find that markets are generally cooperative, with most competition being covert. Underpinning this is a series of historically embedded norms flowing through the markets’ social structures to produce particular cooperative practices.

Keywords: Entrepreneurship, self-employment, social capital, cooperation versus competition, embeddedness, poverty alleviation, international development, Ghana, Africa, developing world

CO-AUTHORSHIP

Papers #2 and #3 are coauthored between the candidate and his supervisor. The candidate is the first author on both papers, and played the lead role throughout both projects.

Because these papers are coauthored though, I use the plural “we” and “our” throughout that text. I do this to respect the fact that these papers were collaborative.

Decisions were often made because of ideology and politics. As a result many wrong-headed actions were taken, ones that did not solve the problem at hand but that fit with the interests or beliefs of the people in power.

-Joseph Stiglitz

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CHAPTER 1 INTRODUCTION

Globally, 131 of the world's 193 countries, having 80% of global population, are classified as developing (World Bank, 2015a). Therein, 2.2 billion people live in poverty on less than \$2 a day, and 1 billion live in extreme poverty on less than \$1.25 a day (World Bank, 2015b). For these individuals, obtaining the essentials of simple subsistence is a daily struggle, as is providing educational opportunities to children and covering medical expenses (Viswanathan & Rosa, 2007). These facts and statistics are not new. Indeed, they have long been recognized, and are the motivating force behind global undertakings such as the Millennium Development Goals, and the newly released Sustainable Development Goals. As part of this recognition, countries have spent over US\$2.3 trillion on international assistance aimed at poverty alleviation (Easterly, 2006).

What *is* new is management and entrepreneurship scholars' engagement with the problem of poverty. No longer is poverty research solely the domain of development economists, sociologists, and political scientists. Indeed, the last decade has seen an outgrowth of poverty alleviation research. More than this, the contributions of these works are significantly more nuanced than the literature's initial foray of treating subsistence communities as simply another market for multinational corporations, as was popularized by Prahalad (2005). For instance, Kistruck and various colleagues have pioneered the use of management theory in understanding and confronting the challenges faced by development organizations in the course of running their interventions (Kistruck, Beamish, Qureshi, & Sutter, 2013; Kistruck, Lount Jr., Smith, Bergman Jr., & Moss, In Press; Kistruck, Sutter, Lount Jr., & Smith, 2013).

Coinciding with this increased engagement in poverty alleviation are a growing number of calls on the need to understand the developing context as being distinct from the Western world (George, Corbishley, Khayesi, Haas, & Tihanyi, 2016; George, 2015;

Walsh, 2015; Zoogah, Peng, & Woldu, 2015). This is despite the recognition in 1991 that the “[c]ultural values of the United States underlie and have fundamentally framed management research, thus imbuing organizational science with implicit, and yet inappropriate, universalism” (Boyacigiller & Adler, 1991: 262). Though the United States’ parochialism has since decreased with scholarship’s extension to other developed countries, Boyacigiller and Adler’s “parochial dinosaur” is still very much at play in the developing world. Indeed, much of the literature on the developing world and poverty alleviation applies Western theory with minimal regard for underlying contextual difference.

Yet, the cultural, historical, political, social, ethnic, religious, and even linguistic differences between developed and developing countries necessitate the studying of the latter as a distinct entity.¹ This is not to say that theory developed in the Western world has no applicability. This is instead to say that if we wish to develop truly representative theory, we cannot treat the developing world as simply a special case of the developed world. Indeed, the developing world’s complexity goes far beyond what can be captured by contextual moderators. Instead, we must start by first understanding the nature of business in the developing world *as it is*. After developing this appropriately grounded theoretical understanding, we can *then* merge this theory with Western theory.

With this in mind, I nonetheless view the concepts and constructs from Western theory as useful building blocks for a contextualized understanding. Instead, it is the *established relationships* between these constructs and concepts that should not be taken for granted. For instance, we know a great many things about social capital, but we should not pre-suppose that established relationships hold true, or are simply in need of a

¹ This is not to oversimplify the developing world by implying that it is homogeneous, as it is inherently diverse and complex. This is instead to say that a starting point for scholarly engagement is considering this highest level of differences.

contextual moderator. Nor should we assume (as paper #2 demonstrates) that the existing dimensions of social capital fully account for the underlying real-world dynamics. While this could very well be the case, it ought not be the starting assumption, as this a priori precludes the existence of fundamental differences.

It is with this framing that I undertook this dissertation's three studies. Through a qualitative methodology, I sought to develop grounded insights on the nature of business, through a multi-wave field study in Koforidua, Ghana. While I certainly do not argue that Koforidua is representative of the developing world at large, it is nevertheless an ideal setting to begin the development of appropriately contextualized theory.

Before giving an overview of the three papers, I first provide some background on international development and poverty alleviation, specifically how management and entrepreneurship research can contribute to this pursuit. I then briefly touch on how these literatures currently engage with poverty alleviation. Finally, after outlining the three papers, I explain how they collectively create an understanding that is bigger than the sum of each paper.

1.1 INTERNATIONAL DEVELOPMENT AND POVERTY ALLEVIATION

A lack of economic opportunities and economic infrastructure is widely discussed as a primary cause of poverty. So, while individuals in the Western world may have access to financial institutions, reliable education systems, infrastructure, and enforceable property rights and contracts (Webb, Kistruck, Ireland, & Ketchen, Jr., 2010), those in subsistence-level communities do not. Instead, impoverished individuals operate largely within the informal economy (Bruton, Filatotchev, Si, & Wright, 2013). There, contracts and property rights are governed by informal norms (De Soto, 2000), and financing is typically received through informal mechanisms embedded in social networks (Adusei &

Appiah, 2012; Osei-Assibey, Bokpin, & Twerefou, 2012). Moreover, infrastructure is of poor quality, and there is a general lack of employment opportunities (Fox, Haines, Munoz, & Thomas, 2013). Overall, these difficulties are both causes of and consequences of poverty, creating a cyclical relationship trapping people in poverty (Maloney, 2003).

In confronting this complex and “wicked” problem (Dorado & Ventresca, 2013), there are two broad approaches. The first is termed “big development” and involves transforming physical and political infrastructure to a form more amenable to economic growth; *reforming* and/or *building* economic institutions. The second is termed “small development” and focuses on facilitating economic engagement *in spite of* systemic institutional challenges; economic engagement *within* existing institutions (Harman & Williams, 2014; Woolcock, 2012). While there is widespread agreement that institutional reformation and development must occur for long-term poverty eradication, this is a multi-generational undertaking (Independent Evaluation Group of the World Bank, 2011). In the shorter term, market engagement is critical to reducing the severity of poverty (Easterly, 2006; Harman & Williams, 2014), especially amongst the rural poor (Haggblade, Hazell, & Reardon, 2010). Furthermore, investments in market engagement are increasingly viewed as critically to overall institutional reformation and development (Campos, Randrianarivelo, & Winning, 2013; Swidler & Watkins, 2009).

1.2 POVERTY ALLEVIATION IN THE MANAGEMENT AND ENTREPRENEURSHIP LITERATURE

It is to this market-engagement objective – small development – that the management and entrepreneurship literatures are readily able to contribute, and are increasingly doing so. For instance, the *Journal of Business Venturing* had a special issue on entrepreneurship and poverty alleviation in 2013 (Bruton, Ketchen, & Ireland, 2013),

as did the *Asia Pacific Management Journal* in 2015 (Bruton, Ahlstrom, & Si, 2015). Further, the theme of the 2012 Academy of Management's Annual General Meeting was the informal economy, and the *Academy of Management Journal* is currently working on a special research forum on "Grand Challenges," of which poverty is a central aspect.

Within this growing literature, scholars studying entrepreneur-training programs have the most direct link to the small development approach. Globally, these programs are the cornerstone of small development (ILO, 2015; Moremong-Nganunu, Hindle, & Cunningham, In Press; Robb, Valerio, & Parton, 2014; Valerio, Parton, & Robb, 2014). Indeed, entrepreneurship is generally held as a "silver bullet" to the ongoing jobs crisis in much of the developing world (Fox et al., 2013). Continuing this theme, Bullough, de Luque, Abdelzaher, and Heim (2015) use the collective understanding of entrepreneurship theory to provide insights into how best to structure these entrepreneur training programs.

I will discuss these program in greater detail in my concluding discussion, making use of the collective theoretical insights of my three papers. I do, however, use the importance of self-employment to guide my dissertation as a whole. Given so few other avenues of economic engagement, self-employment is central to nearly all economies in the developing world, and thus should be a key focus of inquiry. It is for this reason that I ultimately focus on the self-employed in each paper.

1.3 THE THREE PAPERS

1.3.1 CONTEXT, DATA, AND METHODS

All three papers are qualitative and make use of data collected during four rounds of data collection in Koforidua, Ghana, and one round of follow-up phone calls. The total content of the data collected over a 27-month period is in Table 1.

Table 1: Overview of data

Type	Nov- Dec 2013	Apr- May 2014	Nov- Dec 2014	Jun- Aug 2015	Jan- Apr 2016 [#]	Total #	Total Hrs.
Single Interviews	39	23	12	1		75	46
Interviews included in histories	9	8	49	85	24	175	148
Informant Observation	2	5	19	24		50	86
Additional General Observation*	12	9	10	13		44	147
Informal Phone Conversations [^]	1	5	25	23		54	9
Meetings with local Faculty	3	1	2	3		9	5
Totals	66	51	117	149		407	441

*These observations were not associated with a central business, but instead consisted of sitting in one of several central locations observing business activity in the downtown or one of the suburbs, usually with a translator who could answer my emergent questions and provide context

[^]Occurred between visits. Number allocated to previous research trip

[#]Done exclusively by phone

The panel nature of data collection was especially valuable to the grounded nature of theorizing. Having time between bouts of data collection enabled me to iterate between emergent themes and a variety of literatures, to revisit my research questions, and to update the interview protocols for the next round of data collection.

The studies asked complimentary research questions, meaning that all data had broad applicability, especially from a contextualization standpoint. For instance, even though the first paper asks about employment histories, that there was much cooperation from people in the same business has bearing on understanding the cooperative dynamics of the market (paper #3). As such, the data needs of the three papers were broadly reinforcing, creating a strong data set for analysis.

However, even though the same data underpinned each paper, I include separate methods sections in each chapter, for several reasons. First, different aspects of the context made it appropriate for each study. Second, I use the three separate methods sections as an opportunity to discuss the customization of sampling and data collection towards each research question. Third, the analyses were considerably different for each paper.

1.3.2 ESSAY #1

My first essay (Chapter 2), entitled *Enabling, yet constraining: The social influences and path dependencies guiding the careers of the Ghanaian self-employed*, explores the nature of employment and self-employment from a careers perspective. Motivating this is the dearth of wage employment throughout the developing world (Fox et al., 2013; ILO, 2012). This shifts the focus from what drives people *into* self-employment and instead onto decision-making *within* careers dominated by self-employment. This is especially important given the high rates of venture turnover in the developing world; rates can be as high as 30% annually in some countries (Mead & Liedholm, 1998). Self-employment is thus not an endpoint in itself, but instead involves running perhaps many ventures sequentially or in parallel.

With this in mind, I ask two related research questions. First, *how do the careers of the developing-world's self-employed unfold over time?* In asking this, I view venture selection, growth, and exit decisions as temporally interconnected. Second, *what guides career decisions?*

I ultimately found that self-employment is indeed a dynamic undertaking, as my 27 informants collectively averaged nearly three ventures each at a mean age of 37. One informant was on her ninth venture. I further delineate the types of venture selection, growth, and exit. From this, I put forth a model depicting the overall structure of careers dominated by self-employment. To this, and focusing on the second research question, I add an understanding of what guides these career decisions. In particular, I find that given the paucity of sources of human capital, informants relied on social contacts to obtain the *knowledge template* associated with a particular venture. Social contacts thus enabled self-employment, yet also constrained it, as close contacts know only so many templates. Similar dynamics played out during growth, with informants following existing templates

for how to grow their ventures. Social contacts, as well as path dependencies associated with the initial venture enabled these types of growth, yet also constrained the breadth of it.

From these findings, I contribute to the literature in several ways. Notably, I lay out several ways that self-employment needs to be reconceptualised when considered in the developing world. I also discuss the nature of entrepreneurial opportunities, focusing on reconceptualising the nature of self-employment in the developing world. I also discuss implications for social capital theory.

1.3.3 ESSAY #2

My second essay (Chapter 3) is entitled *With a little help from (where I see) my friends: The social and microspatial nature of learning amongst Ghanaian Self-Employed*. Framing this study is the need to understand how the self-employed confront the twin learning challenges of starting with minimal knowledge, and operating in dynamic environments. Motivating this is the observation that the types of learning focused on in the literature have little bearing in this context. As such, I ask *how do the self-employed in developing countries meet their learning needs arising while they are already running their businesses?*

I again find social contacts to be important sources of learning, and delineate the common sources and the types of learning drawn from them. More importantly, I find there to be a strong *microspatial* underpinning to this social learning. Learning happened in physically grounded location, especially in and around the business. After delineating the different *social spaces* where learning happens, I expand on the underlying attributes of a *microspatial dimension* of social capital. In doing this, I argue that the functioning of social capital cannot be adequately understood in an aspatial manner.

1.3.4 ESSAY #3

My third essay (Chapter 4), entitled “*Everybody needs their bread*”: *Social structure, norms, and the primacy of cooperation over competition in Ghanaian markets* works at a higher level of analysis. Though again using individual actions and social networks as a basis of understanding, the ultimate focus is market stability. Notably, subsistence markets lack the well-defined and well-enforced formal institutional norms that underpin markets in the developed context. Further motivating this study is ample empirical evidence of heightened cooperation and suppressed competition in developing markets (Narayan, Chambers, Shah, & Petesch, 2000; Narayan, Patel, Schafft, Rademacher, & Koch-Schulte, 2000; Narayan & Petesch, 2002).

In general, we thus lack understanding of market stability in the informal context, given the absence/disregarding of formal institutions, and the different ends towards which markets work. With this in mind, I ask *how do cooperation and competition interact in enabling market stability in the developing context?* In answering this question, I ultimately highlight the importance of non-economic informal norms and the socially embedded nature of economic exchange, especially that economic lives do not exist in a “separate sphere” from social ones (Zelizer, 2011). More specifically, I find that a combination of *socially fragmented* social structures between buyers and sellers, *overlapping social spheres* amongst those in the same business, and cooperatively oriented informal norms create a situation of *overt* cooperation and *covert* competition. Importantly though, many do not even want to take competitive actions, even if the nature of the market allowed.

1.3.5 OVERALL CONNECTIONS BETWEEN THE THREE PAPERS

Collectively, my three papers produce an integrated view of the nature of self-employment in the developing world. In particular, paper #1 lays out the general structure

of careers. By structure, I mean which jobs are undertaken, which ventures are started, and how the set of business activities is grown. For its part, Paper #2 takes a more fine-grained approach by looking at the nature of learning *within* a given venture.² Thus, these two papers speak to different, yet temporally interrelated, aspects of self-employment. Paper #1 sketches the contours of the lifelong careers process, while paper #2 looks internally within a single venture, once that venture is in operation. Finally, paper #3 builds on the common underlying theme of *socially based markets* that emerged in the first two papers. In particular, “business colleagues”³ are the most important social source of learning and support for my informants. Understanding what gives rise to this cooperative social foundation thus provides clarity to the principles guiding behaviour in the first two papers, while also further delineating the nature of the business environment.

² To prevent unproductive replication, I further do not consider learning for the purpose of growth, but rather just learning for the purpose of running the existing venture. Indeed, the frequency with which learning occurs simply to keep the venture viable is much higher than growth-related learning, which is what makes spatial factors so important.

³ The term my informants use to describe those running the same type of business as themselves

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**CHAPTER 2 ENABLING, YET CONSTRAINING: THE SOCIAL
INFLUENCES AND PATH DEPENDENCIES GUIDING
THE CAREERS OF THE GHANAIAN SELF-EMPLOYED**

Salim (a pseudonym) is a 33-year-old self-employed resident of Koforidua, Ghana with a high school education. Like many of his compatriots, self-employment was not his first choice, but he could not procure a government or private wage position. He thus had to become self-employed, and is currently on his sixth venture. Salim's first venture was selling cassettes, which he chose as he had a "senior brother"⁴ in the business who was willing to teach him. This learning was critical, as Salim's only previous employment was helping his mother sell produce when he was a child. Eventually though, overall demand for cassettes decreased. He then moved to Kumasi, Ghana, where he learned from the "only friend I know who lives in Kumasi." That friend happened to make and sell fried rice, so Salim took up this venture. He eventually returned to Koforidua and established a rice selling business there, which he later handed down to his "junior brother" after several years. For his fourth venture, Salim chose cell phone selling because he had a friend in the business. In making this decision, he did not "have any business in mind other than the cell phone." Gradually, and due to customer requests, he started repairing phones, which became his fifth venture. After some time though, Salim "decided to quit because the police people do disturb the phone sellers." Next, he chose shoe selling as he saw them as "a moving item...people are buying shoes more than cell phones." As this was his sixth venture, Salim knew he had to find a supplier in Accra, and did just that on his own. Over time, he expanded to include trousers and then shirts, as customers kept asking for them. Now, Salim's main goal is to upgrade his business from a simple roadside location to a concrete shop, something he hopes will allow him to hold more goods and attract additional customers.

Salim's case exemplifies common aspects of self-employment⁵ in the developing world. First, wage employment is rare, thus necessitating self-employment (Fox, Haines, Munoz, & Thomas, 2013; ILO, 2012). Fifty-five percent of the working age population is self-employed in Ghana and Uganda, 42% in Indonesia, and 40% in Thailand (GERA, 2014: 2010-2013 averages), versus the 5-12% that is typical of the developed world (Parker, 2009). Second, self-employment is a continuous process with up to 30% of all self-employed changing their business within a given year (Mead & Liedholm, 1998). To

⁴As is common in Ghana, "senior brother" indicates a close relationship with an older male.

⁵ We generally use the terms *self-employment*, rather than *entrepreneurship*, to differentiate the businesses we study from innovation-focused entrepreneurship. This recognizes differing views of what constitutes entrepreneurship, with some seeing risk-taking, venture creation, and residual-appropriation as sufficient, while others necessitate innovation (e.g. Moroz & Hindle, 2012). However, we also note that prior studies of self-employed microentrepreneurs draw links to components of general entrepreneurial theory (e.g. Bradley et al., 2012; Honig, 1998). We continue in this tradition.

this end, Khavul, Bruton, and West (2009: 1232) “suggest that economic informality allows for rapid cycling through business opportunities that can allow entrepreneurs to move to higher value-creating ventures.” Third, none of Salim’s ventures were innovative. Instead, they replicated easily observable businesses (Alvarez & Barney, 2014). Fourth, significant growth is uncommon. Indeed only 3% of ventures in the developing world grow to more than three employees (Nichter & Goldmark, 2009).

This nature of business presents a challenge to extant theory in several ways. First, much theory views self-employment as an end-point, ignoring what comes next (e.g. Blumberg & Pfann, 2016; Guerra & Patuelli, 2016). Even when self-employment is studied as part of a career, it is interwoven with wage-employment (Burton, Sørensen, & Dobrev, 2016). In this way, self-employment is pitted as an alternative to wage-employment (Kolvereid, 1996; Lévesque, Shepherd, & Douglas, 2002). However, in the developing world, well-paying formal wage jobs are rare, and informal ones are low-status and pay poorly, thus generally making the only choice *which* business to start.

Second, the notion of opportunity is also challenged. Literature focuses on “high-growth, high-wealth-creation businesses in either established or new start-ups” which is not the developing world’s norm (Bruton, Ketchen, & Ireland, 2013: 684). So while the concept of discovery, creation, and recognition opportunities (Sarasvathy, Dew, Velamuri, & Venkataraman, 2010) is generative for studying innovation and wealth creation, it has little applicability in Salim’s world. Indeed, even though it is the globally dominant form of self-employment, Salim’s type of employment is given but a fourth category – that of replication opportunity (Alvarez & Barney, 2014). This belies the considerable diversity therein.

Also challenged are notions of growth. In the developed world, successful growth may involve employing several dozen or hundreds of new employees. However, in some

developing countries, only 12% of ventures experience *any* employee growth, and larger firms are more likely to contract than expand (Fajnzylber, Maloney, & Rojas, 2006). Yet, there is no indication that the self-employed start a venture and change nothing until they exit and start another. Salim's case exemplifies this, as do Khavul, Bruton, and Wood's (2009) qualitative cases. So, how *should* we consider growth in this context?

It is therefore clear that there are significant gaps in understanding many aspects of self-employment in the developing world. As such, I undertake a qualitative study in Koforidua, Ghana. My goal is to build theory that accounts for the unique contextual factors encountered therein, namely the career-long, widespread, and necessity driven nature of this self-employment.

By focusing analysis on the employment histories of 31 self-employed Ghanaians, I make two key sets of findings. The first set lays out the basic structure of employment careers, emphasizing that career paths converge on a *self-employment* loop. Herein, the self-employed cycled between venture selection, growth, and exit, rarely going back into wage employment. Underpinning this were standard knowledge templates for given ventures. Because selection decisions had to be made quickly and were constrained by access to these templates, most decisions were *provisional* as opposed to *purposeful*. The second set of findings details the factors guiding venture selection and growth, especially social influences. In particular, informants relied heavily on social connections in acquiring the knowledge templates. Though these connections *enabled* them to start a venture, they also inherently *constrained* the breadth of choices. In growth, the initial choice of venture itself was also enabling and constraining, as knowledge acquisition and social network expansion revolved around the current venture. Thus, informants were insulated from outside "novel" information, inhibiting innovation. Similarly, social connections also played an enabling and constraining role in growth.

Ultimately, these findings allow several key contributions related to reconceptualising self-employment in the developing world. First is the necessity of considering self-employment as a *dynamic* endpoint due to the constant cycling between ventures. Related to this is the need to reconsider the notion of growth, as the observed means of growth amongst my informants were not “typical” of the literature, but were nonetheless widespread. Second, self-employment in this context is largely a closed and path-dependent system, pointing out the systemic factors structuring the non-innovative nature of this self-employment. Third, the concept of opportunity requires considerable refinement if it is to be expanded to include the type of self-employment found in the developing world. Fourth, this study adds to the growing literature pointing out the downsides of social capital. However, I argue that these constraints are not peripheral, but rather are core to the entire process of self-employment in this context.

2.1 BACKGROUND LITERATURE

2.1.1 THE NATURE OF SELF-EMPLOYMENT IN THE DEVELOPING WORLD

One of the most striking features of self-employment in the developing world is the lack of diversity. It is well established, and indeed readily observable,⁶ that many people run the same business in close proximity of each other. Mimicry and replication of existing ventures are thus the norm as explained by Berner, Gomez, & Knorringa (2012: 383):

The range of commodities on offer in the numerous shops is rather narrow, such as snacks, soft drinks, alcohol, cigarettes, toothpaste, detergents and other goods of daily need. Typically, every seventh building along a street houses a store like this, limiting the prospective customer base to some 10 families, who in addition patronize open markets and discounters for bulk purchases. What looks like a desperate situation in business terms is clearly quite attractive to slum dwellers. In Manila, we asked how

⁶ For instance, on a single 400m stretch of road, I counted 27 cell phone stands – largely selling the same phones – on market day (Thursday), and 19 the next day (Friday). Overall, there were around 250 businesses on this stretch of road.

they would use a US\$1000 lottery win, and the majority responded that they would open up yet another neighbourhood store.

The replication underpinning these ventures makes them conceptually and practically distinct from the customary focus of entrepreneurship research (Bruton et al., 2013). In particular, they are not based on the detection of non-equilibrium imperfections in product or factor markets (e.g. discovery opportunities, e.g. Kirzner, 1979; Shane & Venkataraman, 2000), or on the novel and iterative use of an entrepreneur's resources, abilities, and social contacts to develop a new market (e.g. creation opportunities, e.g. Alvarez & Barney, 2007; Sarasvathy, 2008). Nor are these ventures based on bringing together known demand and known supply in an unexploited market (e.g. recognition opportunities, e.g. Sarasvathy et al., 2010). Finally, this replication is not the same as the Western world's franchising model (Winter & Szulanski, 2001). Instead, ventures in the developing world mimic what "can be observed by almost all actors in an economy" (Alvarez & Barney, 2014: 165), leading to outcomes criticized as generating minimal economic wealth, and being inefficient and non-scalable (Porta & Shleifer, 2008).

Numerous institutional factors underlie this vitally different nature of self-employment. As other sources treat these comprehensively, and there is widespread agreement, I touch on them only briefly. First, financial institutions are largely inaccessible, and even informal financing mechanisms have limited reach (Osei-Assibey, Bokpin, & Twerefou, 2012). Second, overall physical infrastructure is inadequate (Webb, Kistruck, Ireland, & Ketchen, Jr., 2010). Underdeveloped information and communications technology (ICT) inhibits knowledge acquisition, while problematic physical infrastructure increases transaction costs and hinders planning (Dearden, Shafik, & Tedd, 2011). Third, legal institutions are problematic, as a lack of property rights, contract law, and government support constrains economic activity to the informal economy (De Soto, 2000, 2002). This

further limits business dealings to trust-based networks (Zakaria, 1999). Finally, overall levels of human capital are low. There is limited access to schooling (UNESCO, 2015), which is often of low quality (UNESCO, 2004) or at least ill-prepares students for business (African Management Initiative, 2012: 22). Speaking of Ghana, Debrah (2007) emphasizes the broad mismatch between the skills needed in the workforce, and those taught in the education system.

Paradoxically, the very factors that inhibit self-employment are also the reasons why it is necessary. Because of these conditions, the numbers of formal small, medium, and large enterprises are limited, thus drastically constraining wage-employment (ILO, 2012). For instance, only 16% of employment in sub-Saharan Africa is wage-based, with this number projected to rise to only 20% by 2020 (Fox et al., 2013). Self-employment and working in someone else's microenterprise are the only options. These second option is generally low-paying and low-prestige.

Furthermore, these factors also inhibit growth. The lack of institutional support is particularly noteworthy (Brown, 2015; Sutter, Webb, Kistruck, & Bailey, 2013). Indeed, fewer than 3% of MSEs in Africa and Latin America grow to four or more employees, and only 12% experience *any* growth (Nichter & Goldmark, 2009). However, numerous sources point to the fact that the self-employed consistently strive to grow their business activities, even if it does not mean adding more employees (Clark, 2010; Hansen, Little, & Milgram, 2014; Viswanathan, 2013).

2.1.2 THEORY AND SELF-EMPLOYMENT IN THE DEVELOPING WORLD

Certainly, many studies explore the nature of self-employment in the developing world. However, most either explore how macro-institutional factors effect self-employment, or how context moderates known relationships that come from theory

generated in the Western world. Fitting into the first category are Thai and Turkina's (2014) insightful study about the determinants of national rates of informal versus formal self-employment, as well as Kistruck, Webb, Sutter, and Ireland's (2011) paper on the how the developing world's institutional challenges impact the ability to use microfranchising as a poverty alleviation tool.

The second category is broader and includes work such as Honig's (1998) exploration of social, human, and financial capitals' impact on Jamaican microentrepreneurs' performance. Similarly, Bhagavatula, Elfring, van Tilburg, and van de Bunt (2010), and Bradley, McMullen, Artz, and Simiyu (2012) study the role of social networks in exploiting innovative opportunities. For their part, Bhagavatula et al. confirm the notion that networks having many structural holes facilitate learning about novel opportunities. Bradley et al. find the opposite regarding strong ties, namely that they are detrimental to innovation, as they insulate entrepreneurs from novel information.

Bradley et al. (p. 697) further add, "[e]xposure to family business allows an individual to learn how to start and develop a business either through apprenticeship or vicariously. Many of the information and skills necessary for decision making are not codified but are learned tacitly [through this exposure]." In doing this, they echo Colombier and Masclat's (2008) findings that French children with self-employed parents are more likely to become self-employed, especially in the same occupation as their parents.

To be clear, I do not suggest these approaches are problematic. On the contrary, such studies provide key insights into understanding self-employment in a different context. What I do suggest, is that given what we know of the developing world's unique nature, there is ample room to supplement current knowledge by building theory *from* the developing context, rather than transferring theory *to* it. In particular, the prevalence of necessity-based self-employment, its continuously changing nature over the course of a

career, and its inadequately studied modes of growth, present an occasion for building contextually grounded theory. Further, I agree with the approach of De Castro, Khavul, & Bruton (2014) and Khavul et al. (2009), namely that an inductive qualitative analysis is needed to properly account for, and develop theory about, the developing context.

With this in mind, I asked two related research questions. First, *how do the careers of the developing world's self-employed unfold over time?* In asking this, I view venture selection, growth, and exit decisions as temporally interconnected. Second, *what guides career decisions?* In this, I expected limited human and financial capital, as well as underdeveloped formal institutions to play a constraining role. Further, given the general nature of mutual-dependence in resource scarce environments, and insights from existing studies, I expect social capital to be heavily involved, due to there being nothing else to draw on (Narayan & Petesch, 2002).

Finally, in assessing the importance of these questions, it is noteworthy that 131 of the world's 193 countries, having 80% of global population, are developing (World Bank, 2015). These countries also collectively see much higher rates of entrepreneurship than the developed world. The developing context is thus the globally dominant one, even more so in considering self-employment; the affluent context within which most theory was developed is in fact the anomaly.

2.2 METHODS

To address my research question, I used a qualitative inductive methodology. Consistent with qualitative research in general, my research question was emergent (Sonenshein, Decelles, & Dutton, 2014). Initially, I focused on entrepreneurial learning. However, as I immersed myself in my informants' stories (Corbin & Strauss, 2008), I realized they were describing an approach to selecting businesses and to growth that was

outside existing theory. As one of my field note entries puts it, “there is no search, there is no sensitivity to information flows; there is only the copying of businesses their friends or family members do” (May 14, 2014). As another puts it, “they seem to prefer starting an entirely new business than to growing one...they don’t seem to know anyone who has successfully scaled a business” (November 22, 2014).

Field visits occurred in November-December 2013, April-May 2014, November-December 2014, and June-August 2015, with follow-up phone calls in January-March 2016. I stayed in local housing, took public transit, attempted to mimic some informants’ religious fasting, and was generally present in the community. This improved my theoretical sensitivity (Corbin & Strauss, 2008) and developed trust and candour with my informants.

2.2.1 CONTEXT

I chose Koforidua, Ghana as a research site for theoretical and practical reasons. First is the prevalence and unimpeded nature of self-employment. Fifty-five percent of Ghana’s working age population runs their own venture, of which 22% are new ventures (GERA, 2014; 2010-2013 averages). This speaks to Ghana’s increasing economic liberalization since turning away from its socialist roots in 1983, when the first of many World Bank Structural Adjustment Program (SAP) loans was negotiated (Meredith, 2011: 371–372). By 1995, 195 parastatal companies were privatized and their workforces cut by hundreds of thousands, necessitating self-employment (Thomson, 2010: 205). Such retrenchment of public-sector employment and the ensuing necessity of self-employment is common across other SAP countries such as Uganda, Zambia, and Kenya (Debrah, 2007).

Politically, Ghana is one of sub-Saharan Africa's most stable countries. The last political coup was in 1981, with increasingly free and fair elections since 1992 (Meredith, 2011: 393). As a result, economic upheavals associated with non-democratic political transitions have been avoided. Furthermore, since independence in 1957, Ghana has been free from interstate conflict as well as armed insurgencies. This stability means that economic patterns are based on "fundamentals" rather than on transient responses to shocks, which negatively affect enterprises (Branzei & Abdelnour, 2010; Honig, 2001). I thus do not have to disentangle my research question from the effects of social, political, and conflict-based upheaval.

Practically, Ghana's official language is English, with English literacy rates of 67% (Ghana Statistical Service, 2012). This widespread use of English allowed me to have a heightened degree of interpersonal contact with informants and thus richer data collection. It also allowed me to better immerse myself in the context, which is vital to qualitative research (Corbin & Strauss, 2008).

Koforidua has a population of 130,000 people and is two hours' road travel north of the capital, Accra, and three hours east of the largest city, Kumasi. It is the Eastern region's capital, and hosts all industries save heavy manufacturing. Informal sellers line the streets to sell produce, clothing, DVDs, food, jewelry, cell phone airtime, and much more. Some individuals can purchase permanent stalls made of concrete or old shipping containers, and may sell larger goods such as furniture, or offer services such as electronics repair or tailoring. Most non-food goods originate from Accra or Kumasi, where they are imported or manufactured. Commerce is concentrated around large downtown markets, yet the outlying neighbourhoods, where I also collected data, host vibrant secondary markets. Nearly all businesses are unregistered, though permanent stall locations pay a weekly or

monthly fixed tax to local authorities, while roadside sellers generally pay a small fixed daily tax (<5% of sales).

2.2.2 SAMPLING

The sample for this paper is part of a larger research project involving repeat interviews and observation of 31 informants, and single interviews with 75 others. For this paper, I focus on 27 of the 31 informants with whom I had multiple interviews; four are not included, as I lacked full data on their ventures. This was not based on any systematic differences, but rather that I was unable to schedule adequate follow-ups for clarification.

General sampling across the entire project was guided by considerations of diversity in education levels, age, gender, and type of venture (e.g. commerce based versus skill-based), as extant literature points to all of these affecting the venturing process. Once I attuned to this study's research question though, it was clear that some individuals rapidly cycled between ventures, while others had relatively stable careers. These emerging theoretical considerations drove subsequent sampling, as I needed to understand these categories. However, the initial sample already had many of the needed informants, as commerce-based informants' (e.g. those who buy and sell) careers were less stable than skill-based informants' (e.g. mechanics) were. Thus, I focused on collecting more data from *existing* informants, rather than seeking out new ones (Draucker, Martsolf, Ross, & Rusk, 2007). I redirected questions towards this theoretical consideration though.

To identify informants, I worked with students at a local university, and with community contacts I gradually made. I explained to them the types of businesses I was looking for, such as a new business in the retail sector, run by an educated woman. My assistants then identified businesses fitting these characteristics, and provided

introductions. After screening for willingness to participate and confirming study admissibility (e.g. not managing another's business), I conducted the interviews.

An overview of informants' characteristics, ventures, and data, is in Table 2, while Table 3 shows an overview of their business careers. These 27 informants were generally representative of the self-employed in Koforidua; e.g., I did not seek to build a sample of the most entrepreneurially active. Their mean age was 37 years, and on average, they were running their third venture. However, the most active, Fiddausi, has started nine, though not of her own wishes.

2.2.3 DATA

Across my 27 months of data collection, I collected several types of data, as seen in Table 2. Primarily, I relied on multiple interviews and observation bouts, conducting 164 interviews averaging 55 minutes each, supplemented by an additional 82 hours of observation. Central to my protocol (Appendix A of this paper), I sought to build an overall understanding of employment history, especially self-employment. In doing this, I wanted to understand why my informants chose particular ventures. I also inquired about the types of growth they experienced. We further spoke about their future growth ambitions. Also in the main protocol were general questions asking about self-employment in Ghana, which helped my better understand how they saw business, as these questions elicited their "informal theories" of how business works in Ghana.

I was fortunate enough to have follow-up interviews with these informants, sometimes across the entire 27-month period. These interviews played several roles. Primarily, they expanded on recurrent themes between informants. For instance, many informants talked about learning venture basics from someone else, so follow-up interviews sought to understand how they chose who to learn from. These follow-ups

Table 2: Overview of informants, including data collected from each one

M/F	Name	Age	Edu.**	Main Business Currently*	FT Emp.	PT Emp.	Bus. Age	Interviews					Total #	SN Diagram	Obs. (Hrs.)^
								Nov-Dec 2013	Apr-May 2014	Nov-Dec 2014	Jun-Aug 2015	Jan-Mar 2016			
M	Mănu	49	Primary	Tailoring	2	2	27	1	1	1	1		4		2
F	Abenaa	55	Voc	Tailoring of dresses + retail of clothing, jewelry			34	1	1	1	1	1	5		
F	Umma	54	Primary	Retail: Provision shop		1	20	1	1		5	1	8	Y	4
M	Samaila	37	SHS	Jeweler		1	10	1			6	5	12	Y	32
M	Dauda	31	SHS	Jeweler		1	8	1			5	1	7	Y	9
M	Kwakú	48	Tertiary	Wholesale: Cookies & drink	1		2		1	3	6	1	11	Y	2
M	Abba	67	JHS	RS: Airtime			6.5			6	8	1	15	Y	5
F	Fiddausi	52	None	Retail: Provision Shop			3			5	3		8	Y	6
M	Bitrus	27	SHS	Retail: Clothing	1		5			4	5	1	10	Y	6
M	Raki	30	JHS	Glass and Metal Work		1	5	1		4	5	1	11	Y	4
M	Salim	26	SHS	RS: Clothing			0.5			4	5	1	10	Y	1
M	Yaw	33	SHS	RS: Clothing			2			3	4	1	8	Y	1
M	Kwasí	24	SHS	RS: Clothing			2			3	3	1	7	Y	3
M	Okonkwo	35	Tertiary	RS: Women's jewelry			3			2	4	1	7	Y	2
M	Kwámè	27	SHS	RS: Phones			3			2	3	1	6	Y	2
F	Adwoa	43	JHS	Wholesale: Cookies & drink			1			2	3		5	Y	
M	Kwadwó	24	SHS	RS: Phones & Jewelry	1		5			2			2		1
M	Kwabená	22	JHS	RS: Phones & accessories	1		2			2			2		
F	Halima	47	Primary	RS: Fruit			1.5			2			2		
M	Kofí	25	SHS	RS: Phones & Accessories		1	2			2			2		1

M/F	Name	Age	Edu.**	Main Business Currently*	Interviews					Total #	SN Diagram	Obs. (Hrs.)^			
					FT Emp.	PT Emp.	Bus. Age	Nov-Dec 2013	Apr-May 2014				Nov-Dec 2014	Jun-Aug 2015	Jan-Mar 2016
F	Afua	29	JHS	Tailoring		2	2			1	2	1	4	Y	1
M	Yusuf	47	SHS	Retail: Spare car parts			13				3	1	4	Y	
M	Esono	37	JHS	Owner of car repair shop	5		14				3	1	4	Y	
M	Yacub	40	SHS	Makes glass beads	2		20				2	1	3		
M	Danlami	32	Primary	Custom furniture	1		11				2		2	Y	
M	Nii	34	JHS	Car repair and welding			14				2	1	3	Y	
M	Sisi	34	JHS	Jeweler		1	17				1	1	2		
Average/Total					0.5	0.3	8.6	6	4	49	82	23	164	19	82

*RS=Roadside Selling, ^On top of interviews, **SHS=Senior High School, JHS=Junior High School, Voc=Vocational

Table 3: Overview of number of ventures started, grown, currently being run, and employment experiences

M/F	Name	Age	Education*	Family Ventures Worked in	Non-Family Ventures Worked in	Apprenticeships	Ventures Started	Growth occasions**	Ventures exited	Current # of Ventures
M	Abba	67	JHS	1	1		2		1	1
F	Fiddausi	52	None	1			9	1	7	2
M	Bitrus	27	SHS	1			2	1	1	1
M	Kwadwó	24	SHS				2	1		2
M	Kwabená	22	JHS				1	1		1
F	Halima	47	Primary				3	1	2	1
M	Kwakú	48	Tertiary		2		2			2
M	Salim	26	SHS	1	3		1	1		1
M	Yaw	33	SHS	1			6	1	4	1
M	Kofí	25	SHS		1		1	1		1
M	Kwámè	27	SHS		1	1	2		1	1
M	Okonkwo	35	Tertiary	1			4		3	1
M	Kwasí	24	SHS	2	1		2	3		1
F	Adwoa	43	JHS	1			3		1	2
F	Umma	54	Primary	2			5	2	3	2
M	Yusuf	47	SHS	1	1		3		1	2
M	Raki	30	JHS	1		1	3	1	2	1
F	Abenaa	55	Voc		1		5	5	2	4
M	Mãnu	49	Primary		1	1	3	2	1	2
F	Afua	29	JHS	1		1	3		2	1
M	Yacub	40	SHS	1			1	3		1
M	Samaila	37	SHS	1	2	1	2	2	1	1
M	Danlami	32	Primary			1	2		1	1
M	Esono	37	JHS	1	1	1	1	2		1
M	Dauda	31	SHS	1		1	1			1
M	Nii	34	JHS		1	1	4	1	2	2
M	Sisi	34	JHS	2			4	3	1	3
			Total	20	16	9	77	33	36	40
			Average	0.7	0.6	0.3	2.8	1.2	1.3	1.5

*SHS=Senior High School, JHS=Junior High School, Voc=Vocational

**Not including growing by starting an additional venture

used a structured format. I also used follow-up interviews to track the challenges and progress of informants' ventures in real time. Overall then, the longitudinal nature of my

data allowed me to develop deeper understandings of my informants' histories, to see in real-time how they progressed, and to iterate between data analysis and data collection.

All interviews were semi-structured to give informants latitude to tell their stories, and most took place at their workplaces. Question specifics changed with the stories they guided me through (Charmaz, 2006). A majority of respondents spoke English. For those who did not, I employed a translator to translate Twi or Hausa in real time. Regardless of language, most interviews were recorded and professionally transcribed. Finally, I took approximately 350 pages of written notes, a starting point for analysis.

Observation was also key. Informant observation was separate from interviewing, and built my general understanding and helped develop additional interview questions. General observation (147 hours' worth) took place in one of several central locations and focused on the overall ecosystem of business. To help my understanding, I usually sat with one of three businesspeople. They were happy to have me sit with them, as long as I was willing to serve as extra labour when needed. I took approximately 150 pages of notes across all observation.

I also helped 20 informants construct social network diagrams detailing all people involved in the business. In these diagrams, we placed the informant in the middle and then spoke about the different people surrounding and enabling the business to function, such as the example in Figure 1. Common topics were customers, suppliers, family members, and those people running the same business. Collectively, these diagrams represent their personal take on the components allowing their business to function. A summary of whom they viewed as involved in the business is in Table 4.

Figure 1: An example social network diagram created with an informant

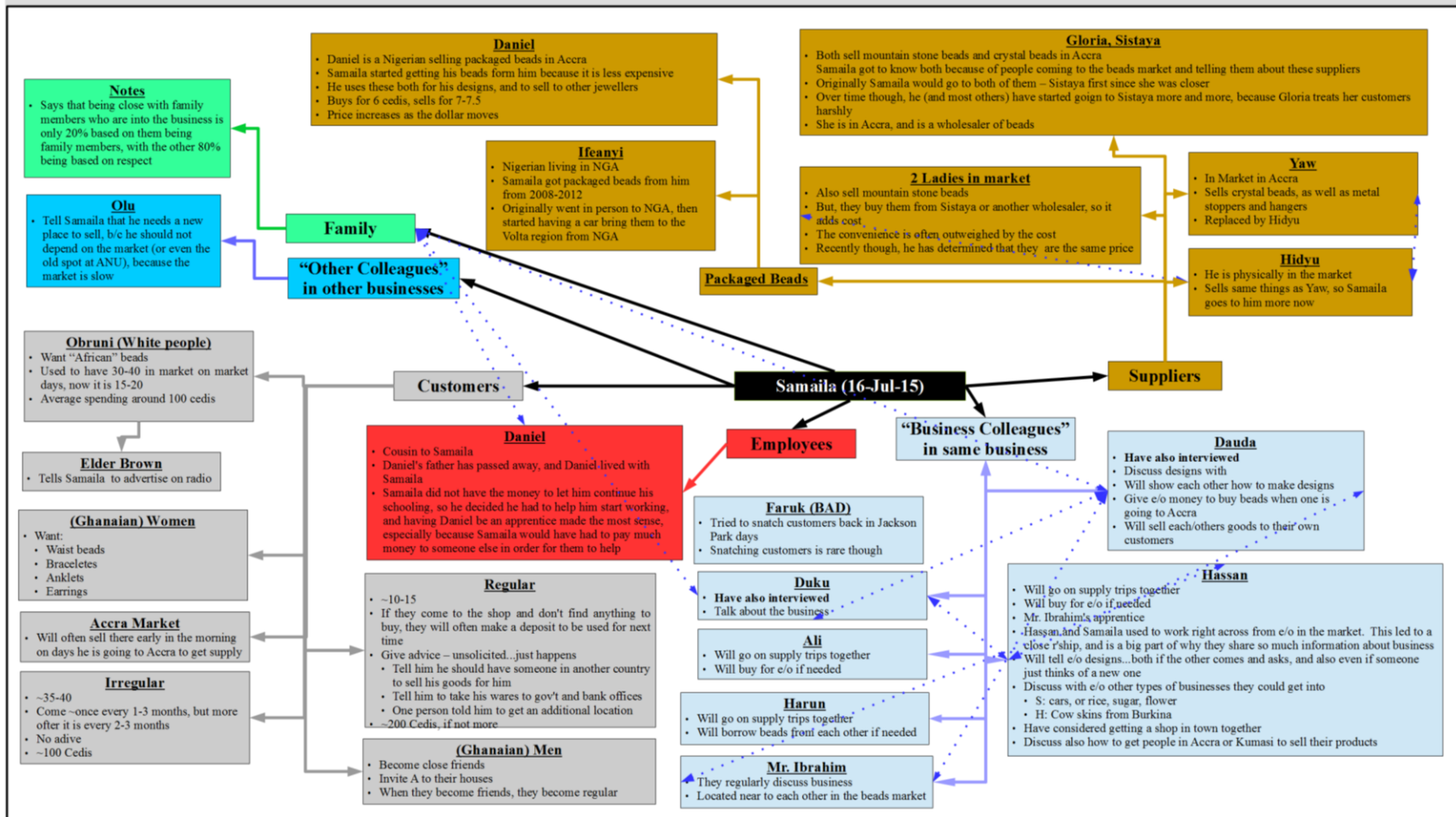


Table 4: Summary of key contacts for a selection of informants

Name	Cust.*	Supp.*	Same Bus.	Other Bus.	Family	Total Within Current Bus.	Total Outside Current Bus.
Abba		2	3	1	1	3 + 2*	2
Fiddausi			1		1	1	1
Bitrus	20	7	4	2	1	4 + 27*	3
Raki			10			10	
Kwakú	20	6	2		1	2 + 26*	1
Salim	10	6	7			7 + 16*	
Yaw			6		2	6	2
Kwámè			2		1	2	1
Okonkwo			1			1	
Kwasí	20		8		1	8 + 20*	1
Adwoa	30	8	6	1	2	6 + 38*	3
Mãnu		2		3		0 + 2*	3
Umma			3		1	3	1
Samaila	15		5	1	1	5 + 15*	2
Danlami	30	8	2			2 + 38*	
Esono			2	2		2	2
Dauda	40		9		1	9 + 40*	1
Nii	8	2	8			8 + 10*	
Fremah					1		1
Sisi	20	8	8	3		8 + 28*	3
Total	213	49	87	13	14	87 + 262*	27

*Informant stated that they discuss business with at least some of these regular customers/suppliers. Does not include other type of customers/suppliers such as occasional.

2.2.4 DATA ANALYSIS

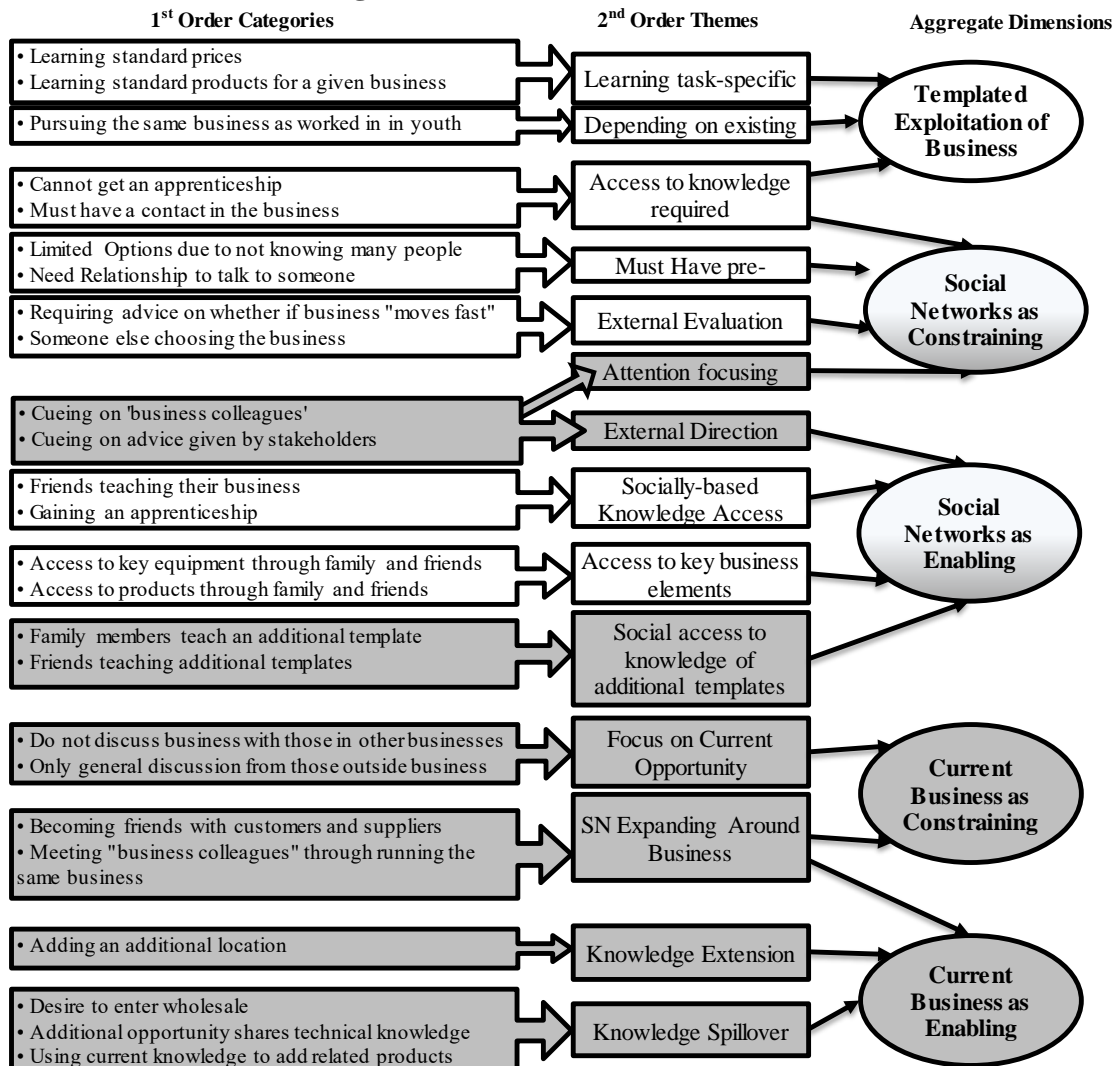
For the current paper, the first analytical step was developing detailed timelines of each informants' business activities. The full versions are in Appendix II, while a summary of them is in Table 7. With these histories compiled, I then coded several items, including the reason for starting the venture, the types of growth undertaken, reasons for exiting the venture, and the social influenced involved in selection and growth. This analysis was central to understanding the basic structure of informants' careers.

To understand the deeper reasons *why* this structure had the form it did, I undertook in-depth qualitative coding. After sensitizing to this study's research question during and shortly after the second wave of data collection, I open-coded (Corbin & Strauss, 2008) a broad set of the single-interviews. I started from scratch, and built categories capturing my informants' understandings about venture selection and growth. Categories emerging at this time focused on the seemingly ad hoc nature of selecting a business, the tendency to grow business activities by starting an entirely unrelated venture, and the importance of social networks. As is the norm for grounded theory work, this initial stage was very iterative (Locke, 2001). Concurrently, I read broadly in the entrepreneurial opportunities and growth literatures, and developed the new interview protocol (explained above). Importantly, I do not include those single interviews as data in this paper, as the employment histories are not complete.

These initial views guided subsequent data collection and analysis. The additional data from wave three provided another occasion for me to open-code. Importantly, I did not seek to replicate the earlier open coding, but instead let the data speak for itself. In doing this, and in having richer data, I found that there were nuances I had failed to capture in my initial sensitization. For instance, I recognized the distinct nature and roles of different parts of the social network. Family and friends were always present, but were relied upon more at start-up, while the contacts made during running a venture became increasingly important. With this improved understanding, I then axially coded (Corbin & Strauss, 2008) to understand relationships between categories, and aggregated them into more abstract second-order themes. This led me to start seeing connections between social networks and the "ad hoc" nature of venture selection. I continued building histories in wave four, and used this data to refine the data structure until continued reading failed to produce additional novel insights. To reach this theoretical saturation (Corbin & Strauss,

2008), I undertook a constant dialogue between data and literature “to ground constructs that were true to my data but abstracted from the particular context” (Sonenshein, 2014: 820). I settled on five aggregate dimensions as seen in Figure 2: templated exploitation of business, social networks as constraining, social networks as enabling, current business as constraining, and current business as enabling. Importantly, several of the second order themes applied to multiple aggregate dimensions.

Figure 2: Overview of data structure



Non-shaded cells indicate parts of the data structure speaking to opportunity selection, while shaded cells speak to the growth in business activities. Mixed cells contain data from both.

Memo writing was central to analysis and theory development (Lempert, 2007). In Ghana, I wrote daily summary memos as often as I could, in order to integrate patterns across the day's interviews. I also wrote more detailed weekly memos to draw out the nuances in emerging patterns (Locke, 2001). For instance, one memo drew out the reliance on knowledge templates for starting a venture. Another detailed the connections between knowledge templates and social networks. When I was back from Ghana, I continued writing memos, focusing on connections between evolving categories, themes, and dimensions. These memos served as the basis for this paper's findings section.

Several factors ensured reliability. First, all analysis was done in NVivo 10. Second, as my theoretical account deepened, I had many discussions with local University faculty and key informants to gain feedback and input. Finally, I was sure to only use findings present in multiple data sources (Sonenshein, 2014). Because of the lack of written documents, I could not rely on intra-history triangulation for building theory, and thus relied upon inter-informant triangulation.

2.3 THE NATURE OF SELF-EMPLOYMENT^{7,8}

As seen in Table 7, the careers of most informants began with either family or wage employment, before moving into self-employment. Given the ubiquitous nature of self-employment, most informants helped in their parents' ventures, such as Okonkwo helping his mother in her provision store (a store selling food and household goods), or Raki helping his mother make bread. For its part, wage employment was comparatively rarer. Furthermore, with the exception of Kwakú's work for the Electric Company of Ghana, and

⁷As is common in many countries where English is an official language, but not the historical tongue, English is spoken somewhat differently in Ghana. As such, North American readers may find the phrasing odd, that unusual words are used, and that joining words such as "the" are often lacking. In keeping true to the data, I present the quotes as verbatim as possible, but add clarification when needed.

⁸ Consistent with standard qualitative practices, I include tables of support quotes throughout the findings

as a parking attendant in the United States, as well as Kwámè's temporary placement with the Ghana Fire Service, none of this wage employment was formal or well-paying. Instead, informants had low-wage, low-prestige jobs such as Nii's time spent as a farmhand pulling weeds, or Samaila's experience making and smoking leather:

You know, being a laborer is not something I intended doing...There was a time that my grand mom, a mother to my mother...she came to Koforidua to say hello to us. And then she went home and then she was told that I was at the place roasting cow skin. Could you believe I was there toasting the cow skins when my grand mom came there and asked me – because I was so black with the ash of the cow skin that we're roasting, it painted my face that my grand mom even couldn't identify me. So she asked me, please, "They said my grandson, Samaila, is here, I don't know if you know him." Could you believe that? So she asked me and then I kept laughing. She asked me why and then I said it's Samaila you're talking to. Then she broke into crying and then she made me get back and stop that work that particular day and took me home and warned me not to go and do that work because it's a very dangerous work with the fire.

Given that stable and well-paying employment was so rare, and that family employment necessarily had to end when one needed to make more money or move on with their life, informants ultimately entered into self-employment.

2.3.1 SELECTING A BUSINESS

In total, and as seen in Table 5, my 27 informants collectively started 77 ventures, averaging just fewer than three each. As will be touched on later, they also undertook many bouts of growth. In fact, starting another venture often *was* their growth.

Different factors drove venture selection, the most common of which were informants' views on demand and profitability: "I found some people at that time...and they are making very good sales. So from that I also decide to see if I can sell some. So that is how I decide to sell meat pie and chips not any other food" (Fiddausi). In saying this though, such views on demand and profitability were not determined through careful market analysis, but

rather on heuristics, such as how many people were “into the business.” The more people selling something, the higher the assumed profitability and demand.

Table 5: Reasons for selecting a venture or apprenticeship, or for undertaking growth. Multiple reasons were given in some instances.

	Start	Growth*	Apprenticeship
Total # of instances	77	32	9
Saw some demand	20	7	3
Potential profits: the business "moves fast"	11	4	
Had Family/friend to learn from	11		
Had undertaken an Apprenticeship	9		
Simple Business/Low capital	7		
Had skill/knowledge	8		
Observing other businesses - saw that they made some money	6	5	
Access to products	4		
Family Continuation	4		
Had needed resources	3		
Some Experience	3		
Passion	1		2
Natural follow on from current business		9	
Customers Demanded		7	
Family/Friend Access			4
Other	5	5	

*Not including growing by starting an additional venture

2.3.1.1 *Templated Approach to Business*

Informants were not, however, able to start any venture they saw as high demand. On the contrary, knowledge considerations constrained them. This factor was so important that in 11 cases the only reason for selecting a business was that the informant knew someone in that business, such as Yaw’s rice selling example in the introduction. Though money also constrained, it generally only limited the *size* of the start-up, and not the possible businesses. As Kwakú put it, “if you are unable to lay hands on a huge capital then you start with the little one you have.”

In acquiring knowledge, informants focused on the *manifest elements* of a business, e.g. easily communicable and understandable. This is as opposed to approaching business from a “principled” manner of understanding fundamentals. In this way, *knowledge templates* underpinned the ventures. Possessing such a template was a prerequisite with very few exceptions. Templates almost universally included standard prices, products, and suppliers for a given business, as well as idiosyncratic knowledge. As Salim puts it: “what [products] people mostly want...knowing the people’s demands,” “where to get your goods from, that is a supplier,” and “how to give a good price to customers.”⁹

Table 6: Supporting quotes for dimension of *templated exploitation of business*

1st Order Code	Representative quotation
<u>Learning task-specific manifest knowledge (Business Selection)</u>	
Learning standard prices	Kwámè, Phones - I [used to] sometimes be with [my friend] and figure out how much he is selling his product and I also sometimes ask him on how much he is selling his goods to his customers.
	Fiddausi, Provision Shop - There is a time that my grandma sometimes send me to Accra to buy some and some of the toffees and the cigarettes she sells from Accra. Some sales and work...she'd put them on the tray, so that I can roam about with it to sell.
Learning standard products for a given business	Salim, Clothing - I was in Tema some years ago and was with my friend who was into this business. I realized from that friend that the business is very nice, and that prompts me to start this business...[he taught me which] of the trousers and of the clothes that he has, which of them do move faster in the market, and others that don't move faster in the market.
	Umma, Provision Shop - There are so many things that form a provision shop. Before I start my business I also go to people's shop to buy provisions, so I know what people buy from those shops. So from there I realize or I know what I should start with.
Learning who the suppliers of standard products are	Samaila, Jeweler - I tell you, the firewood selling business is not something that you have to make much inquiry before you can start it...the thing that you'll need to do is one: where to get the firewood. My friend taught me. He taught me that he does get it from a village called Lapa.
	Kwámè, Phones - [My friend] also gave me the direction on where I can get some [phone] accessories but he did not go with me. He gave

⁹ It bears noting that there is no strict delineation of templates. For instance, two provision shops may have the same general offerings (such as tea, bread, rice, biscuits, soaps, etc.), but may differ in the inclusion of peripheral items such as dry pasta, *kenke*, and spices. Thus, templates are not identical, but have a common core, especially in the pricing and inclusion of core products.

1 st Order Code	Representative quotation
<p>Pursuing the same business as worked in as a youth</p>	<p>me the wholesaler number and then let someone take me to Accra to where I can buy it.</p> <p><u>Depending on existing knowledge (Business Selection)</u></p> <p>Umma, Provision Shop - I did learn something from my mother that really helped me to also run because at that time after we sold food in the morning and then in the afternoon I would just come out with my small table, by then I was sell some small provision on the table.</p> <p>Fiddausi, Provision shop - Sometimes we learn [selling provisions] from our parents...Our parents used to give us some discount on small product [food usually], and we go about selling it. See we pick those ideas from our parents since our childhood.</p>
<p>Cannot get an apprenticeship</p>	<p><u>Access to Knowledge required (Business Selection). Also a theme for 'Social Networks as Constraining.'</u></p> <p>Raki, Metal and Glass Work - So, I thought of becoming an electrician. When my parents took me to somebody or someone to teach me more about electrical work, it's very unfortunate he told me that he has gotten the number of apprentice he wants. So, he cannot take me as a worker or apprentice. [And he was unable to do the job as a result].</p> <p>Esono, Welder - You have to know somebody before you can take your son to him [to get an apprenticeship].</p>
<p>Must have a contact in the business</p>	<p>Bitrus, clothing - Yeah if you want to start a business I think, I believe if you want to start a business like my business per se, you have to ask the people who are in the business first. That is the most important thing. You have to ask them how is the business go? How is the advantage? How is the disadvantage? You have to notice all of that first before you go into it.</p> <p>Abba, Airtime - If you don't want [to follow something your family member does], there is some business that if you don't contact somebody, or learn from somebody you can't make it...something like goldsmithing, and this tailoring shop</p>

2.3.1.2 *Depending on Existing Knowledge*

For some, a prior stint in a parents' businesses provided the knowledge template, such as Fiddausi's experience in one of her earlier ventures: "I was entering marriage and [selling rice and beans] was my mother's business, and I was with her by then helping her, so automatically I get in that business through helping my mother." A few even managed to learn the knowledge template from previous employment, such as Kofí who specifically worked with a cell phone seller so he could learn that business. However, informants made

it clear that employment was rare. In the only instance of education playing a leading role, Abenaa became a seamstress through her vocational education.

2.3.1.3 *Learning Manifest Knowledge*

Lacking existing knowledge, most informants concentrated on extracting manifest knowledge from social contacts. They sought out the standard prices, products, and suppliers for a given business. Salim explains how, in choosing to run a clothing business, he learned the proper products: “I started going to get some goods with my main friend and he also told me the kind of material or the kind of clothes I should have that people want.” He also learned from a friend who the appropriate suppliers were “[t]he first time I went to Accra to get some clothes I met Izu...I asked him of where I can get the best clothes with a good price. He showed me the place...I got very nice clothes with a very good price.”

2.3.1.4 *Access to Knowledge Required*

In cueing on manifest knowledge, informants ignored business concepts. Emphasizing this is agreement on needing access to someone in the business:

So, [imagine] for example maybe I wish to sell mobile phones, but I don't have anyone to teach me or tell me on how to start selling mobile phones. [Instead] the one that I have [runs] a clothing boutique business, I would just go to him instead of sitting down wasting much time to get somebody to tell me how to sell phones. I will just go to the one that I think will be willing to tell me or my friend who sells clothes. (Samaila).

To Samaila, there is no point in wasting his time trying to find a friendly cell phone seller when he already knows someone who runs a boutique. Even with a hypothetical preference for selling phones, the importance of access trumps this preference. For Samaila, the focus is on learning *specifically* about a given venture. He – like almost all informants – does not mention learning underlying fundamentals. In this way, learning *about* business and learning *a* business are synonymous.

However, the need to acquire a knowledge template was not universal. Some informants essentially “figured out” the knowledge template on their own. Yaw’s sixth venture is such an exception. He wanted to sell clothing, and through a combination of careful observation and his existing knowledge of suppliers in Accra, he was able to do just that. Importantly though, Yaw’s five previous venturing experiences had done much to develop his understanding of fundamentals. In his case, Kwakú did not draw on any help on his *first* venture. However, he has a college education and worked in the United States for nine years, which is exceptional. In this way, we can see that education and wage employment are indeed helpful; it is just that they are so scarce.

2.3.1.1 *Provisional versus Planned*

Amongst informants, there was considerable variability in the intentionality with which they selected ventures. In general, commerce-based ventures (e.g. buying and selling) were selected *provisionally*, while skill-based ones were selected *purposefully*.

A planned selection involves selecting a venture that one believes will continue to be profitable into the future, and for which there is significant opportunity to grow. This often requires undertaking an apprenticeship to learn an underlying skill. Accordingly, skill-based businesses such as carpentry, tailoring, and being a jeweler, are typical of the planned approach. Mănu took up a tailoring apprenticeship to care for his family:

I thought it wise to have my own business, because life must carry on. I have to raise children, look after them, [and] build my family. So, I thought it wise for me to establish my own business, to enable me have some money to take care of all these things.

At the same time though, an apprenticeship involves significant financial hurdles, as they are low wage and last for several years. In addition, the “master” generally requires payment. In some cases though, the master was known through family relationships, easing this burden. Samaila explains how he got into the beads business:

Informant	Career Event #										Ventures		
	1	2	3	4	5	6	7	8	9	10	Provisional	Planned	FC
Samaila	FE	NV ^{PR}	WE ^{PR}	WE ^{PR}	AP ^{PR}	NV ^{PL}					1	1	
Danlami	AP ^{PL}	NV ^{PL}	NV ^{PL}									2	
Esono	FE	AP ^{PL}	WE ^{PL}	NV ^{PL}								1	
Dauda	FE	AP ^{PR}	NV ^{PL}									1	
Nii	WE ^{PR}	NV ^{PR}	AP ^{PL}	WE ^{PR}	NV ^{PL}	NV ^{PR}					2	1	
Sisi	FE	FE	FC ^{PR}	NV ^{PL}	NV ^{PR}	NV ^{PL}					1	2	1
Sub Total											9	17	2
Total											46	24	

FE=Family employment, FC=Continuation of FE, WE=Non-Family wage employment, NV=New Venture, APP = Apprenticeship, ^{PR}=Provisional venture selection, ^{PL}=Planned Venture Selection, **BOLD** = Still running

[I had] a friend who was into the beads business, who is very close to me. And then at that time almost 70% of my friends or people around me are also into the beads business. So, my aunt took me to that friend of mine and then told him she wants [him] to take me [as an apprentice]...So, he agreed. So, that is what happens with some other people. Their parents take them to either their friends or maybe their friend's relatives to teach them.

A provisional selection occurs when an informant puts little thought into selection, or when constraints force the would-be self-employed to select a venture based not on overall desirability, but rather based on access, generally to knowledge. This definition necessarily includes ventures entered into opportunistically, such as when Nii, already having planned and established himself as a welder, started selling glass for car doors simply because his customers asked him to. Generally, a provisional selection is not initially a desired end state, though in some cases it becomes highly valued. Salim exemplifies this, as he initially chose to sell clothes because it was accessible and he had friends from whom to learn the template. Over time though, he grew to see that this business had much potential, so he now intends on remaining in it.

As shown in Table 7, the 17 commerce-oriented informants collectively selected 37 ventures provisionally, while only seven were typical of the planned approach. A further three simply continued doing what they had learned from their parents. This contrasts with the 11 skill-based self-employed who started 18 planned ventures to only nine provisional ones. However, most provisional selections either came before they learned their skill or were growth efforts, such as Nii's above-mentioned growth into window glass.

2.3.2 GROWTH OF BUSINESS ACTIVITIES

Growing business activities was an important component of my informants' careers. Furthermore, growth intentions factored heavily into their future career plans. Importantly though, much of this actual and intended growth did not involve growth of an

existing venture, as discussed below. In this way, growth involved either the extension of an *existing* template (traditional view of growth) or the taking up of a *new* template.

Table 8: Actual and intended means of growth

	Actual	Current Intentions	Total
Organically Expanding Product/Service Offering	14	9	23
Pursuing an additional unrelated Template	9	15	24
Additional location	8		8
Pursuing an additional related Template	7	6	13
Entering Wholesale	5	8	13
Pursuing Scale	4	4	8
Upgrading Business Type	1	6	7
Total	48	48	96

2.3.2.1 *Organically Expanding Product/Service Offering*

Most commonly, informants added products and services to their current offerings. For instance, between my third and fourth visit, Fiddausi added tea, soaps, and kenke to her provision shop. Such growth was also a common aspiration, with Salim wanting to add watches and colognes to his clothing stand.

2.3.2.2 *Pursuing an Additional Template*

In the data, there are nine instancea where informants expanded by starting a completely unrelated business; Umma opened an electrical supply shop which was unrelated to her business importing goods from Togo. There are another seven instances where the additional venture was related to an existing one. For instance, Yusuf started selling radiators because he was already repairing them, thus possessing the requisite knowledge. Growth intentions similarly involve new ventures, especially unrelated ones. For instance, Salim who sells clothing, want to go add a chicken farm. Samaila, a jeweler, wants to start selling rice because “it is mandated on everyone to eat. So, whether you have

money or not, it is obligatory that you must eat...Then it tells me if I'm able to establish that business it will really help me because people always need it, to survive.”

2.3.2.3 *Additional Location*

Several informants – Abenaa, Kwasi, Samaila, and Sisi – copied their business to another location. With the exception of Kwasi though, they did not hire someone else to run the additional location for them, but rather split time between the two locations. Doing this took advantage of the fact that different parts of Koforidua were busier on different days of the week, especially the bead market on Thursdays. For Kwasi, establishing a second location expanded sales. He was lucky enough to have a trusted employee to run the second location. For all four, this initially secondary location had the additional advantage of ensuring continuity when they had to exit their initial location.

2.3.2.4 *Entering Wholesale*

This growth route builds on the current knowledge of the products customers want. For instance, Umma started selling provisions to the other shops around her, taking advantage of her connections with suppliers. Aspirationally, Kwadwo actually mentioned getting his wholesaler's help in becoming a wholesaler: “I have to go to that place with his wholesaler who has been going to Dubai to learn something from him about going to Dubai.” This anecdote exemplifies the common trend of wanting to go to Dubai or China to import directly into Ghana.

2.3.2.5 *Pursuing Scale*

Only a handful of informants truly scaled their businesses. Manu, a tailor for 27 years, continues to add employees as his overall demand level necessitates it. In the future, he envisions going into “mass production” through specialization. Yacub is the most

interesting case. He started making glass beads simply because his family did. However, he now exports to Europe, and to meet demand he established a network of nominally independent beads makers who help him meet bulk orders.

2.3.2.6 *Upgrading Business Type*

There is a natural hierarchy of sorts in exploiting a business. The same template – products, prices, suppliers, location – that can be exploit by selling from a roadside stand can be upgraded to a wood-framed semi-permanent stall, or a modified shipping container, or even into a permanent concrete shop. For instance, Fiddausi started selling for her current business “by just buy one tin of milk, only one, and sell, if I sell and then I have it with some money that I have and get back to market and get to a different tin to sell it.” She now has a fully stocked provision shop in a modified shipping container.

2.3.3 REASONS FOR EXIT

Informants did not stay in a venture for their whole career. Indeed, turnover was high. In some instances, they exited a venture because there was a better opportunity elsewhere. However, the most common reasons were involuntary, as seen in Table 9, which also shows the reasons for exiting employment, though I do not focus on that.

2.3.3.1 *Issues with Business Location*

Most commonly, informants had to exit otherwise prosperous businesses when they lost access to land or a building. For instance, Fiddausi exited two consecutive businesses when property owners kicked her out, first from a roadside location where she sold rice and beans, and then from a school where she sold meat pies to schoolchildren. This shows the inherent instability coming from not being able to afford the land on which they sell. For her part, Fiddausi was later able to buy a shop, which has given her stability.

Table 9: Reasons for exiting given types of employment. Multiple main reasons were given in several instances.

	Venture	Non-Family Employment	Family Employment
Total Instances	36	16	20
Property issue	12		
Insufficient Profit/No capital	7	3	5
Life events	6	1	
Lack of demand	3		
Better opportunity Elsewhere	3		
Supply issues	3		
Competition	2		
Low prestige		5	
Left to start own business		4	6
Job ended/ Business closed		1	4
Grew too old for this			3
Went to school			2
Evolved into Own Venture			2
Other	8	2	

2.3.3.2 *Financial Challenges and Lack of Profitability*

Informants commonly expressed they were simply not making enough money, or could not muster the capital to continue operations. For instance, Yusuf exited the radiator sales business as he said it was tying up too much of his capital and he was not making enough money. He went on to sell automobile spare parts, which have a higher turnover and profit.

2.3.3.3 *Life Circumstances*

Especially common amongst female self-employed, life events such as marriage forced exit. Umma had to exit her first provision shop business when she was married and moved to Togo. She then started importing goods from Togo to Ghana, but had to exit this when she divorced and moved back to Ghana.

2.3.3.4 *Competition and Downturns in Demand*

Only two informants expressed leaving a business because of competition. For instance, Umma left the electrical supply business when too many other people entered and drove down prices. Somewhat more common, general demand decreases also forced exits, such as Yaw from the cassette business.

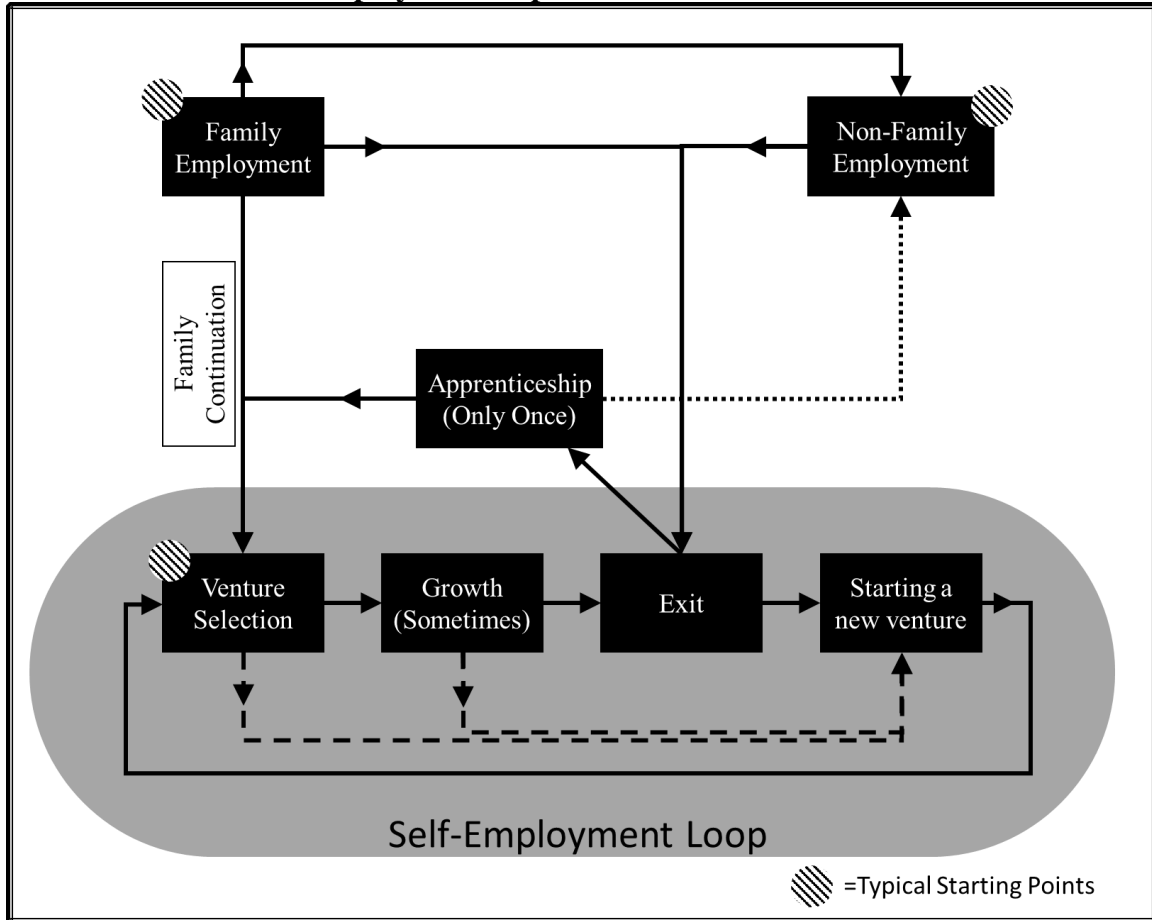
2.3.4 OVERALL PATTERNING – THE SELF-EMPLOYMENT LOOP

Self-employment, though the focus of most careers, is but part of a larger career process. In particular, most informants started by helping parents, or working for a wage from a non-family member. On occasion, family-based employment led informants to create their own ventures based on replicating this template, as shown on the left of Figure 3. Other times, wage employment succeeded family-employment, such as Salim, who went from his mother's restaurant to a low-paying security job. Salim, quite uniquely, actually followed-up this wage employment with two other bouts, before starting his own venture.

Ultimately, paths converged on the self-employment in the bottom of Figure 3, as there is simply too little well-paying wage employment. My informants thus had to select a venture, as described above. While running their business, they consistently pursued growth, as they saw this as the best way to provide for their families. However, financial challenges were a constant obstacle, many of which had nothing to do with the venture. Illness, the expense of getting married, and children's school fees all took money from the venture. This ultimately moderated growth and forced an incremental approach.

When forced to exit a venture, informants generally had to quickly find a new business to run, hence the provisional nature of much self-employment. Lacking any type of social security net, they had to find a way to provide for their families. This put them back at the start of the self-employment process.

Figure 3: Schematic outline of general career process. With very few exceptions, the self-employment loop is not exited once entered.



Importantly, after first becoming self-employed, virtually none of my informants went back into wage employment, highlighting its aspirational nature. The only exceptions were when informants were young and running highly provisional ventures. For instance, Samaila bought and sold firewood in his mid-teens, later became an assistant to a mason, and then a labourer at an informal leather-production centre, before settling into a career as a jeweler. In other instances, informants undertook apprenticeships and ended up working with their masters before starting their own ventures.

Other than these youth-based exceptions, informants' employment histories underscored staying within a *self-employment loop* after entering it. Careers thus settled into cycling between venture selection, growth, and exit, with exit leading back to

selection. For informants such as Yaw and Fiddausi, this cycling was constant, as they were on their sixth and ninth ventures, respectively. Some informants though, especially the skilled, produced long-term stable ventures. A few even leveraged this stability into significant growth in venture activities, such as Abenaa who started as a dress-maker, but now runs a diverse set of three ventures, including a training school for other dress-makers.

2.4 INFLUENCES ON VENTURE SELECTION AND GROWTH¹⁰

With the basic career structure laid out, I turn to a discussion of the elements guiding self-employment decisions, as this is the focus of most careers. In particular, I point to the enabling and constraining nature of social networks across both business selection and growth, as well as the enabling and constraining nature of the initially selected business, e.g. path dependency.

2.4.1 INFLUENCES ON VENTURE SELECTION

Strong social factors underpinned venture selection, as seen in Table 10. As we will see, these influences both enabled and constrained my informants.

2.4.1.1 Social Network as Enabling

My informants drew heavily on social networks while selecting and starting their venture. For instance, some chose a business because of access to particular resources, such as Fiddausi selling body creams because her sister supplied them from Togo. Though such access was sometimes important, most informants downplayed it, explaining that many businesses can be exploited at a very small scale. Furthermore, only seven of the 20 informants who created network diagrams reported gaining funding from their networks.

¹⁰ Consistent with qualitative research practices, I include data tables with supporting quotes.

Table 10: Social influences on venture selection, growth, and on apprenticeships.
Note that multiple influences were given in some cases.

	Starting a Venture	Growth*	Apprenticeship
Total # of instances	77	33	9
Learned business from Friend	23		
Learned business from family member	17		
Family/Friend resource/finance help	8	2	
Friend advises	4	1	
Family is source of supply	4		
Mimic and observe friends' businesses	2	3	
Friend helped procure the location	2	1	
Trust w/ Others		6	
Learned from business colleague		5	
Learned from Church group		2	
Existing connections facilitated		2	
Family/Friend helped obtain access			6
Other	5	3	
None	14	10	

*Not including growing by starting an additional venture

More important was knowledge. In fact, in 46 of the 77 ventures started, social access to knowledge was the most important facilitator of being able to start that business. Given a lack of education and work experience, informants turned to social networks for this knowledge. As Samaila put it: “In Ghana what I know is that most of the people who learn business, did not learn it from school.” Absent the ability to go to school or enter the workforce to acquire the knowledge template, informants turned to their social networks, notably friends. Kwámè, who sells cell phones at the roadside, explains:

I have a friend who is into this business, which I sat with him almost every day. So, I always figure out how much he buys his product and how much he sells to people. So from there I took that to know how much profit he made on whatever he sells. So it was later, that through that I got interested in that business. Then one day I discuss with him, that I want to start this business and he said okay, it is a very fine business and he share information with me on how I should start business.

For Kwámè, as with many informants, this social access drove selection.

In Kwámè’ case, conversations were enough for him to gain the requisite knowledge. However, for skill-heavy businesses such as tailoring (Mănu, Afua, Abenaa),

welding (Nii, Esono), and carpentry (Danlami), apprenticeships under a “master” were key. Gaining access to a master often necessitated a family-member having a social connection, as apprenticeships are in high demand. In other cases, such as Dauda’s and Samaila’s, apprenticeships were with a family member.

Table 11: Supporting quotes for dimension of *social network as enabling during business selection*

1st Order Code	Representative quotation
	<u>Socially-based Knowledge Access</u>
Friends teaching their business	<p>Samaila, Jeweler - Yeah, because people around me at that time, people I live with almost 60 percent of them are into this business. So I think getting into it will not be any problem for me.</p> <p>Salim, Clothing - I went to a friend. By then I knew nothing about the business, and [that friend is] already into the business. I asked him about the business and he told me how the business is, and how he runs it. I told him about my interest into the business, and also asked him how much money he thinks I can start to run the business with.</p>
Gaining an apprenticeship	<p>Dauda, Jeweler - I sell beads. I have a friend who is a tailor. I have a childhood friend who is doing embroidery...I have a friend who is electrician. I have a friend who is a driver, commercial driver...So I call them [because] I got that idea of why can't we help the young ones in the community?...So I will call them say let us help one another, let us help our kid brothers, let us help them. Let us call them talk to them. Whoever want to be electrician should join whoever want to be a driver, teach him how to drive. Whoever want to be tailor how to sew teach him. Whoever want to join in the beads business, you too will come, I will teach you, I will give you design to do, and I will pay you for what you do. So you are learning and I am paying you at the same time...So, we call the boys around to talk to them, they agree upon it...So fortunately, a boy came to me said he want to be bead business, he want to join me in the bead business...[this was] 4 or 5 years ago. After my master was looking for a boy because I got my own shop. They were 3 boys, they want to do business. So, I carried them to my master, because saving my master is the same with saving me. So, we are using the boys together, if you need it, if I have any work to do, I will give it to you. I will do it like assuming this design. If I am the teacher, I will teach you this, at the same time I will pay you for the service.</p> <p>Samaila, Jeweler - So, that is what happens with some other people. Their parents take them to either their friends or maybe their friend's relatives to teach them.</p>

2.4.1.2 Social Network as Constraining

Informants relied on acquiring complete knowledge templates, rather than getting information from diverse sources and assimilating it. Thus, knowledge templates often came from one person, with whom they had to have a close relationship. In the absence of a close relationship, payment was expected, and even then, information quality would be dubious. My informants thus needed a *pre-existing relationship*. As Salim puts it: “You can’t just go to anyone to seek for advice, so you have to seek for someone who is doing very well in his business to seek advice...You only go to someone whom you have been free with,” (with “free” meaning having a friendly and open relationship).

Needing a pre-existing relationship drastically *constrained* some informants. The opening narrative explains how Salim only knew one person in Kumasi. Many echo this sentiment of having little choice due to their network composition: “so he is the only friend I have by then...So, I don’t have any other friend that is in a different business. That is why I chose to sit with him [to learn the phone selling business]” (Kwámè).

Table 12: Supporting quotes for dimension of *social network as constraining* during business selection

1 st Order Code	Representative quotation
	<u>Access to knowledge required. Also a theme for 'Templated Exploitation of Business.' Quotes there.</u>
	<u>Must Have pre-existing Relationship</u>
Limited Options due to not knowing many people	<p>Samaila, Jeweler - Sometimes people get into a field that is not their choice because they do not have any option...So, maybe a friend is owning a different business. So, maybe because that friend can take them and maybe teach them his work without taking any [money]. So, you can decide to go to him instead of maybe sitting down without doing anything. Maybe the person wants to learn fixing - that is, mechanics - and then maybe he doesn't have money to pay for the learning and then maybe somebody who is his friend is willing to help him and the person is not a mechanic, maybe that person is running a boutique. You can choose to go instead of sitting at home without doing anything.</p> <p>Salim, clothing and shoes - I went back to Kumasi, where I met a friend who is into the fried rice business...I did not discuss any other business with anyone. You see, I didn't have anybody in Kumasi and I</p>

1 st Order Code	Representative quotation
<p>Need Relationship to talk to someone about their business</p>	<p>don't know anyone. He is the only friend I know who lives in Kumasi...Because he is a friend to me, I do go to market and buy everything with him and I sat with him, and figure out how he is doing the food. So I learned more through watching him, and then he start giving me the spoon to fry the rice</p> <p>Salim, Cell Phones - You can sometimes choose to go to about 10 people and figure out from them their work is, and then from there you can also decide on which of the 10 people business you should do... You have to know them before going to them.</p> <p>Raki, Metal and Glass Work - There are some people that I'm now close with, they are not up to my friends but they sometimes pass by and ask me about my work...[if I do not know them] I think it's up to me to decide whether I'll tell that person something about my work or not. Because I do not know why he's trying to find out something about my work from me. I first have to see him as like a good person before...I'm able to explain about my work to him.</p>
<u>External Evaluation Necessary</u>	
<p>Requiring advice on whether or not the business "moves fast" Someone else choosing the business</p>	<p>Kwámè, Cell Phones - By being close to the one who is running the business, then from there you can figure out just how much is in it.</p> <p>Salim, Clothing - [My friend Effu] had to find out from me the kind of benefit that we normally get from [selling] the clothes. I told him it's a very nice business.</p> <p>Raki, Metal and Glass Work - So, after that my brothers also advise me that doing this work, this metal and glass making, it has come in the system newly. So, they also advise me if I can maybe accept that work because they think it's a very good work that people are now doing. Initially I didn't agree with them. So, after my brothers advised me to learn this work which I did not agree with them, we went to a different place to meet some friends that also advised me on that. After I've come back home my late mother also called me and also advised me on the same work. So, that is what changed my mind and decided to do this metal work.</p> <p>Esono, Welder - I was in Accra, a place called Odon where I lived and then there is a big shop like this around where I lived. Because I did not go to school, my parents will not sit down and look at me. They sometimes pushed me to the shop to learn some work...My parents took me to one man to learn this work, which they do all what the tradition demands to that man who taught me this work [welding]</p>

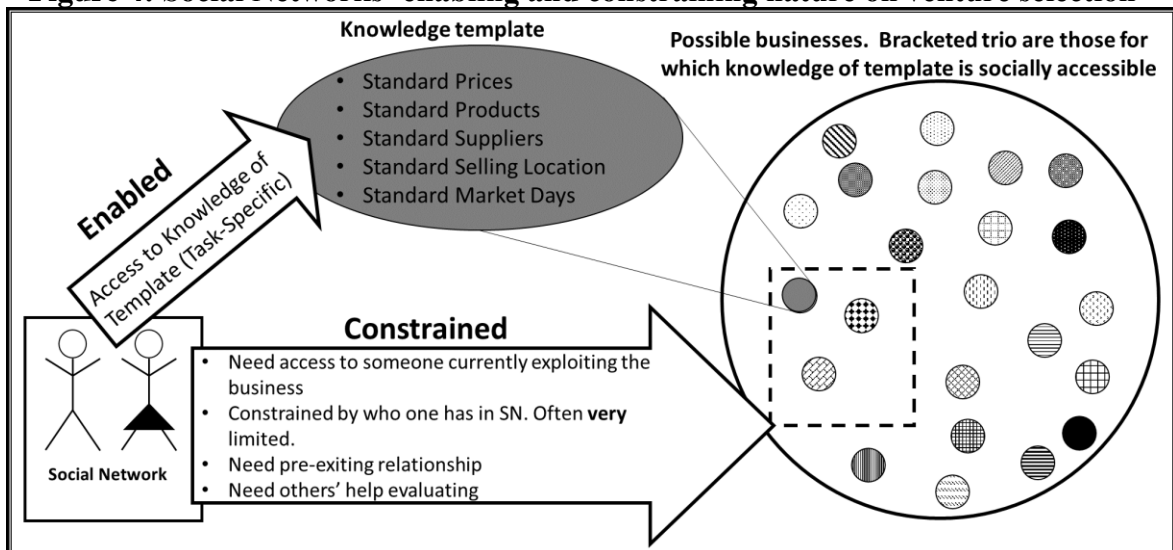
Moreover, informants explained the necessity of *external evaluation*. They needed to talk to someone who knew the business to determine if it was a good business. They

needed to know if the business “moves fast.” To Bitrus, this person had to be in the business:

If you want to start a business like my business per se, you have to ask the people who are in the business first. That is the most important thing. You have to ask them how is the business go? How is the advantage? How is the disadvantage? You have to notice all of that first before you go into it.

To others though, it was enough for the contact to know of a business’s profitability. For Salim, this meant he sought the advice of seven friends who were not in the clothing business, but knew people who were. They told him the business was good. Salim in turn used his only contact in the clothing business to learn the knowledge template.

Figure 4: Social Networks’ enabling and constraining nature on venture selection



Social networks thus enable and constrain, as shown in Figure 4. Social networks *enabled* learning certain templates. However, the necessity of knowing someone in the business fundamentally *constrained* the realm of business selection. Indeed, the choice of venture was often little a function of the informant’s individual preferences, but rather the result of who was or was not their friend. Samaila, for instance, lived in a community where many people sold jewelry. This job was therefore natural.

2.4.2 INFLUENCES ON GROWTH

For growth, social networks are again enabling and constraining, though in a somewhat different manner than discussed above. In addition, the initial choice of ventures now also plays a similar enabling and constraining nature. Figure 5 shows an overview.

2.4.2.1 *Current Business as Enabling*

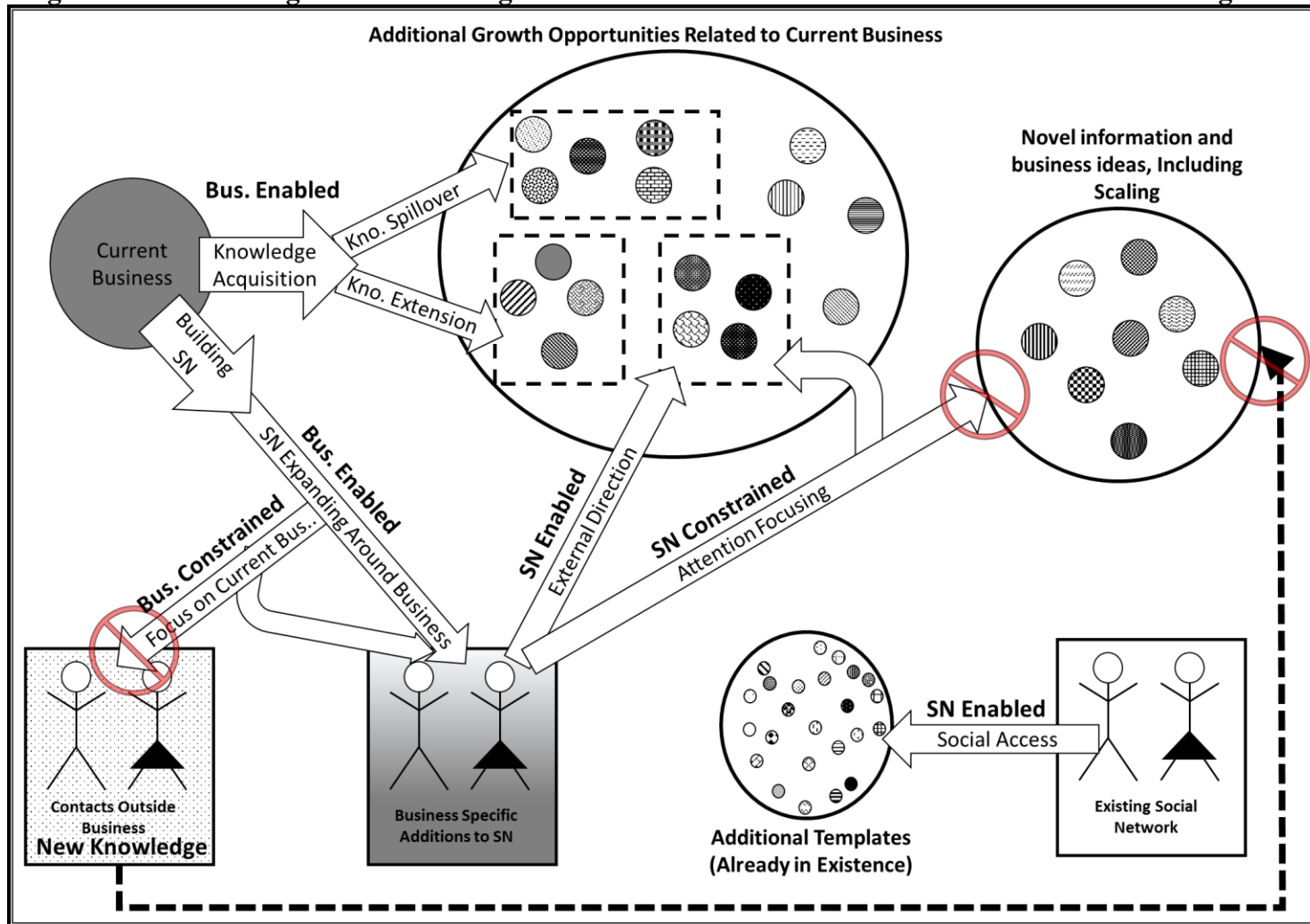
In running their enterprises, my informants acquired additional knowledge and expanded their social networks. Directly and indirectly, these factors enabled the growth of business activities in a way *related* to the current business.

Knowledge acquisition was continuous and necessary, and enabled the growth shown in the upper right of Figure 5. As Salim says:

Before someone start business, he may go to someone to seek some help to help him to least establish some business. So, they sometimes agree to teach or to discuss business with other people, because before they start doing their business, they also had to seek help from people who are already into the business, so they also think of helping other people for this case, and see it as something that continues. *I've not said those who help other people will tell them every secret of business, but they will just guide them to a certain limit yeah to be able to start something. So, through running the business the rest of the experience will come by itself.* (Emphasis added)

One does not start with complete knowledge. Through running the venture, more knowledge is accumulated, enabling a better grasp of the knowledge template underlying the venture. This improved understanding facilitated *knowledge extension* through establishing an additional location or upgrading the business type. Importantly, informants did not fundamentally change the template. They still went to the same suppliers, bought the same types of products, and sold them for the same price. They were not adding divisions of labour, nor were they making the ventures more efficient.

Figure 5: The enabling and constraining natures of the current business and of social networks on growth



In other cases, improved knowledge enabled informants to pursue related growth. Wholesaling exemplifies this *knowledge spillover*, as knowledge developed about products was directly applicable to wholesaling. For others, the initial business had some degree of technical knowledge in common with another business. Raki, from having installed windows in houses, learned how to design house plans. As such, he had “the idea of buildings, in the sense that if someone maybe wants to set up a building, I think I can help him. Maybe if he wants like 3 bedroom, I can help him draw the plan.” In other cases, knowledge of customers led informants to add new products.

Through running their businesses, informants also expanded their social networks to include customers, suppliers, and especially business colleagues (my informants’ term for people running the same type of business as them), as shown on the left of Figure 5. According to Abba: “most people I know due to the business, because they buy from me, and so forth...I meet and I talk to them so that they can help me.” Perhaps more surprising was how often informants became close with others in the same business. To my informants though, this was natural: “Sometimes we consider [someone] to be friends because they are also into the business. Sometimes I’ll need some help from them, and sometimes it may happen that they have more knowledge on the work than I do. Maybe I’ll go to them and seek some advice” (Nii).

Table 13: Supporting quotes for dimension of *current business as enabling during growth in business activities*

1st Order Code	Representative quotation
	<u>SN Expanding around Business. Also a theme for "Current Business as Constraining."</u> Quotes there.
	<u>Knowledge Extension</u>
Adding an additional location	Kwasí, Clothing - The last time you [the interviewer] were here...I was at the old location but because of the construction and because of dust, we are having a problem with the dust but the road is not all the way done. So they start construct the road so we moved from that place to here. At the time they’ll finish constructing the road then I have a place here. I have to move to that place to get, by the grace of God I have

1 st Order Code	Representative quotation
	<p>some money to set up that business. Now I'm having 2 businesses and having 2 apprentices, they are working for me.</p> <p>Umma, Provision Shop - I would not just expand this place, I would make sure to find a different place. Even as of now, I'm planning to get some place in the market, and see if I can also establish some business over there...I will look for a location that is too busy almost every day. If she can find a shop over there.</p>
<u>Knowledge Spillover</u>	
Desire to enter wholesale	<p>Umma, Provision shop - I supply milk, biscuits, sardine and those kinds of things to the people that I supply to...They are also businesswomen. I sometimes discuss business with them. So through discussion about business I sometimes ask them, in case I have this product and supply you, will you take it and sell? Some of them say yes, and through that I got to know that, if I supply them with this kind of thing they will be able to sell for me.</p>
Additional venture shares technical knowledge	<p>Bitrus, clothing boutique - I'll go to China. I'll go to Dubai for stuff myself. I'll go to China myself, so thank God.</p> <p>Salim, Clothing - [Speaking to his previous phone business] Somebody will come with a faulty phone and then we will open it. Through that I got to know more secret in the phone and how to rectify those problems or solve those problems.</p>
Using current knowledge to add related products	<p>Abba, Airtime - [Selling prepaid electricity is] just the same as this, but that one you use laptop computer, any computer. You store all the data inside the computer for you there. You send your computer there, you pay everything you tell them the amount you want to buy, you give them then they store it inside for you.</p>
	<p>Abenaa, Cloth and Kente - The lady [who used to be located close by] sells some bags...so, people buy it from her. She is no more in the market so people do come and ask me if I have this bag. That pointed me to add some bags to the business...I didn't know that people would like the bag. That is why I didn't [use my sewing skills to] add it until the girl left.</p>
	<p>Kwámè, Cell Phones - One product called screen protector. Yes, the screen protector, I sat down and think of getting and no one taught me to get it. They are very cheap, yes I think of getting those and sell by myself.</p>

2.4.2.2 *Social Network as Enabling*

Mirroring the earlier discussion, social networks were key enablers of growth-related activities. Much as they were with initial business selection, social contacts provided access to knowledge templates for use in growing through starting an unrelated venture, something that nine informants had done, and shown in the bottom right of Figure

5. More interestingly, informants gained access to new venture-related knowledge as social networks grew to include stakeholders and business colleagues. Through relaying this knowledge to my informants, social contacts *externally directed* them towards particular growth opportunities related to the current venture. For instance, Mănu explains what his friend told him about tailoring: “I spoke to a friend a fortnight ago concerning how our business was doing. What he told me is we need to bid for a contract in the secondary schools, which is good advice. “

Table 14: Supporting quotes for dimension of *social network as enabling during growth in business activities*

1st Order Code	Representative quotation
	<u>External Direction. Also a theme for 'Social Networks as Enabling' as 'Attention Focusing'. Quotes there.</u>
	<u>Social access to knowledge of additional templates</u>
Family members teach an additional template	<p>Raki, Metal and Glass Work - [T]he nature of my work is that there are some seasons there won't be any work at those time. So, I think that during those times I can get into some buying and selling which I think will help me before maybe I start getting work...I also operate my senior brother's wife's shop sometimes. That is a provisions shop. So, I also have the idea of selling from that shop.</p> <p>Dauda, Jeweler - Even now I consider going back to the family business [butchery]...You can buy the livestock and sell. Like my business and my family my dad used to buy it, and then slaughter it and sell it by himself...So I think doing that business beside this...I will do both...Yes it is simple, so simple you know. It is a way this thing, us we have Thursday market day for [the current business]. That one is a Wednesday market. You go, you buy the animal, and you have people who will buy from you. Yeah, you have people you go and you have people who buy from that same day and give you your money that same day. So it is like killing 2 bird with one stone.</p>
Friends teaching additional templates	<p>Bitrus, Clothing - Because see that my friend who is in America now, yeah he is a car dealer, he sells cars and most of the time we share ideas together. So, I'm full of interest in that business if I have that enough money to start that business. So, I'm on it, inshallah...Yeah because he is my friend and most of his business techniques in this car dealer business I know. He tells me a lot. So, I know the advantage in it and I know the disadvantage in it. So, yeah I'll do it down there for sure.</p> <p>Sisi, Jeweler - My friend is the one who has taught me how to be in the taxi business.</p>

2.4.2.3 Current business as Constraining

Though the current business enabled growth, it nonetheless constrained as well. As informants were understandably concerned with running their ventures, they *focused on the current business* to the exclusion of considering business more broadly. This necessarily constrained the realm of possible growth avenues to those that are direct follow-ons to the current business.

Table 15: Supporting quotes for dimension of *current business as constraining* during growth in business activities

1st Order Code	Representative quotation
<u>SN Expanding around Business. Also a theme for "Current Business as Enabling"</u>	
Becoming friends with customers and suppliers	Salim, Clothing - As for me, my customer is automatically my friend. So, that is why I'll call him or I'll see him as a friend. Salim, Clothing - Maybe when you start buying from the wholesalers, you buy from them 1 first time and the second time you become friends with them.
Meeting "business colleagues" through running the same business	Bitrus, Clothing - We [Prince and him] meet in Accra. Actually, no we met in car. We were all going to pick some stuff that's where we [met] each other...He said, I'm also from Koforidua, I know you from Koforidua. Do you have a boutique at metro mass station?" I said, "Yeah." "You too at Vodafone office." "Yeah, yeah." Samaila, Jeweler - We are together in the market. So, we know each other from the market.
<u>Focus on Current Business</u>	
Do not discuss business with those in other businesses	Salim, Clothing - No, I don't discuss with them [people in other businesses who are around me]. Ben, Jeweler - Yes. You can only discuss your own business with people being in the same business with you. But for neighbors you can come up in the morning and bring up any issue depending on how he comes. Like this morning where my president went to America. Even Obama left him in America, and went to Kenya. [Okonkwo is originally from Nigeria].
Only general discussion from those outside business	Bitrus, Clothing - Yeah, they [mother and friend in America] said if you want your business to be successful you have to just be careful with your business. Don't joke with it, just be serious on it. Be very serious. Don't use your business money for something else. Salim, Clothing - She [wife] also advises me not to be sticking around with friends after I have closed work. I should not get myself into drinking activities...She sometimes advise me, if she finds me up to one week if I did not travel to get new print. She sometimes forces me to travel to go get a new place to sell.

Moreover, this focusing made informants not add new social contacts who were unrelated to the business, as seen in the bottom left of Figure 5. This is in essence the negative corollary to the enabling factor of *social networks expanding around the business*. Informants did not seek to build a diverse network, preferring instead those directly related to the business. This shutting out was not accidental though. For instance, informants would not speak of business with others whose businesses were directly adjacent, unless they were in the same venture. Often there would be five or more businesses within 10 meters, as in Salim's case: "I don't discuss business with them [neighbouring businesses]...I do have some just ordinary discussion with them but not a business discussion...It is because we don't sell the same products. So, I don't think of discussing with them." New contacts could have been instrumental in acquiring the novel knowledge and business ideas shown on the right of Figure 5.

2.4.2.4 *Social Network as Constraining*

Of note, the constraining natures of both the initial venture selection and of social networks are highly interwoven. In particular, the venture's constraining nature had both a direct route, and an indirect one caused by the way social networks were built.

The narrowing of social networks to include only those in the same business was not an isolated occurrence according to the network diagrams I created with 20 of my informants. Of the people my informants spoke to about business (Table 4), the vast majority were related to the current business; 87 contacts were running the same venture versus 13 who were in other businesses. Furthermore, even though 12 of them consistently spoke to family members about business, these were general conversations.

Table 16: Supporting quotes for dimension of *social network as constraining* during growth in business activities

1 st Order Code	Representative quotation
	<p>Attention focusing. Also a theme for 'Social Networks as Enabling' as 'External Direction'</p>
Cueing on 'business colleagues'	<p>Salim, Clothing - But I think there is 3 other things that I may need to add to the clothes before I start the farming [he wants to concurrently go into chicken farming]. Bathing shampoos, then designer sprays, then designer watches...Because there is a competition in business. I sometimes watch what other business people do and those people are the people I'm trying to reach their level. They also sell all things that I've mentioned and people are buying them a lot from them.</p> <p>Halima, Produce - There are so many things, which if maybe you saw your fellow human being or a business person doing [you may also do]. I didn't have any idea on selling this thing [hold up groundnuts(peanuts)], but I saw my fellow business partner doing it, and I also decided to sell the groundnuts...before I don't have any knowledge, but I saw a fellow business person also selling groundnuts and I decided to sell groundnut as well.</p>
Cueing on advice given by stakeholders	<p>Nii, Welder - Some [customers] discuss business with me. They sometimes even encourage me to add some business to this welding work that I do...They do tell me that I always produce a very nice work. So, there is a kind of work Rivet. Rivet, they sometimes tell me to add those kind of rivet work to my work so, because that I have bought some of the rivet machines and have kept them.</p> <p>Abenaa, Cloth and Kente - Before I sold Africa material as a dress and silk. Later people also came and asked me if I have a bag that has been maybe covered with African material. So, from there I started thinking of getting this product. So, that prompt me later to saw that I have this product. So, those people who ask me to do it for them after I have made it, they did not come for it. It is other people who came and bought it from me.</p>

As much as social networks enabled the *external direction* mentioned earlier as a benefit, they also had the mirror effect of focusing attention to a set of knowledge and activities related only to the current business. This led to concerted efforts to mimic:

The people in the same business as me, I only like picking up challenges from them. Like the last time I told you, I'm not of afraid of them, I'm not intimidated but I always like to pick a challenge. Sometimes I would go to them and look at the face of their business and if there is anything that I did not understand, I ask. Because one thing with business you cannot know it all. So, I ask...Where do they get their things from, and the amount they normally buy it...But most of them know that I'm selling the same things. So, at times when they see me they will not give me [information]. But, I can easily

pass and [look at their goods]. So, I like knowing things that I don't have other people have. So, that I can be able to go for it. (Ben)

In doing this, the result was minor additions such as adding a different type of jewelry. This certainly helped Okonkwo in the narrow sense, but it also constrained his novel pursuits.

2.5 DISCUSSION

2.5.1 A CAREERS PERSPECTIVE ON SELF-EMPLOYMENT

Flowing from the findings, I put forth a view of self-employment as a dynamic, career-long, process. This builds on work from the developed world calling for such an approach (e.g. Burton et al., 2016). In line with my central thesis of the uniqueness of the developing world, several key points require consideration.

2.5.1.1 *Self-Employment as a Dynamic Endpoint*

Much extant literature explores the antecedents of transitions into self-employment, such as occupation following (Blumberg & Pfann, 2016; Colombier & Masclet, 2008), attitudes (Lévesque et al., 2002), earnings potentials, and work experience (Hsieh, 2016; Lechmann & Schnabel, 2014). In this study though, I find there is little choice, as macro-economic factors make self-employment the only well-paying employment option. This is in line with existing research (Gindling & Newhouse, 2014; Majid, 2005).

As a result, self-employment is a consistent end-point in many career trajectories.¹¹ However, this end-point is not static, as evidenced by the turnover in my informants' ventures. Further, with few exceptions, one informant became self-employed, they stayed self-employed. Because of this, I argue for shifting focus from studying antecedents to

¹¹ In saying this, I of course recognize that there are other career trajectories, but given that self-employment provides the majority of employment in some countries, I view it worthy of its own discussion.

studying the dynamism occurring *after* entry into self-employment. This dynamic and continual cycling between selection, growth, exit, and re-entry characterizes employment, and thus the overarching nature of the economy.

The self-employment loop in Figure 3 provides a useful way of conceptualizing this dynamism at an abstract level, and highlights several key lines of inquiry. I have already touched upon the social influences involved in start-up and growth, as well as the path-dependency involved in growth. However, there is much more at play than this, since as powerful as the social influences are, they are not the only items at play.

In particular, this paper concentrates on the basic structure and influences on the process, and not instead on understanding the evolutionary aspects of the cycle. Several informants' histories point towards such evolutionary aspects, such as Abenaa who now runs three different ventures. She initially started her dressmaking venture because she had an education in this, but has since grown to teach the subject and to run a provision shop. Similarly, Sisi has only a junior high school education, but now runs three ventures. He "naturally" became a jeweler because many people in his neighbourhood did it, but he moved beyond this to wholesale in different cities across Ghana. More interestingly, he now acts as a middleperson in car sales, and also runs a business helping people get birth certificates and passports.

In some ways, Abenaa and Sisi highlight the potential use of the self-employment loop as a *dynamic skill-building* mechanism. They were able to overcome their lack of business education by successively exploiting their experience. Furthermore, they both started in skilled-businesses, perhaps highlighting the importance of having a solid base from which to expand business activities.

At the other end, Fiddausi's nine ventures, and Salim's six ventures, highlight that some informants are stuck in perpetual provisionality. Indeed, they both had ample social

help in starting their ventures, and Fiddausi also had periodic financial help, so it was not for a lack of outside support. Yet, they do not seem to have used the self-employment loop as a means of progressing themselves to a more stable disposition. What then explains why their careers unfolded in this way? Practically, how can they be helped?

These findings build on Khavul, Bruton, and Wood's (2009) observation that microcredit groups often cycle quickly between different ventures. Their findings emphasize that this cycling occurs because of poor performance; e.g. looking for a new venture in the provisional manner of Fiddausi and Salim. However, the cases of Abenaa and Sisi (amongst others) highlight that dynamic cycling also occurs without exiting the initial venture. This implies that cycling is an embedded structural element that different individuals draw on differently. Future research may benefit from unpacking this aspect.

2.5.1.2 *Growth*

This paper highlights the necessity of conceptualizing growth in a different manner. Previous work focuses on a microentrepreneurs' "primary" venture (e.g. Berge, Bjorvatn, & Tungodden, 2015; Bradley et al., 2012; Khavul et al., 2009; Sutter, Kistruck, & Morris, 2014), and finds very little growth therein, especially when measured by the addition of employees (Gindling & Newhouse, 2014; Nichter & Goldmark, 2009). However, the present paper highlights two important points. First, starting a second or even third venture is a common means of growth that generally required no employees. Second, many growth avenues involve neither the addition of a second venture, nor the addition of employees. Growth instead involved additional products or locations, or even going into wholesaling.

Overall, focusing on employee growth does not capture these far more common types of growth. The use of growth as a performance measure thus needs reconsideration. This is especially true since a lack of numeracy and accounting skills make profit-based

measures unreliable (Woodruff, Mel, & McKenzie, 2007). A context-specific measure of growth may include items on:

1. The number of products added to the venture within the previous X months.
2. The number of products removed in the previous X months.
3. The number of new ventures entered (exited) into in the previous Y years
4. The number of new (fewer) locations at which sales are undertaken that have been added (exited) in the previous Z years.
5. What type of structure were you selling in, W years prior? What type of structure are you selling in now? [The item would attach scores to each type of location, and get the net item score through subtraction.] For commerce-based businesses:
 - a. “Hawking,” or walking around selling goods is the lowest order
 - b. Roadside selling from a stand
 - c. Selling from a wood-framed structure
 - d. Modified shipping container
 - e. Permanent concrete building

2.5.1.3 *Largely a Closed, Path Dependent System*

That ventures are selected based on pre-existing social ties forces the self-employed to operate within relatively closed systems. This thwarts the undertaking of innovate and potentially value-creating opportunities. Further, it constrains the breadth of even simple businesses they can replicate, as their selection set is not the population of visible businesses, but is the population of businesses whose templates they can access.

Amplifying this is the notion that the initially selected venture sets the growth path. There are relatively few “standard” ways to expand a particular business, and my informants followed these because they had social access to the requisite information, and also had their attention focused on those particular growth avenues.

There are thus parallels with the concept of occupation following. However, the group being “followed” is broader in this context. It still includes parents, but also includes other family members, and heavily involves friends. Furthermore, the “following” drives not just the initial occupation choice, but also the growth avenues.

Considering the system as a whole, the only consistent sources of variation are external. Most significantly, new products enter Ghana through Accra. Wholesalers learn of them, and pass this knowledge on to their customers, including the microentrepreneurs of cities like Koforidua. Some self-employed start selling these new products, while others do not, enabling some variation. In a similar way, new skills, and thus businesses, enter into the system. For instance, Raki's metal and glass work was first introduced into Accra, where one of his brothers noticed it, and encouraged Raki to take up an apprenticeship in this type of venture. Finally, those with international experience actually imported new ideas for structuring businesses. Yacub's use of sub-contractors is a prime example of this idea importation.

2.5.2 THE NATURE OF OPPORTUNITIES AND BUSINESSES

Most extant literature focuses on “high-growth, high-wealth-creation businesses in either established or new start-ups” (Bruton et al., 2013: 684). As a result, there is a consistent focus on the discovery and creation opportunities giving rise to these types of innovative growth-oriented businesses (Alvarez & Barney, 2007; Sarasvathy et al., 2010).

However, it is clear that the types of ventures characterizing the developing context fundamentally differ from innovation-focused ones. This is especially true in considering that *businesses* are copied, as opposed to unique *opportunities* being created or discovered – opportunities that can be exploited through many different business templates. Though I am certainly not the first to recognize this difference, there is a tendency to view subsistence-level self-employment as but another case of general entrepreneurial undertakings. In line with this, Alvarez and Barney (2014) interchangeably use the terms “replication opportunity” and “self-employment opportunity” to conceptually integrate subsistence-level self-employment into the core entrepreneurial concept of opportunity.

However, to do so belies the fundamental differences between self-employment in the developing versus developed worlds. While I agree that drawing conceptual links between these two forms of self-employment is necessary for theoretical development, I also argue for nuance in doing so; subsistence self-employment maps poorly onto extant views of opportunity. This is especially true given Davidsson's (2015) argument that the opportunity construct has "inherent and inescapable problems" (p. 674). He then argues for the need for a nuanced, multi-dimensional view of opportunity, specifically for the inclusion of sub-dimensions of *external enabler*, *new venture idea*, and *opportunity confidence*.

In line with this, I argue that that if the opportunity construct is to be extended to the developing context, it needs a different set of sub-dimensions. Such a set must account for the unique, dynamic, and process-based nature of self-employment therein. Though a full exposition requires a whole paper, a preliminary starting point is *social enablers*, *potentially exploitable templates*, and *confidence in ability and resource level*.

Social enablers speaks to the importance of social influences in the process. Social networks fundamentally enable and constrain the pursuit of business. Thus, the potential to start a venture necessarily has to account for the access to money, resources, and especially knowledge coming from social contacts. In contrast with extant views of opportunity, this dimension does not look to external environmental changes as a source of innovation and unique opportunity, but rather looks to social capital as enabling mimicry of existing enterprises. *Potentially exploitable templates* speaks to the fact that even given social access to knowledge, money, or resources, some individuals simply do not have the ability to exploit a given template. For instance, low numeracy skills, or a lack of knowledge regarding jewelry making precludes an individual from pursuing different ventures. This, in effect, is an *internal* constraint to the individual (group). *Confidence in ability and*

resource level speaks to the influence of an individual's perceptions. Given the high levels of risk-aversion, and the general skepticism towards novel ideas, such influences strongly shape the choice of eventual ventures.

What I thus suggest is a view of self-employment as shaped at the nexus of individual and social network. This fundamentally differs from extant views of the construct that see social networks as but a path for novel information to flow to the focal individual. However, given the focus on replication of existing businesses, rather than innovation, external environmental influences play a limited role, while social influences play an overarching role in shaping outcomes. As a result, the *degree of intended innovation* provides a guideline for understanding when my suggested sub-dimensions apply, versus when Davidsson's apply.

2.5.3 THE DUAL ROLE OF SOCIAL CAPITAL

Many studies highlight the importance of social capital to the self-employed in the developing world (Acquaah, 2007, 2012; Honig, 1998, 2001; Sutter et al., 2014). However, I find social capital to not be universally beneficial, but instead to play a dual role. Namely, the self-employed could not create ventures without their network contacts, and yet these contacts ultimately constrain them from pursuing opportunities that are more valuable.

This paradoxical nature brings to the forefront a tension that has also been noted in the developed world, the fact that closed networks composed of strong ties inhibit the acquisition of novel knowledge (e.g. Arregle et al., 2013). However, this constraint is more consequential to the developing world's self-employed, as socially based knowledge is more than just one of several inputs into the entrepreneurial process. Rather, and as this study shows, knowledge is *the* fundamental input into self-employment, meaning that having access to only a small number of knowledge templates fundamentally constrains

what activities can be pursued. More than that though, whereas much of the literature views weak ties as important sources of knowledge, they are of little importance in this context. Especially for venture selection, knowledge templates are acquired in their entirety, meaning that distributed knowledge from several sources is of little use.

With that in mind, and with respect to social networks, one of the general findings in this study is the importance of strong versus weak ties. I find that when considering the overall structure of one's career, strong ties are far more influential than weak ties. This does not of course preclude the importance of weak ties for other aspects of the venture, such as ongoing learning while running it, but it does highlight the importance of strong ties for the "large" elements of the career.

2.6 CONCLUSIONS

Overall, this paper highlights the importance of taking a career and process-oriented view of self-employment in the developing world. A lack of wage employment opportunities necessitates this self-employment, while a lack of experience and education necessitates a reliance on strong social contacts. Underpinning this is the inherent need to reconsider how we collectively compare this self-employment to the innovation-oriented entrepreneurship in the developed world. It is my belief that to build representative and actionable theory for this context, we need to approach it from a different starting point; a starting point I have hopefully started to outline.

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2.8 APPENDIX A – INTERVIEW PROTOCOL

General

1. In Ghana, how do people learn about businesses?
2. How do people learn about the businesses they might run?
3. Thinking back to before you started your business, would you rather have worked for the government, or owned your own business?

Work History

4. What jobs have you had where you worked for someone else? [go through each of them]
 - a. How long did you hold that job for?
 - b. What did you learn?
 - c. Why did you choose it?
5. What different businesses have you started? [go through each of them]
 - a. Why did you choose that business?
 - b. Once you decided to run that business, how did you learn about that business? What are some of the most important events you remember?
 - c. Who helped you?
 - d. What challenges did you face?
6. How do you get to know what the different businesses are that you might run? How do you know if they are good business?

Family Involvement

7. When you were young, what type of business were your parents into? Did you ever work with them? With another family member? What do you remember?
8. What about your children. Did they ever come and help at your business?

Growth (Intentionally asking different ways, due to slightly different meanings with informants)

9. What business ideas do you have right now?
10. What else do you want to do in business?
11. What ideas do you have about how to get yourself more “into business?”
12. Would you rather grow this business, or go into another?

Questions naturally evolved over the course of research, but the above forms the core of these interviews.

CHAPTER 3 WITH A LITTLE HELP FROM (WHERE I SEE) MY FRIENDS: THE SOCIAL AND MICROSPATIAL NATURE OF LEARNING AMONGST GHANAIAN SELF-EMPLOYED BACKGROUND LITERATURE

Bitrus, a Ghanaian, runs a successful clothing and apparel shop. However, other than childhood work in his mother's provision shop, he has no business experience. He also has only a high school education, which is little help outside of literacy and numeracy skills. Moreover, Bitrus must stay abreast of changes in his business environment; including customer tastes, exchange rate fluctuations, and supplier prices, and must do so within Ghana's underdeveloped physical and telecommunications infrastructure. Bitrus thus faces the dual learning challenge of overcoming incomplete knowledge after start-up, and staying current in a dynamic environment. Compounding this, his limited education ill prepared him for these challenges. Yet despite all of this, Bitrus runs a successful business. How?

In the developing world, Bitrus's learning challenge is the norm. Indeed, a lack of wage-employment (Fox, Haines, Munoz, & Thomas, 2013; ILO, 2012) necessitates self-employment. Levels are as high as 55% in Ghana and Uganda, 42% in Indonesia, and 40% in Thailand (GERA, 2014: 2010-2013 averages), compared to the developed world's 5-12% (Parker, 2009). Furthermore, educational shortcoming are the norm rather than the exception (UNESCO, 2004, 2014, 2015), as is underdeveloped infrastructure.

Recognizing self-employment's value in the developing world, scholars are increasingly reorienting towards this context. Underpinning this shift is an awareness that this context deviates from the Western world where most theory development occurs (George, Corbishley, Khayesi, Haas, & Tihanyi, 2016; George, 2015). Moreover, the collective problems of the 5.8 billion inhabitants of the world's 131 developing countries (World Bank, 2015a) provide rich opportunities for practical contributions (Walsh, 2015). Drawing on these contextual difference, Khayesi and George (2011) show how strong communal orientations change resource acquisition dynamics amongst Ugandan self-employed. Similarly, Khavul, Bruton, and Wood (2009) qualitative show how community ties are used to balance family obligations in East Africa. Research also offers insights into

learning amongst the self-employed. For instance, Sutter, Kistruck, and Morris (2014) show how Guatemalan dairy farmers use social networks to adapt knowledge templates.

However, and though this research addresses learning, its focus is not on the general learning task exemplified in Bitrus's history. For instance, how do the self-employed choose from whom to learn? What happens when they encounter a challenge? More than this, prior work collectively focuses on aspects other than "mundane" day-to-day learning, despite this mundane task fundamentally underpinning continued venture viability. Indeed, this task is core to self-employment (Corbett, 2005; Wang & Chugh, 2014), making its understanding central to self-employment theory in general. Practically, training the self-employed is a lynchpin of poverty-alleviation programs (Valerio, Parton, & Robb, 2014). It is our view that taking into account the "natural" manner of learning when designing training programs will improve them.

With this in mind, we conducted a qualitative inductive study in Ghana to understand how the self-employed undertake the critical task of learning after venture start-up. Specifically, we focused on the twin learning challenge of limited initial knowledge, and of staying current in a dynamic market. Data collection focused on repeat interviews and observations of 31 self-employed Ghanaians, supplemented with general observation and one-off interviews of another 75 self-employed. In analyzing these data, we found that informants rely almost exclusively on social capital for post-start-up learning. More than this, social capital was *spatially grounded*, as learning occurred in particular *social spaces* – physical locations where people encounter one another. Especially important was space in and around businesses, though chance meetings on public transit or at suppliers also played a role. These findings point to an additional dimension of social capital, a *microspatial dimension* underpinned by attributes of density, proximity, visibility, and invariance. For instance, the proximity of business owners to each other facilitated timely

and topical learning, while visibility invited unsolicited learning events. Behind these spatially grounded findings is the simple fact that business, and indeed much of life, is conducted face-to-face in this context (Matous, Todo, & Mojo, 2013).

This paper's findings allow several contributions. First, we discuss how the social and microspatial nature of learning demands a reconceptualization of important elements of self-employment theory. Second, we argue that a microspatial dimension of social capital complements the structural, cognitive, and relational dimensions of human capital laid out by Nahapiet and Ghoshal (1998). Third, we outline the connections between our induced theorizing of learning, and existing views of learning.

3.1 BACKGROUND LITERATURE

For the self-employed, learning is critical (Cope, 2005; Politis, 2005). It is core to entrepreneurs' ability to create, discover, or recognize opportunities (Alvarez & Barney, 2014; Sarasvathy, Dew, Velamuri, & Venkataraman, 2010). In line with this, much of the extant literature focuses on the pre-start-up phase (e.g. Dimov, 2007; Van Gelderen, Van De Sluis, & Jansen, 2005). Concurrently, other scholars explore learning across the careers of entrepreneurs. For instance, prior industry or start-up experience generally has a positive impact on venture performance (Bruneel, Yli-Renko, & Clarysse, 2010; Politis, 2008), though Parker (2013) finds these benefits to be transient rather than cumulative for serial entrepreneurs. Similarly, venture failure often acts as an occasion for learning (Cope, 2011; Douglas & Shepherd, 2002; Mueller & Shepherd, 2016; Singh, Corner, & Pavlovich, 2015). No less important, but less studied, is learning *while* running a venture (Wang & Chugh, 2014); i.e. post-start-up learning. Such learning is critical, as the knowledge required to recognize an opportunity is not the same as is required to run a venture (Choi & Shepherd, 2004; Corbett, 2005).

3.1.1 THE LEARNING TASK FOR THE SUBSISTENCE-LEVEL SELF-EMPLOYED

The post-start-up learning task is especially important for the developing world's self-employed. The overwhelming majority of ventures are based on replicating existing ventures, rather than exploiting novel opportunities (Alvarez & Barney, 2014). As such, performance is not set *ex ante* by an opportunity's inherent value. Thus, alongside resource differences (Khayesi, George, & Antonakis, 2014; Rooks, Klyver, & Sserwanga, 2016), performance is driven by skill in running the venture. It is on this premise that entrepreneur training programs rest (McKenzie & Woodruff, 2013; Valerio et al., 2014).

This post-start-up learning task has two main components. First, the self-employed necessarily start with incomplete knowledge. They lack general business knowledge, and task-related knowledge about customers, suppliers, and products (Unger, Rauch, Frese, & Rosenbusch, 2011). While there are varying degrees of this knowledge gap, one can never have complete information, given inherent cognitive limitations compounded by the "jack-of-all-trades" nature of self-employment (Lazear, 2004; Lechmann & Schnabel, 2014). As a result, learning persistently has a positive impact on ventures. Second is market dynamism. Supplier prices, manufacturing techniques, and customer tastes are inherently dynamic. To maintain venture viability, learning of changes in these areas is critical. Limited financial slack and the reliance on replication amplify this, as there is more competition and less margin for error.

Three characteristics of developing countries accentuate the need for and the challenge of this learning task. First, wage employment, and the associated experience, is very difficult to obtain (Fox et al., 2013), making the initial knowledge gap that much larger. Second, there is limited access to schooling (UNESCO, 2015), which is often of low quality (UNESCO, 2004) and ill-prepares one for business (African Management Initiative, 2012: 22). This also contributes to the initial knowledge gap. More significantly,

educational quality shortcomings inhibit learning itself, due to the resulting lack of critical thinking and problem solving skills. Third is infrastructure underdevelopment (Webb, Kistruck, Ireland, & Ketchen, Jr., 2010). Poor information and communications technology (ICT) hinders access to market information in a timely and efficient manner. For instance, suppliers lack access to the internet, and business is generally not conducted over the phone, necessitating face-to-face meeting (Narayan & Petesch, 2002). Poor road conditions in turn makes meeting face-to-face costly. Finally, unreliable energy grids and unreliable telecommunications networks further hinder communication.

3.1.2 SUBSISTENCE-LEVEL LEARNING IN THE LITERATURE

It is clear that the subsistence self-employed face a considerable and continuing post-start-up learning task. Recognizing this, many poverty alleviation programs focus on entrepreneur training (Chandler, DeTienne, McKelvie, & Mumford, 2011; Robb, Valerio, & Parton, 2014). However, the fact remains that these programs have limited reach, especially outside of major cities. For instance, the ILO's *Start and Improve Your Business* (SIYB) program is the most widely used, but has reached only a little over 0.1% of the developing world (ILO, 2015). Furthermore, the efficacy of training programs is consistently called into question (de Mel, McKenzie, & Woodruff, 2014; McKenzie & Woodruff, 2013). It is thus clear that these formal training programs are not the central means of post-start-up learning.

Furthermore, current learning theories have limited applicability. For instance, financial constraints make trial and error learning (Rerup & Feldman, 2011) impractical; organizational learning necessitates having employees who are more than just labour; and indirect learning from consultants (Bingham & Davis, 2012) is financially impractical, not to mention the lack of available consultants. For its part, experiential learning (Cope, 2005;

Corbett, 2005; Kolb, 2015) is constrained by the extent that prior experience provides an occasion for relevant learning about current and future challenges; prior learning is necessarily a poor match for novel situations. Finally, vicarious learning (Clarysse, Bobelyn, & del Palacio Aguirre, 2013) is limited by the non-observability of certain knowledge.

At the same time, several studies have used alternative approaches to explore knowledge acquisition in developing countries. For instance, Bhagavatula, Elfring, van Tilburg, and van de Bunt (2010) find that the structural element of social capital is critical to the learning of Indian master weavers. In particular, networks having many structural holes facilitate learning about novel opportunities. Similarly, Bradley, McMullen, Artz, and Simiyu (2012) explore the impact of the relational dimension of social capital on the exploitation of innovative opportunities. They find that strong ties are detrimental to innovation, due to insulation from novel information. However, these studies focus on pre-start-up learning.

Perhaps the only study on *post*-start-up learning in the subsistence context is Sutter et al.'s (2014) study of self-employed Guatemalan dairy farmers. They find that resource constraints cause frequent adaptations of the 45-practice milk production template given by a market-linkage NGO. In adapting the template, farmers could rely either on colleagues, or on the NGO's technical experts. Overall, technical experts facilitated better outcomes as they understood the underlying principles of the practices, whereas colleagues incorrectly presumed these underlying principles.

With that being said, there is still much left unknown about how the self-employed confront their post-start-up learning task, especially how and why they choose to learn from particular people, and what leads them to undertake this learning. With this in mind, we ask: *how do the self-employed in developing countries meet their learning needs arising*

while they are already running their businesses? In asking this, we note that the literature consistently shows social capital to be a common element of such learning. This in turn is part of the broader literature on the importance of social capital in the developing world (Honig, 1998, 2001; Khavul et al., 2009; Khayesi et al., 2014; Khayesi & George, 2011). Underpinning this importance is mutual-dependency caused by resource scarcity – with no government and limited money, survival depends on relying on others (Narayan, Chambers, Shah, & Petesch, 2000; Narayan, Patel, Schafft, Rademacher, & Koch-Schulte, 2000; Narayan & Petesch, 2002).

3.2 METHODS¹²

In addressing our research question, we used a qualitative approach to data collection and analysis. The nascent stage of the literature necessitated this, as we required data depth and flexibility to facilitate the needed analysis (Edmondson & McManus, 2007; Lee, Mitchell, & Sablynski, 1999). Further, and as is typical of qualitative work, our research question shifted during the course of study (Sonenshein, Decelles, & Dutton, 2014). Two shifts occurred. First, we were initially concerned with the general concept of entrepreneurial learning as it happens across all stages of venture creation. However, through being sensitive to what our informants were saying (Corbin & Strauss, 2008), we quickly realized that post-start-up learning was critical to them. Further, the nature of our data (e.g. people who are already running ventures) was most amenable to this focus. Second, during the third wave of data collection and analysis, the spatially grounded nature of learning became apparent. In particular, our informants would often physically point to

¹² Though the first author collected all data, we use the plural “we” throughout this section to allow for greater flow, and to highlight the contributions of both authors

the person they had learned something from. We also observed many face-to-face learning events.

3.2.1 CONTEXT

Koforidua, Ghana, is an ideal site to study post-start-up learning. First, self-employment is widespread, with 55% of the working age population running their own venture (GERA, 2014). Associated with this is a lack of wage employment from which to gain experience. Historically, there has always been a lack of private wage employment in Ghana (Debrah, 2007), a challenge accentuated by the ongoing reduction of public sector employment under the World Bank's structural adjustment program (SAP) (Thomson, 2010: 205). In addition, educational opportunities are limited, with only 5% of the population having at least some tertiary education (Ghana Statistical Service, 2012; World Bank, 2015b). The bulk (60%) instead have junior or senior high school as their highest level of education, though this does not necessarily mean they completed their matriculation. More than simple access though, Debrah (2007) emphasizes the broad mismatch between the skills needed in self-employment, and those taught in the education system. Due to its colonial roots (Dei, 2004), Ghana's education system is directed towards employment in public institutions. However, only 9% of total employment is public, and only 2% of the 230,000 annual labour market entrants are absorbed in the public sector (Debrah, 2007). One-half of the aforementioned learning task is therefore at play – the need to overcome knowledge deficits at start-up.

Regarding the second half, Ghana's economy is becoming increasingly dynamic. Globalization, coupled with the free-market policies implemented under the SAP, has led to a multitude of new products entering the markets in recent years. Adding to this, Ghana's

economy was volatile during data collection. This caused frequent price changes that informants had to stay abreast of, and caused customer demand to shift.

Koforidua itself is a medium-sized urban centre of 130,000 people. Choosing a city of this size was important as it ensured that there were few foreign NGOs running entrepreneur-training programs, allowing a more authentic understanding of how the self-employed learned about business. These organizations tend to cluster in capitals and major cities. Consequentially, we studied the phenomenon “as it is.”

Commerce is unevenly distributed in Koforidua. Businesses packed the downtown area, especially in the primary markets, and on both sides of the main roads, sometimes two or three ventures deep. There was substantial replication of ventures in this area. For instance, on a single 350m stretch of road, we counted 27 cell phone sellers (largely selling the same phones) on market day (Thursday), and 19 the next day (Friday). Overall around 250 businesses were on this stretch of road. Many people sold produce, clothing, DVDs, cell phone airtime, household products, electronics, and jewelry, among other products. Some sold from roadside stands or display cases, others sold in wooden market stalls, and yet others had permanent concrete shops. Radiating outwards, density decreased, especially when travelling to the outlying residential neighbourhoods. There, shopfronts in residences were the typical sites for business. Interspersed in these lower density areas though were secondary markets, as well as micro clusters of individuals in the same business, notably car mechanics and traditional jewelers.

Finally, Ghana’s official language is English, with English literacy rates of 67% (Ghana Statistical Service, 2012). This allowed us to have deep interpersonal contact with informants and thus richer data collection. It also allowed us to better immerse ourselves in the context, which is vital to qualitative research (Corbin & Strauss, 2008).

3.2.2 SAMPLE

As shown in Table 17, data was collected on five occasions, with the first four involving visits by the first author to Koforidua. During this time, he stayed in local housing, took public transit, celebrated holidays with acquaintances, attempted to mimic informants' religious fasting, and was generally present in the community. This improved theoretical sensitivity (Corbin & Strauss, 2008) and developed trust and candour.

During this time, we built two distinct, yet related, samples. The first is a set of single-interviews with 75 informants, while the second is a group of 31 informants for whom we built comprehensive histories. This twin data structure facilitated both a broad view of business, and a nuanced and rich view. Collectively, this allowed us to zoom-in and zoom-out to simultaneously understand general trends, as well as specific mechanisms (Nicolini, 2009).

We purposefully built the sample of 75 informants to achieve variance in ages, education levels, gender, and occupation, as seen in REF_Ref452060898 \h Table 18 The main goal was to develop an overall understanding of business in Koforidua. This was integral to the project at large as it helped sensitize the non-native authors to the Ghanaian context.

We used purposeful and theoretical considerations in building the sample of 31 repeat-informants. An overview of characteristics and ventures is in Table 17. Considering the literature, we included variance in education level (Corbett, 2005; Politis, 2005). Similarly, we sampled businesses with different learning loads, such as skill-based versus commerce-based, as well as dynamic environments versus relatively stable ones (e.g. clothing versus cell phone airtime). As the study progressed, and the microspatial story became apparent, there emerged a theoretical basis for sampling different "business spaces," such as those in the dense downtown versus those in the outer residential areas.

We return to the discussion of these factors later, but for now, the physical attributes of the ventures are listed in Table 19.

To identify informants, we worked with students at a local university, and with community contacts we developed. We explained the types of businesses we wanted, such as a new commerce-based business in the retail sector, run by an educated woman, or a skill-based business run by a man that was established more than ten years ago. Our assistants then identified businesses fitting these characteristics, and provided an introduction. We conducted interviews after screening for willingness to participate and confirming study admissibility (e.g. not managing another's business).

3.2.3 DATA AND DATA ANALYSIS

We primarily collected data on the 75 single-interview informants in the first two bouts of data collection. These interviews were broad, and focused on informants' job histories, and their sources of learning. Regarding learning, we were inclusive at this stage, asking about the impact of education and learning done before start-up. In initially analyzing this data though, it became clear to us that the post-start-up learning story was the most theoretically interesting. For instance, the methods of learning discussed in the literature were not at play, and education seemed to be of minimal importance. Also at this point, our informants sometimes cited learning from sources such as TV shows, magazines, the internet, and books. However, when viewing the data as a whole, it was clear that this was infrequent and of marginal importance as well.

Table 17: Overview of 31 focal informants

M/F	Name	Age	Edu.*	Main Business Currently**	Bus. Dynamism	Interviews								Journal	SN Diagram	Obs. (Hrs.)^	
						FT Emp.	PT Emp.	Bus. Age	Nov-Dec '13	Apr-May '14	Nov-Dec '14	Jun-Aug '15	Jan-Mar '16				Total #
M	Berko	57	SHS	Retail: Drapes & carpets	Med/Low	3	3	10	1	2		1		4			4
M	Mănu	49	Primary	Tailoring	Low	2	2	27	1	1	1	1		4			2
F	Abenaa	55	Voc	Tailoring of dresses + retail of clothing, jewelry and purses	Low			34	1	1	1	1	1	5			
F	Umma	54	Primary	Retail: Provisions	Medium		1	20	1	1		5	1	8	Y	Y	4
M	Bobo	34	SHS	Barber	Med/Low		1	18	1	1		1		3			
M	Ansah	33	Tertiary	Courier service & clothing retailer	Medium	1		1.5	1	1				2			
M	Samaila	37	SHS	Jeweler	Med/High		1	10	1			6	5	12	Y	Y	32
M	Dauda	31	SHS	Jeweler	Med/High		1	8	1			5	1	7		Y	9
M	Kwakú	48	Tertiary	Wholesale: Cookies & drink	Medium	1		2		1	3	6	1	11	Y	Y	2
M	Abba	67	JHS	RS: Airtime	Low			6.5			6	8	1	15	Y	Y	5
F	Fiddausi	52	None	Retail: Provision Shop	Medium			3			5	3		8	Y	Y	6
M	Bitrus	27	SHS	Retail: Clothing	High	1		5			4	5	1	10	Y	Y	6
M	Raki	30	JHS	Glass and Metal Work	Low		1	5	1		4	5	1	11	Y	Y	4
M	Salim	26	SHS	RS: Clothing	High			0.5			4	5	1	10	Y	Y	1
M	Yaw	33	SHS	RS: Clothing	High			2			3	4	1	8	Y	Y	1
M	Kwasí	24	SHS	RS: Clothing	High			2			3	3	1	7	Y	Y	3
M	Okonkwo	35	Tertiary	RS: Women's jewelry	High			3			2	4	1	7	Y	Y	2
M	Kwámè	27	SHS	RS: Phones	Med/High			3			2	3	1	6	Y	Y	2
F	Adwoa	43	JHS	Wholesale: Cookies & drink	Medium			1			2	3		5	Y	Y	

M/F	Name	Age	Edu.*	Main Business Currently**	Bus. Dynamism	Interviews							Total #	Journal	SN Diagram	Obs. (Hrs.)^	
						FT Emp.	PT Emp.	Bus. Age	Nov-Dec '13	Apr-May '14	Nov-Dec '14	Jun-Aug '15					Jan-Mar '16
M	Kwadwó	24	SHS	RS: Phones & Jewelry	Med/High	1		5			2			2			1
M	Kwabená	22	JHS	RS: Phones & accessories	Med/High	1		2			2			2			
F	Halima	47	Primary	RS: Fruit	Low			1.5			2			2			
M	Kofí	25	SHS	RS: Phones & Accessories	Med/High		1	2			2			2			1
F	Afua	29	JHS	Tailoring	Low		2	2			1	2	1	4		Y	1
M	Yusuf	47	SHS	Retail: Spare parts for cars	Low			13				3	1	4		Y	
M	Esono	37	JHS	Owner of car repair shop	Low	5		14				3	1	4		Y	
M	Yacub	40	SHS	Makes glass beads	Medium	2		20				2	1	3			
M	Danlami	32	Primary	Custom furniture	Med/Low	1		11				2		2		Y	
M	Nii	34	JHS	Car repair and welding	Low			14				2	1	3		Y	
F	Ye	46	JHS	Retail: Provisions	Medium			21				1	1	2			
M	Sisi	34	JHS	Jeweler	Med/High		1	17				1	1	2			
Average/Total						0.6	0.5	9.2	9	8	49	85	24	175	13	19	86

*SHS=Senior High School, JHS=Junior High School, Voc=Vocational, **RS=Roadside Selling, ^Observation on top of interviews

Table 18: Details of 75 single-interview informants

M/F	Pseudonym	Business	Age	Education	FT Emp.	Casual Emp.	Bus. Age	M/F	Pseudonym	Business	Age	Education	FT Emp.	Casual Emp.	Bus. Age
M	Twia	Building materials	45	JHS	1	2	20	F	Ngozi	Oranges	34	JHS	2		10
M	Afua	Computers & TVs	32	Ter	1	1	8	M	Atu	Phones	43	JHS			13
M	John	School supplies	30	SHS			3	F	Aku	Clothing	54	Pri	1	1	9
M	Komla	Door manufacturing	28	JHS		1	3	M	Gamal	Lighting	32	SHS		1	15
F	Nana	Provisions	52	None		1	8	M	Sosu	Clothing	25	Ter		1	2
F	Berti	Prepared Food	25	JHS			1	F	Abena	Fabrics	58	None			30
M	Kwasi	Video game center	31	SHS		2	5	M	Kojo	TVs	19	SHS	1		1
M	Odom	Electronic repair	50	Pri		4	27	F	Stella	Cloth	46	Pri			5
M	Esam	Custom Carpentry	29	JHS		2	2	M	Syl	Tailoring	28	SHS	1		2
M	Kumi	Purses & shoes	32	Pri			5	F	Sisi	Drinks	35	JHS	1		8
M	Salim	Custom Carpentry	35	JHS		1	15	M	Prah	Pharmacy	30	Ter	2	1	2
M	Kwame	Digital printing	30	SHS	1	2	1	M	Simon	Turkeys	23	SHS			4
M	Mănu	Barber Shops	44	JHS	8		25	M	Ghazi	Paint	63	JHS		2	25
M	Kwak	Bike repair	42	SHS	1		28	M	Edem	Food	61	Ter	3	1	2
M	Manu	Photographer	43	JHS			12	M	Mario	Electrical	27	SHS	1	1	4
M	Jerry	Microfinance	41	SHS	3		1	M	Jonas	Clothing	26	SHS			2
M	Gyasi	Microfinance	26	Ter	2	4	2	M	Kufuo	Watches	49	SHS	1	1	26
M	Fram	Bicycle Shop	35	JHS	3	2	20	F	Huda	Soap	32	SHS			3
F	Adjo	Bicycle Shop	27	Voc	4	4	5	F	Liz	Food	40	JHS		2	10
M	Sena	Livestock	41	SHS	1		15	F	Abam	Luggage	39	SHS	1	1	5
M	Sam	Phone Parts	28	SHS		2	5	M	Kumi	Drapery	51	SHS		1	13

M/F	Pseudonym	Business	Age	Education	FT Emp.	Casual Emp.	Bus. Age	M/F	Pseudonym	Business	Age	Education	FT Emp.	Casual Emp.	Bus. Age
M	Sabir	Auto Fluids	51	Voc		2	26	M	Enam	Phones	25	SHS			2
F	Maud	Electrical	41	Pri	1	2	8	M	Ike	Phones	31	JHS	2	2	14
M	Frederik	Scrap Dealer	40	SHS	7		15	M	Afram	Phones	28	JHS		2	2
F	Serwa	Tomatoes	41	None			8	M	Atsu	Tailoring	52	Voc		1	15
M	Osei	Computers	28	Ter	4	2	5	M	Ali	Tailoring	29	JHS	1	1	11
F	Adwoa	Restaurateur	39	JHS	1	1	10	M	Eric	Watches	42	Pri			10
M	Kwaku	Internet Café	37	SHS		1	2	M	Terry	Food	43	None	3		10
F	Julia	Forex Bureau	56	SHS	1	2	1	M	Paul	TVs	37	Ter			8
F	Yawa	Food & drink	34	Ter			6	M	Kuuku	Catering	30	SHS			6
F	Kontu	Hair Salon	33	Voc	1	1	1.5	F	Amma	Catering	36	Pri	2	4	3
F	Jackie	Seamstress	33	Pri	2		15	M	Duku	Jeweler	45	None			11
F	Efia	Hair Salon	30	JHS		1	7	M	Antu	Jeweler	32	Ter			7
F	Freema	Hair Salon	28	JHS		1	6	M	Freddy	Cobbler	35	Pri	2	1	22
F	Aku	Hair Salon	41	JHS	1	1	11	M	Josh	Cobbler	45	None	1		30
F	Abla	Jewelry repair	22	SHS			2	M	Bour	Barber	37	JHS	1		15
F	Ejo	Pharmacy	53	Ter	1	2	22	F	Jojo	Baker	46	Pri	6	2	23
M	Mark	Pharmacy	67	Ter	1		6.5	Overall averages					1.0	0.9	9.6

Table 19: Business locations and descriptions for 31 focal informants

Name	Business Location and Description
Berko	Downtown, main road, large concrete shop, hidden inside
Mănu	Downtown, small alley, converted shipping container, hidden inside
Abenaa	Beads market, in an open shop
Umma	Residential, small dirt road, inside shop in front of residence
Bobo	Downtown, side alley, concrete shop, hidden inside
Ansah	Semi-downtown, side road, concrete shop, semi-visible inside
Samaila	Beads market, in an open shop
Dauda	Beads market, in an open shop
Kwakú	Downtown, main taxi park, concrete shop, obscured by products
Abba	Residential, off main road, small stand in front of residence
Fiddausi	Residential, main road, shipping container, semi-visible inside
Bitrus	Downtown, main bus park, second story concrete shop
Raki	Residential, off main road, concrete workshop, semi-visible
Salim	Downtown, main road, roadside stand, semi-obscured by product
Yaw	Downtown, main road, roadside stand, plain view
Kwasí	Downtown, main road, roadside stand, semi-obscured by product
Okonkwo	Downtown, main road, roadside stand, plain view
Kwámè	Downtown, main road, roadside stand, plain view
Adwoa	Downtown, large alley, concrete shop, mostly visible
Kwadwó	Downtown, main taxi park, display case, plain view
Kwabená	Downtown, small alley, display case, semi-obscured by product
Halima	Residential, set back from main road, small stand, plain view
Kofí	Downtown, main road, display case, fully visible
Afua	Semi-downtown, off an alley, closed wood framed building
Yusuf	Magazine, main road, wood and metal store, sits outside
Esono	Magazine, main road, open aired shop
Yacub	Residential, back from road, roof over ovens, surrounded by trees
Danlami	Semi-downtown, alley, shipping container, works outside
Nii	Magazine, main road, open aired shop
Ye	Semi-downtown, busy alley, concrete shop, easily seen
Sisi	Beads market, in an open shop

The magazine is the name for the depot where cars are repaired

We therefore focused on the social nature of learning after start-up. To do this effectively, we realized we needed richer data. As a result, we undertook to develop histories, creating 31 of them. That we interviewed informants multiple times during each bout of data collection enabled us to see learning happen in real time, as they would often

speak of a problem in one interview, and explain the resulting learning in the next. Furthermore, the multi-wave nature of our data allowed us to iterate between data collection and analysis, with analysis informing subsequent protocols.

We ultimately collected and analyzed two types of data in developing the findings for this paper. First, interview data helped us capture our informants' stories of learning. Second, observation-based data helped us to contextualize this data with respect to the underlying spatial nature. We discuss these in turn.

Table 20: Overview of data

Type	Nov- Dec 2013	Apr- May 2014	Nov- Dec 2014	Jun- Aug 2015	Jan- Apr 2016 [#]	Total #	Total Hrs.
Single Interviews	39	23	12	1		75	46
Interviews included in histories	9	8	49	85	24	175	148
Informant Observation	2	5	19	24		50	86
Additional General Observation*	12	9	10	13		44	147
Informal Phone Conversations [^]	1	5	25	23		54	9
Meetings with local Faculty	3	1	2	3		9	5
Totals	66	51	117	149		407	441

*These observations were not associated with a central business, but instead consisted of sitting in one of several central locations observing business activity in the downtown or one of the suburbs, usually with a translator who could answer emergent questions and provide context

[^]Occurred between visits. Number allocated to previous research trip

[#]Done exclusively by phone

3.2.3.1 Interviews

Table 1 has an overview of all data. The single-interviews provided the general framing of subsequent collection and analysis. As such, only a small amount of that data makes it into this paper, though its importance exceeds this due to the contextual grounding it gave us. After asking informants about their ventures and their learning, we used the resultant data to understand the different *sources* of learning, as well as the different *types* of learning. This involved open-coding a selection of interviews while focusing on these

categories (Corbin & Strauss, 2008). Overwhelmingly, the sources were social, with parents, business colleagues (those in the same business), other family members, and friends all being mentioned. We also realized our informants had different processes of learning for different purposes. Using this as our starting point, we developed the protocol in Appendix A of this paper. We employed this protocol with our 31 informants. Subsequent interviews were used to follow-up on the challenges informants mentioned in the previous interview (e.g. a problem with a supplier leading to learning about other suppliers), as well as to probe on emerging theoretical insights. We did ask informants about different topics as part of the broader research project, but given how central learning was to all they did, the resultant data was quite insightful, and often involved elements we had not thought to consider.

All interviews were semi-structured to give informants latitude to tell their stories, and most took place at workplaces. Question specifics changed with the stories they guided us through (Charmaz, 2006). A majority of respondents spoke English. For those who did not, we employed a translator to translate Twi or Hausa in real time. Regardless of language, all but a few interviews were recorded and professionally transcribed. Finally, we took approximately 350 pages of written notes, a starting point for analysis.

To improve the histories, we had 13 informants keep journals between December 2014 and June 2015. English literacy abilities guided these decisions. Journals focused on learning associated with challenges and growth. Between research trips, we also maintained regular phone contact with as many informants as we could. Together, this data helped us stay abreast of venture developments during the intervening six months. It also provided a starting basis for follow-up questions through improving recall.

After wave three, analysis again started with open-coding sources and types of learning. This added significant nuance to the preliminary insights from the single-

interview data, in particular emphasizing that business colleagues were most the most important sources. We also started to see three distinct types of learning at play: direct questioning, where informants went and asked for specific knowledge; socially reflective, when the person they asked did not have the required knowledge, so they collectively discussed potential solutions; and, unsolicited, wherein someone relayed an unexpected piece of knowledge.

More importantly, a microspatial aspect became clear, with learning happening face-to-face, in and around the business. As such, we consulted the sociological literature on space, realizing that the concept of “social space” was deeply at play here (Alil & Pedersen, 2001; Matous et al., 2013; Murphy, 2003). As such, we read broadly to better contextualize our findings (Corbin & Strauss, 2008). This helped us understand the multiple views of social space, and that we were grounded in the view focusing on the interaction between individuals’ movement patterns and network contacts (Claval, 1984)

We then recoded our existing categories looking at the microspatial aspects present in these codes. With few exceptions, our informants had spatially grounded their accounts of learning, most frequently as occurring in and around the physical location of their business. We created categories for these different social spaces, and then revisited the raw data with the general notion of social space in mind. We were especially interested in any instances that would discredit our emerging spatially grounded understanding, and despite finding instances where informants used cell phones as part of learning, the frequency of these non-spatial incidents comprised a small portion of the data.

Going into wave four, our focus shifted to understanding the connections between space and the types and sources of learning. Our conversations with informants thus focused on understanding *where* particular learning events happened, and *why* they happened in this space. Analyzing their responses uncovered four main social spaces: space

in and around the business, space at suppliers, space in public transportation, and space while walking around and passing other businesses.

3.2.3.2 *Spatial and Observational*

Once the microspatial story was apparent, observational data took on a new importance. In particular, the different business densities between the downtown and residential areas struck us as critical. Other aspects were more difficult to see though. It was only through careful observation and a revisiting the data that they became apparent. To aid in observation, we took copious notes during interviews, as well as during observation-only episodes. The observation-specific notes totalled 150 pages. Further, the first author wrote daily and weekly summary memos whenever possible while in the field (Lempert, 2007). These distilled emerging microspatial themes and provided artifacts for analysis.

For instance, field notes tracked instances of learning-based conversations. Informants like Salim and Salim seemed to be perpetually talking to someone and learning. Initially we attributed this to the density of downtown businesses. However, we soon noted that this was not the case, as others such as Kwakú seemed to have no such learning episodes. In contemplating this, it became apparent that *visibility* was highly important (as were individual idiosyncrasies). One had to enter Kwakú's shop to talk, whereas it was easy to see Salim and Salim because they sat in front of their shops. As a result, conversations were Kwakú needed planning. In a similar way, *proximity* and *variance* became apparent as important factors.

As business space was the most important space, and because the attributes of proximity, density, and visibility had such a significant impact, we coded each informant's business space according to Table 21, the results of which are in Table 27 below. We aimed

to create scales capturing the underlying variance without artificially imposing extremes. We used first-person judgements from our experience in the context. Furthermore, to aid in analysis, a combination of GPS coordinates, Google maps, and photographs were used. We used the resulting table (Table 27) as a key analytical touch point for understanding how space interacted with informants' learning, as discussed in the findings.

Table 21: Classification table used to code microspatial attributes of business space

	Proximity (m to closest)	Density (# within 75m)		# Bus. visible	Visibility	
		BC	All bus.		Foot traffic flow	Where owner sits in bus.
VL	>50m	≤1	≤9	1-4	-Residential, off main street -"Magazine"	-Inside in a closed shop
L	<50m	2-4	10-29	5-9	-Residential, main street	-At back of semi-open shop
M	<30m	5-9	30-49	10-19	-Alley in Downtown -Secondary Market	-In open shop, but with much stock in way
H	<15m	10-14	50-99	20-29	-Off main strip in downtown	-Somewhat obstructed by stock
VH	<5m	≥15	≥100	≥30	-Main strip in downtown -Primary Market	-In front of shop

BC=Business Colleague; e.g. one running the same type of business

VH=Very high, H=High, M=Medium, L=Low, VL=Very low

3.3 FINDINGS¹³

We started by asking the question of: *how do the self-employed in developing countries meet the learning needs arising while they are already running their businesses?* Through our multi-wave qualitative study, we found this learning to draw heavily on social networks, especially from “business colleagues,” our informants’ word for others in the

¹³ In line with standard qualitative practices, we intersperse tables of supporting quotes in the findings

same business as them, but with whom they had no partnership. More than this, learning was spatially embedded, as it was grounded in particular *social spaces*. In presenting our findings, we first give an overview of the types, reasons, and sources of learning. We then focus our findings on the microspatial nature of this learning.

3.3.1 SOURCES AND TYPES OF LEARNING

Our informants stressed the importance of continued learning after start-up. Osei said, “you can’t stop learning. You always have to do research and learn more things as you are going.” Mensah saw this learning as necessitated by limits in his education, “what we learn in school is a bit different than what actually happens...Some things are just different, and not everything goes according to what we learn in school.”

Learning needs were necessarily diverse, and so were the types of learning our informants undertook. Table 22 presents a matrix table of major sources and types of learning. In total, we coded 203 instances of learning amongst the 31 repeat informants.¹⁴ In undertaking this learning, informants drew on a variety of sources, such as business colleagues, colleagues in other business types, friends, family, customers, and suppliers.

Table 22: Types of learning, and sources of learning

	General	Socially reflective	Unsolicited	Direct Questioning			Total
				About problem	Needing information	Skill	
Business Colleagues	46	9	27	9	29	15	135
Association in general	8		1			1	10
Customer			25	1	1		27
Supplier	2		9		7		18
Family and friends	3	1	1	1	1		7
Other colleagues			2	4			6
Total	59	10	65	15	38	16	203

¹⁴ We use the 31 informants for this table, as that data is more comprehensive.

However, our informants overwhelmingly learned from business colleagues. Ben, who sells plastic jewelry and accessories, explained this by saying “you can only discuss your own business with people being in the same business with you.” To him, the other businesses owners in his direct vicinity had little to teach him, as he was “not into” selling DVDs, mortars for pounding *fufu*, bed sheets, cell phones, or cell phone accessories. This highlights the fact that learning concentrated on *task-related* knowledge, rather than general knowledge of how to run a business. In line with this, the other two most frequently mentioned sources of learning were suppliers and customers, who both helped our informants learn about customer tastes.

Table 23: Representative quotations for the different types of social learning

Type	Representative Quotation
General	<p>Raki, Glass and Metal Work - I have about 10 colleagues [in the same business]...Yes whenever we meet we do discuss about business.</p> <p>Adwoa, Cookies and drink - Like 3, 4 days ago, a friend of mine was going to the bank to take some money, she passed here and discussed business with me.</p>
Unsolicited	<p>Kwasí, Clothing - My customers also told me about [new styles of clothing] Because if they see new styles at others' shops, they will come and draw my attention that now new different clothes has come so I have to go for it so that they will come and buy it from here. So, I learn from my customer.</p> <p>Abenaa, Tailoring and retailer of women's items - Some students do come to me and ask me about the dress style called Angelina...It is what prompt me to get some, the new style to sell.</p>
Socially reflective	<p>Dauda, Jeweler - Normally when we meet, Samaila and other colleagues around, we do talk about business, let’s consider our price margin. We do talk about price margin. That’s what we’ve been talking about, we need to sit down and talk our business.</p> <p>Adwoa, Cookies & drink - It is two things, one is, I will sit down alone and think over my business. The second is, sometimes we have to come together, the businesspeople, people who are into the same business come together and think over a business. That is why I say we.</p>
<u>Direct Questioning</u>	
About problem	<p>Simon, Turkey farmer - I had five turkeys die one day, and I didn't know why...I sent them to the vet and the vet didn't know why...so I asked my friend and he told me it was the cold from the rainy season. He then advised me to give more anti-biotics to the turkeys.</p>

Type	Representative Quotation
Needing Information	<p>Kofi, Phones & Accessories - The market has not been good at all [so, I have to keep phones for longer]...it makes the phones become more scratched...because the more you pack and you bring out, and you put in, and you bring out and you put in, it makes the phone's body becomes scratched...it makes people not want to buy the phones...and then I met my friend at the wholesale center to pick goods and I explained to him my phones normally get scratched and he gave me that idea [to put the phones in individual bags], and I followed up and I think the idea is helping me now.</p> <p>Adwoa, Cookies & drink - Some customers will come, but when you tell them the price it becomes a problem, because they also come with [knowledge of proper] prices. When it happens like that I mostly rush to my colleagues who are into the business, and ask them if there has been an increment of the prices from our wholesalers or the prices are down. I find out from them...Same thing happens to them and they rush to me to seek for some help...It happens once in a week.</p>
Skill	<p>Salim, Clothing - The exchange rate went up. He [Al Hassan] went to Accra to get some clothes. But I hadn't gone to Accra since the exchange rate has been up. So, when he returned from Accra I went to him to find out the impact of the exchange rate on the goods that we normally buy from the suppliers. So, he explained that to me so that I may know how much I can also sell as my goods.</p> <p>Nii, Car repair - I could remember I work on one vehicle called Toyota Vitz. It had a boot [trunk] called bible boot [dual swinging doors]. That is the type of boot that vehicle has. I was asked to change the boot from bible boot to the open top one...I faced some difficulties, so I call [another car repairer] to come help me. So, they came and helped me and at the end of it all we get the work done.</p> <p>Esono, Car repair - About one month now, a friend from this side has a shop, came to me, he's trying to repair an accident vehicle. He is facing difficulties on that so he came to me to seek for some advice...I went there to witness the condition of the vehicle myself. That is how I told him to jack one side of the vehicle. That will help him to do the work he wants to do.</p>

3.3.1.1 *Direct Questioning*

Informants expressed frequently approaching social contacts with questions aimed at acquiring needed information, learning how to conduct a skilled task, or understanding how to overcome a pressing problem. For instance, Afua told us about an instance when a business colleague came and asked for help with the *skill* of sewing a certain dress style:

Recently, a friend of mine came to me to discuss with me about a design. She is facing some difficulties on cutting the material to get that style. She came here and then asked me on how she can cut material and gets that style. Then I taught her how to cut the material, and how she can get this style done. She first tried to cut a material and see if she can come out with that new style. She found out later after cutting the material that according to how she cut the material, she cannot have that style. She is wondering how she can get those styles done. She thinks of coming to me, and seeks advice on how she can cut material and get that style...I told her where she cut it is not the right way to cut that material...Because the [original] way the friend fold the material and cut it is not the right way to do that, I taught her with the right way...how she will fold it and cut it and get the back side. I taught her how to cut it and then she later got to know how to do it, because we have two [sections of] materials at that time to produce that style. I cut one for her to watch, and after that I made her cut the second one, and then she made it perfectly before I make her leave the shop...She called me later and told me yes, she is okay now, and she can even cut the material and she had cut one [dress] and come out with that style.

Originally, Afua's friend knew the style she was trying to make, but lacked the skill required to make the necessary cuts. Through a brief interaction with Afua, she learned the necessary skill needed to perform the task on her own.

In other cases, informants told us they sought out particular pieces of *information*:

This morning I went to Kojo's place before coming to my shop. I went to him because last week I know he went to get new stuff [from Accra]. So, I asked him, "is new stuff available?" He said, "Yes." So I asked "How is the prices now?" Because last week I didn't go [to Accra] so I couldn't learn.

Here, Bitrus needed to learn about price changes, and about any new products. Price was particularly salient at the time he mentioned this, because the value of the Ghanain currency, the Cedi, was rapidly decreasing relative to the US prices paid by on imports.

At times though, our informants were not seeking a specific piece of information or a particular skill, but rather had questions about a *problem*. Ike vividly relayed just such an instance of his learning. He initially owned four different cell phone shops:

I had almost like four shops. But I think because of lack of knowledge on running the shop I...make plenty [of] mistakes. I was not able to take care of these shops, so I [lost] all the [other] shops, and now be [only] in this one.

When talking about the causes of that decline he said:

I didn't do much [advertising] and that is one thing I lack. But the only thing I [used to] think is that I'm not having enough goods. So maybe if I try to advertise [that] I have this, I have that and then [customers] come to this place, and they don't get [the product]; it's going to do away from us [customers will not come back].

Ike felt advertising was a bad idea when he might sell out of items he advertised and permanently lose customers coming for that item. To him, it was best to make sure he had adequate inventory before advertising. However, having seen this approach serve him poorly – as evidenced by the three shops that went out of business – Ike recognized a growing problem, and sought to learn by asking another cell-phone seller:

A friend who has been in business for a long time told me, "It doesn't matter whether you have it or you don't have it, just advertise yourself. Let them come just tell them what you have. Maybe that person will come, maybe that person wants laptop you don't have laptop, but you have laptop charger." So if maybe I advertise myself and they come around and they ask, "Oh do you have laptop?" I say, "No I don't have laptop but I have the battery, I have the charger." You see, I think with that things should move on well.

Here, Ike chose to draw on his social network to learn about the problem he found himself facing. We saw this pattern repeated across many informants: drawing on others to overcome a challenge. Because Ike's colleague had a different knowledge structure, he was able to interpret Ike's situation in a way leading to an actionable outcome.

Overwhelmingly, these three types of learning came from business colleagues. This intuitively makes sense, as these individuals are situated to provide information on products, prices, and suppliers, as well as to communicate particular skills or help overcome challenges.

Table 24: representative quotations regarding sources of learning

Source	Representative quote
Business Colleagues (others running a business of the same type)	<p>Kwámè, Phones - He [business colleague] is my only friend so I speak with him a lot...he sells the same thing as me, the same goods. So, more times we talk about this business...we discuss about the prices. He just explains the prices, how the price is.</p> <p>Abba, Cell Phone Airtime - Since the time I started this work, I've cooperated with about 5 people. One is even right at the top of the road there. So, we all friends now. They give me some advice, and I'll turn to them and give them some advice or I tell them what is going on [in the business].</p>
Supplier	<p>Yusuf, Spare parts for cars - I have learnt that there is a new parts into the system. So, I have to get or I get some of the parts and then sell them. I also have to know how to sell them to people...I was informed about the new parts by my suppliers...They also tell me how I'll sell them...They advised me not to sell at a high price. Because when I sell they also benefit and if I don't sell, it affects them. So, they advised me to put some less profit so that I can sell more and they will also benefit from that...I followed their advice...[The parts were] like headlights, traffic cater lights...Before I didn't sell those kind of parts, so it is recently brought those parts to me. So, it has become new into my business.</p> <p>Umma, Provision shop - Sometimes I get the price that I have to sell the product for from those people I buy from. They will tell me, "We sell it at this price. So when you buy it from us, and you sell it to your selling place, you should also sell it at this price."</p>
Customer	<p>Bitrus, Clothing - Yeah. Even today one customer of mine told me that I don't sell this traditional [Ghanaian] wares. I don't sell it...So, I bought like 6 of them. I sold them and that's a new only one.</p> <p>Kwasí, Clothing - My customers also told me about [new styles of clothing]. Because if they see new styles at others' shops, they will come and draw my attention that now new different clothes has come so I have to go for it so that they will come and buy it from here. So, I learn from my customer.</p>

3.3.1.2 *Socially Reflective Learning*

Often times though, our informants' contacts were unable to provide the needed learning. This often led to of *socially reflective learning* where the pair or group would collectively learn. Fiddausi provides an example:

At times, I discuss with friends or family about business, and how we can get money and expand the business. What brings about our discussion is if the market is not good.

We sometimes come together, and discuss a way out. That is when we start talking on how we can get money, and expand the business.

Here, Fiddausi's contacts could not give a clear answer on how to proceed. They therefore discussed, as a group, the best way to get the needed money. As Fiddausi later informed us, they collectively built on each other's thoughts to produce an actionable outcome.

3.3.1.3 *Unsolicited Learning*

In addition, the dense and visible nature of business led to much *unsolicited learning*. In this learning, others came up to our informants and offered advice on how to operate the venture more effectively, or how to overcome an unnoticed problem. Salim communicated a particularly poignant example:

I didn't used to come early to work. But now, [I have started to] come early this time around. By 7 o'clock I must be here. [I now do this because a] man told me he has never seen me here early in the morning... that friend always leaves or sets off for work early, and he complained to me that he has never set his eyes on him over here before... That friend advise me that sometimes some travelers do buy some clothes before going wherever they are going, and he knows most of the travelers do leave early in the morning. Some workers as well [leave early], because if they [don't go shopping] as early as possible or during the time that they are going to work, they cannot have time to maybe come back in the afternoon to get some clothes. So, my friend tells me to be coming so early so that I can catch those people...the man [the friend] just approached me with the advice, because he has realized he has not seen me coming to work early.

The particular "friend" giving this advice was a business owner across the street. Once Salim started selling clothes at that location, the two developed a relationship. Because of this, the other business owner (who did not into sell clothes), felt obliged to help Salim.

Customers and suppliers were also common sources of unsolicited learning. When our informants went to their suppliers, they learned about new goods in the market, as well as the "proper" prices. As Kwakú conveyed, "At times too when I go to Accra they'll [suppliers] also inform me that 'oh this product is on the market but is not moving fast.'" In Adwoa's case, her good relationship with customers facilitated some very helpful

learning: “I think it is because of the way I handle them [regular customers]. I mean the relationship that is between us. So, if there’s something new that I don’t know, when they find out they will come and inform me.”

We also witnessed many instances of unsolicited learning while observing. This was especially true in the beads market where jewelers were in close proximity to each other and often had no work to do. Out of boredom and a desire for social contact, they went to their neighbours and exchanged advice, whether this was about new styles of necklaces, or how to sell to the few tourists who were still coming to Ghana.

3.3.2 SOCIAL SPACE AND LEARNING

Some informants mentioned using their phones to learn from their social contacts. However, they simultaneously expressed that the overwhelming majority of learning happened in a face-to-face manner. Many even went so far as to say that whenever they saw particular business colleagues, they automatically discussed business: “I think we discuss business almost every time that we meet, we discuss business” (Adwoa), and “normally when we meet, Samaila and other colleagues, we do talk about business, like let’s consider our price margin. We do talk about price margin. That’s what we’ve been talking about, we need to sit down and talk [about] our business” (Dauda). Furthermore, we saw countless face-to-face business conversations during observation, many of which happened simply because a colleague stopped while walking by. This led to occasions for direct questioning, unsolicited learning, and socially reflective learning.

This all hints at our broader finding, that there is a strong microspatial aspect to learning. Informants did not learn in an aspatial manner facilitated by strong information and communications technology, but rather learned through face-to-face interaction in *social spaces*. The most important of these social spaces were in and around businesses, at

suppliers, on public transit, and simply while walking around Koforidua. A few informants mentioned religious buildings as important, as well as their residential communities. However, we focus our discussion on the four most important social spaces in Table 25.

Table 25: Representative quotations of the different social spaces

Social Space	Representative quote
At and around business	<p>Adwoa, Cookies & drink - They are so nice to me because sometimes a customer do come here [to my business] and ask for something that I never thought of selling it before. Customers will come and then ask me, when they keep asking me it makes me to go and find where I can get those products and sell. When it happens like this I try to find those who have those kinds of product and get it from them to come and sell over here.</p> <p>Afua, Tailoring - There is one woman who sells lining, and at the same time she is a seamstress. I went there to buy some [lining] material from her and then I saw her sewing that style [a new style in the market], and then I asked her and then she guide me on how I can do it.</p>
At supplier	<p>Raki, Glass and Metal Work - Sometimes you cooperate with your friend when you meet at the suppliers place...Sometimes you may also not know maybe about particular material. Maybe a friend you meet at a suppliers place may know, and then from there you can ask him, and then he will teach, and then you become a friend.</p> <p>Kwasí, Clothing - I learnt it from Yaw the first time that I went to Accra with him. He told me that the goods was not in only one place, they were in stores, stores, so we have to go around and look for new goods. If you see the goods is nice you have to talk price with him and you will buy it so that you will come and sell it from here. How to put some interest in it.</p>
On public transportation	<p>Kwasí, Clothing - In my place in Koforidua here, if you are selling clothes...we have a [spot at a taxi] station where we bought a car to go the store where we go for the products. We go for the suppliers for more goods for the consumers. So, we have a place where we located...we go like Wednesday and Saturday. So, the more you go the more you get more friends.</p> <p>Salim, Clothing - What we [Salim and Al Hassan] normally discuss when we meet, is the exchange rate and about the new clothes, and on how the prices that we will sell. Sometimes also if there is a new product or clothes that I did not know anything about. If he has any information regarding those products or clothes he comes to me and tells me about them...We meet most of the time when we are travelling to get new clothes.</p>

Social Space	Representative quote
Walking/Passing by	<p>Afua, Tailoring - This lady who you just saw leave my shop, she is a friend of mine who is also a seamstress. She was passing by that she came in and actually had a design that she's finding it very difficult to do. That particular style has something called off shoulder. So, the lady the friend who just left here thinks the design is off shoulder... [So I told her to] attach this one to this to be like this [pointing to a picture of the design]. When it is like this, you can see there is a difference between this and that.</p> <p>Raki, Glass and Metal Work - Sometimes also if you are passing by even if you don't know the person. If you are passing by his shop and then you figure out that he produces, or maybe he builds some structure that you don't know, and which is very new. You can get into his shop and then ask him. Through that you can also become a friend. I see that as a cooperation as well.</p>

3.3.2.1 *Space in and around businesses*

By far the most commonly discussed space was in and around businesses, both our informants', and their contacts'. This is understandable, given that informants typically spent 8-12 hours per day at their business. For instance, when asked where learning most often happened, Abba replied "at my store, or your working place or your business site. I can come to you there or you come to me. So, it's there we can discuss business." He went on to say that out of ten conversations about business "it will be about eight" which happen at the business. For his part, Salim said when customers "find new clothes in town, they sometimes come and tell me about it, and they also buy from me as well. Some of them even if I don't have what they want, they sometimes make an order. So, I can get it for them later...So, I think it's very helpful." Here, Salim highlights the important point that business happens directly between the owner and the customer, rather than between an employee and a customer. Moreover, this helps to establish personal relationships that are leveraged for the above-mentioned learning, in this case unsolicited. Overall, that Salim's business also acts as a space for him to meet with his customers and learn what they want is critical to his ability to stay current in a dynamic environment. As such, the business is

much more than a space where business owners may speak with each other, but rather acts as a space for the owner to reach out into the business ecosystem in general.

3.3.2.2 *Space at suppliers*

Another important aspect of Ghanaian business is that business owners have to go to their suppliers themselves. Most do not have employees to do this, and there is no delivery system in place. Though it takes several hours to reach either of the main supply locations – Accra and Kumasi – once there the physical space occupied by the supplier acted as a key site of learning. For instance, Kwakú explains how suppliers taught him about expiry dates, something he knew little about when starting:

Whenever we go to Accra we also have some bit of education from those we get the goods from [suppliers]. About the expiry date and stuff...Yes you see these, all these products are food and they all have the dates on which they're going to expire. You should advice your customer and you also have to make sure that you don't sell expired product to your customers, do you understand? Because if you keep doing that somebody may get sick because of that effect. In Ghana here, we learn the laws but like outside if they catch you selling expiry product it can even end you up in jail right? *So, we got all these sort of education.* [Emphasis added]

In many ways, Kwakú's learning from suppliers is a special case of the aforementioned space in and around businesses, as he is necessarily at his supplier when learning this. However, it also conceptually distinct, as Kwakú's role there is very different from at his own business.

More than this though, business colleagues met each other at suppliers. As Raki succinctly put it, "sometimes you cooperate with your friend when you meet at the supplier's place." Salim gave an example with respect to another informant, Bitrus:

I respect somebody like Bitrus a lot. For example, I once wanted to add selling of wrist watches to what I'm already selling. So, I went to Accra to find out the prices, so that I can come back to Koforidua and compare it with those who have been selling watches here and see how I can get into that business too. I went to one person who sells watches and I asked the prices. Fortunately, I met Bitrus over there. When I saw Bitrus, he secretly called me and told me that those people's goods are very expensive. They

cannot give me a wholesale price so I should be very careful...Bitrus also told me that I shouldn't mind, when we are back to Koforidua, he would tell me where I can get very affordable prices of wrist watches.

Here, Salim was fortunate enough to run into Bitrus who gave him much needed knowledge about suppliers and prices. Salim, being new to the businesses, had not yet learnt this, and thus ended up benefitting from some unsolicited advice.

Meeting at suppliers' locations was also important for staying up-to-date:

Sometimes when we meet in Accra where we get our supplies from, we do discuss with some other colleagues, that this particular shop their prices very good. So, when we buy from that particular shop it will be more helpful. So, I say we keep doing that, then we will become very close (Adwoa).

This type of socially reflective learning, where they discuss the best prices, was critical for staying informed in a dynamic market where supplier prices change rapidly. Depending on when a wholesaler placed an order, they may have paid a very different exchange rate, or the wholesaler themselves may have found better international trading partners.

Some informants even *met* valuable contacts in this social space. As Salim explained about his first supply trip for his business:

Izu helped me the first time I went to Accra to get clothes. I think the first time I went to Accra to get some clothes I met Izu. Because I knew he runs a very big business boutique I asked him of where I can get the best clothes with a good price. He showed me the place that I got very nice clothes with a very good price. He also warned me or advised me as a beginner that I should be very careful with the creditors. Some will come pretending as if maybe when you buy on credit they will pay you back but they know they will never come back with the rest of the money.

3.3.2.3 *Space on public transportation*

Fortunately for our informants, the hours they took going back and forth to their suppliers was not always a waste. Instead, the physical bus or car acted as a social space. Sisi put this fact simply, "we do talk normally when we are going to Accra...Normally when we were in the car, we have to talk about business." This space also provided an occasion to make new contact to learn from, as Bitrus explains about Prince "We met in

car, we were all going to pick some stuff [new clothes] that's where we knew each other...He said, 'I'm also from Koforidua, I know you from Koforidua. Do you have a boutique at metro mass station?' I said, 'Yeah, you too at Vodafone office.'"

3.3.2.4 *Space while walking around and passing other businesses*

Another general component of life in Koforidua, and indeed throughout most of Ghana, is that walking is the primary means of *intracity* transportation. This led informants to spend much time walking to and from their business, and on errands. The result is that there is much opportunity for interaction. As Afua explained with respect to one of her business colleagues, "sometimes we meet on the way or on the road and then we ask each other about how is the work, or about the work. Through that, comes how we should handle this thing, and how we can be patient." Here, "this thing" means handling customers:

We [Afua and her business colleagues] sometimes advice each other on how to handle a customer because if you don't know how to handle a customer you lose a lot of customers, sometimes a customer will come and then even put you in a state of maybe anger, they will make you upset. If you are not careful to be patient and then handle them with patience and you also become angry and react. If you react you'll lose that customer, and then that customer will go about spreading bad news about you. That will stop people from coming to you and maybe give you some work. I sometimes discuss that with a friend on how you should be patient with customers and how to talk to customers and how to handle them, so that we will not lose them.

These chance encounters while walking led to worthwhile socially reflective learning.

Other times, being out and walking resulted in coming into close proximity with another's business. For instance, as Adwoa explains about a particular food product:

Like three, four days ago, a friend of mine was going to the bank to take some money. As she passed by here, she discussed business with me...We discussed about Camelot and saying that Camelot has now run out in the market, there is no Camelot in the market. She told me one of her friend was going to Togo and then she gave that friend some money to get her some Camelot from Togo. She informed me that if the Camelot arrives and I need some, I can come and she can give me some part of the Camelot to sell.

Her friend decided to use her walking as an opportunity to speak to Adwoa about business. There is thus an overlap between this space, and the space in and around businesses. The general nature of walking as a mode of transportation facilitates this.

This is not to say that all encounters are by chance. For instance, Kwasi explains:

I have some people [who are in the same business]...they always come for advice...they come and pass by and greet me and ask me how the business is going on and I also go there and ask them. It like we are doing shifting, we have something called shifting contribution. We have to sometimes to go for advises.

Further, Raki explains when he needs to directly question someone: “if I’m trying to build some structure that I find difficult I think I have to stop and then get to my friend and then ask him about how we can finish that particular work.” He would generally get on his motorbike and head to a friend’s business. Here, the encounter is obviously not by chance, but it nonetheless points out that Raki needed to adjust his physical space to learn. This space also had to be reasonably close.

3.3.3 THE ATTRIBUTES OF THE MICROSPATIAL DIMENSION

For our informants, not all spaces are equally important. In addition to the obvious differences of social space around one’s enterprise and space in public transit, there are clear differences *within* the business space of individuals. Abba, for instance, sells cell phone airtime in a residential neighbourhood where there are comparatively few other businesses. Salim, on the other hand, sells clothing at the entrance of a very busy taxi park. There are at least 25 other businesses within sight. We will return to a more in depth discussion of the consequences of these differences in the next section, but we must first introduce the underlying attributes of these social spaces; attributes which are embedded in an overarching microspatial dimension of social capital.

Table 26: Quotes supporting the microspatial dimensions

Attribute	Representative quote
Proximity	<p>Kwakú, Cookies & drink - [Sharing information] happens while we are like doing business...it happens at the workplace. You either go to the shop or they come to your shop. It matters [that the businesses are close] because of this kind of cooperation. You want information and if the business is too far away, are you going to walk all the way to that person? It's far better when businesses are near to each other.</p> <p>Abba, Cell Phone Airtime - That [sharing information] may happen because you are selling together...My store is here, your store is here. That can bring a cooperation.</p>
Visibility	<p>Salim, Clothing - What I learned from watching other people is when I started this business, really, I find it difficult to arrange my clothes very nice. So, there is one friend who sells clothes, so I sometimes watch out how he arrange his clothes. I learned from how he arranged clothes, and then I began to arrange mine very nice.</p> <p>Ben, Women's jewelry - The people in the same business as me, I only like picking up challenges from them. Like the last time I told you, I'm not of afraid of them, I'm not intimidated but I always like to pick a challenge. Sometimes I would go to them and look at the face of their business and if they is anything that I did not understand I ask. Because one thing with business you cannot know it all. So, I ask... Mainly where they get their things from? Where their get things from and the amount they normally buy it.</p>
Density	<p>Kwakú, Cookies & drink - I have like maybe 5 or 6 people [in the same business] around... [I speak to them] Anytime I have a problem, anytime I think I don't understand an issue.</p> <p>Samaila, Jeweler - In our market here, you know, we are very close in our shops in the way they have been arranged. They are very close to each other. There is no way you may live without maybe talking to each other, or maybe...Sometimes it is nice to talk to each other. [There are 150 jewelers in close proximity]</p>

3.3.3.1 Proximity

Informants touched upon the importance of proximity to social contacts repeatedly. When they needed information quickly, they went to business colleagues who were close by. They also frequently cited spatial proximity as key for *making* social connections. According to Bitrus, “Asari boutique is just at the back here. So, when I started my shop here, I of course came to know him. I was in the same business with him.”

Especially around the downtown core, businesses are very close together. Almost all informants have at least one business colleague within 15 meters of them – an easy distance to walk and have a conversation while still watching one’s shop. The exception to this is Yacub, who has set up his beads manufacturing shop far from town.

Proximity to business colleagues in the same venture is more varied though. Jewelers located in the beads market are all less than five meters from the nearest jeweler. This naturally facilitates learning of all types, as they do not have to leave their businesses to discuss problems or ask for knowledge. Informants selling cell phones and clothing on the main road in downtown Koforidua are likewise close to colleagues. Kwakú, who wholesales food and drink, leverages this proximity to learn quickly by direct questioning:

Three weeks ago, I spoke to somebody who is also trading in this same business over there across the road... [I went to go speak with her] because this customer came here to buy a product but the customer was very frank. After I told her the price she told me, “Oh this price has increased” [in Accra]. So, I quickly have to rush to that sister [business colleague across the road] and ask her because I knew she just returned from Accra. So, when I went it was true that the prices of that particular product has increased in Accra. So, immediately I have also have to readjust my price.

He added: “You want information and if the business is too far away, are you going to walk all the way to that person? It’s far better when businesses are near to each other.”

Some informants are far from business colleagues though. People like Abba, Afua (tailor), and Halima (fruit seller) run common businesses, but they are located in residential neighbourhood. This is especially problematic for Abba who has trouble walking. Others run uncommon businesses, so there are generally few colleagues. For people like Yacub and Raki, this necessarily provides a barrier to learning.

3.3.3.2 *Density*

Some businesses were located on the densely packed main sales strip in the downtown, while others were located off that strip, around secondary markets, or in

residential neighbourhoods. In general, denser spaces led to denser concentrations of business colleagues. An exception to this is skill-based businesses such as tailoring, of which there are generally few, meaning that even an informant like Mănu who is located in the downtown core has few other business colleagues near him.

There were two business micro clusters. The densest was the beads market, with approximately about 150 jewelers in roughly half an acre. The other was the “magazine,” a car repair depot having “80 plus” (Yusuf) repairers in close proximity. Importantly though, these micro clusters were not based around improving efficiency and reducing transaction costs, as all ventures were relatively independent of each other. This is in contrast to better-known examples, such as “jeweler’s row” in New York.

Substantively, density enabled informants to have a larger “pool” of knowledge from which to learn. The more business colleagues there were, the greater their ability to make connections and learn valuable information. More than this though, in denser locations, colleagues were more likely to happen across each other when one or both of them was walking about on an errand, as explained above. Finally, and naturally, contacts were also proximate, making learning faster and more efficient.

3.3.3.3 *Visibility*

Some businesses were naturally more visible than others, such as Yaw's clothing stand at the entrance to a busy taxi park. Sitting in front of his business, he was clearly visible to anyone passing by. Mănu's tailoring shop on the other hand was in an alley, and he sat inside his tailoring shop at his machines. This visibility had three major impacts. First, less visible businesses were less likely to receive unsolicited learning. Consider the prior example of another business owner telling Salim to come to work earlier. The only reason this happened was that the other business owner could physically see Salim and his

business. Second, consider also the happenstance meetings occurring when someone was walking and passed by a business colleague. Subsequent learning was facilitated by the visibility of the business and its owner. Third, that the business owner is visible to the customer during exchange enables learning that would be impossible if an employee was doing the selling.

3.3.3.4 *Variance in Composition*

The makeup of some social spaces were relatively constant, especially the other business owners in their business space. However, others changed frequently. For instance, each time an informant took transit to get new supplies, a different group of passengers was on the bus. Furthermore, the customers our informants saw around their business changed daily, but to varying degrees. Abba was located in a residential neighbourhood and saw the same community members daily, while Salim was located next to a bus stop and had significant turnover in the social content in his business space.

Such variance made it more difficult to plan learning. Learning in more variant spaces was therefore by *happenstance*. Some informants worked to overcome this. For instance, Kwasí communicated that he and “ten others” would regularly try to take the same bus to Accra.

3.3.4 THE MICROSPATIAL ATTRIBUTES AND SOCIAL SPACE

3.3.4.1 *Differences within individuals' business spaces*

Variance in the microspatial attributes of our informants' business spaces had a significant impact on their learning. Though we mentioned some of these effects in isolation, it is only when explored collectively that the full importance becomes apparent.

More than that though, it is important to connect the microspatial dimension with our informants' idiosyncratic learning needs.

Based on the coding scheme explained in the methods section, Table 27 presents the attributes of each individuals' main business location. For density and proximity, we present codes for both business colleagues and businesses in general. For visibility, we present information on the general ease with which surrounding businesses can see the focal business, the visibility to casual passersby (e.g. a business colleague on an errand), and how one's location *in* the business affects overall visibility. To this point on visibility, Kwakú provides a telling example. His business is only moderately visible to the other businesses around him, because they are directly beside him, rather than across. However, anybody walking by has to go right in front of his business, so it is highly visible for customers. Finally, Kwakú himself sits deep in the business behind some stock, so he is only seen when someone chooses to enter his business.

To summarize several points made in the previous section regarding business space:

1. How the microspatial attributes relate to business colleagues is most important.
2. Proximate business colleagues allow the timely acquisition of knowledge through direct questioning.
3. Dense ecosystems of business colleagues form a deep repository of knowledge to learn from, and enable many opportunities to grow social networks.
4. Heightened visibility enables unsolicited learning, as well as happenstance meetings (and thus learning) while one's colleagues are walking past on errands.

While it may thus be tempting to think that all informants should aim to have ventures that are visible, in close proximity to business colleagues, and in dense systems, this is an oversimplification. Indeed, informants have diverse learning needs, so what may be a poor learning situation for one, is an adequate situation for another.

Table 27: The three main microspatial attributes of informants' businesses

Name	<u>Proximity</u>		<u>Density</u>			<u>Visibility</u>	
	Nearest BC	Nearest bus.	BC	All bus.	Other bus.	Foot traffic	Where sits in bus.
Berko	L	VH	L	H	M	VH	L
Mănu	L	H	L	H	VL	L	M
Abenaa	M	VH	M	VH	VH	VH	VH
Umma	M	M	L	VL	L	L	L
Bobo	L	VH	M	H	L	L	L
Ansah	VL	VH	VL	M	M	M	L
Samaila	VH	VH	VH	VH	VH	VH	H
Dauda	VH	VH	VH	VH	VH	VH	VH
Kwakú	H	VH	M	VH	M	VH	L
Abba	L	VH	VL	VL	L	L	VH
Fiddausi	M	VH	L	L	H	L	M
Bitrus	H	VH	H	VH	L	H	M
Raki	VL	M	VL	VL	L	L	L
Salim	H	VH	H	VH	VH	VH	H
Yaw	VH	VH	H	VH	VH	VH	VH
Kwasí	VH	VH	H	VH	VH	VH	M
Okonkwo	H	VH	M	VH	VH	VH	VH
Kwámè	H	VH	VH	VH	VH	VH	VH
Adwoa	M	VH	M	VH	L	H	M
Kwadwó	H	VH	VH	VH	H	VH	VH
Kwabená	VH	VH	VH	VH	L	H	H
Halima	L	VH	L	VL	VL	VL	VH
Kofí	H	VH	H	VH	VH	VH	VH
Afua	VL	H	L	L	VL	L	VL
Yusuf	L	H	L	M	M	VL	VH
Esono	H	H	M	M	M	VL	H
Yacub	VL	VL	VL	VL	VL	VL	L
Danlami	L	H	L	L	L	M	M
Nii	H	H	M	M	M	VL	H
Ye	M	H	H	L	VL	L	M
Sisi	VH	VH	VH	VH	VH	VH	VH

BC=Business Colleague; e.g. one running the same type of business

For explanation of coding scheme, see methods

VH=Very high, H=High, M=Medium, L=Low, VL=Very low

Take Kwakú as an example again. Through not being visible, the potential for unsolicited learning decreased. Indeed, across our 11 interviews and our bouts of observation, never did we see any unsolicited learning or happenstance meetings. This stands in contrast to someone like Salim, Salim, or Kwámè where we saw one such incident every one or two visits. However, Kwakú's learning needs did not necessitate unsolicited and happenstance learning. There were two major components to his learning task. First was learning about which food and drink products to sell. Given that this market was not particularly dynamic, he received enough knowledge from speaking with suppliers, and his wife, who was in the same business. Second, was learning about appropriate pricing levels. He generally accomplished this through his suppliers in Accra. However, if he had not travelled to Accra for an extended period, he sought out colleagues he knew had recently gone to Accra. From them, he learned the current pricing trends. That he was in close proximity to these colleagues made both tasks easy and routine; more than this though, he had these contacts in his social networks *because* they were close by. This close proximity also facilitated learning quickly. Furthermore, because of the moderate density of business colleagues, he was able to select who was in his network. This was useful given that his nearest colleague was a "wicked lady" who had "a very bad character" and would not share any information.

Salim, Salim, Kwasí, and Bitrus, on the other hand, sold clothing, a very dynamic market. Styles changed rapidly, and keeping abreast of changes was critical to selling, and avoiding a bloated inventory. The density and proximity of business colleagues enabled unsolicited learning, and learning by direct questioning. On many occasions, and especially with Salim, we saw business colleagues stop while passing by. When asked about these conversations, informants often told us they were about the "exchange rate" (i.e. how this changes sales prices) or were about what types of clothing were moving fast. (In other

cases, they were just about saying hello, which does point to the role of proximity and visibility in keeping social ties strong). The combination of visibility, density, and proximity led to a rich set of opportunities for learning. Density in particular assured a high level of accessible knowledge.

Highlighting the role of proximity, we often saw Bitrus or Salim come to Salim's stand. They were 50 meters and 75 meters away, respectively. However, we never saw Kwasí come to Salim's stand, or vice versa, across our 16 total visits. The two are good friends, yet were approximately 400 meters apart; too far for casual contact.

At the other end of the spectrum was Yacub's business. He made glass beads, and was located in a residential neighbourhood. He was far from other businesses, especially of the same sort. As Table 27 shows, he ranked "very low" in all categories. However, this was not problematic to him given his experience and that he typically made beads to order. Because of his experience, he had less overall need for learning, and was able to *make* popular designs. This is instead of mimicking others' designs through learning them. The fact he made to order also dampened any learning issues, as he did not have to worry about "choosing" the wrong style and being stuck with inventory. His business space therefore did not hamper his learning needs.

However, space affected people like Fiddausi. She was actually on her ninth *different* venture, and had no education. Additionally, when first interviewed, she had only been running the venture for three years. Further, she sold "provisions" including foodstuffs and cleaning products, but had limited capital with which to build up an inventory. In this somewhat dynamic industry, she thus had to ensure she was current on the appropriate products to stock. However, there were few other business colleagues around, and she was in a low-traffic part of town, inhibiting her ability to learn, especially in an unsolicited and happenstance manner. The only person she regularly spoke to about

business was her sister Umma, located approximately 250 meters away. This necessitated a specific trip though, which often meant closing the shop. Halima was in a similar situation; uneducated, little experience, and in a knowledge-poor space. Both informants thus had challenges acquiring the necessary knowledge, and in undertaking learning in a timely manner.

3.3.4.2 *Attributes of the different social spaces*

The previous discussion centred on business space. However, this was not the only relevant social space. Table 28 shows the *general* attributes of the other three main spaces. We say general as there is diversity within these, but for purposes of comparison, some generalizations are possible.

Table 28: Microspatial attributes amongst other social spaces

	<u>Proximity</u>		<u>Density</u>				
	BC	Other bus. Owners	BC	Other bus. Owners	Visibility	Variance of who is there	Frequency
Space at suppliers	VH	L	VH	L	H	H	Weekly/ Monthly
Space while walking around and passing other businesses	VH	VH	M/L	VH	H	H	Daily
Space on public transportation	VH	VH	M/L	H	H	H	Weekly/ Monthly

BC=Business Colleague; e.g. one running the same type of business
 VH=Very high, H=High, M=Medium, L=Low, VL=Very low

All three spaces have high variance in social composition. While walking around, taking transit, and visiting suppliers, informants naturally saw different colleagues. As such, most learning within these spaces is happenstance. This does not mean it is unhelpful though. The variable nature meant informants receive outside knowledge they may not

have thought to seek out. This variability is in contrast to the composition of business owners around one's business space.

In general, these spaces are also highly visible. Individuals at a supplier or on public transit can easily see each other. Similarly, those walking around can easily see others doing the same. However, their visibility to business owners varies, as mentioned above. This high visibility facilitates the happenstance learning embedded in these spaces.

Proximity to others is also very high in these spaces. People sit very close together on a bus, and also pass very close to other business colleagues while walking around. Given the nature of being at a supplier, people will also be very proximate to business colleagues, though less so to other business owners. This proximity enables the face-to-face interactions underpinning learning in this context.

However, there are differences in density. For instance, many businesses are necessarily passed while walking around Koforidua, though how many of these are business colleagues will generally be lower, and depend on where a person walks. At suppliers though, the density of business colleagues is very high. Public transit has high densities in general, but again how many of these are business colleagues will vary.

There are also differences in the frequency with which informants enter into these spaces. Though not a property of the space itself, this has bearing on the embedded learning. Going to suppliers is generally a weekly or monthly endeavour, meaning that there is less opportunity to make use of these learning opportunities, however valuable they may be. As a result, these are not amenable to the rapid learning needed for pressing issues. Other arrangements must thus be in place. Out of necessity though, walking around is a daily undertaking. This, coupled with the underlying variability, enabled our informants to have access to knowledge lying outside of their direct business space. This outside influence may therefore act as a key source of variance into local business systems.

3.4 THEORETICAL IMPLICATIONS

In exploring post-start-up learning, current theories focus on several learning types: vicarious, trial and error, experimental, experiential, organizational, and advice from consultants (Bingham & Davis, 2012; Corbett, 2005). However, as explained in the background literature section, we expected these to have minimal applicability given the nature of the context we are studying. Our empirical findings ultimately support this notion, while also demonstrating that this learning gap is filled by spatially grounded and socially embedded learning. Consequently, to overlook socially embedded learning is to overlook the key means by which our informants kept their ventures viable. Furthermore, to overlook the microspatial grounding is to overlook the main structuring factor of this learning.

More than simply pointing out the importance of sociospatial learning, our findings show there is considerable nuance in the use of social capital for post-start-up learning. For instance, when problems arose, our informants went to spatially proximate social contacts to learn through direct questioning. This spatially proximate nature also allowed for unsolicited advice, given that others could physically *see* our informants' ventures and directly interact with them. This direct interaction with the venture's owner is critical, as the resultant learning would not happen through an employee interface. Furthermore, much learning was serendipitous; informants would end up on a bus with a colleague, or see one on the street, leading to productive business conversations.

3.4.1 SOCIALLY AND SPATIALLY EMBEDDED LEARNING

Taken together, these findings suggest several key aspects about learning in the developing world. First and foremost, our findings call for the consideration of socially-based learning as the primary mechanism by which post-start-up learning happens. This post-start-up learning is especially important given the paucity of available education and

work experience. The efficacy with which this task is undertaken therefore will have great bearing on venture performance.

Proposition 1: Socially-based learning has the largest impact on venture performance in the developing world.

Second is the nature of what learning is undertaken for. Our findings show that learning is generally not undertaken to reposition the venture towards some form of longer-term competitive advantage. Instead, most learning is short-term oriented and directed towards mimicry of what other people in the same business are doing. Such mimicry need not be intentional. It is better viewed as a natural outgrowth of the fact that learning largely comes from *stakeholders* in the current business, namely suppliers and customers, as well as from other owners.

Proposition 2a: Learning is more frequently directed towards short-term ends than long-term ends.

Proposition 2b: Learning most frequently comes from stakeholders and colleagues in the current business.

That this learning is short-term oriented is not surprising, given the general tendency towards short-termism in the developing world (Narayan & Petesch, 2002; Viswanathan, 2013). When meeting one's basic needs is uncertain, there is a natural tendency to focus on the short-term. Amplifying this is the fact that *because* business has historically been done this way, such short-termism has in essence become the normal way of doing business. Thus, even for those informants who were doing fairly well, their focus was still on the short-term understanding of what products to sell, styles to make, suppliers to go to, and prices to charge.

Therefore, we must consider that the overarching goal of learning in this context differs from the assumed focus in the developed world. This suggests the need to disaggregate what is meant by "learning" or "advice" from social networks. We expect "learning" oriented towards maintaining the short-term viability of a venture (e.g. about

products, prices, and suppliers) to have a strong impact on venture performance, and for there to be minimal variance in this. We also expect that this must be an ongoing undertaking to be helpful, as markets are inherently dynamic. Considering the longer-term “advice” on repositioning a venture, we expect there to be on average a positive impact, but for this to be much more variant, given that the advice may not be followed up on, and that there is risk in following it. We also expect that this need not be a continual undertaking, as repositioning is a discrete event.

Proposition 3a: Short-term oriented learning will have a consistently positive impact on venture performance, while longer-term oriented advice will have a weaker (though still positive) and more varied relationship with performance.

Proposition 3b: To be beneficial, short-term learning must be ongoing.

Third, the inherent diversity of socially embedded learning mechanisms points to the need to consider social capital in a more nuanced manner. That this learning is spatially grounded only amplifies the underlying complexity. Whereas extant literature tends to view socially-based learning as a product of simply who one’s contacts are (e.g. Bhagavatula et al., 2010; Bradley et al., 2012; Honig, 1998; Sutter et al., 2014), we find that this focus on the structural and relational dimensions of social capital overlooks crucial factors.

Most importantly, though two networks may nominally have the same composition of contacts, that one’s network is made up of spatially proximate and visible contacts suggests that this network will be more effectively drawn on for learning, thus giving rise to higher performance. More than this though, the different forms of learning – direct questioning, unsolicited, and socially reflective – suggest the need to consider, in tandem, the microspatial dimension and the types of learning. In particular, those conditions giving

rise to unsolicited learning are particularly important, as the venture gains additional vested learners who can see challenges and opportunities the owner does not.

Because of this, we suggest there is again a need to disaggregate learning. The three induced forms of learning are drawn on for different reasons, and have different consequences. Thus, instead of asking who one learns from, it may be beneficial to ask how many people they directly seek out help from, how many people come to them with useful knowledge, and how many groups they have discussions within.

Proposition 4: The types of learning will have differential impacts on venture performance.

Adding complexity though, we expect those contacts who are more proximate and visible to be more important. This suggests that contacts be spatially-weighted, as well as weighted by visibility when it comes to unsolicited learning. This is, of course, taking the individual's *business space* as the focal point. A similar exercise can be done for the other social spaces we identified. For the business space, we further expect that for proximity there will be a non-linear trend once other businesses are more than a certain distance away, perhaps 75m. The value of a contact decreases when they are more than a short walk away. However, in saying all of this, we recognize we can offer nothing more than speculation about importance. Quantitative studies are needed to provide key empirical evidence in unpacking the propositions we raise.

Proposition 5a: The more proximate a social contact is, the more important will be the learning coming from them.

Proposition 5b: As contacts move further than a given cut-off point away from the focal venture, their importance decreases non-linearly.

Proposition 5b: The more visible a business and its owner are, the more important unsolicited learning will be.

With all of this said though, we again must point out that individuals' learning tasks differ. Kwakú and Yacub had limited need for learning, while Fiddausi, Salim, Kwasi, and

others had significant needs. Flowing from this, the overall importance of learning for an individual necessarily moderates the above proposed relationships. For Yacub especially, he is in a very poor spatial location for learning, yet this does not matter given his characteristics. We expect that the more educated, more experienced (in the particular business, and in business in general), and less dynamic a business's environment, the less important the learning characteristics will be.

Proposition 6a: The more educated one is, the less important will be all types of learning.

Proposition 6b: The more experience one has, the less important will be all types of learning.

Proposition 6c: The less dynamic a particular business environment, the less important will be all types of learning.

Fourth, learning is not simply a peripheral activity that helps shape the form of the venture, but rather is a core activity that is needed to keep the venture viable. Most studies in the developed world focus on learning as a way of gaining the extra knowledge necessary to recognize, discover, or created a business opportunity. Many studies in the developing world also do the same (e.g. Bhagavatula et al., 2010; Bradley et al., 2012). However, our informants paint a picture of learning's most powerful role being its ongoing role in shaping the venture. This picks up on the study done by Sutter et al. (2014), where they looked at how Guatemalan cattle farmers adapted their business template through drawing on colleagues and technical experts. In that study, such socially based learning was critical to making adaptations necessitated by resource constraints. We thus contend that along with our above suggestions comes the overarching suggestion of actually studying post-start-up-learning. It is critical given the nature of the context.

Fifth, there is an important caveat to our above discussion: venture size. Acquah (2007) conducted a study of social capital in Ghana, and looked at connections with other managers, with community leaders, and with politicians. He found all such social capital

to be beneficial to performance. However, we find a different patterning of social connections. Namely, we find that our informants overwhelmingly rely on others who run the same business, as they need task-specific knowledge. This highlights the contingent nature of size in this context. For our informants, averaging less than one employee, there is little actionable knowledge or resources to be gained from community leaders. For Acquaaah's respondents, averaging 80 employees, their size makes community and government connections beneficial.

Proposition 7: The smaller the venture, the more important will be contacts running the same venture.

A final implication of this socially embedded learning is what social capital is actually used for. Whereas prior literature focuses on resource acquisition from social capital, and the associated performance outcomes (Khayesi et al., 2014; Khayesi & George, 2011), we contend that resource acquisition may be secondary to learning in terms of social capital's importance. This is not to say that capital and other resources were not important. Instead, given the general dearth of resources available in this context, this was certainly a rare occurrence. Knowledge, however, was free.

3.4.2 THE MICROSPATIAL DIMENSION OF SOCIAL CAPITAL

We find a strong basis for a microspatial dimension of social capital. In fact, it is the overriding organizing dimension for social capital in business. This points to the need to expand Nahapiet and Ghoshal's (1998) seminal conceptualization of social capital as composed of structural, cognitive, and relational dimensions. In particular, we argue for the inclusion of a microspatial dimension defined by four attributes: proximity, visibility, density, and variability. We use the term microspatial to differentiate the nature of this concept from the macro-based views of geography that permeate the entrepreneurship

literature (e.g. Andersson, 2005; Plummer & Pe'er, 2010; Saxenian, 1994). As we will return to, we believe these views can be complimentary, but are also quite distinct.

Of Nahapiet and Ghoshal's (1998) dimensions, the structural and relational dimensions are the most frequently invoked (Stam, Arzlanian, & Elfring, 2014). With the structural dimension, scholars focus on network configuration, notably network size and diversity, as well as on Burt's (1997) notion of structural holes. Generally, larger more diverse networks are found to be beneficial (Stam et al., 2014), though there are issues with being able to construct such networks (Semrau & Sigmund, 2012) and maintain them (Khayesi et al., 2014). For the relational dimension, the concept of tie strength predominates, where tie strength is determined by mutual trust, obligations, and identification (Nahapiet & Ghoshal, 1998). In line with Granovetter's (1973) seminal work, weak ties are important sources of novel information. However, the close bonds embodied in strong ties are key to deeper elements such as resource provision and emotional support. For its part, the cognitive dimension focuses on the shared cognitive schema of network participants. Shared narratives, codes, and languages facilitate the effective use of networks, especially for the transfer of knowledge that Nahapiet and Ghoshal focus on.

In considering these in tandem with our microspatial dimension, several factors become apparent. Most importantly, the use and effectiveness of networks is not aspatial. It is not enough to simply have a dense network of strong ties bearing compatible cognitive templates. Instead, it is from the spatial dimension that network structure and relational strength ultimately flow, and to a lesser extent, similarities in cognitive frames. Fundamentally then, social capital is spatially embedded, and should be examined as such;

For instance, the microspatial dimensions in effect acted as an antecedent to the structural, relational, and cognitive dimensions when it came to constructing networks. In particular, informants made contacts because of their physical proximity and visibility to

others at their places of work, on public transit, and while simply walking around. Further, that several of the social spaces in which they existed had varied composition allowed diverse and broad networks to be build, though this was not always taken advantage of. Moreover, that business spaces were necessarily dense meant that most informants had ample opportunity to make many contacts. Finally, being spatially proximate ensured cognitive similarities, due to shared experiences and shared conceptions of the market. This enabled easy integration into others' networks.

In addition, the attributes of these social spaces shaped the *use* of social capital. Proximity enabled learning to happen in a timely manner. Visibility and proximity allowed for unsolicited learning. Density allowed for much learning to happen. As such, the microspatial dimension also *moderated* the relationships between the other dimensions and one's use of their social network.

Importantly though, the nature of our context works to shape the observed relationships. Underdeveloped information and communications technology forces most interactions to be done face to face. Thus, there is no aspatial alternative available. So while the microspatial dimension may indeed be important in other contexts, we expect its importance to wane when the self-employed are able to leverage phones and internet. More than this though, the general nature of life in developed countries is less social (Putnam, 1995); people drive private cars, live in independent housing, and are relatively segregated from the outside world while at work. There is no natural *social space* for interactions with employees and owners of other organizations, nor with customers and suppliers when third-party delivery is the norm. This contrasts with the deep interpersonal contact amongst those in developing countries (Matous et al., 2013; Narayan, Patel, et al., 2000). Underlying this are the use of public transit and walking as means of transportation, the communal

nature of most housing, and the fact that the self-employed have to undertake all business functions on their own.

Proposition 8a: The less developed information and communications technology, the more important the microspatial dimension of social capital

Proposition 8b: The more social the daily lives of people in a context, the more important the microspatial dimension of social capital.

Finally, there is reason to believe the importance of the microspatial dimension is also contingent on *what* is being extracted from social capital. We studied learning, and hence knowledge extraction. However, other elements do flow from social capital, such as resources and emotional support (Arregle et al., 2013). Emotional support is naturally buoyed by the microspatial dimension, as proximity and visibility allow for the supportive contact, while density allows for many people from whom to draw support. The dimension of variance, however, works against this, as one necessarily needs regular contact with someone to develop the necessary relationship from which support can flow. Unlike learning and emotional support though, resource acquisition is necessarily an infrequent occurrence, which naturally suppresses the importance of the microspatial dimension; it is worth making a special trip to gain valuable resources. However, and in considering the relational dimension of social capital, we know that strong ties are required for resource acquisition (Bhagavatula et al., 2010; Stam et al., 2014). We also know from this study that spatial proximity and visibility facilitate the building of strong ties. Thus:

Proposition 9a: The microspatial dimension of social capital is more important for knowledge acquisition and emotional support than for resource acquisition

Proposition 9b: The microspatial dimension of social capital is only important for resource acquisition to the extent that it enables the building of strong ties.

3.4.2.1 Relationship to the Geographic View of Entrepreneurship

Ultimately, “[e]ntrepreneurs benefit from interacting with each other, and this encourages agglomeration.” (Rosenthal & Strange, 2012: 764). Exploring this, a subset of entrepreneurship research focuses on regional clusters, notably entrepreneurs’ decision to locate therein, and the benefits of doing so (e.g. Andersson, 2005; Plummer & Pe’er, 2010; Saxenian, 1994). By locating within such regional agglomerations, entrepreneurs access relevant task-specific knowledge, and tap into local resources (Rosenthal & Strange, 2012; Westlund, 2003). However, not all entrepreneurs require relocation to gain these benefits, especially when they are already part of a so called ethnic enclave where shared identity facilitates entrepreneurship (Clark & Drinkwater, 2010; Fairchild, 2009, 2010).

With this said, there is a clear distinction between this and the present work, namely one of scale. Studies of clustering and agglomeration focus on regional-level dynamics using concepts such as knowledge-spillovers and agglomeration benefits. This macro-level approach is indeed quite different from the micro-level story we are telling. So, while studies of agglomeration may describe the relative advantage of *all* firms in a given area, our induced theory is applicable *within* these regions, and at a micro-level. We explain variance within clusters and regions, but importantly also outside of them, as our insights are broadly applicable. As such, this macro-level approach is broadly complimentary to our micro-level approach, as there is a distinctly different unit of analysis; we speak in meters, while agglomeration speaks in miles.

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3.6 APPENDIX A – INTERVIEW PROTOCOL

Getting at informants recent experiences

1. Recently, whom have you talked to about business? What did you talk about?
What did you do with that information?
2. Why were you speaking to this person?
 - a. How do you know them?
 - b. Did you go to them, or did they come to you?
3. Where was the conversation? Where is that person's business?

Understanding their general interactions

4. Tell me about the people from whom you get business information
 - a. Where are they located?
 - b. How did you meet them?
5. Where do you have conversations about business? [Added after wave #3]
 - a. Why in these locations?
6. Whom do you give business information to?
 - a. Do they come to you, or do you go to them?
 - b. How did you meet them?
7. There are many other businesses around you. How often do you talk to the other business owners? What do you talk about?

Understanding space that is separate from the physical location of the business

8. When you travel to get goods, what transportation do you take?
 - a. Do you ever meet people while doing this?
 - b. Do you ever talk about business?
9. Do you ever go to business training programs?
10. Are you part of an association?
 - a. How often does it meet? What happens at meetings?
11. When you are at home, do you ever talk about business?
 - a. With whom? Where do these people live? Why do you speak to them?

**CHAPTER 4 “EVERYBODY NEEDS THEIR BREAD”: SOCIAL
STRUCTURE, NORMS, AND THE PRIMACY OF
COOPERATION OVER COMPETITION IN GHANAIAN
MARKETS**

Field note, June 23rd, 2015: Today, after finishing the interviews, I [first author] went to the central market to get mangoes. While there, something that was simultaneously familiar and unusual happened. Familiar since this is an overwhelmingly common occurrence when I’ve been in Ghana, but unusual because it runs so counter to my old mental image of competition amongst entrepreneurs. The market was busy, and mangoes had just become available; they are now in season. Working my way through the crowd, I stopped at the first stand I saw that had mangoes. I quickly realized that that stand’s owner wasn’t there, but as happens so often across all different businesses, there were four or five mango sellers right next to each other. Seeing that I wanted mangoes, the seller who was located in the adjacent stall came to the one I had stopped at and sold me her neighbour’s mangoes. As I was putting the mangoes in my bag, the owner came back and was given the money in full. While I was walking away it occurred to me how unusual this was on many levels. Why hadn’t the neighbour encouraged me to go to her stand to buy her mangoes? They are identical, and the first stand’s owner wouldn’t have known. Why had she been so eager and helpful to sell me someone else’s goods, and to hand over all the money made in doing that?

I don’t see business as a competition. I see it as a cooperation. (Umma, informant)¹⁵

If you look around you’ll see a lot of people selling the same goods that I sell. If you didn’t do something to make sure you get customers, you’ll end up every day without selling anything. I make sure I do something, bidding down the price a little bit, to make sure I get customers...I compete with them. (Yusuf, informant)

These excerpts exhibit what scholars often see as opposing forces: competition and cooperation. Yet, they also show cooperative and competitive aspects existing in the same market – often called *coopetition* (Brandenburger & Nalebuff, 1996). That these excerpts come from Ghana further shows the universal nature of this tension.

In studying cooperation and competition, scholars focus on the *interorganizational* dynamics, especially partnerships and alliances (Chen & Miller, 2012; Haeussler, Patzelt, & Zahra, 2012; Li, Eden, Hitt, & Ireland, 2008). In this view, firms strategize to maximize their value. They do this by choosing what to cooperate versus compete on, who to

¹⁵ All informants’ names are pseudonyms

cooperate with, and how to structure cooperation (Peng & Bourne, 2009; Peng, Pike, Yang, & Roos, 2012). This necessarily leads to a multitude of potential strategies (Lado, Boyd, & Hanlon, 1997) the outcomes of which are contingent on the nature of the alliance (Luo et al., 2009; Nakos, Brouthers, & Dimitratos, 2014). Ultimately, decisions are distilled down to a value-maximizing, rationally grounded, strategic choice.

However, this is but one part of the puzzle of cooperation and competition. In particular, extant literature largely avoids the topic of how cooperation and competition interact at a market level, especially in different contexts. Such an understanding is critical to the continued expansion of theory beyond the traditional focus of the developed world. In particular, the general taken-for-granted assumption underpinning extant research is that markets are competitively based, with cooperation being an isolated occurrence that happens for strategic reasons, or because of social and kinship bonds (Arregle et al., 2013; Fairchild, 2010; Granovetter, 1995). However, the realities of many polities challenge this assumption. For instance, Keller and Lowenstein (2011) show cooperation to be a culturally-embedded category. More than this, literature on the developing world is replete with references to cooperation (Grimm, Gubert, Koriko, Lay, & Nordman, 2013; Khayesi, George, & Antonakis, 2014; Khayesi & George, 2011; Narayan, Chambers, Shah, & Petesch, 2000; Narayan, Patel, Schafft, Rademacher, & Koch-Schulte, 2000; Narayan & Petesch, 2002). And yet, the literature also speaks to the often vigorous competition therein (Robson, Haugh, & Obeng, 2008; Sonobe, Akoten, & Otsuka, 2011; Tagoe, Nyarko, & Anuwa-Amarh, 2005; Thapa, 2015; Vijverberg, 1995).

Overall, that we know of cooperation and competition coexisting in this context tells us little about *how* this happens: *How* are markets stabilized? Such stability is fundamental to their ability to function effectively, as it enables predictability, reduces uncertainty and risk, and promotes survival (Scott, 2008; Thompson, 1967). To economic

sociologists, market stability rests on a combination of formal and informal norms and on actors' use of social structures to monitor others' behaviour, and react accordingly (Fligstein, 2001; Granovetter, 2002).

With this in mind, there is a need to understand the nature of market stability in the developing world. Understanding the stability mechanisms at play is critical if we are to avoid cross-contextual fallacies associated with assuming the universalism of the developed world's taken-for-granted competitive-orientation (Boyacigiller & Adler, 1991; George, 2015). Furthermore, markets fundamentally underpin economic activity, making their understanding critical to research in general.

As such, we undertook a multi-year qualitative study of 31 self-employed Ghanaians. Through interviewing and observing them, we gained an understanding of the mechanisms underlying stability in Ghanaian markets. Critically, our informants were not actively strategizing towards a desired position in the market. Business was not an end in itself, but rather an extension of social life.

We ultimately came to understand these markets as being generally cooperative, with widespread cooperation, and muted competition. The strong cultural and religious norms encouraging cooperation were critical to this. However, stability was not this simplistic, as the need to make money to subsist provided a strong incentive for competitive actions. Instead, generally cooperative markets were the result of two distinct social structures through which norms acted. Between those in the same business, *overlapping social spheres* facilitated localized cooperation within ones direct sphere, while also allowing social monitoring and sanctioning of distal spheres. Between buyers and sellers, markets were *socially fragmented*. A core group of customers – representing a majority of sales – were *someone's* customers. The strong relationship between buyers and a particular seller provided a buffer against competitive forces. Competitive actions thus had only a

marginal impact, with core sales being protected. This therefore simultaneously allowed cooperation with respect to core customers, while allowing muted competition for peripheral customers.

4.1 BACKGROUND LITERATURE

4.1.1 COOPERATION AND COMPETITION

Stemming from its roots in neoclassical economics, much of management literature takes it for granted that business rests on self-interest. Building from this, seminal works framed management's central premise as effective competitive strategizing (Barney, 1991; Porter, 1979, 1980, 1985, 1986). Because of this focus, a discussion of cooperation is generative, as it goes against the presupposed norm.

Though founded on competition, the management literature allows for strategic cooperation. At a market level, oligopolistic behaviours are a classic example. At a dyadic level, joint ventures and alliances cooperatively position firms to compete in the market at large (Gnyawali, Madhavan, He, & Bengtsson, 2014; Haeussler et al., 2012; Lechner, Soppe, & Dowling, 2016; Madhok & Tallman, 1998). The overarching goal is a win-win situation for both participants. Yet, cooperation is also notoriously unstable, as each partner seeks to maximize their benefits (Das & Teng, 2000; Luo et al., 2009; Nakos et al., 2014). Some scholars though, such as Lado, Boyd, and Hanlon (1997), see cooperation and competition not as opposite ends of a continuum, but as independent choices made for different business functions. Underlying their argument is the "syncretic" form of interaction where levels of cooperation and competition are both high. To this end, in a study of Taiwanese healthcare organizations, Peng and Bourne (2009: 377) note:

We found that two organizations will compete and cooperate simultaneously when each organization has complementary but distinctly different sets of resources and when the field of competition is distinctly separate from the field of cooperation. In addition, two networks will find it easier to balance competition and cooperation when each network has compatible but distinctly different structures.

Further, Navis and Glynn (2010) show how satellite radio operators both cooperated and competed in developing that market. They cooperated on market legitimization tasks while simultaneously competing for customers.

Dollinger (1990) presents an extension. In studying fragmented industries (e.g. no major players), he argues that industry level cooperation need not be strategic. Instead, *collective strategies can emerge* because of dyadic self-interest. Actors interact with multiple other actors, creating an industry network. Through repeated interactions within these networks, cooperative clusters emerge. Over time, these clusters produce general industry norms enabled by mimetic adaptations and structural isomorphism. Importantly though, for this process to begin, the rewards of cooperation must be beneficial to the dyads. Furthermore, there must usually be a population level threat motivating cooperation.

Also providing insights, the sociological literature takes a group-based approach. This contrasts with psychologists and behavioural economists who take an individual-level approach to cooperation and prosociality, namely one based on “personality, emotions, motivations, and preferences” (Simpson & Willer, 2015). As Simpson and Willer continue:

Conflicts between individual self-interest and collective rationality are not only fundamental, but also ubiquitous, as these tensions appear frequently in the course of everyday social life...individuals face these conflicting interests as they develop committed romantic relationships, form productive workplace collaborations, and broker economic exchanges.

That this tension extends into economic life comes as little surprise, given that economic life is but an extension of broader social life (Zelizer, 2011).

Within this literature, the focus is on rules, reputations, and relations (Simpson & Willer, 2015). Overarching rules flowing from formal and informal institutions shape

behaviours, including cooperative ones (Fligstein & Dauter, 2007; Granovetter, 2002). Repeated interactions make reputation important, thus promoting cooperation and subduing illegitimate competitive actions (Barclay, 2004; Fehr & Gintis, 2007). Finally, social relations act as structures through which reputations and others' adherence to norms can be monitored (Granovetter, 1985).

These three elements broaden the narrower strategic view taken in most management literature. First, they provide additional elements for strategizing, e.g. maintaining a reputation. Second, they provide a view of how cooperative and competitive actions happen in a *non-strategic* manner. One may "help thy neighbour" simply because it is a norm, and not as a strategic consideration.

Ultimately, the sociological approach views business as embedded within political, cultural, historical, cognitive, and structural aspects of social life (Granovetter, 1995; Hayes & Robinson, 2012; Zelizer, 2011). As related to business, the structural view has proven insightful. For instance, Granovetter's seminal 1985 paper shows how social relationships between economic actors are integral to enabling cooperative behaviours that reduce transaction costs. Similarly, Uzzi (1997) shows how the structural embeddedness of textile companies in the New York market allows for cooperation that simultaneously improves efficiency. However, such embeddedness can also lead to insulation from outside information. Finally, Dore (1983) shows how the embeddedness of Japanese textile producers led to a proliferation of "relational" contracting, in contrast with rational contracting. Participants were obliged to act based on norms, rather than economic expediency. Industry complexity allowed this to persist, as substitution was difficult.

4.1.2 MARKET STABILITY

The previous discussion highlights that most management literature sees competition versus cooperation as a strategic choice. It also highlights that the sociological literature sees these choices as embedded within broader social systems.

However, we see a more fundamental discussion underpinning these conversations. In particular, we see the question of overall market stability. That cooperation and competition coexist begs the question of how these two generally opposing forces are brought into an equilibrium patterning of actions and interactions amongst market participants.

For economic sociologists, two key components structure markets, constrain practices, and promote stability: network relationships between market actors, and the formal and informal institutions from which market norms flow (Granovetter, 2002). Actors use the market's social structure to monitor others' actions, and based on the norms at play in that market, they decide how to act (Fligstein, 2001; Zelizer, 2011). Such decisions may be cooperative, competitive, or neutral. The overall patterning of actions and reactions dictates whether stability is possible, and what form said stability takes in terms of cooperation versus competition. To achieve stability, significant players must have a shared conception of the legitimated *practices* in a market. Especially important are competitive practices (White, 1981), as “the problem of defining legal and illegal forms of competition is at the core of making markets work” (Fligstein, 2002: 64). Also important are the practices making up direct exchange between buyers and sellers.

For their part, institutions provide the rules of the game (North, 1990, 1991), guide actions, and perceptions of actions. Legally codified formal institutions provide much of the foundation, and include “political (and judicial) rules, economic rules, and contracts” (North, 1990: 47). These institutions give rules governing property rights, contract enforcement, deceptive marketing regulations, the formation of organizations, and

employee rights. These codified norms, especially property rights, are credited with enabling the Western World's economic ascendancy (North & Thomas, 1973). For their part, informal institutions supplement formal ones. They rest not on regulative dimensions, but instead largely on normative and cultural-cognitive "pillars" (Scott, 2008). As such, many informal institutions are only narrowly applicable, constrained to a particular location or market. Though narrowly applicable, these norms are no less important. Indeed, they are fundamental to the emergent collective strategies discussed by Dollinger (1990).

There is no neat mapping of institutions onto practices. Instead, the *set* of institutional norms underpin the *set* of legitimate and stabilizing practices. Social structures allow actors to monitor each other, and to determine their own actions through an understanding of the market's dynamics, rather than on "guessing and speculating on what the crowds" want or will do (White, 1981: 518).

4.1.3 THE DEVELOPING WORLD'S INFORMAL MARKETS

However, what about market stability in developing countries? Their histories with markets are fleetingly short, due both to the recent nature of decolonization, and an even more recent end to widespread communist and socialist economic approaches (Meredith, 2011). Thus, Western notions of formal market institutions are underdeveloped and ignored, a phenomenon exacerbated by chronic political instability (De Soto, 2000; Portes & Haller, 2005; Webb, Kistruck, Ireland, & Ketchen, Jr., 2010). Informal institutions are therefore thrust into action as the primary organizing force for markets. De Soto's "barking dogs" providing property rights is one of the best-known examples.

Thus, most economic actors transact in informal markets, with informal institutions no longer working at the periphery; they are *all* that is available. The institutional environment is further defined by a plurality of potentially conflicting institutions from

which to structure markets. “Bits and pieces” of this institutional plurality are selectively drawn upon, combined, and/or ignored. Speaking to the structuring of informal markets, Mair, Marti, and Vantresca (2012) provide a nuanced picture of how bits and pieces of local political, cultural, and religious institutions are used to build markets. In their case markets systematically excluded women, though were stable, given market participants’ preference for this outcome. Stability was so deeply rooted that a large NGO had to intervene to rebuild the market on more inclusive norms. Importantly, McKague, Zietsma, and Oliver (2015) point out that social structure must be co-developed with norms in order to effectively embed these within the market.

Co-occurring with this multiplicity of informal institutions are different views of the purpose of markets. Often, and in contrast with most Western markets, there is a focus on communal outcomes rather than personal gain (Khayesi & George, 2011). In the absence of formal social security nets, the onus of social responsibility is placed on family and community (Bird & Shepherd, 2003). As there is little separation of economic and social lives (Viswanathan, 2007), business becomes an instrument of social security. Indeed, many studies show deep economic cooperation in countries like Peru (Braaten, 2014) and Afghanistan (Ritchie, 2016). Indeed, in their three volume study covering 20,000 participants in 47 countries Narayan and colleagues note widespread cooperation (Narayan, Chambers, et al., 2000; Narayan, Patel, et al., 2000; Narayan & Petesch, 2002). Typical of their findings:

People who live in the same group (natural settlement) not only cooperate and help each other in productive activities but also support and help each other in family events such as birthday celebrations, wedding, funeral, and religious rituals, and in social life such as first aid and illness. Private loans are often without interest conditions when granted among the households. (China).

This is not to say that cooperation is universally applied, as social strife often degrades the requisite trust (Zakaria, 1999). Moreover, given that many people live at

subsistence levels of income, there are strong motivations to act competitively to obtain extra dollar. At the same time though, norms may work to subdue this.

Further, there is little separation of individual and organization. Microenterprises with no employees are the norm (IFC, 2010; Mano, Iddrisu, Yoshino, & Sonobe, 2012). Indeed, 55% of Ugandans and Ghanaians are self-employed (GERA, 2014: 2010-2013 averages). This presents a divergent case for theoretical consideration of cooperation and competition, as individual-, network-, and organization-level views of cooperation essentially exist within the same person. More than this, there is ample evidence to suggest that these self-employed do not act strategically (Viswanathan, 2007, 2013).

Overall then, we lack understanding of market stability in the informal context, given the absence/disregarding of formal institutions, and the different ends towards which markets work. With this in mind, we ask: *How do cooperation and competition interact in enabling market stability in the developing context?* In answering this question, we ultimately highlight the importance of non-economic informal norms and the socially embedded nature of economic exchange, especially that economic lives do not exist in a “separate sphere” from social ones (Zelizer, 2011).

4.2 METHODS

This study flowed from a research program of understanding business in the developing world. This particular project was not our initial focus, but once we realized we could explore what had long been a perplexing observation – the pervasiveness of cooperation – we leveraged our existing informants and connections. Therefore, as is consistent with qualitative research, our research question was emergent (Sonenshein, Decelles, & Dutton, 2014).

In line with the research question, our focus is on understanding *market-level* stability. Necessarily though, our data comes from the individual level. As such, we concentrated on understanding the *general* social structures, norms, and practices making up the market, and do so from the perspective of our informants. We therefore geared our sampling, data collection, and analysis towards *what is common* across markets. Considerations of *what is different*, between either individuals or markets, are important only to the extent that widespread differences in practices and norms point to non-core elements. In any market, there will necessarily be variance around a core.

4.2.1 CONTEXT

Koforidua, Ghana is an ideal research setting. First, Ghana is broadly similar to many other developing countries. Most significantly, most of the labour force is active in microenterprises in the informal economy (Debrah, 2007; ILO & WTO, 2009). There simply is not enough wage employment in the public and private sectors. Furthermore, Ghana became independent of the United Kingdom only in 1957, during the latest and largest wave of decolonization. Like many newly independent countries, there was considerable political turmoil after independence, hindering formal control over economic activities. That formal and centralized government is new to most Ghanaians only augments this issue. Furthermore, Ghana has only recently embraced the capitalist system, with the renunciation of socialism occurring in 1983 when the first of many World Bank Structural Adjustment Program (SAP) loans was negotiated (Meredith, 2011: 371–372). Furthermore, the economic institutions – of Anglo-Saxon origin – mandated by the SAP are not natural outgrowths of Ghanaian tradition, unlike the West's institutions (North & Thomas, 1973; North, 1990). This mismatch and a weak government lead to deep tension

between traditional institutions favoring group-level cooperation, and the country's formal institutions that ostensibly favour free-market competition.

Recent events further make Ghana an ideal location to study cooperative behaviour. The economic situation has been deteriorating since 2011. Then, the GDP growth rate per capita was 11.3%, but by 2015 it had fallen to 1.6%, and is projected to fall further (World Bank, 2015). Accentuating this, Inflation rose from 8.7% in 2011 to over 17% by late 2015 (Ghana Statistical Service, 2015). Furthermore, though not directly affected by the 2014/15 West African Ebola outbreak (Ghana had no cases), tourists nonetheless avoided the region as a whole. This had an especially large impact on jewelers. Pressure is therefore put on cooperative systems, and any cooperation of convenience based on a bountiful economy is done away with.

Koforidua, a city of 130,000 people, is the Eastern Region's capital. Most non-agricultural goods arrive from the national capital of Accra, or the largest city, Kumasi. Koforidua is busiest the Thursday market day, which sees an influx of buyers and sellers from surrounding communities. Commerce is densest around the large downtown markets, where informal sellers fill every available square meter of space in a surprisingly orderly manner. The result is very high densities of sellers selling the same products. For instance, on a single 350m stretch of road, we counted 27 cell phone sellers – largely selling the same phones – on a Thursday. Overall, there were around 250 businesses on this stretch of road. Though less densely packed, secondary markets are scattered throughout the city, as is the norm in Ghana and much of the world (Clark, 1994). Informal sellers concentrate around these markets as well. Residential streets also have informal sellers, though far fewer than around markets. Instead, shops and stalls are built into the fronts of communal residences. Nearly all businesses are unregistered, and aside from paying minimal taxes to local authorities, the government has little influence.

4.2.2 SAMPLE

Field visits occurred in November-December 2013, April-May 2014, November-December 2014, and June-August 2015, Phone interviews supplemented these visits and continued until March 2016. The first author collected all data, and stayed in local housing, took public transit, celebrated holidays in the community, attempted to mimic some informants' religious fasting, and was generally present in the community. This improved theoretical sensitivity, trust, and candour (Corbin & Strauss, 2008).

The sample for this study consists of 31 self-employed Ghanaians, who collectively refer to themselves as "sole-owners." Their details are in Table 29. The first author was introduced to them through three widely known and trusted contacts. We started by telling our local contacts what type of businesspeople were needed. They then facilitated introductions to the first author, who met with potential informants, introduced the study, and gauged suitability and inclination to participate. He rejected fourteen sole-owners who were either not forthcoming or who did not meet theoretical sampling needs.

Ample literature speaks to the impact of ethnicity and religion on cooperation and competition in the developing world (Michalopoulos & Papaioannou, 2015; Narayan, Patel, et al., 2000). Surprisingly, we found these factors did not create strong in-group/out-group dynamics. Certainly, bonds were naturally present with kin groups, but this was not to the extent of being exclusionary to other contacts. To this end, our informants told us that southern Ghana has not experienced widespread religious and ethnic unrest since independence.

We used purposeful sampling to augment our comparative sampling (Corbin & Strauss, 2008). Specifically, we sampled different occupations, age groups, and different levels of work experience and education. Though the nature of cooperation within these groups differed, they had minimal impact on the present research question. For instance,

skill-based (e.g. jewelers and tailors) businesses tended to concentrate cooperation on understanding market trends and developing the underlying skill, while commerce-based businesses cooperated more broadly and sold each other's goods.

During the study, it emerged that a critical aspect of overall market stability was the overlapping social spheres between "business colleagues."¹⁶ In particular, most informants were well connected with other business colleagues. As such, we attempted to find informants with few social connections. Though hard to find, we eventually included several informants who had few contacts in the business. Okonkwo in particular was an interesting theoretical example, as he had no connections with business colleagues, and was competitive.

Similarly, some informants pointed to geographic bounds on cooperation, so we sampled here for extremes. The jewelers in the jewelry market were in very close proximity to each other, yet still cooperative. We included three of them. Similarly, Salim had no problem helping someone establish a clothing stand a mere 5m away from him. This contrasts with, Umma who would not help someone establish a business within 100m of her provision shop, but saw no issues in sharing key information with a provision shop 30m away. However, as it turned out, much of these preferences were based on idiosyncratic experiences, and not general societal trends. Umma had seen the provision shop beside her sister's fail when her sister's shop opened. As already mentioned though, a discussion of these idiosyncrasies is for another paper, as such a discussion rests on first understanding the core of the market.

¹⁶ Business colleague is the term used by our informants to describe those in the same business as them. The term does not denote a shared interest in the same venture. We use this term throughout the text in the qualitative tradition of allowing our informants' words to shine through.

Table 29: Overview of informants

M/F Name	Age	Edu.**	Religion	Ethnicity	Main Business Currently*	Interviews							Total #	SN Diagram	Obs. (Hrs.)^	
						FT Emp.	PT Emp.	Bus. Age	Nov-Dec 2013	Apr-May 2014	Nov-Dec 2014	Jun-Aug 2015				Jan-Mar 2016
M Berko	57	SHS	Christian	Akan	Retail: Drapes & carpets	3	3	10	1	2		1		4		4
M Mănu	49	Primary	Christian	Akan	Tailoring	2	2	27	1	1	1	1		4		2
F Abenaa	55	Voc	Christian	Akan	Tailoring of dresses + retail of clothing, jewelry and purses			34	1	1	1	1	1	5		
F Umma	54	Primary	Muslim	Hausa	Retail: Provisions		1	20	1	1		5	1	8	Y	4
M Bobo	34	SHS	Christian	Akan	Barber		1	18	1	1		1		3		
M Ansah	33	Tertiary	Christian	Akan	Courier service & clothing retailer	1		1.5	1	1				2		
M Samaila	37	SHS	Muslim	Hausa	Jeweler		1	10	1			6	5	12	Y	32
M Dauda	31	SHS	Muslim	Hausa	Jeweler		1	8	1			5	1	7	Y	9
M Kwakú	48	Tertiary	Christian	Akan	Wholesale: Cookies & drink	1		2		1	3	6	1	11	Y	2
M Abba	67	JHS	Muslim	Hausa	RS: Airtime			6.5			6	8	1	15	Y	5
F Fiddausi	52	None	Muslim	Hausa	Retail: Provision Shop			3			5	3		8	Y	6
M Bitrus	27	SHS	Muslim	Hausa	Retail: Clothing	1		5			4	5	1	10	Y	6
M Raki	30	JHS	Muslim	Hausa	Glass and Metal Work		1	5	1		4	5	1	11	Y	4
M Salim	26	SHS	Muslim	Hausa	RS: Clothing			0.5			4	5	1	10	Y	1
M Yaw	33	SHS	Christian	Akan	RS: Clothing			2			3	4	1	8	Y	1
M Kwasí	24	SHS	Christian	Akan	RS: Clothing			2			3	3	1	7	Y	3
M Okonkwo	35	Tertiary	Christian	Igbo	RS: Women's jewelry			3			2	4	1	7	Y	2
M Kwámè	27	SHS	Christian	Akan	RS: Phones			3			2	3	1	6	Y	2
F Adwoa	43	JHS	Christian	Akan	Wholesale: Cookies & drink			1			2	3		5	Y	

M/F Name	Age	Edu.**	Religion	Ethnicity	Main Business Currently*	Interviews						Total #	SN Diagram	Obs. (Hrs.)^		
						FT Emp.	PT Emp.	Bus. Age	Nov-Dec 2013	Apr-May 2014	Nov-Dec 2014				Jun-Aug 2015	Jan-Mar 2016
M Kwadwó	24	SHS	Christian	Akan	RS: Phones & jewelry	1		5			2		2		1	
M Kwabená	22	JHS	Christian	Akan	RS: Phones & accessories	1		2			2		2			
F Halima	47	Primary	Muslim	Hausa	RS: Fruit			1.5			2		2			
M Kofi	25	SHS	Christian	Akan	RS: Phones & accessories		1	2			2		2		1	
F Afua	29	JHS	Christian	Chirpon	Tailoring		2	2		1	2	1	4	Y	1	
M Yusuf	47	SHS	Muslim	Hausa	Retail: Spare parts for cars			13			3	1	4	Y		
M Esono	37	JHS	Christian	Kwawu	Owner of car repair shop	5		14			3	1	4	Y		
M Yacub	40	SHS	Christian	Krobo	Makes glass beads	2		20			2	1	3			
M Danlami	32	Primary	Muslim	Kwatakwali	Custom furniture	1		11			2		2	Y		
M Nii	34	JHS	Christian	Krobo	Car repair and welding			14			2	1	3	Y		
F Ye	46	JHS	Christian	Chirpon	Retail: Provisions			21			1	1	2			
M Sisi	34	JHS	Muslim	Hausa	Jeweler		1	17			1	1	2			
Average/Total						0.6	0.5	9.2	9	8	49	85	24	175	19	86

*SHS=Senior High School, JHS=Junior High School, Voc=Vocational, **RS=Roadside Selling, ^Observation on top of interviews

4.2.3 DATA

Across our 27 months of data collection, the core goal was to construct an overall understanding of our 31 informants, specifically their approaches to cooperation. In building these 31 histories, the first author conducted 175 interviews averaging 53 minutes each. Initially, we were interested in a variety of relationships informants had with business people in the same business, in other businesses, and with customers, suppliers, employees, and family. Once the emerging findings became clearer, we narrowed our focus to informants' interactions with business colleagues and customers, as these pieces were core to the cooperative puzzle. Simultaneously, we focused our questioning around the practices contained in those relationships, and the norms underpinning them, the protocol of which is in Appendix A of this paper. We used this semi-structured protocol to guide our informants through topics of interest, while also giving them the latitude to tell their stories. Furthermore, question specifics, especially follow-ups and prompts, changed with the stories they guided us through (Charmaz, 2006). Follow-up interviews allowed us to revisit important elements of the protocol, to delve into emerging points of interest, question informants about our observations, and to track cooperation in real time.

Most informants spoke English. When they did not, we employed a translator to translate the Twi or Hausa in real time. Almost all interviews took place at businesses and were recorded and professionally transcribed. Finally, across the interviews, roughly 250 pages of hand-written notes provided a starting point for analysis.

Observation was also central to this study. Informant observation was separate from interviewing, and built general understanding of the ventures, and knowledge of specific relationships. For instance, we would regularly see business colleagues come to our informants, so in the next interview we followed up on this. Similarly, the observation also

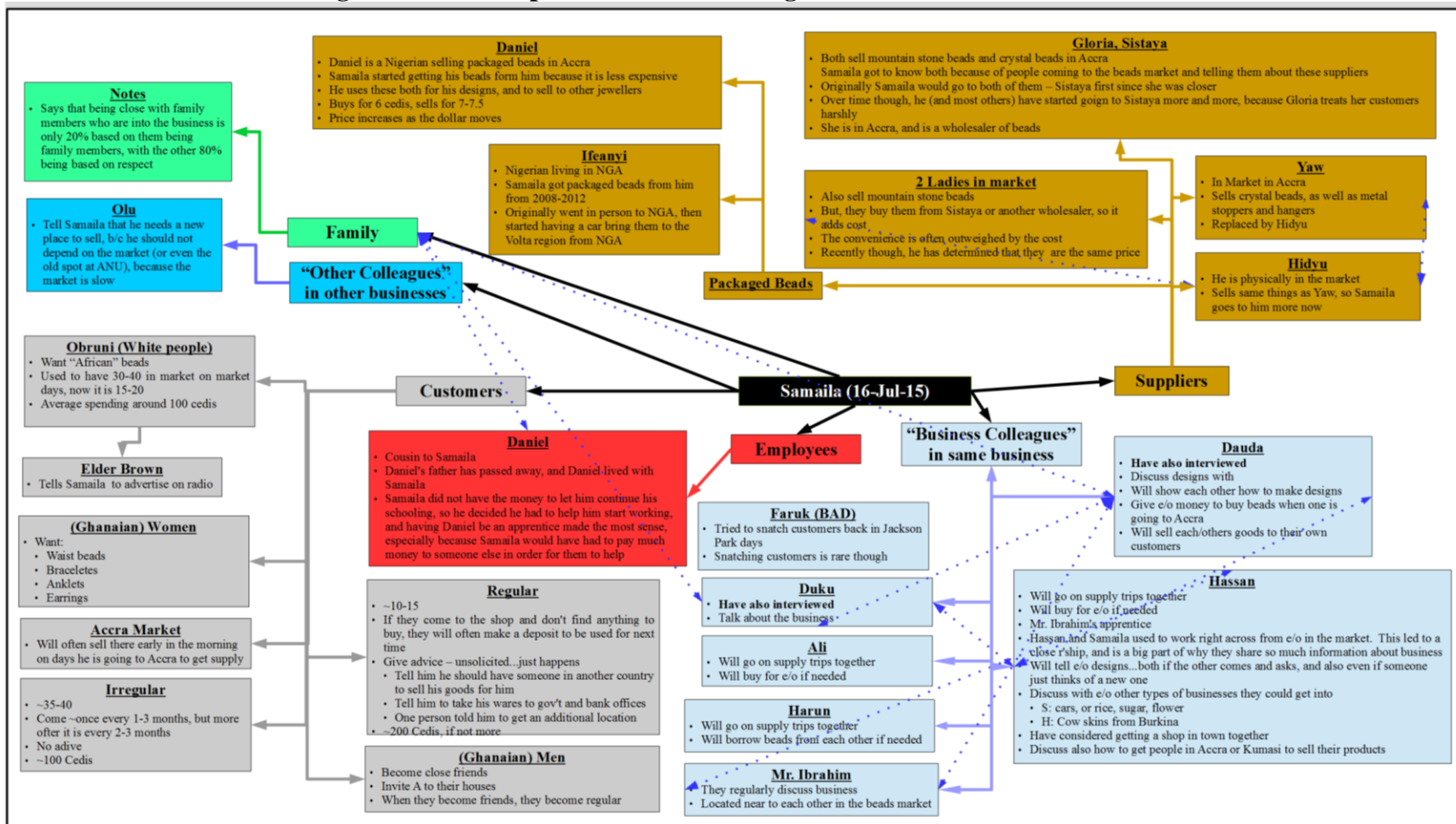
alerted us to several types of cooperation, such as borrowing goods from someone else, and bringing one's customer to buy from someone else's business. The first author took approximately 150 pages of notes across all observation.

The first author also helped 20 informants construct social network diagrams detailing all people involved in the business. In these diagrams, we placed the informant in the middle and then spoke about the different people surrounding and enabling the business to function, such as the example in Figure 1. Common topics were customers, suppliers, family members, business colleagues, and interactions with people in different businesses. Collectively, these diagrams represent informants' personal take on the components allowing their business to function. Central to all of them were business colleagues and customers, which solidified these dyadic relationships as a key site for building understanding.

4.2.4 DATA ANALYSIS

Data analysis consisted of four main stages, though there was iteration between them as the findings and theory emerged. This analysis was facilitated by detailed memos written by the first author when he was in the field (Lempert, 2007). Whenever possible after the day of interviews, the first author wrote a summary memo highlighting key elements of the day's interviews. For instance, many memos touched on informants sharing information with others in the same business. Weekly summary memos assimilated core thoughts across the daily memos, such as an overarching discussion of the different types of information being shared, who it was being shared with, and why. These memos were circulated to the other author for feedback and insights. In addition to these weekly memos, ad hoc memos were written on key topics to help develop core ideas. Collectively, these memos formed a starting point for analysis and the eventual findings section.

Figure 6: An example social network diagram created with an informant



Across all four steps, we used NVivo 10 to organize our data and facilitate analysis. We also frequently communicated with Ghanaian scholars to get their take on the emerging findings, and ensure that they were contextually accurate. Finally, we were sure to only use findings present in multiple data sources (Sonenshein, 2014).

4.2.4.1 *Stage 1: Unpacking market practices*

Our first step in data analysis focused on the basic sets of practices making up the market, where practices include steps taken to get customers, cooperative steps with business colleagues, and competitive actions taken in the market at large. Focusing on practices was in keeping with White's (1981, 2015) assertion that markets are socially structured based on the actions actors take, and other's reactions and perceptions of those actions. In this view, practices are the fundamental element of the market, and therefore an appropriate base unit of analysis, and place to start.

We started analysis by bracketing practices and grouping them thematically. This open-coding (Corbin & Strauss, 2008) surfaced many examples of cooperation between business colleagues, such as sharing knowledge and lending products. We did also surface implicit acknowledgements of competition when looking at the exchange practices between sole-owners and customers, such as "bidding down the prices" of other businesses. Interestingly though, when we asked our informants who they competed with, almost all of them said "we do not compete with anyone" or a similar variation, which was one of our first clues that the cooperative market structure was a complex phenomenon.

We continued to build and refine these categories until continued reading of the data did not produce new categories or meaningfully modify existing ones – theoretical saturation was reached (Locke, 2001). Between buyers and sellers, the practices were relatively simple: basic exchanges of goods for money, the provision of credit, repeat visits

by customers, and reducing prices. For the practices between business colleagues, we ordered these practices into practice groups seen in Table 30.

Table 30: Induced practices and groupings amongst business colleagues

Practice Group	Constituent Practices
Helping others establish the same business	<ul style="list-style-type: none"> •Lending money and machines (rare) •Conveying critical task-specific knowledge
Improving the efficiency of those in the same business	<ul style="list-style-type: none"> •Merging supply trips •Knowledge sharing
Helping business colleagues with their customers	<ul style="list-style-type: none"> •Setting standard prices •Lending/borrowing products •Caring for another's customer •Helping meet demand when above capacity •NOT stealing customers

4.2.4.2 Stage 2: Understanding the market norms ordering exchange

We found it analytically relevant and theoretically important to understand the norms *underpinning* the groups of exchange practices. To do so, we followed a procedure similar to that of stage one, but approached the data looking for *reasons* why the practices existed. For instance, informants routinely invoked the saying “everyone must eat” to explain why there were willing to help others start the same business. We constantly compared evolving codes to each other to ensure that they were analytically distinct. At the same time, we worked to group the codes under overarching categories. For example, “everyone must eat” was grouped as a constituent of “communitarian norms.” In this approach, we did not force norms on the data, but instead allowed the data to speak. As such, the norms for interactions between buyers and sellers are simple: offer good value. Between business colleagues, they are more complex though, as seen in Table 31

Table 31: Norms underpinning enacted practices between business colleagues

Norm	Constituent Components
Religious norms	<ul style="list-style-type: none"> •Duty to help others •Outcomes are preordained by God
Communitarian norms	<ul style="list-style-type: none"> •"Everyone Needs their bread." (Help others in the society) •Ghana is traditionally a helping Society •"One who is climbing a good tree deserves help" (Help those who are working hard) •Reciprocity. Not a major element though.

4.2.4.3 Stage 3: Understanding Social Structure

Consistent with theory (Fligstein & Dauter, 2007; Fligstein, 2001; Granovetter, 2002), our data indicated that social structure was the overarching ordering principle. As such, the next stage of analysis involved understanding these structures. The social network diagrams provided the basis for this, though we supplemented this with interview data. Amongst business colleagues, the diagrams made it apparent that even when two people knew each other, they always possessed at least some non-mutual contacts (see Figure 9 below). Furthermore, interview answers made it clear that there were no groups competing against other groups. We thus realized that these relations were characterized by *overlapping social spheres*. Between buyers and sellers, the social network diagrams and follow-up interview questions made it clear that the majority of sales came from a core group of customers, customers who were “exclusive” to that venture. Thus, these relationships, and indeed the market in general, were *socially fragmented*.

We also sought to understand the social organizing principles underpinning these social structures. In determining these, we analyzed the interview data and created the needed categories. For all social structures, “character” was extremely important, and there

was a marked preference for interacting with those one already knows. Between buyers and sellers, trust was also important, especially for credit.

4.2.4.4 *Stage 4: Understanding the market as a whole*

With the norms, practices, and social structure delineated, we then sought to understand overall market stability. We made use of axial coding principles throughout this exercise (Corbin & Strauss, 2008). We started by exploring which norms underpinned which practices, though we realized there was not a neat mapping, as different informants would express that they undertook particular practices for different normative reasons. Over time, it became clear to us that there was an uneasy stability between the need to abide by cooperative principles and the need to compete in an economic sense to get customers. With this tension as our analytical focus, we proceeded with our axial coding exercise, eventually understanding that the nature of social structures and norms suppressed *overt* competition, but allowed some degree of *covert* competitive actions.

Overall, our informants participated in diverse markets. However, the practices, norms, and outcomes we present are *not* market specific. They are the basic elements of markets in our study's context; e.g. not constrained to tailoring, or selling food. Similarly, the repertoire of practices and norms we delineate are neither exhaustive nor mutually exclusive. Instead, we the norms are best understood as “overlapping and intersecting” (Orlikowski, 2002) based on the individual. The norms ultimately combine to produce practices.

4.3 FINDINGS

To our informants, business is a means of subsisting, and not an occasion for profit maximization. According to Kwakú, who worked in the United States for nine years:

Over there in the States people are not thinking about the social aspect. Everybody is kind of [all about] myself, myself, do you understand? So, he will have to do everything to get his profit. But when you come to Ghana, even though you're making the profit, you are still thinking about your fellow citizen...because of this kind of social bond that we have.

Our informants further emphasized this in the way they explained business. In describing why he started his tailoring business after the death of his father, Mănu explains:

I thought it wise to have my own business, because life must carry on. I have to raise children, look after them, [and] build my family. So, I thought it wise for me to establish my own business, to enable me have some money to take care of all these things.

Many other informants echo this view of business providing life's essentials. Yusuf's business allows him "to be able to feed my wife, my children, to take some responsibility on them as well." To Raki, "if it was not because of business, I don't think people can have their daily bread...Business will help you to be able to feed your family. With business you can be able to settle your rental bill...You can also help your friend." Many informants also echo a variation of Adwoa's comment that business allows one to "pay your children's school fee." Because of this, not having a business is not an option. Halima started and exited three ventures in five years, leading to much hardship. However, not having a business was a starker consideration: "if it were not for this little business I am doing, I don't know how I would have lived." She kept persisting.

We start by presenting the nature of exchange between buyers and sellers. This portion of the market is relatively simple, but is key to understanding overall stability. Of note, exchange between buyers and sellers is *socially fragmented*. We then turn our attention to the nature of relations between business colleagues. This is significantly more complex, and involves a series of overlapping social spheres through which market norms flow, resulting in three distinct sets of cooperative practices.

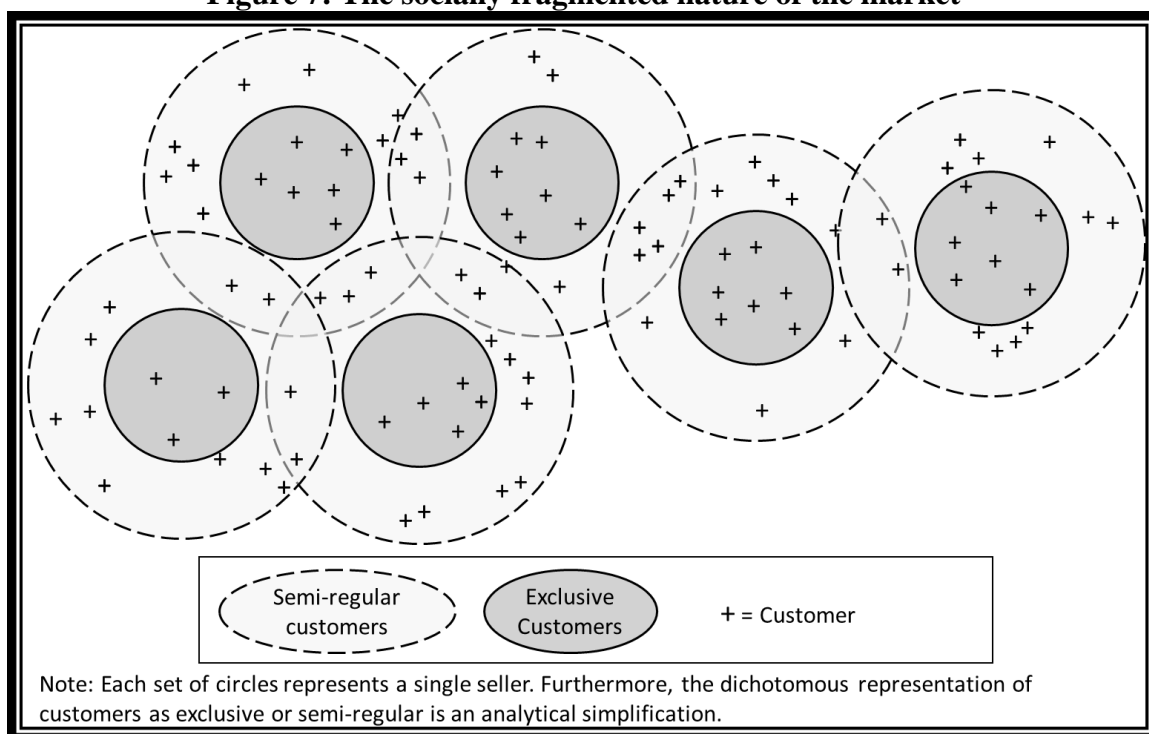
4.4 EXCHANGE BETWEEN BUYERS AND SELLERS¹⁷

Figure 7 shows a representation of the socially fragmented nature of exchange. Most fundamental in this market structure is that individual sellers (represented by a single pair of concentric circles) have a core group of “exclusive” customers. These customers provide more than half of total sales, have strong relationships with the focal seller, and are generally off limits to other sellers in the same market. For instance, “[w]hen I track the percentage, I think 50% of the money that I get monthly I do get from the regular customers” (Salim), “if I should strike the percentage I think 50% of my income comes from my regular customers” (Kwasí). Furthermore, in analyzing the sales numbers informants gave during while making social network diagrams, 80% of Abba’s, and 70% of Adwoa’s incomes come from regular customers.

As a result, core customers are *someone’s* customers, and provide a stable base of sales. “We don’t have any problem on customer because each and everyone has *their own* customers” (Afua, emphasis added). Esono echoes this, “I think every day there is work to do, and that in the vehicle [repair] field there is always more work than one person can do...so, me helping others who are into my business will not [harm] me, they will not take *my* customers” (emphasis added). Similarly, a proximate business colleague did not worry Abba, “she can’t break any relationship between me and my customers.”

Of course, not all customers are exclusive. Many customers irregularly attend to a business and so forego the relationship development opportunity. In Nii’s eyes “they only concentrate on their work [car repair] and that is all.” However, though many such customers are available, they make up a minority of sales

¹⁷ Consistent with qualitative practices, we present tables of supporting quotes throughout the findings

Figure 7: The socially fragmented nature of the market

4.4.1 PRICE SENSITIVITY

Customers have limited money. As such, “bidding down the price” was central to getting new customers. As explained by Yusuf

If others should sell their parts for maybe 100 cedis, you can maybe sell yours at 90 to be able to capture some customers...If you should look around you’ll see a lot of people selling the same goods that I sell. If you didn’t do something to make sure you get customers, you’ll end up every day without selling anything. We make sure we do something that is by bidding down the price a little bit, to make sure you get customers.

He emphasizes two points. First, there are significant price pressures, given that many people around him sell the same goods. He needs to “do something” to get customers. The fact he uses the price lever is unsurprising, as the market is undifferentiated. Second, he pays attention to others’ prices, and tries to beat them. Informants repeatedly emphasized both points, such as Salim who “tries to find out prices from other business people, so that

I can bid my price down a little bit.” Overall, informants try to give the lowest prices possible to customers, even if one’s “own profit gets to be very small” (Salim).

Price is also key to keeping customers. As put by Kwakú:

We don’t go about chasing for customer. They come. But once they come for you, to keep them your relation with them should be cordial...[and] it’s because of what we call price differentiation. They will go to this shop and the price of this product will be 1 cedi. Then he says, “Let me go to another shop and inquire.” He’ll come to my shop and the price is 90 Pesewa.¹⁸ So, because of this price differentiation they move from one shop to the other shop. Because if they get to know that your price are higher they won’t stay with you.

This price sensitivity increased with given Ghana’s rampant inflation during the period of this study. As Salim says, “our consumers don’t care sometimes whether there is an increment in the dollar or [West African] Franc, they don’t care. All they want is to get a good price, sometimes if we tell them there has been an increment in dollars that has affected the price, they say ‘no just give us the old price.’” Salim opted to keep giving his customers this “old price” even though it “has really minimized the profits.”

However, with the pressure to decrease prices, sole owners like Salim, Salim, and Yusuf often lost or gained customers, typically the peripheral non-exclusive ones. Importantly, getting customers in this way is very different from “stealing” a customer, as discussed below. If a shop owner has worked to reduce prices, and word gets around that “that guy selling at a particular location is a very good seller so in case you are in need of something go to him and buy” (Kofí, discussing referrals), that is acceptable. Unacceptable is actively lobbying others’ customers.

Those losing non-exclusive customers were nonetheless unhappy, as Salim found out when many of the surrounding business people started “having problems with him” because he was “spoiling their market by bidding down the price.” These social pressures

¹⁸ 1Cedi – 100 Pesewa

had some effect on limiting price differences. However, many informants pointed out that price discrepancies were other business people's problem – they should run their businesses better. This internal focus is another theme to which we return.

Table 32: Basic Practices between buyers and sellers

Practice	Representative Quotation
Humbling and treating well	<p>Umma, Provision shop - Smiling to the customers, you smile to them, you talk to them in a polite way and humble yourself to them, will also make them always remember you and come and buy from you...That is how, that is the strategy I use to get my customers. I will not say it is a competition.</p>
“Bidding down the price”	<p>Kwadwó, Phones & Jewelry - For example, the customer will talk to me; he or she will talk to me as she wills [including being angry]. But as a seller you have to get patient, you should impress, you shouldn't talk to customers anyhow. Get patient to him or her, to solve his or her problem. That's how I talk to my customers.</p> <p>Berko, Drapes & carpets - There are many things that we have to increase the prices, but the cuttings over there for instance, we have to increase the price. These bags, for instance, we have to increase the prices, but because customers are not coming, we have to maintain the old price, thus decreasing our profit margin...When we increase the [price of the] goods, buyers are not coming. Sales of things don't go as it should be. For us to maintain our customers, we have to sell it as we were selling it, for us to suffer by means of decreasing our profit margin.</p>
Extending credit	<p>Kwabená, Phones & accessories - If a regular customer come to me and he wants a stock [cell phone] of 250 [Ghana Cedis] and his money is not up to 250 - maybe he is having 210 or 220 - maybe I will think to give [the phone] to him to make sure I keep him [as a customer]...[though] the profit is less, any profit I get from my customer, I accept it.</p> <p>Kofí, Phones & Accessories - Sometimes I go into agreement with customers who buy these phones...So sometimes they come to me with some parts of the amount and then try to get those phones. If only I have trust in that person that he will return with the rest of the money later, it is better I give it to him and take a part of the money and now at the end of the month he will bring the rest. I think it is better than leaving the phone with me for so many days or so many months.</p> <p>Sisi, Jeweler - Some of them [customers who then sell his goods] will tell you, “I have few money, so you just give me the business. When I go, when the market is good, I'll bring you the rest of the money.” You take that risk to give them, some of them you can't see them again. [A] particular three they are good to me, when they come to me, I feel okay.</p>

4.4.2 SOCIAL ORGANIZING PRINCIPLES

Conditions are ripe for competition, considering the centrality of price for what are essentially commodities. Yet, cooperation is extensive. To unravel this paradox involves understanding a countervailing force: interpersonal relationships.

In explaining buying certain kinds of bead, Samaila spoke of two suppliers from Accra selling them, Gloria and Sistaya. Initially:

For me, I won't buy all my beads from Sistaya...I buy part of what I need from her., then I pay [her] to be able to figure out the prices. So, if maybe I need 10 beads, I'll go to Sistaya and buy three or four of them. Then after, I'll go to Sister Gloria and buy some of the rest...But later I realize they almost have the same prices and then I also like buying from Sistaya more than Sister Gloria, because Sistaya is a kind woman. She is nice. She entertains a customer. Sister Gloria always looks very serious. She doesn't smile. She doesn't even entertain customers. Sometimes she talks to you very hard. In the course of buying some beads from Sister Gloria, if maybe you made a mistake somewhere, instead of her having some patience to talk to you, she just talks to you harshly...Most of us have switched from buying from Sister Gloria.

Samaila initially went to both suppliers. He told us he wanted to get to know both shops, their prices, and the owners' character. He chose to stop going to Sister Gloria though, since she treated him "harshly," and thus became Sistaya's customer.

Samaila also explained that for most customers, the importance of price versus character is "50-50." Having a good price is not enough on its own. Character is important:

Because we are human beings, at least you need to have a respect for humanity, you need to have respect for human being. Yes, welcoming and receiving customers tell them how responsible you the business man or the seller are, and how respectful you are for humanity and the value you have for humanity.

Umma further relayed a customer' words to her, "I do not care about how much the price costs, but the smile that you [Umma] give to me always makes me go to you and buy."

Kwabená said "how I talk to customers makes them come back," while Esono emphasizes, "the way you talk to a customer and then the way you humble yourself," is extremely

important. Over time, this “humbling” created a stronger bond and worked to keep customers exclusive, or move them there.

Table 33: Organizing principles for social structure between buyers and sellers

Organizing Principle	Representative Quotation
Trust is cultivated, but also transferable	<p>Salim, Clothing - [Trust comes] if the person has been his customer for a very long time.</p> <p>Raki, Glass and Metal Work - I think they became my regular customers through the work that I have done for someone and the honest I show to that person and he explain about my work and my honesty to them. That makes them build some trust and then became my regular customer.</p>
Centrality of character in ALL relationship - Humbling yourself to customer and treating well	<p>Adwoa, Cookies & drink - Then in business you have to be kind or honest, truthful to people, because sometimes people will be watching, how you are running your business.</p> <p>Halima, Fruit - Most of the time I humble herself to customers, so that they will come to me to buy more</p>
Transacting with those you know	<p>Umma, Provision shop - It is better I transact business with somebody I know. Because I know at any point in time, anytime that I am in need of that person I know where and when I would get that person.</p> <p>Kwadwó, Phones & Jewelry - A lot of customer who is not from here, who is not from this town, we find it difficult to negotiate business with them, that’s what happens. But people from this town we don’t find it difficult to negotiate business with them...Because sometimes people who is not from this town they think we the sellers we cheat. If you want to sell something for them they think we cheat them. Sometimes we find it difficult to start business with them.</p>

Furthermore, most people prefer to buy “90 to 95% of their goods from one shop” (Samaila). Along these lines, informants shared stories of customers forgoing purchases because they were away for a day or week. Abba was away for a funeral, and his customers waited two days for him to come back, and came to his house at 11PM. What makes this exceptional is that Abba sells airtime, a commodity.

This bond sometimes develops quickly, as explained by Kwabená with respect to him and his neighbour who also sells phones:

If the customer comes, we allow him to look into the two display cases. If maybe he get what he wants from a case, then the owner of that case will attend to him and serve him. After that transaction, *he has now become that person's customer and he will later come to him directly without going to the other guy.* (emphasis added).

For family and friends though, the relationship is there from the start, as is some price insensitivity. As Abba emphasizes, when buying something from a family member, it is a problem to leave them. Abba for instance could not go to someone else to “save about 5 pesewas or 10 pesewas.” Doing so would create a “misunderstanding” with family members. If, however, one already has an established supplier and then a family/friend enters the business, he says you are expected to at least try buying from your friend/family.

Besides good treatment, close relationships facilitate credit. This is especially important given low and fluctuating income levels, and a lack of financial institutions. As Berko says though, he needs to know the person if he is to offer credit:

For instance, somebody will come in and tell you that, “Master, have mercy on me. I'm having an engagement in my house and I have to change my curtains. I don't have any money to buy and pay. So please, give it to me so that after the engagement, I'll come and pay.” It's okay for me, provided I know how you are, then I'll give it to you.

This point of knowing and trusting the person is emphasized by many, including Kofi; “if only I have trust in that person, that he will return with the rest of the money later” he will give credit. Overall, credit strengthens the bond between buyer and seller. Because of the necessity of “knowing” someone before giving credit, customers cannot easily switch to other sellers. In this way, the lack of financial institutions aids in social fragmentation.

With this said, we again note that price matters. Customers will not pay 50% more because of a relationship. Instead, the relationship essentially creates a “buffer” whereby customers might stop looking around for other prices. In Samaila's estimation, 50% of customers stop looking altogether once they find a regular supplier. Even if they do find a better price, they are willing to accept a small price difference if the sole owner can explain

why. Moreover, if someone finds a better price elsewhere, they will often go to their regular supplier and allow them to price match.

4.5 RELATIONS BETWEEN SELF-EMPLOYED IN THE SAME MARKET

4.5.1 SOCIAL STRUCTURE AND SOCIAL ORGANIZING PRINCIPLES

Unlike the fragmented and exclusive ties of buyers and sellers, social structure amongst business colleagues involves overlapping social spheres. Figure 9 shows this conceptually. Here, each shaded circle represents the sphere of strong relationships, while the dashed circle represents the broader boundary of weaker relationships. Cooperation took place within these spheres. Importantly though, this is not a story of simple reciprocity within a social group. Instead, the interlocking nature of relationships is critical.

Figure 8: Overlapping social spheres characterize relations between business colleagues

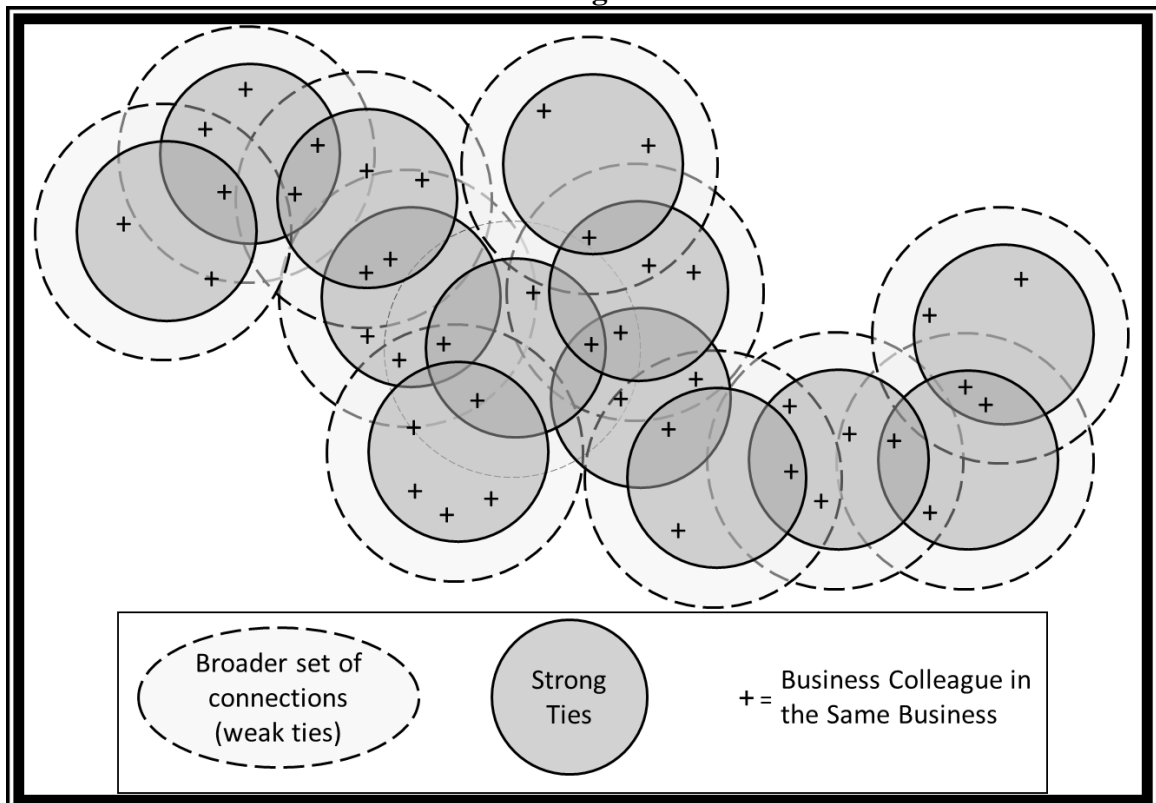


Figure 9 shows an actual example from the data. Samaila, Dauda, and Sisi are all jewelers. The others are business colleagues we did not interview. Instead, we gathered this tie information through helping informants construct social network diagrams, and in follow-up interviews. Amongst the three informants, all have exclusive and shared ties. The connections that Sisi and Dauda have with Salim, Baba, and Omar highlight an additional point. Sisi's connections with all three are strong, leading to highly cooperative actions such as watching each other's shops when the other is gone and lending each other products to sell to the other's customers. Dauda's connections are weaker, and generally involve only infrequent conversations about key information.

Figure 9: An example of the structural relationships involving three informants.

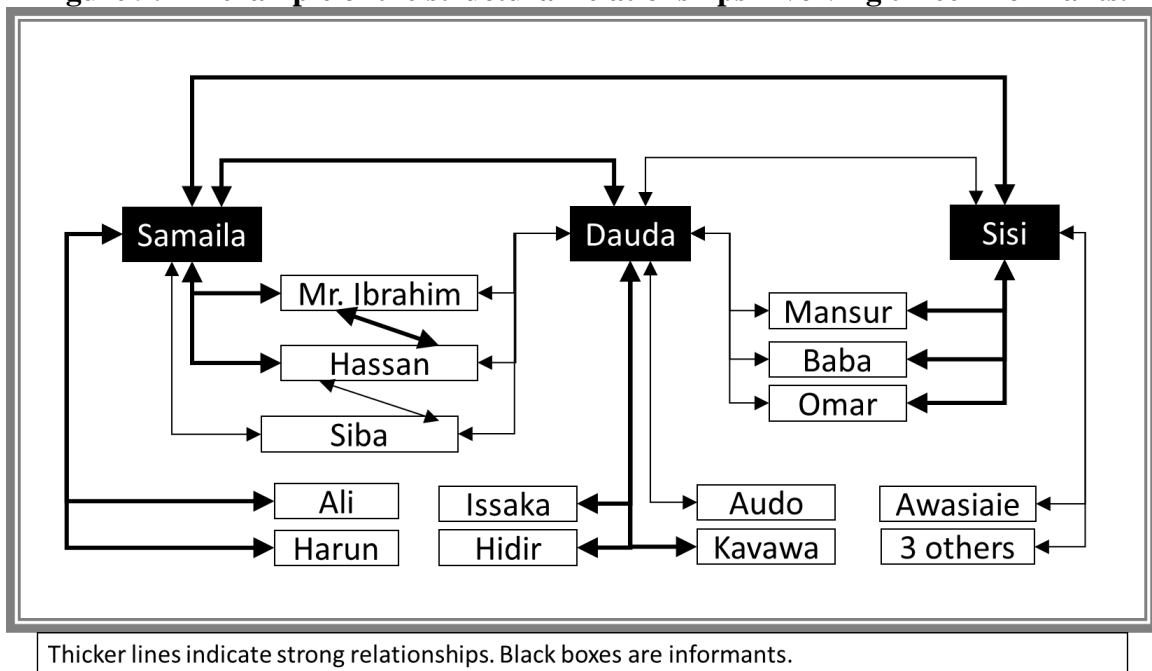


Figure 9 also shows the nature of second order connections. Though Samaila has no direct connection with Awasiaie, his relationship with Sisi allows a connection. If Awasiaie were to undertake an illegitimate action against Samaila, Samaila's connection with Sisi enables social repercussions. That participants are highly visible in the market

makes this easy. This is especially true for jewelers as their Thursday market location has around 150 jewelers in half an acre.

Two key organizing principles structured social relations: a preference for interacting with those you know, and having “good character.” The stronger these factors between a dyad of business colleagues, the stronger the relationship, and the deeper the resultant cooperation. Therefore, while informants did tell us of helping business colleagues with whom they did not have strong relationships, this help was of lower quality and less frequent. These principles thus determine *who* is cooperated with, and to what depth.

Table 34: Organizing principles for social structure between business colleagues

Organizing Principle	Representative Quotation
Centrality of character in ALL relationship (You must know someone to know their character)	<p>Samaila, Jeweler - So, the first thing you have to do is to humble yourself to all people especially people you are into business or people you live with.</p> <p>Raki, Glass and Metal Work - I found out that the someone is a very greedy person. I will not cooperate with them.</p>
Working with those who you know (friends, family. Tribal is a minor factor.)	<p>Salim, Clothing - I’m not really sure if you can share information with [a stranger]. First, I don’t know him. Second, I don’t know where he comes from, so I don’t think I will openly share information about business with such people.</p> <p>Yusuf, Spare parts for cars - I think I do not care about religion or a tribe, I think we are all one. So, having discussion with someone have nothing to do with religion or tribe. [out of ten] I think 6 to 7 of them would think the way I say, and then the remaining 4 or 3 they will not think the way I would think.</p>

4.5.1.1 *Pre-existing Relationships*

Sisi relayed the following when we asked him why he sold a business colleague’s goods when that colleague was away and had customers come: “It’s like our father are brothers or friends...we were together before coming to the market together.” Many

informants relayed similar stories: Umma helps Fiddausi because they are sisters; Samaila got into the beads business because a cousin was willing to teach him the business; Dauda and Samaila both sell each other's goods because they grew up together; Esono at times helps another car repairer because they learned from the same master; and, Kwámè ended up in the cell phone business simply because he only had one friend in town, and that friend sold phones.

4.5.1.2 *Centrality of Character in All Relationships*

In addition to pre-existing familiarity, one's "character" is extremely important. Amongst informants, modesty, sincerity, and thankfulness were critical in determining whom to help, partially because only people who possess these factors were seen as having the potential to "climb the good tree." Above all else, one has to "humble themselves" to others:

You have to humble yourself, because most of the time [business colleagues] have to study your character before they can decide on whether they should maybe discuss business with you or not...People don't think if they give you their pattern [for making furniture] it will affect them, because they believe and trust you...On that they decide to give you their pattern. (Danlami)

He went on to say that even if he did not know someone he "can still help them if the person is also very kind to me. I think I can also help that person or cooperate with that person." This point in particular gets at the interconnectedness between the different structuring elements. They are ultimately subjective, and in Danlami's case, it was possible to help a stranger, as long as they were kind; kindness can replace familiarity.

In this way, non-economically driven social structures have a deep and persistent impact on the ordering of social relationships in the market. Unlike the type of socially embedded market activity discussed by Granovetter (1985), relationships are not created

and assessed based on actions in the economic realm. Instead, the relationships form for social reasons, and are then drawn upon in the economic sphere.

4.5.2 UNDERLYING NORMS

Social structure is only part of the story of these markets. The norms guiding actions are also critical. These norms form the basic reference point for participating in the market.

4.5.2.1 *Religious norms*

Religion is a powerful and omnipresent force in Ghana for Muslims and Christians alike. Regardless of faith, informants regularly invoked God or Allah's name, including as a justification of cooperative action. As illustrated passionately by Salim:

Islam says love what you have for yourself to other people, or wish for other people what you wish for yourself... You see, most of the business people, especially the small scales ones, or even other people any other business people, they take their belief of their religion into their businesses. I think that is one reason why most of the time people will keep saying I do not want to be selfish because their religion that they belongs to has taught them how bad it is to be selfish, and in the same religion it has stated love for your neighbor what you love for yourself. If you really believe and work with that, why would people go outside trying to stop or to be the cause of other people not be able to establish business?

This underlying notion of helping others ran deeply through the data. Yusuf had similar sentiments in explaining why he shared information with business colleagues: "The fact that we compete with each other would not stop us from maybe seeking advice from a colleague...I see it as that is how God wishes to be."

Equally important was the notion that God preordains outcomes. Kwakú explains:

All those in this type of business they are all my competitors. But frankly I don't compete with anybody...If I come to the shop today whatever sales I make I consider it that that is what God wants to give me that day. I don't have to force, I don't have to rush. So, basically as far as sales are concerned I don't compete with anybody.

Kwakú sees that he might be competing with others for customers, but he believes that God will provide him his due. Thus, he need not undertake competitive practices. In fact, in

Kwakú's mind competitive actions could have a negative outcome as this would be a *violation* of religious norms and thus likely to anger God. For his part, Raki takes a deterministic view: "whatever happens God shouldn't deny me what I will eat."

Table 35: Representative quotes for the religious norm and its components

Component	Representative Quotation
Duty to help others	<p>Kwakú, Cookies & drink - For example, you are about to bring in a new product for which you don't have, or you little knowledge, you contact another person who is already in that particular product for advice, do you understand?...Yeah you see in this society is kind of a religious society. 70% are Christians. So, whenever we go to church what we are being told, you need to help your fellow, love your neighbor and stuff. If you hear some of these messages and somebody comes to you for help, what should you do? You should help them.</p>
Outcomes are preordained by God	<p>Salim, Clothing - If also we come to a religious field or faith, helping other people is one way of worshiping God, and God will bless you so much for doing that.</p> <p>Fiddausi, Provision Shop - I don't do anything, except praying to God. For God to help me, to let people come and buy, to hope if the prices decrease and people realize that price has now gone down, they will come and buy it</p> <p>Ben, Women's jewelry - No, there is no any point in time I would not [help someone]. If I had the opportunity to help you I will help you...If I help them and they take my customers away, I know that God is in support of it.</p>

4.5.2.2 *Communitarian Norms*

Also underpinning the practices were strong communitarian norms; norms where community interests are emphasized over the individual's interests. The key driving force behind this set of norms is the fact that so many Ghanaians live close to subsistence levels.

In these conditions, Kwakú adds that helping each is natural and traditional in Ghana:

That is how we were trained in this our Ghanaian society...[If] somebody approach you, you should help, you shouldn't be selfish. Don't think about the fact that, "If I help the person maybe that person will come and compete with me one day. So, I shouldn't." No, you do your best...That is how we were born and trained with, do you understand? When we were kids as we were growing your mother would advise you to be helpful. I remember when we were kids if we are playing on the field, and you see that an elderly person is carrying some load, we stop the playing, go for the load and carry the load all the way to the elderly person's house... This is how our parents trained us. It has become

part of us. So, in summary what I'm trying to say is that we respect our elderly people and even our peers, our same age group...we're only thinking about helping the society, do you understand? Because think about it this way, if your fellow is not working, this same person is supposed to eat, take care of the kids, pay school fees and stuff. Meanwhile, this person is not working. If you are not careful such a person begins to harbor criminal mind. Before long they become armed robbers and stuff...So, to avoid some of these nasty situations it is better we help ourselves, do you understand? But once I was in America...In contrast to what you see in America. Over there it's kind of you are selfish. They wouldn't like to help others, but here is the other way round.

This communitarian spirit manifests widely especially in the notion that "everyone must eat," or "*Obiara bedidi*" in Twi and "*koowa yachi abinchi*" in Hausa. Others needed to eat just as much as our informants did, so it was conveyed as immoral to deprive others of this. In helping other "to eat," Sole owners gave little regard to the potential impact on their own business, since they repeatedly and emphatically expressed not competing against anyone. In many cases, sole-owners conveyed that they had also been on the receiving end of such help, and that there were noticeable impacts on their enterprises. As put by Salim:

What I always believed in somebody's progress will never interrupt or stall other people progress. I think for me if I only had what people want, people would just come and buy, so I don't mind telling other people to how they should start the business. I also know that each and everyone must eat...I think if all of us are doing like business, it will cut down the rate of crime, cyber attacks, these kinds of stealing people go about doing. If we all happen to be doing something, I think it will even stop it totally. Because other people are not working., that pushed them into this kind of crimes, so I think we should tell people on how to do business to avoid or to stop those kinds of things.

However, communitarian norms are not universally applied. To some, there is a desire to help only those who "deserve" it. As the Hausa expression *Na wo fro duya pano na ye piyano* says, "one who is climbing a good tree deserves help." What constitutes a good tree is broad, and revolves around people helping themselves and being "serious" about business: "trying to set-up some business, it's something good. It's better to be able to think of establishing or maybe setting up some business than sitting down at home without doing anything...Any business is good even selling pure water 10 pesewas, is

better than doing nothing” (Samaila). This is in contrast to those climbing “poor” trees because they do not work hard, and do not try to help themselves: “If the person don’t have business-minded I throw my money away” (Bitrus), or “a bad tree is like somebody who is very wicked and somebody who is not willing to help people” (Raki). Therefore, there is a natural limitation on communitarianism. Namely, effort should not be wasted on those who will not work hard, or who are not business-minded. In many ways, this functions as a resource allocation mechanism towards those who are likely to do well.

Table 36: Representative quotes for the communitarian norm and its components

Component	Representative Quotation
"Everyone Needs their bread." (Help others in the society)	<p>Salim, Clothing - [Used the Hausa saying “Each and everyone must eat,” and was asked what that meant]: I think if all of us are doing like business, it will cut down the rate of these kinds of crime, cyber attacks, these kinds of stealing people go about doing. If we all happen to be doing something, I think it will even stop it totally because other people are not working. That pushed them into this kind of crimes, so I think we should tell people on how to do business to avoid or to stop those kinds of things.</p>
Ghana is traditionally a helping Society	<p>Salim, Clothing - Some sellers, even if you come to them to seek something [knowledge or help], they don’t want to open up for you, but I am not like that. I am always helping anyone that comes to me to buy or to seek for advice. I tells them yes the business is good. At least if they are able to set up the business it will help them at least to get their daily bread, and to sustain their life.</p> <p>Salim, Clothing - I see it to be very, very bad thing to be selfish because if maybe you be the cause of other people not be able to get into a business I think it is a very, very bad thing.</p> <p>Kwakú, Cookies & drink - You see in our societal setting we are kind of each brother’s keeper.</p>
"One who is climbing a good tree deserves help" (help those who are working hard)	<p>Umma speaking of Fiddausi, Both are provision shop owners - You consider how serious that person is before deciding if I should help the person or not...How I can get how serious the person is, for instance my sister who is right with me here, sometimes came to me and told me she wants to start selling something. Then I figured how serious she is, that makes me understand also that she is willing to do something. From there I helped her with that thing to go and sell. Later also, a daughter to my senior brother also came and explained about selling clothes to me. In fact she is very serious and then I try and get her some clothes to sell within her community.</p>

Component	Representative Quotation
Reciprocity.	<p>Salim, Clothing - This proverbial statement in my language...it sounds in English like it is the one who is climbing a tree that always needs a help to be pushed to be able to get to the top of the tree. So, what it implies is that if I approached someone with what I want to do, he may think maybe I have some good idea of doing something good, so why won't he help me since I'm thinking of doing something good? So, maybe with that he can decide to help me.</p> <p>Kwakú, Cookies & drink - I think you have to be friendly and think about other things, do you understand. Because every day, we come to the market, what God has planned for you, you will get it. It is not a matter of like rushing for customers...You will have to cooperate, because another time you may be faced up with a similar problem, you understand, and that person may be in a position to help you. So in business, I see this kind of cooperation as s necessary.</p> <p>Esono, Car repair - About one month now, a friend from this side has a shop, came to me, he's trying to repair an accident vehicle. He is facing difficulties on that so he came to me to seek for some advice...I went there to witness the condition of the vehicle myself. That is how I told him to jack one side of the vehicle. That will help him to do the work he wants to do...[I helped him] Because he cannot do it, he is facing some difficulties but he coming to me to seek for advice. I think I should help him because I'm also into that business, maybe tomorrow I will also try to seek some help from him.</p>

Intertwined with these forms of communitarianism is some reciprocity, though it is insufficient on its own to explain the observed outcomes. Within the network of strong relationships, cooperation is frequent. However, informants frequently explained that they did not share knowledge *because* they expected some in return. Instead, they shared because this is what one does with their close group. That the counterparty similarly cooperated speak to the mutually held nature of the norms underlying this practice. Furthermore, many relationships are asymmetric, such as that between Salim and Kwasi, where Salim regularly gives to Kwasi, but never receives in return. Salim sees no issues though. With this all said though, it is fair to assume that if a relationship remains one-sided for too long, it will fall apart. At the same time, some informants did explicitly reference reciprocity, surfacing that it plays at least some role in the observed outcomes. As Umma explains about those she asks price or product questions to, "they do come to

me as well.” Similarly, Afua talks about “discussing business with each other” instead of a more unidirectional flow.

4.5.3 PRACTICES AND THE PATTERNING OF MARKET STABILITY

Ultimately, the social structure and norms gave rise to three core groups of cooperative market practices. Taken together, these practices dictate both who is able to be part of the market, and what practices make up legitimate market activity.

4.5.3.1 *Helping others establish the same business*

Repeatedly, informants explained entering a particular business because someone already in it helped them to do so. Indeed, this was the dominant means of entry. This was so important that many of informants started businesses not because of a preferences, but because they had a social contact already in that business. As explained by Samaila:

So, for example if maybe I wish to sell mobile phones, and I don't have anyone to teach me or tell me how to start selling mobile phones. But, the friend I have is into a boutique or clothes selling business, I would just go to him. Because instead of sitting down wasting much time to get somebody to tell me how to sell phones, I will just go to the one that I think will be willing to tell me..my friend who sells clothes and ask him to start explaining the business.

Similarly, Kwámè explained that the friend he learned from “is the only friend I have [in Koforidua], and he is already into that business. So, I don't have any other friend that is in a different business. That is why I chose to sit with him [to learn the cell phone business].”

The dominant help our informants gave or received was the sharing of key information. Interviews were replete with examples of this, even between people located close together. Kwasí, who eventually started his business 400m away from Salim, learned much from him:

He give me some advantage and disadvantage, how to set up a business, how to get capital to set up the business. Salim was the person who taught me all these things.

More times I went to him and learned about the business. He also comes and passes by and greets me and talks about how the business is moving on.

Similarly, Bitrus regularly helped Salim, even though their largely similar clothing businesses are only 50m apart. The most important information given in helping others start the same business were what products customers want, what suppliers are best, and what prices to charge customers. In a few cases, informants borrowed money or machines from business colleagues in order to start a business. As Raki explained, “[I] did not have machines to work with. So, I do go to some people to borrow their machines to come work with it...they did not take money from me.”

Table 37: Constituent practices of helping others establish the same business

Practice	Representative Quotation
Lending money and machines (rare)	<p>Ben, Women's jewelry - You see, most of my friends at times when I see them going there, I go inside my house, I take money and give to them to build up their business. When you are okay you give to me, I do that...but some people will not do that, because they will say if I help you, tomorrow you will be more than me, no. In a place you have only one rich man, the people will suffer. If I am helping you, you become somebody tomorrow anywhere you are, you will remember me.</p>
•Conveying critical task-specific knowledge	<p>Abba, Cell Phone Airtime - I didn't have a phone, or the card and the chip, the SIM. So, he [friend] gave me the phone, and sim and everything. So later then he came down and left all these things.</p> <p>Kwakú, Cookies & drink - At the same time if somebody wants to open up a business, I mean you are experienced in the field. You can give to the person. You also give advice to help the person also stand on his feet.</p> <p>Kwámè, Phones - I have a friend who is into this business, which I sat with him almost every day...So, I always figure out how much he buys his product for and how much he sells to people. So from there I took that to know how much profit he made on whatever he sells. So it was later, that through that I got interested in that business. Then one day I discuss with him, that I want to start this business and he said okay, it is a very fine business and he share information with me on how I should start business. There was a time we would add money together and start this business.</p>

Generally, pre-existing and strong relationships were needed to enable this exchange. As Raki explains, a casual relationship was not enough:

There are some people that I'm now close with, they are not up to my friends but they sometimes pass by and ask me about my work...[if I do not know them] I think it's up to me to decide whether I'll tell that person something about my work or not. Because I do not know why he's trying to find out something about my work. I first have to see him as like a good person before...I'm able to explain about my work to him.

He instead needed a stronger relationship to understand the person's intentions, as well as their character. Absent this, payment of some sort was expected, which was out of reach of most informants. Furthermore, there was an expressed preference to learning from those one knew, as there was greater trust in the quality of information.

In essence then, social organizing factors allowed *entry* into the social structure of a particular market. This resulted in the creation of new businesses trying to get the same customers. Despite the close proximity with which this took place, there were few qualms about this from a competitive standpoint. As such, this type of cooperation had a significant impact on overall market dynamic. Two points in particular are important. First, the additional "colleague" meant that the total customer pool had to be divided up into smaller pieces, putting pressure on profits and potentially heightening competitive tendencies. Second, several individuals had an additional colleague added to their social spheres, producing extra obligations while also potentially benefitting them.

4.5.3.2 *Improving the efficiency of those in the same business*

Cooperative practices were not constrained to helping others start ventures. Indeed, the most frequently discussed practices were those aimed at helping business colleagues run businesses more effectively. Two main practices made up this group. First, was again the sharing of knowledge for which there was little hesitation, even if this action did away with a potential advantage. As an illustration, Bitrus explained one of many occasions where his business colleague Sharif shared key information, "we do the same business together...He [often knows] something about business which I don't know...normal

slippers, he told me that in Kumasi they are cheaper than Accra.” Bitrus followed this advice, got the goods for a lower cost, and reduced his price, allowing him to sell more and attract a few new customers. Sharif saw no issue sharing this information. Those in Adwoa’s network also saw no issue: “Sometimes when we meet in Accra where we get our supplies from, we do discuss with some other colleagues that a particular shop, their price is very good. So, when we buy from that particular shop it will be more helpful.” There was no thought of keeping such information private: “the fact that we compete with each other would not stop us from maybe seeking advice from a colleague” (Yusuf). This quote from Yusuf emphasizes that cooperation and competition are seen as separate undertakings; even if one saw herself as competing with colleagues for customers, this did not preclude also cooperating with those same colleagues.

Such cooperative knowledge sharing was also common amongst those in skill-based trades, though it takes a different form. As exemplified by Nii: “sometimes if I find some difficulties in a particular work, I call [my business colleagues] to come and give me some advice on how I can produce the work.” The goal is to learn how to complete a needed task such as sewing a dress, fixing a car, or doing someone’s hair a particular way.

In general, knowledge sharing could take place regardless of relationship strength; e.g. all the way out to the outer circle in Figure 8. However, the deeper the relationship, the more information was exchanged. People like Samaila and Dauda spoke almost daily, while Samaila shared knowledge irregularly with someone like Siba. Thus, the market’s social structure regulated the depth and frequency of this cooperation. The other common way that sole owners helped each other’s efficiency was by combining supply trips. As explained by Abba:

[you may cooperate] because you are selling together...my store is here, your store is here. Then that can bring a cooperation...maybe where you order or buy your goods. It maybe sometime you are sick, you are not going. One day you say, “Oh, my friend, I

have been seeing you where I buy my things too. So, next time if you are going, please I would like you to buy me some things from there.” So, from there the cooperation will come between you people.

Our informants avoided having to shut their business for a half-day or full day while making the 4-6 hour round trip journey to Accra or Kumasi. In this case, a strong relationship was required. Thus, social relationships in this instance were more so a binary yes or no.

Table 38: Constituent practices of *improving the efficiency of those in the same business*

Practice	Representative Quotation
Merging supply trips	<p>Adwoa, Cookies & drink - What mostly happens here is, if someone is selling the same thing that I sell very close to me, they sometimes will come to me and discuss business with me about what is going currently. We sometimes even put money together to buy some product to sell...We discussed about Camelot and saying that Camelot has now short run out in the market, there is no Camelot in the market. She told me one of her friend was going to Togo and then she gave that friend some money to get her some Camelot from Togo. She informed me that if the Camelot arrives and I need some, I can come and she can give me some part of the Camelot to sell.</p> <p>Salim speaking of Bitrus, Both sell clothes - He would ask me if I was going to Accra, so that he can give me some money to buy him something from Accra.</p>
Knowledge sharing	<p>Yusuf, Spare parts for cars - The fact that we compete with each other would not stop us from maybe seeking advice from a colleague...If there is an increment on prices, which you don't know, yes a friend can tell you about it.</p> <p>Kwadwó, Phones & Jewelry - I introduce my business to them [business colleagues], the type of items I have that brings me more customers...My business [colleagues], sometimes I have some item they don't they have. Sometimes I have gadgets they don't have; I introduce that type of item to them so that they advertise. They will talk to their friends or even their customers' needs type of item that I have.</p>

With respect to market stability, this group of practices directly aided in individual businesses' survivals. By being more efficient, there was less likelihood of reaching a level of unprofitability necessitating exit. Because of this, exit was suppressed and the existing

social structure was little changed over time. Had turnover been faster, there would have been a greater likelihood of destabilization.

4.5.3.3 *Helping business colleagues with their customers*

This is perhaps the most “unusual” (relative to Western norms) set of practices in this market. Sole-owners actively ensure that their business colleagues are able to keep their customers. They do this despite knowing that a lost customer could be their gain, and that the extra money could go a long way. The opening field-note excerpt is a powerful example of caring for a business colleague’s customers. Another excerpt, from December 19th, 2014 exemplifies borrowing/lending goods:

I [the first author] was interviewing Kofi (who sells cell phones and cell phone accessories from a small roadside kiosk nestled amongst coconut sellers), when, as happens across almost all interviews, one of his regular customers – “a friend” – came up looking for a particular product. It was either a 2GB or 4GB flash memory card for a cell phone. The customer wanted the brand name version, and not the “China version” knockoff. Kofi didn’t have it, but he thought he knew someone who did. After this exchange, Kofi left to go search for the card for his customer. A few minutes later, he returned and told the customer the price it would be. After some negotiation, they settled on the price. Kofi again left, and returned a few minutes later with the product. He sold it to the customer at the agreed upon price. I asked him about what happened, and during the conversation, he explained to me that he got the memory card at the “wholesale price” from the other sole-owner, meaning that owner did not make any profit on the card. I inquired about this, and why the other owner wouldn’t sell the card himself, or at least take part of the money, and Kofi responded that the customer was his, and that the other sole-owner knew that. The sale was his to make, and it would be unusual for the other owner to not help him. He ended by telling me that this happens all the time, and he has been on the giving and receiving sides many time.

This type of “borrowing” is commonplace, despite Kofi’s business colleague getting no money (not always the case). Instead, he respected Kofi’s customer relationship and ensured the relationship continued. Kofi’s goal was to make sure his customer’s needs were met, while reducing his risk of losing the customer.

Similarly, common amongst those in small-scale manufacturing is helping business colleagues when their work level exceeds capacity. As Afua explains:

who came to me about 4 weeks ago and asked me a question, there was a time I had too much work that I cannot do it alone. I called [a business colleague] to come and help me to do those styles...she doesn't take money, because sometimes if she also has much work to do, she will also call me to come and help her, and then I won't take money, so she also doesn't take money from me...If there is an occasion like funeral, or wedding like this, some people do come, and then give more work to some sewing shops. During those times if she has enough work she will call me to come and help. If I also have that kind of much work I also call her, it is during that time that we help each other.

Though not accepting money was not always the case, sole owners nonetheless gained help with their customers, without fear of losing them. Their business colleagues did not try to take advantage of the situation to their own gain. As with the above practice, this necessarily preserves the socially fragmented nature of the market.

Table 39: Constituent practices of *helping business colleagues with their customers*

Practice	Representative Quotation
Setting standard prices	<p>Kwabená, Phones & accessories - Sometimes we discuss on how all of them would sell at a particular price....so that the other one won't go and sell it for less.</p> <p>Berko, Drapes & carpets - We talk about fixing price, so that when you come to me and I tell you that this is the price and you don't buy and you go to another place, you get the same thing there, he'll also tell the price that I told you here. So there wouldn't be any conflicting in prices.</p>
Lending/borrowing products	<p>Sisi, Jeweler - Normally we [Sisi and a business colleague] do share business together. If somebody wants something from me that I don't have it, I have to go to him. When someone wants something from him too, if he don't have it he will come to me.</p> <p>Bitrus, Clothing - So, if somebody wants something which I don't have, I will call Asari, if Asari has he brings it to me. The same thing applies to Asari. If somebody wants something which he doesn't have. He will call me up to ask if I have it and if I do I would bring it to the customer.</p>
Caring for another's customer	<p>Samaila, Jeweler - For me there was a time I experienced something. I had a visitor. By then, I wasn't around and my colleagues saw the visitor, give him water and even some drink, which I will not even pay because if I say I will pay them they will say no. It is because we're very kind to each other. [The customer stayed until Samaila returned].</p> <p>Kwasí, Clothing - In Ghana here when you are selling at the same place, you become a friend [with the people close by], because if the other person is not around you can sell their products for them, and they can do the same for you.</p>

Practice	Representative Quotation
Helping meet demand when above capacity	<p>Esono, Car repair - We have to cooperate in the sense that maybe if there is a welding workshop beside me and then maybe that master over they get much beyond his capacity. Maybe if we were cooperating with each other he can maybe seek for my help to come and help him.</p> <p>Samaila, Jeweler - [From field notes]: A customer came to Samaila's shop and requested a very big order. Samaila took the order, made two of the necklaces, and then took those samples to his colleague and got him to make four more of each. The customer got his order very quickly</p>
NOT stealing customers	<p>Raki, Glass and Metal Work - [Speaking to what happens if a customer is stolen] I think for stealing somebody's customers, they may by all means know that it's not a good thing. But I think selfishness will make them even do it even if they know it's not a good thing...[the person whose customer was stolen] will be upset and then it will turn into a problem...Sometimes, it will lead some of them to loggerhead, that is, they will not talk to each other and it will lead some to even fighting. If they're not careful it can even lead to even ending one's life.</p> <p>Samaila, Jeweler - Oh [laughs], yes they must get mad [when someone steals a customer]... Because your business is your life, you survive through your business. Yes. There are a lot of things, there are a lot of responsibility that through business that you can overcome them. So without business you will not be considered as responsible person. So if somebody is trying to take your customers away from you, the person is trying to destroy your business. By destroying your business the person is trying to reverse your life back to square zero. You see, by destroying your business the person is trying to send your life to square zero and then – it is very serious thing. So anybody that experiences this or is this must be angry.</p>

In the above examples, the socially fragmented nature of the market was reinforced.

Through helping business colleagues keep their customers, buyer-seller relationships became stronger. For this to happen though, business colleagues needed a strong relationship. As a result, there were relatively few others with whom this type of cooperation should happen. Thus, social structure limited the breadth of these practices.

Business colleagues also work to set standard prices. This practice is the most direct form of reducing competition, largely by ensuring that customers have no price incentive to leave a seller. As illustrated by Adwoa:

I think with cooperation we can have a fixed price. So, without the cooperation we cannot have a fixed price. There will be different prices in the market...if a customer finds that your price is higher than the other prices, that customer will not come buy from me. That person will go to a different place and buy...When you go to [business colleagues] they will tell you how much they sell their products. So, they will also ask you to sell it at the same price.

However, these arrangements were necessarily problematic to maintain. As mentioned in the discussion about buyer/seller exchange, Yusuf purposefully tried to ascertain his business colleagues' prices so he could undercut them. At the same time though, that an explicit attempt at price collusion exists ultimately forces price undercutting to be discrete. In this way, price collusion is a cooperative action that simultaneously helps to counterbalance competitive tendencies. Social structure is ultimately a monitoring mechanism for this practice.

Underpinning this entire set of practices is the notion of *not stealing customers*. As mentioned above, stealing a customer involves directly trying to make another's customer stop buying from that person, which is viewed differently from simply running one's own business and customers naturally gravitating towards you. Ultimately though, the boundary between the two is subjective. Rather than being a practice, this is more correctly a lack of a practice. Stealing customers is seen as inherently bad as "if your friend or somebody...will take or snatch your customers, in fact it will disturb you because that business is your life" (Samaila). Stealing customers is heavily frowned upon, and Raki says that "out of ten people, I think only three will try and steal peoples' customers." For his part, Samaila has only ever had two customers stolen. Raki once had a friend try to steal a customer, but it did not succeed, and the friend felt guilty for a long time. However, Abenaa emphasizes that conflict is more likely, "Ladies do quarrel over a customer. Maybe if one tries to take other's customer, they sometimes quarrel over it and she'll try to."

The overlapping spheres reinforce that customers are not to be stolen. Even if someone is three or four orders removed, news of their illegitimate action will make its way around. For instance, none of Samaila's contacts will be willing to share information or generally help those who stole his customers. Similarly, the "quarrelling" women in Abenaa's quote will necessarily spread that the other has a bad character.

4.6 OVERALL MARKET STABILITY

To understand the nature of market stability in this context, we must jointly consider the two social structures and the norms and practices flowing through them. Ultimately, the two social structures' demands seem to give paradoxical guidance. On the one hand, interactions with customers emphasize competing to get more customers, especially through price. On the other hand, interactions with business colleagues emphasize cooperation within an individual's social sphere, and at least a lack of competition outside of it. Yet these prescriptions are not as paradoxical as they seem.

Yes, there is benefit in competing for customers. However, that a majority of sales comes from exclusive customers decreases the necessity of competition. In particular, the business's core is protected, removing uncertainty that would otherwise drive competition. Furthermore, helping others keep their core customers is not inherently harmful to oneself, as these are *their* customers. Perhaps in the longer term these customers would re-enter the general market if their seller failed, but it is well-documented that poverty breeds short-termism (Narayan & Petesch, 2002; Viswanathan & Rosa, 2007). This social fragmentation thus serves to *buffer* businesses from competition.

More than this though, in many cases informants are not considering the situation "rationally" or "strategically." They are simply cooperating with others because the deeply rooted norms in their context encourage this. From this standpoint, social fragmentation

prevents a challenge to the core norms; if one is making ends meet, there is no need to revisit basic behaviour patterns. As Adwoa states, she thinks competition is bad unto itself.

It brings greediness...I think those who compete rush in to compete. At the end of it all, they will not benefit from anything. I think they will just end up doing nothing...I say this because in business you need to be extra careful and patient, and then arrange your things in order. But, I think people who rush into doing something end up doing nothing...For those who cooperate, they benefit a lot. They are the people I see very calm. Sometimes unexpectedly because people have studied you and found out that you are very cool, you don't rush into doing something in business, they can come and dash you something [give you a tip].

Perhaps she would think differently if she were struggling to make ends meet, but we ultimately cannot know this. It is, however, fair to say that the steady income flowing from social fragmentation minimizes any impulse to revisit her views.

At the same time though, Adwoa recognizes that her view is not universal:

I don't compete with any of my colleagues, but some do say that in business if there is a competition...I don't do that at all....My colleagues do that...For example, if you are having a drink like this [points to product she sells], a colleague may want to at least get something that will attract customers or to stop people from buying those things [from you], and to come and buy those things that she has in her store. Purposely she just wants to take your customers. She is doing that to take your customers and then if you think it's not good you also do something different...It is in some people's habits. ...[Out of ten] Four of them compete like this. Because the *good one* are more than those who are taught like that [to compete]. (Emphasis added)

That the social spheres amongst business colleagues overlap is critical to suppressing those who Adwoa says compete. Most importantly, this allows for monitoring and for some degree of sanctions. For instance, if one takes the most overt form of competitive action and steals a customer, they gain the reputation of having "bad character." Getting such a reputation has serious implications, because one of the main organizing factors for social structure *is* character. Having bad character works to both degrade current connections, and inhibit the making of new ones. As one becomes more isolated, cooperative benefits become increasingly harder to access. Importantly, because social spheres between business colleagues overlap, group-based competition does not

exist. There is generally no one from whom it is “legitimate” to take a customer, as all market participants are interconnected. Thus, though a minority of people may be competitive, the market’s interconnected nature inhibits the expression of this.

Interestingly, the only informant who overtly competed was Okonkwo, who had no contacts in the business. In fact, when asked about his business contacts, the only people he named were those he did *not* cooperate with. Okonkwo was an ethnic Igbo from Nigeria, and thus came from a different normative situation. Further, having only recently arrived, he had little integration into Koforidua’s social structure. Indeed, he tended to associate with the other local Nigerians, none of whom was in the same business as him.

The exception of Okonkwo aside, and as mentioned earlier, the self-employed *do* want to get more customers. So how is this rectified with the social structure suppressing competition? How can they avoid social sanctions and still dutifully work to get additional customers? In analyzing our informants’ views on their markets, the answer that emerges is one of overt versus covert competition.

In the opening quote, Yusuf describes how he has to “make sure I do something, bidding down the price a little bit, to make sure I get customers.” In a separate interview, he explained wanting to figure out his competitors’ prices, so he could undercut them. However, he cannot simply go up to a business colleague and ask their prices. As Umma explained with respect to the same situation, “if I go to someone who is not my friend, that person may think maybe I’m trying to make some inquiries to his business...I only discuss business with people who are much related to me.” Here, “inquiries” has inherently negative connotations.

This paints a picture of competing covertly. Salim one time had someone come to his stand and pretend to be buying clothes, but it turned out this person was sent by a nearby business colleague who wanted to know Salim’s price. He only found out because one of

his other customers knew who the other individual was. While such an action is generally frowned upon, it is difficult to detect, and is not deemed a serious violation. Salim “did not really care that he [business colleague] has found out my prices.” This stands in contrast with overt competition such as stealing a customer, which is highly visible and viewed very negatively.

In many ways then, informants had competed covertly, while overtly cooperating. That the cooperative norms are highly visible served to reinforce these norms. Seeing cooperation and experiencing it on a daily basis re-affirms this as the normative structure of actions. As Adwoa explained above, one result is that many people do not even want to compete.

In considering this need for covert competition, and the socially fragmented nature of the market, the net result is an *internal* focus on the business. Informants routinely made mention of wanting to compete, but doing it by simply focusing on running their business well, not on outmanoeuvring competitors.

In business you always have to be a little bit creative to attract new customers. Always the customers want new things. They want to see your shop nice. They want to see you are improving, they want to see you, you are in a race because business is a race. So in fact, I thought it wisely to bring in some new machines. So that I can fit in the competition. Because one, always new shops are coming up with new machines, with decorations. So if you sit down and you say, “I’m not going to match them,” they will go past you and you will not be getting customers. That’s allowed me to do some renovations here. (Mănu)

Here, Mănu expresses that he needs to compete against “new shops” with “new machines,” However, he did not choose to undertake marketing or to consider what other shops are selling and do something unique. Instead, he aims only to keep modernizing his shop by getting newer sewing machines that have new features.

More than this though, many informants expressed similar internally focused sentiments, but did not link them with any type of competition: “I don’t compete with

anyone. I always concentrate on what I should do to expand my business” (Salim), and “I don’t have anyone that I compete with...I would just do something like decorating my shop. That will attract people. I don’t think I would do what some people would do to attract people” (Afua). Umma gives an extended example:

It is a very bad thing to do something that would run down somebody for you to get up. I don’t think I would do that. What I think I will do without [having a] bad mind is: for instance, I sell butter bread 2 cedis 50 pesewas, and supplier gives it to me on 2 cedis 20 pesewas, for me to sell 2 cedis 50 pesewas. I have 1 person who said he would give it to me [at a price that] I can sell it on 2 cedis. I’m waiting until we are done with Ramadan, and then I will try to get those butter breads and sell at 2 cedis while others sell 2.5. I think if that will help me I will go ahead and take it and sell.

Though Umma is certainly competing in some sense of the word, she does not see herself as doing so. She is simply running her business as well as she knows. This highlights that informants see their ventures not as embedded within a broader ecosystem where they must compete, but instead as insulated and separate from other businesses. Hence, overt cooperation is facilitated, while competition is forced to be overt, even to the extent that people do not identify competitive actions as such.

4.7 DISCUSSION

Norms in the developed world co-evolved with the market system, meaning that market-oriented norms are in line with those pervading social life; the market is, historically speaking, but an offshoot of social life. However, as markets are relatively new to the developing world, a very real tension exists between Western conceptions of markets and the informal norms structuring social life. More than this though, a lack of formal institutions forces markets to be built on informal norms (Mair et al., 2012). In our case, these informal and socially grounded norms gave rise to markets characterized by

generalized cooperation and covert competition. As a result, it is clear that the nature of markets bears reconsideration when studying developing contexts.

Existing literature recognizes this, and in so doing pursues two main lines of inquiry. First, many authors highlight the obstacles to market-based development created by a lack of formal institutions (Becker, 2004; ILO & WTO, 2009). Second, many emphasize how to transition developing countries' markets to mirror those of the capitalist world (De Soto, 2000, 2002). Consequently, much time has been spent explaining what these markets are not, as well as how these markets should be changed. However, few have studied the inherent nature of these market; we lack a foundational understanding of what we claim to be sub-optimal, and what we are trying to change.

The present study begins to fill this gap. Notably, our informants paint a complex picture of communitarian and religious norms interacting to give rise to a set of practices that ultimately stabilize the market and give it its character. Fundamental to this were the social structures created by the relationships between business colleagues, and between buyers and sellers. Flowing from these findings are several contributions.

4.7.1 SOCIALLY STABILIZED MARKETS AT THE INDIVIDUAL LEVEL

The nature of the markets we studied made social structures play a more critical role than they generally do in the developed world. In polities with well-developed formal institutions, the formal norms and rules structuring markets are widely held, generally abided by, and broadly applicable; laws, by design, do this. Informal norms are still important, but they act at the periphery of these formal rules to either shape their application, or to supplement them (North, 1990, 1991). Thus, though informal norms may shape the application of contract law or property rights, contract law is still contract law, and property rights are still property rights. More than this, these institutional norms

generally work to safeguard private interests so that sellers can compete, and buyers are protected. As a result, there need not be any form of pre-existing social relationship to make the markets of the developed context work. Instead, because the core norms are universally applicable actors, they do not flow between individuals, but rather flow from the government in shaping transactions.¹⁹ Additionally, even when informal norms are used to limit competition (e.g. oligopolistic actions), these norms are generally universally applied to the market, and not constrained to a dyad. Finally, social structure is most important in terms of monitoring other actors, not for directly interacting with them.

This stands in contrast to the developing context. Our study highlights that the core norms are cooperatively oriented.²⁰ Cooperation is necessarily a dyadic or group undertaking. Therefore, while the protection of individuals' rights is impersonal and universal, cooperative action necessarily flows between people; information is not shared universally, and in helping one to keep a customer, *someone* is being helped. As a result, the nature of stability in the markets we studied was *individualistically based* rather than *universalistically based*.

This implies several theoretical consequences. First, the "rules of the game" by which individuals are playing change based on both the social structures they are embedded in, and their position within that social structure. While our study laid out a series of cooperatively oriented norms, that these are informal necessarily means that they are malleable. That individuals have different interpretations of these norms is a natural corollary to the fact that some of our informants thought competition was inherently bad, whereas others thought it acceptable as long as it was covert. Further, that relations between

¹⁹ In saying this, some norms do necessarily flow between individuals, but they are not the core norms.

²⁰ This is not to say that private interests are not safeguarded. They are, but market dynamics have an additional layer of norms at play.

business colleagues were characterized by overlapping social spheres means that one may be embedded within a social structure having conflicting views of the norms.

This ultimately means that there can be broad “customization” of market norms and practices between individuals and within groups. The basic norms and practices we laid out are still at play, but the specifics of their use may very well differ. Consequently, it must be borne in mind that *intramarket* dynamics have the potential to be heterogeneous. In many ways, they must necessarily have been in order for individuals with different views of competition to coexist in a stable market. There are, however, natural limits to this heterogeneity, as large deviations are likely to result in social sanctions.

Second, and relatedly, that markets are socially stabilized in an individualistic way is consequential to understanding stability’s persistence, and the nature of market change. Being based on individual-level interactions rather than within legislation, the markets we studied are theoretically more susceptible to instability. However, the large number of people participating in any given business helps to minimize this, as their collectively produced “inertia” acts as a stabilizing force. Furthermore, that there is little separation between the business world and social life (discussed below), means that social sanctions for acting inappropriately can be applied outside the market.

Change is similarly prevented from happening quickly. However, that the nature of markets is not controlled by a central body (the government), does imply that a slow, but steady, long-term drift in the nature of markets is likely. Understanding how norms and social structure mutually interact in creating this non-centralized change is an important line of inquiry, especially given that market development is a key international development policy.

Finally, the collective actions of the individuals in these markets were not directed towards stabilizing the market in this form, or even towards any type of stabilization. The

individualistically based nature of stability instead implies that this stability was simply an outgrowth of the peculiarities of this context's sociocultural history. This is thus a motivation for taking an historical approach to markets lacking formal institutions.

4.7.2 COOPERATION AND COMPETITIONS

Another important contribution of this study is towards understanding the nature and interactions between cooperation and competition. Prevailing notions of cooperation see it as a deliberate departure from predominantly competitive market exchanges (Chen & Miller, 2012, 2015; Lado et al., 1997). Such a view has dominated our understanding of market-level organizing in strategy (Barnett, 2006; Peng & Bourne, 2009; Peng et al., 2012) and entrepreneurship (Nakos et al., 2014). These fields collectively study instances of cooperative behavior as reasoned, value-maximizing strategies that actors enter into with expectations of mutual forbearance and reciprocity. Thus, actors are seen simply as playing a game where cooperation helps them to do better. Accordingly, this notion of cooperation has largely ignored the embedded view of markets, where markets are understood as embedded within the context's socio-cultural milieu (Beamish & Zelizer, 2008; Fligstein, 2001; Granovetter, 2002; Zelizer, 1978, 2011).

Our inductive study challenges these theoretical priors in bringing cooperation to the foreground and explaining how cooperation flows not from reasoned self-interest, but instead from the informal norms upon which markets are structured (Mair et al., 2012). We further illuminate the interplay between competition and cooperation by suggesting that in predominantly cooperative markets, competition is often covert. This is because overt disruptions of the cooperative functioning bring about stigma and social punishments.

Ultimately, the cooperation we witnessed differs from partnerships and joint ventures, as the underlying goal is not cooperation geared towards competing with other

groups. Similarly, this cooperation was not geared towards the legitimization of new markets, as the markets we studied were well established. Furthermore, it differs from industry group cooperation, such as that described by Uzzi (1997) in his study of apparel value chains. Here, cooperation was instrumentally-based and founded on trust (Portes, 1995), with cooperation happening to improve overall efficiency. The strong values-based cooperation we witnessed was instead based on communitarian and religious norms.

At the same time though, that there were competitive tendencies in the studied markets ought not be glossed over. Indeed, considering this competition is central to understanding the nature of cooperation. Our study highlights the “syncretic” form of cooperation and competition described by Lado et al. (1997). In their conceptual article, these authors lay out the conditions under which cooperation and competition co-exist, arguing that firms simultaneously compete and cooperate with others in the same industry. Again though, they take a rational approach and assume that the goal is to maximize economic rents. As such, which activities to cooperate on, and which to compete on, are chosen strategically.

In our case though, the syncretic existence of cooperation and competition was not rationally thought out, but was instead the result of two largely independent forces. On the one hand, traditional religious and communitarian norms stress cooperation. On the other hand, the fundamental nature of markets drives competition due to the role of price as an organizing element. Underscoring this is that in most instances, cooperation was undertaken for its own sake, and justified by deeply rooted values, rather than by any secondary gains one might achieve as a by-product of cooperating.

4.7.3 MARKET INTERVENTIONS

The imposition of Western-style markets is a cornerstone of many development policies. However, the underlying complexity of market stability makes this a more difficult and potentially harmful undertaking than generally conceptualized. Actions that seem beneficial in isolation have the potential to destabilize the entire system. As a simple example, many entrepreneur-training programs stress controlling what appear to be bloated inventories. However, our informants stressed that they needed such large inventories to ensure they could meet their regular customers' needs, and thus maintain the relationship. Thus, while reducing inventory size may seem sensible in isolation, that it undoes a cornerstone of market stability – the socially fragmented aspects of markets – has significant knock-on effects.

To be clear, we are not saying that market development is a fundamentally harmful undertaking. Indeed, much literature shows the benefit of this in terms of inclusion (Mair et al., 2012) and efficiency (McKague et al., 2015). What we put forth is instead a cautionary note that the social complexity of the developing world's markets necessitates a more thoughtful approach. We believe that doing so will make market-building interventions more effective, and less likely to create unintended consequences.

4.7.4 MARKET STABILITY IN OTHER CONTEXTS

As this study shows, the developing world's markets are stabilized through the expression of cultural underpinnings through the market system. Thus, that cultures vary across polities makes markets vary across polities (Fligstein, 2001; Zelizer, 2011). Because of this, it is incorrect to assume that markets in the developing world are *always* stabilized by religious and communitarian norms working through the combination of socially fragmented structures and overlapping social spheres.

In line with this, it is clear that generalized cooperation should not be considered the norm for the developing context. Indeed, examples to the contrary abound, especially in contexts with deep social strife underpinned by clear cultural and ethnic tensions. In these settings, in-group cooperation and out-group competition are instead the norm (Narayan & Petesch, 2002). At the same time, it should not be assumed that the generalized cooperation witnessed in our study is an anomaly from Ghana's idiosyncrasies.

Instead, what our study highlights is the need to consider the socially and culturally embedded nature of markets. We are certainly not the first to argue for this (Boyacigiller & Adler, 1991; Fligstein, 2001; George, 2015), but we deem it important to echo. This is especially true as management and entrepreneurship scholars increasingly undertake studies in the developing world. In order to avoid the "parochial dinosaur" (Boyacigiller & Adler, 1991), we must consider if and how the nature of socially-derived market stability impacts the theory we put forth.

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4.9 APPENDIX A – INTERVIEW PROTOCOL

Understanding peoples' general views of business

Tell me about businesses here in Ghana. Why do people have them? What purpose do they serve?

Tell me about what business mean for you...what does it do? How does business help you?

What does business mean for a family? How does business help your family?

Tell me about business's role in the community. How does business help the community?

How does business help Ghana?

Understanding co-operation between those in the same business

One of the things I'm interested in Ghana is how businesses co-operate. What types of cooperation do you undertake? What do you see others do?

Why does this cooperation happen?

a. Why are you not afraid this will hurt your business?

Who are you willing to share (information) with? Why?

Who would you not share (information) with? Why?

Understanding views on competition

Businesses in Ghana are very near to each other. Do you get upset when someone who is near to you manages to sell, and you do not?

If you could make more money, and it meant that someone else would make less, what would you do?

Who do you compete with?

In Ghana, how do people balance the need to make money with the need to maintain relationships?

b. Also ask with specificity to customers later

Understanding the business-customer relationship

How do you get a customer?

How do you keep a customer?

How often do customers switch to a different business owner?

How do you decide who to give credit to?

Who would you give credit to? Who would you not give credit to?

I often hear people refer to customers as "friends," what does this mean?

CHAPTER 5 GENERAL CONCLUSIONS

5.1 CONTEXTUAL DIFFERENCE AND THEORY

A central theme of my dissertation is the necessity of reconsidering theory when studying self-employment in the developing world. All three papers bear out that this is critically important. In doing this I pick up on the numerous calls for contextual sensitivity when expanding research's domain (Boyacigiller & Adler, 1991; George, Corbishley, Khayesi, Haas, & Tihanyi, 2016; George, 2015; Walsh, 2015).

Paper #1 shows that, contrary to extant conceptualizations, self-employment is not an endpoint, but is instead a dynamic cycle where selection, growth, and exit are interwoven. In addition, it shows that social embeddedness strongly guides this process. As such, far from being the nexus of individual and opportunity (Shane & Venkataraman, 2000; Shane, 2012), this view of self-employment pivots the focal point of analysis to the individual-network nexus. More than this, it also puts forth that businesses should not be seen in isolation, but instead as connected to what happened before, what is happening with other businesses being run sequentially, and what comes next. Thus, the focus is not on the individual-opportunity nexus of a single venture, but rather the individual-network nexus across a career. That the network evolves with the career is consequential and an important site of future research.

The microspatially-embedded learning in Paper #2 highlights that instead of contextual limitations inhibiting the “normal” means of self-employment, they fundamentally change it. The lack of information and communications technology (ICT) does not simply make learning more difficult or less frequent, but instead makes it happen in a categorically different way. Coupled with the generally social nature of Ghana, learning actually happened more frequently. At the same time though, learning was largely

constrained to task-specific knowledge from business colleagues. Overall then, the basic nature of learning differs in a way that moves well beyond simply modifying existing theory, but instead requires a fundamental reconceptualization.

Future research may extend this logic to the consideration of other underdeveloped pieces of infrastructure. For instance, underdeveloped financial infrastructure likely does much more than inhibit growth and the pursuit of profit-maximization, but instead changes the general patterning of business actions.

Paper #3 presents possibly the most important shift away from research originating in the developed world. That markets are based on generalized cooperation and individualistic norms has a broad range of consequences for theory. Most importantly, nearly all Western-derived research implicitly assumes competition and the pursuit of self-interest is the central goal. That this is clearly not always the case calls for a dramatic reconceptualization of the way we see and study business. For instance, are profitability and other such performance measures as broadly applicable as we hold them to be, given that profit maximization is *not* the goal? Do they truly indicate the efficacy of a venture when the individual running this venture sees profitability as but one thing to pursue? Furthermore, is focusing on individual businesses as the unit of analysis also the most effective means of research? Paper #3, along with the others, shows strong networking and embeddedness effects, which imply an underlying, and powerful, network component to self-employment.

While each paper points to specific ways that theory needs reconsideration, it is only collectively that they make a broader and more important point. Specifically, theoretical reconsideration is not isolated to specific parts of self-employment, but instead is a generalized phenomenon grounded in underlying contextual differences. As such, the net content of these papers should not be seen as fully encompassing how context matters.

Rather my dissertation highlights that respecting context should be at the center of all studies in the developing world.

5.2 THEORETICAL CONTRIBUTIONS

In addition to the previous section's call for accounting for context, my dissertation also makes several theoretical contributions worth drawing out. In drawing these out, I highlight theoretical insights that move beyond the sum of the individual papers.

5.2.1 SOCIALLY EMBEDDED NATURE OF BUSINESS

All three papers highlight the socially-embedded nature of self-employment. Indeed, this embeddedness is so strong and persistent that in the previous section I argued that we should view self-employment in the developing world as a product of the individual-network nexus. Such embeddedness is a product of both tradition, and general scarcity; scarcity breeds mutual reliance (Narayan & Petesch, 2002).

Consequently, nearly every aspect of business was socially embedded. The general structure of one's career was dramatically influenced by the network within which they were embedded; keeping a venture viable was socially as well as spatially embedded; and perhaps most interestingly, the underlying norms allowing markets to work were also socially embedded.

The most important consequence of this is that we shift our view of markets away from one in which an individual's social life is held as separate from their individualistically based economic life. Especially in the developing context, the social and economic worlds are not "separate spheres" (Zelizer, 2011). This implies that a fruitful path for future research is to draw on economic sociology as I did in paper #3. This field

has a well-established tradition of studying the inherent complexity of these overlapping worlds.

5.2.2 KNOWLEDGE CENTRIC

Knowledge – socially-extracted knowledge – was also a central theme across all three papers. Paper #1 shows that socially-derived knowledge is the main structuring element behind venture selection and growth. Paper #2 shows that socially-extracted knowledge is critical for allowing ventures to remain viable. Paper #3 shows that sharing knowledge is central to all cooperation. It is perhaps natural that knowledge is so central, given that resource scarcity leaves little else to share. Three critical points flow from this knowledge-centricity.

First, though knowledge-sharing may be abundant, this is not to say that there is diversity of knowledge. Indeed, much of what was shared were insights on the manifest items of running a business: prices, products, and suppliers. There is much less to be said about knowledge pertaining to underlying market and entrepreneurial principles. Thus, there is paradoxically an abundance of knowledge-sharing and a scarcity of knowledge.

Second, much research focuses on the material underpinnings of self-employment, and juxtaposes this against a knowledge-based view. For instance, many study the relationship between resources extracted from social networks and performance (Khavul, Bruton, & Wood, 2009; Stam, Arzlanian, & Elfring, 2014), with access to resources held as a key predictor of ultimate venture success. In line with this, research in the developing world finds that having access to resources is centrally important to venture outcomes (Honig, 1998, 2001; Khayesi, George, & Antonakis, 2014; Khayesi & George, 2011). However, it must be borne in mind that this is an inherently resource scarce context. So while there is a persistent positive relationship between resources and performance, we

should not inflate the importance of this relationship. Indeed, if the majority of a population is resources scarce, it is quite natural that those with abundant resources will perform well; it is rather like that saying that millionaires create better businesses, so everyone should be a millionaire. Doing this minimizes what is actually available to the majority of people: knowledge. So, though knowledge may not produce the same effect sizes, it *is* what is available to everyone. Unpacking diversity therein is thus important to understanding self-employment in general.

Third, and a continuation of the above point, is how we frame self-employment. It is perhaps natural to expect some form of bricolage in the developing context, given that bricolage is fundamentally framed as “creating something from nothing” (Baker & Nelson, 2005: 329). However, several factors prevent this view of entrepreneuring from playing a significant role in the subsistence context. Primarily, though bricoleurs are resource constrained, resources in the Baker and Nelson’s study’s context were plentiful compared to what most subsistence self-employed can access. In the developing world, one can only dream of having a trailer park (Dave Compton’s business in Baker and Nelson’s paper), or a farm and the heavy equipment needed drill into an abandoned coal mine and generate electricity from the trapped methane (Grayson Hill Farms). So, even though Baker and Nelson’s entrepreneurs were indeed resource constrained in a North American setting, they would have been considered resource rich to a point unimaginable by most at subsistence levels. Thus, there is a considerable difference between the resource-constrained nature of bricolage and the nearly resource-absent nature of the subsistence context.²¹ To this, we

²¹ It is worth noting that one of my informants, Kofi, a welder running a car repair business, could be considered a bricoleur given the novel ways he used car parts and non-standard input materials. He is the only example in my data though, and given the large amount of observational data I have from this context, and the many months I lived there, it is safe to say that his sole inclusion is at least somewhat representative of population frequency.

can add the generally lower education attainments, and the extreme difficulty of accessing financing as further roadblocks to bricolage in subsistence conditions. Ultimately, resources are directed towards standard businesses, and not innovatively towards making due with what is at hand.

Collectively, these three points highlight that knowledge should serve as a key entry point in expanding our understanding of self-employment in the developing world. It is what is available, yet is also scarce. Understanding how knowledge is acquired, diffused, and modified is critically important.

5.3 ENTREPRENEURS TRAINING PROGRAMS

Entrepreneur training programs are a ubiquitous component of the “small-development” approach to international development (ILO, 2015; Moremong-Nganunu, Hindle, & Cunningham, In Press; Robb, Valerio, & Parton, 2014; Valerio, Parton, & Robb, 2014). They do not seek to change institutions or build physical infrastructure, but instead aim to equip participants with the human capital needed in self-employment (Martin, McNally, & Kay, 2013) and for the resultant community development (Viswanathan, Gajendiran, & Venkatesan, 2008). Thus, the goal is to help individuals overcome the systematic challenges associated with their context.

The International Labour Organization’s (ILO) *Start and Improve your own Business* (SIYB) program is by far the largest entrepreneur training program in the world (having had 6 million participants), and is broadly typical of the standard approaches (de Mel, McKenzie, & Woodruff, 2014). The SIYB program aims to help those seeking to start a venture, and those seeking to expand their venture (ILO, 2015a, 2015b, 2015c, 2015d, 2015e, 2015f, 2015g, 2015h). However, in practice and in the delivery of the program, these two topics are inherently intertwined, as the units on business improvement are often

taught in sequence with those geared towards selecting a business idea (ILO, 2014). In undertaking these twin tasks, the SIYB program centers on classroom style instruction where participants are taught about the basics of selecting, starting, and running a business. Units are typically taught on record keeping, creating business plans, marketing, inventory control, and general planning (McKenzie & Woodruff, 2013).

5.3.1 MISMATCH WITH NATURE OF SELF-EMPLOYMENT IN THE DEVELOPING WORLD.

Just as the SIYB program is broadly representative of training programs in general, it is also typical of many of the inherent flaws in entrepreneur training programs. Most importantly, and like far too many programs, it is based on a conception of the way self-employment happens in the developing world. In particular, the SIYB program is founded on a program developed in the 1970s in Sweden entitled “Look After Your Firm.” Though there have been two major revisions since the 1970s, the program bears a significant heritage from the developed world.

5.3.1.1 *Business Plans*

Within the bounds of this dissertation, this brings about several important points. First is the business plans that are a core deliverable of many programs. In the developed context, formulating a business plan naturally flows from the formal education most people receive. Business planning also builds on a functional base developed through widespread exposure to structured business processes as an employee.

However, in the subsistence context with its overall lack of educational attainment and employment opportunities, business plans are not a natural extension of most people’s education and understanding of enterprise. Instead, and as paper #1 demonstrates, businesses are started based on social access to standard templates; there is no reliance on

understanding fundamentals. More than this, papers #1 and #2 further show that improvements made to businesses after start-up are similarly socially based. As a result, business planning is not a simple extension of current abilities, but rather as an entirely different undertaking; learning a standard template, or learning about a new product is an entirely different cognitive task than sitting down and structuring a business plan based on the underlying fundamentals of self-employment.

The courses typifying entrepreneurship-training endeavours may therefore have a misplaced emphasis on business plans as key outcomes. This is not to say that business plans are wholly inappropriate, but instead that they lack the assumed universal applicability. Furthermore, if programs are to focus on business planning and a more “Western” approach to venturing, they must be mindful of who they select into that program. Only those who take a non-templated view of venturing may find success in these types of programs. Education levels are surely to be important here too.

5.3.1.2 Classroom-based instruction

Similar to the above point, there is a disconnect between classroom style learning and the existing socially based approaches to business. Whereas those in the developed world have considerable experience learning in a classroom setting, many in the developing world have precious little such experience. Furthermore, it was clear across all studies that my informants’ understanding of business was grounded in a very concrete manner, namely on the manifest components of a specific business template. This is not to say that my informants lacked an understanding of underlying business principles (marketing, customer management, inventory control, etc.), but is instead to say that they did not approach starting and improving their ventures from this standpoint.

Thus, instead of having participants sit down in a classroom to learn about specific components of a business (inventory, marketing, etc.) programs may benefit from taking a different approach. In particular, programs that start at and build on the dominant form of enterprising – mimicry flowing from socially based knowledge – may see more success. To do this, a program might start instruction by “reverse engineering” multiple templates as a way of introducing the underlying fundamentals; e.g. adapting Viswanathan, Gajendiran, and Venkatesan’s (2008) methods. Such an approach leverages what the self-employed know (templates) in order to draw out what the program is to teach (business components). In this way, fundamentals-based learning naturally flows from their templated approach to business.

This brings out the broader point that programs must start with material that participants can directly relate to (Bullough, de Luque, Abdelzaher, & Heim, 2015). One of Debrah’s (2007; p. 0177) informants – an instructor in an entrepreneur training program – explains their approach as such:

We have realized that it is easier for illiterates and people with low education to grasp and sustain knowledge and ideas imparted to them when we design the courses at a very low level, using indigenous ideas, knowledge and technology. We call this the ‘poor approach’, that is, using things that poor people are familiar with to teach them. This implies adaptation and innovative use of low-tech equipment to demonstrate concepts and ideas, and using interpreters where necessary. (

With this in mind, I put forth three suggestions. First, instead of running condensed programs, program effectiveness may improve by spreading out the learning over many weeks. This respects the fact that limited classroom experience limits the potential cognitive intake during any given period. This also respects the fact that much learning is experientially based. If small lessons are given, they can be enacted into the business in the intervening weeks, and the outcomes discussed at a later date.

Second, the entire notion of classroom based learning can be foregone. Governments and NGOs often try to introduce new knowledge or skills into a community, such as accountancy. Instead of trying to give each individual all of this knowledge or skill, it may be beneficial to fully train a small number of entrepreneurs who occupy central network locations (spatially and structurally), and give a more cursory overview to other community members. Through doing this, the fully trained individuals can act as informal and ongoing sources of learning for the rest of the community, while simultaneously saving the NGO or government resources. Contact can be maintained with the central individuals in order to address community needs.

Third, and relatedly, I believe an important extension of these programs is to integrate informal mechanisms into them. By doing this, entrepreneurs will be able to acquire a foundational set of knowledge during the program, and then be able to, in an ongoing fashion, customize these assets based on the needs of the enterprise and the changing environment. Integrating these informal mechanisms may involve fostering social networks (as previously called for by Davidsson and Honig (2003)), teaching the self-employed the importance of informal mechanisms, and teaching the self-employed how to extract human capital from informal sources.

5.3.1.3 Institutional Environment

A final point worth discussing is the mismatch between the institutional environments forming the implicit foundation of entrepreneur training programs, and the on the ground realities highlighted by my dissertation. Largely, training programs take it for granted that the goal of self-employment is wealth generation, which is accomplished through self-interested pursuits in the market. However, paper #3 poignantly demonstrates that generalized cooperation underpins at least some of the markets in the developing

world. Consequently, to teach an individualistic approach to business has three main consequences. First, this discounts the very real benefits coming from the social-embedded nature of business. Second, this puts forth a view of business that is incompatible with current practices, likely “wasting” a substantial portion of the training program’s efforts. Third, it has the very real potential of creating undesired consequence, as to encourage someone to act competitively is to also invite social repercussions on them.

5.3.2 INNOVATION, SCALING, AND UNDERLYING SCHEMA

Many programs prefer their participants to start innovative ventures, as these are seen as key to providing economic growth (Alvarez & Barney, 2014). Similarly, efficiency-based growth is also a preferred outcome. However, the empirical evidence suggests a woeful lack of these outcomes. Typically, this is attributed to risk-aversion and a lack of human capital (Berge, Bjorvatn, & Tungodden, 2015). Though we agree these are certainly causes, we also explain that there is an underlying difference in schema.

The notion that opportunities are differentially evaluated based on mental schema and prior knowledge is significant (Gruber, Kim, & Brinckmann, 2015). Because the subsistence self-employed have limited or no experience in “innovative,” “creative,” or “discovery” approaches to business, the ability to recognize the underlying types of opportunities is foreign to them. Indeed, Paper #1 suggests that because business is so fundamentally based on the replication of explicit knowledge templates, innovation may simply be absent from analytical process. Indeed, the deep social embeddedness spoken about in papers #2 and #3 further this point, as the closed system reinforces current ways of doing things, and existing schema. The self-employed may thus in essence be “blind” to innovation and the underlying discovery and creation opportunities.

Some advocate for NGOs to abandon helping people replicate easily-observable ventures (Alvarez & Barney, 2014). However, the above paragraph suggests that there is a fundamental difference in the schema needed to enact replicable templates and that needed to discover or create innovative opportunities. Namely, replication involves copying a template, rather than acting on entrepreneurial fundamental to locate market imperfections. A complete shift in underlying schema would therefore be necessary, which is highly difficult.

Two recommendations flow from this. First, a clear distinction in types of entrepreneurship is necessary, as argued in paper #1. The self-employment I witnessed is much more akin to the Western World's wage employment than to its entrepreneurship. It is entirely parochial to seek innovative outcomes when the developing world is so fundamentally different. We generally do not ask wage employees to be innovative, and this should also be the case with the bulk of the developing world's self-employed. In saying this, I do not disagree that innovation is a worthwhile goal, I simply suggest that it is only narrowly possible.

Second, if innovation or scaling is the goal, then programs must take a drastically different approach. Notably most programs last for only a few weeks, aiming to quickly build ability. However, we cannot hope to transform most participants' schema in the course of one training program. This suggests two approaches. Either a very careful and discriminant selection process, or a longer-term approach. Given the current general lack of innovation, it is doubtful the first approach is broadly possible. As such, I suggest leveraging the *dynamic* nature of self-employment put forth in paper #1. Notably, that paper found the self-employed to either purposefully, or just naturally, accrue a better understanding of the fundamentals of business as they are involved in multiple sequential ventures. By structuring programs to take a long-term, multi-year approach, this self-

education can be improved, and more importantly directed towards the appropriate schema. The nature of program funding may be inhibitory for this in many cases though.

5.3.3 SPATIAL CONSIDERATIONS

With particular reference to paper #2, training programs may benefit from considerations of space. Notably, post-start-up learning is spatially grounded. The most straightforward follow-on from this is the potential benefit to *creating* additional social spaces. By deliberately taking in people *only* around the physical location of the program, this serves to create a social space for interactions amongst spatially proximate individuals. Such relationships can then necessarily be leveraged into the future. This may involve running smaller “class” sizes in more locations, but if the result is to create the conditions for continued learning after the program ends, then this is well worth it. It would also be beneficial to put in place some form of distributed and ongoing support services. If small follow-up lessons are run intermittently, the physical location at which they occur becomes an important social space unto itself. Microcredit groups leverage this characteristic, but my suggestion allows for broader inclusion.

Creating social spaces has an additional benefit from the standpoint of facilitating venture diversity. By bringing together those from diverse ventures in a learning environment, cross-pollination of knowledge may result. Though this may need to be actively facilitated, it may be instrumental in overcoming the “templated” nature by which most businesses are selected.

The self-employed may also benefit from learning about the microspatial dynamics of learning. Though this may be obvious to some, this does not mean it is broadly acted upon. For instance, that visibility plays a large role in happenstance learning has straightforward consequences. More than this though, the *choice* of space is also highly

malleable. The self-employed can choose to start their ventures at different locations, or to open a second location in an advantageous learning space. They can also work to ensure they make the most of the learning opportunities at their suppliers and on public transit, even arranging for business colleagues to take the bus together.

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APPENDIX I ETHICS APPROVAL FORMS

Principal Investigator: Dr. Oana Branzei

File Number:104493

Review Level: Full Board

Protocol Title: Understanding Human Capital's role in enabling economic engagement as a means of poverty alleviation in the developing world

Department & Institution: Richard Ivey School of Business/Ivey School of Business,Western University

Sponsor:

Ethics Approval Date: January 07, 2014 Expiry Date: October 31, 2014

Documents Reviewed & Approved & Documents Received for Information:

Document Name	Comments	Version Date
Other	References	2013/10/06
Other	Flow chart detailing recruitment of participants	2013/10/01
Other	Information regarding the Ghanaian collaborators	2013/09/01
Other	Flow chart detailing involvement of local collaborators	2013/10/01
Other	Flow chart detailing how information letter will be administered, and consent obtained based on the language and literacy status of participants	2013/10/01
Instruments	Interview questions and flow of interview.	2013/10/01
Western University Protocol	Original	2013/10/08
Other	As there was no specific question associated, this attachment covers administrative questions #1 and #2.	2013/11/21
Other	The following attachment details the authors' response to the concerns expressed in the board's requirement #5	2013/11/21
Other	In response to requirement #1 of the recommendations form, this file details the guidelines that are given to local collaborators. The selection of local collaborators is also detailed, as are questions about the intellectual input from collaborators.	2013/11/21
Letter of Information & Consent		2014/01/06

This is to notify you that The University of Western Ontario Research Ethics Board for Non-Medical Research Involving Human Subjects (NMREB) which is organized and operates according to the Tri-Council Policy Statement: Ethical Conduct of Research Involving Humans and the applicable laws and regulations of Ontario has granted approval to the above named research study on the approval date noted above.

This approval shall remain valid until the expiry date noted above assuming timely and acceptable responses to the NMREB's periodic requests for surveillance and monitoring information.

Members of the NMREB who are named as investigators in research studies, or declare a conflict of interest, do not participate in discussions related to, nor vote on, such studies when they are presented to the NMREB.

The Chair of the NMREB is Dr. Rilev Hinson. The NMREB is registered with the U.S. Department of Health & Human Services under the IRB registration number



Western
Research

Research Ethics

**Western University Non-Medical Research Ethics Board
NMREB Annual Continuing Ethics Approval Notice**

Date: October 22, 2015

Principal Investigator: Dr. Oana Branzei

Department & Institution: Richard Ivey School of Business/Ivey School of Business, Western University

NMREB File Number: 104493

Study Title: Understanding Human Capital's role in enabling economic engagement as a means of poverty alleviation in the developing world

Sponsor:

NMREB Renewal Due Date & NMREB Expiry Date:

Renewal Due -2015/12/31

Expiry Date -2016/01/07

The Western University Non-Medical Research Ethics Board (NMREB) has reviewed the Continuing Ethics Review (CER) form and is re-issuing approval for the above noted study.

The Western University NMREB operates in compliance with the Tri-Council Policy Statement Ethical Conduct for Research Involving Humans (TCPS2), Part 4 of the Natural Health Product Regulations, the Ontario Freedom of Information and Protection of Privacy Act (FIPPA, 1990), the Ontario Personal Health Information Protection Act (PHIPA, 2004), and the applicable laws and regulations of Ontario.

Members of the NMREB who are named as Investigators in research studies do not participate in discussions related to, nor vote on such studies when they are presented to the REB.

The NMREB is registered with the U.S. Department of Health & Human Services under the IRB registration number IRB 00000941.



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APPENDIX II FULL EMPLOYMENT HISTORIES FOR 27 INFORMANTS

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Abba	•Family goldsmithing				•Evolved into independent venture
	•Own goldsmithing	•Parents + own money	•Family Continuation	•Learned business from father	•Well-paying wage employment opportunity
	•Merchant Sailor		•Well paying		•Physically unable to
	•Airtime Business	•100GHS from brother	•Minimal Physical requirement •Access to friends in business	•Learned from friends in business •Friend initially lent phone & SIM card	
Fiddausi	•Petty trading with Grandma				•Evolved into independent venture
	•Petty Trading on own	•Goods on credit from Grandma	•Family Continuation	•Grandma taught her, and gave goods at a good price	•Got married and moved
	•Selling cooked rice and beans	•Self-financed	•Mother was into the business	•Learned the business from her mother	•Property owner kicked her out
	•Selling meat pies and chips	•Self-financed	•Needed a job, and saw this was a "moving" business	•A local woman (friend) was willing to teach her	•Property owner kicked her out
	•Selling creams	•Self-financed	•Access to products	•Learned from sister •Supplied by sister	•Family member no longer able to supply
	•Selling cloth	•Self-financed	•Access to products	•Learned from sister •Supplied by sister	•Not enough capital
	•Selling flowers and jewelry	•Self-financed	•Access to products	•Learned from sister •Supplied by sister	•Too little profit
	•Pure water sales	•Brother gave money for fridge	•Saw demand •Husband unable to work	•Key equipment financed by brother	
	•Ice Cream sales	•Self-financed	•Saw demand, and had fridge.	•None	•Eventually exited as too many others started selling
	•Started provision shop	•Self-financed	•Saw Demand •Learned from family	•Umma helped	
◦Gradually added new product line (e.g. kenke, tea, soaps)	•Occasionally gets money from family	•Consumer demands •Observing other businesses	•Occasional financing from family		

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Bitrus	•Worked in Mom's provision shop				•Went to high school and started own venture
	•Selling clothes at school	•Self-financed	•Saw demand, and low capital	•None	•Graduated
	•Clothing Boutique	•Self-financed	•Built on previous venture	•Friends gave input on types of products to start with	
	◦Added hats, shoes, watches, belts	•Self-financed	•Built on previous venture	•Friends in the same business gave information on popular products and where to buy them from	
Raki	•Worked in mom's bread making business				•Mother quit the business
	•Doing "picking" for beads to string them	•Almost no money needed	•Almost all his brothers were jewelers so they would ask him to do this job	•Brothers brought him into this	•Had learned enough to progress to jewelry making
	•◦Then started to make jewelry	•Saved money from the picking	•Built off of prior skills	•No direct help. Learned from observing friends and brothers	•Realized almost all friends and family were into the business, and decided he wanted to do something different. He didn't see it as a good idea for all the family to be in one business.
	•Metal and glasswork apprentice	•Self-financed	•Unable to get apprenticeship as electrician •Family encouragement to choose this job	•Brother set up the apprenticeship	
•Metal and glass work	•Self-financed, but others lent him machines, the building for his shop, and raw materials	•Former apprentice		•Family help on getting a shop and materials •Friends in same business lent machines	
	◦Gradually learned new skills, such as window installation		•Saw extension of his growing skill set	•Learning new designs and skills from friends in same business	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Abenaa	•Caterer at a hotel		•Learned in School	•Father helped her by helping her to get an education	•Realized more money in sewing
	• ^d Part-time dress making in Accra	•Father bought her a sewing machine	•Learned in school	•Father's financing	•Left Accra as her family was in Koforidua •She was married and her husband got transferred as well
	•Started dress making in Debracrum (near Koforidua)	•Self-financed	•Learned in School	•Learnt common styles from friends in the same business	•Business in Debracrum was going down
	◦Added materials sale	•Self-financed	•Eyesight got poor, so she found it hard to sew, so added something else	•None	
	• ^d Started dress-making and material selling business in Koforidua central market	•Self-financed	•Busier in Koforidua	•Located in her aunt's spot	•She had to give the spot back to her aunt
	◦ ^f Moved to Koforidua, near Jackson Park	•Self-financed	•The Thursday beads market at Jackson park was very busy, and her customers knew to look for her around there on non-market days	•She opened a spot right beside her friend	
	◦ ^f Added another location, at the "culture center" where Thursday bead markets happen	•Self-financed	•She figured that there was a market for more than just beads there (especially amongst tourists) •She opened this spot when the beads market moved there	•None	
	◦ ^e Added jewelry	•Self-financed	•Saw others buy at nearby locations •Had room to add in shop	•None	
	◦ ^c Added purses	•Self-financed	•Someone who sold them left the area, and customers asked for them •Knew how to make and had room	•None	
	• ^{b,d} Train people in Batique and tie & die	•Self-financed	•Had learned it in school •Once was in Accra and met people in this business	•Learned from her social connections in Accra	
• ^d Provision Shop	•Self-financed	•Had extra room in house. Asked locals what they needed.	•None		

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Kwadwó	• ^b Cell phone sales	•Self-financed	•Noticed demand	•Minimal	
	◦ ^c Added jewelry	•Self-financed	•Recognized local demand	•None	
	• ^d TV sales	•Self-financed	•Noticed demand	•Minimal	
Kwabená	•Cell phone sales	•Self-financed	•Saw that it was "a moving business"	•Had friends in the business from whom to learn	
	◦ ^c Added Cell Phone accessories	•Self-financed	•Logical follow-on to current business	•None	•He found it to be too much of a hassle, and not enough money •The imitation, or "China" accessories do not work with the real or "original" phones which are increasingly displacing the "china" phones
Halima	•Sold soap	•Self-financed	•Not much thought put into it	•Social connection told her where to buy	•Not much profit
	•Sold Fried Yams	•Self-financed	•Saw it as a very good business	•None at present. In past, she learned from family how to cook them	•Property owner asked her to leave the area
	•Started Produce Stand	•Self-financed	•This was a simple business, and easy for her to figure out the profits from	•Mimicked what some friends did	
	◦ ^c Added groundnuts	•Self-financed	•Saw someone else pairing groundnuts with produce	•Direct mimicry of a business colleague she knows	
Kwakú	•Electric Company of Ghana				•Got a US visa
	•Parking Service in United States				•Wanted to return to Ghana
	• ^b Wholesale cookie and drink shop	•Savings from US •Bank eventually	•Fast moving items.	•None really	
	• ^d Built a rental house	•Self-financed	•Had the opportunity. •Property is a normal aspirational item in Ghana	•None	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Salim	<ul style="list-style-type: none"> •Worked as a waiter in mom's business 				<ul style="list-style-type: none"> •Needed higher paid employment so he wouldn't "be a burden" on his family •Low-prestige/pay job •Low-prestige/pay job •Wanted to start his own venture
	<ul style="list-style-type: none"> •Worked as Security •Worked Construction •Worked for curtain sellers •Started roadside clothing stand 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Easy to get into •Easy to get into •Better paying •Saw it was a "fast" business •Learned from Friends 	<ul style="list-style-type: none"> •Several friends (not into the business) recommended it •One very good friend in the business taught much of it 	
	<ul style="list-style-type: none"> ◦Expanded roadside location to have a table and an umbrella 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Wanted to improve the level of his offerings, but didn't yet have the money to rent a shop 	<ul style="list-style-type: none"> •Saw other clothing sellers doing the same thing 	
Salim	<ul style="list-style-type: none"> •Helped parents sell produce 				<ul style="list-style-type: none"> •It was time for him to go to school
	<ul style="list-style-type: none"> •Cassette sales •Fried Rice sales 	<ul style="list-style-type: none"> •Self-financed •Self-financed •Susu 	<ul style="list-style-type: none"> •"Senior brother" taught him •Only friend in Kumasi was into this business 	<ul style="list-style-type: none"> •Friend showed him where to buy from •His one friend taught him everything he needed to know •No new ones 	<ul style="list-style-type: none"> •Overall demand went away •Wanted to return closer to home
	<ul style="list-style-type: none"> •^fMoved to Koforidua and started same business 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Wanted to return closer to home 		<ul style="list-style-type: none"> •Other business owners jealously poured sewage in front of his stall
	<ul style="list-style-type: none"> •Cell phone sales 	<ul style="list-style-type: none"> •Self-financed •Susu 	<ul style="list-style-type: none"> •Friend in Koforidua was into this business 	<ul style="list-style-type: none"> •Friend taught him how to recognize what phones are going to sell fast 	<ul style="list-style-type: none"> •Police harassment due to some selling stolen phones
	<ul style="list-style-type: none"> •^eStarted repairing phones 	<ul style="list-style-type: none"> •Self-financed •Susu 	<ul style="list-style-type: none"> •Saw that there was demand 	<ul style="list-style-type: none"> •None 	<ul style="list-style-type: none"> •Stopped when stopped selling phones
	<ul style="list-style-type: none"> •Shoe sales 	<ul style="list-style-type: none"> •Self-financed •Susu 	<ul style="list-style-type: none"> •Recognized demand •Knew where to go in Accra 	<ul style="list-style-type: none"> •None 	
	<ul style="list-style-type: none"> ◦Added pants, shirts, and belts 	<ul style="list-style-type: none"> •Self-financed •Susu 	<ul style="list-style-type: none"> •Customers asked for •Same suppliers sold these 	<ul style="list-style-type: none"> •None 	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Kofi	•Worked for someone selling cell phones	•Paid small wage	•Wanted to get into this business •It is widespread and therefore popular		•Left to start own
	•Roadside cell phone stand	•Self-financed	•Intentionally learned how to do this business •Saw it as a "moving" business	•Contact with those already in the business helped him to start	
	• ^c Added phone accessories	•Self-financed	•Customers came asking for a variety of accessories like earphones and replacement batteries	•Former master helped him know where to buy	
Kwame	•Basket Weaving	•Self-financed	•The people in his village were doing this, so he became interested and started observing them	•Learned the skill from village members	•New type of baskets displaced the ones he made
	•Worked for Fire Service		•Youth employment opportunity	•None	•Fixed Term. Not given permanent position
	•Learned Cell Phone repair	n/a	•He saw that there were many people in this business, so he assumed it was good	•He intentionally made friends with someone who was in this business in order to learn it	•Never actually ran, as the capital requirements are too high, and he could sell accessories for much less money. Still has this as a goal though
	•Started selling phones and accessories	•Self-financed	•Became familiar with these items while learning cell phone repair	•He had one friend in this business who he was very good friends with, and who taught him all the specifics. He considers that friend his only friend in Koforidua at that time.	
Ben	•Worked in mother's provision store				•Grew up and needed own business
	•Cook food and sell it	•Self-financed	•Thought it was a good way to get money and continue his schooling	•Mother gave him the knowledge he needed	•Got married and wanted to start a bigger business
	•Car and car parts selling in Nigeria	•Self-financed	•People told him this was a good job to be into	•Did it based on others' advice	•Wanted to travel abroad
	•Buying and selling goods from Malaysia	•Self-financed	•Thought there was more money to be made abroad	•None	•Encountered legal troubles
	•Jewelry sales	•Self-financed	•Jewelry moves quickly	•None	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Kwasi	<ul style="list-style-type: none"> •Helped mother sell fish, okra, onions, peppers, and tomatoes •Conductor in taxi 		<ul style="list-style-type: none"> •Knew other boys working in transport, so thought it was a good job 		<ul style="list-style-type: none"> •Quit after JHS in order to get a better job •Needed money for school fees, and had acquired this money
	<ul style="list-style-type: none"> •Worked for brother-in-law selling clothes 		<ul style="list-style-type: none"> •Had to work with someone who he was close with, as he wanted to attend school and other people would not have accepted someone who could only work part time 	<ul style="list-style-type: none"> •Brother-in-law really wanted to help him •Mother helped to set up the job 	<ul style="list-style-type: none"> •Brother in law stopped being in the business
	<ul style="list-style-type: none"> •Started selling clothes door-to-door 	<ul style="list-style-type: none"> •Financed with savings from helping brother-in-law (350 Cedis total) 	<ul style="list-style-type: none"> •Knew that it was a "moving" business •had experience 	<ul style="list-style-type: none"> •Had friends in the business from whom to learn 	<ul style="list-style-type: none"> •Moved to better opportunities
	<ul style="list-style-type: none"> •Opened up a roadside clothing stand at a busy corner 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Knew having a stand was better 	<ul style="list-style-type: none"> •Got his roadside location through a friend 	
	<ul style="list-style-type: none"> ◦Supply another clothing seller with his stock 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Extra sales potential 	<ul style="list-style-type: none"> •Had to trust the friend to ensure he'd be paid back 	
	<ul style="list-style-type: none"> ◦fOpened a second location 	<ul style="list-style-type: none"> •Self-Financed 	<ul style="list-style-type: none"> •There was construction by his original location, so he moved to a secondary location, and then when the construction was done, decided he had the capital to simply restock the first location 	<ul style="list-style-type: none"> •Had two friends he trusts enough to run each of the locations while he goes between them and goes to Accra for supply 	<ul style="list-style-type: none"> •Was kicked out of the new location due to a location dispute
	<ul style="list-style-type: none"> ◦fOpened a new second location 	<ul style="list-style-type: none"> •Self-Financed 	<ul style="list-style-type: none"> •After being kicked out of the previous location, he had to find a new place to sell, as his business was being run down 	<ul style="list-style-type: none"> •Discussed with his parents, and they encouraged him to see the local assemblyman •The local assemblyman helped him to get the location 	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Adwoa	•Sold second-hand clothing husband sent over from US	•Husband financed	•Access to goods that everyone wants	•Husband's access to products governed this	•Husband returned home and went to work in his business
	•Worked with husband in wholesale cookie and drink shop				•Opened up own branch
	•Started own branch wholesaling cookies and drinks	•Family financed	•Had knowledge from husband's business	•Sharing knowledge with husband was key	
	• ^d Sells creams - Pomade	•Self-financed	•Economies for supplying	•Given information about suppliers by a contact	
Mānu	•Photographer	•Self-financed	•Good demand	•Minimal	•Needed a better job
	•Tailoring apprenticeship		•Didn't have much education and knew he could get a good job through doing this		•Had learned the business
	•Worked with a tailor friend		• Lacked the capital to start his own immediately		•Started own business
	• ^b Opened up own tailoring business	•Self-financed	•Had the necessary capital	•Useful information from friends and former master	
	◦ ^c Started selling material as well as tailoring.	•Self-finance, and some bank loan	•Saw he could make additional margins.	•Learned valuable information from Church group	
◦ ^c Gradually expanded the number of employees. Now has four employees.	•None needed	•Also saw that customers would value only having to go to one location	•Learned valuable information from Church group		
• ^d Farming	•Self-financed	•Volume of work permitted			
		•Additional income source	•None		

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Afua	<ul style="list-style-type: none"> •Worked with mother selling provisions and wholesaling some goods •Seamstress Apprenticeship 	<ul style="list-style-type: none"> •Father paid for it 	<ul style="list-style-type: none"> •Since she was a young girl "had the passion in her heart" for this business 	<ul style="list-style-type: none"> •Father took her to the tailor •Father knew that many people take their children there to learn seamstress work, so father thought it wise as well •Customers carried over from when she was an apprentice. Made the connections at that time. 	<ul style="list-style-type: none"> •Needed own job •Apprenticeship was complete •People were not paying her for the work she was doing
	<ul style="list-style-type: none"> •Started own Seamstress venture •Sell Fried Yams 	<ul style="list-style-type: none"> •Self-financed. And already had the tools •Mom helped with yams and money 	<ul style="list-style-type: none"> •Trained in this profession •She thought that people like the fried yams 	<ul style="list-style-type: none"> •Mother supplied her with yams 	<ul style="list-style-type: none"> •Wanted to get back into seamstress business •Price of yams went up •Also realized that the prices seamstresses were charging went up •Compared the businesses and decided she would make more in being a seamstress
	<ul style="list-style-type: none"> •Started own Seamstress venture 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Trained in this profession 	<ul style="list-style-type: none"> •Old customers started to see she was open again, and they also told their friends 	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Umma	<ul style="list-style-type: none"> •Worked with mother selling cooked beans •Sold small provisions with aunt •Small roadside table selling provisions •^bBuying and selling products from Togo, Benin, and Nigeria to sell in Ghana (These are the first three countries to Ghana's east) •Started a small provision table again •^dElectrical shop 	<ul style="list-style-type: none"> •Self and some from family •Self-financed •Self-financed •Self-financed 	<ul style="list-style-type: none"> •Needed a job, and this was simple and common, and she had experience •When she got married, her husband lived in Togo, and she saw many Ghanaians coming there to buy goods (Togo has favourable import duties) •Gave her the opportunity to visit family in Ghana •New husband stopped her from going to Togo doe a time •Needed supplementary income, as she was waiting for a long time to be paid back for the goods she sold from Togo •Only electrical shop in her region of Koforidua shut down, so she saw the demand •"Faster" business than electrical shop •She can stay in one place •Consumer demands •Observing other businesses •The economy is currently poor, and she needs to make extra money in some manner 	<ul style="list-style-type: none"> •Minimal family financial help •Learned from aunt •Friends and family gave ideas about what to buy •No one taught her how to do the business though •None on this one •None •Family financing •Discusses products with others in same business •Previous relationship with the six people she sells products to 	<ul style="list-style-type: none"> •Mother stopped working •Old enough to have own business •Married and moved to Togo •Periodically exited when it became "very dangerous" to go to Togo •Also was divorced and moved back to Koforidua, which limited the business •Went into a "bigger" business •Many people later entered the business, driving down profits
	<ul style="list-style-type: none"> •^dProvision Shop •^eGradually adding new product line (e.g. wholesale sugar) •^eWholesaling products purchased from Accra to other provision shop owners in Koforidua 	<ul style="list-style-type: none"> •Brother •Susu •Largely self-financed, but occasionally gets money from brothers and son •Self-Financed 	<ul style="list-style-type: none"> •"Faster" business than electrical shop •She can stay in one place •Consumer demands •Observing other businesses •The economy is currently poor, and she needs to make extra money in some manner 	<ul style="list-style-type: none"> •Family financing •Discusses products with others in same business •Previous relationship with the six people she sells products to 	

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Yacub	<ul style="list-style-type: none"> •Worked with parents making beads •Started bead making business 	<ul style="list-style-type: none"> •Self-financed, through savings in the rural bank •Advances from customers 	<ul style="list-style-type: none"> •His whole family was into this business, so it was natural ""Was born into the business" 	<ul style="list-style-type: none"> •Family connections taught him all he needed to know 	<ul style="list-style-type: none"> •Started own business
	<ul style="list-style-type: none"> ◦Expanded his business to have some divisions of labour 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Wanted to give others work •Had the extra demand to be able to employ 	<ul style="list-style-type: none"> •Knew the people in the villages from previous relationships •Most employees are his biological brothers (mother's side) 	
	<ul style="list-style-type: none"> ◦Established subsidiaries who he sub-contracts to 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Started in order to meet demand •Wants to give people opportunities 	<ul style="list-style-type: none"> •Knew the people from previous relationships 	
	<ul style="list-style-type: none"> ◦Started selling overseas in Europe 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Started serendipitously when people came and asked for large orders for overseas 	<ul style="list-style-type: none"> •Friends connect possible customers to him 	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Samaila	•Selling prepared food for aunt (wagashi, beans, rice)				•Grew older and aunt no longer needed help
	•Selling firewood	•Self-financed	•Needed work, and this was simple	•Friend was into the business and told him where to go to get the wood	•Bought bad firewood (not dry) and got bad sales and left
	•Labourer to a mason			•Man in his village saw he was doing no work, and then decided to offer him a job	•Being a labourer is a low-prestige job
	•Made leather out of cowskin				•Not a job he wanted
					•Grand mom came and visited where he was working, but he was so covered in ash that she couldn't recognize him, so she encourage him to leave
	•Jewelry apprenticeship	•Self-financed	•Many people in his area of Koforidua were into this business	•Aunt set up the apprenticeship with his friend	•Had sufficient knowledge to start his own business
	•Jeweler	•Self-financed	•Trained in this profession	•Continued interactions with friends and family	•Property owner of original shop wanted the land back, so he was kicked off, and then had only the second location
	^{of} Added another location, at the "culture center" where Thursday bead markets happen	•Self-financed (stall was free for first two years)	•Government opened up stalls in this area, and many jewelers took them	•None	
	^o Started wholesaling packages of small beads	•Self-financed	•Recognized the demand	•None	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Danlami	•Furniture apprenticeship		•Saw that this was good work		•
	•Upholstering of vehicles and furniture	•Self-financed	•Follow on from apprenticeship	•Apprenticeship prepared him for it	•The business was not "moving" well; limited profits
	•Furniture carpentry	•Self-financed	•Had seen this work being done and thought it was "nice work"	•Friend who was into this business actively encouraged him to take up the work •Learned from that friend too	
Yusuf	•Helped mother in the provision shop				•Became too old to help
	•Worked with a radiator repairer		•There "wasn't much money in the system" so he had to just start doing something	•Had some contacts in the business	•Was able to start his own
	• ^b Radiator repair	•Self-financed. In fact, chose this business because of the low capital cost	•Needed a job, since there is "not much money in the system" he just took what he could get •Had a friend in the business as well	•Spoke a lot to his friends in the business in order to learn how to do it	
	• ^c Radiator sales	•Self-financed	•Naturally got into it since he was repairing them	•None	•Not particularly profitable •Needed a better business to provide for his family
	• ^e Selling spare automotive parts	•Self-financed	•Needed a better paying job •Had the capital now	•A friend in the business told him it was a good business to be in and advised him to enter	

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Esoso	•Helped mother sell bananas				•Finished school and was time to get his own job
	•Welding apprenticeship	•Financed by taking on odd-jobs at the start	•Did not have much education, so his parents made him get employment •Large car repair shop by his home in Accra	•Parents knew a fixer at the car repair depot, and set up the apprenticeship with him	•Passed out
		•Later, would be paid for some work by master	•Was interested in the work, as he knew many people needed it		
	•Worked in master's shops			•Had a relationship with the former master	•Shop owner's wife did not like him
	•Started car repair shop	•Saved money while working in master's shops	•Trained in this profession	•Old master helped him understand what to get •Friend helped him get electricity	
	◦Wholesales car repair materials from his property	•Two friends helping with capital	•Natural add on, as he can sell these materials to the people coming to him for welding, and can sell to other welders	•Friends encouraged him to do this	
	◦Expanded the shop, and currently has 5 apprentices	•Self-financed •Most people would not want to give money	•Natural to do •Didn't have the money to start a second business	•Had to believe in the person's "character" to take them on	

	^aBusiness activity	Financing	Reason for starting/growing	Role of social connections at start-up/growth	Reason for Exit
Dauda	<ul style="list-style-type: none"> •Helped dad with cow raising and butchery •Jewelry apprenticeship 	<ul style="list-style-type: none"> •Master did not ask for money 	<ul style="list-style-type: none"> •Was at home doing nothing after school finished, so he asked his friend to learn from him •Needed something to do so that he wouldn't sit idle •Also did visual arts in school 	<ul style="list-style-type: none"> •He knew his master since his youth. His master was in the same age group as his older brother. •Known as a "good boy around" 	<ul style="list-style-type: none"> •Needed full time employment •Completed apprenticeship
	<ul style="list-style-type: none"> •Jeweler 	<ul style="list-style-type: none"> •Self-financed. Built himself up 	<ul style="list-style-type: none"> •Trained in this profession 	<ul style="list-style-type: none"> •Knew many other jewelers and got good information this way •Others who were in the market before him guided him 	
Nii	<ul style="list-style-type: none"> •Farmhand (weeding portion of land) •"Truck" pusher 	<ul style="list-style-type: none"> •Rented the truck 	<ul style="list-style-type: none"> •Easy to get into, with low capital requirements 	<ul style="list-style-type: none"> •None. Just went and asked for it. •Somebody came to his house and asked him for help moving things on the truck, and then he stuck with it 	<ul style="list-style-type: none"> •Not getting enough money from that job •Wanted to get into a better job
	<ul style="list-style-type: none"> •Welding apprenticeship 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Once saw welding and became interested in what he saw as a fascinating business 	<ul style="list-style-type: none"> •Uncle arranged for the apprenticeship 	<ul style="list-style-type: none"> •Completed apprenticeship
	<ul style="list-style-type: none"> •Worked in someone's welding shop in Koforidua. Nominally independent though. 	<ul style="list-style-type: none"> •None 	<ul style="list-style-type: none"> •Trained in this profession 	<ul style="list-style-type: none"> •Knew him, because he was an apprentice around the same time •Would periodically help the shop owner before being located there 	<ul style="list-style-type: none"> •Due to the cost of land, it was too expensive to be in this shop, so he could not pay, and left
	<ul style="list-style-type: none"> •^bBack to working out of his former master's shop, but is independent 	<ul style="list-style-type: none"> •None 	<ul style="list-style-type: none"> •He could easily go back there, and knew how to work with his old master 	<ul style="list-style-type: none"> •Former master took him back into this shop 	
	<ul style="list-style-type: none"> ◦^cLearned arc welding 	<ul style="list-style-type: none"> •Self-financed 	<ul style="list-style-type: none"> •Customers ask for it 	<ul style="list-style-type: none"> •Goes to the arc welding shop and observes, and asks them questions 	
	<ul style="list-style-type: none"> •^eSelling car door glass 	<ul style="list-style-type: none"> •Self-financed from his mechanic work 	<ul style="list-style-type: none"> •Customers ask for it 	<ul style="list-style-type: none"> •His master taught him where to get the materials from 	

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Sisi	•Helped mom in bread bakery				•It was time to "have my own life and do my own living"
	•Worked in brother's bead business			•Had the opportunity to learn while doing this	•Brother travelled abroad and he knew enough to start his own
	•Beads Business. Started in his home.	•Self-financed	•"The beads business is almost like my family business"	•Four family members are into this business •Helped him learn how to string beads, and how to buy and sell	
	^c Opened a shop in the central market	•Self-financed	•Thought it would help him to grow the business	•Brother moved abroad, so he took over the shop	•Landlord demanded shop back
	^b Opened a shop in the beads market	•Self-financed	•The beads business was concentrating in this spot so he moved there too	•No help was needed or given	
	^b Sells beaded jewelry in different locations, like Tema, Accra, Cape Coast	•Self-financed	•Has connections to people in these towns	•The connections he has are what enables this business	
	• ^d Taxi operator	•Self-financed through beads business	•"I have a passion for transport work" •Wanted to be able to get a car but couldn't afford for it to be a "private car," so had to use it as a taxi	•Has many friends who are into this business, so they would discuss the business	•Had an accident with the last taxi he bought, so he ran out of money to get a new taxi •Wants to get back into the business
	• ^d Helps people to get birth certificates and passports • ^d Middleman in car sales	•Self-financed •Self-financed	•Saw an opportunity to make money •Had some experience from his experience selling his taxi	•Knows many of the authorities in charge, and helps connect those people •Made connections of people to sell to	

CURRICULUM VITAE

EDUCATION

- 2011-Current Doctoral Candidate in Business Administration
Ivey School of Business
Western University, London, Ontario
Expected Graduation June 2016
- 2005-2010 Bachelor of Mechanical Engineering and Management
McMaster University
Hamilton, Ontario, Canada
Graduated with a grade point average of 3.8

REFEREED CONFERENCE PROCEEDINGS

- Shulist, P. (2016). They help, yet they hinder: The duality of social networks and replication opportunities for Ghanaian self-employed. Academy of Management Best Paper Proceedings, 2016, Anaheim, California.
- Shulist, P. & Branzei, O. (2015). Elements of a process of human capitalization by developing-world entrepreneurs. Frontiers of Entrepreneurship Research 2015, Proceedings of the 35th Annual Babson College Entrepreneurship Research Conference, June 10-13, 2015, Boston, Massachusetts, USA.

REFEREED CONFERENCE PRESENTATIONS, INCLUDING FORTHCOMING

- Shulist, P. (2016, August). They help, yet they hinder: The duality of social networks and replication opportunities for Ghanaian self-employed. Paper accepted for presentation at Academy of Management Annual General Meeting, Anaheim, California.
- Shulist, P. & O. Branzei. (2016, June). With a little help from (where I meet) my friends: Social space and social networks in entrepreneurial learning. Paper accepted for presentation at the Sixth Subsistence Marketplaces Conference: Developing pathways at the intersection of interdisciplinary research and policy, University of Illinois, Urbana-Champaign.
- Shulist, P. (2016, June). They help, yet they hinder: The duality of social networks and replication opportunities for Ghanaian self-employed. Paper accepted for presentation at the Sixth Subsistence Marketplaces Conference: Developing pathways at the intersection of interdisciplinary research and policy, University of Illinois, Urbana-Champaign.
- Shulist, P. (2015, August). Human capitalization: A process view of purposeful entrepreneurial human capital acquisition. Paper presented at Academy of Management Annual General Meeting, Vancouver, Canada.
- Shulist, P. & Branzei, O. (2015, June). Elements of a process of human capitalization by developing-world entrepreneurs. Paper presented at Babson College Entrepreneurship Research Conference, competitive paper, Boston.

- Branzei, O. & Shulist P. (2015, June). Give-and-take rituals: How informal entrepreneurs elevate their status. Paper presented at Babson College Entrepreneurship Research Conference, competitive paper, Boston, June 2015
- Shulist, P. (2015, May). Human capitalization: A process view of purposeful entrepreneurial human capital acquisition. Ontario and Quebec Qualitative Methods Workshop, competitive paper, Montreal.
- Shulist, P. & Branzei, O. (2014, June). No School Today: Alternative processes of human capital formation for developing market entrepreneurs. Paper presented at Fifth Subsistence Marketplaces Conference: Consumption and Entrepreneurship in Subsistence Marketplaces, University of Illinois, Urbana-Champaign.
- Shulist, P. & Branzei, O. (2012, July). Paths out of informality? Effects of education policies on informal value trajectories. Paper presented at Fourth Subsistence Marketplaces Conference: From Micro-level Insights to Macro-Level Impact, University of Illinois, Chicago.

CONFERENCE ORGANIZING

Theme Chair. Sustainability and Consumption from the Bottom Up. At the Sixth Subsistence Marketplaces Conference: Developing pathways at the intersection of interdisciplinary research and policy, University of Illinois, Urbana-Champaign.

PROFESSIONAL DEVELOPMENT WORKSHOP ORGANIZING

Shulist, P. (2014, August). Poverty alleviation through management education initiatives. Professional Development Workshop organized for Academy of Management Annual General Meeting, Philadelphia.

CASES

- Branzei, O., Le Ber, M., & Shulist, P. (2014). Social Enterprise for Sustainable Communities cases. Ivey Cases.
- Branzei, O., Le Ber, M., & Shulist, P. (2014). Social Enterprise for Sustainable Communities: Ontario, Canada. Ivey Cases.

DOCTORAL CONSORTIA

- Babson College Entrepreneurship Research Conference Doctoral Consortium Participant. 2014. Babson College Entrepreneurship Research Conference. London, Canada.
- International Management Division Doctoral Consortium. 2012. Academy of Management Annual General Meeting. Boston, USA.

TEACHING EXPERIENCE***Courses***

- Winter 2015 Lecturer, Business 4522: Corporations and Society: Managing the Triple Bottom Line (two sections)
HBA2 program at Ivey Business School
- Spring 2014 Occasional Lecturer, Undergraduate and MBA Strategy Courses
All Nations University, Ghana
Moi University, Kenya
Jomo Kenyatta University of Agriculture and Technology, Kenya
- Winter 2014 Lecturer, Business 9026 – Sustainability
MsC Program Elective at Ivey Business School.
- Fall 2013 Occasional Lecturer, Undergraduate Strategy, Marketing, and operations classes
All Nations University, Ghana

Workshops

- Summer 2015 Lead Instructor, executive education program on corporate strategy
All Nations University, Ghana
- Spring 2014 Lead Instructor, Case Writing and Case Teaching Workshops
Moi University, Kenya
Jomo Kenyatta University of Agriculture and Technology, Kenya
- Fall 2013 Lead Instructor, Case Writing and Case Teaching Workshops
All Nations University, Ghana
- Summer 2012 Lead Instructor, Business Literacy Program
Kigali, Rwanda

Teaching Assistant

- Winter 2012 Teaching Assistant, Business 4529 – Social Enterprise
HBA2 program at Ivey Business School

SERVICE

- 2015 Reviewer, 2016 Academy of Management General Meeting, Anaheim
Entrepreneurship Division
- 2015 Ad Hoc Reviewer, Journal of Business Venturing
- 2015 Ad Hoc Reviewer, Journal of Public Policy and Marketing
- 2015 Ad Hoc Reviewer, Organization & Environment
- 2015 Reviewer, 2015 Administrative Sciences Association of Canada
- 2015 Reviewer, 2015 Academy of Management General Meeting, Vancouver
Entrepreneurship, and Social Issues in Management Divisions
- 2014 Reviewer, 2014 Academy of Management General Meeting, Philadelphia
Entrepreneurship, and Social Issues in Management Divisions
- 2013 Reviewer, 2013 Academy of Management General Meeting, Orlando
Entrepreneurship, and Social Issues in Management Divisions

2012 AOM's African Faculty Development Workshop, Kigali, Rwanda

HONORS/AWARDS

2015-2016 C.B. (Bud) Johnston Ontario Graduate Scholarship, Ivey Business School, Western University
 2015-2016 Ontario Graduate Scholarship, Province of Ontario, Canada
 2014-2015 C.B. (Bud) Johnston Ontario Graduate Scholarship, Ivey Business School, Western University
 2014-2015 Ontario Graduate Scholarship, Province of Ontario, Canada
 2013-2014 C.B. (Bud) Johnston Ontario Graduate Scholarship, Ivey Business School, Western University
 2013-2014 Ontario Graduate Scholarship, Province of Ontario, Canada
 2005-2010 Dean's Honors list, McMaster University, 2005-2010
 2009-2010 The Shell Canada Scholarships In Engineering And Management, McMaster University
 2006-2007 The Grace Dorothy and William P. Carpenter Award, McMaster University
 2005-2007 Entrance Scholarship, McMaster University

GRANTS

2012 Students for Development Grant for fieldwork in East Africa, from the Canadian International Development Agency (CIDA) and the Association of Universities and Colleges Canada (AUCC)