The evolving nature of mobile telecommunications and its impact on mobile phone entrepreneurship in Ghana: 1998-2008.

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THE EVOLVING NATURE OF MOBILE TELECOMMUNICATIONS AND ITS IMPACT ON MOBILE PHONE ENTREPRENEURSHIP IN GHANA: 1998-2008

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Dedicated to:

my mother and mentor, the late Nana Dapaah Animah II, for the wonderful gifts of life and love;

my husband and best friend, Patrick Opoku-Wusu, who is a living example of unconditional love and support. I love you, honey.

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TABLE OF CONTENT

CHAPTER 4: TOWARDS A RECONCILIATION OF STUDY THEMES 110

LIST OF FIGURES AND TABLES

LIST OF ABBREVIATIONS

ICT: Information, Communication and Technology

MPE: Mobile Phone Enterprises/Entrepreneurs

SAP: Structural Adjustment Programme

3BS: Sociologists: Bauman, Beck and Bordieu

ITU: International Telecommunication Union

NCA: National Communication Authority

MOC   Ministry of Communication

ERP: Economic Recovery Program

OECD: Organisation for Economic Co-operation and Development

ATU: African Telecommunication Union

SAP: Structural Adjustment Programme

NBSSI   National Board for Small Scale Industry

NPP   National Patriotic Party

NDC   National Democratic Party

PNDC   Provisional National Defence Council

GLOSSARY

NVIVO TERMINOLOGIES
(QSR Nvivo Software - Version 8)

NODE
A node is a collection of references about a specific theme, place, person or other area of interest. This is also known as 'coding '.

FREE NODE
A free node is a 'stand-alone' node that has no clear logical connection with other nodes—it does not easily fit into a hierarchical structure:

TREE NODE
Tree nodes are organized in a hierarchical structure—moving from a general category at the top (the parent node) to more specific categories (child nodes). You can use them to organize nodes for easy access, like a library catalogue.

MEMO
In Nvivo, memos are a type of 'source'. You create or import them in the same way as documents and externals. You can create memos to capture your thoughts about data, concepts, and research procedures and so on.

CASES
Cases are nodes with attributes such as gender or age. They can represent a person, institute, site or other entity involved in your research.

RELATIONSHIPS
Relationships are nodes that define the connection between two project items.

SETS
Sets provide a flexible (perhaps temporary) way of grouping your sources and nodes—for example, you might create a set for the documents, memos and nodes that belong to a specific team member.

DOCUMENTS
Documents in Nvivo can either be created directly in Nvivo, or imported from word or other text files.

ATTRIBUTES
Attributes enable you to compare cases using demographic variables. Like tree nodes, you can organize cases in hierarchies.

POLITICAL TERMINOLOGIES

1) KUFFOUR'S ADMINISTRATION: President John Agyekum Kuffour's Administration: 2001– 2009

   a) Political Party Affiliation: National Patriotic Party (NPP)

2) RAWLINGS'S ADMINISTRATION: President Jerry John Rawlings Administration: 1979 – 1981/ 1981-1992-1992 – 2001

   a) Political Party Affiliation: National Democratic Congress

3) ATTA MILLS ADMINISTRATION: President John Evans Atta Mills Administration: 2009 – Present (2010)

   a) Political Party Affiliation: National Democratic Congress

ABSTRACT

The aim of this thesis is to examine the evolving nature of the mobile phone industry and its impact on Ghanaian mobile phone entrepreneurs and their businesses. The rapid evolution of mobile phones has significantly changed the telecom industry and impacted on society more generally. In Ghana, as is typical in Africa; the use of mobile phones now surpasses fixed-line telephones. Hence understanding the process involved is useful, not just for its own sake, but because of the importance of telecommunications in economic development. The study focuses on mobile phone retailers, whose numbers grew rapidly after the 1992-1996 policy reforms. The literature review provides context by relating political changes, legislation and shifts in the industry itself.

A combination of narrative methods and case studies captures their experiences. Both purposeful and snowball sampling were used to identify respondents, whilst the data collection by semi-structured interviews was augmented by participant observation. This provided an appreciation of the local context and accounts of the everyday life of the entrepreneurs. The data were largely analysed as life histories by content analysis. NVIVO aided these analyses.

The findings examine the entrepreneurs' experiences during three key political regimes during the 1998-2008 period. They document the changes, but also explore the entrepreneurs' motivations and practices. The effects of the entrepreneurial role on Ghanaian economy and society are similarly explored. In terms of the entrepreneurial process, the findings show the uniqueness of how the entrepreneurs adapted to changing circumstances. This turbulent environment was characterised by high inflation, high taxation, high operating costs and a lack of technical support by the network operators. Some entrepreneurs engaged in illegal and illicit practices to circumvent onerous legislation; some avoided any relationship with the

authorities, which ironically improved their profitability. In all, the findings tell of a constant struggle to achieve some stability in a turbulent environment. Moreover, many entrepreneurs depended on their strong local culture and religious beliefs to be able to continue. The study shows the extent of the effort required to survive, but also demonstrates how mobile phone entrepreneurs exert considerable energy in supporting their communities and families. Most interestingly, the study shows how these efforts define their social standing and identity.

The study contributes by showing how the mobile phone entrepreneurs are economically positioned in a complex business environment and deeply socially embedded in a socio-cultural and religious milieu. This research will be useful for both academics and practitioners by furthering understanding of entrepreneurship within the Ghanaian telecommunication industry. Principally, this study contributes to the understanding of the evolving nature of mobile phone industry and the impact of regulatory policies on mobile phone enterprises and the entrepreneurs who operate them.

CHAPTER ONE

INTRODUCTION

1.0 INTRODUCTION

1.1 Overview of the study

The development of mobile telephones in Ghana is significant, and has followed the general trend in Africa, where the use of mobile phones now surpasses fixed-line telephones. Although the industry has been considered as "immaculate, competitive and profitable" since liberalisation in 1996 by the government of Ghana, the body of knowledge is still at the preliminary stage and unfortunately does not fully reflect on the economic prosperity. Among the actors in the Ghana's telecommunication industry are the mobile phone entrepreneurs. These entrepreneurs emerged as a result of the 1992-1996 telecom reforms in Ghana, and their presence is felt mostly in the capital of Ghana, Accra. Specifically, there are limited empirical studies on the mobile phone entrepreneurs in Ghana. Consequently, the main aim of this study is to understand the evolving nature of mobile phone entrepreneurs and the influence of key industry stakeholders on their business activities during 1998-2008. To achieve the study's aim, three key areas of relevant literatures are considered. These include telecommunications, entrepreneurship and socio-cultural. In the subsequent sections of this chapter, brief overviews of these themes are discussed, and the research aim and associated research objectives/ questions are also presented. The choice of methodology follows, concluding with an outline of the structure of this thesis.

1.2 The account and justification of the research.

1.2.1 Overview of telecom research approaches.

The International Telecommunications Union (ITU) reports growth of mobile communications of a quarter of a million subscribers as of the first quarter of 2008. This rapid growth challenges previous projections by ITU and arguably questions global projections as declared by Dr. Toure, the secretary-general of ITU at 2008 Millennium Development Goals (MDG's) in New York (ITU 2008; Gray 2008). Telecommunications development in Africa has been significant, especially given that some of the world's

poorest countries are located on this continent, which historically has faced many social and economic challenges (Gillward 2005). ITU (2008) indicated that one-quarters of a billion mobile subscribers are inhabited in Africa, with countries like Kenya, Nigeria and Republic of South Africa as forerunners, which are reportedly, the fastest growing mobile phone markets in the world (Kelly 2008). Over the past five years, the continent's mobile phone use has increased at an annual rate of more than 65 percent, twice the global average (ibid). For example, in June of 1999, Kenya had 15,000 mobile phone subscribers, by the end of 2004 the country had 3.4 million subscribers, and in 2007, this number grew to about 8 million, although only 200,000 Kenyan households have electricity (Mangeria 2007). However, Kelly (ibid) also cited political stability as the key driving force to telecoms growth, as this has enabled foreign direct investment to the region - which could not have been possible in the preceding years of civil wars within the continent. Generally, research approaches in Africa are categorised into three key fragments: mobile adoption, mobile phone interrelationships and mobile impact. For the purposes of this study, it is important that all categories are reviewed in order to understand the evolving nature of mobile phone entrepreneurs in Ghana.

1.2.2 Mobile adoption

Mobile phone adoption is the most frequently researched area to date in Africa, particularly in South Africa where telecoms reforms first emerged. Although many criticise the sector reforms as unreliable, as it failed to meet the initial objectives of expanding access and creating a vibrant industry (Gillward 2005). As a result, such difficulties, which were experienced in the South Africa Telecoms industry, have also initiated intense debate across the continent, where various stakeholders question the role of the regulator. Though these regulators have repeatedly diverted responsibility on a distinct lack of financial independence (Ibid). However, the dilemma of regulating the telecommunication sector has gradually become unwarranted in most African countries, particularly with the emergence of independent regulators' initiatives, which were influenced by the success of similar mechanisms experienced by OECD

countries (Ibid). Telecommunication access and market efficiency are currently the most discussed subjects by indigenous research institutes such as the ITU, The African Telecommunication Union (ATU) and the World Bank (Dymond 2004). The ATU argues that although there are adequate objectives and strategies to combat these access and efficiency problems, the key issue for institutions, are that majority of operators are financially constraint or under-financed (Ibid). These and other reasons for underdevelopment appear realistic but yet deplorable, especially when the adoption of mobile telecommunications has generated billions of dollars in revenues and taxes to operators and governments. Such deregulatory and investment debates have stimulated an intense stir, which the World Bank considers as both necessary and important, particularly in terms of achieving universal access (Gillward 2005). Government institutions and various stakeholders now distinguish market efficiency from the true access gap, in an attempt to devise a clearer understanding of important issues and to help strategize policies to eradicate these problems (Ibid).

Similarly, Makhaya and Roberts (2003) suggested an innovative strategy for improving universal access, thus allowing mobile phones to act as a competitive force in encouraging fixed-line providers to improve access. Arguably, mobile phones and fixed-line telephones can be considered substitutes, and at other times complimentary, in terms of consumption, even where fixed-line access is low. This debate although significant, is subject to further discussion, and outwits the scope of this study. Research on the impact of mobile communications draws emphasis on economic growth (macro and micro), education and social change. To achieve a clearer understanding, of such evolving issues, this section analyses the impact of mobile telephony. A prominent survey conducted by Vodafone Plc (2005), focused on the impact of mobile phones in Kenya, Tanzania and the Republic of South Africa. The study revealed how mobiles phone has enriched livelihoods, by supporting individuals to communicate better and also providing support for small firms doing business in the region. The survey also elaborated on how mobile phones were creating new business opportunities for the unemployed, as well as

how the business owners in these countries have developed and growing (Coyle 2005). Although the study generated considerable interest within the research landscape, particularly in terms of the impact of the roll out of telecoms, there are other fewer recognised studies, which have contributed to the discussion. One study in particular, examined Nigeria's health sector, and generated a deeper understanding of some critical issues such as how mobile phones impact on service delivery in teaching hospitals (Idowu and Ogunbodede 2003). This study affirms and initiates a new discussion, in this case mobile interrelationships.

1.2.3 Mobile interrelationships

Micro and small enterprises use of mobile phones depicts the role of information and information-handling technologies within the many African rural-urban regions that currently lack access to conventional telecommunications or ICT (Donner 2007:b). A study on Botswana reveals how poor rural entrepreneurs rely heavily on informal, social and local information systems (Duncombe and Heeks 2002). These entrepreneurs who operate in mostly remote parts of Africa, have limited or no access to telephones, and therefore, rely on rural development agencies to provide temporal access to information. Unfortunately, this issue is not limited to Africa alone, as evidence suggests that the Bangladeshi Ladies project (in Bangladesh) which was also instigated as a result of these confines, resulting in a requirement for assistance from similar donor agencies (Coyle 2005). Consequently, research by Duncombe and Heeks (ibid) also established that some private operators in Africa have successfully implemented unique concepts to assist such individuals and businesses. As a result, community development, which is on the increase in Africa, has indirectly promoted more stagnant businesses into lucrative businesses through their involvement in value creating initiatives and activities. These small businesses use the mobile devices to access information from wholesalers, retailers as well as prices of goods and agricultural foodstuffs. Other similar examples have been reported, which include the micro entrepreneurs in Kigali, Rwanda (Donner 2007). Particularly, this study suggests that mobile phones are assisting micro

entrepreneurs to develop new business contacts, and also build important social networks.

1.2.4 Mobile phone use

The impact of mobile phone or in some cases ICT on private sector development is significant to this study. The private sector development as will be discussed in the subsequent chapters has undergone sudden decline in recent years. However, the sector has been transformed, as the new technology is contributing immensely to entrepreneurs in the sector. Consequently, studies on technological developments in Africa are not pioneering as claimed by the 1993 literature on technological assimilation in small business enterprises owned by women in Nigeria (Aina 1993). Aina's empirical study focused on technological issues in terms of the acquisition of skills and other constraints facing women. This study initiates further debate in West Africa, where literatures on mobile phone are rather limited.

Jagun et al (2005) study on the "impact of unequal access to telephone: the case of Nigerian fabric weaving micro-enterprise" offers a much closer discussion of important evolutionary issues of telephony. Here, the authors argued that the demand for telecommunications and information is imperative to aid key activities in small businesses. The findings confirm presumptions of telephone use, and successfully reinforce the dependency of participants on intermediaries in the trading processes in the Nigerian Textile Industry (ibid). These discussions indicate a considerable gap in the literature, particularly on the impact of mobile phones on enterprises in the mobile phone sector. The most relevant studies in this case, focused on either small enterprises (Donner 2007) or entrepreneurs in different industries, or small traders access to information by using mobile phones (ibid). However, before a conclusion can be objectively determined, an exposition is required and the subsequent section focuses on studies within the boundaries of the chosen African location of Ghana.

1.2.5 Brief overview of telecoms sector in Ghana

The liberalisation of telecommunications in Ghana contributed towards the increased penetration of mobile telecommunications. Though poor quality of service and lack of an effective regulator (NCA[1]) are some of the key factors behind the relatively low level of growth in the sector. Issues with interconnection and call terminations experienced in networks are reported as being widespread across the country as well as lack of universal access (Haggarty et al 2002; Bertolini, 2002; Frempong 2003). For example, the study on telecoms access in the Volta Region of Ghana indicated low levels of growth as compared to other big cities, although Falch and Ayimadu (2003) recommend tele-centres as a way of achieving universal access. Similarly, the Government of Ghana emphasized the competitiveness and profitability of the Telecommunications Industry in terms of invaluable benefits to the economy (West-Brown 2008). Arguable, this assertion is quite ironic, particularly, given the issues of access in the marketplace, which, in effect, exposes the inefficiencies and credibility of the regulator. Most importantly, these issues and other pragmatic ones such as quality of service, access and value for money, largely contravene the operations of industries like the mobile telecommunications sector, whose operations are solely dependent on Telecommunications infrastructures (Frempong 2009).

Moreover, the body of knowledge in the Ghanaian context on these issues is rather scant and still emerging in the field. The few accessible literatures have a limited focus, given the extent of issues at hand. Particularly, in terms of the impact of regulatory policies on market structures, and growing actors in the field such as large and small enterprises. The only study as at the time of writing this thesis (2009) - is by a BBC correspondent in Accra Ghana, Peter Day (2005) and the NCA, the independent regulator in the Ghana Telecommunications Industry. Both literatures were premised on the fact that these enterprises emerged following the 1992-1996 telecoms reforms in Ghana, which also launched the telecoms industry for mobile telecom operators. Among the key

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[1] National Communication Authority – Independent Telecommunication Industry Regulator

enterprises in this sector is the mobile phone retailers/entrepreneurs who act mainly as intermediaries between the operators and consumers, by retailing calling units, sim cards, phones and other mobile phone related services. These entrepreneurs primarily depend on the telecommunications industry to survive and therefore, any ineffectiveness in government regulatory policy may affect their success and could cause major disintegration. Besides, these entrepreneurs (as part of Small Scale Enterprises (SSE)) in Ghana's private sectors are one of the key lifelines to stimulating growth in the economy, as they contribute an estimated 40% of the country's Gross National Income (GNI) and also contribute immensely to employment, wealth creation as well as poverty reduction (ibid). In terms of this study, this group of actors are positioned in the field of entrepreneurship, and relevant entrepreneurship literatures are later considered in order to understand their lived experiences.

1.3   Brief overview of entrepreneurship
1.3.1 Key theories

In an attempt to achieve a deeper understanding on key issues and concepts pertaining to these mobile phone entrepreneurs in Ghana, this study considers the wider scope of global entrepreneurship, as well as some contextual literatures associated with developing nations, including continental Africa. This review enables an understanding of mobile phone entrepreneurs in the Ghanaian telecommunications industry and underpins the study. In an effort to adopt a possible working definition of entrepreneurship, the study considered various significant aspects and perspectives of literary studies as espoused by Cantillon (1755); Say (1817)**;** Menger (1871); Ely and Hess (1893); Knight (1921);Schumpter (1928); Hayek (1967); Druker (1974);Shapero, (1985); Julien (1998) and Kirzner (1999), cited in Burns (2007)**.** Although these studies are useful to this research in a wider context, they appear to be rather limited in their respective focus, and particularly in terms of understanding the complexities of the socio-cultural environment of entrepreneurs in the mobile phone sector in Ghana. Julien, for example, defines entrepreneurship in two distinctive ways – the economist and the

behaviourist perspectives. In effect, the author affirms Schumpeter's economic perspective as an effective way of defining and understanding the entrepreneur. On the contrary, Julien's approach in the Ghanaian situation seems impractical and quite contentious for this study, given the complexities of the issues in question.

1.3.2 Brief contextual issues: overview of entrepreneurship in Ghana

With reference to some contextual literatures (in Ghana) on this subject, Okelo (1989) suggested that entrepreneurs in Ghana are relatively diverse, particularly given the rapid foreign investors from neighbouring countries like Togo, Nigeria, Ivory Coast, and some distant countries like Lebanon, South Asia and so forth. Steel and Webster (1991) stated that, females dominated entrepreneurship in Ghana, particularly in the colonial era. However, there are presently high numbers of male entrepreneurs than female in Ghana (Kuada 2009). In recent times, the dynamism of the mobile telecoms sector in Ghana along with some other emerging industries have stimulated discussions on the issue of creating an appropriate definition for entrepreneurship in Ghana. Evans (2008) a BBC reporter, attempted to define entrepreneurs in Ghana. The author defines entrepreneurs in Accra (Ghana) and other major cities across the country as "burgeoning and hyped, smooth speaking, skilled and sophisticated Ghanaian-British trained Diasporas". The author also suggested that this actors have redefined the characteristics of entrepreneurs in the country, for example the structure of their businesses and the overall management style are quite distinctive. Additionally, several reasons were cited for the rapid shift from traditional to contemporary entrepreneurs – which include the impact of migration and globalisation. However, these assertions could not be validated across all sectors and regions in the country and therefore are considered subjective and restrictive particularly in relation to mobile phone enterprises. The subject of entrepreneurs' characteristics and attributes are further discussed in the context of the empirical data later in the study, in order to understand the mobile phone entrepreneurs in the telecommunication industry. In the subsequent section,

entrepreneurial psychological models are explored in order to understand some of the intricacies associated with the mobile phone entrepreneurs in Ghana.

1.3.3 Entrepreneurs psychological models

Furthermore, the study considers entrepreneurial psychological models in order to understand the mobile phone entrepreneurs' start up motivations, and how this defines their business activities in the industry. Some notable theories of entrepreneurial motivations include McClelland's (1961) method of assessment of the traits of entrepreneurs and Brockhaus and Horwitz's (1982) collection of traits useful for envisaging entrepreneurial behaviour. McClelland's entrepreneurial psychological model is primarily based on three traits: the need for achievement, the locus of control and a clear affiliation. Nonetheless, some critics suggest that, these theories can be quite obstinate. Moreover, Chell (1995) argued that entrepreneurial activities and economic development are isolated issues from psychological traits. Hence, projecting traits as a means to understanding entrepreneurial behaviour appears derisory and less significant. The author recommends three important factors for consideration: the environment, personal variables and an interaction between the two. Meaning that, adopting a holistic view in terms of assessing entrepreneurial activities or understanding entrepreneurial behaviour could be more effective.

Although, Chell's position seems adequate in comparison with the others, applying these theories in the context of developing countries is an issue of concern in this study. Principally, contextual theories in the Ghanaian case are lacking, specifically in terms of determining entrepreneurial activities in the mobile phone sector. For example, the national environment offers market opportunities and the patterns of interest groups are significant. However, specific factors such as the effect of culture, i.e., family, community, ethnicity and rural-urban migration are more likely to affect the emergence of entrepreneurial activities more than most of the issues discussed. On this note, the mobile phone

entrepreneurs' psychology or motivations are evaluated in the empirical data later in the study.

Furthermore, as noted in chapter 2 of this study, the recurrent political changes in Ghana are parallel with enterprise development as well as telecommunication development. Enterprise development routes to the pre-colonial era (pre 1957) when market trading was the pinnacle of economic development in Ghana, particularly in small villages. However, there was a shift in the event of rapid rural-urban migration, which broadened the scope of entrepreneurship and changed business activities in Ghana. The impact of recurrent political changes on enterprises seems the most significant in the history of entrepreneurship in Ghana. Some of the key political governments impacts include former leaders such as Nkrumah-Busia, Rawlings and Kuffour. These political administrations reformed business activities in the country. For example, Rawlings' regime is often associated with the 'Kalabule' era – which is also considered as the most significant in the history of entrepreneurship in Ghana. Consequently, these historical events are reviewed in the context of entrepreneurship in Ghana. In continuing, a brief overview of the socio-cultural background of Ghana is discussed.

1.4 Brief overview of the socio-cultural perspective of Ghana

The symbolism of entrepreneurship correlates in parallel with the rapid social movement, which originated from the pre-colonial era (Broshenska 1966). In effect, to understand the basic characterisation of entrepreneurs and their experiences, it is indispensable to determine the key drivers of change that resonate with the contemporary entrepreneur in Ghana (Harvey and Harvey 1966). Critical drivers of change as claimed by researchers, academics of sociology and anthropology are tradition and family factors. However, a review of historical literatures will assist in achieving an understanding of the evolving mobile phone entrepreneurship in Ghana (Nukunya 1992). During the pre-colonial era (pre 1957), Ghana witnessed massive trade movements, which was necessitated by a variety of factors, including the alterations and

modification in social systems within Ghana. The symbolism of entrepreneurs in Ghana highlights the historical account of the people from Larteh, Ghana. This group of people constitutes perhaps 40% – 50% of entrepreneurs in Ghana (Ibid). In the early colonial times and periods preceding them, when traveling across ones' area, was not only unsafe, but also required considerable physical exertion. However, men dominated long-distance trading with kings and important chiefs as the principal entrepreneurs (although their subjects carried out the actual transactions on their behalf). Nevertheless, local trade, including the marketing of foodstuffs and other consumer goods, has long been the domain of Ghanaian women (ibid). According to Nukunya, gradually with improvement of transportation, and the emergence of fewer hazardous conditions, women virtually took over trading. The crucial position of women as entrepreneurs as well as in many other aspects of economic life aforementioned is significant. However, this is not only a Ghanaian phenomenon and similarly represented across many parts of Africa. Additionally, more women in the history of entrepreneurship in Ghana gathered in market centres, not only for circulation of goods, but also grounds for social networking and forming acquaintances. As mentioned earlier, access to transportation, developing a secure society and monetising the economy, stimulated a curiously new wave of social class associated with entrepreneurship prior to the independence of the country. Although, literature accounts of the evolving Ghanaian social structures are limited, and the pace of change is so rapid, such that incorporating a period to bind this discussion will seem impracticable.

Consequently, selecting a subjective time limit could perhaps assist in incorporating many crucial signposts. Contextually therefore, the historical insight assists in understanding the social-cultural foundation of the mobile phone entrepreneurs in the telecommunication industry in Ghana. Nevertheless, there is a lack of knowledge in understanding the impact of technology on society and mobile phone entrepreneurs, as per the rapid development in the country. Hence, to achieve a clearer understanding, the study also adopts some sociological theories, which include Bauman's Liquid Modernity, Bourdieu's social and cultural capital and Beck's

Flexiblilization of work. For instance, Bauman's theory provides an understanding of a shift from solidity to liquidity (technology). However, since these are westernised theories, they are tested in the context of the empirical data to substantiate its importance in understanding the social-cultural perspective of the mobile phone entrepreneurs in Ghana.

1.5   Brief account of the research aim, objectives and questions

A substantial gap exists in the body of knowledge in this field of study as discussed above. Evidently, there are fewer empirical studies on the evolving nature mobile phone entrepreneurship in the Ghanaian Telecommunications Industry. Therefore, against the backdrop of telecommunications, entrepreneurship and socio-cultural themes as presented above, the gap in knowledge revealed is immense and certainly beyond the scope of this study, in terms of time and resources. Hence, this study does not assert to explore all the issues, which are lacking in literatures, but rather to contribute to the emerging empirical evidence. Additionally, in as much as the limitations in literature under this segment are apparent, the researcher is not making an assertion of inaccuracy of the accessible literatures, but simply examining areas, which may warrant further investigation. In this case, the area of limitation, which requires empirical evidence, is the lack of understanding of the evolving nature of the mobile phone entrepreneurs and the impact of the regulatory policies on their business activities from 1998-2008.

To substantiate the importance of this claim, there are fewer literatures found either hypothetical or empirical on the subject of ICT Base Enterprises or Mobile Phone entrepreneurs in Ghana as at the time of writing. Therefore, the purpose of the study is to address the following aim:

1.5.1 Research aim

An understanding of the evolving nature of the Mobile Phone Entrepreneurs in the Telecommunication Industry in Ghana and the impact of regulatory policies on their business activities against the backdrop of recurrent political changes in Ghana (1998-2008).

1.5.2 Research objectives

The researcher acknowledges the extent of limitations in the chosen field as well as the degree of empirical knowledge needed to fill this particular research gap. Consequently, the researcher aims to concentrate on the following objectives for this study:

- To understand the mobile phone entrepreneur experiences in the Ghana Telecommunication Industry and the effect of political changes and how this affect their behaviours.
- To understand the impact of regulatory policy on mobile phone entrepreneurs' activities.
- To establish the mobile phone entrepreneurs' social status and their role in communities.

1.5.3 Research questions

The precise research questions in fulfilling these objectives are:

- Who are the mobile phone entrepreneurs'; what are their start-up motivations and experiences in the mobile telecommunication industry?
- How has the new trading experience transformed businesses in the mobile phone industry, and the impact on these entrepreneurs in terms of wealth creation?
- How has government policies affected these changes in the Mobile Phone Retail Industry? Has the government [regulator] declined to

act on issues affecting the operation of small businesses in the industry?

- How has the Mobile Phone Retail Industry influenced and shaped the social status of entrepreneurs in the industry/Community?
- What is the role of the 'new' entrepreneurs in their communities?

1.6   Methodological approach and justification

Selecting appropriate research methodology is fundamental to the success of any research project (Creswell 2007).   However, it is important to justify the choice of methodology over others. Therefore, in this section the justification of methodological choice for this study is addressed. Yin (1989) stated that the choice of methodology is determined by the nature of the problem to be addressed in any piece of research. Moreover, Crotty (1998) suggests three key philosophical assumptions, which include positivism, interpretivism/constructivism and critical theory. Hence, in selecting the methodology for the study, the initial step was to determine philosophical assumptions.

Positivist orientation presumes that truth exists out there, and it is visible, established and quantifiable (Patton 2002). Interpretivism however, assumes that reality is socially constructed. Critical theory, on the other hand, transcends beyond unravelling the interpretation of people's understanding of the world. Conversely, constructivism assumes that the understandings of human experience are contextual, spawned, and sustained through social processes (Gergen 1985; Burr, 1995; Chell 1985). Chell and Burns (2000) emphasize that researchers can only gain a deeper understanding of the world through historically and culturally embedded human experience. In effect, social constructivism assists in exploring alternative understandings of a research phenomenon and locates meanings in an efficient way.

Contextually, previous studies on mobile telecommunications focused on diverse approaches, which are predominantly derived from the positivistic

tradition. However, some recent studies suggest that the rapid technological evolution and its dominance on social-economic factors such as behaviours, beliefs, perceptions and values have rendered positivist and critical theory inapt. Therefore, interpretive/constructivist approach as evidenced in literatures is considered the most effective tool in investigating such complexities (Donner 2008). To reiterate, the main aim of this study is to understand of the evolving nature of the Mobile Phone Entrepreneurs in the Telecommunication Industry in Ghana and the impact of regulatory policies on their business activities against the backdrop of recurrent political changes in Ghana (1998-2008). Consequently, given the cross-section of paradigms and the complexities thereof, positivist assumptions and critical theory are considered unbefitting for this study. For this reason, adopting an interpretive/social constructivist approach is considered more appropriate in managing these complexities effectively. Predominantly, Chell and Chandler's views of the significance of language and perception are considered a vital tool in analysing the impact of technology on the social milieu of the mobile phone entrepreneurs in Ghana.

Subsequent to selecting the philosophical assumption for this study, the choice of method was also considered. Principally, the choice of qualitative over quantitative approach was based on the research problem and as determined in selecting the philosophical assumptions. Silverman (2000) argues that a quantitative approach usually dismisses the socio-cultural embeddness of the variables, which in this study is deemed significant. The author also argues that quantitative research methods are less appropriate for studying activities that are empirical such as entrepreneurship. In the context of this study, the experiences as told by the entrepreneurs are unquantifiable and intricate, which could not be measured by scientific methods. Entrepreneurship in Ghana is embedded in a complex socio-cultural environment, and therefore, it is imperative that these elements are factored in (Buame 1992). For this reason, this study relies on qualitative method based on the research problem and the objective of the researcher. Purposely, the study adopts a case study/narrative approach.

Aforementioned, the choice of case study/narrative approach is based on the nature of the research phenomena. However, in reaching this decision, other methodological approaches such as phenomenology and ethnography were also considered. Although most of these approaches presented similar strengths, case study/narrative is considered to enhance the understanding of the mobile phone entrepreneurs' journey by maintaining the voice of the respondents, which is considered the most significant in fulfilling the objectives of the study. Additionally, the Ghana statistical service confirms that the last consensus in the country was conducted 1992. This indicates that there is inadequate (published) statistical information for the private sector, particularly the mobile phone entrepreneurs.

The choice of case study strategy is based on two factors: the complexities of case country and unit of analysis. Although the complexities surrounding the choice of units in this study are wide-ranging, it is imperative to devise strategies to manage them appropriately. Yin (1989) suggests the need to differentiate between cases in one piece and cases with subsets. The author particularly refers to these as "holistic" and "embedded" designs. The mobile phone entrepreneurs in the capital of Ghana (Accra) are considered holistic, as the case comprises of individual businesses, which trade in mobile phones. This group also has similar characteristics in terms of location, size of business and the nature of services, but with dissimilar years in business and personal attributes. In order to construct a full picture of each case accurately without infringing on quality, case study strategy is considered appropriate.

Furthermore, the study also adopts narrative strategy. The popularity of narrative research in multifaceted disciplines recently shows how the research method has been widely accepted by scholars as an effective tool to explore people's experiences (Labov 1997; Lieblich et al 1998; Creswell 2009). The selection of narrative strategy for this study is mainly influenced by the nature of the study (understanding the journey of

mobile phone entrepreneurs in 1998-2008) and the complex nature of the evolving mobile phone entrepreneurs in the Ghana telecommunication industry, which are embedded in recurrent political changes. A narrative strategy aids the study of life experiences through people told stories. This method also assists in analysing people's experiences, and maintaining the meaning and voice of participants in their stories. Specifically, narrative analysis allows the researcher to put the stories of people as the focus of discussion (Merriam 2002). This is what this study seeks to achieve, thus, understanding mobile phone entrepreneurs' experiences by maintaining their voice in their stories.

In terms of the data gathering strategy, the study focuses on two non-identical cases: urban Accra and peri-rural Tema of Ghana. These two locations populate most of the mobile phone entrepreneurs in Ghana according to the Ministry of Communication. Given the intricacies of the case country's environment, particularly inadequate statistics, the study adopts purposive sampling strategy with the aid of snowballing strategy to select respondents for the study. The entire data gathering process is based on qualitative interviewing (narrative strategy). Since the study adopted a narrative strategy, specifically narrative life story approach is used to assist in allowing a deeper understanding of the entrepreneurs' journeys, as the interviewees' responses followed a storied pattern. Narrative life story approach has been accepted as a useful method in the context of entrepreneurship – specifically extracting new and in-depth contextual perceptive of the entrepreneurial process (ibid). Elliot (2005) suggests that in using a life story approach, any event involves past, present and future. The analytical process of the study focuses on these approaches. For example, in this study, PAST represents: entrepreneurs' characteristics before telecommunication industry restructuring in Ghana (Personal/business background); PRESENT represents: telecommunication industry experiences, (Mobile phone entrepreneurial process; political, social, industry, business impact) and FUTURE represents: upcoming anticipation; industry aspiration, motivation and prediction.

Furthermore, given the importance of ethics to this study, the respondents were asked to sign consent forms before proceeding with the interviews. Moreover, the respondents' permissions were also sought for photographs to be taken, while keeping disruptions to a minimum during interviews. Reliability of the data set was also achieved by engaging in triangulation methods for data collection. In this case, the mobile phone entrepreneurs' responses were paralleled with the responses from the experts in the field to ensure reliability. In terms of the study limitations, there were several difficulties encountered in the gathering of data such as time, costs of expenses (including travel), interviewees' fear of terror from the incumbent government and language difficulties. In terms of the validation of the research process, the researcher pre-tested the research instrument and also made prior arrangements before the interviews schedule. These were to ensure that the environment and validity of questions were appropriate for participants. This also allowed participants to express their views in the comfort of their offices and workplaces. Moreover, as the study questionnaires were generated from the study's questions/objectives, these instinctively authenticated the gathered data, in addressing the aim of the study.

1.7 Outline of structure of thesis

The entire thesis follows a defined structure as depicted in figure 1.0 flows from chapter 1 through to chapter 8.

Chapter 1 introduces the study, highlighting the significance with brief overviews of the study's themes, objectives and associated research questions and also the choice of methodology adopted.

Chapter 2 is focused on the first of the three themes selected for the literature review of the study. The telecommunication literatures discussed in this section follows a sequential order, where the evolution of telecommunications, in the African region and the case country, Ghana is discussed.

Chapter 3 is centred on entrepreneurship theories and entrepreneurship development in Ghana and the impact of political changes. Additionally, the chapter also discusses the socio-cultural factors pertaining to the study case country, while exploring some wider scope of sociological models.

Chapter 4 reconciles the preceding three chapters (themes), by highlighting the key findings of all the themes. These are further reconciled to substantiate a clearer understanding of all the complexities and also to identify the gaps in literature.

Chapter 5 presents the conceptual framework used in this study. This encapsulates key concepts, and variables deemed significant in understanding the complexities surrounding the evolving nature of mobile telecoms and particularly its impact on mobile phone enterprises/entrepreneurs. Key concepts identified include the presupposed relationship between entrepreneurial behaviour/identity, business change in Ghana and the mobile phone enterprises. In conclusion, the identified suppositions are further examined later in the study.

Chapter 6 focuses on the research design and adopted approach for data gathering and analysis. Firstly, the study ontological and epistemological assumptions are discussed continuing to the selection of research approach. An overview of the study location is presented and the data collection process including ethical, reliability and validity concerns are also highlighted. The second part of the chapter focuses on the analytical approach and the data analysis process. The chapter concludes with significant themes to facilitate discussion in chapter 7.

Chapter 7 presents findings, analysis and discussion phase of the study. The discussion and analysis of the findings are categorised into two parts namely: core and event specific-themes. These themes are addressed concurrently in the context of academic literatures.

Figure 1.0: Thesis Structure Flowchart
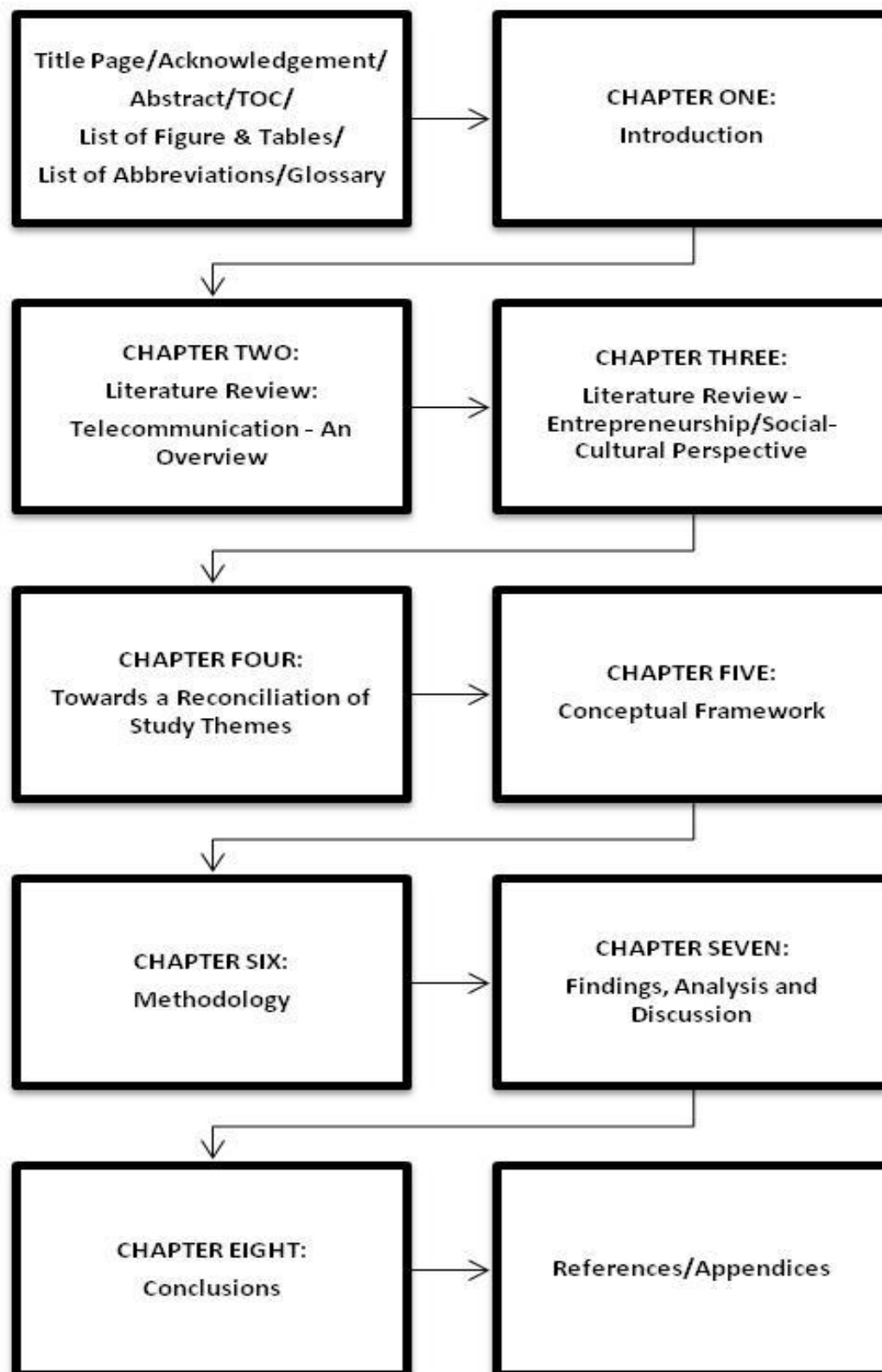
Chapter 8 discusses the study conclusions. This chapter presents authentication that supports, rebuts and provides further understanding on each of the study's objectives and suppositions presented earlier in the study. The study's limitations, recommendations and contributions to theory and practice are also presented.

References / bibliographical section follows chapter 8 of the study.

Appendices are the last section of the study. The presentation of these follows a systematic order.

CHAPTER TWO

LITERATURE REVIEW

TELECOMMUNICATION: AN OVERVIEW

2.0   LITERATURE REVIEW: TELECOMMUNICATION OVERVIEW

2.1   Introduction

The purpose of this chapter is to examine relevant literatures in order to gain a clearer understanding of key developments and complexities surrounding the rapid evolution of mobile telecommunications in Ghana. Additionally, this chapter seeks to identify and investigate any relationship between Mobile Phone Enterprises, Entrepreneurs and Socio-cultural environment in doing business in the Ghana telecom industry. To achieve this and also to avoid possible subjective generalisations, two key strategic approaches are adopted. Primarily, the review is conducted against the backdrop of key political changes in Ghana to assist in understanding the key factors, which influenced business change in the country between 1998 and 2008. The logic behind the time frame is based on three factors.

Firstly, the political environment in Ghana became reasonably stable after the re-election of a democratic government between 1998 and 2008 (further discussion in chapter 3). Secondly, the liberalisation and privatisation of telecommunications in Ghana evolved between 1996 and 1997; therefore, 1998 seem a suitable year to begin the study's investigation. Thirdly, 1998 also marked the turning point in the global telecoms reform process. For these purposes, 1998-2008 represents significant milestones in the Ghana telecom industry, which are fundamental in understanding the evolving mobile phone industry.

Consequently, the discussion is focused on three key themes namely telecommunication, enterprising and socio-cultural factors. These three themes are reviewed concurrently in attempt to understand the evolving nature of mobile phone enterprises and industry as a whole. Specifically, the review will follow chronological developmental stages in order to achieve an in-depth analysis of the key factors. In the final section of the literature review, a reconciliation of the literature findings is sought to achieve a clear direction, in terms of contextualising the focus of the study. Figure (2.0) shows the overall literature review guide.

FIGURE 2.0:   Literature Review Guide

BUILDING BLOCKS: Literature
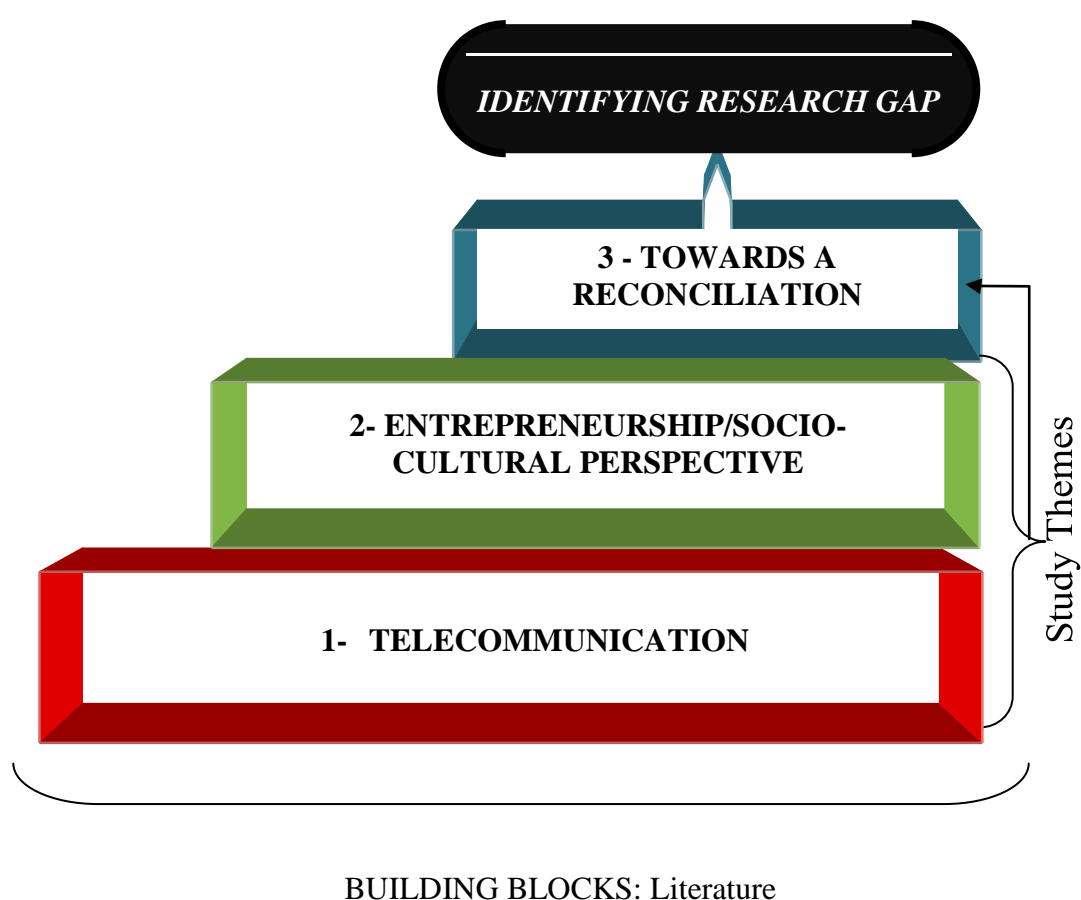
Source: Author generated

In an attempt to find relevant literatures to assist in achieving the study objectives, it became evident that there is a lack of relevant literatures in the field of study. Whilst the scarcity of literature means including all interdisciplinary materials, an abstracted picture is constructed to set boundaries to be able to consider what is deemed appropriate for the study. Hence, the researcher will identify the research gap in literatures.

2.2   Overview of telecommunication reform

In reviewing telecommunications policy reforms, Melody (1997) argues that the significant growth in the global telecommunications industry in present times is extensively ascribed to the rapid technological advancement and a progressively more tolerant policy environment. By

and large, most developing economies have embarked upon telecoms reforms similar to developed countries. As a result, researchers suggest a remarkable turn-around in the telecoms environments, with notable enhancement in a country-centred productivity (Fink and Rathindran 2003). The ITU indicates that,

> *"between 1985 and 1999, both mainline penetration (or teledensity) and labour productivity in developing countries more than tripled"* (pp. 2)

Hence, telecoms reform is characterised by new laws and policies, and the establishment of telecoms regulatory agencies, in order to execute reforms in a new dynamic international market environment. In effect, key success factors of such policies are largely dependent on the establishment of responsibility for the implementation and maintenance of effective industry and market specific regulation (Melody 1997). The role of regulators in the telecommunication environment cannot be underestimated, particularly as technological development and sector growth has been seen to intensify in diverse regions across the globe. Fink and Rathindran (2003) indicate that even though much growth in productivity has been achieved, neither of the performance enhancement nor policy reform was consistent or uniform within or across regions. This is suggested in the following statement:

> *"While mainline penetration in Sri Lanka increased more than five-fold, Malawi saw a more modest 40% increase. It is not clear if the improved performance is as a result of specific policy choices"* (Fink and Rathindran, 2003: pp.2)

As telecommunication markets evolve, so does the need for a strong, effective regulatory regime (OECD 2007). Effective regulation is important to ensure that markets function properly, and services are delivered to consumers and businesses efficiently and fairly. Evidence shows that one of the key elements of regulatory success is the existence of an independent and separate regulator, outside the influence of both

government's policy and private-sector interests (OECD 2007)[2]. According to the OECD in many countries, the first step separates the duties of service provision and regulation and puts them into separate entities. This process is essential to promote impartiality and creates a truly separate regulator who is not beholden to outside interests. The second step separates policy from regulatory functions ensuring that the regulator has sufficient authority to implement policy effectively. In 2004, 90% of OECD countries had an independent regulator in comparison to 58% worldwide. The role of the regulator varies from country to country. However, common policy tools according to the OECD include the following:

- Privatising state-owned operators, licensing new entrants,
- Determining interconnection policy,
- Ensuring non-discriminatory access,
- Setting price controls in non-competitive market segments,
- Developing and enforcing competition regulation, and
- Mandating universal service requirements.

Certain regions with traditionally low penetration rates have benefited from the introduction of a separate regulator to oversee the development of the telecommunications market (OECD 2007). Hood, Young and Lal (1993) stated that the:

> *"Role of an effective regulatory regime in promoting economic growth and development generated considerable interest among researchers and practitioners in recent years. Here, the State regulation is the means by which the state attempts to affect private sector behaviour, but the particular meaning attached to regulation and its translation into public policy, has shifted over time, as a result of theoretical reasoning, new evidence and changes in political ideology" (pp.25)*

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[2]Organisation for Economic Co-operation and Development, 2007

This shifting "force of ideas" is particularly evident in the evolving focus of regulatory policy in developing countries. Economic regulation by government is associated with righting "market failures", including revolutionising the adverse distributional effects on private enterprises. From the 1960s to the 1980s, market failure was used to legitimise direct government involvement in productive activities in developing countries, by promoting industrialisation through import substitution, investing directly in industry and agriculture, and by extending public ownership of enterprises (Gray 2008). However, following the apparent success of market liberalisation programmes in developed countries, there has been evidence of the failure of state-led economic planning in developing countries (World Bank 1995).

The role of state regulation was redefined and narrowed to ensuring a "level playing field" and an "undistorted" policy environment in which markets could operate. Consequently, deregulation was widely adopted, often as part of structural adjustment programmes, with the aim of reducing the "regulatory burden" on the market economy. At the same time, however, the wave of infrastructure privatisation that spread throughout the developing world in the 1990s saw approximately 121 developing countries introduce private investment in infrastructure schemes in their respective public sector utilities, which, led to the creation of new regulatory bodies (Gray 2008: pp.2). OECD (2007) report states that, the formulation of policy and regulatory objectives is a precondition for setting policies. According to ITU (2008) some of the widely accepted objectives of regulatory reform in telecommunication include the following:

• Promote universal access to basic telecommunication services,
• Foster competitive markets to promote efficient supply of telecommunication services, good quality of service, advanced services and efficient pricing,
• Prevent abuses of market power such as excessive pricing and anti-competitive behaviour by dominant firms,

- Create a favourable climate to promote investment to expand telecommunication networks,
- Promote public confidence in the telecommunication market through transparent regulatory and licensing processes
- Protect consumer rights, including privacy rights,
- Promote increased telecommunications connectivity for all users through efficient interconnection arrangements,
- Optimize use of scarce resources, such as the radio spectrum, numbers, and rights of way

The changing political and regulatory environment of developing and developed nations does not actually alter these objectives as such, however, it does entail changes by means of achieving them. In an era of convergence and interchangeable technologies, some institutions, such as the European Commission for example, have changed their approach to reach these objectives to a technology-neutral regulatory approach. It is notable that divergent opinions often do not concern the objectives but the means to reach them. Essentially, there is a widely accepted view that asymmetrical regulation as adopted for fixed-line telecommunications is not appropriate for mobile. However, there are conflicting opinions on the question of whether the mobile industry should be regulated at all. Some argue that there is sufficient competition to let market forces develop freely. Others argue that there is market failure and a rationale for regulatory intervention in mobile markets, for example, at the wholesale level concerning fixed-to-mobile termination rates (OECD 2007).

In the subsequent section the discussing will focus on Africa, where the story of mobile telephony use, is a significant one, and perhaps one of the most unreported stories of the evolution of mobile communication in the world.

2.3   Mobile telecommunications development in Africa

ITU reports a substantial growth of mobile communications in Africa – with a quarter of a million subscribers as of the first quarter of 2008. This

rapid growth exceed previous projections by ITU and arguably challenges global projections as declared by Dr. Toure, (the secretary-general of ITU) at 2008 Millennium Development Goals conference (MDG's) in New York (ITU 2008; Gray 2008). Telecommunications development in Africa has been momentous, especially given that some of the world's poorest countries are located on this continent, which has had a history of most intractable social and economic challenges (Gillward 2005). Mobile technology once designed to meet Western needs – *"is now a means to an end"* in the continent of Africa (Gray 2008). ITU reports that one quarter of a billion mobile subscribers are inhabited in Africa, with countries like Kenya, Nigeria and Republic of South Africa as forerunners, which are reportedly, the fastest growing mobile phone markets in the world (Kelly 2008).

Over the past five years, the continent's mobile phone use has increased at an annual rate of more than 65%- twice the global average (Ibid). In June of 1999, Kenya had 15,000 mobile phone subscribers - by the end of 2004 the country had 3.4 million subscribers, and in 2007, this number grew to about 8 million, though only 200,000 Kenyan households have access to electricity (Mangeria 2007). Similarly, Samuel et al (2005) reported that 97% of Tanzanians now have access to a mobile phone, in recognition of the Community Payphone Model, despite the lack of electrical infrastructure for most parts of the country. Africa's adaptation of mobile phone technology shows how a simple technology that is considered a fancy in developed countries could facilitate development (e.g. Mobile phones for trading goods and services in urban and rural centres: mobile phones as a means of acquiring healthcare information in remote villages where there is limited access to basic transportation) in the world's poorest countries (Gillward 2005).

The development of telecommunication in Africa as indicated above perhaps puts the continent at the forefront of a global information revolution (IR) that presents a seeming profusion of opportunities. For example, recent statistics provided by the United Nations (2008) indicated that sub-Saharan Africa, a region where 34 of the 50 poorest countries in

the world are located, is now the world's fastest-growing wireless market. The number of mobile phone subscribers in 30 sub-Saharan African countries (not including South Africa) grew from zero in 1994 to more than 82 million in late 2004, according to the latest (2008) figures from the ITU, in Geneva. Moreover, the rate of growth for the entire continent has reached 58% per year, compared with the almost 22% annual growth rates in the Americas. In Cameroon, Kenya, Senegal, and Tanzania, growth rates are running in excess of 300%. Nigeria, Africa's second largest country, with over 150 million inhabitants, has approximately 500,000 landlines, or nearly 1 landline for every 280 people. Though, the country has recorded approximately 19 million mobile phone subscribers since 2000. Additionally, the Nigerian Communications Commission projects the total number of subscribers to grow to 50 million by the end of 2010 (Nigeria Telecommunication Authority Report, 2008). The rationale behind the rapid growth of mobile telecommunication in Africa has been a subject of scrutiny and has also interested many researchers in recent years.

Gillward (2005) argues that the motivation behind the rapid growth is that the national telecommunication monopolies in the continent lack of foresight, are often poorly managed, and they are more attuned with corruption or corrupt practices. As a result, the governments' inability to install adequate infrastructure for fixed-lines and implement necessary management culture, has cost the continent – especially their inability to capitalise on the opportunity for mass access to telecommunications through fixed-lines. Additionally, the author indicates that approximately 1% of the sub-Saharan region population have access to fixed-line telephones, in comparison to more than 10 lines per 100 inhabitants in Latin American, and 64 per 100 in the USA. Melody (2005) also added that fixed lines in the West African region are less than cities like Tokyo and New York. Perhaps, these assertions (to some degree) outline some of the rationale behind the mobile telecommunication growth in Africa. However, Kelly (2002) argued that, political stability are the key to telecoms growth, as this has helped attract foreign direct investors to the

region, which could not have been possible in the preceding years of civil wars within the continent.

2.3.1 Telecommunication regulation: Africa perspective

In Africa, roughly two-thirds of economies have separate regulators from the government (independent regulators) (Gillward 2007). In several African markets the introduction of a separate regulator has been immediately followed by rapid growth in mobile penetration. OECD directives (2007) state that:

> *"the introduction of a separate regulator is an important first step when liberalizing a telecommunication market" (pp.24).*

Figure 2.1 shows growth in Africa and also an example of creation of separate regulators in countries such as Botswana and Cameron between 1996 and 2003. However, Kirkpatrick and Parker (2007) report that existence of a separate regulator, in itself, does not guarantee the success of a market, as several other elements must be in place to ensure the success of the regulatory body. The authors suggest that:

- "First, the existing legal framework for telecommunications must be created. This usually entails the creation of a telecommunication law that facilitates the opening of the market and sets out the powers of the regulatory body.
- Second, the law must give the regulator the authority, autonomy, and means to apply regulations in a market. These characteristics are important, especially in markets where incumbent operators have extensive political and financial power.
- At the same time, the regulator must have the authority to enact policies that will be vital to the development of the telecommunications market. These include, but are not limited to, mandating interconnection, unbundling the local loop and imposing open access requirements".

FIGURE 2.1: Creation of Separate Regulators in Cameroon and Botswana
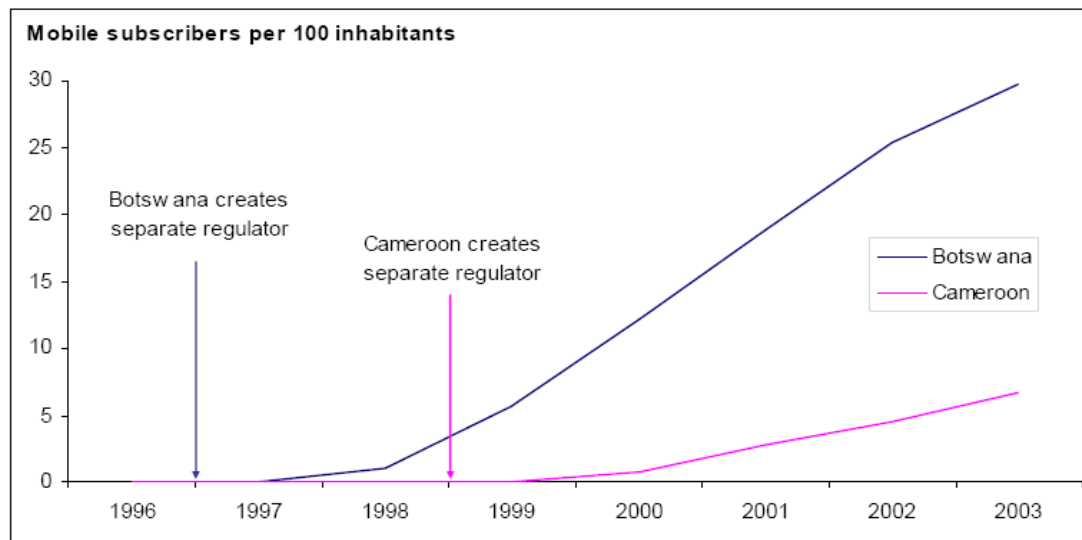
Source: ITU World Telecommunications Indicators Database

Consequently, based on the facts stated, it is clear that regulatory reform is a process that takes time to achieve results, especially regulatory and administrative capacity building. Investment in capacity building in all countries involves initial costs but can deliver high future returns (Kirkpatrick and Parker 2007). Therefore, there is sufficient evidence that the evolution of telecommunications regulation in developing economies such as Africa closely follows earlier experiences in the OECD countries. In most case, the government initially provided telecommunications services and as technologies improved and penetration rates increased, the limitations of monopoly provision became more pronounced. Furthermore, since the 1960s, regulation policy in developing countries has shifted from the model of a positive or interventionist state, to a de-regulation state-reduction model, and finally to the (current focus) regulatory state model (Majone 1994; 1997). The regulatory state model implies shifting production to the private sector where competitive markets work well and utilizing government regulation where significant market failure exists (World Bank 2001: 1). Arguably, however, the performance of the new regulatory state remains under researched, especially in the context of developing countries where economic and social problems are intense.

49

Therefore, building effective regulatory structures in developing countries is not simply an issue of the technical design of the regulatory instruments; however there is also an issue with the quality of supporting regulatory institutions and capacity (World Bank, 2002: 152). Many of the institutions that support markets are publicly provided, and the effectiveness of these regulatory institutions can be an important determinant of how well markets function. Certainly, the quality of regulatory governance can significantly affect regulatory outcomes, which in turn can be expected to impact on economic growth.

2.3.2 Telecommunication privatisation: Africa perspective

Privatisation and development of fiscal liberalisation in third-world countries have been quite debatable. However, economic assessments of the effects of privatisation on economic benefit in these countries have usually been affirmative (Cook and Kirkpatrick 2003). For example, some researchers suggest that:

> *"evidence of political mismanagement and corruption, together with perceptions of negative effects on employment, income distribution and the poor, haveled to growing criticism of privatisation" (Birdsall and Nellis, 2003; Chong and Lopez-de- Silanes, 2002)*

Consequently, given the experience of privatisation in developing countries, the focus is now centred on policymakers – to instigate an effective regulatory framework (especially in the utilities' infrastructure field) where natural monopoly conditions can often prevent the emergence of competitive markets (Parker and Kirkpatrick, 2005). Additionally, the results of some economic liberalisation programmes in developing countries have been quite unsatisfactory, with economic performance at the macro and sectorial levels failing to show a significant and sustained improvement, as compared to the pre-reform period. In seeking to explain the "failure" of structural adjustment and economic liberalisation agendas in the developing world, analysts argue that "a weakness in public policy have contributed significantly to the limited

impact of the reforms" (Burnside and Dollar, 1997). An in-depth review of telecoms privatisation in Ghana is further explored later in the study. The discussion hereafter focuses telecoms research approaches in Africa.

2.4 Mobile telecommunication in Africa: Research approaches

Generally, research approaches in Africa can be categorised into three key fragments: mobile adoption, mobile impact and interrelationships. For the purposes of this study, it is important that all categories are reviewed. The development of mobile telecommunications or and general telecommunications in Africa have kindled the interest of both academics and researchers in the region. Most research to date (2008/9) focuses on the use of mobile phone as the most significant in the development of telecommunications in Africa. Given the complexity of the subject as per the previous chapter, this section seeks to find the key drivers of change in the development of telecommunications in Africa, which apparently will stimulate the debate into a specific discussion on Ghana's case, focusing on the precise catalyst of change in the industry. This will also generate knowledge on the foundation for the discussion to be able to generate a clearer understanding of the impact of such change on mobile phone enterprises since its inception in Ghana.

To restate, the use of mobile phones in Africa is in fact unparalleled and unconventional, considering the multi-purposes the device serve in the livelihood of inhabitants of some of the world's poorest countries. This notion affirms ITU's description of, "mobile phone as the greatest ever impact on society, in the history of telecoms" (Plant 2001). However, the actual global landmark of this remarkable success is when mobile subscribers overtook fixed-line subscribers in the world of telecommunications. The rapid spread of the mobile phone device means its presence has been felt almost in all regions of the world (Feldmann 2003). The characteristics of users of mobile phones have shifted dramatically over the past twenty years. From youngsters in Finland to almost all of humanity, including teenagers, adults, seniors, women, men, merchants and even under-age children in the western world, as well as

illogical users such as smugglers and porters, particularly in the United Arab Emirates (Katz and Aakhus 2002; Scott et al 2005; Srikantaiah and Xiaoying 1998, Solymar 1999). Most significantly, the use of mobile phones varies dramatically in each continent of the world, and in some cases, dissimilar uses in cities and villages within the same country are reported (Katz and Aakhus 2002). The diffusion of mobile telecommunications is segregated, in terms of the regularity of use in the urban and rural areas. The '*savvy city elites'* tend to use the device in public places for convenience, whereas this may not be the case in rural areas (Srivastava 2005). The use of mobile phones for convenience is mostly evidenced in most parts of the west, where individuals use the device to communicate outside their homes and offices. However, some other uses subjugate the previous ideology, mobile as a means of engaging in business, politics and even war as reported in Peshawar, Pakistan. The use of the device is also epitomised as "live saving" and new business opportunities in India where there are reportedly more than a million subscribers by the end of 1999 (Plant 2001).

Apparently, the benefits of the mobile phone device to developing countries are by far and large the most significant in the global telecommunication history, particularly in contrast to mobile phone use in the west. However, Katz and Aakhus (2002) indicate that the availability of fixed-lines and excellent network infrastructure in the West has contributed to less patronage of mobile phones. For example, some notable countries like United Kingdom, Austria, Italy, USA and Finland, demonstrates a typical technology integrated society, where the '*young, old, rich, poor, blue collar, white collar, menial workers, black cabs drivers, rolls Royce drivers*; irrespective of their background epitomises mobile phone owners. For example, a quick surveillance of London underground trains or buses areas cram an observer's mind with the regular use of the device. The recurrent beeps and constant "intimate" attachment to the gadget, sends a clear message of how individuals esteem the use of mobile phones (Plant 2001). In 2008, ITU statistics indicated Finland as the frontrunner, in terms of ratings in mobile phone use, with Austria and Italy as close runners' up. Conversely, the

performance (in terms of ratings) of countries like the USA seems quite startling, given the nature of historical revolution of technology in the country. Albeit, the diffusion of mobile technology has changed the way Americans interact and communicate. For example, technology-perceptive professionals in places like Wall Street and Silicon Valley where the substantial use of mobile applications is seen as momentous (Katz and Aakhus 2002).

Until recently, the use of mobile phone was driven by communication or the ability to interact with social networks. Nevertheless, technological advancements can significantly impact on social behaviour, and this has completely changed people's attitudes towards its use, especially in the Western world (Yang 2005). In order to maximise use and keep up with the competition, mobile phone companies offer products with features like high-resolution digital cameras, business card scanners, speech recognition, television/video display, music players, email, internet access, built-in trans flash memory cards, high speed connectivity and so forth. Many of these companies are at their maturity stage on the product life cycle (Beaubrun and Pierre 2001). Consequently, in situations where a decline seems inevitable, a new product is launched to re-establish their position on the competitive landscape. However, some authors argue that technological development and changing societal behaviour rather enhances social development. This in effect improves society's quality of life – as identified earlier in the discussion on the growing impact of the mobile phone (Yang 2005). A typical example is the Mobile Commerce concept, which has attracted significant interest, particularly in the Middle East and South-East Asia. Here, the concept is defined as any,

> *"direct or indirect transaction conducted and facilitated through a wireless telecommunication network" (Ngai and Gunasekaran, 2007: pp.3).*

The rapid diffusion of the concept in these regions is quite remarkable, with over 4.9 million users reported as frequent users. These devices assist most deprived businesses direct access to advanced infrastructure.

Although, the driving forces behind the adoption of such devices also bring convenience and cost cutting for business owners and individuals who would perchance, may have to travel at length, to have access to, for example, banking facilities (Ibid).

To summarise, the purpose of this analysis was to evaluate the existing literature on mobile phone use, in order to assist in generating a clearer understanding of the key driving forces of the evolving mobile telecommunications market. Although, the literature to date primarily looked at the use of mobile phones, a closer attention to some of the narrations reveals three key factors, Convenience, Live Saving system, and Business support system. Evidently, these factors are the main driving forces of telecoms development and reforms around the globe. Although, there may be some limitations in terms of specificity of primary usage, in the case of each respective country's focus. In continuing, the next section seeks to investigate the adoption of mobile phones in Africa.

2.4.1 Mobile phone adoption in Africa

Mobile phone adoption is the second most frequently researched area to date in Africa, particularly in South Africa where telecoms reforms first emerged. Although many criticise the sector reforms as substandard, these criticisms suggest a failing to meet the initial objectives of expanding access and creating a vibrant industry (Gillwald 2006). Consequently, these difficulties (as experienced in the South Africa Telecom industry) have also initiated intense debate across the continent, where various stakeholders question the role of the regulator. It is believed that the regulator has repeatedly diverted responsibility on a distinct lack of financial independence (Ibid). However, the dilemma of regulating the telecommunication sector has gradually been resolved in most African countries, particularly with the emergence of independent regulators initiatives, which were influenced by the success of similar mechanisms experienced by OECD countries (Ibid). Telecommunication access and market efficiency are currently the high rated topics of discussion by indigenous researchers in the ITU, The African Telecommunication Union (ATU) and the World Bank (Dymond 2004).

The ATU argues that although there are adequate objectives and strategies to combat these access and efficiency problems, the main issues for institutions, are that the majority of operators are financially constraint or under-financed (Ibid). These and other reasons for underdevelopment seem realistic but yet deplorable, especially when the adoption of mobile telecommunications has generated billions of dollars in revenues and taxes from operators to governments. Such deregulatory and investment debate has stimulated an intense dilemma that the World Bank considers as significant, particularly in terms of achieving universal access (Gillwald 2006). Government institutions and various stakeholders now distinguish the market efficiency from the true access gap. This is in an attempt to devise a clearer understanding of relevant issues and to assist in strategizing policies to eradicate these difficulties (Dymond 2004). Some proposals, which include establishing effective tariffs and interconnection rules, by pursuing technologically neutral licensing has been supported by various governments and policy makers. These according to Gillward (2005),

> " *will allow operators to make their own choices about the most appropriate technology" (pp. 23)*

Accordingly, reducing high licence fees and other barriers of entry could assist in resolving many of the present-day challenges in the African Telecommunications Industry. Such strategies, if implemented, could help achieve universal access. Although, given the intense subjugation of powers in the African telecoms industry, with an ever-increasing number of foreign investors seeking to 'draw from the fountain only' - these efforts could be challenging. Nonetheless, desisting formal discussions on this issue could be more detrimental to the industry objectives. Hence, independent regulators could change the dynamics of the debate by imposing policies on both operators, and other key actors involved in the industry (Dymond 2004). Conversely, Makhaya and Roberts (2003) suggest a new strategy of improving universal access. Thus allowing mobile telephones to act as a competitive force in encouraging fixed-line providers to improve access. Moreover, it can be argued that mobile and

fixed-lines can be considered substitutes, and at other times complimentary, in terms of consumption, even where fixed-line access is low. This debate is, however, subject to further discussion, and is outside the scope of this current study. On the subject of growth in the telecommunications industry, Africa has undoubtedly experienced an unprecedented growth since the inception of mobile communications. Although Mbarika and Mbarika (2006) claim that Africa's Least Developed Countries (LDC) are running behind average growth rates. Moreover, the tele-density infrastructural issue shows commonality, along with previously mentioned universal access issues. Considerable evidence suggests that growth factors such as the relative price of mobile telephony against fixed-lines. This perhaps explains much of the preference for mobile communications, which has evidently stimulated mobile phone growth in Africa (Mbarika and Mbarika 2006; Anderson 2007; Melody 1999).

2.4.2 Mobile phone impact on Africa

Research on the impact of mobile communication focuses on economic growth (macro and micro), education and social change. To understand such evolving issues, this section analyses the impact of mobile telephony. A prominent survey conducted by Vodafone Plc. (2005), focused on the impact of mobile phones in Kenya, Tanzania and the Republic of South Africa. The study revealed how mobile phones is used to enhance livelihoods, by assisting individuals communicate better and also providing support for small firms doing business in the region. The survey also reports on how mobile phones are creating new business opportunities for the unemployed, as well as how the business owners in these countries of Africa have developed and growing with the assistance of mobile telephony (Coyle 2005). Moreover, the study initiated a considerable interest within the research landscape, particularly, on the impact of the roll out of telecommunications. For example, one study, in particular, the study on Nigeria's health sector, offers a deeper outlook on some critical issues such as how mobile phone impact on service delivery in teaching hospitals (Idowu and Ogunbodede 2003). In continuing, the subsequent section focuses on mobile interrelationships.

2.4.3 Mobile interrelationships

Micro and small enterprises use of mobile phones depicts the role of information and information-handling technologies within the many rural-urban enterprises that currently lack access to conventional telecommunications or ICT (Donner 2007). A recent research in Botswana reveals how poor rural entrepreneurs rely heavily on informal, social and local information systems (Duncombe and Heeks 2002). These entrepreneurs who operate in mostly remote parts of Africa, have limited or no access to telephones, and therefore, rely on rural development agencies to provide temporal access to information. However, this is not limited to Africa alone; as evidence suggests that Bangladeshi Ladies project in Bangladesh was also initiated as a result of these limitations, resulting in a requirement for assistance from similar donor agencies (Coyle 2005). Additionally, a study by Duncombe and Heeks (2002) revealed that some private operators in Africa have successfully implemented unique concepts to help such individuals and business alike. Consequently, community development, which is on the increase in Africa, has indirectly promoted more inactive businesses into lucrative businesses through their involvement in value creating initiatives and activities. These small businesses use the mobile device to access information from wholesalers, retailers, prices of goods and agricultural foodstuffs and in some cases, recruiting new customers. Many examples have been reported, including the micro entrepreneurs in Kigali, Rwanda (Donner 2007). The report suggests that mobile phones are allowing micro entrepreneurs to develop new business contacts, and also build important social networks.

Furthermore, the impact of mobile phone usage or ICT on private sector development is quite interesting. The private sector development as will be discussed in the subsequent chapters has endured much aggravation (for military governments) and sudden decline in recent years. However, the story seems different now, as new technology is contributing immensely to entrepreneurs in the sector. In retrospection, studies on technological development in Africa are not innovative as claimed

considering the 1993 literature on technological assimilation in small business enterprises owned by women in Nigeria (Aina 1993). The study focused on technological issues in terms of the acquisition of skills and other constraints facing women and also initiated the discussion in West Africa where literatures on mobile technology are fewer. Jagun et al, (2005) research on the "impact of unequal access to telephone: the case of Nigerian Fabric Weaving Microenterprise" offers a much closer discussion of important evolutionary issues of telephony. Here, the authors argue that the demand for telecommunications and information is imperative to aid key activities in small businesses. The findings of study confirm presumptions of telephone use and successfully reinforce the dependency of participants on intermediaries in the trading processes in the Nigerian Textile Industry (ibid). These discussions suggest a considerable gap in the literature, particularly, the impact of mobile phones on enterprises and its effect on entrepreneurship. The most related literatures to this study focus on either small enterprises (Donner 2007) or entrepreneurs plotted in different industries, or small traders access to information by using mobile phones (ibid). Nonetheless, before a conclusion can be made objectively, an exposition is required and this discussion will now focus on literatures within the confines of the chosen African location of Ghana.

2.5   Telecommunication development in Ghana: linking political changes to telecom development (1980-2008)

2.5.1 Period 1: The telecommunication reforms: pre-Rawlings and the Rawlings administrations (1980 - 1996)

The core of Ghana's telecommunications reform was the Telecommunications Accelerated Development Plan (ADP) launched in 1994. This initiative was meant to liberalize and revamp the industry through private sector participation and also support Ghanaians, as well as ensuring effective integration into the global system (Frempong 2003). Frempong suggested that various factors led to the transition from a heavily politicised telecoms environment to a reformed one. Prior to

reforms, Ghana's incumbent (Ghana Post and Telecommunication Corporation), parallel to other developing countries, was solely the regulated by the government. During this period, sector performance was at the lowest ever reported in the history of the country, and this was mainly due to inefficiencies and lack of access. ITU (2003) statistics also indicate that before the reforms of 1996, three out of every 1,000 inhabitants had access to a phone in their respective homes or businesses. Thus from 1980 – 1993, the number of telephone main lines increased by 1,000 a year (on average), and during the period of 1981 to 1987, the total declined. As a result, the incumbent reported a

> *"large foreign exchange loss, which led to declining equity, hence real local tariffs, which were already heavily subsidized through high long-distance and international charges, were declining rapidly and required increasing direct government transfers" (Haggarty, Shirley and Wallsten 2002:* pp.5*)*

Other indirect factors, which significantly affected the industry, were seen as the political influences, which were heavily criticised as a key determinant of the poor performance of the telecoms sector. The transition from a military rule to democratic government attracted the interest of diverse groups such as international surveillances, and the IMF (Ibid). The rationale behind such interest was solely the hyperinflation within the country. Consequently, this instigated a series of funding initiatives, to assist the poverty alleviation in the country. According to the World Bank (1995), as a rule of thumb, reform occurs only when three considerations are met:

1. It is politically desirable, in that the benefits from reform are greater than the costs,
2. It is politically feasible, meaning the reformers are able implement the reform and overcome opposition,
3. It is credible to investors, workers and other actors.

In effect, the problems and strong opposing views from various interest groups led to a sudden transformation, which called for a unison vote for reform. In 1992, the Ghanaian telecom sector was fully restructured (Haggarty et al 2002). Thus, the success of the sector reform ended the monopoly of the dominant operators Celtel and Mobitel. The government of Ghana, therefore, launched the liberalisation, deregulation [competitions] and further privatisation in the industry.

2.5.2 Regulation of telecoms in Ghana

In Ghana, a major aspect of the economic reforms of the Rawlings's regime took place in the last two decades. This event increased the withdrawal of the public sector from direct production of goods and services (Frempong 2003). Frempong argues that the introduction of private involvement in the country necessitated the launch of independent institutions. The purpose was to oversee and ensure competition, efficiency, affordable pricing and quality of services. The institutions formed as part of the telecoms industry reforms within the public sector were also mandated to perform functions that include policy-making, commercial operations and regulations. Regulation however, became the key word in the country whereby creative policy initiatives were developed over the period, in an attempt to attract investment into their inefficiently run public sectors. In retrospection, these regulatory institutions were hastily established in order to satisfy the requirements of donors that had been approached to inject new capital into the facilities, and also to deal with the protest from consumers. These were either in protest against a particular reform condition, or against increases in prices by producers of services considered to be a right for all citizens. According to Aryeetey and Ahene (2005), government of Ghana to deal with the persistence tariff issues established the Public Utilities Regulatory Commission (PURC).

2.5.3 Privatization of telecoms in Ghana

The restructuring of the telecommunication sector in Ghana was largely influenced by the inadequate performance of the incumbent and the incompetent managerial structures in place. Some authors argue that the whole scheme was accentuated by the pressures from international organisations through the Accelerated Development Plan (ADP) launched in 1994 (Frempong 2003). Nonetheless, the performance of the incumbent was purely ineffective as quality of service was seen to be totally and inadequately weak. Therefore, prior to telecoms reforms, the World Bank Report (1988) described the services provided by the Ghana Postal and Telecommunication (hereafter P&T) as sub-standard with less than fifty percent of connected telephones lines in good working order (Haggarty et al 2002). Therefore, registered waiting lists for fixed telephones exceeded 30,000 applicants. Furthermore, the overall poor performance of the sector was not solely limited to lack of capital, however, poor and inefficient administrative machineries were also significant contributory factors (Ibid).

The pre-restructuring era of telecommunication services were basic according to Frempong (2003). These services included conventional telephone, telegraph, fax and telex, which limited subscribers' right to utilize the absolute potential of services. Nonetheless, the World Bank, through the Economic Recovery Programme (ERP) and Structural Adjustment Programme (SAP) of 1989, steered the turning-point initiative. This urged the government of Ghana to divest its interest in a number of state-owned enterprises (SOE) including the P&T to consolidate the ailing economy (Hargatty et al 2002). Additionally in 1990, Ghana Government succumbed to the proposals from the World Bank, and the P&T embarked on restructuring through privatisation (Ibid).

2.5.4 The inception of mobile technology in Ghana

The overall success of the Ghana Telecom sector reform in the early 1990's led to the total liberalisation of the industry (Frempong 2003). This

initiative by the Ghanaian Government was to promote private sector participation, balance the activities of the former P&T and liberalize the market for the sale and installation of telecom terminal equipment. Additionally, this policy eventually permitted the outsourcing of many services to other private sector agencies. The objective was to encourage key actors in the industry to engage and assist in providing efficient services to the public, while core activities were managed by the incumbent telecom sector (Haggarty et al 2002). Consequently, with the aid of the International Agencies, the Ghanaian Government's premier Post & Telecom industry was decoupled into two autonomous institutions, Ghana Telecom and Ghana Postal. The collapse of the incumbent ultimately led to the sale of a 30% stake to Telekom Malaysia, whilst the government held the remaining 70% stake (Ibid). Under the auspices of government policy of the duopoly, Westel, a second national network operator was licensed whilst a third fixed-line operator, Capital Telecom, was granted a licence to operate in rural areas. The efficiency of these policies implemented by the government, accelerated foreign investments in the country, particularly, in the mobile phone industry. Moreover, some other important sector reforms emerged in 1995, when the incumbent Ghana Telecom was privatised, and the establishment of The National Communication Authority (NCA) was finalised.

The NCA (the independent regulatory body) was set up to implement fair competition among operators (Ibid). Accordingly, the new restructured telecoms sector increased the penetration of services within the overall telecoms market. This was considered a success and was welcomed by all industry segments. Studies revealed a substantial improvement in the access to service, where tele density in Ghana increased from 0.29% (1993) to approximately 1.2% (2000) with 205,000 fixed lines installed, as compared to the pre-restructured industry period, where 49,000 installed lines were recorded (Frempong, 2003).   Mobile phone subscribers increased from 1,742 to 40,000 and over 10 million[3] in 1993,

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[3]Dr. Kwabena Duffour 2009 Budget Statement to Ghana Parliament noted that: Mobile subscription increased from 383,000 (2002) to 10,242,916 (2009) with teledensity of 47.8 per cent: - Website: http://ghana.gov.gh/files/2009_budget_statement.pdf

1998 and 2009 respectively. The rapidity of growth in the sector has been astounding, nonetheless the recent takeover of Ghana's incumbent (Ghana Telecom) by global '*giant*' Vodafone (at 70% stake), predicts high levels of growth in the future. Generally, the NCA (2009) report suggest that market liberalisation within the country have clearly been positive. The industry sixth licensed mobile operator was due to start operation in 2009, although critics considers this as unrealistic, given the size of the country (approximately 23 million inhabitants).

2.5.5 Government policy goals

According to Ghana's Ministry of Communication documentation (2004), the telecommunication market structure in Ghana has changed rapidly in an unpredictable direction in the past few years. This, in effect, has initiated the development of new services, marketing options and customer choices. Against the background of these changes are the government's initiatives to establish a fundamental vision for the eventual market structures, to benefit the citizens and businesses in Ghana. The government implemented procedures and incentives to encourage the telecoms market to evolve towards a corporate vision – which is grounded in efficiency, technological advancement, cost reduction, access and improved choices of products and services. Furthermore, the government declared that the new telecom policy goal was to achieve a further transformation of the market structure. The policy focused on the International telecommunications segment, which consists of facilities and services that carry communications signals across Ghana's international borders. This includes licensed gateway operators; SAT-3 access; private licensed VSAT systems and unlicensed international bypass services. Domestic public telephone services were seen as another important market segment, which provides facilities and services, and connects telephones calls between users within Ghana. The government report also states key services[4] offered in the Telecoms sector, including:

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[4]Ghana Ministry of Communication Policy document.2004

- Fixed-Line Networks;
- Fixed Wireless Networks;
- Wireless Mobile Networks
- Public Telephone
- Tele-centres.

The other market segment in the public domain was seen as the Dedicated Transmission networks, consisting of whole capacity, private networks and public distribution network (cable TV, DSL). Reforms were therefore forthcoming in Internet services market segment, which housed Internet services providers; Internet backbone connectivity; Internet cafés and public access points. Implementations of government reform policies were also seen in other segments, such as the broadcasting systems domicile public, commercial and community radios (Annual Report: Ministry of Communication 2004).

2.5.6 Period 2: Rawlings' administration "2nd coming": 1998-2001
2.5.6.1 Evolving market structure

The development of the mobile phones industry in Ghana has followed the general trend in Africa, where mobile phones exceeds the number of fixed-line telephones. Almost 60% (2008) of Ghanaian households have access to mobile telephones. The national mobile telephone density was 32.4% in 2007, while that of fixed-line telephone was 1.6% according to ITU 2008 statistics. Moreover, market liberalisation of voice telecommunications contributed towards the increased penetration of mobile telecommunications in Ghana. Nevertheless, poor quality of service and lack of effective regulator controls (according to the NCA) were the key factors restricting growth in the sector (Haggarty, Shirley and Wallsten 2002). Issues with interconnection and call terminations experienced in networks are widespread across the country, as well as universal access (Bertolini 2002; Falch and Anyimadu 2003). The study on telecom access in the Volta Region of Ghana showed low levels of growth as compared to other big cities in the country. However, some authors argue that, tele-centres are the most significant, particularly in achieving

universal access (Falch and Anyimadu 2003). On the contrary, the Government of Ghana highlights that the Telecommunications Industry is competitive and profitable (Frempong 2009). This claim arguably does not wholly replicate the issues of access on the field, however this divulges the inefficiencies of the regulator. Most importantly, these issues and other pragmatic ones such as quality of service largely contravene the operations of industries - for example, ICT Based sector whose operations are solely dependent on industry structures (West-Brown 2008). Logically, the body of knowledge on these topics are still emerging in the field, which perhaps validate the lack of literatures. However, the few accessible are reasonably feeble given the extent of issues at hand - especially the impact of these on market structure, particularly in relation to the key actors in the field such as the mobile phone product and service enterprise providers.

These enterprises commenced as a result of the 1992-1996 telecom reforms in Ghana, which also initiated the inception of the mobile telecom operators. Among the key enterprises in this sector are mobile phone retailers. These retailers mainly act as intermediaries between the operators and consumers, by retailing calling units, sim cards, phones and providing other services. Moreover, these retailers are solely dependent on the telecommunications industry hence; lack of adequate support and policy ineffectiveness may obstruct their operations and may cause major disintegration. Furthermore, evidence suggests that these enterprises (small-medium-sized enterprises) in Ghana's private sector are the key lifeline to the economy, as they contribute an estimated 40% of the country's Gross National Income (GNI), employment, wealth creation, as well as poverty reduction (Day 2005).

2.5.7 Ghana telecommunication industry key actors

The independent regulator of the Ghanaian Telecommunications industry (NCA) documents five keys (See figure 2.2) industry actors, which includes:

1. The government (Ministry of Communication);
2. The regulator (National Communication Authority);
3. Private mobile phone operators (MTN, Vodafone, Kasapa, Globalcom, Zain);
4. Resellers (mobile telephone resellers, mobile phone hawkers, mobile phone repairers, talk credit/sim card resellers;
5. Internet providers, terrestrial television and FM radio stations.

FIGURE 2.2: Ghana Telecoms Industry Actors
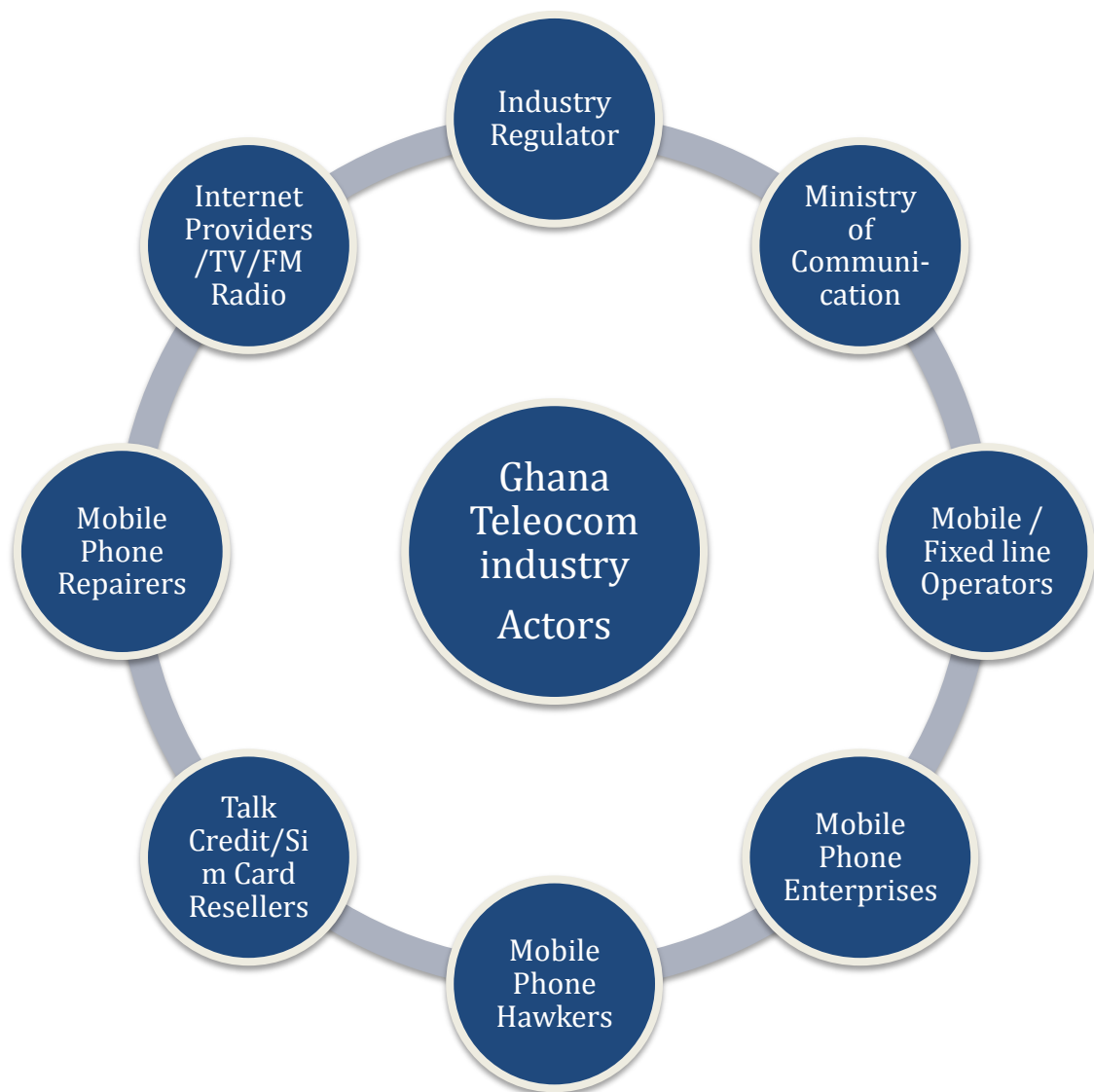
In focusing on the mobile telecommunications market, the NCA Annual Statement (2008) indicates key mobile phone market distribution channel (see figure 2.3). The following illustration describes the Ghanaian Telecoms Distribution Channel.

FIGURE 2.3: Ghana Mobile Telecoms Distribution Channel

LARGE COMPANIES
1)MOBILE PHONE OPERATORS
2) MOBILE PHONE WHOLESALERS (IMPORTS)

RESELLERS
1) MOBILE PHONE ENTREPRENUERS;
2)MOBILE PHONE HAWKERS

CONSUMERS

Source: Author Generated
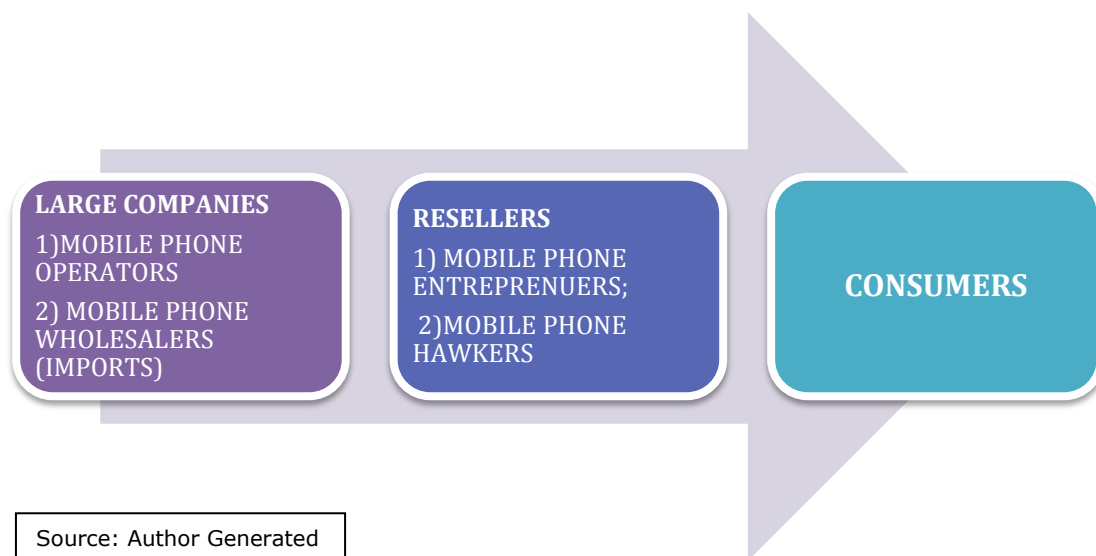
The industry distribution channel comprises large companies, such as mobile phone operators and mobile phone wholesalers (importers). These companies, particularly mobile phone operators provide cellular services to end consumers. The resellers in this category are mobile phone entrepreneurs and hawkers. Primarily, they serve as retailers or intermediaries among the large companies and consumers. However, some resellers according to the NCA are also direct importers of mobile phone receivers. The end of the distribution channel represents the final consumers, mainly end users of the industry's products and services.

2.5.7.1 Mobile phone operators

The liberalisation of telecommunication in Ghana transformed the entire industry structures. Some of the initial changes emerged during Rawlings's second administration. The privatisation of the incumbent, then

Ghana Telecoms (now Vodafone Ghana) initiated significant reforms and intense market competition. However, the launch of Spacefon Limited operations (now MTN) shifted the monopolistic nature of the market to a regulated competition. MTN has remained the market leader even though the company has evolved in terms of its ownership structure. In a similar development, the Mobitel (now Expresso) transitioned from an analogue operator to a digital operator. This, in effect, placed the company competitively, on the Ghanaian telecoms market landscape. These two private companies, as well as the then incumbent, formed the foundation of the mobile phone market structure during Rawlings' 2nd regime: 1998-2001. However, the inception of foreign direct investment in the country instigated three additional market players, increasing the total number of mobile phone carriers to from three to six, at the time of writing-up this study (2010).

2.5.7.2 Mobile phone retailers and entrepreneurs

The mobile phone retailers in the Ghana telecom sector predominantly trade in mobile phone handsets. They are mainly located in the capital, Accra and the neighbouring Tema region of Ghana. However, there has been a longstanding misperception about the nature of this segment in the industry. More on these complexities are discussed later in the study. In the interim, the NCA's definition of the retailers is considered appropriate for this review. The NCA defines the mobile phone retailers as a group of registered enterprises that trades mobile phone handsets to consumers. Furthermore, the operations of these retailers are subject to taxation and regulatory fees. The requisite literatures relating to this group of resellers is limited. This issue is explored further in the subsequent chapters.

2.5.7.3 Mobile phone hawkers

Mobile Phone hawkers principally retail mobile phone handsets on the street to customers (pedestrians). This group of retailers has no permanent location and are not registered or licensed with any of the

authorities mentioned above and their legality to trade is questionable. As at the time of writing, no statistics exist about this segment either formal or informal. However, their physical presence, particularly in the city of Accra is widespread and apparent.

2.5.7.4   Sim card resellers & mobile phone repairers

Sim card resellers in Ghana are categorised into two groups, private and branded. Private resellers stock sim cards from all network providers with no brand or private label restrictions, while branded resellers operate under restrictions by the sponsored provider. In parallel with the mobile phone hawkers, inadequate statistics about these groups of resellers, particularly the private ones, exist. For example, Day (2005) reported about these groups of resellers in his BBC assisted research. Regrettably, further details of the survey are not accessible. However, comparable to the mobile phone hawkers' category, this group of resellers are mostly on the streets corners of Accra, the capital city of Ghana. Besides, mobile phone repairers possess similar attributes in the telecoms market, although their operations are restricted to mobile phone handsets repairs.

2.5.8   Period 2: Kuffour administration: 2001 – 2008

2.5.8.1 Foreign direct investment: significant sector development

The telecommunications market structure shifted significantly when President Kuffour's administration resumed power in 2001. Kuffour succeeded the Rawlings's government through a democratic election in 2000. According to the Ghana Telecommunications Policy documentation (2004), Kuffour's primary objective on telecoms reform was to initiate growth in the industry by promoting foreign direct investment. This initiative steered the release of the telecom-licensing cap, instigated by the Rawlings's administration. This initiative legalised the operations of international organisations such as Zain and Vodafone to enter the market (under favourable conditions). The market entry of Zain and Vodafone literally expanded the competitive landscape, which previously was dominated by MTN Ghana and Kasapa Ghana.

2.5.8.2   Sale of Ghana telecommunication (incumbent)

The mobile phone market, consequently, evolved through further liberalisation and prior to the sale of Ghana Telecom (the incumbent) to Vodafone PLC. The former Ghana Telecom was the only provider of fixed telephone lines and Internet (broadband) services in the country, as well as providers of mobile phone services to the Ghanaian public. The complexities of the sale of Ghana Telecom, is still a long-standing legal battle and will not be deliberated any further in this review. However, what is significant is that – in spite of the obstructions, Vodafone's presence in the industry has augmented an intense competition and innovation, which most industry leaders considers as a positive step to the overall development of the industry. Currently, Vodafone Ghana is the second largest mobile phone company in Ghana in terms of subscribers and the only provider of fixed-line telephones (Annual Statement, NCA 2009).

2.5.8.3   New fibre optics

In parallel to the Ghana Telecom reforms, Kuffour's administration, through the industry development initiative became the first to install fibre optics technology in the country. This significant development also instigated the launch of 2G, 3G and now 3.5.G technologies. Thus positioning the country as among the well developed in terms in telecommunications on the African continent (NCA 2008).

2.5.8.4   New industry policies: talk tax

As market liberalisation and privatisation progressed, the Kuffour's government implemented the "Talk taxation system". The talk tax (as popularly known) essentially shifts communication taxes from the provider to the end user (consumer) (NCA 2008). The prime objective of the talk tax system was to increase revenue and minimise the tax burden on the operators and resellers - to attract investment in the industry. For example, importers of mobile phones are exempt from import duties on mobile phone importation in Ghana. Although, the policy seems to have

improved trading (in terms of wealth creation) in the industry, there is no evidence of this claim either from the government body or other key actors. Moreover, the future of this policy is undetermined particularly, with a newly elected government in power. Further questions regarding these and others are investigated later in this study.

2.6 Chapter summary

The evolution of mobile telecommunications in Ghana has followed the general development in Africa, where the use of mobile phones surpasses fixed-line telephones. Almost 60% of the households in Ghana have mobile telephones. The national mobile telephone density was 32.4% in 2007, while that of fixed-line telephone was 1.6% according to ITU 2008 statistics. The country's sixth licensee is set to start operation, which critics assert as unrealistic given the population size of 23 million. The liberalisation of the Ghanaian telecommunications market contributed towards the increased penetration of mobile telecommunications. Following deregulation, poor quality of service and lack of an effective regulator (NCA) were perceived as key factors restricting market growth (Haggarty et al 2002, Frempong 2003).

Concerns such as poor interconnection and call terminations experienced within and across networks are widespread across the country, as well as universal access. The study on telecoms access in the Volta Region of Ghana showed a low level of growth as compared to other big cities. Though, some authors recommend tele-centres as a way of achieving universal access (Henten et al 2004). Contrary to this, the Government of Ghana has emphasized that the Telecommunications Industry is "competitive and profitable" (Frempong 2009). This claim arguably correlates with the issues of access on the field and also evidently exposes the inefficiencies and credibility of the regulator. Most importantly, these issues and other pragmatic ones, such as quality of service, largely contravene the operations of industries like the ICT Based sector whose operations are solely dependent on the industry structures (West-Brown 2008). Logically, academic literatures on these issues are inadequate and

still developing. However, the few accessible literatures are considered significant to this study. Though, the lack of depth of these literatures restricts the understanding of the extent of issues at hand: particularly, the impact of the evolving Ghana telecom industry on mobile phone enterprises. The development of these enterprises has fairly intensified competition in the industry. Among the key enterprises in this sector are mobile phone resellers – these traders mainly acts as intermediaries among the operators and consumers by retailing calling units, sim cards, handsets and other services. These enterprises depend solely on the telecommunications industry for survival. Therefore any adverse policies may obstruct their operations and cause major disintegration of sectorial reforms. In addition, these small enterprises in Ghana's private sector are considered as a key lifeline to the economy, particularly as they contribute immensely to the economy, in terms of employment, wealth creation, and poverty reduction.

Generally, the discussions in this chapter are grounded in key industry reforms such as deregulation, privatisation and market liberalisation. In the next chapter literatures on small business development and entrepreneurship in Ghana are further explored to facilitate a clearer understanding of the evolving nature of mobile phone enterprises in the Ghana telecommunication industry. Subsequently, the socio-cultural context of the segment will also be examined accordingly.

CHAPTER THREE
LITERATURE REVIEW:
CONTEXTUAL UNDERSTANDING OF THE ENTREPRENEURSHIP AND SOCIO-CULTURAL PERSPECTIVE

3.0   CONTEXTUAL UNDERSTANDING OF ENTREPRENEURSHIP

3.1   Introduction

The previous chapter focused on the key developmental stages of global telecommunication including the telecoms industry in Ghana. However, the academic literatures suggest limited understanding of the rapid evolving mobile phone enterprises in Ghana. The main purpose of this chapter is to gain a deeper knowledge, particularly on key theories and concepts pertaining to these enterprises. Firstly, the discussion will focus on defining the concept of entrepreneurship and entrepreneurial motivations. Consequently, the discussion will follow the key entrepreneurship developmental stages in Ghana in view of the recurrent political changes.

3.2   Entrepreneurs and entrepreneurship: theoretical perspectives
3.2.1 Who is an entrepreneur?

In an attempt to provide an appropriate universal definition for the phenomenon, some theorists over the years have introduced many ways of understanding the concept of entrepreneurship. As demonstrated in Table 3.0, Cantillon (1755) introduced the concept of the entrepreneur, meaning the ability to take charge. Subsequently, a French theorist in 1800's, Jean Baptist Say defined an entrepreneur as someone with the ability to 'marshal' resources in order to respond to unfulfilled opportunities. However, Menger, Ely and Hess in the same decade, added that entrepreneurs have the capability to differentiate goods with a market value among others. Conversely, in 1900's, a group of theorists emerged, which included, Schumpter, Knight, Hayek, Shapero, Druker and Kirzner. Schumpeter defined an entrepreneur as an innovator, who brings about change through the introduction of new technology. Here, the Schumpeterian theory suggests that only people with extraordinary talents have the capacity to be entrepreneurs. In hindsight, Schumpeter and Hayek (both from Austrian School) appear to have similar interpretations about the subject. Hayek suggests that capabilities of

discovery and action are the only means of identifying a true entrepreneur.

TABLE 3.0 Key Concepts of Entrepreneurship

DATE - AUTHOR	CONCEPTS
1755 - CANTILLON	• Introduced the concept of entreprenuer from 'entreprendre' (ability to take charge)
1803, 1817 - JEAN BAPTIST SAY	• Emphasied the ability of the entreprenuer to 'marshal' resources in order to respond to unfulfilled opportunities
1871 - CARL MENGER	• Noted the ability of entreprenuers to distinguish between 'economic goods' - those with a market of exchange value and all others.
1893 - ELY AND HESS	• Attibuted to entreprenuers the ability to take integrated action in the enterprise as a whole, combining roles in capital, labour, enterprise and entreprenuer
1922,1928 - SCHUMPETER	• Envisioned that entreprenuers proactively 'created' opportunity using 'innovative combinations' which often included 'creative desctruction' of passiveor lethargic economic markets
1921 - KNIGHT	• Suggested that entreprenuers were concerned with the 'efficiency' in economic factors by continually reducing waste, increasing savings and thereby creating value, imiplicity understanding the opportunity-risk-reward relationship
1948, 1952, 1967 - HAYEK	• Continued the Austrian tradition of analytical entreprenuers giving them capabilities of discovery and action, recognising the existence of information asymmetry which they could exploit
1975, 1984, 1985 - SHAPERO	• Attituted a 'judgement' ability to enteereprenuers to identify 'credible opportunities' depending on two critical antecedents - perceptions of 'desirability' and 'feasibility' from both personal and social viewpoints
1974 - DRUKER	• Atttributed to entreprenuers a sense to 'forsee' market trends and amke a timely response
1973, 1979, 1997, 1999 - KIRZNER	• Attributed to entreprenuers a sense of 'alertness' to identify opportunities and exploit them accordingly.

Source: Information Adapted from Paul Burns, (2007), Entrepreneurship and Small Business, 2nd Ed. Palgrave McMillan

Additionally, McClelland (1971) recommended attributes such as self-confidence and performance as requisite characteristics in identifying a true entrepreneur.

Although, Gasse (1982) argued that the classification made by McClelland was derisory due to the failure to

"identify the social structures that determine individual choices." (Pp.18)

Furthermore, Kirzner (1973) defined an entrepreneur as someone who has a sense of alertness to identify opportunities. Meaning that, nearly anyone who has the ability to find business opportunities has the potential of becoming an entrepreneur. Moreover, Shapero argued that entrepreneurs are judgmental and have the capability to recognize inventive prospects, whereas Druker (1974) associated entrepreneurs with market forecasting, i.e., the ability to predict market trends. However, Knight in the 1900's suggested that entrepreneurs' traits are linked to economic factors, in the sense that entrepreneurs unreservedly understands the

"opportunity-risk-reward relationship." (Deakins, 2009: pp.6)

Julien's (1998) classification of an entrepreneur is based on two distinctive factors: the economist perspective and the behaviourist perspective. Here, the author affirms Schumpeter's economic perspective as an effective way of defining and understanding the entrepreneur (Julien, 1998: 121). Conversely, his approach is often criticised by some scholars as subjective and limited to purely economic development, psychological and sociological foundations. Nonetheless, the most significant aspect of the author's definition is the impact of value systems in determining entrepreneurial characteristics. Overall, the definitions recommended by these scholars and theorists confirm that there is no unified definition of the concept - although some of the implied understandings are considered significant in this study. In hindsight, particularly on the chosen case study Ghana, these connotations are quite combative given the country's complex social structures and culture. Hence, adopting any of these classifications for the study is considered impracticable and therefore rejected; although the general knowledge gained from these descriptions are constructive for the study.

In reference to some contextual literatures (in Ghana) on the subject, Okelo (1989) suggested that entrepreneurs in Ghana are equally diverse, particularly given the rapid movement of foreign investors from neighbouring Togo, Nigeria, Ivory Coast, and some far countries like Lebanon, South Asia and so forth. Steel and Webster, (1991) argued that, females dominated the country's entrepreneurial landscape. However, the demographics of entrepreneurs in Ghana have changed over the years and now a high percentage of entrepreneurs in the country are males, with majority having earned some basic education, while a minority of the population have an advanced education. Within urban Ghana, particularly the city of Accra, Kumasi (the second- largest city) and Takoradi, reportedly domiciles most entrepreneurs in the country (Kuada 2009). The mobile telecom sector in Ghana along with other researchers, both from within close proximity of these cities and from afar, have indicated considerable interest – particularly in terms adopting a unified description for these entrepreneurs. Evans (2008), (a BBC reporter) attempted to define entrepreneurs in Ghana. The author describes entrepreneurs in Accra and other major cities across the country as "promising and hyped, smooth speaking, skilled and sophisticated Ghanaian-British trained Diasporas." However, these assertions are quite subjective and debatable for this study.

Consequently, another of issue of concern is the distinction between owner managers; vendors and entrepreneurs. In Ghana, these key terminologies are engaged relatively 'loosely' (Kuada 2009). For example, the NCA (2008 annual report) as stated in Chapter 2, identified mobile phone entrepreneurs also as vendors, owner managers and retailers.

**FIGURE 3.0: Addressing various mythologies of entrepreneurs'
characteristics**
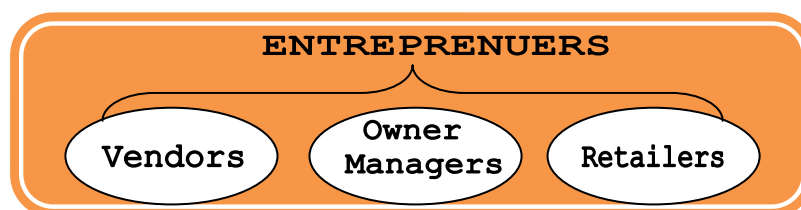
Source: Author Generated

Figure 3.0 shows various mythologies of entrepreneurs' characteristics. In an attempt to resolve these complexities, Julien (ibid) suggests that,

> *"many people (corporate entrepreneurs) will in fact play entrepreneurial roles without ever becoming small business owner-managers. Conversely, small business owner-managers who buy companies instead of creating them, have no vision of what they want to do... Such people cannot be regarded as entrepreneurs."* *(pp. 140)*

Julien's suggested descriptions are premised on two factors, vision oriented and mere role players. Here, vision oriented people could be characterised as entrepreneurs whilst ordinary role players could be just owner-managers. Additionally, Burns (2007) argued that one of the key factors in distinguishing these two is the scale of innovation they practice. However, the issue of vendors as entrepreneurs - in terms of the differences (or similarities) between these two groups still remain uncertain. The Oxford dictionary defines a vendor as

> *"a person or company offering something for sale, especially a trader in the street."* *(2010)*

Consequently, a vendor in the mobile phone industry could be characterised as a person offering telecoms related products for sale. However, what is undetermined is whether these vendors could also be characterised as entrepreneurs in the mobile phone industry. Evidently, the discussion on identifying a working definition for "the entrepreneur" (in this study) has been quite a complex one, given the controversies as demonstrated above. Although, the definitions of the key terms explored are still useful in this study, the complexities as identified may possibly restrict the general understandings of the subject. Therefore the entrepreneur's characteristics and attributes are sought in the context of the empirical data later in the study, in order to understand the mobile

phone entrepreneurs in the telecom industry. In the subsequent section, entrepreneurial psychological models are explored.

3.3 Considering entrepreneurial psychological models

Generally, the psychology of entrepreneurs and the structure of their activities are predominantly reliant on their motivations. Hence, in this section the entrepreneur's psychological models are investigated and discussed in an attempt to understand mobile phone entrepreneurship in Ghana. Among some of the most notable psychologists of entrepreneurial motivations, include Brockhaus and Horwitz (1982). These authors suggest a collection of traits useful for predicting entrepreneurial behaviour. However, McClelland's (1961) popular method of assessing entrepreneurs' traits is the focus of this discussion.

McClelland's entrepreneurial psychological model is based on three traits: the need for achievement, the locus of control and a clear affiliation (see Figure 3.1). However, these suggestive frameworks for analysis are fundamentally premised on one key factor, the need for achievement. The need for achievement in entrepreneurship is more significant in terms of motivations rather than the environment. Although these approaches seem quite restrictive, McClelland argued economic dynamism as an extremely important factor. According to Julien (1998), entrepreneurial activities are traits, which are derived from entrepreneurs' individual early years of socialization, from dreams or family influence. These are argued as significantly serving as the key driving force in entrepreneurship.

However, Chell (1985) contended that entrepreneurial activities and economic development are isolated issues from psychological traits. Hence, projecting traits as a means to understanding entrepreneurial behaviour and identity appears inadequate and less significant. The author suggests three important factors for consideration:

- The environment,
- Personal variables,

- Interaction between personality and environmental variables.

FIGURE 3.1: Entrepreneurial psychological model
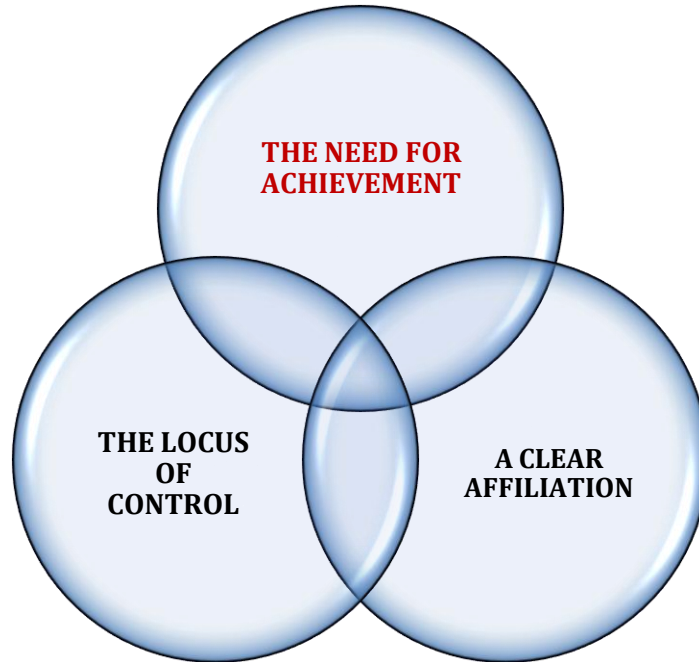
In terms of the environment, the author suggests that the nature of the environment where entrepreneurs are most effective instinctively becomes the determining factor of their activities and motivations. This suggests that entrepreneurs' success rate in a particular environment is most likely to determine whether the entrepreneur progresses in terms of growth and economic development. On personal variables, Chell suggests that the personal orientation of the entrepreneur in the environment is another factor for consideration. In as much as the environment is a determinant for future success, the entrepreneur's orientation becomes a catalyst for achievement. The third and final suggestion is the degree of interface connecting personality and environment factors: these are of dominant significance in determining entrepreneurial activities. Although Chell's theory seems quite practicable among the other theories of psychological traits of entrepreneurship, its applicability in this study will be quite problematic. For example, the criticisms outlined by Chell (2007), broadly suggest the significance of "casting a wider net" in terms of

assessing entrepreneurial activities or understanding entrepreneurial behaviour. Although relevant, the case country's (Ghana) environment offers market opportunities and the patterns of interest groups are significant. Moreover, specific factors such as the effect of culture, family, community, ethnicity and rural-urban migration are more likely to affect the emergence of entrepreneurial activities than most of the factors suggested by the author. On this note, the mobile phone entrepreneurs' psychology or motivations are discussed later in the study. In continuing, the study now focuses on understanding the evolution of enterprise/entrepreneurship in Ghana, drawing on significant recurring political changes.

3.4 Early development of entrepreneurship in Ghana: rural-urban migration and urbanisation

According to the United Nations' report (2008) on Global Urbanisation and Internal Migration, key issues that drive urbanisation include investment and employment opportunities in urban centres. However, internal migrants move to urban centres to maximise their earnings, which are conditioned by their human capital. In most cases, rural-rural migrants as well as urban-origins and origin-oversees, all form part of global migration. In terms of Ghana, the demographics of migrants are a cross-section of male and female, and recent migrants data obtained from demographics and health surveys shows rural-rural migrations among female migrants are popular in 26 out of 46 countries in Africa. (United Nations 2008).

Cornwell (2004) however, argued that urbanisation tends to surge from industrialisation and development. Hence, on the contrary, the arrival of urban migrants to cities can initiate another phase of transition, where an absence of social connections with settled urbanites could mean some difficulty in finding employment in the formal sector. For this reason, migrants shift to the informal sector for employment thereby adding to the black economy, and contributing to increasing unemployment and slum living. The urban population in Ghana since the postcolonial era

(1960's) has increased significantly from 23% (in 1960's) to 38% (in 1992) (note: the last census in the country was conducted in 1992). These statistics stimulated some concerns among policy makers and researchers alike (according to the Ghana Statistics Service, 2010). The key issue here is the predictable loss of rural populations to urban centres, which has had an adverse impact on rural development. Additionally, the statistics also suggest that Ghana is still a nation of many communities with about 62% of its inhabitants living in rural areas. These and other factors have resulted in intense objections from the public and policy makers. For example, policy makers in the country often portray the young, bright and educated in society as "alarming and intolerable" and somewhat condemn rural urban migration (Twumasi-Ankrah 1995). On the contrary, the causes and drivers of rapid migrations, which in turn caused major societal changes, ironically implies that the educated and elite in Ghana, are identified as those who live in the city, and are classed as urbanites.

Caldwell (1969) asserted that purpose of these rapid changes was to 'push' out the eccentricity of rural livelihood and to 'pull' and embrace "western commerce and industry and modern infrastructures of the urban centres." Predominantly, the lack of reputation for farm work, the social degradation and stigma associated with rural living, lack of appropriate jobs, and the dearth of social background of the rural-urban migration population in Ghana, are considered as the key catalysts (Okelo 1989). The author also suggests that the young migrants or 'urbanites' are often inclined to change their extended kinship obligations and interaction with home society, with the very successful showing varying degrees of commitment to the homeland and kin. Consequently, these migrants' frequently return to their respective villages (rural towns) following fulfilment of their aims and desires- as well as reuniting with their families. Some donates to community projects; construct new houses, while others aided to educate young members of their extended families. Twumasi-Ankrah (1995) explains that,

"such endeavours help to enhance the prestige and social standing of their benefactors." (Pp.5)

In recent years, migration of this nature in Ghana is subjected to any region of the country. Typically, school leavers and illiterates from all over the country flock into big cities such as Accra, Kumasi, Sekondi-Takoradi, Tamale, and Obuasi among others, to seek salaried and wage employment (Dawson 1990). According to the author, people's ability and desire to migrate to big cities, introduced a considerable degree of individualism in social life. For example, people could earn their living quite independently from their lineages and kin groups, which is generally considered a distinctive change in society. Therefore, an individual migrant who acquires wealth, without references to their relatives, would be under no obligation to support others – as would have been the case in the previous years. Though there is also a prospect that some migrants transfer remittances to their villages and townships to support their close relations. (Nations 2008; Chazan 1988; ADB 2005).

Invariably, the interdependence and overlapping nature of the effects of urbanisation prior to, during and following the Rawlings's administration are continually developing. According to the African Development Bank (2005) report, though cash crops, wage labour, economic and commercial activities, are directly traceable to the availability of European money. Other factors such as the Missionaries role in the introduction of these crops, and their developments are also significant. Moreover, the peaceful conditions created by colonial rule also enabled freedom of movement and composure. The advent of literacy, which also introduced formal classroom education in the country, similarly played a significance role - in terms of communication between the indigenous people and the Europeans (Broshenka 1975). Urbanisation or rural-urban migration influenced the political movement. These stimulated strong governmental policies to initiate, develop and enhance private sector development within the country (Ibid). The impacts of political changes are discussed in the next sections.

3.5 Understanding the impact of political changes on entrepreneurship in Ghana

Scholars and historians such as Harvey and Harvey (1970) and Nukunya (1992) argue that the background to Ghana's current liberalising economic situation can only be traced in the experiences of four major political and economic periods. This includes colonialism, independence/democratic governments, military regimes, and the present era of democratic consensus politics and structural adjustment. In reviewing these periods, the colonial period (pre- 1960's) according to Harvey and Harvey (1966) instigated Christianity, westernised education, infrastructural development and the growth of villages, towns and cities. These changes were indispensable as a result of the expansion of export agriculture and trade in imported goods.

The independence period, in 1957, introduced an expansion in agriculture; import substituting manufacturing and investments in hydro-electricity; education and social services. Former President Nkrumah's government was overthrown by a coup d'état (1966), and this was followed by more than two decades of military rule, which was separated by two civilian governments, Busia (Progress Party 1969-72) and Hilla Liman (Peoples National Party 1979-81). An overview of development in the country after the conquest of Nkrumah's government in 1966 comprises an ailing economy. This includes unemployment, industrial stagnation and deteriorating social services. Additionally, Ghanaians experienced drought, bush fires, an inflation rate of around 122%, the repatriation of thousands of Ghanaians from Nigeria and a shortage of food, water and fuel (Frimpong-Ansah, 1992). However, the radical political interventions of Rawlings's second military regime evaded what is often described as "total economic and political disintegration".

Predominantly, Rawlings's government blocked the economic decline by reforming the existing capitalist system; attempting to seize assets, reduce smuggling, collecting taxes and rebuilding infrastructure. In 1983, Rawlings engaged the Ghanaian economy in an Economic Recovery

Programme, which is still assisted by the World Bank, and on occasions, has been exhibited as a showcase of successful adjustment lending. The special attention given by the World Bank now makes Ghana a country of special interest for the study of structural adjustment in Africa. Conditions imposed by the World Bank, to a large degree, directed government policies over the last ten years (Toye and Toye, 2005). Policy changes were categorised into three broad headings:

- Fiscal and monetary discipline,
- Trade and price reforms (particularly concentrated on the agricultural sector) and institutional reform, including a programme of state enterprise divestiture,
- New banking regulations and reviews of health and education.

However, one of the most politically complex measures has been the programme of state enterprise divestiture, which since 1988 has been associated with other private sector policies (e.g. domestic infrastructure investment) (Tangri, 1991). The evolution and development of these initiatives over a fifty-year period have had a significant impact on the conception of entrepreneurship. Particularly, social entrepreneurship is evidenced in various forms across the country. Consequently, many social programmes have been created and funded by individuals, families and the government. Hence, the deprived in society have access to technological applications among innovative products and services - all in effort to improve their life and living standards. Evidently, societies within urban and rural Ghana have benefited from the evolving social awareness programmes. However, since there are limited topical studies on the subject, these assertions could not be verified, particularly in Ghana's contemporary society.

3.5.1 The impact of structural adjustment programme (SAP) on entrepreneurship development in Ghana

In continuing, the promotion of small-scale enterprises in the 1990s was part of the government's policy initiatives for Ghanaian's private sector. Predominantly, enterprises within Ghana's informal sector are recognised as significant economic base capable of absorbing and generating employment for the thousands, who generally, have difficulty in securing employment in large organisations and government departments. However, the literature on structural adjustment depicts that there is an extensive agreement that medium and large-scale businesses have benefited from government policies, although there is uncertainty across industries, about its effects on small-scale enterprises (SSE) (Jebuni et al. 1992). Nonetheless, the author also admits that there has been number of studies commissioned to assess the impact of the Ghanaian government's Economic Recovery Programme on SSEs, particularly their growth and export potential.

Hart (1973a) argues that the ambiguities on the prospects of enterprises under new neo-liberal economic conditions and their opportunities to evolve into larger businesses can be considered in general terms with reference to the sociological debates on the 'informal' economy. Hence, the small-scale Ghanaian enterprises from the 1990's can be considered as evolutionary, with employment generating potential. These concepts and others have furthered optimism and respectability from institutions such as the World Bank, particularly the role of informal sector in economic regeneration.

As noted previously, the debate on the informal sector in Ghana is espoused in the work of Hart in Accra (Hart, 1973b). Hart focused on the structure of income opportunities of a group of Northern migrants in Ghana, who later settled in Accra. The author's study focused on the activities and roles of individuals in the informal sector rather than their characteristics, as many actors both operated in the formal and informal economies. To authenticate this claim, he asked the question:

"does the informal sector have any autonomous capacity for growth?" (pp.23)

The responses gathered were noncommittal, though, it was discovered that self-employment in the 'informal' sector in essence was 'a problem' for the economist, rather than for the Ghanaian, who engages in the sector as a 'buffer' between operating out of the 'formal' economy and destitution. Hart's concept entered the mainstream of policy making in development agencies and research institutions. The International Labour Organisation (ILO) (1970) adopted the concept in the early 1970s from a liberal perspective, and identified the informal economy as having potential for employment with the production of goods and services needed by low-income groups. The ILO terminology for those who worked in the informal economy was the 'working poor'. In an attempt to promote the sector, ILO engaged in measures such as: asking governments to take a positive attitude towards the sector, ceasing from demolishing informal sector housing, reviewing trade and commercial licensing procedures in favour of the sector, and intensifying technical research and development work on products suitable for production or use in the sector (Moser, 1978).

However, there were some mixed reviews upon the implementation of concept in various regions. For example, some of the feedback suggested complete dissatisfaction whilst others were positive, particularly on the capacity of the informal economy for growth. Consequently, during the late 1970s and early 1980s an opinionated group from the country's political left, determined the informal economy to be exploitative of the 'petty' commodity producers who participated in it. The relationship between parts or sub-system of the economy was then classified as a cooperation (in a responsive manner) to improve growth in the formal capitalist industry. The approach was based on Marx's theory of different modes of production – where the subordinate position of the petty producer in relation to capitalist industry, are considered as a specific

aspect of the generalised subordinate position of an underdeveloped country to the international capitalist system (Gerry, 1978).

The Marxist approach has initiated few policy proposals from governments on how to develop this sector into the formal structures within working society. Hence, a more complex theoretical model of this sector emerged, which focused on the structural linkages between different production and distribution systems (Moser 1978). Steel's (1977) study on small-scale employment and production in Ghana used an analytical model based on a modern-informal dichotomy of the intermediate sector. Locating a business or employment at a point in time on this continuum helped to:

"illustrate its hypothesized transitional role over time." (pp.14).

On Steel's perspective, modern enterprises are associated with wage employment while apprentices are associated with sole self-employment businesses at the other pole of the continuum (Steel and Webster 1991). The authors established that the small-scale industries that had the potential to absorb more labour and evolve towards the 'modern' sector are the motor (including vehicle servicing and repairs), chemicals, printing, furniture producers and cement block manufacturers. However, Kennedy's (1980) study suggested that business opportunities have been declining over the last twenty years or more, for the artisan-entrepreneur to move out of 'petty' commodity production and establish a large firm, which could compete effectively with the country's larger companies. Nonetheless, this claim is in direct contrast with some other studies on Ghana's 'informal sector', in relation to the promotion of large industries.

A study by Dawson (1990) suggests that earlier economic policies on import substitution attempted to protect national interests and industries from the full commercial hegemony of the world system. Whilst these industries began to deteriorate through lack of investment and eventually fell into crisis in the late 1970s and early 1980s, an economic space was made accessible to small-scale enterprises. These enterprises flourished in many fields, and instigated political uncertainty among crisis in the

country's foreign exchange. Additionally, Dawson's study looked at small-scale Ghanaian industries in two of Kumasi's (second-largest city in Ghana) suburbs (Anloga and Suame). The findings of the study suggested that the economic space created during the crisis large industries, proved sufficiently strong to attract small enterprises into markets in which they had previously been either marginalised or divested (Dawson 1990). These significant findings, subsequently initiated the (new) entrepreneurs to be classified. Since Hart's early work on the 'informal sector,' in Ghana, researchers continue to address the contribution of the informal sector to the Ghanaian economy, however the emphases are quite diverse. For example, Steel and Weber's study was grounded in the following hypothesis:

> *"If African economies have been dominated by very small enterprises of fewer than 10 workers, then why has the evolution from small enterprises growth towards larger organisations not occurred in other more established sectors of the informal economy" (Steel and Weber, 1992, pp.23)*

Steel and Webster's general cross-industry study in 1992, emphases on SSEs in Ghana, and predicted that SSEs within this sector were likely to continue to operate with fewer success, as the opportunity for increased demand is undermined by augmented competition (Sowa et al, 1992). Though, the Overseas Development Institute's findings contradict Steel and Webster's data. For example, over 70 per cent of respondents in the sector suggested, "they had no problem with demand". Evidence implies that some sectors "have the advantage of superior flexibility in the face of changing market conditions" (Ibid). Kennedy's (1980) study shows optimism about the role of small producers to create employment and provide services with low cost, such as essential goods for the urban and rural poor. In addition, the author described SSEs as

> *"essential to the survival of the multinational corporations as they help to keep modern-sector wage levels low." (Kennedy 1980: pp. 24).*

Kennedy almost dismissed the relationship between small-scale labour resources and large-scale industry and multinationals. On the contrary, Ninsin (1991) considered this as a starting point for the analysis of Ghana's informal sector. Ninsin's work through the 1990s was based on the Marxist tradition of analysing the informal sector. He began his analysis by inquiring why Kennedy could not,

> *"grasp the character of the exchange relations between the capitalist firms and the informal sector." (Ninsin 1991: pp. 2)*

However, the author's alternative explanation seems relatively 'scientific' as it stressed the dependent and subordinate relationship of the 'informal' sector in Ghana to the 'formal' capitalist peripheral economy. The 'informal' sector provides a subsidy to the formal sector, in terms of a low cost 'reserve army' of labour, a 'safety net' for the unemployed, and an exploitable network for retailing and distribution of products from the 'formal' sector. These parallels 'informal/formal' relations in Ghana, similar to strategies industrialised countries engage in profiting from developing countries. The concept of the 'informal' economy is a defaulted one – coined by sociologists – as result of their inability to develop alternative modes to analyse problems of development in developing countries. The 'informal' and 'formal' tend to be analysed as interrelating systems, with the two forces in the interface being 'capital' and 'labour'.

Ninsin (ibid) traces the relationships of 'capital' and 'labour' historically, and finds that since the early 1890s, British colonialist trade policy produced self-employed petty traders supported by a clerical class. This was in an attempt to service the colony's exports of primary products and the country's imports of manufactured goods. Consequently, the industrial labour force was established with the Nkrumah's industrialisation plan, but unsuccessful, despite the trade barriers introduced to protect it. Principally, the plan was ineffective owning to industrialised countries that had a competitive advantage in most of the industries, which the government of Ghana was inclined to develop.

Generally, Ghanaians in the informal sector have been characterised by international and national capitalists, as acting in the role of hawkers, by selling products rather than producing them and their inability to afford most foreign or 'formal' products themselves, whilst 'informal' traders produce and consume inferior products. Ninsin suggests that 'capital' and 'labour' tends to be anonymous factors which, through historical relationship has produced a version of a Ghanaian informal economy within which there is "nothing but a desperate act of survival" (ibid: 320). However, Ninsin's work has a proclivity to be rather derisive for the reason that the 'informal' sector can be a place of dynamism and industrial regeneration.

3.5.2 Enterprise development during Nkrumah-Busia Administrations (1960's)

The Nkrumah-Busia administration (1960's) implemented the first Ghana Business Promotion Act and the Aliens Compliance Act, which resulted in the deportation of many non-Ghanaian African workers in an attempt to promote private sector development. Although, the administration was largely criticised, particularly on the unethical nature of their governance, these policies led to many private sector growths. The Nkrumah-Busia government was overthrown by military coup in 1972 (Chazan 1988); however these policies has remained the catalyst of the private sector and have been consequently supported by successive administrations, specifically the Rawlings's administration. The subsequent sections emphasis on the impact of these policies.

3.5.3 Enterprise development during Rawlings's administration I & II: 1981 – 2001

The Former Head of State and President, Jerry Rawlings's first military government (hereafter Rawlings Administration I or 1st coming of Rawlings) was perceived as a response to the 'popularist' call for social justice and a renewed morality to improve the standards of living in Ghana. The preliminary response from this government was to seek

assistance from the International Monetary Fund (IMF) to combat the ailing economy. Furthermore, Rawlings's military government introduced intensive reform measures, which significantly impacted on a number of industrial groups, including:

- The small-scale enterprises,
- The general business community,
- Entrepreneurs,
- Successful large farmers,
- Professionals.

These private sector groups (for indistinct reasons) were identified as opponents of the government and subsequently prosecuted as radicals. Business people and wealthy farmers were excluded from the government, and perpetrators (protestors) were punished. The government seized goods owned by various groups in the private sector (also known as "Kalabule"), which were traded at higher prices by military forces, and government officials in "black markets" across the country. In hindsight, these representatives of the government – became the sole beneficiaries of these commercial activities. For example, most the officials profited immensely from retailing confiscated goods. Generally, the private sector in Ghana was deeply influenced by such disreputable behaviours and is often considered as the most significant in the history of entrepreneurship in Ghana. Additionally, the "kalabule" era also stimulated illegal self-employment for economic survival, which according to Rimmer (1992), is the second of its kind since colonialism. Hitherto, depravity and profit making were often linked, as Rawlings's administration, repeatedly characterised entrepreneurs as 'burglars'.

Subsequently, in effort to control corruption in the private sector, prices of goods were determined by the state; and offenders such as market women (held trading in official controlled goods) were publicly harassed and punished. Thus, a number of small businesses were closed down by the state. The succeeding Rawlings's administration in 1992, attempted a major overhaul in effort to gain public support, by implementing policies

such the Accelerated Development Plan (ADP) and Privatization of state owned institutions such as the telecommunication sector (Yeebo 1991). However, many entrepreneurs who established their businesses in the 1990's are still stigmatised by Rawlings's ferocious regime. According to Frimpong-Ansah (1992) and Tangri (1991), the eccentricity of the Rawlings administration and its impact on entrepreneurial behaviour in various industries are significant. Although the impact this have had on the telecommunication industry is undetermined. These are verified later in this study.

3.5.4 Understanding Rawlings's administrations impact on entrepreneurship in Ghana

Generally, the history of entrepreneurship in Ghana (as discussed earlier) is incomplete without the historic viciousness inflicted by the military governments on entrepreneurs in the 1990's. These events are often described by some authors as the perilous times in the history of entrepreneurship in Ghana (Frimpong-Ansah 1998). The fear of terror by the country's brutal military regime, and under cover trading activities by brave entrepreneurs, activated an immediate decline and a sudden shift. On the account of the researcher, many notable entrepreneurs migrated abroad, in fear of harassment and subjugation. The dreams of becoming an entrepreneur remained unpopular across the country, and even the few who persisted, literally lived in fear of terror (ibid). Most businesses collapsed and so was the general entrepreneurial spirit in the country.

However, some spirited individuals (entrepreneurs) managed to survive in the business environment and are often considered as the birthstone of entrepreneurship in Ghana (ibid). Whereas, some authors and researchers describe the re-birth of entrepreneurship in Ghana, as the consequence of former President Kuffour's government's initiatives, Frimpong-Ansah (1998), argues that the key driving force in reviving entrepreneurship in Ghana was the democratic nature of the Rawlings government.

3.5.5 Understanding the Kuffour's administration and its associated impact on entrepreneurship in Ghana

The implementation of new technology systems to support small-scale enterprises, the Ghana's telecommunication reform (particularly market liberation, privatization and deregulation of Ghana's incumbent operator) and the establishment of flexible trading barriers, were all introduced by the Rawlings's administration of the 4th Republic. These developments also invigorated the entrepreneurial spirit of individuals who had experienced vicious exploitation by the government in the past (Frempong 2009). However, the true liberalised market was demonstrated by entrepreneurs on the streets of Accra, following to the election of Kuffour's government in 2001. This event also coincided with the 2002 declaration of mobile telephones surpassing fixed lines across the globe (ibid). These activities invigorated the ICT-Based entrepreneurs in Ghana, and stimulated the telecoms market. Consequently, the reformed mobile phone sector trades included mobile phone shops; 'space to space' mobile telephone resellers; sim card resellers; new communication points; wireless services; and so forth.

3.6 Classification of enterprises in Ghana

The general classification of enterprises in Ghana follows three main categories: Micro and Small-Scale Enterprises, Medium-Scale firms and large firms. In this section, the nature of these enterprises is discussed based on the relevant literatures on Africa.

Micro and Small-Scale Enterprises: Micro enterprises consist of one to three employees, mostly in the informal sector. Recent reports suggest that only 2% of African businesses have 10 or more employees. Notwithstanding donor agencies and NGO's support over the last 30 years, the expected growth and transition of most informal-sector small-scale enterprises into medium or large enterprises have not materialised (Rugimbana and Spring, 2008).

Medium-Scale African Firms: A relatively small large-scale enterprise sector positioned among small-scale and large enterprises. These enterprises are quite rare in the African region and are often described as the 'missing middle' in African Economics (Esbin, 1994). However, studies in developing countries, point to a viable and emerging medium-scale sector. Snyder (2000) identified a growing segment of Ugandan owners of middle-level businesses.

Large-Scale Enterprises in Africa: A small percentage of African-owned businesses are large in terms of size. These large enterprises in Africa are identified as formal-sector enterprises that conform to regulations and exhibit high levels of human and financial capital (Bowditch, 1998).

This study focuses on formal Small Scale Enterprises in Ghana's mobile telecommunications sector. According to Frempong, (2009) the following characteristics define these enterprises. Thus, SSE's in Ghana have

- Between 2 and 10 employees,
- Adequate business records,
- Have a separate business bank account,
- Pay taxes,
- Registered with all required authority, have a physical address, and contact details.

The choice over this group as opposed to other enterprise groupings is primarily due to the lack of academic literatures and the significance of the chosen sector on the economy and industry. The inclusion of other mobile telecommunications group of Informal Operators or Survivalist (petty traders and hawkers) is inappropriate for this study, as such actors, particularly, in Ghana,

- Lack credibility,
- Legitimacy,
- Status.

Therefore, this group of actors may render the study limited or perhaps inapt if adopted and therefore rejected. Small Scale Enterprises form an integral part of any economy and exist within a dynamic environment. In an open economy, business entities are influenced by a number of controllable and uncontrollable factors in their respective business environments (Goss 1991; Eyiah and Cook (2003); Liedholm and Mead (1999). Chazan (1988) emphasises this statement in her description of Ghanaian voluntary associations and extended networks, as having

> *"underwritten the parallel economy and laid the foundation*
> *for economic survival." (pp.2)*

Kennedy (1980) studied one hundred and twenty-six manufacturing firms in Ghana, which included sixty-one 'small' firms. According the author, forty-six were very small and kinship connections were found to be beneficial to a large number of businesses. These connections were measured in terms of managerial assistance in delegating authority and decision-making and employment of relatives in positions of trust. In financial terms, forty-two percent of businesses had taken gifts and loans for investment from relatives, while others benefited from property inheritance. Okelo stated that there is a

> *"psychological satisfaction that stemmed from the prestige earned*
> *by being a leading member of a kinship network." (Okelo 1989:*
> *pp.8)*

This understanding conforms to the definition of the SSE in Africa. The author similarly describes SSEs as having

> *"Small size, unstable informal structure, ease of entry, requiring*
> *very little capital to start up, high flexibility, limited formal*
> *education required, tends to be labour intensive, generally a one*
> *person or family business. A large percentage of these are operated*
> *by women and they often use local raw material/inputs and cater*
> *for local/surrounding markets." (pp.3)*

Storey (1998), argued that the definition of SSEs has caused more controversies than any other concept in the history of business and there are reportedly some 50 definitions covering 75 countries. Consequently, most researchers substantiate the lack of consensus by generating their own working definitions, which is therefore considered more appropriate for this study (Harper 1984).

3.7 Understanding the nature of ICT based enterprises (mobile phone enterprises in Ghana)

The evolution of telecommunications in Africa stimulated the inception of the ICT-Based industry (the digital economy or knowledge economy or IT sector). This dynamic sector has created diverse opportunities for both traditional and contemporary entrepreneurs in Ghana. Enterprises in this sector include cybercafés; telecentres; Internet service providers; mobile phone shops; computer hardware assemblers, etcetera. However, there are some misconceptions about the true classification of an ICT-Base Enterprise in the telecommunications industry. Narashimhan as cited by Heeks (2008) recommends a fundamental classification of ICT-based enterprises in terms of Intensive versus Extensive uses of ICT:

> "*Intensive means an application of ICT to pre-existing processes and outcomes, such as computer-controlled production machinery or delivery of government services via the internet; whilst the Extensive means application of ICT's to new processes and, hence, to new products and services.*" (Pp.4)

As stated in chapter 2, mobile phone enterprises activities mainly include buying and selling of mobile phone handsets. This is characterised as a section that engages extensive uses of ICT. Hence, this study focuses on extensive ICT based enterprises, which basically mean that such enterprises could cease operation if there was no mobile technology or in this case mobile phone handsets.

The mobile phone retailing sector in Ghana is a segment of the ICT-Based Industry, (NCA, 2008) which provides mobile phone services such as voice (calling units), mobile phone handsets and accessories to end consumers. The size of the mobile phone retailing sector in Ghana varies considerably. There is approximately five different divisions within this sector - ranging from basic "corner of the street outlets" to be fully structured businesses, especially in urban centres. Since some of these categories (hawkers, street resellers, and repairers) are not registered with the requisite authorities, this study focuses on the registered sector (legitimate mobile phone enterprises), as one of the primary samples.

3.8 Socio-cultural perspective
3.8.1 Introduction

The discussion in preceding sections suggested that the symbolism of entrepreneurship correlates in parallel with the rapid social movement, which originated from the pre-colonial era (Broshenka 1966). In effect, to understand the basic characterisation of entrepreneurs, it is indispensable to draw on the key drivers of changes that resonate with the contemporary entrepreneur in Ghana (Nukunya 1992). Critical drivers of change as claimed by researchers and academics of sociology and anthropology are traditional and family factors. Therefore, in this section of the study, an examination of the history of Ghana is engaged to assist in understanding the evolving entrepreneurship in Ghana (Harvey and Harvey 1966).

The pre-colonial era (pre 1957) witnessed a massive trade movement, which was necessitated by a variety of factors that initiated alterations and modification in social systems within Ghana. The symbolism of entrepreneurs in Ghana originates from the historical account of the people from Larteh, Ghana. This group of entrepreneurs constitutes about 40% – 50% of entrepreneurs in Ghana (Harvey and Harvey 1966). In the early colonial times and periods preceding them, travelling outside ones' area, was not only unsafe, but required considerable physical exertion. Consequently, men dominated long distant trading with kings and

important chiefs as the principal entrepreneurs (although their subjects carried out the actual transactions on their behalf). Nevertheless, local trade, including the marketing of foodstuffs and other consumer goods, has since been the domain of Ghanaian women (ibid).

According to Broshenka (1966), gradually with improvement of transportation, and the emergence of fewer hazardous conditions, women virtually took over trade. The crucial position of women as entrepreneurs as well as in many other aspects of economic life is not solely a Ghanaian phenomenon and is similarly portrayed across many parts of Africa. The author reports that women in history gathered in market centres, not only for circulation of goods, and also for social networking and forming acquaintances. As mentioned earlier, access to transportation, developing a secure society, monetising the economy, and stimulating a new movement of social class were all associated with entrepreneurship prior to the country's independence.

3.8.2   Historical overview of Ghana's social structures

Documented accounts of the evolving Ghanaian social structures are limited, and the rapidity of change is apparent, such that incorporating a period to bind this discussion will seem impracticable. Consequently, selecting a subjective time limit could perhaps assist in incorporating as many critical indicators as possible.

Ghana, formerly Gold Coast, is a Sub-Saharan African country situated on the Gulf of Guinea, under the western knob of the African continent. Harvey and Harvey (1966) describe the total area of Ghana as 91,843 square miles and the country's west is bounded by Ivory Coast, Upper Volta to the north and Republic of Togo to the east. Ghana's first European contact began early in the 15th century and the arrival of the colonial masters was methodical, beginning with the Portuguese, then the English, French, Dutch, Swedes, Danes and Branden-burgers. Although, they arrived at different times during colonialism, their mission was similar and fairly uniform - they mostly traded guns, clothes and spirits -

for slaves, gold, ivory and pepper. The 18th century missionary activities introduced a new wave of Christianity and civilization to the various societies across Ghana.

Predominately, the English showed absolute domination in the 19th century and gradually surpassed their European rivals. This gradually led to the early exist of the Europeans from the country. Subsequently, the British protectorate later became the Ashanti state in 1901. Stability ensued which led to emergence of enlightenment, and steered the birth of nationalistic movements, a new political awakening, followed by World War II. The dissatisfaction of young educated 'elites' in the society and post war, accelerated the drive towards independence, led by Kwame Nkrumah (first president of Ghana) in 1957. Ghana's population consist of rural-urban workers, herders, traders and fishermen. Matrilineal, patrilineal, and double-descent systems of social organisations as well as villages and chiefdoms contributes to the national mosaic.

The pre-colonial social systems, to which Ghanaians belong, consisted of both non-stratified and highly stratified societies. Essentially, the classifying principles were based on locality, kinship/family, and clan structures. Similarly, in today's society, influential chiefs are still selected from high-rated lineages in various ethnic groups. Consequently, membership in a royal ancestry carries considerable prestige. In Ghana's pre-colonial social order, kinship, lineage, and locality, provided the framework for social, political, religious, and economic organisation. However, the entire process was reformed after the colonial era, and consequently, the modernization of Ghanaian economic, social, and political life contributed to the country's independence in 1957.

Fundamental to these changes were: improvements in communications and infrastructure, urbanization, export growth, cash-crop economy, and the development of Western education (Wilks 1999). To accelerate the pace of modernization, the Education Act of 1960, established formal education both free and compulsory, but attitudes toward change - varied from group to group. As Ghana's population increased from

approximately 6.7 million in 1960 to 8.5 million in 1970 to an estimated 17.2 million in 1994, (currently stands at 24,339,838, 2010), the central government found this increasingly challenging to implement further improvements in the standards of living. Additionally, population growth threatened to overhaul food production and economic growth (La Verle 1995; Harvey and Harvey 1966).

3.8.3 Colonialism & post colonialism: assessing the impact on society

The early years of colonialism still remain one of the long-lasting events in the history of Ghana. Generally, the concept of colonialism has attracted a lot of interests from historians, sociologists, anthropologists and so forth, worldwide (Osei-Kofi 1967). Although, the sense of dominance of one human group over another through illegitimate means, are the foundation of many debates (La Verle 1995). Before generating a working definition for this study, an overview of the prominent accounts of the Aborigines, Indians and Africans are assessed to facilitate a clearer understanding of colonialism. In the paradoxes of colonialism, the emphasis is often placed on geographical locations, such as Asia and Africa, but the Aborigines, who inhabited Australia for over 50,000 years, and almost ignored by many historians, is considered significant (Page and Sonnenburg 2003).

The Aborigines were under the control of the British Colony for 150 years, when their land was illegitimately declared 'terra millius' (land belonging to nobody), leaving the indigenous owners of the land (Australia) as an absolute protectorate of the British Crown. Similarly, the Europeans including the British plundered, conquered and dominated nations like Nigeria, India and Ghana. These colonial activities caused dramatic social transformation, particularly in Ghana. Consequently, Ghana became the first in the African region to be taken over by the Europeans (and the first to gain independence on the continent) (Osei-Kofi 1967; Wilks 1999; Brokensha 1966; and Harvey and Harvey, 1966).

By the middle of the nineteenth century, the English had succeeded in excluding their European rivals from the Gold Coast, and the English attitudes towards the assumption of responsibilities on the coast remained ambivalent, until the Gold Coast colony was established in 1874. However, British interests vacillated between governmental and private influences in Ghana. Colonialism was undoubtedly the one with the greatest impact on social institutions, as its effects were felt with almost equal force throughout the length and breadth of the country.

The effects of the colonial powers caused the reform of the legal framework to include practices and measures, as the people of Gold Coast (Ghana) were unfamiliar with English as the official language. Similarly, the establishment of a new colonial government above the existing traditional political structure, new monetised economy and trade evolution, were among the notable changes which form the foundation, during the post-colonial and independence eras in Ghana (Harvey and Harvey 1966).

Moreover, post-colonialism represents the political struggles of societies that experienced the transition from political dependence to autonomy. This concept often attracts numerous controversies, particularly with regards to the meaning and the general applications of independence. Post-colonialism is often been misinterpreted, as post-modernity or post-modernism. Hence, in order to assert the post-colonialism theory in the context of this study, key theories in relation to the concept are discussed: i.e., Modernism, Post modernism or Post Modernity and Liquid Modernity, which have until recently generated much interest from modernist students and theorists alike. Consideration of the evolutionary nature of society is important as it does indeed impact on the behaviour of society and societal groups, in terms of general lifecycle, employment, trade, etc. The approach for this discussion follows what is categorised as the 3B's meaning three sociologists namely, Bauman, Bordieu and Beck. The choice of these sociologists is premised on gaining a deeper understanding of the key sociological concepts, by way of understanding the evolution of mobile technology in complex social-cultural settings. The

initial step is to evaluate Bauman's theories on Modernity, Post modernity and Liquid Modernity in order to understand its applicability to the Ghanaian situation. Bourdieu's social and cultural capital is accessed in the same manner. Beck's flexibilization of work theory is also engaged to understand the effects of technology on society in Ghana.

3.8.4 Considering some sociological theories: 3 B's
3.8.4.1 Bauman's liquid modernity

Theorists of post modernity or postmodernism collectively argue on one significant theme: the massive cultural shift, which has occurred in time-space compression. Although, various postmodernists refer to this as a radical break from modernism, other authors depict postmodernism as the exhaustion of modernism. Jameson (cited by Sarup and Raja, 1996) views postmodernism as nothing short of 'cultural logic of late capitalism, 'this synchronizes with the views of Harvey and Harvey (1966) on-post colonialism. Hitherto, there are still some variations, i.e., the later emphasises the effects of time-space compression. Nonetheless, the question pertaining to this study is, whether the knowledge of postmodernism could facilitate a deeper understanding of the societal changes in the Ghanaian context. Besides, could postmodernism mean post colonialism?

During, (cited by Ashcroft, Griffiths and Tiffin 2006) contends that the concept of post modernism has been constructed to

> *"Intentionally wipe out the possibility of post-colonial identity."*
> *(Pp.25)*

The author further argued that the proclivity of post colonialism deems fit in the context of Africa, in that the nations of Africa especially have been victims of imperialism and therefore, post-colonialism could perhaps be regarded as the need to achieve an identity untainted by "Universalist or Eurocentric" concepts and images. However, Turner (1990) asserted that although developing countries such as countries in Africa do not have the

same economic conditions as the western world, capitalist culture and technology have infiltrated many African cities. This perhaps is accurate, considering some of the stories of the daily lives of rural, and likewise, urban dwellers in Ghanaian communities. Sarup, (1996) suggests that,

> *"One of the ironies of postmodernism is that philosophically it rejects universalism and espouses relativism." (pp.18)*

Postcolonial writers like Appiah (cited by Ashcroft et al 2006) concur that,

> *"The post in post-colonialism is very different from that in post-modernism, for it is the post of a space-clearing gesture, a gesture." (pp.27)*

These contributions suggest differential opinions of the subject. Thus, to avoid any subjectivity, post-colonialism in this study is defined as the aftermath of colonialism, particularly, referring to the aftermath of the colonial society of Ghana and the significant changes that came with the new independent societies in doing business. Moreover, the concept has little influence on this discussion, due to lack of academic literatures on the case country Ghana, though significant.

In continuing, the concept of liquid modernity proposed by Zygmunt Bauman (2000), a sociologist, is widely considered in the context of this work. Literally, Bauman's work interprets a shift from post-modernity to liquid modernity, a concept that he considers as an appropriate means of making sense of the contemporary world. Bryant (2005) suggests that the concept,

> *"sets itself no objective, draws no finishing line, assigns the quality of permanence solely to the state of transience...Time flows; but it no longer marches on to any destination."(pp. 127)*

This statement suggests that the present period of modernity (liquid) is characterised by a continuous and iterative transformation, which is

dissimilar to the postmodern theory or the era of solidity. Meaning that, there has been a rapid shift from solidity to liquidity. In essence, melting the solids means to detach unnecessary compulsion such as the rigidity of customs and traditions of the pre-modern solidity state: increasing the fluidity and unleashing deregulation, liberalization, and perhaps 'flexibilization'. Generally, Bauman's liquidity concept of modernity appears to integrate well in the modern society given the rapid emergence of new technology (Page and Sonnenburg 2003). However, Lee (2005) argues that engaging these theories in developing world is relatively contentious. The author suggests that,

> *"The developing world cannot but become trapped between the dream of solid modernisation and the reality of liquid transaction. In that sense, the liquidity overflows to dampen the agenda solidification." (pp.75)*

Arguably, this statement confines the understanding of the concept and its application to analysing socio-culturally embedded societies - as the author focuses on the physical development aspects, in terms of infrastructure and institution. This study seeks to understand the evolving nature of mobile technology in a complex socio-cultural environment. In this case, how changes in technology, for example, the use of mobile phones impact on relationships (creating a "liquefied" relationships) in society.

The global impact of technology is apparent and parallel with the Bauman's liquid modernity concept. Nevertheless, the change from modernity, post modernity and now liquid modernity or liquid state is more obvious in the west than in Africa as evidenced in the discussion. However, the critical point here is the degree to which liquid modernity concept applies to the Ghanaian situation, particularly mobile phone entrepreneurship. Hence, to substantiate a clearer understanding and avoid possible subjectivity, Bauman's liquid modernity will be analysed in the context of the empirical data later in the study. In continuing, the

discussion now considers Bourdieu's social/cultural capital in a similar approach.

3.8.4.2 Bourdieu's social and cultural capital

Pierre Bourdieu (1980), a French sociologist, was the first to use the terminology of social capital. Since then, many theorists in different disciplines have shown interest in the subject. Social Capital is defined as:

> *"the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition." (Bourdieu 1985, pp. 248; 1980)*

Principally, some modern quintessence of social capital includes trade unions, voluntary organisations, political parties, and religious organisation. Hence, the formation of a group can produce a sense of unity membership, and in this instance, a "name" could be adopted to represent all memberships (Bourdieu and Nice 1984). The fundamental core of the concept is the significance of individual involvement in groups, and the purposeful conception of collaboration for future mutual benefits. In effect, social networking could not be formed naturally unlike personal level relationships. Consequently, such social networking, grouping or membership groupings, are formed on purpose, and with the intention of each member deriving some sort of social benefits. For example, a member of social grouping could be allowed to have access to all resources generated by the group. Moreover, the level of access to (in terms of worth and quantity) resources could also be mutual across all individuals in the association.

Coleman (1988) argues that memberships or groups forming social capital have a duplication consequence on the control of other forms of capital, such as economic and cultural capital. However, individuals "physical" benefits from memberships – may be different in some other organisation. For example, in voluntary organisations, the growth of social networks is

reliant mostly on the individuals or members, which Bordieu (ibid) characterises as

> *"mutual cognition and recognition." (Pp.251)*

In Ghana, the significance of social networks is noticeable, and is considered significant by members of society. Hence, the characteristics of such groupings are diverse, and ranges from institutionalised groupings (such trade unions and political parties) to small associations. The most significant of such groupings in Ghana are the voluntary organisations, which normally emerge in the form of religious groups and some high social class motivated groups. For example, almost all churches in the country have some sort of membership groups such as men's/women's fellowship, which are largely patronised by church members. These groups make frequent monetized contributions each calendar month towards a group fund. The benefits mostly accessed by the members, are mutual in terms of the amount and rate of recurrence. However, other associations tend to support members subject to years of participation. Thus, senior of associations have access to more resources, in terms of volume, while junior members have limited access.

Moreover, in voluntary organisations, community membership groups are dominant. Some of these groupings include individuals deemed wealthy in society. Such associations are formed to attract admiration and recognition from society. In this study, given the limited literatures on mobile phone entrepreneurs in Ghana, the researcher will not make any assumptions regarding Bourdieu's social capital, as its considered impractical. Therefore, this theory will be verified later in the study.

In addition, Bourdieu also introduced cultural capital – another form of capital, which primarily focuses on non-fiscal collective benefit that supports "social mobility" (Bourdieu, 2001). Cultural capital comes in three forms,

> *"embodied, objectified and institutionalised." (pp. 47)*

107

According to this definition, embodied cultural capital focuses on self-inherited assets over a period of time. However, it depends largely on the individual's personality, cognitive style or 'habitus'. The second form of cultural capital is objectified, and relates to material assets that are self-owned and could be conveyed for monetary earnings or used figuratively as another form of cultural capital. The third cultural capital is institutionalised, which deals with an association's acknowledgment of qualifications held by an individual. For example, this concept is mostly used predominantly in employment circles, where individuals are assessed based on their qualifications. Nonetheless, it seems that entrepreneurs who demonstrate their level of expertise in certain fields and affiliations could also use institutionalised cultural capital.

In applying these concepts to the Ghanaian situation, all three forms of capital may have a role to play. However, these assertions again could not be confirmed hypothetically or in academic literatures, particularly in the Ghanaian mobile phone industry. Since literatures on this subject are extremely lacking, these theories are further tested in the empirical data later in the study, in order to substantiate its applicability in Ghana's mobile phone industry.

3.9 Chapter summary

The chapter, firstly, explored the key definitions of the entrepreneur, in order to adopt an accurate working definition for the study. However, the review of the literature confirmed the lack of unified definition at the time of writing this thesis. The most relevant definition as provided by Okelo (2009) seem more appropriate for this study, however, this is verified in the context of the empirical data later in the study.

Secondly, entrepreneurial psychological models were also explored in order to gain a deeper understanding of the mobile phone entrepreneurs' motivations in the industry. The literature suggests complex theories, which are deemed inappropriate for the Ghanaian case. However, Chell's

(1985) recommendations on measuring entrepreneurial psychology are evaluated later in the study.

Furthermore, the chapter also reviewed parallel political and enterprise development literatures to understand the key development and complexities surrounding the rapid evolution of mobile telecommunication enterprises in Ghana. Additionally, evaluations of the key critical factors, which influenced entrepreneurship in Ghana at the institutional level, were discussed. Essentially, the key dynamics of the mobile phone sectorial development are largely influenced by government policies, and international organisations, such as the World Bank. However, the outcome of this rapid movement signifies that key actors in the business sector are also influenced by complex socio-cultural environment. Although, the knowledge gained is significant and relevant, these are further discussed later in the study.

Additionally, key social-cultural concepts were reviewed and discussed, predominantly, the key socio-cultural theories and its applicability to this study. The overall discussions of the concepts are insightful and significant to the study. Nonetheless, since there are some contextual limitations, these are further examined later in the study to substantiate their usefulness. The review of literature proceeds to the next stage of reconciling the three literature review themes: telecommunication, entrepreneurship and socio-cultural perspective on Ghana.

CHAPTER FOUR

LITERATURE REVIEW

TOWARDS A RECONCILIATION OF STUDY THEMES

4.0 LITERATURE REVIEW: Towards a reconciliation of study themes: telecommunications and entrepreneurship/socio-cultural perspectives on Ghana

4.1 Introduction

The aim of the study is to understand the evolving nature of the Mobile Phone sector and its impact on mobile phone entrepreneurship in Ghana. Hence, it is imperative to evaluate the mobile phone entrepreneurs' industry experiences in the set time frame: 1998-2008. The preceding chapters examined key concepts and variables related to the historical and evolving nature of Ghana's private sector, and the significant impact of political changes. Strategically, these chapters of the literature review explored three key themes, which established the foundation of this study. These include telecommunications, entrepreneurship and socio-cultural factors. Some unequivocal limitations identified in the review of literatures are further explored in this section.

Specifically, the focus of this part of the literature review is to relate the findings gathered from the telecommunications literatures to the entrepreneurship and socio-cultural literatures. This will enable an understanding of the mobile phone sector in Ghana and its impact on mobile phone entrepreneurship. Furthermore, to achieve this intricate endeavour, the works of academics and practitioners in the field are evaluated to identify the limitations in academic research. Figure 4.0 outlines the overlapping nature of the three key themes of mobile telecommunications, entrepreneurship, and socio-cultural perspectives. The purpose of figure 4.0 essentially is to illustrate how these isolated themes are strategically merged to facilitate an effective way of understanding of the evolving mobile telecoms and its impact on mobile phone entrepreneurs. This also suggests three significant gaps in literature, which segregate and integrate the research themes.

Figure 4.0– Key Gaps in Literature

(Broken lines in figure 4.0) represents weaknesses in existing literature
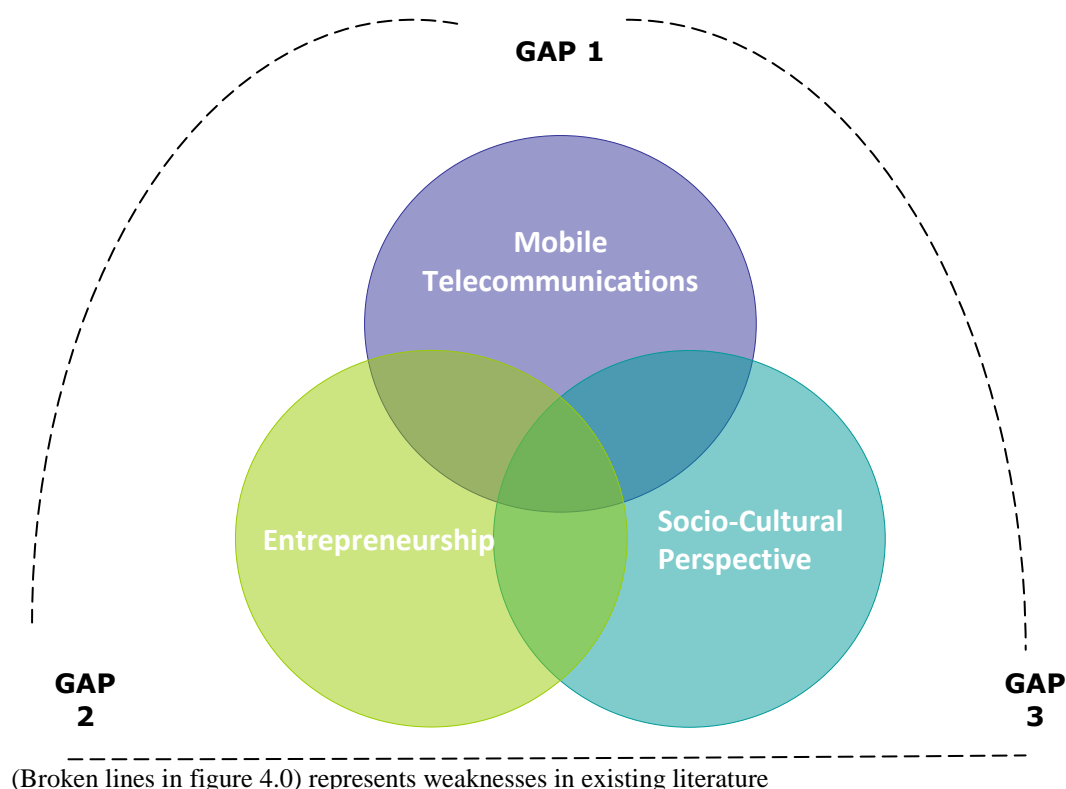
Source: Author Generated

4.2   Study themes

4.2.1 Telecommunication

The liberalisation of telecommunications contributed towards the increased penetration of mobile telecommunications in Ghana, but poor quality of service and lack of an effective regulator (NCA[5]) were some of the key factors behind a relatively low level of sector growth (Frempong 2003). Issues with interconnection and call terminations experienced in networks have been reported as being widespread across the country as well as the lack of universal access (Haggarty et al 2002). The study on telecoms access in the Volta Region of Ghana showed a low level of growth as compared to other big cities, although Falch and Anyimadu

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[5]National Communication Authority – Independent Telecommunication Industry Regulator

(2003) recommend tele-centres as a way of achieving universal access. On the contrary, the Government of Ghana measured the Telecommunication Industry as competitive and profitable (Frempong 2009). Arguably, this claim does not reflect the issues of access on the field, and also evidently exposes the inefficiencies and credibility of the regulator (Bertolini 2002). Most importantly, these issues and other pragmatic ones such as quality of service, largely contravene the operations of industries like the ICT based sector, whose operations are solely dependent on these industry structures (Henten et al 2004; West-Brown 2008). Apparently, the body of knowledge on these issues is relatively inadequate and are still emerging in the field. However, the few accessible literary materials is fairly feeble, given the extent of issues at hand: particularly in terms of the impact of these on market structures, and in relation to the key actors in the field such as the ICT based enterprises.

The ICT based enterprises were instituted as a result of the 1992-1996 telecoms reforms in Ghana, which influenced growth in the telecoms industry. Among the key enterprises in this sector are mobile phone retailers who mainly act as intermediaries between the operators and consumers by retailing calling units, simcards, phones and other mobile phone services. These enterprises depend solely on the telecommunications industry to survive and therefore, lack of effective regulatory policy may affect the development of these organisations, which may also cause major disintegration. Besides, these enterprises (small enterprises) in Ghana's private sectors are one of the key lifelines towards stimulating growth in the economy, where they contribute an estimated 40% of the country's Gross National Income (GNI). Additionally, ICT based enterprises contribute to employment, wealth creation as well as poverty reduction (ibid).

Given the multidisciplinary nature of the study, two other similarly imperative themes are reviewed to determine the emerging situation during the study-bounded period. These themes are entrepreneurship and socio-cultural perspective. The significance of these themes as discussed

in the preceding chapters is evident, specifically in terms of validating the relationship between these complexities. The discussion now focuses on clarifying these themes, as part of the primary research gap for this study.

4.2.2   Entrepreneurial and socio-cultural perspective

Research on the evolution of the mobile telecommunications industry in both developing and developed countries worldwide is immeasurable. This has inspired many researchers, practitioners and academics. Similarly, the growth of entrepreneurial research over the past fifty years is significant, with thousands of research papers published annually (Chell, 2000). However, the body of knowledge in Ghana is still emerging, given the historical evolution of entrepreneurship. Besides, the few literatures accessible on the subject are fairly obsolete (at the time of writing this thesis). For example, the most relevant literature on entrepreneurial activities in Ghana was published in 1991 and 1994 (Nukunya 1992, 1994). Additionally, this study is institutional specific, therefore most of the content of these literatures are quite limiting. For these reasons, there are limited empirical evidence documented, which allows any clearer understanding of the study's aim.

Subsequently, considering the wider scope of research in entrepreneurship and the mobile telecoms sector in Ghana, the review suggest inadequate academic literatures in the field of study. Although some of the studies highlighted the mobile phone technology impact on rural development, many of the anecdotes depict how the new technology has affected the lives of individuals in rural communities, in terms of creating new opportunities for enterprises. The most related study was first published by the BBC UK (Day, 2005). However, the study seems to establish a generalised contemplation on mobile phones as the new economic breakthrough in Ghana. Hence, this under-researched area allowing researchers to understand the evolving nature of the mobile telecoms sector and its associated impact on entrepreneurship in Ghana is the central focus of this study and will add to the body of knowledge in

this area. Furthermore, the socio-cultural perspectives of mobile phone entrepreneurship are discussed.

Academic literatures on socio-cultural issues in Ghana demonstrate the relevance of the subject in this study. The historical development of trade, particularly during the colonial and postcolonial eras, indicates the diverse role of cultural values, family, community and religion in terms of their complexity and how they overlap. Hence, there is a strong indication that, entrepreneurship in Ghana is deeply rooted in socio-cultural structures. Conversely, mobile phone entrepreneurs are possibly embedded in a society, which presumably defines their behaviour and identity in the telecommunications industry. However, given the limitations in terms of literatures on this subject, these suppositions could not be validated.

In conclusion, the dearth of literatures is evident in all three areas. Some related (directly and indirectly) literatures include, the use of mobile phones among fishermen of Moree in the Central region (Falch and Anyimadu, 2003); the use of mobile phone among farmers and traders in exchange for information such as prices (Overå, 2006); and mobile phnoes to improve trading activities by market women in the informal sector (Haggarty, Shirley and Wallsten 2002; Day, 2005). A recent study of a particular interest to this discussion, considers the contributions of mobile phones to the development of small enterprises in less urban and rural areas in Ghana (Frempong 2009). The study focuses on enterprises in the private sector and measures how the <u>use</u> of mobile phones contributes to their economic activities, which includes information transfer. The study is empirical in nature, and the focus group selected were mainly general small-scale entrepreneurs but excludes mobile phone enterprises in the region. Though, Frempong's findings contribute to the emerging empirical evidence of the role of mobile phones in developing countries, it follows the general trends of researchers in Africa, e.g. Jagun et al (2005) on Nigeria; Donner (2007) Rwanda; Coyle (2005) Tanzania/South Africa and more specifically Overå (2006) study on Ghana as previously discussed. Given the deliberations above, there seem to be no clear understanding of the evolving nature of mobile telecoms and its

impact on mobile phone entrepreneurs in Ghana. To reiterate, the discussions in this chapter demonstrates a dearth of research in the indicated area of study; thus the study area is evidently under-researched. Consequently, given the nature of telecommunications and entrepreneurial development in Ghana, this particular study is considered significant and therefore cannot be underrated.

4.3 Literature review summary

In examining the various literary sources surrounding the central focus of this study, it is evidenced that a considerable gap exists in the body of knowledge as described in Figure 4.0 (Links 2-3 & 1-3). Particularly, there are limited empirical studies reported on the evolving nature of mobile telecoms and mobile phone entrepreneurship in the telecommunication industry in Ghana. However, this study does not claim to resolve all the issues tabulated nor assert any inaccuracies of literatures, but rather to contribute towards the emerging empirical evidence.

Consequently, the area of limitation, which requires empirical evidence, is the dearth of understanding of the evolving nature of the mobile phone enterprises and the effect of industry stakeholders (regulator policies) on mobile phone business activities: 1998-2008. To substantiate the importance of this claim, there are limited evidences on the subject of ICT Base Enterprises or Mobile Phone Enterprises in Ghana as at the time of writing. Hence, the main aim, objectives and related research questions are highlighted in the succeeding sections.

4.3.1 Research Aim

An understanding of the evolving nature of the Mobile Phone Entrepreneurs in the Telecommunication Industry in Ghana and the impact of regulatory policies on their business activities against the backdrop of recurrent political changes in Ghana (1998-2008).

4.3.2 Research objectives

The researcher acknowledges the extent of limitations in the chosen field as well as the degree of empirical knowledge needed to fill this particular research gap. Therefore, the researcher aims to concentrate on the following objectives for this study:

- To understand the mobile phone entrepreneurs' experiences in the Ghana Telecommunication Industry and the effect of political changes and how this affect behaviour.
- To understand the impact of regulatory policies on mobile phone entrepreneurs' activities.
- To establish the mobile phone entrepreneurs' social status and role in their communities.

4.3.3 Research questions

The precise research questions in fulfilling these objectives are:

- Who are the mobile phone entrepreneurs'; what are their start-up motivations and experiences in the Ghana Telecommunication Industry?
- How has the new trading experience transformed businesses in the mobile phone industry, and the impact on these enterprises in terms of wealth creation?
- How have government policies affected these changes in the Mobile Phone Retail Industry? Has the government [regulator] declined to act on issues affecting the operation of small businesses in the Industry?
- How has the Mobile Phone Retail Industry influenced and shaped the social status of entrepreneurs in the industry/Community?
- What is the role of the 'new' entrepreneurs in their communities?

CHAPTER FIVE

CONCEPTUAL FRAMEWORK

5.0   CONCEPTUAL FRAMEWORK

5.1   Introduction

This section presents the conceptual framework used by the researcher in investigating the impact of mobile telecommunications on mobile phone enterprises from 1998-2008. Conceptual framework or theoretical framework is simply a map that illustrates the key concepts and variables and the relationship among them in a pictographic or narrative form (Maxwell, 1996). The key concepts and variables were pre-defined in the context of historical literatures identified in the preceding chapters.

5.2   Conceptual framework description

Generally, the pictorial conceptual framework presented in Figure 5.0, predicts the interrelationship between the concepts of entrepreneurship, society, telecommunication, which supposedly links the context of the study. The framework starts at the level of the mobile phone enterprises (core), identifying where key themes could have a significant impact on the mobile phone enterprises and vice versa. The core of the framework (labelled red) is bordered by three 'moon' shapes (all in distinctive colours), green, purple and orange. Primarily, the orange 'moon' shape shows three significant themes: community, business behaviour and the Ghanaian telecoms industry. These supposedly have significance influences on mobile phone retail enterprises. These assertions are unsubstantiated at this stage; therefore, the study investigates these in gathering the empirical data, and this will be reported later in the study. Similarly, the purple 'moon' shape illustrates three themes, which supposedly have a significant impact on the mobile phone retail sector: these include society, government policies (in relation to the telecoms industry) and industry stakeholders.

These three themes hypothetically have an impact on mobile phone sector and entrepreneurs. However, since the literatures on these factors as demonstrated in chapter 2, 3 and 4 are relatively limited; these are examined later in the empirical data analysis stage of the study.

Similarly, the three themes (left of the diagram) as depicted in the green 'moon' shape of the conceptual framework are also evaluated later in the study. These themes insinuate that mobile phone enterprises are the descriptor of the three themes (entrepreneurial identity, entrepreneurial behaviour and business change). Hence, mobile phone enterprises presumably impact the entrepreneurial behaviour and identity of key industry actors in the sector and general business change in Ghana.

FIGURE 5.0: Conceptual Framework
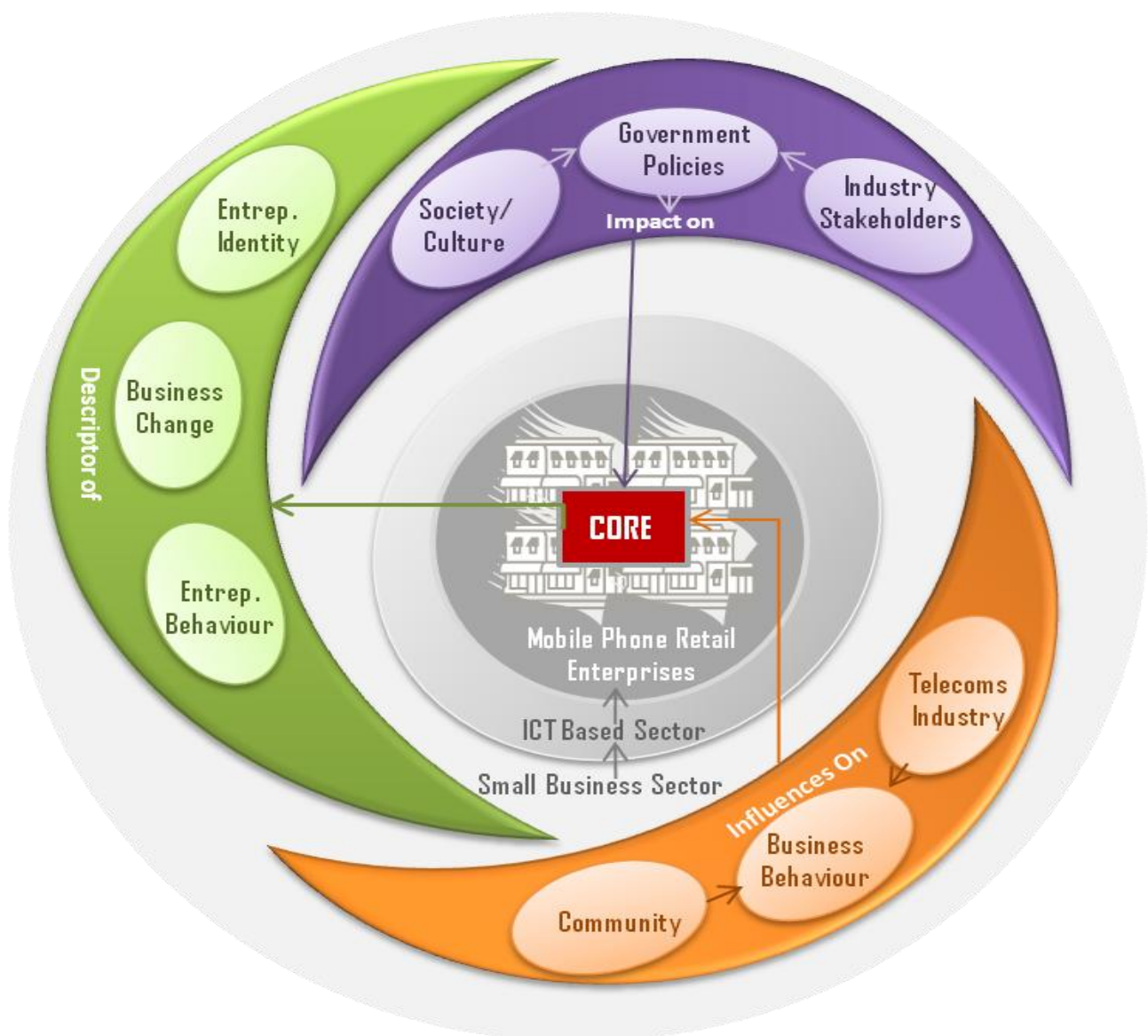
5.3   Chapter summary

The overall policy change in Ghana has had an immense impact on enterprises and entrepreneurship. The conceptual framework in Figure 5.0 alludes to the focus of this study and centres on Ghanaian mobile phone enterprises from 1998-2008. These enterprises supposedly are the descriptor or the key determinant of entrepreneurial behaviour, entrepreneurial identity and business change. Thus, the entrepreneurial identity, in terms of economic activity (including wealth creation), leads to social stratification (social status) within the context of the Ghanaian community. Other direct impacts include government policies, society and industry stakeholders.

Finally, some contextual literatures on socio-cultural factors, implies (Kuada, 2009) that mobile phone entrepreneurs are embedded in a complex social structure, in which the influence of cultural values is apparent. The urban and rural migration literatures also revealed that general entrepreneurship activities in Ghana are deeply embedded in communities. However, these assertions could not be justified in the area of this study due to limited literatures. Therefore, these concepts are empirically investigated later in the study. Noteworthy, this study is not longitudinal and therefore, restricted on issues such as employment; ICT for rural development; mobile use; access and so forth. These issues are primarily outwith the scope of this study and therefore, are not included in the study's aim. This is primarily due to resources constraints (finance and time). The following chapter focuses on the research methodology for the study.

CHAPTER SIX
RESEARCH METHODOLOGY

FIGURE 6.0: Chapter 6 Flowchart

Flowchart shows a progression of steps in the chapter workflow

Research Methodology (6.0)	Introduction (6.1)	Ontological & Epistemological Assumptions (6.2)	Ontological Assumptions (6.2.1)	Epistemological Assumptions (6.2.2)	Social Constructivism (6.2.2.1)
Research Design Strategy (6.3)	Qualitative vs. Quantitative Methods (6.3.1)	Selection of Study Methodology (6.3.2)	Case Study Strategy (6.3.3)	Narrative Analysis Strategy (6.3.4)	Metaphors (6.3.5)
Computer Assisted Software for Data Analysis (CAQDAS) (6.4)	Geographical Location (6.5)	Case Country Overview: Ghana (6.5.1)	Greater Accra Region (6.5.2)	Tema Region (6.5.3)	Sampling (6.6)
Research Process: Data Collection (6.7)	Piloting (6.7.1)	Iterative Process (6.7.2)	Study Respondents (6.7.3)	Qualitative Interviewing (6.7.4)	Data Gathering & Scheduling Design (6.7.4.1)
End of the Interview Proces (6.7.4.2)	Some Aspect of Participant Observation (6.7.4.3)	Ethical Consideration (6.7.5)	The extent of perosnal understanding and attachment (6.7.6)	Validity Reliability & Limitation (6.7.7)	Validity (6.7.7.1)
Reliability (6.7.7.2)	Limitations (6.7.8)	Data Analysis (6.8)	Introduction (6.8.1)	Framework of Analysis & Study Analytical Approach (6.8.1.1)	Data Triangulation (6.8.1.2)
Analytical Instruments & QSR Nvivo (6.8.1.3)	Synopses of data sets (6.8.1.4)	List of mobile phone enterprises/ entrepreneurs studied (6.8.1.4.1)	List of mobile telecoms experts studied in Ghana (6.8.1.4.2)	Characteristics of Mobile Phone Entrepreneurs (6.8.2)	Age of All Respondents (6.8.2.1)
Sexes of Respondents (6.8.2.2)	Educational Attainment of Respondent (6.8.2.3)	Ethnicities of Respondents (6.8.2.4)	Religious Background of Respondents (6.8.2.5)	Entrepreneurs Years of Estabilishment (6.8.2.6)	Number of Employees (6.8.2.7)
Ownership (6.8.2.8)	Data Anlaysis Process (6.8.3)	Stage 1: Initial manual (6.8.3.1)	Stage 2: Nvivo coding (6.8.3.2)	Stage 3: Creating Themes from Generated Codes (6.8.3.3)	Stages 4: Identifying Unique Metaphors (6.8.3.4)
Stage 5: Identifying Human Causalities (6.8.3.5)	Stage 6: Restructuring Respondents' Stories (6.8.3.6)	Chapter Summary (6.9)			

Source: Author Generated

6.0 RESEARCH METHODOLOGY

6.1 Introduction

The review of the literature on the evolving nature of mobile telecommunications and its impact on mobile phone entrepreneurs in the preceding chapters indicates a limited amount of detailed theory based accessible research in Ghana. The aim of this chapter is to elucidate the factors considered in the research design, whilst recognising any limitations in the methods used, to justify the methodology as appropriate and valid. The research design and methods selected for this study will enable the process of inquiry to be insightful, comprehensive and theoretically underpinned. However, it is imperative that the design of any piece of study has its origins in the philosophical position adopted consciously by the researcher. In particular, the research design for this study reflects ontological, epistemological, realism and social constructivism assumptions from which the research design evolves (Holliday 2001a; Hakim 2000).

Consequently, this chapter will firstly discuss the philosophical position of the research and then explicate the methodology adopted for the study. The choice of Narrative and Case Study strategy is explained in the context of this study, and further justification is presented with ethical considerations. The conduct of the data collection process is also presented with a thorough examination of reliability and validity of the data sets being explored. Subsequently, the analyses of the data sets are also presented, leading to the chapter conclusion. For clarity, the flowchart in figure 6.0 outlines the structure of this chapter.

6.2 Ontological and epistemological assumptions

6.2.1 Ontological assumptions

Various scholars suggest that there is a belief of human beings, which is guided by "highly abstract principles". Consequently, it is imperative that the research design of any study has its origins in the philosophical position adopted consciously by the researcher. In particular, a research

design should reflect the ontological and epistemological assumptions from which the design evolves (Holliday 2002b; Hakim 2000). However, there is an assumption that a particular approach to social examination assists towards formulating the nature of social reality. This is in an attempt to claim what exists, what it looks like, what units make it up and how these units interact with one another. Wand and Weber (1990) refer to ontology as:

> *"a branch of philosophy concerned, which articulates the nature and structure of the world." (Pp.18)*

Ontological tradition establishes the conception that depicts key features of the social world, which could be indispensable in understanding the diverse nature of our society (Blaikie 2000). Although, ontological assumptions are less complex and straight forward, it tends to leave the researcher with many other questions such as, to what extent can a phenomenon be detached from an object? Hence, this section primarily seeks to explain the philosophy foundation of the study and how this has influenced the selection of an appropriate methodology to address the research aim and associated research objectives.

The general growths in the global telecommunications industry in recent times are extensively credited to the raid of technological advancements and increasingly liberal policy environments. Additionally, the impact of technological change in developing countries, such as Africa, is significant; predominantly with the rapid revolve in the telecoms environment and notable enhancement in productivity. However, studies to date are inadequate, although the few studies accessible are mostly positioned in ontology, purposely to explain the variations in the social settings and the impact of technology. Thus, ontology satisfies the notion of existence (Koepsell 1999). Tsoukas (1994) attempts to clarify the uncertainties of these paradigms. The author's work justifies a realism paradigm for research into networks on the grounds that it can simultaneously allow for both testing and development of theory and can assist in investigating the complexities of the situation. In the context of this study, the argument,

however, affirms that this could be a useful application in understanding the impact of mobile telecommunications in Ghana. Realist views assist in researching complex phenomenon, which otherwise are difficult to measure, and this resonates with the objectives of this study. This assertion is affirmed in a similar study on micro businesses in Tanzania, which adopts the same paradigm to achieve results (Molony 2005); this is considered constructive in terms of the adopted approach to data gathering. Subsequently, realism as a terminology is relatively modern as compared to other beliefs. The work of Bhaskar (1998) is notably one of the most cited in terms of realism in social science according to Sayer (2000). The ideas of this philosopher have predominantly had a significant impact on social science to date. Particularly, as realists have a conception that the earth consists of evident 'atomistic objects, events and regularities' that shape and gives meaning to the world. In addition, Sayer, (2000) argues that:

> *"objects have no structure or powers, and in particular, no observable qualities." (pp.16)*

The author's work on critical realism gives a more in-depth account on this philosophical approach. Indeed, critical realism differentiates not just the world and its account, but also the "real, the actual and the empirical" which lures researchers into the shoreline of reliability. Real therefore encompass whatever exists, natural or social regardless of whether it is a pragmatic object or offer further adequate understanding of nature as well as the structures and powers. In retrospect, realist seeks to,

> *"identify both necessity and possibility or potential in the world – what things must go together. What could happen, given the nature of the objects?" (Sayer 1992: pp.223)*

In the context of this study, mobile phone enterprises and entrepreneurs have capacities, and make choices to run their business. This also embodies mechanisms such as trading mobile phone handsets, and sometimes using the same device for financial transactions, Internet

access, and receiving information by email, etcetera. The correlation between mobile telecommunications and business enterprises and owners depends on contextual conditions in which they are situated. The effective use and efficiency derived from operating a business in a particular industry depends on the industry, location, numerous environmental factors, local culture, etc., whether it is highly privatized or relatively communal, and so forth (ibid). This research, therefore, aims to identify and explain various combinations of context, mechanism and outcomes given the openness and complexity of social systems. Although, identifying mechanisms involves an attempt to develop propositions about what it is within the program, which triggers a reaction from its subjects (Blaikie 2000).

A common aspect of all critical realist research is the priority given to conceptualization and abstraction - thus, how we 'carve' and define our objects of study, tends to set the fate of any subsequent research. Realists seek substantial connections among phenomena rather than formal associations or regularities. In explaining associations, they seek to distinguish what must be contained in the case from what merely can be the case. Explanations of the social world also require attentiveness to its stratification, to emergent powers arising from certain relationships, and to the ways in which the operation of causal mechanisms depends on the constraining and enabling effects of contexts. Realists also recognize the concept-dependence of social phenomena and the need to interpret meaningful actions, though since reasons can be causes; this is not something separate from - or - alternative to causal explanations. Consequently, this study will rely on a narrative form of explanation using beliefs and perceptions as an explanation of the social world in the context of mobile phone enterprises and entrepreneurs. To this endeavour, the study explores the objective perception of the impact of mobile telecommunications rather than to establish the subjective importance.

The discussion to this point unravels an in-depth understanding of some ontological assumptions. However, one assumption is further considered for this study. The pragmatic nature of this researcher, and being a

Ghanaian citizen, positions the philosophical assumptions of this study from a realist perspective. Hence, with a self-declared position, this can favour the ontological realist approach. To remain objective and to enable an accurate understanding of the research phenomena, it is necessary that an approach be selected based on the benefits for the study. In effect, realist approach does indeed assist in constructing an explanation using beliefs and perception as an explanation of the social world. Therefore, to understand the evolving nature of the mobile phone enterprises in the Ghanaian context, the social process of the settings is fitting. For this reason, realism has become important elements in terms of the ontological theoretical underpinnings for this study.

6.2.2 Epistemology assumptions

In a similar approach as above, the epistemological assumptions for this study are discussed. Epistemology is also known as the nature of knowledge or what one believes to be the nature of knowledge (Creswell, 2007; Denzin & Lincoln, 2003a; Gomm et al 2000). Hirschheim (1995) suggests that epistemology extends further into the knowledge behind the object, whereas Koepsell (1999) argues that epistemology is,

> *"the nature of human knowledge and understanding that can possibly be acquired through different types of inquiry and alternative methods in an investigation." (pp.45)*

Additionally, Creswell (ibid) categorizes epistemology in three parts namely, interpretive, critical and positivist traditions. Positivist orientation presumes that truth exists out there, and it is visible, established and quantifiable (Patton, 2002). Interpretive or interpretivism, assumes reality is socially constructed (Creswell, 2007). Though, critical research transcends beyond unravelling the interpretation of people's understandings of the world. Critical or critical theory as some authors refer to tend to have a long history and some early influences, including Habermas's, Marcuse, Horkheimer, Adorno, Fromm, Apel, Offe, etcetera. These notable writers emerged from the Frankfurt school, where the

theory supposedly emerged (Alvesson and Skoldberg, 2009). Besides the criticism of this theory, in particular, Habermas's,

> *"notions of technical, practical, and emancipatory knowledge, the theory today draws from many theories such as critical ethnography, postcolonial theory, feminist theory and so forth."* *(Merriam 2009: pp.10)*

However, Crotty (1998) provides, to some extent, a comprehensible view of the theory, where he argues that,

> *"critical theory is a contrast between a research that seeks merely to understand and research that challenges… between a research which reads the situation in terms of interaction and community and a research that reads it in terms of conflict and oppression… between a research that seeks to bring about change."* *(pp.113)*

Clearly, critical theory is about change, liberation and empowering. This arguably makes critical research process a credible means to achieve accurate results (Alvesson and Skolberg 2002 pg.8). Unlike the positivist approach, the authors argue that the pre-structured understanding of the researcher (including personal, cultural and academic) should be considered in critical research among others. The presupposed purpose of the process is to recognise the influence that the researcher (cultural, personal and academic) may have on the project. Studies to-date on the impact of mobile telecommunications often adopts a diversity of these theories, which predominantly are derived from a positivistic tradition (Creswell 2009). Nonetheless, the recent debates of its dominance, particularly on the socio-economic impact of mobile phones such as behaviours, beliefs, perceptions and values has rendered positivistic approaches inapt, however, resonating from a more interpretive approach.

Essentially, this study is focused on understanding the relationships between complex and (perhaps not wholly) symbolized variables in the

context of mobile phone enterprises and entrepreneurs. However, given the cross-section of paradigms aforementioned, the study dismisses positivism assumptions and considers an interpretive approach as appropriate. In effect, critical theory is rejected, given its impulsive approach, which wholly emphasises on "interaction, community, conflict, oppression and change". The main aim of this study is to understand the lived experiences of a group of actors in the mobile phone industry who are predominantly embedded in a complex socio-cultural and political influenced environment. Therefore, understanding of mobile phone entrepreneurship, which takes account of the social context through the construction of narratives, is vital. Thus, social constructivism is deemed appropriate to this purpose.

6.2.2.1 Social constructivism

Social constructivism is an assumption, which this study considers as an essential tool for underpinning complex endeavours. Social constructivism assumes that the understandings of human experience are contextual, spawned, and sustained through social processes. (Gergen 1985; Burr, 1995; Chell 1985). However, Chell and Burns (2000) emphasise that researchers can only gain a deeper understanding of the world through historically and culturally embedded human experience. In effect, social constructivism assists in exploring alternative understandings of a research phenomenon and locates meanings in an effective and in-depth manner. Gergen (1985) argues that social constructionists' investigation typically attempts to articulate,

> *"common forms of understanding as they now exist, as they have existed in prior historical periods, and as they might exist, should creative attention be directed." (Pp.266)*

The phenomenon not only concerns the present situation but it also tends to explain the historical events. Wetherell and Arean (1997: pp.120) however, disputes that individuals come to understand their social world through images or social representations. The author suggests that these

130

social collective images are shared among other social members, meaning that it becomes somewhat a social landmark for all. These symbols fortify our thought, which perhaps defines social constructivism as an obscure, erratic and complicated social theory. Velody (1998) warns of validity issues when considering social constructivism. However, these issues are imperative when selecting any sort of methodology approach. Chandler (1994) argues that most frequent criticism of social constructivism is that it generally focuses around a subject. This assertion seems arguable and subjective. Although in retrospect, this is considered as a benefit to this study, since, the Ghanaian social context is indispensable in realizing the position of the mobile phone entrepreneur. In addition to that, the purpose of constructivism is not to ascertain any kind of truth in any nature; in fact, there is no one truth, because reality regardless of being dissimilar to each individual is composed of experiences (Burrell & Morgan, 1979: pp. 253). Chandler (ibid) suggested that those phenomena ensuing from human activities tend to be shaped by particular social, historical and cultural contexts.

Social constructivism is clearly a complex social theory, which makes it difficult to define. Although the roots of constructionists thoughts are traced to age-old debate between "empiricist and rationalists", constructivism attempts to shift past the "dualism" to which both customs are committed and to place knowledge within the process of social interchange (Gergen 1985: pp.266). Hence, constructivists are inclined to divulge the power, politics and motives behind reality - and this is what the study seeks to achieve. To reiterate, the main aim of this study is to understand the evolving nature of mobile phone entrepreneurs embedded in a complex social cultural and politically influenced environment. Moreover, achieving this complex endeavour is totally seemed challenging, and therefore, demand adequate theoretical tool. For this reason, adopting social constructivist approach is considered appropriate to managing these complexities effectively. Predominantly, Chell's and Chandler's views of the significance of language and perception are considered a vital tool in analysing the impact of technology on the social milieu of the mobile phone entrepreneurs in Ghana.

6.3   Research design strategy

6.3.1 Qualitative versus quantitative methods

There have been copious debates on what makes a good approach to a particular study. These arguments transcend beyond a multi-disciplinary study, with some scholars attempting to associate top class research with what they consider the best approach. Frequently, qualitative research is dismissed as generalized, piecemeal, and even eccentric (Devine 2002) while quantitative research is blamed of disregarding social and political contexts and the complexity of the world. Creswell (2007) defines qualitative as,

> *"a set of interpretive, material practices that make the world visible." (pp.9)*

These practices transform and turn the world into a series of recordings and memos to itself. At this stage a qualitative approach involves an interpretive, naturalistic approach, which depict the natural sense of the environment and attempt to make sense of the ideologies and its meanings to people who live in and out the symbolic settings (Denzin and Lincoln, 2003b). Consequently, it is this qualitative approach that will be adopted for this particular study.

6.3.2 Selection of study methodology

Qualitative research is often presented in five approaches namely, narrative research, phenomenology, grounded theory, ethnography and case studies. Although these five approaches possess some similarities because all are qualitative in nature, there are also some distinctive differences as well as strengths and weaknesses. Creswell (2007) clarifies this by stating that all five approaches employ similar data collection processes, including, in varying degrees, interviews, observations, documents and audio-visual material. On the contrary, these approaches have contrasting characteristics too. The focus of narrative research, for example, is to explore the life of an individual. Whereas, phenomenology

tends to understand the essence of experience, a grounded theory seeks to develop a theory grounded in data from the field. The last two approaches, ethnography and case Study are dissimilar; the former describes and interprets a culture-sharing group. Although, case study approach develop an in-depth description and analysis of a case or multiple cases.

The nature of this study is strongly dependent on these two approaches (ethnography and case study), largely because it is focused on an intricate social context in a complex geographical area. However, adopting an ethnographic approach in this context will limit the extent of investigation required to achieve a contextual understanding of the evolving nature of mobile phone enterprises in Ghana. The type of problem or study where an ethnographic approach could be useful is in describing and interpreting what would be shared patterns of culture of a group, drawing from anthropology and sociology. Although this could fit into the first part of the study [understanding of the evolving telecommunications industry in Ghana], the entire situation could be puzzled when considering the impact of these constructs on small enterprises and entrepreneurs in a segregated setting. Nonetheless, since the study focuses on some cultural aspect of the social milieu, some aspect of ethnography is also engaged for the benefit of the study. Conversely, the two main distinctive approaches adopted are - case study and narrative approaches.

6.3.3 Case study strategy

Case study method has become one the most common approaches for addressing qualitative inquiries, with the aim to illuminate a broad-spectrum of information, by looking at a particular case or cases. However, Denzin & Lincoln (2003b) argue that:

> *"case study is not a methodological choice but rather a choice of what is to be studied."(pp.134)*

Accordingly, regardless of the method of choice, it is essential to focus on one case at a time. On this premise, case study is not adopted as a methodology, but selected units of cases, which the researcher believes to be most suitable in terms of addressing the study's objectives are explored. This is important, as it assists in understanding the inception of mobile phones in Ghana, specifically focusing on the impact of these changes on the working lives of a specific grouping of entrepreneurs. Similarly, units of analysis may be anything, such as a person or an object, which may serve as the basis of examination in any form of study. However, this is not limited to individuals and may include any other type of cases. In this study, key actors in the Ghana telecommunication industry are selected as units of analysis. Additionally, DeVaus (2001) argues that a case study could engage in "understanding decisions" entirety, as well as investigating the procedures, thus measuring how it all evolved.

In terms of the sample frame, the study selected three units of analysis, explicitly 16 small businesses, and 5 industry experts, operating in the Ghanaian Telecommunications Industry, with the respondents positioned in two separate districts. The group of respondents—the experts - emerged from the private sector, non-governmental organisations, and government agencies. These individuals were consulted initially using a snowball sampling technique, and once data saturation was achieved, data gathering from this group ceased. This led the study into gathering rich data and appropriate entrepreneurial experiences from the evolving mobile telecoms industry. Although the complexities surrounding the choice of units in this study are wide-ranging, it is imperative to devise strategies to manage them appropriately.

Yin (1998) suggests the need to differentiate between cases in one piece and cases with subsets – the author particularly refers to these as "holistic" and "embedded" designs. The mobile phone enterprises in the Capital Region of Ghana (Accra) are considered holistic, as the cases comprises of individual businesses that deal in mobile phones. This group has similar characteristics in terms of location, size of business and the

nature of services, but with dissimilar years in business and personal attributes. The sense of complexity of this study particularly suggests the need to delve deeper into the proposed respondents' stories or narratives. Each entrepreneur supposedly belongs to a particular community, which is somehow similar as the other entrepreneurs in the subset. However, their individual experiences could be idiosyncratically different. For example, the nature of businesses they engaged in before 1998 could be different from their present business. Consequently, in order to avoid infringing on quality, the study seeks to build up a full picture of each case, in order to enable the researcher to understand the complexities surrounding them. Hence, each case study is unique and diverse, consisting of different elements and therefore, requires a solid and appropriate selection of methods. The next section focuses on selecting an appropriate analytical strategy for the study.

6.3.4 Narrative analysis strategy

Narratives or stories aid the understanding of how other people think their actions, and reactions will be - to specific situations (Ricoeur, 1991). The popularity of narrative research in multifaceted disciplines lately, depicts how the research method has been widely accepted by scholars as an effective tool to explore people's experiences (Lieblich et al 1998; Labov, 1997; Ollerenshaw and Creswell 2002). The concept of narrative as an analytical framework was influenced by the nature of the study and the need to understand the evolving nature of mobile telecoms and its impact on mobile phone enterprises/entrepreneurs. A narrative analysis aids the study of life experiences through people-told stories. This method is also predominantly engaged in learning about experiences, and preserving the meaning and voice of participants in their stories (Clandnin and Connelly 1998; Merriam 2002). Specifically, narrative analysis allows the researcher to put the stories of people at the focus of discussion (Callahan et al 2006).

Moreover, narratives are defined as stories with a beginning, middle and end. Its origin dates back to Aristotle's (a philosopher) poetic years where

the ideology emerged (ibid). However, it was Labov and Watesky (2003) work that redefined the concept in the academic domain. As noted by Leitch (1986), the authors prescribed a method of which narratives should be analysed. One of the most popular and perhaps quoted narrative strategies for analysis in recent years by the authors is 'temporality' which means:

> *"A method of recapitulating past experiences by matching a verbal sequence of clauses to the sequence of events that actually occur."* *(Ibid: pp.12).*

Thus, narratives coincide with events in a chronological manner; hence the use of plots is essential in identifying each event precisely (Labov 1972). This approach, however, has been criticised as unjustifiable – since narratives or stories are logically segregated by events. Therefore, in each narrative or story, plots emerge from a blend of chronological sequence and causalities (Elliot 2005). The significance of causality in narratives is perceived as crucial in order to gain deeper understanding of peoples lived experiences. Some academics argue that causal links within a sequence of events in narratives, unravels the significance of narratives meanings in social research (ibid). However, the issue of "explicit and implicit" causal links in narratives have been criticised by academics such as Chatman (1978) and Foster (ibid).

For example, Forster believes that the effect of the use of plots in an event predefines the causal link of a narrative and therefore, provides a better understanding. However, Chatman asserts that by using explicit causal links in narratives, could mislead readers into believing that the inserted causal links are part of the narrative – which, in essence, could wane the true meaning of the story. Moreover, Elliot (2005) suggest that the issues of causality in narratives are irrelevant, as events in stories are linked "naturally" to each other concurrently, until the concluding effect is evidenced. Evidently, the debates on narratives and causality seem a long-standing one. Though, Elliot's perspective highlights the irrelevance of the phenomenon in narratives analysis, "human causal laws" is

136

considered relevant in this study. For example, Ricoeur (1984) suggests human causal laws such as the law of gravity or natural occurrences are significant in narratives. Consequently, in order to identify natural incidences in narratives alone, these could assist in outlining a story by linking events chronologically, leaving the investigator with a clear peculiarity between narratives and causality. Additionally, these suggestions would also set narratives apart from mere descriptions. Subsequently, narratives literature suggests a defined process of evaluating narratives. This includes Labov and Watesky's (2003) recent work 'six elements of narratives', which suggest that,

> "*abstract (entails summary of the subject); the orientation (focus on time, place, situation, and participants); the complicating action (what happened); the evaluation (importance of action); the resolution and The Coda (the end of narrative and the present situation).*" (pp.5)

The relevancy of coherence in communication or narratives is possibly necessary, to some extent, for this study. This view is opinionated by Elliot (2005) and Ricoeur (1984) who gave insights on the flexibility of narratives. The authors suggest that narratives are flexible in that incoherent discourses could be restructured logically by identifying the "natural" event plots in the story. For example, this study is premised on chronological political evolution in Ghana. The perceived stories of respondents, although navigated by frequent prompts, follow different structures. However, respondents quoting Kuffour's administration before citing Rawlings's administration activities in the telecoms market could not taint the insightfulness of their stories.

Understandably, the literature review provides adequate and coherent knowledge of the political development in Ghana. Hence, the researcher in analysing such a narrative may restructure the story to fit the accepted form without comprising on quality. In effect, coherence is important, to some extent; particularly, where flexibility is applied in the analysis of narratives.

Furthermore, socio-cultural influences in narrative interviews have become as relevant as the analytical framework of the subject (Holmes, 2003). The author emphasises the role of the listener or teller and the surrounding influences. For example, an empirical study carried out by the author indicates male/female bias in interviews due to their respective surrounding where, female respondents interviews were more supportive when being interviewed by the same gender than the vice versa. This knowledge is significant in narratives research although, quite arguable to some extent. For example, it could be argued that generalising this theory in socio-cultural setting like Ghana might be inapplicable. Since, male respondents are more cooperative when being interviewed by the opposite gender. Similarly, a woman-to-woman interview in the same situation unleashes an instant rapport and acquaintance. In the researcher's experience, the Ghanaian social structures are deeply bonded – a bond that mostly exceeds the boundaries of blood relations. However, the most significant factor by far in this discussion is that, narratives focus on differences between past, present and future, in which one can either disguise or clarify the relations between lived experiences and time. A rather intricate issue of experienced time and cosmic time is discussed hereafter.

Ricoeur (1991 p.155) suggests that the tension between the two conflicting ideas could be maintained because either way the sequences of events or stories are often construed from a subjective rewording of lived experienced time on celestial time. Here, lived experienced time could perhaps mean using calendar, generations or archival information to understand the sequences of events and stories.

Generally, discussion on narratives and narrative analytical models suggest that in as much as all theories are worth mentioning, not all are of a particular relevance to this study. The main objective of the study is to make sense of the evolving mobile telecoms and the mobile phone enterprises. The relevance of a structural analytical framework, as discussed above in this study, seems quite inflexible, although the content of the approach such as "resolution action" maybe considered. The

general issue of causality in narratives has also been discussed extensively – relating this to the context of this study. However, this study adopts Ricoeur's approach – which suggest the relevancy of human causality in narratives. This position is largely influenced by the nature of the study's objective, which seeks to understand the evolution of mobile phone enterprises in complex socio-cultural settings. To achieve this objective, identifying human causality is deemed fit for this particular purpose.

Another important factor is the significance of narratives in a social context as suggested in Holmes's (2008) study. This particular factor is considered relevant, to a certain degree, for this study. For example, the review of literature in chapter three hint on the complexities of Ghanaian social processes – which suggest that this study's respondents (MPE) are embedded in complex socio-cultural settings. Although this ideology seems robust, there are some limitations in relation to the study's social context and hence rejected. However, Ricoeur's analogy of time or temporality is deemed relevant for this study. The adoption of the theory is based on its reflexive approach, that is, the flexibility of encapsulating both experienced time and chronological time as a means of understanding a phenomenon.

This study is time bounded (1998-2008) - however, the most significant aspect is the narrative of the mobile phone entrepreneurs. This renders both intersections relevant to the study. Consequently, to manage these complexities effectively and to avoid masking the essence of time in both dynamics of the study, Ricoeur's temporality theory for analysis is deemed more flexible and relevant for this study. Additional combative issue as discussed above is coda or casing. Labov (1997) offer coda as the final stage of narratives and Bearman et al (1999) suggest casing. The end of a story is basically relevant in every storytelling. However, when dealing with historical narratives, the end of the narrative could be problematic as future events could possibly change the meaning of the entire events. Elliot (2005), however, argues that story construction should be more impulsive. Either way, the study seeks to make sense of entrepreneurs'

narrations over a ten-year period. Literally, 2008 is considered as the boundary of their narratives, however, as conferred earlier in this chapter, the stories as told by the respondents become contingent on subsequent events in their narratives. Consequently, achieving a proper closure is not feasible and in fact, irrelevant, given that it's their stories that are most significant to the study not how it's ended. As Ricoeur stated,

"narrations are a path to mystery of creativity, which includes wealth of imagery. This imagery is produced and regulated by metaphors, which are dependent on lived experience and it's through these processes that the narrator creates his or her identity. Therefore this narrative identity is fragile, incomplete and unfulfilled, in that it is included in the heterogeneity of the narrative. That is, narratives reunite the past with present and the future… meaning that abstract and unchanging are also united with concrete and diverse aspects of the identity." (1991: pp.121)

Accordingly, this study considers inductive reasoning to understand the construction and connotations of the data –in an attempt to unravel new knowledge (Crotty 2003). This study also adopts a narrative life story approach, as an aid to understanding the evolving nature of mobile telecoms and its impact on entrepreneurs. To reiterate, life story approach has been accepted as an effective method in the context of entrepreneurship, specifically extracting new and in-depth contextual perceptive of the entrepreneurial process (Rae and Carswell 2000). Clandnin and Connelly (1995) suggest that in using a narrative life story approach, any event involves a past, present and future. The analytical process in focus is only in three directions in this inquiry, namely, past, present and future. For example, in this study:

- PAST represents: pre-sector characteristics - this includes experiences before industry restructuring i.e. personal /business background;

- PRESENT represents: industry experiences, i.e., mobile phone entrepreneurial process; political Impact, social, industry, business impact
- FUTURE represents: future anticipation, i.e., industry aspiration; motivation; prediction.

On reflection of the overall discussion, it could be argued that narratives offer a strong case in understanding lived experiences in a complex social context. The theories accessible suggest various analytical frameworks. Although they are all noteworthy, the most relevant are adopted as the best fit for this study. Given the limitation of other methods as discussed previously in this chapter, in terms of the research design, a case study narrative approach is adopted. To reiterate, this study seeks to understand the lived experiences, behaviour and identity of mobile phone entrepreneurs through their narratives. However, as suggested by Ricoeur (ibid) metaphors are significant factor in achieving the study objectives – this is discussed thoroughly in the next section.

6.3.5   Metaphors

Metaphors as described by scholars are simply figure of speech or tropes, which are universally relative but only appropriate within the cultural context in which they emerge (Hawkes 1972; Grisham 2006). However, in contrast to this definition, Lakoff and Johnson (1999) argued that the importance of a metaphor within a specific cultural context is appropriate only when the interaction between common bodily experiences and varied cultural experiences are established. Besides these connotations, several contradictions have emerged, such as Lennie's (1999) work, where he argues that although metaphors could generate some considerable insight, not all metaphors are noteworthy, meaning that metaphors are an embodied concept. Gammon (2004), discovered cultural metaphor, which he defines as,

> *"any activity, phenomenon or institution with which members of a given culture emotionally and /or cognitively identify."(pp. 188)*

Thus, cultural metaphors identification and interpretation support the understanding of underlying culture and values, leading to action. While, the entrepreneurs' narratives emerge naturally with some unique metaphors, these metaphors often stems from diverse disciplines. These entrepreneurs to consolidate their thoughts and to communicate complex industry, political, business and socio-cultural issues frequently use this approach generally. To gain a better understanding of the frequent use of unfamiliar descriptions and use of images, metaphorical theory is adopted for this study. The unique metaphors of the entrepreneurs' cores narratives are represented as "metaphors wheel" in the analysis section. The entrepreneurs' metaphors as emerged from the data is identified and discussed based on the accessible academic literature in the subsequent chapter.

6.4 Computer assisted software for qualitative data analysis (CAQDAS)

The analyses of collected empirical data is managed using CAQDAS (Computer Assisted Qualitative Data Analysis) software. The software supports a range of methodical styles in qualitative work, including case study narrative analysis. Nvivo 8 software is part of CAQDAS family and its functions include coding, memoing, creating nodes, grouping codes and documents, etcetera. The nature of this study required a comparative analysis of two dissimilar groups of businesses within diverse social settings. To be able to achieve consistency in results, and to manage validity issues effectively, Nvivo Software benefited the study in the following ways:

- Organise and control the data sets,
- Get adequate support for coding,
- Support searching text and codes developed file,
- Support for comparative analysis and easier to manage data sets on screen than on a number of pieces of paper,
- Produce charts, diagrams/networks and link objects together such as codes, quotations, memos in the project.

As with all software, training and support are imperative as without it, a rather traditional support [manual analysis] would be required. Although the researcher benefited from a training course organised by the Robert Gordon University, PG Certificate course team, further courses were undertaken in order to become more acquainted with some key technicalities. Primarily, a full version of the Nvivo software was installed for familiarization and presentation prior to the data-gathering agenda and data transcription. Furthermore, the study pilot was uploaded to test the performance prior to uploading the main data sets. In retrospect, Nvivo software would not analyse, code, calculate statistics and reduce bias or improve reliability or quality of the analysis, which the researcher was well informed about. The rationale behind the use of NVIVO software is for ease of data management only and not for the entire analysis of data.

6.5   Geographical location

The interviews were carried out in two geographical locations in Ghana namely Greater Accra Region (Urban) and Tema Region (Peri Rural). These two locations are believed to be the most saturated in terms of small and large businesses in the country according to the National Board for Small Scale Industry in Ghana (2009). Accra is the capital of Ghana and also serves as the financial hub, whilst Tema is the immediate peri rural town to the east of the capital. Most of the businesses in Accra are located in the heart of the city, popularly known as Kwame Nkrumah Circle, where most of the businesses in Accra are sited. However, the settings are completely dissimilar in Tema – where most of the businesses are distributed across the town.

6.5.1 Case country overview: Ghana

The Republic of Ghana is a West African country that borders Cote d'Ivoire to the west, Burkina Faso to the North, Togo to the east and the Gulf of Guinea to the south (geographic coordinates: 5 33 N, 0 13 W; Area total

238,533 sq. km). The country has a population of 24,339.838, with the urban population being approximately 50% of the total population. Predominantly, a Christian (68.8%) nation – Muslim and traditional religion also form part of the religion constitute, (CIA, 2009). The country is well endowed with natural resources; Ghana has roughly twice the per-capita output of the poorest countries in West Africa. Gold and cocoa production and individual remittances are major sources of foreign exchange. Oil production is expected to expand in late 2010 or early 2011. The domestic economy continues to revolve around agriculture, which accounts for more than a third of GDP and employs in excess of half of the work force, mainly small landholders. Ghana has 10 administrative divisions or regions: Ashanti, Brong Ahafo, Central, Eastern Northern, Upper East, Upper West, Western and Greater Accra which serve as the capital city and the financial hub.

The map of Ghana (Figure 6.1) shows the geographical landscape and the 12 administrative divisions of Ghana. The section marked (red) highlights the study location, urban Accra and peri-rural Tema, which is located close to Gulf of Guinea. Detailed descriptions of these two locations are presented later in the study.

6.5.2 Greater Accra region of Ghana: urban

As discussed in chapter 3, the urban population in Ghana since post-colonial era has increased tremendously from 23% of the country's population in the 1960's, 38% in 2000 and 50% 2010 according to CIA world fact book (2010). Figure 8.3 depicts a slight disparity between the male and female constituents in Urban Accra. The urban migration figures suggest significant migration patterns, in fact, growth in urban areas as shown almost doubled as of the year 2000, (15.5% in 1994 compared to 21.4% in 2000). For the purpose of this study, urban Accra is used considerably as an epithet for the centre of the city of Accra. Urban Accra has a total land size of 200 square kilometres and is made up of eleven sub metros.

Figure 6.1: Map of Ghana
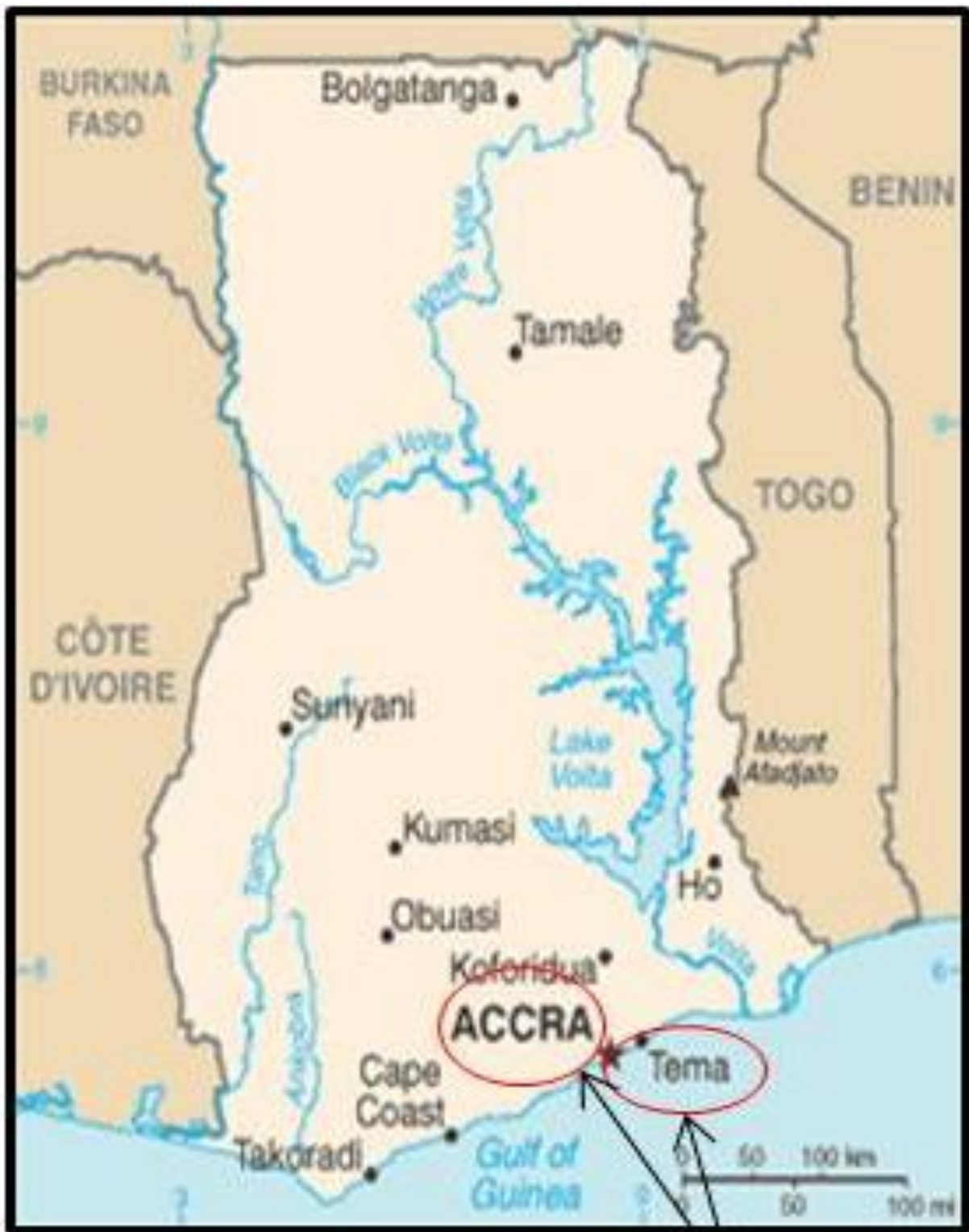
MAP OF GHANA – study locations

Source: Government of Ghana. 2009

The Southern boundary of the Metropolis of Accra is the Gulf of Guinea. Notwithstanding these boundaries, there are some conflicts, which points to the adjoining district Assemblies, namely the Ga District Authority (GDA) and Tema. Urban Accra district towns are separated into several ranks. The '1st class' area is the financial hub, government seat and also 'the film industry', as well as populated by the wealthy. The film industry until early 2000 was less operative and lucrative. However, the industry currently serves as one of the most successful industries in the country, other than the Telecommunications industry. The 2nd and 3rd areas cover the middle-class residents and some business centres. These locations are the busiest in Accra, flourishing with micro and small businesses at almost every corner. The 4th class predominantly could be characterised as the undeveloped areas of Accra, i.e. shantytowns.

6.5.3   Tema region of Ghana: peri-rural

Tema is a municipal district, which serves as a coastal district situated 25 kilometres east of Accra.. The Greenwich Meridian (00 Longitude) passes through the city of Tema, and the metropolis shares common boundaries with Urban Accra on the west, the GA Municipalities on the North West and the Dangme West District on the northern and eastern borders. It is bordered to the south by the Gulf of Guinea. Until 1952, when the Government of Ghana decided to develop a deep seaport, Tema was a small fishing village. Tema became Autonomous Council in 1974 and was elevated to the status of a Metropolitan Assembly in December 1990. In terms of the Social Infrastructure, over 80% of the settlements in the municipality have electricity supply, and a similar proportion has access to potable water through of a pipe-borne water system. A few of the rural settlements, however, still depend on water from streams, rivers and other sources like boreholes. The existing telephone capacity for the municipality stands at 9,200 lines. The Tema Port, which opened to maritime traffic in 1962, is Ghana's largest and one of the most important maritime ports on the west coast of Africa. It is a free port, and efforts are being made to make it a hub port in the West African sub-region. In the rural communities, residents rely partly on traditional healers and private

chemists. The district environment is typified by low levels of shelter and inhabitants, with little communal amenities, but providing quick access to Accra City. The district environment constitutes temporal investment of individual and families resulting from the overlapping of rural and urban spaces in modern lifestyles. Although the intense harbour activities have spearheaded the once small village to a municipal district, the emergent and underdeveloped areas outwit the harbour areas; have redefined the area as partially rural rather than absolute urban. Bossuet (2006)[6] defines peri-rural areas as

> *"the type of environment characterised by low levels of housing and residents, with few collective and urban facilities, but providing quick access to the city." (pp.1)*

This is possibly similar to the sub-urban terminology, given that urban Accra the capital city is only 25 kilometres away from the Tema. Conversely, even though Tema currently holds a municipal status, and the presence of the deep harbour has positioned the district perhaps as a more sub-urban region – the small 'imperceptible' villages which habitats most of the indigenous citizens, is of a prime interest to this study. These small areas in the district could be classified clearly as rural settings. However, the villagers are able to benefit from some basic amenities by travelling a short distance to the centre of the district. The respondents of this study are all located in these small villages within the main Tema district. The government of Ghana's statistical division has no further information about the area, and they hold limited statistics for the central harbour area.

Arguably, the location could clearly be defined as rural, although, given the village's closeness to the deep-sea harbour district, and the recent rapid migration levels with quick access to the urban city of Accra, possibly peri-rural or sub-urban is a best-fit terminology. Either way, the definition could not impede the credibility or reliability of the data sets for

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[6]Bossuet. L. (2006) Peri-Rural; European Society for Rural Sociology; Blackwell Publishing

this study, as living conditions in this area typify much of the country, and the study sample is representative of rural Ghana - as there is a clear distinction between the two-study locations (Accra and Tema) in terms of population and geographical size. For the purpose of this study, peri-rural and sub-urban are deemed similar. However, peri-rural terminology is engaged and explored copiously in this study.

6.6   Sampling approach

Sampling is a process in which a researcher or an organisation employs to gather information for a specific purpose. In general terms, it aids identify, a 'deliberate' choice of units to aid data generation. Sampling design encompasses two broad areas, which include Probability and Non Probability sampling designs. The later is predominantly identified with qualitative research, where units are deliberately selected to replicate particular characteristics within a sample population (Jankowicz 2005). Purposive sampling is characterised by a study, which involves selecting people or respondents whose opinions are significant to a problem, and also aligns with the design of study (Kombo and Tromp, 2006). This sampling technique also known as strategic sampling helps produce a pertinent choice of frameworks or phenomena, which facilitates in the conception of a cross-contextual comparison.

Hitherto, the key issue of relevance in this respect, as in any other method is the issue generalisation. Generalisation is a key concern in both qualitative and quantitative, but the former is more concerned not in the percentages of sample preferences except relatively the facts, prototypes and subjects. However, Strauss and Corbin (1998) argue that, in qualitative study, there is no intent to generalise results to a specific population. Consequently, data collection and analysis usually persist until the same themes, and issues recur repetitively, when data saturation is reached.

The aim of this study is to investigate the evolving nature of mobile phone Enterprises against the backdrop of pre-sector experiences. The nature of

population under this spectrum is broad and thriving, but with limited proper statistics of social patterns, behaviours or attitudes. On the contrary, the stories and experiences of this group of people are worthwhile, particularly for their individual communities. In effect, this study employed a snowball sampling method as part of purposive sampling, to identify small firms in the chosen geographical area (Accra and Tema).

Firstly, two key informants (senior executive directors) were selected: one mobile phone operator; and the other an industry expert affiliated with a not for profit organisation. In-depth interviews were conducted with these informants, and they were also asked to recommend specific locations or groups of entrepreneurs in the Greater Accra region that meet the study criteria. In reaching the target population through snowball sampling, the study then focused on purposive sampling to select cases, which was considered appropriate for the study. In all, owners of sixteen (16) small enterprise owners were interviewed. These enterprise owners were chosen due to their relevance to the study as well as their capability to provide information that is rich in content. The main intention here was to understand the phenomenon of the evolving mobile phone enterprises. Therefore, it was considered inapt to set a target sample size, but rather to gather as much empirical data as possible within a specified time frame and also capitalise on the readiness of the respondents to contribute to the study. Patton (2002) argued that

> *"there is a trade-off between breadth and depth in qualitative study."* (pp.11)

Thus, while an extensive approach, in terms of large numbers of interviews may be required in a study to reach saturation, the same level of saturation can be achieved with smaller number of in-depth. Consequently, the significance of reaching data saturation in this study is principal rather than statistical sample size.

6.7   Research process: data collection

6.7.1 Piloting

Miles and Huberman (1994), argue that conducting a pilot study is as an important component of the data collection process, as it allows the researcher to shape and test the instruments accurately. Based on this connotation, an initial pilot interview was conducted with the first interviewee suggested by an industry stakeholder using the questionnaire checklist identified. To this end, the interviews were scheduled to last between 45minutes to 60minutes per respondents. The pilot interview lasted approximately one hour and 20minutes, which obviously proved very difficult and uncomfortable for the respondent, considering the fact that the interview was carried out in their business location. After further deliberations and considerations, the interview checklist was modified considerably to render maximum participation without compromising on quality. The interview section was set at 20minutes to encourage participation from busy mobile phone entrepreneurs. However, since it was their stories that were important, respondents were given maximum flexibility to narrate their respective stories as it suited them, and the researcher was guided by this objective.

6.7.2   Iterative process

Triangulation approach literally uses a mixture of strategies in a single study. Among the pioneering scholars are Campbell and Fiske (1959) and Denzin and Lincoln (2003a). The central purpose of this technique is to assure research completeness, whether in study methods, data or in findings. In this study, this strategy is engaged substantially to enable absolute comprehensiveness of the findings. In this section and for the purposes of the data-gathering process, triangulation of methods is employed. Figure 6.2 shows three groups of respondents; entrepreneurs in the urban Accra, entrepreneurs in peri-rural Tema and also telecoms experts. The process begins with two telecoms experts or informants using snowballing approach and then the urban entrepreneurs and peri-

rural entrepreneurs. This iterative process assures accuracy completeness and reliability of the data collection process.

FIGURE 6.2: Iterative Data Collection Process
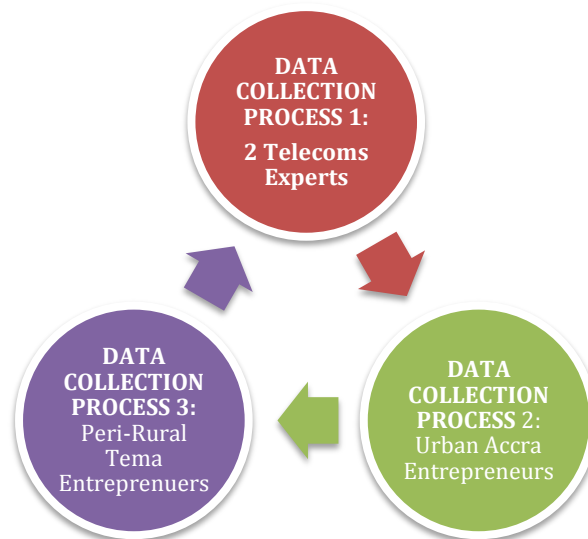
Source: Author Generated

6.7.3 Study respondents

In continuing, the respondents selected for the study were categorised in three groupings. These three groups of actors emerged from the telecommunication industry. The rationale for selecting the industry experts was based on two factors. Firstly, the sampling strategy adopted for the study (snowballing/purposive sampling) and secondly due to experts availability and accessibility as at the time of collecting the data. Normally, access to this group (telecoms experts) in Ghana is a complex and challenging one, and demand prior requests and authorisation from the relevant institutions. These actions were employed six months prior to the data collection schedule. Approximately, 18 industry experts were selected, but only 5 responded to this endeavour. However, the criterion for selecting mobile phone enterprises/entrepreneurs was dissimilar. Due to the lack of adequate statistics in the telecoms industry, the selection of the second and third categories (urban and peri-rural) had to follow strict

guidelines. This measure was to ensure credibility and reliability of the data sets. Therefore, the selection was based on the following criteria:

- Mobile Phone Retailers;
- Businesses established between 1996 – 2008 and particularly in the eras of Rawlings and Kuffour Administrations,
- Sole Proprietorship or Joint Ventures,
- Businesses within Urban Accra Region and Rural Tema Region of Ghana,
- Businesses with three employees or more,
- Businesses with company registration certification and licenses with the National Communication Authority,
- Interview Respondents restricted to business owners only,
- Businesses with permanent offices/shops.

6.7.4   Qualitative interviewing

Interviewing is a quantitative and qualitative technique of gathering data for a study. Although both quantitative and qualitative interviewing can generate data, the later generates data showing the perceptions that people have about a certain phenomena or social processes (Denzin and Lincoln 2003). Overall, the choice of interviewing method depends largely on the objectives of the study not the method. Consequently, data gathering for this study was executed by qualitative in-depth interviews. The nature of interviewing adopted was face-to-face interview using semi-structured checklist questionnaires, audio recording and note taking. The choice of face to face interviewing allowed the research questions to be raised in any order of emphasis, at the same time, allowing the interviewee to volunteer enough for their complex personal framework of beliefs and values to contextualise the answers. The length of interviews varied considerably from 20 to 60 minutes. All interviewees were given a consent form, which described the nature of the study and the rights of the interviewee (see Appendix A). The use of an audio recorder was employed, giving the researcher the opportunity to have all the data available and secured for transcribing. Similarly, permission was sought

before the interviews to this effect. The location of interviews was in a natural setting, and in this case, interviews were conducted at the premises of the respondents. English language is widely spoken in the chosen geographical area (urban Accra and Peri-rural Tema). However, where language became a barrier during the interview, a qualified interpreter assisted the researcher. Moreover, where grammatical errors were evident in the data by the researcher, no modification was made in order to preserve data originality, however, further notes from observations were added to the transcript, in order to consolidate and present a better understanding of the data sets.

6.7.4.1 Data gathering scheduling design

The period of the data gathering phase of the study varied considerably depending on the respondent and the degree of flexibility of the working environment. However, the actual duration of all interviews sections were between 20 minutes to 60 minutes approximately. Some of the respondents were quite lenient (in terms of time) during their interviews, whilst others had restricted time to offer (maximum of 20 minutes per interview).

6.7.4.2 End of the interview process

Aforementioned, the actual duration for the interviews varied considerably, ranging from 20 minutes to 60 minutes depending on the respondents' condition and length of their narratives. Nonetheless, the whole interview process concluded when interviewee responses started replicating, and no original knowledge was evident to the point of exit. In this instance, it was decided that saturation point had been reached, and the data-gathering process had been completed.

6.7.4.3 Some aspect of participant observation

Participant's observation connects the researcher to the natural setting of the phenomena under study (Atkinson and Hammersely 1994).

Participants' observation allows movement from social facts to social constructions. Additionally, it enables the researcher to be involved in the construction of the social world and to understand the actions of others – in the same manner as the actors through interaction and participation. As a research method, participant observation is well suited for a research that is concerned with the dimensions of the social world. This includes regular habits, conversations, language and rhetoric used styles of behaviour, the active construction of documents and texts, in particular, settings (Waddington, 2004). The nature of the study involved the daily routines, behaviours and patterns of subjects within a social setting. Small businesses in the capital of Ghana (Urban Accra) operate in a social setting where there is constant movement of subjects. The overall participant observation allowed the researcher to get familiar with small businesses settings and also to customise the interview process. To achieve this, the researcher made an initial visit to the respondents' workplaces prior to each interview schedule. In this case, various business activities were observed, and notes were taken immediately at the close of the section. Data generated through observation and interviewing was also compared for accuracy.

6.7.5 Ethical consideration

Qualitative methods, including in-depth interviewing and participant observation methods aided the data collection of this study. Whilst there are still "no sets of guidelines" usable by qualitative researchers, particularly in social sciences, the need for these researchers to consider their ethical stance is imperative (Miles and Huberman 1994). Although this study is more concerned about small enterprises in a social setting, there are some parts of the interviewing processes, which incorporated dealing with confidential matters of individuals. Miles and Huberman (ibid) argue on the premise that an 'informed consent' is impracticable in qualitative studies, especially before the collection of data as procedures of the field cannot be predictable. However, precautionary measures beforehand can help shape the methods of a study.

In an awareness of the importance of ethics to this study, the respondents were asked to sign consent forms before proceeding with the interviews. The purpose primarily was to give the respondents general understanding of the study and the option to opt out if not convinced. This form was duplicated and the respondents were given copies for records as required. Subsequently, the interview process was explained meticulously to the business owners or respondents. The interviews were confidential and lasted approximately between 20 minutes to 60 minutes depending on the willingness of the interviewee and the flexibility of their business environment. In situations where the respondents felt uncomfortable about continuing with the interviewing process, the researcher discontinued and transcripts destroyed. As part of observing the entire environment of each small business, the respondents were notified prior to the event.

The researcher also endeavoured to keep interruptions during observations to a minimum in the interest of their daily business activities. The data collected in the study was kept confidential including any photographic images taken. Permission was given by the respondents to use photographs for educational purposes. In a case where a photograph taken contains an image of an unknown individual, the researcher used photographic software to blur out the image. The data collected was made accessible by the researcher and the immediate research team only for academic purposes. Finally, this study was self-funded by the researcher and therefore, there were no external beneficiaries such as funding bodies or governmental institutions. Respondents of this study were informed that they may not directly benefit from participating but their input will further assist academics, researchers, practitioners, Ghanaians Africans and perhaps the world to gain a better understanding of how mobile technology has evolved over a period of time in Ghana and how it has impacted on enterprises.

6.7.6 The extent of personal understanding and attachment

The level of personal involvement and attachment in any study is significant (Hughes, 1980). Hughes suggests that researching in an unfamiliar territory without prior knowledge, in terms of language or cultural thought, could mislead and obstruct the credibility of the study. This suggests that knowledge of a setting is obviously not a disadvantage. Consequently, it is necessary to explain the extent to which my identity as a native Ghanaian has influenced the study, in terms of conceptualizing the study information, analysing and interpretation of the findings.

My relationship and experience of the study setting, Ghana, is a unique but an intricate one. A unique one because the country's culture in terms of value, traditions, customs, convention and institutions forms the foundation of my existence and therefore instinctively part of the Ghanaian society. Essentially, I have been educated partly in Ghana and in the UK, and have also worked extensively in both countries. Given the level of the my experience and knowledge base, some terminologies and symbolic gestures uncovered by the respondents during the interviews were familiar and therefore, required no further interrogation. However, where conflicting thoughts became evident, notes were taken. My personal attachment to the study setting also influenced the adopted approach for the data analysis, particularly, the choice of words, points of emphasis and 're-construction' of respondents stories have been partly tinted by my interpretation and personal disposition to the Ghanaian situation.

Conversely, there were some notable limitations during the data collection process which somewhat altered my connection. Firstly, I was considered by some respondents as a "Diasporian" or perhaps a stranger at some point in the interviews. This is as a result of my nine years of living in the west. There were two sides to this supposed status. Firstly, my knowledge base, especially on entrepreneurial activities was inadequate. Thus, the recurrent political changes in the last nine years had caused diverse changes at all institutional levels. Hence, uncertainty was evidenced, as in

how these changes had impacted entrepreneurial activities in the country. Nonetheless, this challenge was effectively combated. For example, my experiences in a western society assisted in assessing the situation from a wider outlook, which ensured credible analysis and interpretation of critical issues. This strategy benefitted the study immensely. To reiterate, whereas it is imperative to consider personal involvement in a study, a wider knowledge of the case country, does indeed benefit the study. Most importantly an analytic reflection on all issues critically instilled a degree of reliability in the study.

6.7.7   Validity, reliability and limitations

6.7.7.1 Validity

The concept of validity in qualitative research is often referred to as 'correctness' or 'precision' of a study. This concept is primarily based on two fundamental dimensions namely internal validity and external validity. Internal validity "concerned with investigating what you claim to be investigating" (Arksey and Knight 1999) and the latter is about the extent to which "the abstract constructs or postulates generated", refined or tested are applicable to other groups within the population. In other to establish and affirm the above-mentioned procedure as accurately as possible, a case study research design was implemented, in order to ensure internal validation, i.e. a constant comparative method between the two-selected geographical locations (Accra and Tema) was engaged to this effect. Similarly, to ensure external validity Ritchie and Lewis (2008) suggest that triangulation of methods, source, multiple cases and theories. This is explored throughout the study to ensure accuracy. The choice of narrative case study methods offers the possibility to triangulate, particularly multiple cases and respondents narratives to achieve accuracy and validity.

In terms of the validation of the research process, the researcher pre-tested the research instrument inline with respective study objectives and also made prior arrangements before the interviews' schedule. These were to ensure that the respective questions addressed, respective study

objectives, the environment, quality of questioning was sufficiently effective for participants to express their views and also within the comfort of their offices and workplace. Moreover, as the study questionnaires were generated from the study questions/objectives, these automatically authenticated the gathered data, which, in effect addresses the study aim/objectives.

6.7.7.2 Reliability

Reliability is often puzzled and sometimes nigh-on possible to understand. Thomas (2009: pp.109) argues that reliability, and validity is important only in certain types of research, as with generalisation. This concept has attracted numerous debates as to whether it has the strength of determining the value of qualitative research. The concept was first developed in natural sciences and has been used to measure the reliability of physical sciences, which make its application in qualitative research suitable. However, Ritchie and Lewis (2003) argue that the theory just as generalisation in qualitative research may help define the strength of data. The authors suggested a number of counts to achieve this. These suggestions will be used solely to access the strength of this study data.

The first count is to establish if the sample design/selection was without bias and 'symbolically' represent the target population. The study sampling approach as discussed previously was based on purposive sampling. The researcher requested an appropriate documentation and guidance from government institutions in order to reach the target respondents. The selection, although purposive, was conducted within the confinement of the aforementioned two geographical locations. Given the credibility of the information gathered from the relevant institutions, no element bias was evidence throughout the duration of data-gathering process. However, the study is not making any absolute assertion, as the duration of data collection was limited to confirm any trace bias in the fieldwork. Secondly, the fieldwork was carried out consistently over 10 consecutive weeks. The researcher as the interviewer gave the respondents sufficient opportunities to cover relevant grounds to portray

their experiences within the comfort of their offices and shops. In event where the researcher felt the need to reschedule the interview for the convenience of the respondent, the interview process was adjourned to another day. In general, the entire data-gathering process is accurate and reliable. Therefore, in an event where some else using the same procedure and testing instruments, exactly the same data will be gathered.

6.7.8 Limitations

There were various difficulties encountered in the entire data collection process. Some are trivial and others were real hindrances, which needed urgent attention. The list below categorically narrates a brief description of the nature of problems encountered and how they were addressed:

1. Time constraints in terms of the doctoral study time;
2. Cost constraints in terms of finance for travel, etc.;
3. Problem getting a list of potential respondents;
4. Problem getting respondents to participate in the study;
5. Questions were politically related – fear of respondents;
6. Problems with language and lack of trust of interpreters;
7. 3 respondents refused to participate.

Primarily, getting a list of potential respondents proved rather problematic, since there were the lack of documentation or statistics of the target respondents in the telecommunication ministry and the Ghana national statistical department. This became apparent after consulting the communication ministry and the independent regulator designate for the telecoms industry. However, implementing purposive sampling as described previously surmounted this problem.

Subsequent to consulting the government ministry for support, an official suggested a group of potential respondents, although reaching these respondents to participate in the study proved rather difficult. Nonetheless, it later became evident that their lack of willingness to

participate was due to some politically related questions in the questionnaires checklist – which obviously were an issue of contention for the respondents, i.e. fear that responding to politically related questions could imperil their businesses. This was successfully overcome by meeting with the key authorities, who issued a letter indicating support for the study.

The issue with language and lack of trust of interpreters also became a matter of concern in the data-gathering process. Nevertheless, the researcher after unsuccessful soliciting for support decided to conduct one interview in a local dialect. The transcribed data was later interpreted manually by the researcher and with the help of a qualified interpreter. Overall, three respondents refused to participate in the study; and an extra week was added to the time schedule to cover for the three respondents.

6.8 DATA ANALYSIS
6.8.1 Introduction

The preceding sections examined the research methodology and the study location for the study, specifically outlining the research paradigm, including the data collection process. The subsequent sections of this chapter focus on the selection of the analytical approach, which was adopted in order to analyse the collected data for the study. Thereafter, the gathered data analyses process is discussed in relation to the main study aim, the associated research objectives and questions.

6.8.1.1 Framework of analysis and study analytical approach

Miles and Huberman (1994) defined data analysis as the entwining of four different actions i.e. data collection, data display, data reduction, conclusion drawing and verification. There are four key actions in the process. These four interconnected activities involve a constant scrutiny of data from the collection and transforming of field transcripts, systematizing data into displays, followed by data reduction, which leads

to conclusion, thus, drawing and verification. However, the functions vary greatly depending on the research propositions or questions being addressed. In addition, Bryman and Burgess (1994) suggest that qualitative data analysis is essentially about

> *"detection and the task of defining, categorizing, theorizing, explaining, exploring and mapping, which is fundamental to the analyst's role." (pp.20)*

Although the authors definition conceivably supports policy related research, it could be argued that following such a structured or systematic process could facilitate a more simplified meaning to a rather complex data analysis process. The data analysis stage is depicted as a disconnected part of the qualitative research process. Conversely, it is important that this is reflected throughout the entire process of data gathering, thus, signifying an iterative design strategy. Moreover, an appropriate analytical technique can be vital in ensuring that the data is processed in a systematic format, using one or several appropriate techniques.

As standard with most qualitative research, data analysis may be deductive and inductive or a permutation of both. However, Blaikie (2000) argues that, the entire qualitative analysis of data should be interactive, by constantly referring back and forth. Therefore, a qualitative analytical strategy should be positioned at the premise of both deductive and inductive. For this reason, the study will not restrict to one but both induction and deductive approaches until decisions are made on the appropriate technique or techniques have been selected.

In terms of the adoption of a particular method for the study, there are numerous analytical frameworks for qualitative and quantitative research. In this case, a qualitative data analysis method choice largely depends on the research questions and perhaps the research paradigms, which define the position of the research. Some of the notable methods include content analysis; ethnography; comparative analysis; discourse analysis;

narrative analysis; framework analysis; conversational analysis and others. The choice of analysis technique decision-making process was quite a challenge, given the nature of this study, which is interdisciplinary. Therefore, the pitfall of leaning toward a bias approach is a primary concern. In other words, the nature of this study requires a technique that will combat its complexities. This study seeks to understand the evolving nature of the mobile telecoms and its impact on entrepreneurship in Ghana. Given the institutional context of the study, it may appear that an ethnographic approach or discourse analysis could provide the analysis required by the research questions. However, an ethnographic approach limits the focus of the research questions and rebounds the focus on social anthropology design, which is deemed unsuitable for this study, in a similar manner as discourse analysis. Discourse analysis initially seemed a possible approach, however, the focus of the study is not just about the level of language or discursive practices, and therefore, rejected. Content analysis matches some of the content description of the study, and will be partly engaged later in the study. Subsequently, the most suitable approach for the study is narrative analysis and some aspect of content analysis (using thematic constructs). On this note, narratives

> *"can be understood to organize a sequence of events into a whole so that the significance of each event can be understood through its relation to that whole" (Elliot 2005: pp.12).*

Generally, a narrative approach helps the understanding of how other people think of their actions and their reactions to specific situations (Ricoeur, 1991). Clandnin and Connelly (1995) suggest that in narrative life story approach, any event involves a past, present and future. This approach is also adopted in this study. Therefore, the analysis process is illustrated below:

PAST - Represent the mobile phone entrepreneurs' pre-sector characteristics (this includes life experiences before industry i.e. personal/business background)

PRESENT – Represent mobile phone entrepreneurs' industry experiences (i.e. focusing on the entrepreneurial process (journey); political Impact, social, industry, and business impact, from 1998-2008)

FUTURE– Represents the mobile phone entrepreneurs' future anticipation (industry forecast; motivations; predictions).
In this case, inductive and deductive reasoning is adopted to understand the structure and implication of the empirical data to unravel unique knowledge.

Additionally, some aspect of content analysis/narrative thematic approach is engaged particularly in the subsequent chapter to aid the discussion of the findings. Specific themes will be generated as part of the data analysis process.

6.8.1.2   Data triangulation

Denzin and Lincoln (2003b) suggest three types of data triangulation, which include time, space and person. For the purpose of study, person data triangulation is considered as relevant in this section.

FIGURE 6.3: Data Triangulation (to assure completeness and reliability of data sets)
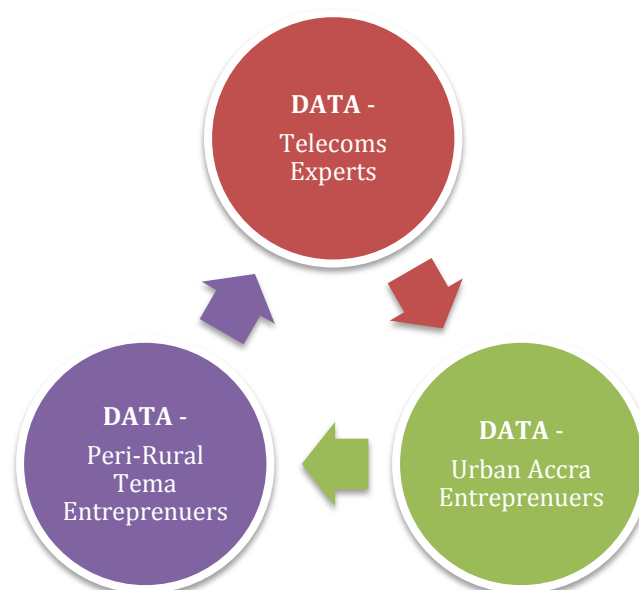
Source: Author Generated

The approach assists in analysing data from different sources to assure completeness and reliability. In this case, newly discovered and dissimilar data gathered from the urban and peri-rural samples of Ghana, are compared with the experts' data, to identify similarities and any incongruence and most importantly to address data reliability. The process is depicted in Figure 6.3 and shows three different data sets i.e. telecoms experts' data, urban Accra data and peri-rural Tema data. These three data sets are analysed to assure completeness and reliability. The results from the triangulation process are further discussed later in the study.

6.8.1.3 Analytical instruments & QSR Nvivo 8 software for data management

The analysis of the empirical data was acheived using CAQDAS (Computer Assisted Qualitative Data Analysis) software, which supports a range of methodical styles in qualitative work, including cases comparative analysis. Nvivo 8 software is a part of CAQDAS family, and its functions include coding, memoing, creating nodes, grouping codes and documents, etc. The data required a comparative analysis of two dissimilar groups of businesses within a different social setting. To achieve accurate results and to manage reliability and validity issues effectively, Nvivo assisted in the following:

- Organising and controlling the data sets,
- Getting adequate support for coding,
- Support searching text and codes developed file,
- Support for comparative analysis – easier to manage data sets on screen than on a number of pieces of paper,
- Produce charts, diagrams/networks and link objects together such as codes, quotations, memos in the project.

The use of Nvivo has limitations, which was retailed by manual inspection and interrogation to reduce likely biases. Analytical thinking, final coding, data statistics were achieved manually.

6.8.1.4   Synopses of data sets

6.8.1.4.1 List of mobile phone enterprises/entrepreneurs studied

In the previous sections, the choice of purposive/snowball sampling strategy for the study was justified and documented. This process led to the selection of interview respondents for the study. The tables below (Table 6.0) show the mobile phones entrepreneurs interviewed and their businesses. In all, 16 unique cases were selected, which included 8 enterprises from the urban Accra region and 8 enterprises from peri-rural Tema region.

Table 6.0:   Urban Accra Mobile Phone Entrepreneurs

ENTREPRENEURS	BUSINESSES	LOCATION
AC RESPONDENT 01	AC Business 01	Urban Accra
AC RESPONDENT 02	AC Business 02	Urban Accra
AC RESPONDENT 03	AC Business 03	Urban Accra
AC RESPONDENT 04	AC Business 04	Urban Accra
AC RESPONDENT 05	AC Business 05	Urban Accra
AC RESPONDENT 06	AC Business 06	Urban Accra
AC RESPONDENT 07	AC Business 07	Urban Accra

Table 6.1:   Peri-Rural Tema Mobile Phone Entrepreneurs

ENTREPRENEURS	BUSINESSES	LOCATION
TM RESPONDENT 01	TM Business 01	Peri Rural Tema
TM RESPONDENT 02	TM Business 02	Peri Rural Tema
TM RESPONDENT 03	TM Business 03	Peri Rural Tema
TM RESPONDENT 04	TM Business 04	Peri Rural Tema
TM RESPONDENT 05	TM Business 05	Peri Rural Tema
TM RESPONDENT 06	TM Business 06	Peri Rural Tema
TM RESPONDENT 07	TM Business 07	Peri Rural Tema

Additionally, given the lack of literatures as identified in chapters 2 and 4, the researcher interviewed some industry experts to substantiate the analysis and discussion of the results. All the mobile phone entrepreneurs listed ventured into the mobile phone business between 1998 -2008. In effect, they had at least a minimum experience of 4 consecutive years in the industry. They were fully registered with the Ghana Company House, National Telecommunication Regulation, The district councils of Tema and

Greater Accra Region. They held VAT certificates of registration and pay taxes to the Ghana Inland Revenue Service. The Urban entrepreneurs were also registered with Accra Metropolitan Assembly.

These profiles ensured credibility and accuracy of the data sets. The urban enterprises were mostly located in the city of Accra, to be precise Kwame Nkrumah Circle. Their location in the city of Accra also serves as the financial capital centre of the country. The size of their businesses varies considerably; most of the entrepreneurs operate from shops on the high streets of Accra, while others operate from large offices in big storey buildings. These descriptions are quite different from the peri-rural entrepreneurs' locations where their locations range from small-market shops to roadside shops. Generally, all respondents acted as owner managers, with at least two employees. In addition to that, most of the entrepreneurs were migrants from various regions across the country. They mostly moved to their present location in search of wealth by engaging in trading activities.

6.8.1.4.2 List of mobile telecommunications experts studied in Ghana

Additionally, the key informants interviewed are all experts in the Telecommunication Industry. As listed in table 6.2, the key respondents were various experts emerging from the public sector (Ministry of Communication Ghana), private sector (telecoms operator) and international organisations (telecommunication). These experts were selected based on their expertise in the telecommunication industry and their availability at the time of data collection.

The key aim was to draw on their expertise to authenticate the research data sets and the reliability of the study. The experts from the public sector, for example, were instrumental in locating the mobile phone entrepreneurs in Accra and Tema through snowballing strategy. Since the Ghana Statistics Board database was inadequate, and their assistance in terms of the sampling strategy was essential to the study.

Table 6.2   Lists of key informants interviewed

KEY INFORMANTS	INDUSTRY/ ORGANISATION	POSITION HELD
TELECOM EXPERT 01	Public Sector	Director
TELECOM EXPERT 02	Private sector	Director
TELECOM EXPERT 03	International Organisation	Chief Executive Officer
TELECOM EXPERT 04	Not-for-Profit Organisation	Director
TELECOM EXPERT 05	Public Sector	Director

Additionally, there were instances where an additional data was required to validate some of the responses from the mobile phone entrepreneurs. For example, the issue of mobile phone hawkers was unknown and undocumented in literature. However, the experts from the public sector (government ministries) provided a candid view of these emerging groups of entrepreneurs in the city of Accra. These are further discussed in detail in the next chapter.

6.8.2   Characteristics of mobile phone entrepreneurs

The purpose of this section is to understand the characteristics of the mobile phone entrepreneurs in the Ghana Telecommunication Industry located in urban Accra and peri-rural Tema.

6.8.2.1   Age of all respondents

Primarily the study results demonstrate detailed attributes of both the urban and peri- rural entrepreneurs. Categorically, the ages of the urban and peri-rural respondents fall between 22 – 55 years.

However, the urban entrepreneurs are relatively young as compared to the peri-rural respondents. This indicates a new diverse group of entrepreneurs in the mobile phone sector as compared to the traditional entrepreneurs in Ghana, who are mostly middle aged (Nukunya 1992).

Table 6.3   Ages of Respondents

AGE CATEGORY 1 – URBAN	Male	Female	Total
21 - 30	3	0	3
31 - 40	2	1	3
41 - 50	1	0	1
51 - above	0	0	0
Undisclosed	1	0	1
Total	7	1	8
AGE CATEGORY 2 – PERI-RURAL			
21 - 30	2	0	3
31 - 40	4	0	4
41 - 50	1	0	1
51 - above	1	0	1
Undisclosed	0	0	0
Total	8	0	8
OVERALL TOTAL	15	0	16

6.8.2.2 Sexes of respondents

Steel and Webster (1991) suggests that the basic classification of entrepreneurs in contemporary Ghana is diverse given the rapid foreign investors, mostly from neighboring Togo, Nigeria, Ivory Coast, Burkina Faso, and others from South Asian countries. Conversely, the study results reveal a new breed of entrepreneurs who are predominantly native Ghanaians.

Table 6.4   Sexes of Respondents

	Male	Female
Urban	7	1
Peri-Rural	8	0
Total	15	1

In addition, there have been several debates on the composition of entrepreneurs in the country. Steel and Webster (ibid) suggest that entrepreneurship in Ghana is female pod while Kuada (2009) argues that there is a shift in the demographics of entrepreneurs in Ghana in recent years. Therefore, there seem to be a balance in the structures.

The empirical findings (Table 6.4) suggest that mobile phone entrepreneurs in the Telecommunication Industry in Ghana are predominantly male, with only one case of a female reported. Although the distinctiveness of the findings suggests a massive gap, this may have been influenced by the nature of their businesses. Moreover, these insights contribute to the knowledge of mobile phone entrepreneurs, which is quite distant from the findings of Kuada.

6.8.2.3   Educational attainment of respondents

Kuada (2009) description of the new entrepreneurs as highly educated of some sort also reflects more on the urban entrepreneurs but less in the peri-rural category. The mobile phone entrepreneurs' educational attainment (Table 6.5) ranges from basic level to postgraduate level.

Table 6.5: Educational Attainments

	Postgraduate Level	Undergraduate Level	Diploma Level	Basic Level	No Formal Education	Undisclosed
Urban	1	1	2	4	0	0
Peri-Rural	0	1	1	4	0	0
Total	1	2	3	8	0	0

These suggest that all the entrepreneurs have benefited from some sort of education, prior to venturing into the industry. For example, there was a unique case where an urban entrepreneur claimed to have attained a master of business administration degree after venturing into the telecommunication industry.

6.8.2.4 Ethnicity of respondents

The empirical evidence (figure 6.4) in relation to respondents' ethnic backgrounds indicate that 40% of urban entrepreneurs originate from the Ashanti region, while 60% originates from other ethnicities, including Moshi, Ewe, Fanti and Akwapim. The peri-rural findings suggest a lower

25% from Ashanti region, while 75% are from a wide range of ethnicities. The issue of tribalism and its linkage to trading is often considered as contentious in the Ghanaian society (Buame, 1996) – as many post colonial authors are quite opinionated about the subject.

Figure 6.4 Ethnicities of Respondents
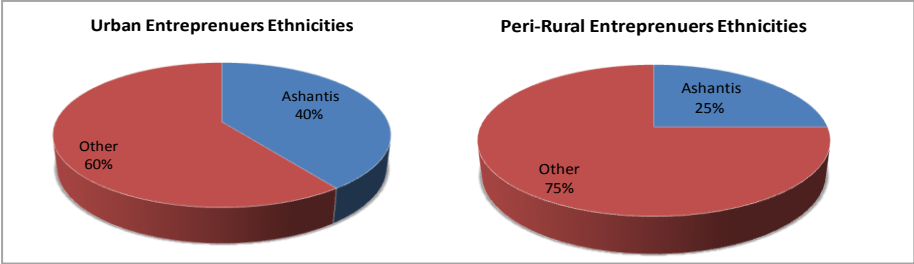
Source: Author Generated

However, the intention of the study is to understand the nature of the entrepreneurs. Consequently, the rationale behind their ethnicities is irrelevant to the study. The significant factor here is that, there are wide ranges of ethnicities represented in the mobile phone sector, which suggest a diversity of cultural groupings in the mobile telecommunication industry. Consequently, this may have some sort of impact on their business, in terms of motivations. This is further discussed in the subsequent sections of this chapter.

6.8.2.5 Religious background of respondents

The empirical findings (Table 6.6) suggest some strong religious influence of the mobile phone entrepreneurs in both the urban and peri-rural categories. Predominantly, the findings suggest that about 95% of the mobile phone entrepreneurs are devoted Christians whereby they attribute their business success to a higher power. However, the findings also report that about 25% of the mobile phone entrepreneurs' populations' are Muslims, while about 6.0% where either undisclosed or belong to the African religion. Lastly, the findings also suggest that about 69% of the mobile phone entrepreneurs are Christians.

170

Table 6.6: Religious Background

	Christianity	Muslims	African Religion	Undisclosed
Urban	6	2	0	0
Peri-Rural	5	2	1	0
Total	11	4	1	0

These findings in relation to the understanding of mobile phone entrepreneurs characteristics, is considered original to the body of knowledge.

6.8.2.6 Entrepreneurs years of establishment

The entrepreneurs' years of establishment are quite similar - both cases reporting 5 – 15 years in business. Some of the urban enterprises were established as early as 1995/1996. Additionally, their journeys in the telecommunication industry reflect three political regimes, including Rawlings, Kuffour and Atta Mills's administrations. This was similar to some of the peri-rural respondents' years of establishments. Although reports from both categories suggest that, an equal number of respondents also entered the industry from 2001 – 2004, in this case during former President Kuffour's regime.

Figure 6.5: Entrepreneurs Years of Establishment

Code	Year Established
AC01	2003
AC02	2001
AC03	1999
AC04	2000
AC05	2004
AC06	1999
AC07	1996
AC08	1995
TM01	2001
TM02	2003
TM03	1999
TM04	1999
TM05	1998
TM06	1999
TM07	1998
TM08	2001
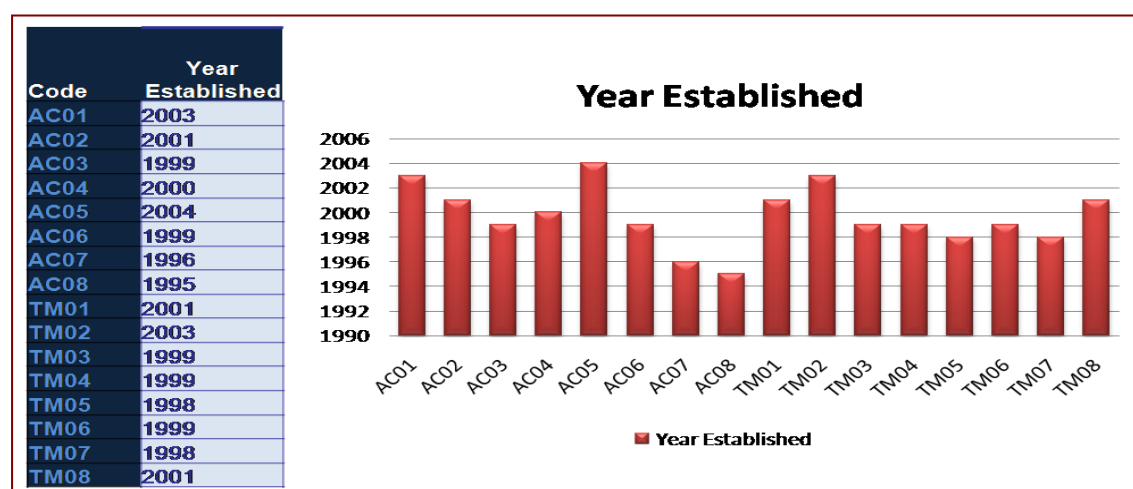
Ac – Urban Accra Respondents (01-08): Tm – Peri-Rural Tema Respondents (01-08)
Source: Author Generated

Generally, all respondents have significant years of experience in the industry. Although, there are no literatures to substantiate these figures, this understanding demonstrates the diverse nature of the mobile phone entrepreneurs' years of establishment in the Ghana Telecommunication Industry

6.8.2.7 Number of Employees

The mobile phone entrepreneurs as discovered in the findings (Table 6.7) contribute immensely to employment in Ghana. On the average, each enterprise had three permanent full-time employees. Though, the study also reports that some of the entrepreneurs employ as much 55 people, particularly in the urban centre.

Table 6.7: Number of Employees

	Permanent Employees	No Employees	Undisclosed
Urban	1-59	1-59	0
Peri-Rural	1-9	1-9	0

In a typical case of an urban entrepreneur, the respondent held that he operates a mobile phone wholesale outlet and some other several chains in other parts of the country in addition to his primary mobile phone shop. Therefore, having many employees (55) assists in connecting with potential customers and also increases profit margins. This understanding perhaps explains why these entrepreneurs are part of the key lifeline to the economy of Ghana as stated by the government of Ghana.

6.8.2.8 Ownership

The mobile phone entrepreneurs in Ghana Telecommunication Industry are predominantly sole proprietors as revealed in the findings (Table 6.8). Besides, these sole proprietors also operate as owner-managers or directors. However, there were some joint ventures reported.

Table 6.8: Ownership

	Sole Proprietorship	Joint Venturing	Family Business	Undisclosed
Urban	7	1	0	0
Peri-Rural	7	1	0	0

This joint venture enterprise had several partners emerging from Europe and America. There were no reports of family business in both categories.

6.8.3 Data analysis process

This section outlines the data analysis process. Figure 6.6 shows the six-stage process adopted for analysing the gathered data.

FIGURE 6.6: Six stages process of data analysis

START HERE

STAGE ONE: Initial Manual Coding/ Data Transcription/ Reducing and Coding

STAGE TWO: Nvivo coding

STAGE THREE: Creating themes from generated codes

STAGE FOUR: Identifying unique metaphors

STAGE FIVE: Identifying human causalities in respondents narratives

STAGE SIX: Restructuring respondents stories

END OF PROCESS
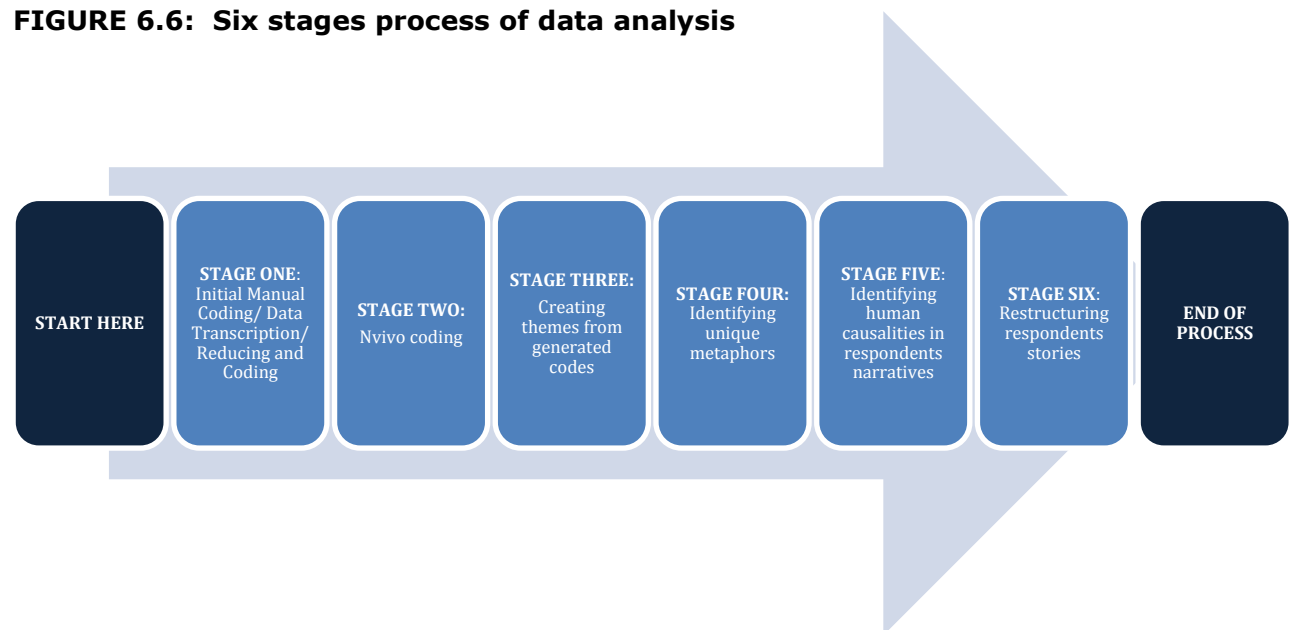
6.8.3.1 Stage 1: initial manual– data transcription, reducing and coding

To aid an accurate reduction and coding of the data sets, the audio transcripts from the fieldwork were transcribed manually and concurrently, until all the data were transcribed. Since the codes were

generated from transcripts in two geographical locations, the strategy was to match the two sources by identifying similarities and differences.

6.8.3.2   Stage 2: Nvivo coding

Following the generation of appropriate codes, the data was prepared for computerised coding using NVIVO software. The intention was to compare the manual coded results, to the software-assisted results, as this allowed for accuracy and reliability. Coding in NVIVO was achieved by initially uploading all transcribed data into the software for further manipulation. The software application allowed data to be coded using Nodes, Free Nodes and Tree Nodes. Essentially, nodes are the same as codes, and consequently, Nvivo differentiates what are termed free nodes and tree nodes. Primarily, free nodes (codes) were created and kept in a folder called tree nodes. Tree nodes organised the codes in a hierarchical form, where each of these folders was labelled manually. These labels were used as key themes, which were directly related to the study research questions and associated study objectives.

6.8.3.3   Stage 3: creating themes from generated codes

The creation of themes was largely influenced by study research questions of which the subsequent discussion chapter is based on. In the following step, data was reduced into core narratives, where all of the respondents' stories were reorganised following the life story approach guidelines. Consequently, the story plotting was arranged into three stages – Past (Pre-Sector), Present (In-Industry Experience), and the Future (Future Direction). Figure 6.7 outlines the important codes, which were generated from the collected data using the NVIVO software. Furthermore, significant themes were generated manually, these unique themes also known as tree nodes in Nvivo. The Nvivo tree nodes or themes generated includes: Ghana Telecommunication industry, Kuffour and Rawlings' Regime, Changes, Responsibility, short-comings, Resolution, membership, Pre-sector status, Community status change, profitability and Final word.

Figure 6.7: Nvivo Tree Nodes
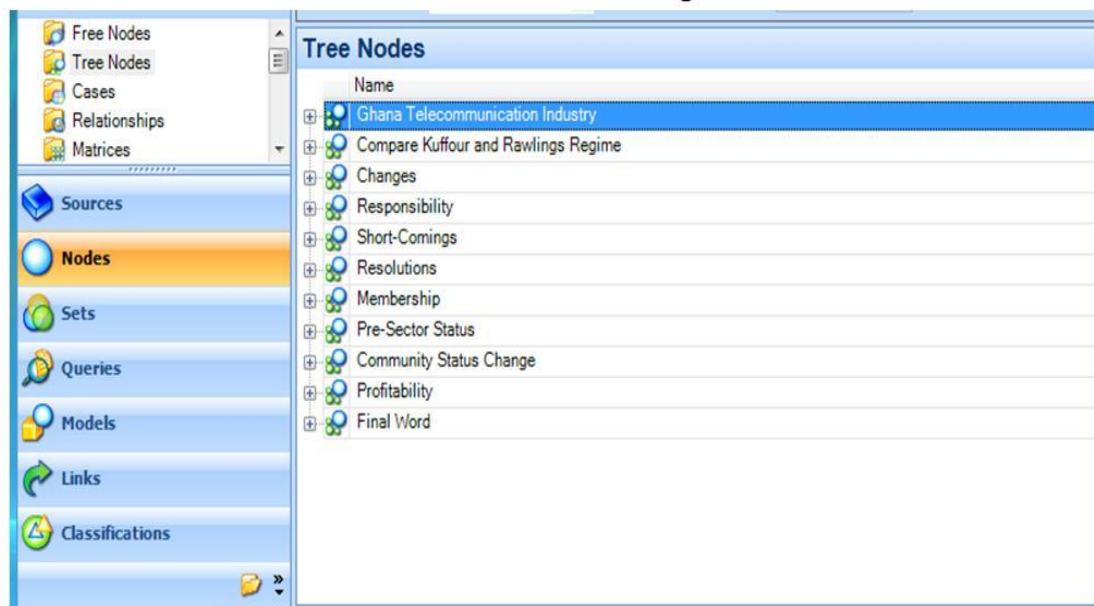
These tree nodes were used as folders for the generated codes. The significance of the process ensures that critical codes are placed securely. Additionally, each tree node generated provided an accurate means of analysing the data sets. The generated themes (figure 6.7) emerged from the research objectives and questions. This same process was used to generate the study research questionnaires. Specifically, the process comprised of the following:

1. Outlining the study research questions,
2. Manually selecting the key themes from each research question,
3. Uploading key selected themes into Nvivo software,
4. Manually categorising each generated code (figure 8.5) under relevant themes until all codes are fully placed.

The manually generated codes enabled the researcher to verify each code manually for accuracy purposes. For example, the automatically generated codes using NVIVO was numerous and occasionally included some extra codes. In this case, these generated codes were compared with the manually generated ones for accuracy purposes. This process was repeated for each data set, including urban data sets and peri-rural

data sets. Data sets generated from experts were also analysed in the same manner, although the research questionnaires generated from the experts (as stated in the preceding sections) was separate from the mobile phone entrepreneurs' data sets. To reiterate, due to limited academic literatures, the strategy adopted prior to data gathering, was to source a supplementary empirical data to authenticate the overall data sets and also to ensure absolute completeness.

6.8.3.4   Stage 4: identifying unique metaphors

Steps four of the data analysis involved generating unique metaphors using the entrepreneurs' narratives, and these were identified manually. Metaphor generation was achieved on a case-by-case basis. Thus for clarity, metaphors for the Accra region were separated from metaphors from the Tema region. The rationale behind this approach was to compare these metaphors for similarities and differences.

Figure 6.8: Mobile Phone Entrepreneurs' Metaphors 'Wheel'
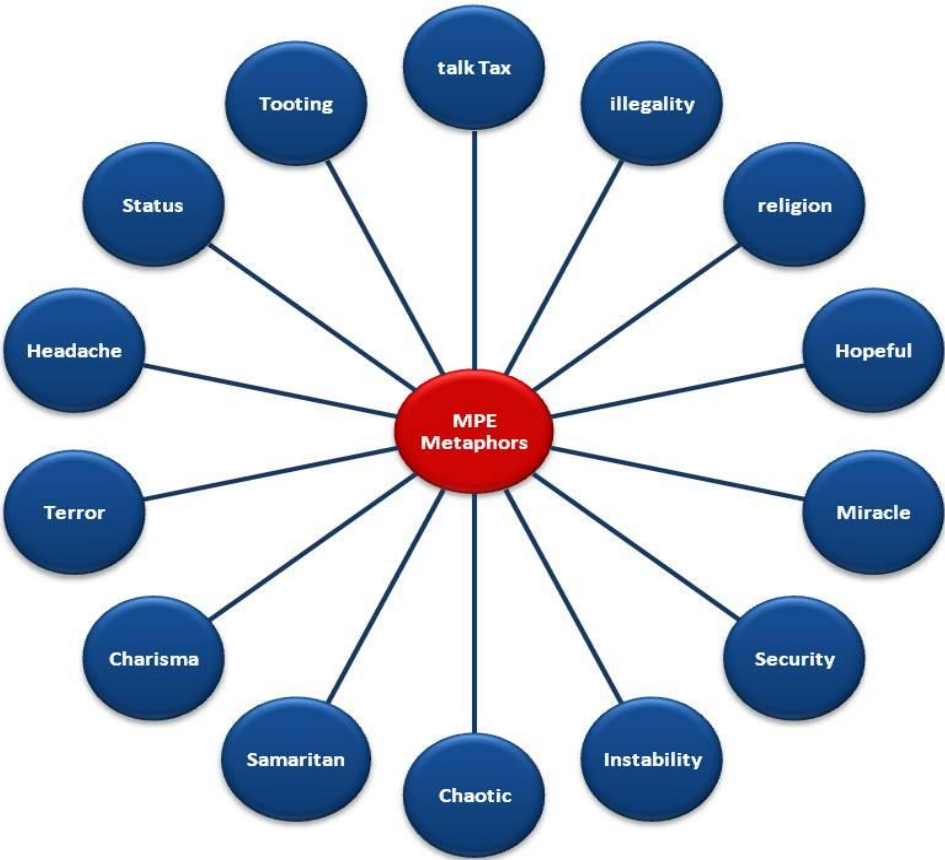
Source: Author Generated

For precision purposes, the "metaphor chart" encapsulating entrepreneurs' metaphors are depicted in Figure 6.8. Principally, the metaphors include keywords such as tooting, talk tax, illegality, religion, hopeful, miracle, security, instability, chaotic, Samaritan, charisma, terror, headache, and status. These keywords were identified in the mobile phone entrepreneurs' narratives, predominantly to describe the nature of their lived experiences in the telecommunication industry within a 10-year period.

Consequently, these metaphors are considered significant in making sense of the respondents' stories. For example, there are recurrent uses of the word 'tooting' in the respondent's data. 'Tooting' literally means smuggling in Ghana. Although this idiom was cited frequently and rather loosely, the context of which it is represented suggests a contentious issue (illegality). Therefore, in order to understand the entrepreneurs' journey, these keywords are considered significant and are examined meticulously in the succeeding chapter. (Note: the diagram was generated to represent the metaphors identified the narratives and therefore does not represent anything else)

6.8.3.5   Stage 5: identifying human causalities

The final stage of data analysis involved identifying causalities from the gathered data, in order to observe various connections between the respondents. As discussed extensively in the previous sections, identifying causal links, in this case human causalities, assists in making sense of the respondents' stories. Human causalities are "natural" occurrences in a story. In this study, this approach aided in identifying the frequent political changes in Ghana in relation to the evolution of the Ghanaian telecommunications industry and mobile phone enterprises. For example, some respondents narrated their stories coherently as per the recurrent political administrations in Ghana, whereas other respondents' narratives focused on their lived experiences as it suits. These stories allowed the author to make sense of the collected data, particularly in the actual

process of reorganising the data sets to follow the normal pattern as it occurred.

6.8.3.6   Stage 6: Restructuring respondents' stories

This section focuses on the in-depth narratives of the study respondents. The entire interviewing process followed a semi-structured interviewing strategy, where an interview prompts (questions) guided the process. However, the purpose of the narrative approach adopted for the study, was to gather the respondents' stories through their lived experiences, within a ten-year period. Although their stories were indeed well spun and constructed, with some exceeding expectations. The strategy adopted demanded that these stories are shaped in a format that will ensure absolute clarity and accuracy. Therefore, stories were rearranged to fit coherently.

To achieve this, the research themes derived from the research questions were revisited. Generally, the mobile phone entrepreneurs' stories followed a unique pattern. These patterns also known as story plots facilitated the entire restructuring of the stories. In the end, each respondent story followed the generated themes as illustrated in table 6.9. Here, all groups (urban and peri-rural segments) followed the same generated themes as per the research questionnaires designed for that segment. Additionally, the experts' data followed the same pattern, and also presented as core narratives in some of the discussions of the entrepreneurs counter narratives. These are further explained in the subsequent chapter.

6.9   Chapter summary

This chapter widely explored the possible underlying research paradigms and methodological approaches. The research design adopted for the study also reflects the philosophical assumptions and choice of methodology for the study. Particularly, the choice of narratives and case study strategies are elucidated in the context of the study, and further justification presented. The chapter also considered the sampling

approach for the study, thereafter the data-gathering process was discussed. Given the complex nature of the study location, some ethical considerations were also presented, as well as study reliability and validity were also identified and explored. At the end of the first half of the chapter, the study limitations were identified.

Table 6.9: Respondent's Narratives Restructuring Process

EXPERTS NARRATIVES ENTREPRENEURS NARRATIVES	GENERATED THEMES (GT)
EXPERTS STORY 1 EXPERTS STORY 2 EXPERTS STORY 3 EXPERTS STORY 4 URBAN STORY 1 URBAN STORY 2 URBAN STORY 3 URBAN STORY 4 URBAN STORY 5 URBAN STORY 6 URBAN STORY 7 URBAN STORY 8 PERI-RURAL STORY 1 PERI-RURAL STORY 2 PERI-RURAL STORY 3 PERI-RURAL STORY 4 PERI-RURAL STORY 5 PERI-RURAL STORY 6 PERI-RURAL STORY 7 PERI-RURAL STORY 8	**CORE THEMES** 1. ILLEGALITY 2. RELIGION 3. COMMUNITY 4. SOCIAL STATUS **SPECIFIC EVENT THEMES** 5. TALK TAX 6. HAWKERS 7. ADVERSE ECONOMIC CONDITIONS 8. WEALTH CREATION

Source: Author Generated

This included difficulties encountered in the data-gathering process and how these were surmounted. In the second half this chapter, the choice of data analysis was divulged and justified. The process of the empirical data evaluation was initiated by transcribing; manual coding; software aided coding to ensure accuracy /completeness and then the analysis. Due to the nature of the data collected, narratives technique is employed. However, to enable appropriate categorization of the empirical data,

content analysis was also identified as an appropriate approach to support the analysis of study data. Therefore, two techniques adopted are narrative life story/content analysis approaches. In applying the analysis techniques to the empirical data, the core narratives (stories) and themes were developed from the data codes. The themes generated (GT) includes,

CORE THEMES
- ILLEGALITY
- RELIGION
- COMMUNITY
- SOCIAL STATUS

SPECIFIC EVENT THEMES
- TALK TAX
- HAWKERS
- ADVERSE ECONOMIC CONDITIONS
- WEALTH CREATION

The study now proceeds to chapter 7, where the generated themes are discussed in the context of academic literatures by way of addressing the study research objectives.

CHAPTER SEVEN

FINDINGS, ANALYSIS AND DISCUSSION

FIGURE 7.0: Finding Analysis and Discussion: Flowchart

Flowchart shows a progression of steps in the chapter workflow

7.0 FINDINGS, ANALYSIS AND DISCUSSION

7.1 Introduction

The presentation of the data and the entire discussion are dependent on eight generated themes as illustrated in the previous chapter. These themes emanated from the research objectives and questions, in an attempt to identify significant issues from the empirical data.

Primarily, three research objectives and five research questions were generated and addressed, and a further eight significant themes are generated, principally based on breaking down the objectives of the study in terms of the data collection. The order of discussion is presented in two parts: core themes and event-specific themes. The core themes present the important subjects that flowed through the entire respondents' narratives. Whereas the event-specific themes represent unique subjects identified in specific political regimes, which addressed specific aspects of the study objectives. Moreover, in reporting the results of the study, a variety of formats are engaged. These include descriptive text based on the empirical data gathered (direct quotation from interviewees and observational materials); narrations from the empirical evidence; illustrations (tables and figures) and some literatures. The main idea is to disentangle the fragments from the empirical evidence and the existing literature and to surmise the insights in order to draw effective conclusions.

7.2 Presentation of data

Aforesaid, the presentation of data or core narratives of the mobile phone entrepreneurs is based on eight strategic thematic constructs (themes) generated from the study objectives/questions. This will ensure an in-depth discussion of all the relevant issues while identifying new overlapping deviant issues, which may unfold. As the study adopts a narrative approach, the presentation of themes and discussion will follow the pattern in which the stories were told. However, given the nature of

the research strategy (case study/narrative approach) adopted for this study, there is no intention to test any specific theory, other than making sense of the issues and emerging patterns revealed through the accounts of the mobile phone entrepreneurs and other documentation in the process.

Figure 7.1: Findings Triangulation
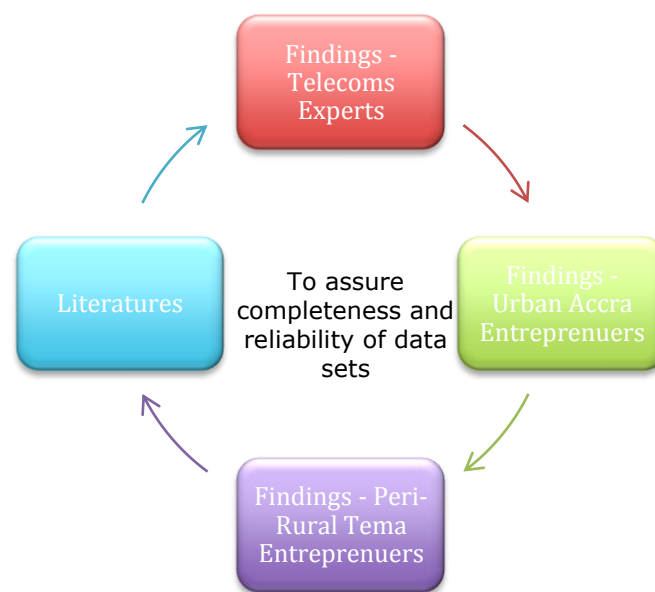
Source: Author Generated

Additionally, in order to ensure completeness and reliability of results, triangulation method, as engaged in chapter 6, is revisited. This focuses mainly on evaluating the experiences of three actors in the Ghana telecoms industry namely, telecoms experts' results; urban Accra entrepreneurs' results; and peri-rural Tema entrepreneurs'. Triangulation approach literally engages a mixture of strategies in a study (Campbell and Fiske 1979; Denzin and Lincoln 2003a). These assure research completeness and also ensure absolute comprehensiveness of the findings. Figure 7.1 shows the process in which triangulation strategy is engaged in this chapter; thus, to blend the findings from four data sets to derive a consistent outcome. Noteworthy, the technique does not substitute the thoughtful process required for discussing the study

findings. Triangulation is applied literally as an aid to the discussion process.

7.3   Mobile phone entrepreneurs journey – MATRIX

The purpose of this section is to demonstrate the outline of discussion in this chapter, based on the following research objectives:

- To understand the mobile phone entrepreneur experiences in the Ghana Telecommunication Industry and the effect of political changes and how this affect their behaviours.

- To establish the mobile phone entrepreneurs' social status and their role in communities.

- To understand the impact of regulatory policy on mobile phone entrepreneurs' activities.

To achieve this, the eight key themes generated (in the previous chapter) are discussed in correlation with recurrent political administrations in Ghana, which includes Rawlings' administrations: 1998 – 2001, Kuffour administrations 2001 – 2008 and the first year of Atta Mills Administration 2009. Additionally, the matrix (Figure 7.2) demonstrates key core themes, which run through all the respondents' narratives. These include Religion, Illegality, Social Status, Community, Talk Tax, Hawkers, Economic Condition and Wealth Creation. These are discussed in the context of academic literatures in order to substantiate their significance to the study. Furthermore, these themes are divided into two parts: core themes and event-specific themes and are discussed coherently in the context of academic literatures.

Principally, the matrix (Figure 7.2) depicts the core themes (on the left) and the specific themes (on the right). The large shaded sections (labeled: religion, illegality, social status and community) represent high levels of intensity of the subject in the respondents' narratives. Whereas

185

the fewer shaded sections (labeled: hawkers, talk tax, economic conditions and wealth creation) illustrates specific political administrations where these themes were matters of concern. The timeline (labeled: 1998-2009) on the left represent the three political administrations (Rawlings; Kuffour and Atta Mills administrations), which, reflects the mobile phone entrepreneurs' journey in the telecoms industry.

7.3.1 Recap on findings part 1 discussion plan

STUDY OBJECTIVE 1: Understanding the mobile phone entrepreneurs' industry experiences and the effect of political changes and how these affect their behaviours.

Core Themes:

- The Impact of Illegality on MPE Business Activities
- The Effect of Religion on MPE Business Activities

Event Specific Theme:

- Hawkers

STUDY OBJECTIVE 2: Establishing the mobile phone entrepreneurs' social statuses and their role in communities.

Core Themes:

- o Understanding MPE Social Status
- o Understanding MPE Role in Community

STUDY OBJECTIVE 3: To understand the impact of regulatory policy on mobile phone entrepreneurs' activities.

Event Specific Themes:

- Impact of Talk Tax Policy
- Adverse Economic Conditions
- Wealth Creation

FIGURE 7.2

<u>**MATRIX**</u>

	RELIGION	ILLEGALITY	SOCIAL STATUS	COMMUNITY	HAWKERS	TALK TAX	ECONOMIC CONDITIONS	WEALTH CREATION
RAWLINGS	▓	▓	▓	▓				
KUFFOUR	▓	▓	▓	▓		▓		▓
ATTA MILLS	▓	▓	▓	▓	▓		▓	

1998 – 2009

SOURCE: Author Generated

7.4   FINDINGS PART 1: Understanding the mobile phone entrepreneurs' industry experiences and the impact of political changes and how these affect their behaviors

The central focus of this section is to present and discuss the empirical findings in the context of academic literatures, in order to understand the mobile phone entrepreneurs' industry experiences and the impact of political changes and how these affect their behaviors in 1998 - 2008. As previously stated, due to limited literature in the case industry (Ghana Telecommunication Industry), the discussion focuses mostly on the empirical data and literatures in the wider scope of the topics of telecommunication, entrepreneurship and sociology. Additionally, a comparative evaluation of the results between the urban and peri-rural segments is drawn. This assists a clearer understanding of the distinction or similarities in terms of the respondents' journeyed experiences. In the end, the purpose is to address the first objectives of the study:

- To understand the mobile phone entrepreneurs' experiences in the Ghana Telecommunication Industry and the impact of political changes and how this affect their behaviours.

Aforementioned, the core themes designated for these objectives are:
- *Core theme 1:* The impact of illegality on mobile phone entrepreneurs' business activities.
- *Core theme 2:* The Effect of Religion on MPE business activities.
- *Event Specific 1:* Hawkers

Firstly, the impacts of illegality on mobile phone entrepreneurs' business activities are discussed in the next section.

7.4.1   CORE THEMES 1: The impact of illegality on mobile phone entrepreneurs business activities

The analysis on industry/business experiences as told by the respondents' leads to a unique coherent way of discussion. The

respondents' industry experience stories reflect Rawlings' administration from 1998; Kuffour's Administration from 2001 and Atta Mills's Administration in 2008/9 (as demonstrated in Figure 7.2). The following discussion of the findings will follow the same pattern through to the end. Results from both urban and peri-rural groupings are discussed in conjunction with academic literature. The former head of state and president of Ghana, Jerry John Rawlings' ruled the country for a total of 19 years (military and democratic inclusive).

As discussed in chapter 3 & 6, Rawlings' first emerged as a military leader in 1981 and was elected as a democratic leader through general elections in 1992 leading to the liberation of the telecommunication industry. The impact of his administrations on some citizens, particularly small traders, is often perceived as unfavorable (for example, as discussed in chapter 3, many traders in Rawlings's military regime experienced violence and harsh policies characterized as "Kalabule") (Nukunya 1992). However, some traders including ordinary citizens who lived in Rawlings' era also held dissimilar judgment depending on their political affiliation and the cultural backgrounds (Broskenka 1966). For example, most people from the Ashanti lineage disapprove of Rawlings political party while the Ewe tribe (Rawlings' own tribe) is fond of his policies. These predominant estrangements were constantly echoed in the entrepreneurs' narratives.

Overall, the most prevalent issue in the analysis was the aggravations of the entrepreneurs, particularly on political issues. While some entrepreneurs refrained from commenting on issues relating to politics in general, quite a few of the entrepreneurs were outspoken about some sensitive political issues.

Generally, the urban findings suggest that the entrepreneurs professed the Rawlings' regime as either, '*not good enough or worse'*. Presented below is a narration of an urban mobile phone entrepreneur in Accra, Ghana. The respondent narrates his experiences under the Rawlings administration as 'nothing but HELL'. In a stressful tone, he described his

experience:

> *"I will describe Rawlings's administration in one word HELL. If you want to get a glimpse of Rawlings's regime please look around now; I call it Rawlings regime in disguise. I don't care about who is listening to this interview – the current government is as bad as Rawlings. This is because Atta Mills is from the same NDC party in which Rawlings is the head; in short Jerry Rawlings is ruling the country now behind the scenes. I can't wait for the next election – I will make sure I join the campaign".*

Noteworthy, the peri-rural findings also suggest that some entrepreneurs engaged in bribery as a way of avoiding delays at the checking points of the country's borders. For example, one of the peri-rural respondents admit this in his narrative:

> *"Now, during the Rawlings administrations we all experienced the transition from analogue to GSM – but most of the GSM phones in the country at that time were not from legitimate source because of the high import duty taxes. I was a culprit – because I can't remember paying import taxes – all we use to do was to just smuggle the phones into the country (smuggling is also known as TOOTING). All you will need to do is to pay bribe to the customs officials at the border of entry – these officials will either take a mobile phone from you and keep or you will be ask to pay a onetime 100 Ghana cedis bribe (approx. $100 US Dollars). This was the only means of earning some profits on the mobile phones. As I mentioned before, during the Rawlings regime we used to pay import duty on mobile phones – and the import duty per mobile phone was as much as 50 Ghana cedis ($50 US Dollars) – it was worse during the Rawlings regime as you can see".*

Another respondent has this to say about the issue of illegal practices in the industry:

"...The only way of survival in this industry is engaging in illegality such as bribing the customs excise and preventive service (CEPS) officials at the borders. Otherwise, it is very difficult to survive".

The question of illegality as a means of survival seems synonymous with most respondents in both geographical locations. Their narratives indicate that these contentious practices were adopted during the Rawlings' regimes and it's seemed the easiest means of importing mobile phone into the country. Some respondents' even accused the government officials (CEPS) as the key perpetrators. The most significant factor at this point is why some respondents have chosen to continue engaging in illegal actions, even after Rawlings' administration and their motives behind such actions. A contact made by the researcher to the Government Ministry for reaction on these illegality issues was declined. However, the significant factor in this is the understanding of their experiences, and the extent to which the Rawlings administration has contributed to their practices. Hence, the discussion will primarily consider the social-cultural thoughts of the respondents, to gain a deeper understanding of their social-cultural foundation such as, their beliefs and values.

Nukunya (1992) suggests that Ghanaian society is embedded in a complex social milieu, whereby there exist strong values and beliefs. Nonetheless, it is uncertain why entrepreneurs who are presumably embedded in such social settings choose to engage in illegal practices. Therefore, the issue of illegality will also be discussed in a wider context of academic literatures to enable clearer understanding. As stated in Chapters 3 of this study, it is impractical to understand the mindset of entrepreneurs in Ghana without reflecting on the social-cultural processes such as, unity of values, norm, beliefs and interacting personalities. "Ghanaians, like other Africans see the world differently" so are the sub-societies that make up the ethnic groups with subcultures and dialectal disparities (Nukunya, 1992). Among the popular and reputable ethnic labels are the Ashanti's or Akans. The Akans have a rich entrepreneurial history, which dates back to the colonial era as discussed

in Chapter 3. The significance of ethnic groups in this study is that they form about 80% of the sample size for this study. Although there are some similarities in terms of their traits across all ethnicities in Ghana, there are some perceptible differences in my observation.

A typical example is what could be identified as groupings that are fixated with wealth. The academic literatures as discussed in chapter 3 gives an impression of a society with strong values, norms and beliefs and interacting personalities but fails the investigate issues such as motives. However, the most significant factor in the respondents' narratives is the impact of values and beliefs systems in their society. Due to the scarcity of literature on these issues and in order to avoid subjective conclusions, the discussion now turns to the subject of illegality in a wider context.

7.4.1.1 Illegality

Business and illegality are global syndromes (Conklin 1977; Vaughan 1985; Baucus and Baucus, 1997; McClennahen 1998; Clinard 1980). This section discusses the subject in wider context of business. Contextually, the subject of illicit trade in the West often refers to corporate scandals, for example, on Wall Street, drug trafficking and the popular American mafias. The subject in terms of entrepreneurship has attracted less input from scholars around the world as necessary. In the African context, Keith Hart became one of the few to draw the attention of what he refers to as "informal economy" (Hart 1973b). His revelation of illicit trade attracted less interest from African scholars, and academics across the world. Harvey and Harvey (1966) briefly reviewed the subject in their chronicles of Ghanaian trade; MacGafetty in 1991 published the episode of the informal economy in the case of Zaire, documenting how the black market in Zaire contributes to the country economy. Fadahunsi and Rosa's (2002) work seems to be the most recent in the West of Africa in contextual terms as at the time of writing. The authors provide insights into Nigerian cross-border trade and how illegality impact on entrepreneurship. Given the lack of literature, the discussion to follow engages the above listed literatures to interpret the mobile phone

entrepreneurship and illegality in Ghana. One of the entrepreneurs' narratives as quoted above suggests a rather discreet and well crafted illicit but self-legitimate way of entrepreneurial endurance in a chaotic business environment. In his narrative, the entrepreneur characterizes himself as culprit – a culprit or perhaps a smuggler who avoids high import duty taxes as a means to earning good profits. "Tooting" and "Kalabule" are two popular metaphors often used to describe illegal importation of goods and trading in Ghana.

Tooting literally means smuggling - this definition was discovered from the empirical data. "Kalabule" terminology refers to illicit trading, which originates from the Rawlings' military regimes where some entrepreneurs were brutally assaulted. In order to survive, most of the entrepreneurs at the time engaged in 'behind the scenes' activities also known as black market trading (according to the entrepreneurs' definition of the terminology). One urban respondent in his narratives (as presented above) rather sounded quite authoritative, unapologetic and possessed a lot of magnetism. Which seem somewhat impulsive, given the illicit nature of the act. Obviously, some of the entrepreneurs have a proclivity to struggle in the interest of their businesses, thereby engaging in an illegal act. However, there is a little insight as to why they engage in this practice.

Modern economic principles emphasize the role of money as an indispensable medium of exchange Nukunya (1992). Hitherto, in Ghana reciprocity represent a means of action and exchange, thus, between entrepreneurs and community. Moreover, reciprocity or *"ensako na ensaba"* as locally known, is a well-established custom according to the entrepreneurs narratives, as one of the respondents interprets. However, in most cases, the exchange scheme (in terms of reciprocity) is evident among people who are familiar with each other or have an exclusive affiliation. Nonetheless, these connotations arguably are unjustifiable under the forged relationship between the entrepreneurs and government officials, (CEPS). Although the empirical data suggest that the entrepreneurs in Ghana search for money as means of acquiring

wealth, thus reciprocity. It is obvious to note that the acquisition of wealth by some of the mobile phone entrepreneurs is achieved through some illegal means. The controversial side of the story is the identification of CEPS as key perpetrators. Although, Hart (1973b) became the first in academic terms to draw attention to the activities of the CEPS, his work suggests that these shady behaviors at the borders of Ghana have someway become part of the social fabric.

Apparently, it is not fair to conclude that the people of Ghana condone to illegality. However, these activities are evidenced at least in the mobile phone industry as per the empirical data.

7.4.1.2   The relationship between importers and CEPS officials

Debatably, most importers of goods from abroad constantly forge relationships with CEPS officials (door keepers) to avoid delays and stringent checks at the borders. These relationships are often considered mutual and "legitimate." In this case, the distinction between legal and illegal acts becomes blurred and tricky to interpret. Fadahunsi and Rosa (2002) highlight the blurriness of such acts at the checkpoints in Nigerian. The authors explain how traders face a risk of assault by the CEPS officials. However, their study also suggests that:

> "*attaining material possessions particularly through trading is deemed vital in his culture*".

Additionally, non-complying traders are fined or their goods confiscated and sometimes imprisoned. The question is how such complex actions are enforced through law enforcement officers with illegal motives. Fadahunsi (1997) explains that cross border officials often engage in "forgoing the protection of the law that comes through legitimate trading". The author also stated that "*thieving from a thief"* is often not reported to the authorities. That is, the

> "*Government defines the limits of duties, but there are no defined*

limits of bribes that need to be paid once a corrupt official has a business owner in his or her power".

Although the basis of this statement is limited to illicit behaviors at the Nigerian CEPS officials, the interpretation offers a general understanding of the motives behind such actions. However, in relation to the understanding of the association between mobile phone entrepreneurs and CEPS are new to this study. In continuing, the above statement leads the discussion to the issue of bribery in the mobile phone sector in Ghana.

7.4.1.3 Bribery

Primarily, the issue of bribery in Africa is combative and way beyond the scope of this study. However, the author attempt to review the effect of bribery and the institutions involved literally, CEPS, under Rawlings' administration. Whilst the researcher does not intend to impose these opinionated facts, it is worth noting that most native Ghanaians that return to Ghana from abroad have had some form of negative encounters with CEPS officials (by personal observation). Conversely, the in-depth transactions that transpired between importers of mobile phone, and CEPS official is solely personal. Unfortunately, the researcher could not access any empirical evidence or academic literature on this subject to substantiate these claims. Nonetheless, this does not impede on the findings and perhaps the legitimacy thereof, as the purpose of this study is to understand the entrepreneurial experiences through their life stories.

7.4.1.4 Summary

The discussion of the findings has offered a clearer understanding of the entrepreneurs' experiences through their stories during the Rawlings', administration. Holistically, both the urban and peri-rural narrations report some adverse experiences. Nevertheless, their experiences contrast both in cases and cross cases perspective. The knowledge as

presented in this section is original to the mobile phone sector in Ghana, specifically. For example, the telecommunication industry experiences during all political administrations, (particularly, Rawlings' administration) and the impact of illegality is original and in my opinion, has never been documented hypothetically or empirically in the telecommunication industry. Therefore, this initiates a new debate in the industry and the African region. Additionally, the findings as discussed above define the mobile phone entrepreneurial journey and the impact of political administration. Overall, the knowledge gained suggests a new understanding of the mobile phone entrepreneurial journey; that is original and contributes to the body of knowledge in the Ghana telecommunication industry. The discussion also fulfills the first part of the objective 1 of the study as stated earlier. The next section presents the findings and discusses the issue of hawkers (event-specific theme) in the Ghana telecoms industry.

7.4.2 Hawkers

In continuing, the discussion focuses on one of the event-specific themes identified in the empirical data, which is the issue of Hawkers. Hawkers or unregistered mobile phone sellers on the streets of Accra, the capital of Ghana, became an issue of contention in the respondents' narratives. Although this was not originally part of the objective of the study, the content presents an interesting connection between the mobile phone entrepreneurs' engagement in illegality in the industry and their estranged relationship with the hawkers. This understanding enhances the issue of illegality practices among mobile phone entrepreneurs in Ghana, particularly activities in the city of Accra, where these connotations were evident. However, since there are no academic literatures on the subject of hawkers or hawkers in Ghana, the discussion is largely dependent on the empirical evidence from the mobile phone entrepreneurs and the telecommunications expert in the industry in Ghana. Hawkers or mobile phone hawkers as defined by the respondents are unregistered/non--taxpayers' street mobile phone resellers. Whilst there were no findings in the peri--rural segment, approximately 25% of

the urban findings suggest concerns about hawkers in the city of Accra. This grouping of resellers (hawkers) sells directly to the public on the streets of Accra through what could be described as 'aggressive' selling. Additionally, these hawkers are considered as direct competitors to the urban entrepreneurs in the city of Accra. Among the respondents narratives are 3 cases (narrated by respondents 01,02 and 05), in which the respondents demonstrate their resentment on the issue of hawkers in the city of Accra.

Respondent 01 (Urban Accra) is a 27-year-old sole proprietor of a mobile phone enterprise in the centre of Accra. He has three employees. He began his journey in the telecommunication industry six years ago (2003) after working as a part-time apprentice for his elder brother while studying for his SSCE (equivalent to GCSE) examination. On reflection of his journey in industry, specifically on the hawkers, he said:

> *"One other problem is the hawkers in Accra, they are all over the place, yet they do not pay taxes which is a pain. I do not have the power to stop them from trading but this is not fair and we need the support of the regulator. It seems no one care except God – and I find that as a good thing because He is capable of calming the trouble waters. (Respondent 01, Urban Accra)"*

Particularly, the respondent was stressed, disappointed about his business environment and policy ineffectiveness (by observation) but yet hopeful, which perhaps could be attributed to his strong religious beliefs. However, the key concern is the issue of taxation among these key actors, which the respondent considers as prejudiced. This is justifiable, given that these mobile phone entrepreneurs are responsible taxpayers. This resentment was evident in the second case study. Respondent 02 (Urban Accra) is also an urban mobile phone entrepreneur, and his business is located in the centre of Accra, close to central location of the mobile phone hawkers. He has this to say:

"Another issue is the Hawkers on our streets – but who cares. But with a strong association in place we can block some people from the industry. Can you imagine, these hawkers call themselves mobile phone dealers – it is simply not fair. Not everyone can call himself a doctor or a pilot or an accountant without certification from authorities. Now (I may not say the word cheap though) but then it seemed most of us are relaxed and authorities has unfortunately refrained from protecting our businesses. Anyone can call himself a mobile phone dealer now – which is totally wrong in my opinion. But since I am always on my knees in prayer – I have a strong belief that God will intervene at the appropriate time". (Respondent 02, Urban Accra)

The respondent seems inclined and protective of his business, which is quite reasonable, given that he had invested immensely over the years. However, the significance of this case is his proposed strategy to combat the hawkers in the industry. Most of the respondents expressed much interest in creating or joining mobile phone associations, which will assist in channelling their concerns to the authorities in the industry. Although, the concept seems plausible, the industry has had its fair share of mobile phone associations in the past, which has failed because of some entrepreneurs venturing into other industries or migrating abroad. Another example is the case study of an urban entrepreneur in Accra, Ghana.

Respondent 05 (Urban Accra), age 40 has five-year trading experience in the mobile phone business. He is the sole proprietor of a mobile phone enterprise located in Abelemkpe, Accra. Prior to venturing into this industry, he worked as an automobile mechanic for 10 years and thereafter, a mobile phone hawker. He narrates his journey:

"For most mobile phones businesses, the key concern is the hawkers. I know it is a problem given my present status as a registered retailer - but at the same time I wouldn't have been here without selling on the street. It is a difficult issue for me to

comment because I do not want to be judged as a hypocrite. So I always try to stay away from this issue. The fact is it takes a unique experience like mine (as former hawker on the streets) to appreciate what they go through each day. It is sad but at the same time a personal one. We are all not perfect in the eyes of God. Sometimes we pay money to remove our goods from the harbour – and we do that because we want to survive - and for me to be able to take care of Mama. To be truthful paying small kickback at the port is what I consider wrong. But we are all victims one-way or the other". (Respondent 05, Urban Accra)

Victims or hypocrites seem quite divisive. The respondent narrations suggest a candid insight into the entrepreneurs' journey in the industry. Moreover, he uses religious metaphors as means of condoning issues like illegal activities, which is an irony – given that he first engaged in unregistered mobile phone trading (hawker) before setting up a registered mobile phone business. Additionally, there seem to be a link between illegal activities, religion and family. These complexities are puzzling, though; there are no academic literatures to substantiate these ideologies and the government official's responsible for regulating these actors renounced from commenting.

Nonetheless, the most significant factor pertaining to this study is the understanding of the entrepreneurs' activities in the Ghana Telecommunication Industry. Certainly, the overall activities of the hawkers are clearly inappropriate and prejudiced, particularly to the mobile phone entrepreneurs as they are subjected to high fees and taxes in the industry. Whereas these hawkers are unregistered, in effect, are non-taxpayers however benefit immensely from the industry. However, the intrinsic motivations behind their actions and the impacts of beliefs and values present a complex theory, which is perhaps beyond the scope of this study. Therefore, for the purpose of this study, these findings are considered as new significant issues affecting the operations of small-enterprises particularly in urban Accra. Conversely, the paradox of illegality and hawkers seem intricate in this study. For example, while

most respondents resent the hawkers and often refer to their activities as illegal in the telecommunication industry, these respondents also engage in illegal practices. The next section discusses the issue of illegality and hawkers, leading to the overall summary of the subject of hawkers.

7.4.2.1   The paradoxes of illegality and hawkers

"Thieving from a thief is often not reported to the authorities".

These are the words of Fadahunsi and Rosa's (2002) on cross-border trade in Nigeria. As discussed in the subsequent sections, the authors explained how traders face the risk of assault by CEPS officials and also why cross border officials habitually engage in "forging the protection of the law that come through legitimate trading". Although the mobile phone entrepreneurs engage in similar acts, that is not the sole focus of this section. This section seeks to discuss the relationship between hawkers and mobile phone entrepreneurs, their intrinsic relationship with CEPS and their underlying religious beliefs in the Ghana Telecommunications Industry.   The critical issue here is that the mobile phone entrepreneurs' responses suggest a bitter reaction towards hawkers in the industry, who they consider as illegal actors in the industry. However, these entrepreneurs are also engaged in some sort illegal activities with CEPS officials, which they consider as 'legitimate' and justified. Nonetheless, these puzzling activities are imbued in strong religious beliefs.   For example, the following responses reveal some of these insights. Respondent 02, an urban entrepreneur comments;

> *"Although, I will not lie to you the process of importation is not easy riding. – Sometimes you have to be truthful. What I mean is the illegality conditions we face constantly at the port with the gatekeepers. My sister it is worrying – but "half for do" you pay your dues and get your phones and avoid any extra delays. This is totally not right but man has to survive. The bible says that the branch that bears no fruits He takes away. I have to work hard to be in business you know – I believe God understands our situation.*

I have two kids and a wife. Besides, I have to keep the bank account in shape to impress my business partner. My family in the village also depends on me to survive. It is not easy but at the same time, it is possible. What really annoys me is the mobile phone hawkers.- they are growing in numbers each day - why? – Because they are not taxed as me. I know some of them are new to the city and that they need to make a living but not in this manner. It is illegal and the regulator needs to track them down. I have no power but I know my God will push them out of the system in his own time. It will surprise you to know that the government is not supportive of our business yet we pay 1000 US dollars in fees every year to trade in this industry. They are milking on us but God will punish them in his time. For example in last year's (2008) budget, the government added more tax burden on consumers talk time – this is not good and it is so frustrating" (Respondent 02, Urban Accra)*

By personal observation, this respondent is an epitome of the constant struggles of mobile phone entrepreneurs. However, illegality and religion ironically serves as the core of their existence in the telecommunication industry. Firstly, the respondent professes his illegal engagement with CEPS officials at the borders but quickly justifies his action by his faith, by quoting the bible and the need to support his family. Consequently, the respondent also criticises the actions of hawkers, which he considers as illegal and even calls for retribution (expecting God to punish them). These are complex issues; nonetheless there is no theoretical foundation to explain this aspect of the mobile phone entrepreneurs' journey. However, there is a strong indication that some of the respondents' double standard activities are influenced by adverse economic conditions and ineffective industry policies. Another respondent voiced his concerns in the following:

"Now tooting is swallowing us thanks to CEPS people. They charge you as much as 100 Ghana cedis per phone. No wonder some of us opt for local borders at Afllao – which is a lot cheaper. But let's

face it – this is not good but we have to go through these thanks Jerry Rawlings. Atta Mills is from the same NDC party in which Rawlings is the Head; in short Jerry Rawlings is ruling the country now behind the scenes. I can't wait for the next election – I will make sure I join the campaign. The problem is if NCA is able to regulate the mobile phone industry well then things will get better - because at the moment everyone sells mobile phones. There is no regulation as to who can sell and who cannot. Now everywhere you go, especially Accra-Circle, you can find hawkers selling phones on street, which I believe is illegal and make it difficult for established resellers like me to reach out to potential customers effectively. At the moment, anyone can grab a bargain on the street without having to visit your shop. The industry used to be very promising in terms of doing business as a businessman – but this is not the case now" (Respondent 06, Urban Accra)

The respondent reveals the frustration experienced by some of the mobile phone entrepreneurs in the industry. The significance of this narrative is the assumed 'normality' of illegal practices in doing business in the telecommunication industry and the options available to them. For example, the respondent claims that some of the borders in the country tend to be quite 'expensive' in terms of bribery. Hence, they often prefer some local borders, which he considers a lot reasonable. He went on to condemn the political government and his plans for the next political election in the country. Although the respondent engages in illegal practices otherwise known as tooting (meaning smuggling), he condemns the actions of hawkers in the industry. This he considered illegal and a deterrent to his business. In spite of these illegal practices, he also faults the government for not responding to the economic conditions. Generally, this issue is combative, however the deep insights assists in understanding the complex nature of the mobile phone entrepreneurs' journey in the telecommunication industry of Ghana. As indicated in the previous sections, there seems to be no theoretical underpinnings to support these findings. However, the findings address the research

objective one (partly) and also contribute to the body knowledge in Ghana and the wider scope entrepreneurship.

7.4.2.2   Summary

Principally, hawkers do not pay taxes and are believed to benefit immensely from the telecommunication industry. However, the intrinsic motivations behind their actions present a complex concept, which is perhaps beyond the scope of this study. Therefore, for the purpose of this study, these findings are considered as a new significant issue affecting the operations of mobile phone enterprises, particularly in urban Accra. Nonetheless, the paradox of illegality and hawkers is considered more significant to this study. While most respondents resent the hawkers and often refer to their activities as illegal in the telecommunication industry. These same entrepreneurs also engage in some sort illegal activities with CEPS officials, which they consider as 'legitimate' and justified. Additionally, these puzzling actions are imbued in strong religious beliefs, which is incomprehensible. Unfortunately, these insights have no theoretical underpinning. As a result, it is concluded that the mobile phone entrepreneurs are engaged in a complex relationship with the Hawkers in the telecommunication industry. This study is the first to discover the illegal activities of mobile phone hawkers and their complex relationship with mobile phone entrepreneurs.   Additionally, these findings addresses the research objective one (partly) and also contribute the understanding of mobile phone entrepreneurship in Ghana telecommunication industry and the wider scope of entrepreneurship.

7.4.3   CORE THEME 2: The effect of religion on MPE business activities

The purpose of this section is to continue the discussion of the findings in relation to objective 1 (core theme 2) of the study: Understanding the

mobile phone entrepreneurs' industry experiences and the impact of political changes and how this affects their behaviors, specifically, the effect of religion on mobile phone entrepreneur's business activities in the telecommunication industry. The empirical evidence suggests significant influences of religion on the mobile phone entrepreneurs' journey in the telecommunication industry. This was also evident throughout the three political administrations (Rawlings, Kuffour and Atta Mills administrations). In order to understand these complexities, some theories in religion and entrepreneurship in the wider contextual terms, are accessed to aid the discussion of the empirical evidence.

Max Weber is one the early theorist on the subject of entrepreneurship and religion. However, the subject was initially subdued by mass criticism in the West. Since most scholars were of the view that material and spiritual world are distantly detached in the West (Reddings, 1990). Nevertheless, Dodd and Seaman (1998) argue that the same entrepreneurship and religion benefits from an intricate but mutually dependent relationship. However, there seem to be two different views on this theory: Max Weber theory views religion and entrepreneurship as a 'calling from God'. For example, God may call an individual to start a business, which, in effect, delay rewards until next life. Other theorists such as Reddings (1990) define the same concept as the influence of religious beliefs on entrepreneurship. Hence, religion may come as a part of a social fabric, which perhaps instinctively influences the behaviours of people. Contextually, religion in Ghana pervades every facet of the social structures. Kuada (2009) and Assimeng (1981) stated that religious traditions, and rituals are commonly executed to ensure "prosperity, security, unity and the establishment of social order". Conversely, it is also significant to note that the perceptible activist values in religious practices are heavily dented by other negative practices and beliefs such as superstition and witchcraft in the Ghanaian society. Based on personal observation, most societal acts in Ghana have references to God. In that career successes are even considered as dependant on the "will of God". This obviously is dissimilar to other societies where such endeavours are

reliant on institutions, political parties, individuals' efforts or determination.

Generally, the narratives of the mobile phone entrepreneurs' lived experiences reveal strong religious influence and affiliation. Given the scarcity of contextual literatures, the respondents' stories are discussed in the context of Weber and Reddings theories of entrepreneurship and religion, thus entrepreneurship as a calling from God and religion as part of a social fabric. Given the strategy adopted for the discussion and also the methodological choice, the sections to follow present a full case study scenarios of the most interesting cases identified in the respondents' narrations. Although most the data represented seem quite extensive, this format was considered appropriate to enable a deeper insight of the concept of religion as embedded in entire journey of the mobile phone entrepreneurs in 1998 -2008. In order words, pruning the data could be detrimental to gaining an innate understanding into their stories and how religion may have influenced their actions.

7.4.3.1 MPE as a calling from God

In as much as most of the respondents gave consistent references to God in their narratives, there were also instances where some of the mobile phone entrepreneurs were inclined to the fact they were called to the industry by a higher power. However, these were limited to the peri-rural category of mobile phone entrepreneurs. Overall, approximately 50% of the peri-rural MPE population professes that God called them to the industry. For example, respondent 04, (age 33) a self-professed the CEO of a mobile phone shop in Peri-rural Tema believes that God called him to the mobile phone business. In his narratives he said:

> "I consider my entire life as nothing short of a miracle. In fact a businessman or owner or CEO of mobile phone enterprise is a true miracle..."

The respondent gave a moving account of his difficult past and how he managed to survive his ordeal (poverty) by committing to what he called constant "prayers and fasting". Conversely, there are some significant some aspect of his story, which he particularly considers as "a true miracle". His narrative continues:

> *"I move back to the village eventually (after working as house servant for a rich woman in the city) and decided to ask for help from my previous employer. I wanted to start all over again – but in the process I met a Good Samaritan – yes a Good Samaritan. This man according to some folks had moved to the local area recently from the central region where he was a serial businessman. After chatting for couple of days there was an instant spark – which I call a miracle. He offered to open a business for me to operate – the deal was if I survive after two years and yield enough profits to pay him back then the business was mine. I was in total shock but I knew God had a hand in this. I had been praying constantly for a miracle and it was right in front of my eye. In 2003, I completed the challenge and he earned his profit but he kept his promise and the business became mine. Yes I became the sole owner of a business – a boy who couldn't afford a square meal and even a bed. I will never forget that day. In my opinion the mobile phone business is God sent – In fact God called me into this business and my duty is to protect it and also be an angel for the needy in my village. Currently I am the patron of the local orphanage and also the founder of a charity called Possibility Foundation. I started this foundation because I believe there are still some deprived people in the village that needs a Good Samaritan or an angel and so far we have supported about 13 young people to start their own petty trading. This is possible because of God's favour and kindness" (Respondent 04, Peri-rural)*

The respondent's story suggests a heavy dented influence of religion. This fascinating story demonstrates the overall motivations of the respondents. Interestingly, some of the religious metaphors engaged in

the narrations are quite significant. Firstly, the respondent describes his presence in the industry as "nothing short of a miracle" or "true miracle". Additionally, he refers to his current position in the industry as a CEO as a major success, which essentially is exceptional given his challenging past and his lack of adequate education. Effectively, the significance of education or certification as a prerequisite for employment is widespread in the Ghanaian society by personal observation. In other words, for someone to rise to the level of business owner or CEO, an extensive work experience and qualifications is required. Additionally, most traditional entrepreneurs in Ghana are engaged in some form of petty trading or general "buy and sell" as commonly known in manufacturing and agricultural sectors. Therefore, trading in technical sectors like telecommunication or communication industries are often reserved for the educated. In this instance, a typical case of this nature is highly improbable, which perhaps explains what he describes as "a true miracle".

Moreover, the respondent commented on factors such as opportunities in the industry. In describing his situations, he cited religious metaphors such as "angel" and Good Samaritan. These biblical metaphors are presented as the alternative to the usual business opportunity expressions. The case specifically, links opportunities to beliefs and dependence on higher powers. However, the respondent's belief in mobile phone entrepreneurship 'as calling from God' is obvious as this was explicitly stated and therefore, confirms Reddings' theory of entrepreneurship and religion. Similarly, respondent 07, another peri-rural mobile phone entrepreneur who has a strong belief that "God" directed him to the industry. However, the significance of this story is that, the respondent dissimilar to the previous case had a relatively good upbringing. His narrative is stated below:

> "I am fortunate to have come from a good family where life was pretty easy initially. I am the last born of 4 brothers and my parents are civil servants with the district assembly. Obviously I had no initial business insights like some other villagers do. I

graduated from a polytechnic institute with a higher national certificate in electrical engineering. Given my qualification and my family influence I secured a job with Tigo as a sales representative for the Tema area. It was a good job but I had to drive all day to meet my target. But because I did not have many responsibilities I was able to save a lot of money in the process. In the end I got tired of the job but opportunities at the time were very limited. As I was not prepared to move to the city – life became a pain for me. I dedicated about 6 months working on myself and at the same time seeking for direction from God. I have always admired businessmen in the village but I had no mentor to guide me through. On one fateful Sunday morning, and through one of the frequent sermons at church about the power of faith and how you can get anything want in life – I decided to take the biggest risk of my life. One of my church brothers who was also a serial trader and an importer offered to take me on one of his trips to Dubai".

It is quite interesting to note the primary source of inspiration and business opportunities for this particular respondent, which literally points to religion. Specifically, the respondent's for six months was seeking for what he refers to as "a direction from God". Besides, his first step into business or trading was literally motivated by a church sermon. These understanding, although there are no direct theoretical underpinnings, however, suggest a deeper connection between the entrepreneurs and religion. These deep-rooted beliefs even transcend through the respondent's business engagements with foreign traders. His narrative continues below:

"On my 6th trip to Dubai I received a dealership offer to be the sole distributor of new a brand of mobile phone. I did not have enough money for that – I remember they asked for 20,000 USD. I went back to my hotel room to ask for wisdom from God in prayers. The next day I was able to convince the director of the company to sell the phones to me on credit. This was the biggest risk in my life but believe me – when you seek God in prayers in all your ways – he

will not disappoint you. So that was the beginning of my journey in the mobile phone business. Personally, I believe I got into this industry because I am destined to be here. This business is my calling from God and I believe I am here to serve. Most people in my small community believe that I am rich and sometimes pompous. That is not the case – all I can say is I am comfortable and God has been faithful to me. I hope to stay humble, committed to my church duties and pay my offerings and tithe to God. Sometimes when I have enough, I will visit one of meetings of the local women's group and donate mobile handsets to each and every one. It may surprise you that some of these women will fall on your feet and thank you for just a simple mobile phone. It shows gratitude and when someone shows gratitude to you the father in heaven will reward you greatly". (Respondent 07, Peri-rural)

Again, the respondent seems to have acquired a business deal with a foreign partner through what he described as "wisdom from God". His newfound wisdom helped his convince a business director to trade goods on credit. These intriguing scenarios are interesting; nonetheless, it's beyond the theories of religion and entrepreneurship. However, it contributes to the new understanding of the impact of religion on the mobile phone entrepreneurs in Ghana. On a wider scope, respondent 07's (peri-rural) story could also be premised on Weber's theory. The respondent made a clear indication that he has no intention to "show off his riches"; this is because he believes in deferred reward in heaven.

Overall, a vast majority of respondents suggests a deeper influence of religion on their business activities. Mostly, the respondents assumed bond with a higher power has no immediate theoretical foundation but offers a deeper insight into the strong and intricate believes of the mobile phone entrepreneurs. However, the narrative depicts a distinctive connection between religion and entrepreneurship, which perhaps surpass Weber's concept. The respondents' narratives also suggest

religion as part of their social fabric; this is discussed thoroughly in the next section.

7.4.3.2   Religion as part of a social fabric

Academic literatures suggest that the people of Ghana in general are embedded in a complex socio-cultural milieu (Assimeng 1981). Kuada (2009) argues that in order to understand the concept of entrepreneurship in Ghana, the socio-cultural foundations are imperative. Nonetheless, given the scarcity of literatures in the field, particularly the mobile phone entrepreneurship in Ghana, the respondents' narratives are discussed, in order to understand the nature of their experiences. As presented in later in this chapter, the mobile phone entrepreneurs' start up motivations suggests intense religious influences in the industry. In identifying their experiences in the telecommunication industry against the backdrop of recurrent political changes, the issue becomes more recognisable. The respondents were asked to share their experiences in the telecommunication industry in 1998 -2008, and some of their responses are presented hereafter. However, there were distinctive differences in terms of their relationship with religion. Whereas some of the respondents considered the mobile phone entrepreneurship as a 'calling from God', a majority of the respondents, specifically in the urban case specify religion as part 'of their social fabric'. Respondent 06, an urban mobile phone entrepreneur provides an in-depth overview of the subject:

> *"In spite of the industry troubles, my contribution to my local mosque and some other local projects are still steady and progressing well – "Isha Allah". To be honest, given my background and my previous life in the village – I can say that this industry has changed my life – not because I own a Cadillac Escalade and other cars or live in prominent neighbour or own 5 properties across the country but the kind of respect and admiration I gain from my Muslim community and neighbourhood in general. I have a strong believe that a good name is better than*

riches. This motivates me to engage more into community projects. Together with other like-minded people we have been able to complete a primary school building project, which is a dream, comes through for my pride and me. But this could not have been possible if I had it not been this business. So I am thankful to Allah. As for the industry problems, especially the hawkers and tooting – I think time will bring a change and with the help of the holy prophet we shall overcome – Isha Allah." (Respondent 06, Urban Accra)

Firstly, the respondent admits there are issues in the industry but attribute his progress in business and respect in the community to 'Allah'. He seems hopeful that his faith in a higher power will somehow revolutionize the industry. The issue of religion as a strategy to resolve industry problems is profound and distinctive to this study. Although Assimeng and Kuada (ibid) warned that Ghanaians are embedded in a complex socio-cultural milieu – this new insight presents a deeper understanding of the subject. For example, the following is excerpts from some of the stories, demonstrates how most of the entrepreneurs described their journeys in the industry. The significance of these excerpts is the intricate connections between the entrepreneurs' religious beliefs, wealth and family.

"It depends on your personal goals in life. Here in the city, I am often regarded as one of the mobile phone traders but it is quite different when I visit my village. I can say that people in the village believe I am rich – maybe because I am able to care for my family especially my mother. I built a small house and bought a taxi for her last two years. The taxi will support her in terms of livings expenses whilst I concentrate on business in the city. Now she is living well. If she is living well then I am fulfilled. However, this would not have been possible without the grace and mercies of God." (Respondent 01, Urban Accra)

Here, the respondent comments on the significance of family and his wealth status in the village. In addition to that, he attributes these privileges to what he describes as "grace and mercies of God". However, there was no reference to his business or industry. Nevertheless, the following excerpts from another respondent follow a similar but different mode:

> *"I own properties here in Accra and outside and some other assets. But I borrowed money to acquire one the shop, so it hasn't given me any profits yet and I am still paying for it. By the Grace of God, my wife and I also own a residential property – in fact I own it outright with no borrowing. I think generally this business has helped so. But with God all things are possible" (Respondent 07, Urban Accra).*

The respondent used phrases like 'with God all things are possible'. This perhaps suggests optimism for survival in the industry amid profound policy ineffectiveness and unfavourable political conditions. Conversely, the reason for turning to religion as a means of survival seems obvious. Meaning that, these entrepreneurs have journeyed in the industry with limited support from the regulator and government. However, given their strong intention to succeed and in some cases support their families and communities, they tend to turn to other sources such as religion for support. Consequently, it is evident that religion is part of their social fabric and their trust is in the supremacy of their faith, which ironically surpasses the influence of industry authorities.

An additional respondent describes the impact of his faith on the industry and symbolism of the 'bible'. Here, the respondent suggests this imagery as his foundation in business (telecommunication industry) and perhaps in his life. He said:

> *I am a firm believer and very optimistic about the future. For now I think about the positives, the word of God, which particularly keeps me grounded in this industry. At the moment, I humbly*

serve as my community chairman, which has boosted my social responsibilities. Besides, I donate mobile phones to the elderly in my village and contribute to the school building project in my village. I do not intent to boost of my effort in anyway – I am just saying because you asked. I believe my reward is in heaven – just like everyone else. Before I left the village for the city, I had nothing except my bible and lorry fare. Now I own a 4x4 wheel and several properties in the city and my village as well as my bible. The bible is my foundation (Respondent 02, Urban Accra).

Respondent 05, an urban mobile phone entrepreneur is of the view that faith remains a significant factor in the mobile phone business. The respondent suggests a link between industry survival and faith – thus it is impracticable to succeed in the mobile phone industry without some form of religious support. The respondent explains:

What I can say is, my hard work has paid off finally and I am married now with 3 kids. Most importantly, Mama is the most proud mother on earth. Mama's prayers saved my life and I am what I am today because of the big man up there in heaven. Last year, I was able to finish Mama's house at my hometown and also bought a new shop for my business. She is comfortable now and I am the happiest man alive. I plan to buy Mama a car in the future and I know God will help me achieve this. I have also been able to support my two sisters through university and owe this to God. I strongly believe that to survive in this industry you need to have God at your back – in fact you cannot be a businessman in this industry without some spiritual backing. Secondly you need to be faithful to God and your family as well your community. Besides supporting Mama and my community, I am also an elder in my church and I pay my tithe every month. This is the key to success in business. Because, governments and policies will come and go but God and family will always be there for you." (Respondent 05, Urban Accra)

Respondent 03's relationship with religion is quite different from the other respondents in both categories (urban/peri-rural). The respondent, unlike the others gave reference to his ethnicity and also exhibited his belief in some sort of traditional religion – which he refers to as the 'gods of our ancestors'. In a resentful tone, he said:

"Customs excise and preventive services are the cause of all the problems in terms of importing into the country – they have a small note book to take their bribe from you before your goods are released. If you dare refuse their demands - you will be detained. It's really bad. It does not benefit the government in terms of revenue and does not benefit us in terms of profits. As an Ashanti man –"wo kumapim apim beba" (meaning – if you destroy thousand people, thousand more will emerge) – for this reason I do not give up easily. I will survive and the gods of our ancestors will support my effort". (Respondent 03, Urban Accra)

The respondent refers to his lineage as an Ashanti man and his persistent attributes. Harvey and Harvey, (1966) accounts on the history of the Ashanti's in the Ghana suggest similar attributes. However, his personality and ruthlessness are dissimilar to the other study respondents from the same ethnic grouping. For example, respondent 06, a peri-rural entrepreneur originates from the Ashanti region in Ghana, just as respondent 03 (urban Accra). Although his religious position is not as strong as the rest but rather credits to God through what he describes as mothers' constant prayers. He said:

"To me my life at the moment – although it has been a long time coming, is much better than a university graduate. I have maidservants at homes, enough staff at work; I have a garden boy and a beautiful house. But remember it is all by the grace and mercies of God. I am not as devoted Christian as others but because of Eno Mary's (mother) constant prayers, God has been faithful." (Respondent 06, Peri-rural)

214

7.4.3.3 Summary

The respondents' stories relating to religious influences indicate a combination of different attributes, including Weber's theory of entrepreneurship and religion and Reddings (1990) interpretation. Besides, these intricate stories are also rooted in complex social structures, most intertwined with differing beliefs, customs and values, which are difficult to confirm in these westernised models. For example, Nukunya (1992) warns of secretive practices (traditional religion) of some self profess staunch Christians in the country, which could also influence their beliefs. These traditional religions are well respected in society but less practiced in public by individuals. However, these could not be confirmed in their narratives, although noteworthy. Therefore, for the purpose of this study, the stories by the mobile phones entrepreneurs are unique based on the complexities of the social structures in Ghana. The significant factor is the respondents' beliefs and values in the industry.

Generally, the mobile phone entrepreneurship in Ghana is embedded in dense religious influences. The entrepreneurs' stories suggest strong religious influence on their business activities. Specifically, peri-rural category reports that approximately 30% per cent of mobile phone entrepreneurs describe their involvement in the telecommunication industry as a calling from God. These insights contribute to the understanding of the mobile phone entrepreneurs' journey in the telecommunication industry and also add to the body of knowledge of entrepreneurship in Ghana, Africa and perhaps the wider scope of global entrepreneurship. Besides, these insights also contribute to the general literature of mobile phone technology and general sociology and cultural literatures in Ghana. This section concludes and fully address research objective 1 of the study.

7.5 FINDINGS 2 - Establishing the mobile phone entrepreneur social status and role in their communities

The purpose of this section is to present and analyse the findings in the context of literature to understand the mobile phone entrepreneur social status and community role. This, in effect, addresses the following research objective: *"To understand the social status and the role of mobile phone entrepreneurs in their communities, from 1998-2008"*. To achieve this, the discussion will follow the same sequence as per the previous sections, highlighting significant issues as presented in the respondents' narratives.

7.5.1 CORE THEMES 3: Mobile phone entrepreneurs' social status

The literatures on entrepreneurs' social status/identity generally focus on diverse frameworks and theories. Scholarly studies, including Ritchie (1991); Du Gay (1996); Fournier and Lightfoot (1997); Cohen and Musson (2000); Hytti (2003); Hendry (2004); Down and Revley (2004); Smith and Anderson (2003) have discussed the subject comprehensively, however these insights are limited to the African region. Focusing on entrepreneurship in Ghana, Evans (2008) in describing entrepreneurs in Accra, Ghana, made references to a group of new "British trained burgeoning, hyped, smooth speaking, skilled and sophisticated" entrepreneurs. These descriptions resonate with what Robb (1996, p.19) refers to as physiognomy - meaning appearance. The findings on social status of mobile phone entrepreneurs as uncovered in the empirical data offer new diverse yet complex enacted collective identities; emerging from a sign phenomena of speech, the body and dress, the environment, all portraying a semiotic construction of identity.

The findings indicate that the majority of entrepreneurs in both urban and peri-rural categories believe that the mobile phone industry has

directly influenced and shaped their social status positively. The excerpts from the respondent's narratives as presented below depict a direct understanding of the impact of the mobile phone industry on mobile phone entrepreneurs. Although the level of influence varies, they all congeal to what could be described as the *"Feel Good Factor".* The feel-good factor ideology emerges from external factors such as an awareness of historical context, the trajectory of industry development and sub cultural influences such as locality, ethnicity and family (Nukunya 1992; Pitt 2004). The most interesting cases on the subject of social status are presented below as excerpts. Thereafter, the keynotes as identified in the data are discussed coherently in the context of literature.

Excerpts from mobile phone entrepreneurs' stories

"I started with a small shop at Caprice in Accra and now own this storey building. Personally, most of my wealth today was gained through Kuffour administration and my previous businesses. To be honest, given my background and my previous life in the village – I can say that this industry has changed my life – not because I own a Cadillac Escalade and other fleet of cars or live in prominent neighbourhood or own 5 properties across the country but the kind of respect and admiration I gain from my Muslim community and neighbourhood in general. I have a strong believe that a good name is better than riches" (Respondent 06, Urban Accra).

"On a personal level, I have done well for myself and my family. I have also been able to pay my brother back, which is a good thing for me. My profit is steady and I have been able to open two more shop in some other parts of Accra. I plan to expand more in the future. I am not married but have a son. I can take care of him and my family and that is what matters. But having said that I think the situation is different when I travel back to my hometown. With my four-wheel drive and some good clothing – they hail me

as a king. That is how it is but either way you have to be grateful to God. He directs my life and maybe one day my business will grow into a large company and I can enjoy the big man lifestyle I deserve here in the city" (Respondent 04, Urban Accra).

"My mother is the centre of my life and I make her come first in everything I do except God. I built a small house and bought a taxi for her last two years. The taxi will support her in terms of livings expenses whilst I concentrate on business in the city. Now she is living well. If she is living well then I am fulfilled. However, this would not have been possible without the grace and mercies of God. In all I can say that I get a lot of admiration from the entire villagers. Overall I can say for sure that this industry is definitely good" (Respondent 01, Urban Accra).

"Last year, I was able to finish Mama's house at my home town and also bought a new shop for my business. She is comfortable now and I am the happiest man alive. I plan to buy Mama a car in the future and I know God will help me achieve this. I have also been able to support my two sisters through university and owe this to God" (Respondent 05, Urban Accra).

"Before 1998 –I used to trade in second hand shoes like trainers and other sport shoes – I use to import them from Togo. Then I began selling sunglass for a while until I got into mobile phone retailing. Oh yes! Absolutely – I have seen so many changes. Because if you compare my previous trades in shoes and sunglasses – I can say for sure that the profits I get from my mobile phone business is much better. For example I used to sell in few thousands of cedis in my previous trades but with the mobile phone business – I sell in millions of cedis. I am very comfortable – as you can see" (Respondent 03, Urban Accra).

"So as I mentioned before you have to use your head to survive. For me I enjoy the suits, the cars and most importantly my famed position in the village and therefore I will do anything in my power to survive in this industry. I don't really care much about policies – there will always be another political party and another president with big plans – so why bother. With Allah the most merciful on our side my business and I will be here for a long time" (Respondent 02, Peri-rural).

"In 2003 I launched my business and my life has never been the same ever since. I moved my family to join me here in Tema from the village. I bought a land for my parents 'and hired enough labourers to work on the farm – they couldn't be happier. To me my life at the moment – although it has been a long time coming is much better than a university graduate. I have maidservants at homes, enough staff at work; I have a garden boy and a beautiful house. But remember it is all by the grace and mercies of God" (Respondent 06, Peri-rural).

There are considerable literatures on identity construction as discussed in the subsequent sections. However, to understand the entrepreneurs' narratives on their social standing since venturing into the telecommunication, two theories are adopted. These include the signalling and social construction theories. Signalling theory focuses on making sense of signals from a subject communication. In understanding entrepreneur's lived experiences, it is imperative to note their action and appearance in their communication, as this is true indication of the significance of their enterprises in the industry (Leland and Pyle 1977). For example, the use of metaphors such as cars, properties, suits, etcetera, are all a reflection of a person's status and perhaps a sign of prosperity or success. Some of the excerpts of the respondents' narratives suggest the use social imagery in constructing their unique identities. To recap the table below shows abstracted comments from the entrepreneurs.

Table 7.5: Signals in MPE Narratives

RESPONDENTS	SIGNALS IN ENTREPRENEURS NARRATIVES
Urban Respondent 06	Cadillac Escalade; Cars; Prominent Neighbourhood; Other Properties
Urban Respondent 04	4 Wheel Drive; Good Clothing
Urban Respondent 01	House; Taxi
Urban Respondent 07	Shop Ownership; Residential Properties; Other Assets
Rural Respondent 05	Office; Car
Urban Respondent 02	4x4; Residential Properties; Bible
Urban Respondent 05	House In The Village
Rural Respondent 02	Suits; Cars
Rural Respondent 04	Car; Credit Facilities
Rural Respondent 06	Maid Servants; Garden Boy; Beautiful Home; Land For Farming

Table [7.5] outlines the key metaphors used by the respondents in describing their social standing in their business and community. Overall, cars and properties are the key descriptions identified in all the narratives. For example, most of the entrepreneurs cited high-end cars such as 4x4 wheel drive and specifically Cadillac escalade and on several occasions, other high-end cars. Based on personal observation, possessions such as cars were confirmed on location by the respondents. For instance, a typical workplace of some of the mobile phone entrepreneurs' shows a display of range of cars. Besides, in situations where the sight of a specific car was out of reach, the respondents were quick to direct the interviewers' attention to where it is located. These suggest high levels of attachment to these assets as a pictorial evidence of their success or wealth in the telecommunication industry. Additionally, these entrepreneurs are inclined to attract more attention and admiration from their village folks simply because of their possession. For example, driving a 4x4 or any kind of luxury car in the city of Accra could be considered as ordinary. However, on occasional visits to their villages, they seem to attract a lot of admiration and

attention. Therefore, these signals become an imperative aspect of their social status and success.

Another theory of concern in this section is social construction. As discussed in-depth in the preceding chapters, social construction of the self is premised on a host of interrelating cultural symbols (Berger and Luckmann 1967). Thus, to understand the entrepreneurs' social status, it is imperative to consider societal forces such as customs, norms, institutions, stereotyping, and also in some case the environment and ethical dimensions (Reid and Deaux 1996). However, the focus of this discussion is based on the specific situation of mobile phone entrepreneurs in Ghana. As previously discussed, the mobile phone entrepreneurs are embedded in a complex socio-cultural environment. Therefore, while these theories seem appropriate in the general understanding of entrepreneurship, there are still issues of concern such as ethnicities, religion in determining the social identities of the mobile phone entrepreneurs.

Kotkin (1992) argues the importance of tribe, race and religion in shaping social identities and consequently, success in the global financial system. Even though the author focuses on holistic social identity, it seems fit for this purpose. Similarly, Nukunya, (1992) reports on entrepreneurs in southern part of Ghana suggest the significance of sub-cultural influences such as locality, ethnicity and family in Ghanaian societies. These were evidenced in the mobile phone entrepreneurs' responses in describing their social status in their communities. For example, and as noted above, respondents 01,06,07, to mention a few, are mobile phone entrepreneurs in urban Accra and Peri-rural Tema however, they all originate from the Ashanti region of Ghana – also known as a hub for traders in Ghana. The significance of these actors during their interviews was their body languages, which suggest immense pride and egocentric behaviours (by personal observation). At the workplace, they were constantly referred to as 'boss' by their staffs, which suggest quite ostentatious behaviours. However, these mannerisms were quite familiar to the researcher, as a native Ghanaian

and also confirmed in Nukunya's description of the importance of wealth to the *Ashantis*. The Ashanti tribe prominences and dominance in Ghana often attract mixed reviews by sociologist and anthropologists as documented in chapter 3 of this study. Arguably, this ethnicity may have influenced their identity construction and wealth creation – however this relatively contributes to the overall understanding of their lived experiences. The significance of this section is the understanding the entrepreneurs' social statuses and how their participation in the industry has influenced the process. Their narratives, therefore, suggest a strong social standing for all the actors. Another important factor is the significance of culture in shaping their social identities. The respondents' narratives suggest a considerable religious and in some cases tribalism as a key factor in shaping social identities.

7.5.1.2 Summary

In summary, the mobile phone entrepreneurs lived experiences in the telecommunication industry of Ghana (based the signalling and social construction theories as discussed above) are a direct replication of their social standing. For example, the entrepreneurs' activities, their actions and appearance are objective indications of their business successes. This knowledge contributes to the general understanding of entrepreneurship in Ghana and more specifically to the understanding of the mobile phone entrepreneurs' social standing in business and community, which has not been documented previously as at the time of writing up this thesis.

7.5.2 CORE THEME 4: Mobile phone entrepreneurs role in community

The academic literatures in chapter 2 reveal that the evolution of the mobile telecommunications is widespread across the globe. Most of the rhetoric presented in the same chapter depicts how the communication

technology has impacted on socio-economic growth, particularly individual lives in developing countries on the African continent (Jagun et al 2005; Donner 2007; Coyle 2005). Frempong (2003) and Harrgarty et al (2002), scholarly literatures are possibly among the first telecom studies to be documented in Ghana. These literatures unravelled mobile phone development in rural areas through government and international organisations initiatives. Falch and Anyimadu (2003) a follow-up research diverged into the use of mobile phones among fishermen of Moree in the Central region of Ghana to help communication on the high seas. Overå (2006) investigated farmers and traders who exchanged information such as prices to improve trading activities by market women in the informal sector.

The most-recent research by Frempong (2009) as of the time of writing, discusses the use of mobile telephones to facilitate small businesses in fewer urban and rural areas in Ghana. Conversely, the research findings of Frempong's (2009) study revealed the impact of mobile phone **use** by entrepreneurs in terms of their economic activities. This study contributes only to the debate on the role of mobile phone use in developing countries and follows studies such as Donner (2007a, 2008); Jagun (2005); Coyle (2005) and in the context of Ghana, Overå (2006). There is a persistent lack of understanding of the role of mobile phone entrepreneurs in their communities since the inception of the mobile telecommunications in Ghana. Therefore, the research objective to be addressed in this section is:

> "what is the role of the new mobile phone entrepreneur in their communities?

[7]ICT scholars have debated on the concept of technology as a means to socio-economic development (Ling 2004; Dasgupta 2005; Harper, 2001).

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[7]Granovetter, M., (1973), "The strength of weak ties", in *American Journal of Sociology* 7: "links can either be strong links or weak links 19. Strong links are those between close friends and family, people who are regularly in contact and have a lot in common. Weak links are those between acquaintances or distant friends in irregular contact. Both types of links are crucial".

However, most of these literatures are heavily centred on Internet use in contrast to mobile communication. Plant (2001); Katz and Aakhus (2002); Johnson (2002) and Hampton (2003) studies have immensely strengthened the debate on mobile communication. This, in effect, categorically highlights technology expanding community activities. The shortcoming of these literatures is that, none considers the impact of mobile phone entrepreneurs on community development. Since there is an evident scarcity in academic literature or general trade literatures, the author attempt to use the concept, social capital as a framework for understanding the impact of mobile phone entrepreneurship in communities in Ghana.

Putnam (1997: pp.19) defines social capital as "social networks and the norms of reciprocity and trustworthiness that arise from them". The World Bank however, argues that the concept is not just about a group of institutions that supports society, but it is the bonding between the actors, which defines social capital (The World Bank 1999). For that reason, social capital in this study means the bond between the mobile phone entrepreneurs and their communities in Ghana. The telecommunication literatures (chapter 2) generally agree on high levels of social capital as a means to socio-economic development. However, the social capital concept is considered as more important in developing countries than the developed, given the strong but complex social structures. This was revealed in the Vodafone SIM study (2005) in South Africa and Tanzania. However, this theoretical justification fails to highlight mobile phone entrepreneurship social links in the community.

Subsequently, to achieve this complex endeavour, the roles of mobile phone entrepreneurs in their communities are considered. The purpose is to be able to understand the impact of the actors in the community. The formation element of social capital is social networks, made up of people and the links between them. The study also adopts the Granovetter (1973) (see footnote) phraseology, strong link and weak link – to help

determine the nature of community links as revealed in the findings. In the next section, the discussion focuses on the mobile phone entrepreneurs' community links. The findings from the urban and peri-rural categories are discussed in the context of the literature.

7.5.2.1 Mobile phone entrepreneurs' narratives

The discussion and interpretation of the findings in this section rely on the empirical findings and some interdisciplinary literatures. The findings suggest an extensive array of issues. However, the urban category reports that approximately 80% of entrepreneurs had some form of roles in their communities, which are mostly influenced by their participation in the mobile phone industry. These are categorised into two parts, strong community links and weak community links in relation to Granovetter's (1973) theory. Strong community links refer to direct contribution to community. Weak links refer to indirect contribution, as well as the benefit the entrepreneurs receive from the community.

7.5.2.2 Strong community links

Mostly, strong community links are identified in peri-rural segment of the mobile phone entrepreneurs in Ghana. However, there were few cases of strong community links in the urban category. For example, respondent 06, an urban entrepreneur and one of the most successful mobile phone retailers in the capital city of Accra highlights his contributions to his community. He said:

> "...Besides the kind of respect this industry has given me is second to none. My living conditions as you can see – is good and I am very well liked. I received countless invitations on many occasions to either act as chairman at wedding or to chair some other functions. Don't forget I do not have much education. I can't tell you the number of visitors I received each morning in my house – some of them are total strangers. They come to me because they know my status – some with needs such as school fees problems

or money for food. But by the special favour of Allah, I am able to support these people and I take pride in doing it. I believe Allah positioned me in this business so that I can contribute to this community"(Respondent 06, Urban Accra).

The respondent narrative depicts explicitly a strong relationship with his community. This includes invitations to act as chairman at various functions and to provide support to the disadvantaged. From the researcher's own perspective, you can only be invited to a function to act as chairman, if only you are considered affluent in the society and regardless of your ethnicity. Similarly, to attract frequent visitors or the needy in the community, you need to have a good social standing or wealth. This understanding was quite widespread in the peri-rural narratives. The respondents in the peri-rural segments showed high levels of community acquaintances, which some interpret as their religious duties rather than a social obligation. Particularly, a respondent from the peri-rural segment explains his links to the community. He said,

"I believe there are some people in the community or the entire village who are richer than me. I hope to stay humble – but what I do differently is to care for my customers and the needy in my church and I can say that they are very fond of me. With this you attract more respect, which is very important to me in this life. Sometimes when I have enough, I will visit one of the meetings of the local women's group and donate mobile handsets to each and every one. It may surprise you that some of these women will fall on your feet and thank you for just a simple mobile phone. It shows gratitude and when someone shows gratitude to you the father in heaven will reward you greatly" (Respondent 07, Peri-rural)

The respondent's support for the needy in his local church and his donations to the local women's group show strong links. Though his motives for doing good seem quite complex and perhaps contentious. Firstly, the respondent highlights the importance of respect and gratitude

from the community. These perhaps suggest that his contribution to the community is reciprocal, meaning that he tends to support the needy in return for some sort of recognition. Although, the purpose of this section is to ascertain the respondent's community links, and this is evident in this case. Moreover this complexity, the respondent also claims of what he called – I quote:

"*when someone shows gratitude to you the father in heaven will reward you greatly*".

As discussed previously, religion is represented in every facet of the mobile phone entrepreneurs' social order and again this is represented in their communities. A typical example is respondent 06's story in the peri-rural category. This respondent believes that supporting his community is his spiritual responsibility. In his narrative, he said:

"*In my opinion the mobile phone business is God sent and my duty is to protect it and also be an angel for the needy in my village. Currently I am the patron of the local orphanage and also the founder of a charity called Possibility Foundation. I started this foundation because I believe there a still some deprived people in the village who needs a Good Samaritan or an angel and so far we have supported about 13 young people to start their own petty trading. This is possible because of God's favour and kindness.*" (Respondent 06, Peri-rural)

The respondent uses various catchphrases and some religious metaphors to describe his contribution to his community. For example, "I believe there is still some deprived people in the village" suggest a rather emotional mission or something of that sort. The respondent's full story suggests a difficult history prior to venturing into the mobile phone business. Therefore, he senses the need to give back to his community because a stranger who he refers to as a "good Samaritan" gave him an opportunity. However, starting a foundation and supporting 13 aspiring and young business people is quite remarkable. In addition to that, his

contribution to a local orphanage suggests strong community ties. This is similar to respondent 05, another peri-rural respondent who contributes to her local orphanage through a church project. I quote:

"What is important to me is I am able to care for my uncle and brother. I also belong to a church committee responsible for a group of orphans in the village. We sponsor their education and general up keep. My only wish now is that God will bless me with much so that I can start my own orphanage. As an orphan, I know how it is to be in that situation. I believe that is my calling and my contribution to my village. Also I have trained several young girls in my village to start their own businesses. I have a small loan scheme for new start-ups as well. As mentioned before I plan to work and expand on these projects in the future." (Respondent 05, Peri-rural)

Subsequently, some of the peri-rural respondent's contributions to their communities have earned them recognition from the local king of the land. In Ghana as discussed in chapter 3 of this study, chiefs are very significant actors in the society. However, a king may confer the honour of a chief either by royal lineage or by recognition of an immerse contributions from a commoner. Either way it is a great honour to be recognised in one's community by the king of the land. Respondent 01, a peri-rural entrepreneurs and also popularly known as Nkosuohene meaning chief for local development is one such recipient of the king's honour list, just a month prior to his interview. Although he was implicit about the nature of his contribution, sources close to him suggest that he contributed to the installation of machine-operated wells in the village. When asked about his contributions to the community – he said:

"The good news is that this industry chaos has changed my class and the respect that my fellow villagers have for me. In fact, only last month, I was honoured by the village king as new Nkosuohene (chief for development). It is clear that at least my people are appreciative of my good works and that is what matters to me.

Having said that I am hopeful that our ancestors will continue to supports my efforts" (Respondent 01, Peri-rural)

Respondent 04 story is also interesting but dissimilar to respondent 01 (Peri-rural) case. Although the peri-rural entrepreneur has not been linked to any recognition of some sort, but his contribution as a motivational speaker to the youth in the village seems an interesting one. He narrates his story:

"At the age of 25 years I was a role model for many village boys and the girls were at my feet – all though I did not take advantage of them. Rather I started a village group and I was the motivational speaker for the youth in most of the village churches. The kind of respect I attract daily from young, old and even my own parents is mind blowing. Each morning someone will come in and wash my car for free and girls will offer to fetch water from the well for me and sometimes cook my meals (Respondent 04, Peri-rural).

Respondent 04's case is also similar to some of the other peri-rural respondents' stories, in terms of his affiliation with churches and also the motives behind his contributions to community. The significance of this case and particularly the peri-rural segment is that, these entrepreneurs are constantly inclined to supporting local projects in their respective village, which in a way present a strong attachment. However, their strong bond is somehow entwined with religious and personal beliefs, which suggest a rather different understanding from Granovetter (1973) interpretation of the subject of community links. Consequently, these descriptions as revealed by the respondents are important for the purpose of this study - to the understanding of the role of mobile phone entrepreneurs in their communities. The next section focuses on the role of the mobile phone entrepreneurs in their communities and families. The issue of family was identified in the respondent's narratives as part of their overall role in community. Although the subject is less significant to

this study, the richness of the data gathered suggests the need to present all facets of the respondent's narratives.

7.5.2.3   Community and family roles

Family system is the centre of the Ghanaian social structures (Nukunya 1992). The mobile entrepreneurs, according to their narratives, have strong unified in-groups, particularly the extended families, where they gain mutual exchange of inclusive dependency. Consequently, it can be argued that Ghanaians generally are enterprising, and also have the propensity to labour in the interest of their family and in some cases their communities. The following stories explain a typical bond between the respondents and their families:

> *"You need to be faithful to God and your family as well as the community. Besides supporting Mama and my community, I am also an elder of my church and I pay my tithe every month. This is the key to success in business. Because, governments and policies will come and go but God and family will always be there for you. (Respondent 05, Urban Accra)"*

> *"I support my family in so many ways – in fact they depend on me to survive. In addition to that, I humbly serve as my community chairman, which has boosted my social responsibilities. Besides, I donate mobile phones to the elderly in my village and contribute the school building project in my village. I do not intent to boost of my effort in anyway – I am just saying because you asked. I believe my reward is in heaven – just like everyone else. (Respondent 02, Urban Accra)*

The first respondent in this section is respondent 05, an urban entrepreneur who gave an emotional story about his upbringing in the village and what he describes as "the support of mama's prayers". Mama means mother in some cultures in Ghana. The second respondent story

indicates the intensity of the bond with his families and community. For example, "my family depend on me to survive" shows a high level of dependency. Generally, the respondent considers three important factors in his life, God, Family and Community, which he is committed to serve or support. The respondent contribution to God by of a way of paying tithes to his local church depicts a strong religious link that in a way (coupled with contributions to family and community) encapsulate his overall contribution to his society. The above insight suggests that mobile phone entrepreneurs' stories are multifaceted and in-depth, which contribute to the uniqueness of their stories.

The next section focuses on weak community links, which literally mean indirect contribution. Thus, the benefits the entrepreneurs receive from their communities, without making any contributions.

7.5.2.4 Weak community links
7.5.2.4.1 Admiration

Granovetter's (1973) theory suggests that some actors in the various communities' benefit from constant support and admiration from their fellow community members. This may be as a result of their social standing in the community or the level of achievement in terms of business and life in general. This theory is tested in the mobile phone entrepreneur's case to understand the nature of benefits they derive from their communities for participating in the telecommunication industry. In contrast to the previous discussion, these benefits are not subject to the entrepreneurs' contributions of any sort. Respondent 02's (Peri-rural) story depicts the significance of admiration from the community to some of the entrepreneurs, particularly in the peri-rural segment. He comments:

> *"For now I am blessed to be here – this industry has changed my life – and I couldn't ask for more. I make frequent trips to the village with my brothers who are also traders in Accra – and my uncle (bless him) is always proud of us. To me, my connection*

with the village community is paramount. I can't say that I am rich but at least I am comfortable and successful. It is not always about cash but the impact I have on the folks in the village and even in the city is what I cherish. For example, for someone to comment that this guy wakes up in the morning drives to the office and come back to his beautiful home and the family is a blessing. It is a good feeling and I am thankful to Okokroko" (Respondent 02 –Peri-rural Tema)

The significance of admiration from the community was explicit, particularly in the urban narratives. Similarly, to the respondent's (02) case, most of the respondents believed that recognition, and admiration is the key to a success life. For example, the respondent cited: "for someone to comment that this guy... drives to the office... is a blessing". Blessing means approval from "okokroko" (meaning God). Nevertheless, the rationale behind his motives is remains unclear, although his energy is felt. However, the significance is the level of admiration these mobile phone entrepreneurs benefit from their communities. This is quite noteworthy, given that most of these actors have emerged into the industry has little success.

7.5.2.5 Summary

Generally, some of the excerpts from the urban findings depict strong links in community involvement. These responses show some direct impact of mobile phone entrepreneurship on community development. It is important to recognise that the level of involvement varies greatly between both categories, i.e. 75% in comparison to 25%. These figures indicate that entrepreneurs in the urban centre have less interest in community development in contrary to the respondents in the peri-rural location. The empirical data reveals some high levels of lack of social integration among entrepreneurs in Accra, Ghana. This could be attributed to the rapid internal rural-urban migration in the country. Most migrants in the city reportedly, move to the city in search of wealth through salaried employment and micro trading (Nations 2008; Chazan

1988). The intention of these migrants is to return to their origins (villages) and enjoy social life there but not in the city. This suggest that community involvement or social integration is less patronised in the capital (Dawson 1990; ADB 2005; Okelo 1989).

The second section on weak links – show 75% urban, 25% peri-rural - although the figures suggest the opposite of the strong links. These also show that entrepreneurs in both urban and peri-rural locations are respected and admired in their communities because of their involvement in the mobile phone industry. The findings similarly indicate that these entrepreneurs have become role models in their communities and have also become well liked and have transitioned to some kind of objectified cultural capital (using acquired wealth as a means to extend social status in society) (Bourdieu 2001).

Besides all these descriptions, the findings suggest high-levels in the context of family values. Family system is a central part of the Ghanaian culture (Nukunya 1992). It seems that these entrepreneurs, according to their narratives, have a strong unified in-groups, particularly the extended families, where they gain mutual exchange of inclusive dependency. Perhaps it is also reasonable to conclude that because Ghanaians generally are daring, they also have the tendency to labour in the interest of their family. Hitherto, wealth creation in the Ghanaian society is largely influenced by the extended families but not society as a whole. This insight clarifies the lack of attachment in urban community roles as compared to their peri-rural counterpart and also aids the understanding of the role of mobile phone entrepreneurs in the community. Overall, in addressing the research objective: "What is the role of the entrepreneur in their community", the findings suggest that the mobile phone entrepreneurs are involved in specific roles in their communities; but there are strong and weak links in terms of their community involvement. However, the roles vary slightly between the two locations (urban and peri-rural). These original insights also assist in understanding the role of mobile phone entrepreneurs in the community.

Generally, this section concludes and fully address research objective 2 of the study.

7.6   FINDINGS 3 - Understanding the impact of regulatory policy on mobile phone entrepreneur activities

This section seeks to address the final objective of this study, and the research questions thereof. Additionally, dissimilar to the previous section, this section addresses the event-specific issues as presented in figure 7.2 of the matrix. These themes are identified in some of the respondent's narratives, specifically the urban respondent's stories. Moreover, these are considered significant in addressing the study aim. To restate, the main objective to be addressed is:

> *"understanding the Impact of Regulatory Policy on Mobile Phone Entrepreneurs' activities."*

7.6.1   SPECIFIC EVENT THEME 2: The impact of government policies on mobile phone enterprises

The central focus of this section is, firstly, to present and discuss the findings on the impact of specific government policies on key industry actors. The body of knowledge in the context of this study is very limited, as evidenced in chapter 2. Hence to manage these complexities effectively, the empirical data gathered from industry experts interviewed will be used to supplement the limited literature sources. The findings, therefore, are discussed in the context of some literatures in a wider scope of economics and taxation as well as experts' empirical data. In conclusion, an attempt is made to understand principally, the impact of policies on mobile phone enterprises. The findings from both urban and peri-rural categories are examined and compared concurrently. The telecoms market structure in Ghana is "embedded" in recurrent

government policies driven by the frequent changes of government/political parties.

Over the past ten years, the industry has undergone many reforms. The literatures accessible, however, fail to clarify what, how and why these policies emerged, and the nature of impact it has on mobile phone enterprises. Predominantly, findings from the urban and peri-rural segments show a number of policy effectiveness as well as some deviant cases. The overall concerns of the entrepreneurs are premised on issues of ineffectiveness and the lack of support from the government bodies. Some of these concerns were briefly addressed in the preceding sections (hawkers); however, this section presents an in-depth discussion. The following key issues as generated from the respondents' narratives are discussed hereafter. This includes the following:

- Inflation,
- Interest Rate-Limited Bank Loans,
- Expensive Foreign Exchange Rates,
- Network Errors – Call Drops,
- Taxation

FIGURE 7.6: Government Policy Impact

Government Policy Impact
Comparing Urban Accra and Peri-rural Findings

	Taxation	Economic Concerns	Network Errors	Undisclosed
Peri-Rural Tema	12.50%	25%	20%	12.50%
Urban Accra	50%	12.50%	40%	62.50%

Source: Author Generated

235
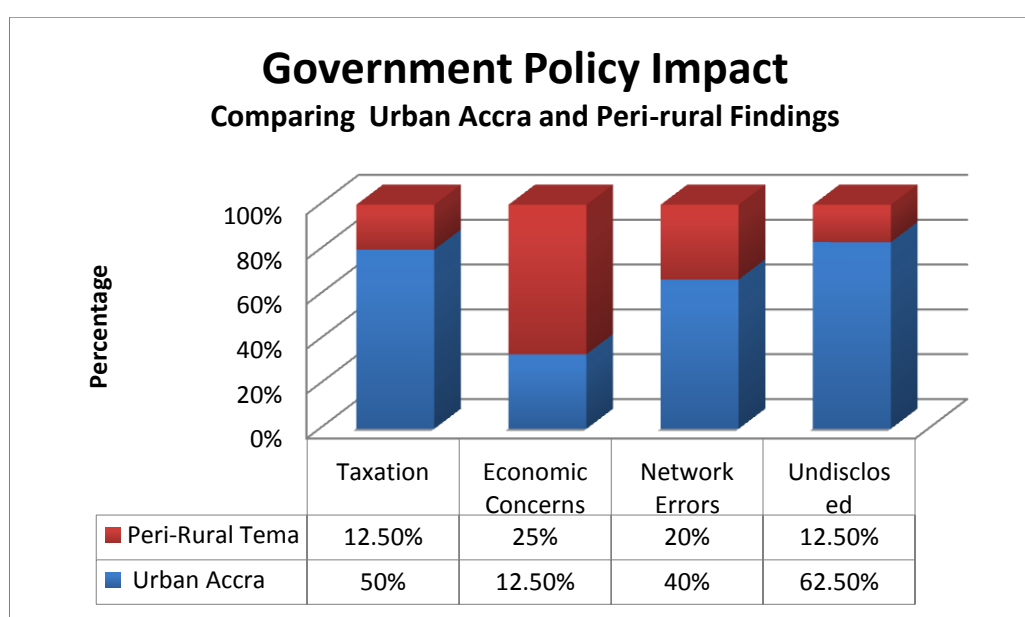
7.6.1.1 Talk tax

One of the most frequently engaged concepts in the collected empirical data is Talk Tax. The predominant engagement of the phenomenon in the entrepreneurs' narratives depicts the importance of the subject. This section is devoted to the discussion on Talk tax system in Ghana Telecommunication Industry. Talk tax as defined by the Ministry of Communication is a tax system, which strategically lifts the burden of import duty tax on mobile phones by shifting taxes onto the end users (consumers) through talk time. Meaning that, the importation of mobile phone in Ghana is free. This strategy was implemented by the Kuffour's administration as a way of eradicating corruption and smuggling of mobile phones into the country. Whereas the findings indicate a large positive reaction from some entrepreneurs, particularly from the peri-rural category, there are few who were of the opinion that the system has relatively contributed to fewer profits and bribery. Some of the urban respondents had these to say in their interviews:

> *My only problem in this industry is the Talk tax system. Kuffour introduced the talk tax to encourage importation of mobile phones into the country. But unfortunately it has turned into something else – and the regulator and government seem unconcern about this. It is a headache. Personally, I think we should mobilise our self into a recognisable association and with that we can present our concerns to the parliament. (Respondent 06, Urban Accra)*

> *"The talk tax was supposed to help retailers avoid import duty at the harbor but at the moment I wish they never introduced such a policy. Thanks to the CEPS officials – now importing phones are even more expensive than before – even phones from China, which was a lot cheaper on the market, are currently more expensive. This has got to stop but who will listen to our plea. I believe the NCA thinks we are making a lot of money in this business and have decided*

to do nothing. It's so expensive to make a simple phone call at the moment here in Ghana because you don't get all the credit you pay. It is a difficult situation but no one will listen". (Respondent 04, Urban Accra)

"As you may be aware, one of the key strategies of Kuffour was to promote entrepreneurship in the country – and therefore policies like Talk Tax were implemented to support our kind of business. However, what he failed to identify was the corrupt officials at the borders – these illegal officials have done more harm than good. Therefore, I do not blame Kuffour but the officials at the borders". (Respondent 01, Urban Accra)

It is imperative to note here the metaphor engaged in their responses in describing their business environment. For example, talk tax equals 'headache' suggest a rather distressing situation for this particular entrepreneur. Perhaps, his description suggests a painful experience but one with no immediate recovery expected from the institutions responsible. By personal observation, both respondents exhibited some noticeable signs of stress and frustration throughout their interviews, contrary to the other entrepreneurs who believed that the talk tax was a 'big leap' for their businesses. For example, an urban entrepreneur gave a mixed review of the policy. Firstly, he claimed the implementation of the policy by the Kuffour government has changed his business operations positively. However, his perception on the importations of mobile phones into the country and the links with the authorities makes his story an interesting one. In his interview, he said:

"Kuffour's regime was more vibrant in terms of entrepreneurship in the country. He literally opened up the market for foreign investors, which has created a very competitive business environment in a positive way. Another important factor in that regime was Talk tax – and let me be

candid with you my sister, that policy was God sent. I am what I am today because of that policy. I was able to acquire a property in a good residential area, which would not have been possible by any means. Additionally, because we are able to import mobile phones into the country without incurring additional tax, we are able to supply quality phones such as phones with features like call conferencing, video conferencing and colour screen which are in high demand currently. Although, I will not lie to you the process of importation is not easy riding. – Sometimes you have to be truthful. What I mean is the illegality conditions we face constantly at the port with the gatekeepers. My sister it is worrying – but "half for do" you pay your dues and get your phones and avoid any extra delays. It will surprise you to know that the government is not supportive of our business yet we pay 1000 US dollars in fees every year to trade in this industry. They are milking on us but God will punish them in His time. For example in last year's (2008) budget, the government added more tax burden on consumers talk time – this is not good and it is so frustrating". (Respondent 02, Urban Accra)

The respondent seems susceptible and also concedes to illegality by way of surviving in the industry. The issue of illegality as addressed comprehensively in the preceding sections suggest an intense battle with the officials at the trade borders of Ghana. What is significant in this case is that the entrepreneur recognises the existence of a tax-free system. However, due to unfavourable conditions imposed by the CEPS officials they tend to coordinate or build relationships with illegal authorities in pursuit to build rapid turnover in their business. Although these actions seem to be the core of their business operation, another peri-rural entrepreneur has this to say:

"Kuffour government changed the face of communication in this country but the new man doesn't get it – he seems a bit lost. I personally welcomed the talk tax policy, which was meant to help avoid import duty, but what the government failed to do was to sack all the officials and replace them with civilians. For that reason the policy has become an instant failure. As a registered member of the NCA and active member of Nokia association – I think what we need now is manufacturing or assembling plants in the country. With that nobody would want to travel abroad and in effect pay ridiculous sums of money at the borders. I can see this happening in other countries like Dubai – why not in Ghana?" (Respondent 07, Peri-rural)

The respondent confirms the views of other entrepreneurs in both categories in relation to policy ineffectiveness. However, he made a candid suggestion, which perhaps resolves the issues at stake. The respondent believes that building new manufacturing plants in the country could exterminate the illegal practices. Although, his thoughts seem laudable in terms of future policy planning, one observable issue in the entire narratives is that neither the government of Ghana, nor the independent regulator accepts or recognises the issue of talk tax or illegality in the industry. Subsequently, this suggests the existence of a relatively negative impact of the talk tax system on the respondents' businesses. The responses led to further examination about whether there was immediate support from the independent regulator or the government agency for communication. Synonymously, about 90% of all active respondents claimed that there was no support or assurance from the government. This obstinate distress was indistinguishable on the subject of VAT or value-added tax. The peri-rural category, although recorded fewer numbers (12.50%), the impact expressed was less than anticipated. However, the lack of academic literature in this segment renders some of the issues relatively unsupported. To salvage the situation, the discussion will confer with the empirical data from the

telecoms experts. An attempt was initiated to discuss these issues with all the telecommunication experts interviewed. However, four out of five experts declined to comment. The only statement received from one of the experts is presented below:

> *"… In developing countries, the communication sector can be identified as the potential revenue generation sources. As government has withdrawn from participating, the only logical development is for the industry to contribute to the national budget. So just like every institution or business expect to pay taxes, they introduce taxes for all the services and it helps national development".* (Telecoms Expert: Government agency)

The response apparently clarifies the rationale behind the tax systems. However, this depicts a rather impenitent disobliging view, which suggest that taxation burden on the entrepreneurs is premeditated. In this case, the mobile entrepreneurs perhaps may have to formulate new strategies to sustain their businesses. Unfortunately, there are no scholarly or industry literatures to substantiate these narratives as at the time of writing this thesis. In spite of the limited literature to enhance the issues on talk tax, the empirical evidence certainly provides a deeper insight into the impact of industry policies on the entrepreneurs and the effect of political changes.

7.6.1.2   Adverse economic conditions

This section discusses the findings on the adverse economic conditions as identified in the mobile phone entrepreneur narratives. Generally, the respondents' narratives suggest deep adverse economic conditions within telecommunication industry and perhaps the general business environment in Ghana. The strategy in this section is to access the respondents' narratives by discussing their concerns in the context of available literature. Similar to the other section, the scarcity of literature on the impact of adverse economic conditions on mobile phone

entrepreneurs in Ghana is evidenced. Therefore, various sources, including wider economic literatures are accessed and discussed accordingly. Interest rates and high inflation are some of the significant issues identified by the urban/peri-rural respondents. The findings suggest that about 12.5% (urban) and 25% (peri-rural) of entrepreneurs reacted negatively to these economic/monetary variables. One of the respondents' narratives provides a comprehensive overview of the current conditions in the telecommunication industry and how the adverse economic conditions affect their operations. Respondent 07, an urban entrepreneur commented on the economic conditions. Though his narrative is quite extended, it provides an in-depth view of all the significant issues, which is of interest to this section of the discussion. The following is an excerpt from his interview:

> *"The current interest rates are between 35% – 37% is makes borrowing too expensive. During Rawlings's Administration the Bank Interest Rate was high but when Kuffour resumed power, the interest rates were reduced drastically. This enabled the banks to loan money to us easily – for example the banks could even call you the trader to come for a loan because business was good and the interest rates were pretty low. But that was not so during the Rawlings Administration as borrowing was too expensive. Therefore if you don't have support from international partners; doing business is tough because you can borrow more to do business but because of high interest rates the profits will go back to the bank as interest. This is because the profit margins on the phone are much lower now than before (Kuffour Government)".*

The respondent cites recurrent interest rate fluctuations in two distinct political regimes, Rawlings 1998 and Kuffour 2002. He also considers the recent high interest rate as the rational behind expensive borrowing in the country, which is quite understandable in every economy, particularly given the recent global recession. However, an interest rate of 35% -

37% seem extremely high, perhaps the highest in Africa (these are further discussed in more detailed below). The most significant factors in this excerpt are the chronological economic changes through recurrent political regimes and its impact on the mobile phone enterprises. The respondent continues to provide some interesting facts about the rationale behind such development. In the excerpts below he refers to the country's (Ghana) central Bank as the reason:

> *"I think the key problem here is the government (Bank of Ghana). See, very recently the Italian Government invited us to a forum. The purpose was to help traders and SSE by giving them loans with 6% interest rate per annum. This could be done through the banks that will also add 3% interest for security purpose, totalling 9% - 12% based on the liability and so forth. Now, a foreigner is prepared to loan money for 12% but our own banks are charging as 30% - 35% in interest on loans and sometimes even 40% and more on SUSU schemes. Therefore, what can a loan with 35% - 40% interest do to help you gain profit in your business? Meanwhile, my resellers would want to purchase goods on credit – so the challenges personally are too much. In this business, if you have your own money to run, then it's very good. But when you're dealing with the bank, much of the percentage goes to the bank".*

The respondent aversion on the lack of support from the central bank seems unfair but the issue of another Government seeking to lend at a lower rate could not be justified. However, these concerns also present some of the recurring challenges faced by these entrepreneurs in their journey in the telecommunication industry and their state of mind. In continuing, the respondent commends the Kuffour administration for good policy implementation. Nonetheless, he blames the industry independent regulator and the current Atta Mills government for his business problems. He said:

"During Kuffour Administration when you need help such as funds, all you need to do is to put it into writing and the funds will be released but it is no longer possible because of the change of government. Interest rates for Treasure Bills give high returns at present – so individuals prefer to invest in Treasury Bills for high returns so as the Banks; who now just like the individuals tend to invest in that channel for good returns, other than give loans to individuals. During Kuffour administration, Treasury Bills returns was pretty lower than now – therefore these banks preferred to give loans to businesses for good returns other than invest in Treasury Bills. Another issue now with the Banks is that when they invest in Treasury Bills with the Central Bank – its low risk for them. Because obviously investing in individuals businesses are high risk - so it kind of a strategic game with banks and businesses now. All the blame goes to the government – NCA in my opinion is part of the government – they are all structured under the government. I think it all depends on the government in power policies. We need urgent help especially with INFLATION & INTEREST RATES. (Respondent 07, Urban Accra)

Obviously, this case suggests a bitter relationship between the mobile phone entrepreneurs, the independent regulator and incumbent government of President Atta Mills. Since, this happened to be the first interview in the urban category to have covered the subject in great detail; other similar responses were sought throughout the interviews. Overall, most of the respondents' perceptions of the industry confirm the concerns addressed by respondent 07 in his narrative. For example, respondent 06, also urban mobile phone entrepreneur commented on the adverse economic state of their businesses:

"Generally business has slowed down a lot and it has affected mobile phones businesses as well. I know it's because of the high dollar rates and high inflation - which

has caused businesses to suffer this way. Dollar rates are expensive these days, so if the dollar rates stabilises I believe things will get better. Because of high dollar rates, it's expensive to purchase mobile phones form abroad for resell. And also customers are hit by the high inflation rate, which means they do not have much to spend. So if all these are resolved things will get better. The banks do not want to lend now. They are refusing to lend to businesses like mine - maybe it's because they don't have enough money to lend...don't really know. The industry used to be very promising in terms of doing business as a businessman – like myself; but now some of us are considering closing down and maybe travelling abroad to make some money instead. High Inflation Rate; Unstable Dollar Exchange Rates; Limited Bank Loans to businesses like mine and High Interest Rates. These are the key important problems I can cite". (Respondent 06, Urban Accra)

Aforementioned, the general concerns of the respondents are linked with the key monetary variables as devised by the central bank of Ghana. Therefore, in order to understand the respondents' comments, these indicators are accessed. The central Bank of Ghana key monetary variables as at the time of gathering the data are presented in table 7.6:

TABLE 7.6: Bank of Ghana Key Monetary Variables

BANK OF GHANA KEY MONETARY VARIABLES	OCTOBER/NOVEMBER, 2009
Inflation Rate	18.04%
Interest Rate	22.73 %(33% high)
Exchange Rate	2.40 (US$); 2.15 (GBP £)

Source: www.bog.gov.gh - date accessed: 20/07/2010

The indicators suggest an inflation rate at 18.04% as at the time of gathering the data in 2009. The interest rate, on the other hand, was

22.73%, one of the highest in the African Region according to the central bank of Ghana website. The exchange rate was at 2.40 (US$) /2.15 (GBP £). These figures affirm the study respondents' resentments about expensive borrowing and high importation costs in the telecommunication industry. Arguably, the respondents' narrative suggests an intense adverse situation, although it is reasonable to argue that these entrepreneurs are someway affected by the general global economic crisis. However, it may also be the ineffective economic situation in the country. Either way, the interest rate in Ghana is the highest in Africa (Bank of Ghana, October/November 2009) and certainly among the highest in the world according to the Central Bank of Ghana. In a recent debate sparked by some business associations in Ghana and supported by the current government – it has become apparent that the banks are responsible in this case.

A leading economist in Ghana, Professor Dordunoo imputes the government's inability to curb the national debt as the main cause of economic instability. He stated that, lack of support from the government has created less competition among the banking institutions, which perhaps explains the high interest rates (My Joy Online 2010). The study will not delve into intricate economic issues however seek to understand literally the policy impact on the mobile phone entrepreneurs in Ghana. Even though it is perceptible that all the issues revealed highlight the interruptions in the industry directly and indirectly.

7.6.1.3 Network errors

Consequently, another adverse effect of the government policies on mobile phone entrepreneurship, are network errors. Though some respondents indicate that this is an Africa-wide problem. For example, respondent 03 (urban Accra) commented on the effects of network errors on his business. Below are some excerpts:

> *"What worry me a lot at the moment in this industry is the network companies – they should be able to do better and*

provide better services. The issue here is that if you pick a sample of ten mobile phone users – at least 7 out of 10 of these phones are China made – fake. These fake phones do not work well in terms of network signals. So if the companies could enhance on their network infrastructure to help limit call dropping and out of coverage areas – then more people will buy these phones in confidence – knowing that it will work well on any network in any location. Secondly, the government should step-up the game in terms of supporting businesses like us in the industry. For example if the government could set-up a research team to go out and ask about what needs to be done like you are doing presently then –we can improve on our business. But if importing goods is expensive then we do not have any option than to increase the prices of goods at the end of the day. Because we have responsibilities like bills, rent, taxes and so on. We can't even depend on the banks – the interest rates on loans are too high and unrealistic. I do not think duty free mobile phone imports is enough because although we do not pay import taxes there are other hidden charges that take away your profits at the end of the day"
(Respondent 03, Urban Accra)

Network errors as described by the respondent include, call dropping and weak network signalling. The findings suggest customers tend to thrust the responsibility of network errors to the mobile phone entrepreneurs instead of the network providers. This is, to a certain, extent is inequitable and perhaps portrays the lack of basic edification, which could be enforced by the ministry of communication, the regulator and the network providers. However, attempts to confirm these claims on network errors were declined by all experts. Conversely, the important factor here is that, it contributes to the understanding of the nature of market inefficiencies and its impact on mobile phone enterprises in Ghana telecommunication industry.

7.6.1.4 Taxation

The respondents' narratives also suggest some few cases of taxation, i.e. VAT, Income Tax and the unfavourable relationship between the taxation authorities and the mobile phone entrepreneurs. For example, there are several reports of assault from tax officials, which many of the respondents expressed a great concern for their businesses and also in a way endanger their lives. Respondent 04 (Peri-rural) cited a similar incident where he had to close down his business by the orders of the authorities – he said:

> *"The only problem I have now is taxes on mobile phones enterprises which are really high. I recently ended up picking a fight with the Tema local tax collectors – because I was asked to pay three times more than I usually pay in taxes. The issue is that at the beginning of this year I paid all taxes owed to the authorities. Just about six month later the task force people visited my shop and threatened to close down my business if I fail to give them money. It was a humiliating situation given my status in the village and I had no option than to close the shop because I couldn't pay them immediately. I had to lodge a complaint to the tax head office and it took about three weeks for them to respond. That is what I call a problem in this country and this industry. Having said that I think it is better than my previous life – you can't have it perfect all the time."*
> *(Respondent 04)*

Arguably, this particular case is comparable to the 1992 Rawlings' Kalabule (Rawlings' military violent assault on entrepreneurs on Ghana) era (Nukunya, 1992) as discussed in chapter 3 of the study. However, since sources of information are quite limited, these incidences could not be verified. However, the case provides a deeper insight to the issue of taxation, particular income taxes and the outlook of the relationship between the mobile phone entrepreneurs and authorities such as the

inland revenue of Ghana. Overall, the discussion unravels major market limitations, which endangers and limits the performance of mobile phone entrepreneurs. The narrowed literatures offer limited academic grounding to support and understand the concerns expressed by these respondents. However, key informant selected to contribute to the study were consulted to respond verbally and directly to some of these issues. A senior official from the government agency commented on the above issues. He reluctantly said:

> *"I cannot comment on that because we are not responsible for these policies – I am aware of the recent eruption of intense debate among some distinguished group of actors in the industry – but unfortunately as you may be aware, the government is still unwavering about that. I think probably the change of Government has contributed to this and also the advent of high interest rate. The Government is fairly new – so perhaps we will start witnessing some positive changes pretty soon"* (Telecoms Expert – Government Agency)

These responses unfortunately lapse in terms of effective industry support for actors such as the mobile phone entrepreneurs. The expert narrative offered no direct solution but was conceivably too egocentric and showed insufficient support. In addition, this unsupported behaviour exhibited by the government representative could possibly threaten the survival of some mobile phone enterprises and perhaps drive early market exit; diversification; increased corruption and unlawful acts.

7.6.1.5   Summary

To reiterate, the purpose of this section is to address the research objective as stated above. The findings from both urban and peri-rural segments suggest that, the industry has been affected largely by adverse government policies such as taxation and monetary variables (high interest rate). Nonetheless, the findings demonstrate some new issues

such as talk tax policy and the income taxes. Overall, the respondents reported limited policy efficiency in the telecommunication industry. However, the experts' narrative as discussed above offer further insight into these complex issues. The findings pertaining to the 'why' question depicts that indeed the government and the regulator have declined to support the operations of the small businesses in the telecommunication industry. These assertions are confirmed through the narratives offered by some industry experts. This understanding partly fulfils research objective 3 of the study.

7.7   Wealth creation

Former president John Kuffour's administration as per the data analysis advocates a rather positive reaction from most respondents in both categories of the study. The findings suggest that majority of the urban entrepreneurs commended Kuffour's administration and even associated their industry successes to his government. One urban entrepreneur narrates his experience:

> *"Kuffour's government was the best in general. He did a lot to help businesses in general including mobile phone retail businesses. My yearly turnover was healthy then and I was able to hire more people to work for me".*

Statistically, about 90% of the peri-rural findings suggest that the entrepreneurs benefited positively from the Kuffour's administration in terms of business profit, sound governance and free importation of mobile phones. It also highlights how business successes coincide with political performance in Ghana. Concurrently, the empirical data similarly depicts how/why this group of entrepreneurs constantly affirmed their beliefs in good political administration as a means to business success in Ghana (according to the entrepreneurs' life stories). This connotation, in fact, digresses from the conventional way of doing business and accessing business performance as perceived in the West as often described by academics such as Michael Porter. Porter's PESTEL frameworks and SWOT analytical framework are both established

formulas for assessing business. Conversely, these traditional business models seem less significant in the Ghanaian context, specifically, mobile phone businesses in the telecoms industry. The reason is obvious; political inclination in the country's business environment is contentious and overshadows the traditional or westernised business models. However, this does not suggest that, westernised models are not applicable in Ghanaian context. There may perhaps be different cases, which may appreciate these westernised models. Though the focus here is to make sense of mobile phone entrepreneurs lived experiences embedded in 10 years of recurring political administrations.

7.7.1 Summary

Overall, the entrepreneurs' experiences during Kuffour's administrations are dissimilar. Whereas some entrepreneurs believed that the administration contributed positively in terms of good policies, others suggested that the talk tax policy has adversely affected their business. This is, as a result of the lack of support from the independent regulator (NCA, who regulates such policies) following the implementation of the policy. These new perceptions as narrated by the mobile phone entrepreneurs, enlighten the understanding of stakeholders' policies and the nature of its' impact on their business activities.

Overall, the insights provided in the preceding sections (findings 3) contribute to the understanding of the study's aim. Precisely, the impact of regulatory policies on mobile phone entrepreneurs' activities in Ghana telecoms industry, which, include the discussions on talk tax, adverse economic conditions and wealth creation. Therefore, this study is the first to pull together the experiences of the mobile phone entrepreneurs, specifically, on how regulatory policies have impacted on their 10-year journey in the industry. Additionally, the contributions in this section fulfil and conclude the research objective 3 of the study.

7.8   ADDITIONAL FINDINGS 1: Mobile phone entrepreneurs'
motivations for start up

In this section, the mobile phone entrepreneurs' motivations for start-up in the telecommunication industry are considered. This subject is distinct to the previous eight themes discussed above. However, it addresses part of research questions one and also contributes to the first objective of the study. The discussion in this section focuses on the following:

1. Mobile Phone Entrepreneur industry start-up motivations in Ghana telecommunication industry. These are presented in two categories:
   1.1.   Urban Accra mobile phone entrepreneurs' case
   1.2.   Peri-Rural Tema mobile phone entrepreneurs' case

7.8.1   Mobile phone entrepreneurs' motivations for entering into
the telecommunication industry

The academic literatures on entrepreneur psychological models as discussed in the chapter 3 of the study indicate the significance of entrepreneurial motivations in accessing behaviors. Among some of the most notable psychologists of entrepreneurial motivations, include Brockhaus and Horwitz (1982). The authors suggest a collection of traits useful for envisaging entrepreneurial behaviour. McClelland (1961) also suggest three traits: the need for achievement, the locus of control and a clear affiliation. Nonetheless, Chell (1985) argues that entrepreneurial activities and economic development are isolated issues from psychological traits. Hence, projecting traits as a means to understanding entrepreneurial behaviour and identity appears derisory and less significant. The author suggests three important factors for consideration: The Environment, Personal variables and Interaction between personality and environmental variables. Although, these theories seem relevant in a wider scope, contextual theories in the Ghanaian case are lacking, particularly in terms of determining entrepreneurial motivation in the mobile phone sector. However, to enable a clearer understanding of the mobile phone entrepreneurial

start-up motivation in the telecommunication industry, some carefully selected literatures in a wider scope are accessed and discussed in the context of the empirical data.

The mobile phone entrepreneurs as discussed previously emerged from diverse backgrounds. Similarly, their motivations for venturing into Ghana Telecommunication industry are significant to this study. Additionally, the findings suggest that their behavior in the industry may have possibly been influenced by startup motivations. Therefore, in order to understand the mobile phone entrepreneurs' behaviors in the telecommunication industry, it is imperative that this is considered. The discussions on their startup motivations are presented on a case-by-case basis – that is, urban stories are presented initially followed by peri-rural stories.

7.8.2   Motivation for start-up: desire to make money

The mobile phone entrepreneurs as discussed above have both similar and different characteristics. However, the motivations for starting up in the telecommunication industry are quite distinctive. Approximately, 50% of the respondents report the desire to make money as key motivation to starting a business in the industry. For example, respondent (06) age 48 is the owner of Mobile Phone shop in urban Accra. He has 14 years experience in the mobile telecoms industry and currently has 14 employees. He was essentially motivated by the Telecommunication industry growth after the 1996 telecommunication reforms. As a serial entrepreneur, he sold his businesses to begin a mobile phone retailing. Below the respondent's remarks:

> "*After years of hard work I was able to start my own restaurant and a mini supermarket. My story may sound sweet but it been a difficult journey. I have always been interested in communication or telephones. I nearly bought a communication centre prior to starting my supermarket. However, about 14 years ago I decided to sell both businesses and venture fully into mobile phone*

retailing Telecommunication market was booming at that time and I felt I could make more money in this industry. It was quite an adventurous move – given that I had little experience – but I guess that is what businessmen are made of. I started with a small shop at Caprice in Accra and now own this storey building".

The respondent as clearly narrated was motivated by the technological development in the country. However, given the insights of his life journey, it seems that he is somehow motivated by the profitability of the industry. This case is similar to other respondents in both urban and peri-rural categories. Nukunya (1992) suggests that most Ghanaians, particularly from the Eastern and Ashanti region are fixated with wealth, even at a very early stage in life. This could be confirmed in some of the cases perhaps and explains the need for wealth creation. However, in the case of respondent 05, an urban entrepreneur who originates from the Greater Accra region, he draws a clear distinction from the author's description of entrepreneurs in Ghana. The significance of this case defuses previous studies such as Nukunya's (ibid) and also provides new understanding of entrepreneurs in Ghana – which is also a unique contribution to knowledge. Besides the ethnicity factor, the respondent narrative also suggests an implicit understanding of how money is factored as a key motivation tool for venturing into the telecommunication industry. Additionally, respondent 05 (urban Accra) has 5 years experience in telecommunication industry. Prior to venturing into the industry he worked as a salesman for 10 years. He describes himself as a hustler of Accra. In his interview, he said:

"I became friends with one of my customers from my previous job as a salesman for an insurance company. He had just returned from abroad and owned a mobile phone business at Kwame Nkrumah circle. I sold some insurance product to him and later decided to ask him about business opportunities. He was quite open about this but I later realised that I needed some capital to begin with. I told Mama but she was not happy about the decision given the conditions attached. Before she realised I quit my job

and was on the street selling mobile phones. Yes, I was a Hawker – that was the only way I could fulfil my dream of becoming a mobile phone dealer. It was so difficult and Mama was not too excited about my new job but she kept praying for me. After a while, I rented a small shop in Abelemkpe in Accra after securing a licence from the NCA. This was the beginning of my dealership business in the mobile phone industry".

The respondent was driven to the industry by the success story of his 'former customer'. Although his story also depicts a strong desire to make money to support his family. The significance of family in Ghanaian social structures as discussed in-depth in chapter 3 of the study affirms the respondent actions. Besides, the respondent's journey to the telecommunication industry is incomparable across all the narratives. That is, his initial role as a hawker on the streets of the capital Accra, in a bid to generate capital to start a mobile phone business. The significance factor here is the intensity of passion and the extent to which one will go in order to fulfil a dream.

For example, the respondent leaving his job as an insurance sales man to selling on the streets as a hawker is quite distinct. However, some of the other respondents interviewed had different stories. Peri-rural respondent (01) age 35 has eight years experience in the mobile phone business. His narration depicts that; he entered into the industry because of the social standing of some of the entrepreneurs in Accra and most importantly the desire to make money. This respondent case is premised on two significant factors, the desire to make money and also the admiration of the mobile phone entrepreneurs in the industry. The following is an excerpt from his story:

"After completing auto-mechanic apprenticeship – I got a job in another village. My aim was to get a job in the city but my ways are not God's ways – you know. But I was able to save some money. In addition to my job as a mechanic – I also had a small lotto shop, which was managed by my younger brother – and the

daily sales were really good. At least I could use the profit from the lotto business to cater for my younger brothers and sisters. Since I had a small savings – I decided to visit Accra to buy some random products for a new shop. I came across a number of mobile phone shops at Kwame Nkrumah circle and became interested – simply because of the appearance of the owners and the employees – they looked very professional – just like the educated ones. For some reason I had a strong feeling that they were making lot of money in their businesses. After talking to a few people I decided to use my savings to start a small mobile phone shop in the village. Instantly, I started making some good profit. It was all about making money and feeling good"

The respondent case suggests a noticeable relationship between professionalism and education as the key to wealth creation in the Ghanaian society and also as a start-up motivation of some of the mobile entrepreneurs. From the researchers' viewpoint as a native citizen, these beliefs are widespread in Ghanaian traditions. In other words, most people in Ghana associate one's educational attainment and in some case, your profession to prosperity. Therefore, the highly educated in society irrespective of their wealth in terms of whether their assets are evidenced or not are regarded as part of the affluent in society. The rationale behind such an obscure assumption could not be substantiated because of scarcity in literature. However, the significance of this knowledge is the understanding of the mobile phone entrepreneurs' start-up motivations in the telecommunication industry which was previously unidentified.

Consequently, this knowledge contributes to the first objective of the study and specifically addresses the research question: 'what are the mobile phone entrepreneurs' startup motivations'. The next section continues the discussion on the mobile phone start-up motivations, particularly "the need for achievement" theme as identified in the respondents' narratives.

255

7.8.3   Mobile phone entrepreneurs' motivations: the need for achievement

Some of the mobile phone entrepreneurs' narratives suggest the need for achievement as a core motivation for starting up in the telecommunication industry. The need for achievement means the desire to fulfill a dream or vision in life. This concept as a start-up motivation was reported in two similar cases in two different locations of Urban Accra and Peri-rural Tema. Respondent 04 (Urban Accra) (age 37) is an energetic, charismatic and sole proprietor of a mobile phone shop at Kwame Nkrumah Circle - Tip-Toe Lane in Accra. The respondent began trading some 10 years ago and currently employs four graduates. He entered the industry after failing to find employment after graduating from college. His dream of finding a managerial job quickly faded, which led him to start a business in the telecommunication industry. This he considered as a mere fate. In his interview, he said:

> *"I have always wanted to work as a manager not necessarily owning a business. I came into this industry by accident. After completing my tertiary education at Accra Polytechnic, I was given a rare opportunity for my national service with the Ministry of Defense. The work environment was good and in fact my dream working environment. Unfortunately I failed to secure a permanent position with the ministry and after my national service I was back on the street looking for a job. After two years it became clear that I needed to do something quick or I will have to go back to live with my family in the Central Region. Life was hard. I had noticed a lot of interest in communication centers and mobile phone retailing in the city but I wasn't sure whether that would give me that kind of managerial position I was looking for. After doing some research – I called my brother in America and convinced him to sponsor me to start a business. I rented an office and did the furnishing to my taste and started sourcing for mobile phone handsets from China and Nigeria".*

The respondent suggests a link between unemployment and mobile phone entrepreneurship. He said, "life was hard and it was uncertain whether that (mobile phone retailing) would give me that kind of managerial position". This statement suggests that some of the entrepreneurs opted for trading in favour of corporate jobs. However, there are various reasons why this is the case. Firstly, by personal observation most of the entrepreneurs' general appearances (shop/office/personal appearance) are similar to some other medium-size organisations in the city. For example, almost all the respondents had air-conditioned offices, which featured a personal computer and furniture, similar to traditional office settings.

Additionally, these entrepreneurs are often dressed in western suits, and even their employees were represented in the similar manner. These perhaps, are some of the factors considered by the respondent in search for a managerial identity. Generally, his narrative also suggests a rather different drive into business unlike the traditional motivations such as Chell's and McClelland's theories as discussed above. Another respondent shared her story about how she started in the telecommunication industry. The respondent (05) is a former employee of a private firm who entered the industry out of sheer curiosity. She was desperate to achieve a need, so that she can give back to her uncle who had supported her in the absence of her biological parents. She narrates her story below:

> *"I am originally from Kasoa but I have lived in the here in Tema all my life. I was blessed to have an uncle who took the responsibility of taking care of my younger brother and me when my mother passed away at a tender age. After secondary education my uncle sponsored me to pursue a bachelor's degree at a private university in Accra. I completed successfully with a 2.1, which opened several doors for me. I worked for several organisations including GHACEM Ghana Limited and Guinness Ghana Limited. I soon realised after working for several years that I needed to do something on my own – at least to be able to pay back my uncle who had just retired. Out of curiosity I started researching into*

areas where I can explore. There were many options but mobile phone business seems the most profitable at the time. However, the fact that many people d describe this business as a man's business - discouraged me a lot. But the drive was to make profit and not to compete or try to fill the shoes of men. After soliciting for funds from a few friends and family – my business was launched".

These two cases suggest that some of the mobile phone entrepreneurs may have similar motivations for start-ups in the telecommunication industry. Nonetheless, there are some underlying principles behind their motivations, which make their stories worth noting. For example, both respondents' motivations are categorised as the "need for achievement". However, the first respondent was driven to the industry in pursuit of fulfilling his dream as a manager. The second respondent, similar to the first, also had a need to achieve wealth but the key purpose for the need for achievement, was to enable her to give back to her uncle. Therefore, it is reasonable to conclude that some mobile phone entrepreneurs ventured into the telecommunication industry in pursuit of specific achievement.

Conversely, the nature of achievement or success sought varies considerably. Aforementioned, there are limited theoretical foundation for these narratives, although these insights contribute immensely to the understanding of the lived experiences of the mobile phone entrepreneurs in Ghana. Additionally, these insights specifically address the research question on "what are mobile phone entrepreneurs' start-up motivations in the telecommunication industry". The next section focuses on addressing the issue of social status and appearance as the key motivations into the telecommunication industry.

7.8.4   Distinctive cases of motivation for start up

7.8.4.1 Motivation for start up: social status and appearance

In this section distinctive cases on venturing into the telecommunication industry as identified in the data sets are discussed. There are limited literatures on these cases and therefore, the author attempt to present the narratives as articulated by the respondents. In cases where theoretical underpinnings are identified, they are engaged to substantiate a clearer understanding of the study phenomenon.

Some of the respondents' stories indicate that they were motivated to start a business in the industry in pursuit of achieving wealth and social status. Respondent 01 (urban Accra), for example, originates from Akropong Akuapim in the Eastern Region of Ghana, a renowned centre for some successful entrepreneurs in the country according to Nukunya (1992). Overall, he is the most educated with a master's degree in Business Administration. He considers trading as an important factor in his village, where the most successful people are mostly entrepreneurs. Therefore, he was inclined to start a mobile phone business in order to follow the footsteps of his fellow villagers. Below is an excerpt from his interview:

> *"My journey in telecommunication industry is unique and perhaps different from other retailers. I come from Akropong Akuapim in the Eastern Region and a proud entrepreneur. Since my childhood I have always wanted to trade – in fact trading is in my blood. To be successful in my family and village you have to engage in trade, you know. After my secondary education, my uncle who was into hardware retailing blessed me. He gave me seed money of 100 Ghana Cedis to start with. But there was a condition to that favour. That is I needed to reap enough profit so that I can sponsor my younger brother. I started selling dry corn in the village market place. It was difficult for me initially as I was the only man doing this kind of business. I was able to borrow money from the rural bank to buy a small warehouse – for storage. I will*

gather all the women on Fridays and will act as the market leader since I was more educated than most of them. In about two years I began supplying dry corn to all the markets in the eastern region and sometimes the Ashanti Region. I felt I had accomplished a lot in terms of assets and wealth. After sponsoring my two younger brothers with seed money – I decided to get married and move to the city. I met an old school mate who had just returned from the Accra. My friend had changed into a new man – he owned a Mercedes Benz and had married a beautiful city girl. Upon several hours of chatting, he revealed that he was an importer of mobile phones and that he currently owns a couple of businesses in the city and some other properties too. Although I was driven by his success – I also felt that he looked a lot better in terms of his appearance and mannerism and I wanted to be like him. He invited me to the city during the harmattan season of 1998 and a year later I started my own mobile phone outlet. I attribute my success today first to my father in heaven, my uncle and my friend – I owe my life to them".

The respondent story represents about 30% of the mobile phone entrepreneurs' start-up motivations in the telecommunication industry. Typically, their motivations as articulated in their narratives depict a strong persistence to be successful. In this particular case, the respondent's early years in trade suggest a strong proclivity to trade, which arguable is rare in some other countries. Secondly, the respondent's connection to his family (as already discussed in the previous sections) suggests a strong family ties inclination in Ghana. Another significant factor is how the respondent defined success in relation to what he describes as: "*my friend had changed into a new man*". Here, he uses social artefacts such as Mercedes Benz, physical appearance, asserts business and a woman whom he refers to as a "city girl".

These social objects as witnessed by the respondent instantly became a core of his drive to move to the city. The purpose is to fulfil his dream

and became as successful as his acquaintances. Although there are limited theoretical foundations contextually for this account, what is significant is the in-depth understanding of how these entrepreneurs began in the industry and the key intentions behind their success stories. Therefore, for the purpose of this section, these understandings are considered as new to the understanding of the evolving nature of mobile phone entrepreneurs. Specifically address the following research question: "what are the mobile phone entrepreneurs and start-up motivations in the telecommunication industry". This new understanding has not been documented before and therefore, contributes to knowledge.

7.8.4.2 Motivation for start up: religious obligation

The significance of religion to the mobile phone entrepreneurs is unconceivable. Although this subject has been discussed in the previous sections, the subject is also prominent when the mobile phone entrepreneurs were narrating their start-up motivations in the industry. Primarily, the purpose of this section is to present the respondents narratives and discuss accordingly. The issue of religion is almost felt in all the respondents' narratives, irrespective of the subject. Due to the length of their stories, the most interesting stories are presented in this section. The first case study in this section represents, a 33-year-old peri-rural respondent (03) and 26-year-old respondent (04) also a peri-rural mobile phone entrepreneur. The former believes that God led him into the industry. His motivations are dishevelled in his religious beliefs and in some instance, the need to support his family. The following is an excerpt from his narrative:

> "*I stayed home without a job for one and half years and as you can see I was not making any progress. I couldn't bear the thought of moving back to join my family in the village – in fact I felt ashamed of myself and was at the verge of giving up. At the same time I felt that life is a journey and maybe I needed to*

accept my situation as it is. I move back to the village eventually and decided to ask for help from my previous employer. I wanted to start all over again – but in the process I met a Good Samaritan – yes a Good Samaritan. This man according to some folks had moved to the local area recently from the central region where he was a serial businessman. After chatting for a couple days there was an instant spark – which I call a miracle. He offered to open a business for me to operate – the deal was if I survive after two years and make enough profits to pay him back then the business will be mine. I was in total shock but I knew God had a hand in this. I had been praying constantly for a miracle and it was right in front of my eyes. In 2003, I completed the challenge and he earned about 10,000 Ghana (6,000 USD) cedis in profit but he kept his promise and the business became mine. Yes I became the sole owner of a business – a boy who couldn't afford a square meal and even a bed. I will never forget that day"

Additionally, the other respondent's (04) story also affirms the intensity of the issue of religion. He started his business after several months of fasting and prayers, which he believes, helped him secure a loan from his uncle. Besides he felt God to led him the industry and profits from his first sale were also a contributory factor. He narrates his story:

"My story is straight forward. At the age of 22 after graduating from college with Diploma in Information Technology, my uncle who is based in Holland offered to help me migrate to Europe. At the time I was young and fresh from college and felt I had more to offer my village and therefore I refused. Later on for some reasons I felt I had made a big mistake of turning down an opportunity and in fact my friends and family were of the same opinion too. After hunting for jobs unsuccessfully I was the mock of my fellow villagers. I will visit my local pastor daily for prayers to help find direction in life. I asked God to lead me to the right business. After several months of fasting and prayers – I gathered the courage to ask my uncle for seed money to start petty trading. He kindly

offered 2000 Ghana Cedis (1,200 USD) to begin with. The condition was that if I could double the amount in a year then he would invest more. Luckily for me we had a small shop in front of our house and I decided to use that space to start trading anything I could lay my hands on to make profit. I travelled to Accra market and met a mobile phone wholesaler who sold to me 1000GHC (600 USB) worth of phones and accessories. Initially I was sceptical about investing all my money; so in the end I had to buy some second hand clothing to supplement – just in case I fail to sell the phones. The profits at that time were beyond my wildest dream – in that I decided stop trading second hand clothing to concentrate on the phones sales. I also knew instantly that my God had led me to the right business. That was the beginning of my success – and over the years my profit began to increase and I was able to purchase a stall in the centre of the village and also move to Tema".

There are two critical issues in these two cases, that is, religion and optimism. Firstly, religion (as noted earlier in the chapter) is the core of the social fabric of Ghanaian society (Nukunya 1994). However, the level of intensity across all the respondents' narratives is immeasurable. Additionally, the level of optimism and drive to success in their chosen business or telecommunication industry varies. For example, respondent 04's case as presented above, suggest a profound religious inclination, which in a way influenced his optimism to succeed. This is depicted in what he described as constant 'fasting and prayers and frequent visits to his local pastor for support and direction'. However, respondent 03 also argued that his encounter with the stranger (Good Samaritan) was in a way a response to his prayers.

Arguably, an encounter with a stranger could be interpreted as simple fate in some societies; however for these respondents this suggests a connection to a higher power suggests a rather exceptional experience. However, there is another issue of trust, although less significant but noteworthy. The strange relationship forged between the respondent,

and the local businessman suggests high levels of trust among some communities in the region. However, this could not be substantiated in literature for clarity. Although, both case studies suggest a similar scenario – in terms of their religious beliefs. Conversely, the accumulation of profit from trading in mobile phones suggests a deviant situation.

Additionally, the respondent was implicit about his yearly turnover. The tone of his narrative suggests that the mobile phone retailing seem lucrative as compared to his immediate occupation prior to current business. Overall, about 30% of the cases, particularly in the peri-rural locations report strong religious influences on their decision to do business in the telecommunication industry. Besides, the key motivation to start up a business in the telecommunication industry is primarily based on personal drive. These include wealth creation, the tenacity to attain a new social standing, to support family, and in some cases motivated by the need to attain a specific appearance in society. However, wealth creation – although not made implicit in their narrations seems to be also another fundamental factor for their start-up motivations.

Kuada (2009) highlights the significance of wealth creation as the key motivation for general entrepreneurship start-ups in Ghana. However, critical issues such as the need to achieve social standing and religious influences seem undocumented and therefore, contribute to the understanding of the mobile phone entrepreneurs' motivations in the telecommunication industry. Specifically, this contributes to the body of knowledge in telecommunication industry and also to the wider scope of entrepreneurship in Ghana, Africa and perhaps worldwide.

7.8.4.3   Summary

In summary, the discussion concludes the start-up motivations of the entrepreneurs in the telecommunication industry. Specifically, the following highlights the key start-up motivations of the mobile entrepreneurs:

1. Start-up motivations of the entrepreneurs in the telecommunication industry = desire to make money. This disclosure was recorded across the entire segment with about 40% of respondents.

2. Secondly, start-up motivations of the entrepreneurs in the telecommunication industry = the need for achievement. About 30% of the respondents across the two selected locations claimed the need for achievement.

3. There were two diverse cases recorded in peri-rural locations – which suggest rare motives for starting a business. Below is a list:

   a) Start-up motivations in the telecommunication industry: To achieve a new social standing and appearance.

   b) Start-up motivations in the telecommunication industry: Religious stimulus.

Although the majority of the entrepreneurs entered the telecommunication market in search for wealth, there are cases such as the following: the 'need to accomplish religious obligations' and the 'drive to attain a new social standing'. These two motivations are undocumented in literature and therefore, contributes to the body of knowledge, principally in understanding mobile phone entrepreneurs' motivations and also in the contextual field of entrepreneurship.

7.9 ADDITIONAL FINDINGS 2: Newly emerged findings from the empirical data

The study findings also demonstrate a new set of issues as discussed above. However, collected data also revealed some 'unexpected' emergent issues, which are the subject of discussion in this section. These findings were gathered out of the narratives coded "final word" as presented in chapter 6, implying the respondent "final words" in the interviews' section. The cross-sectional findings suggest the concurrent use of words such as "*market chaos; resentful; stressful; insecurity; hardship; difficulty*". This describes the overall current industry environment. Conversely, when all respondents were asked to comment

on their future in the industry, keywords and phrases such as the following emerged:

7.9.1 Future aspirations

- *My business is in the hands of God,*
- *Hopefulness,*
- *Diversification,*
- *I hope change emerges from God.*

These contradictory closing expressions are discussed hereafter. Theoretically, the first part of these findings suggests an overall awareness of market instability given the entrepreneurial reactions. The keyword 'insecurity' is of a particular interest as it depicts some high levels of uncertainty about the future, in terms of institutional policies as evidently discussed in the sections above. These connotations by far unravel the entrepreneurs' future motives. The important point is the time and space function in their narratives. Here, the respondents' narratives are plotted through their entire 10-year journey. Therefore, this suggests that, the 'prosperous' days, and the benefits derived from the industry are widespread and as such does not reflect the entrepreneurs' present situations.

The second part or closing expressions disclose their future anticipation and direction; "my business is in the hands of God; Hopefulness and change from God" phraseology all point to two issues; values and God. Religion as discussed extensively previously depicts the mobile phone entrepreneurs as religious as well as culturally embedded. The final concern is "hope or hopefulness". Generally, Ghanaians have a more positive stance about life. This is because of the strong kinship system and immense social support from both nucleus and extended families. Such support system perhaps promotes a strong sense of belonging and consequently, lessens emotion of hopelessness (Eshun 2003). However, diversification as a metaphor is recognisable in business – most often notable with serial entrepreneurs (Kuada 2009). Though, this also

portrays the industry 'exit' intentions of some of the entrepreneurs. For example, one of the respondents quoted that: "*I cannot put all my eggs in one basket*".   This is justifiable as these entrepreneurs are in the industry to generate wealth.

7.9.2   Summary

The emerging findings as presented in this section contribute to the body of knowledge on entrepreneurs' motivations in the mobile telecommunication industry in Ghana. However, this insight does not necessarily address any specific research question but literally provide an interesting and additional knowledge to the study.

7.10   Chapter summary

This section summaries the chapter and also revisits the research objectives as stated in the previous chapters. These objectives were generated from the study's aim of understanding of the mobile phone entrepreneurship in Ghana telecommunication industry from 1998 -2008. To reiterate, the findings of the empirical data were discussed in the context of relevant literatures. The purpose was to address the eight generated themes derived from the research questions, which emanated from the research objectives as demonstrated earlier in the chapter. The study's objectives, associated themes addressed and an overall summary of the findings are presented below:

1. **OBJECTIVE 1**: Understanding the mobile phone entrepreneurs' industry experiences and the impact of political changes and how this affects their behaviours.

(a)   Core theme: The impact of illegality on MPE business activities.

The discussion of the findings has offered a clearer understanding of the entrepreneurs' experiences through their stories during the Rawlings' administration. Holistically, both the urban and peri-rural narrations report some negative experiences. Nevertheless, their experiences

contrast both in cases and cross cases perspective. The knowledge as presented in this section is new to the mobile phone sector in Ghana, specifically. For example, the telecommunication industry experiences during Rawlings' administration and the impact of illegality is original and in my opinion, has never been documented hypothetically or empirically in the telecommunication industry. Therefore, this initiates a new debate in the industry and the African region. Additionally, the findings as discussed above define the mobile phone entrepreneurial journey and the impact of political administrations. Overall, the knowledge gained put forward a new understanding of the mobile phone entrepreneurial journey; that is original and contributes to the body of knowledge in the Ghana telecommunication industry. Additionally, the discussion also fulfils the first part of the objective 1 of the study as stated earlier.

Consequently, in as much as the respondents' experiences enhance their businesses, their narratives also revealed some significant issues such as the illegal relationship between CEPS and the mobile phone entrepreneurs. The issue of illegality and the motivation thereof, are as a result of the negative government policies, which most of the entrepreneurs perceive as a burden on their businesses. These include high inflation, interest rates, foreign exchange rates and absurd competition from hawkers. These concerns seem to have instinctively encouraged corruption and bribery, which have become more of a "legal" means of survival for most of the mobile phone entrepreneurs. These disclosures as per the findings give a clearer understanding, purposely on the entrepreneurial means of survival in the mobile telecoms sector. These also build on the limited knowledge of entrepreneurship and illegality in Africa as predominantly initiated by some entrepreneurship scholars in the African region (Hughes 1973; MaCafferty 1991; Fadashuni and Rosa, 2002).

Moreover, the concept (illegality) is original in the case of mobile phone enterprises in Ghana, and fundamentally initiates the debate on mobile phone enterprise and illegality. Therefore, for the purpose of this study, a clearer understanding of the mobile phone entrepreneurial start-up

motivation is achieved and new knowledge evidenced.

(b)   Core theme: The effect of religion on MPE business activities.

The respondents' stories relating to religious influences indicate a combination of different attributes, including Weber's theory of entrepreneurship and religion and Reddings' (1990) interpretation. Moreover, these intricate stories are also rooted in complex social structures, intertwined with differing beliefs, customs and values, which are difficult to confirm in these westernised models. For example, Nukunya (1992) warns of secretive practices (traditional religion) of some self profess staunch Christians in the country, which could also influence their beliefs. These traditional religions are well respected in society but less practiced in public by individuals. However, these could not be confirmed in their narratives, although noteworthy. Therefore, for the purpose of this study, the stories by the mobile phones entrepreneurs are unique based on the complexities of the social structures in Ghana. The significant factor is the respondents' beliefs and values in the industry.

To conclude, according to the empirical data, the mobile phone entrepreneurship in Ghana is embedded in dense religious influences. Whereas their stories suggest that religion is part of their social fabric and deeply influence their business activities, the peri-rural category reports that about 30% per cent of mobile phone entrepreneurs describe their involvement in the telecommunication industry as a calling from God. These insights contribute to the understanding of the mobile phone entrepreneurs' journey in the telecommunication industry and also add to the body of knowledge of entrepreneurship in Ghana, Africa and perhaps the wider scope of global entrepreneurship. Besides, these insights also contribute to the general literature of mobile phone technology and general sociology as well as cultural literatures in Ghana.

(c)   Event-specific theme: hawkers.

Principally, hawkers do not pay taxes and are believed to benefit immensely from the telecommunication industry. However, the intrinsic motivations behind their actions present a complex concept, which is perhaps beyond the scope of this study. Therefore, for the purpose of this study, these findings are considered as a new significant issue affecting the operations of mobile phone enterprises, particularly in urban Accra. Nonetheless, the paradox of illegality and hawkers is considered more significant to this study. While most respondents resent the hawkers and often refer to their activities as illegal in the telecommunication industry. These mobile entrepreneurs also engage in some sort illegal activities with CEPS officials, which they consider as 'legitimate' and justified. Additionally, these puzzling actions are imbued in strong religious beliefs, which is inexplicable.

Unfortunately, these insights have no theoretical underpinning. Consequently, it is concluded that the mobile phone entrepreneurs are engaged in a complex relationship with the Hawkers in the telecommunication industry. This study is the first to discover the illegal activities of mobile phone hawkers and their complex relationship with mobile phone entrepreneurs. Additionally, these findings addresses the research objective one (partly) and also contribute the understanding of mobile phone entrepreneurship in Ghana telecommunication industry and the wider scope of entrepreneurship.

2. **OBJECTIVE 2:** Establishing the mobile phone entrepreneurs' social
    status and their role in communities.

(a)   Core themes: understanding MPE social status.

In summary, the mobile phone entrepreneurs' lived experiences in the telecommunication industry of Ghana (based on the signalling and social construction theories as discussed above) are a direct replication of their social standing. For example, the entrepreneurs' activities, their actions

and appearance are objective indications of their business successes. The findings on social status or identity as uncovered in the empirical data offers diverse yet complex enacted collective identities. These emerge from the sign phenomena of speech, the body and dress, the environment, all portraying a 'semiotic' construction of identity. Specifically, the findings indicate that the majority of entrepreneurs in both urban and peri-rural categories believed that the mobile phone industry has directly influenced and shaped their social status positively. Predominantly, the affirmative impact of mobile phone entrepreneurship on their behaviours was evident. This ranges from social imagery to constructing identity such as the use of properties and cars. These insights are original in the context of the study and therefore, provide a clearer understanding of a new dimension of entrepreneurs in Ghana mobile phone industry. This knowledge contributes to the general understanding of entrepreneurship in Ghana and more specifically to the understanding of the mobile phone entrepreneurs' social standing in business and community, which has not been documented before as at the time of writing up this thesis.

(b)   Core theme: understanding MPE role in community.

On community, the findings suggest that the mobile phone entrepreneurs are involved in specific roles in their communities; these roles are categories as strong and weak links. Strong links indicate the mobile phone entrepreneurs' direct contributions to their communities such as community developments. On the other hand, weak links relate to benefits such as admirations the mobile phone entrepreneurs tend to gain from the community as a result of their status in the telecommunication industry. Similar to the other themes discussed above, there are no theoretical foundations in the context of either general entrepreneurship or mobile phone entrepreneurship in Ghana. Therefore, these facts are considered new and therefore, contribute to the body of knowledge.

3. **OBJECTIVE 3:** To understand the impact of regulatory policy on mobile phone entrepreneurs' activities.

(a)   Specific theme: impact of talk tax policy.

The findings suggest that about 90% of all active respondents claimed that there was no support or assurance from the government. This obstinate distress was indistinguishable on the subject of VAT or value-added tax. The peri-rural category, although recorded fewer numbers (12.50%), the impact expressed was less than anticipated. However, the lack of academic literature in this segment renders some of the issues relatively unsupported. The only response from a government official meant that the taxation weight on the entrepreneurs is premeditated. In this case, the mobile phone entrepreneurs perhaps may have to formulate new strategies to sustain their businesses. Unfortunately, there are no scholarly or industry literatures to substantiate these narratives as at the time of writing this thesis. In spite of the limited literature to enhance the issues on talk tax, the empirical evidence positively provides a deeper insight into the impact of industry policies on the entrepreneurs and the effect of political changes.

(b)   Specific theme: adverse economic conditions.

Overall, the discussion unravels major market limitations, which endangers and limits the performance of mobile phone entrepreneurs. The narrowed literatures offer limited academic grounding to support and understand the concerns expressed by these respondents. However, key informant selected to contribute to the study were consulted to respond verbally and directly to some of these issues. Overall, the findings on the impact of government policy on mobile phone entrepreneurs unravel a key market limitation. These limitations endanger and restrain the performance of mobile phone entrepreneurs. The findings from both urban and peri-rural segments suggest that, the industry has been affected largely by adverse government policies such as taxation and monetary variable (high interest rate). Additionally, the findings

demonstrate some new issues such as talk tax policy and income taxation. Generally, the respondents reported limited policy efficiency in the telecommunication industry. However, the experts' responses as discussed in the previous chapter suggest no support for the mobile phone entrepreneurs.

Subsequently, the discussion also considered some new distinct emerged findings from the empirical data and its possible relevance to the study, leading to the chapter summary. The study now proceeds to the conclusion chapter, whereby the overall summary is drawn, by revisiting the research objectives, research questions and contextual framework. Subsequently, the study contributions, limitations and recommendations are also presented.

CHAPTER EIGHT

CONCLUSIONS

8.0   CONCLUSIONS

8.1   Introduction

This study investigated the evolving nature of mobile phone industry and its impact on mobile phone entrepreneurs in Ghana's Telecommunication Industry. The study focused specifically on the key actors' entrepreneurial journey through three political regimes over a ten-year period. Critical factors that shaped the narratives of these entrepreneurs were identified and new emerging issues documented. The study's findings demonstrated that mobile phone entrepreneurship in Ghana is a complex phenomenon and also a highly politically influenced socially constructed process. In documenting this thesis, there is no intent of criticising government policies or making any claims of generalisation.

The prime aim is to unveil an original knowledge of the evolving nature of mobile phone entrepreneurship in Ghana. The discussions in this chapter are presented in three sections. The first two sections address the research objectives one, two and three and thereafter, the study's contributions, limitations and recommendations are presented. In continuing, the study's aim and objectives, including the research questions were defined in the early stages of this study. This was necessary given the extent of lack of knowledge in the chosen field of study, although the focus remained on understanding the mobile phone entrepreneurial journey. The overall aim of the study as identified is restated below:

"An understanding of the evolving nature of the Mobile Phone Entrepreneurs in the Telecommunication Industry in Ghana and the impact of regulatory policies on their business activities against the backdrop of recurrent political changes in Ghana (1998-2008)."

In addressing this aim, a series of research objectives were identified to enable an effective means of addressing the research aim. The following outlines the objectives and research questions and thereafter the overall conclusion for each of these are presented.

STUDY OBJECTIVE 1:

Understanding the mobile phone entrepreneurs' industry experiences and the impact of political changes and how this affects their behaviours.

Associated Research Questions

- Who are the mobile phone entrepreneurs' - what are their start-up motivations and experiences in the Ghana Telecommunication Industry?
- How has the new trading experience transformed businesses in the mobile phone industry, and what was its impact on these enterprises, in terms of wealth creation?

STUDY OBJECTIVE 2:

Establishing the mobile phone entrepreneurs' social status and role in their communities.

Associated Research Questions:

- How has the Mobile Phone Retail Industry influenced and shaped the social status of entrepreneurs in the industry/Community?
- What is the role of the 'new' entrepreneurs in their communities?

STUDY OBJECTIVE 3:

To understand the impact of regulatory policy on mobile phone entrepreneurs' activities

Associated Research Questions:

- How has government policy impacted on these changes in the Mobile Phone Retail Industry? Has the government [regulator] declined to act on issues affecting the operation of small businesses in the Industry?

8.1.1 Conclusions for objective 1: *Understanding the mobile phone entrepreneurs' industry experiences and the impact of political changes and how this affects their behaviours.*

OVERALL FINDINGS FOR STUDY OBJECTIVE 1
(a) Research Question 1a: Who are the mobile phone entrepreneurs?

Firstly, mobile phone enterprise owners or entrepreneurs in the Ghanaian Telecoms industry are predominantly registered with all regulatory bodies; they are taxpayers, have two or more employees and trade solely in mobile phone handsets. These accounts are distinctive from the street mobile phone hawkers and unregistered "calling credit" retailers, a longstanding confusion. In effect, this study clearly defines mobile phone entrepreneurs. The mobile phone entrepreneurs listed in both categories (urban/per-rural) entered the mobile phone industry between 1998 - 2008. Principally, they have had at least a minimum of 4 consecutive years of experience in the industry. They are fully registered with the Ghana Company House, National Telecommunication Regulator (NCA), the district councils of Tema and Greater Accra Region. They held VAT certificates of registration and pay taxes to the Ghana Inland Revenue Service. The urban entrepreneurs are also registered with the local government (Accra Metropolitan Assembly).

These profiles have not been documented before and therefore, give credibility and accuracy of the data sets. The urban mobile phone enterprises are mostly located in the city of Accra, to be precise Kwame Nkrumah Circle, which also serves as the financial capital of the country. The size of their businesses varies considerably. While most of the entrepreneurs operate from shops on the high streets of Accra, others operate from large offices, mostly in large storey buildings in various locations of Accra. These descriptions are quite different from the peri-rural mobile phone entrepreneurs' locations, which included business centres, small-market shops and roadside shops. Overall, all respondents acted as owner managers, with at least two employees. Additionally, most of the entrepreneurs were migrants from various regions across the

country and had moved to their present locations in search of wealth by engaging in trading activities. Specifically, the mobile phone entrepreneurs also have different attributes. Primarily, the urban respondents are aged between 22 – 50 years old, whilst the peri-rural respondents' ages rest within 27 – 55 years. Generally, the findings depict that the urban respondents are relatively young in age as compared to their counterparts in the peri-rural segment. This suggests a new group of entrepreneurs in Ghana, which is quite dissimilar to the country's traditional entrepreneurs who are mostly middle aged as defined by Nukunya (1992).

Similarly, the findings also suggest that all the mobile phone entrepreneurs interviewed were Ghanaians, in contrary to a recent study by Kuada (2009), which suggest a mix of nationalities (Lebanese, Togolese, etc.) involved in entrepreneurship in Ghana. In the same study, the author suggested diverse demographics of the entrepreneurs in Ghana. However, the findings of this study suggest that mobile phone entrepreneurs are predominantly male with a single case of a female entrepreneur reported. Additionally, the mobile phone entrepreneurs have diverse educational attainment, which ranges from basic level to postgraduate level of education. Moreover, their ethnicities are also wide ranging, although there is an equal representation of all ethnicities, which is relatively different from the traditional entrepreneurs who are typically Ashanti's as stated by Buame (1994). In a similar vein, about 95% of the respondents according to the empirical findings are devoted Christians, whilst 4% recorded Islamic religion.

The issue of strong religious affiliation as evidence in the findings confirms Nukunya (ibid) reports on general entrepreneurship in Ghana. However, this is new to the understanding of mobile phone entrepreneurship. The respondents' years in business in both the urban and peri-rural segment recorded 5-15years, which reflects the three political administrations that bounds the study; this includes, Rawlings 1998, Kuffour 2001 and Atta Mills 2008/9 administrations. Additionally, all respondents have at least two employees, with some exceeding 50

employees, particularly in the urban centre. This possibly explains why the mobile phone entrepreneurs are considered significant to the economy of Ghana as indicated in the earlier chapters. In terms of ownership, the findings suggest that a majority of the respondents are sole proprietors/owner managers of their businesses, with a single case of a joint venture.

On the issue of mobile phone entrepreneurs' pre-sector characteristics, the findings demonstrate that the mobile phone entrepreneurs were engaged in various occupations such as formal education, telecom trades and non-telecom related trades prior to entering into the mobile phone industry. The most interesting cases emerged from the non-telecoms traders, where their pre-sector occupations varied considerably. This includes restaurant owner, supermarket owner, second-hand shoes reseller and sunglasses retailer, etcetera. The significance of these diverse groups is how their previous ventures influences their mobile phone enterprises and their business strategies. For example, the sunglasses seller engaged in a series of illegal importation and distribution of sunglasses products in his previous trade and is still acting in the same manner in the telecommunication industry. This he considers as the best strategy for survival in the Telecommunication Industry.

These facts about the mobile phone entrepreneurs resonate with Bourdieu (2001) social and cultural capital theory. Particularly, on cultural capital, which suggests three forms of cultural capital, thus, embodied, objectified and institutionalised. In terms of institutionalised cultural capital for example, most of the entrepreneurs had engaged in formal education, which they claim gives them added benefits such as eminent social status in the industry, as compared to their illiterate counterparts. Others with previous occupation such as restaurant and supermarket owners could be characterised as objectified. Furthermore, this group has physical assets in the form of residential properties and automobile(s), which could be monetised or simply be used as cultural capital in society. In terms of, social capital, whilst some of the respondents across all locations (urban and peri-rural) had previous

membership with some sort of organisation, others were still members of organisations such as mobile phone associations, community associations and local churches. The benefits derived by members of such organisations varied. Mostly, the entrepreneurs participated in voluntary organisations such as communal association for admiration purposes. In this case, most of the entrepreneurs had transitioned from low levels to high levels of social and cultural capital through mobile phone entrepreneurship. It should be noted that previous studies on entrepreneurship have not examined the characteristics of mobile phone entrepreneurs in the telecommunication industry, although studies have concluded more generally on entrepreneurship activities in Ghana (Nukunya 1992; Kuada 2009). This study is the first to document a comprehensive profile of mobile phone entrepreneurs in the Telecommunication Industry, Ghana. In particular, the entrepreneurs pre-sector occupations, personal attributes and the nature of their businesses, which have not been previously considered.

(b) Research Questions 1b: What is their start up motivations?

The mobile phone entrepreneurs' start-up motivations in the telecommunication industry are quite diverse. The findings suggest that these entrepreneurs were primarily motivated by a strong desire to make money (approximately 40% of respondents), and the need of achievement (30% of the respondents). However, there were some rare cases recorded in the peri-rural locations, which suggest differing motives for start-up in the telecommunication industry. This includes the need to achieve a new social standing, appearance and religious obligations.

Certainly, the findings from this particular group of entrepreneurs cannot be underestimated, as it demonstrates a strong community influence, highly sensitised family values, fixated on admiration, modesty and religion. Although, these findings are significant, they have no theoretical underpinnings and therefore, are considered original to the body of knowledge.

(c) Research Questions 1c: Industry experiences – core theme (illegality)

In as much as the respondents' experiences enhance their businesses, their narratives also revealed some significant issues such as the illegal relationship between CEPS and the mobile phone entrepreneurs. The issue of illegality are perceived as a result of adverse government policies, which most of the entrepreneurs observed as a burden on their businesses. These include high levels of inflation, high interest rates, fluctuating foreign exchange rates and absurd competition from hawkers. The entrepreneurs concerns appear to have instinctively stimulated corruption and bribery, which has become more of a "legal" means of survival for most of the mobile phone entrepreneurs. Overall, such disclosures from the findings, give a clearer understanding on the entrepreneurial means of survival in the mobile telecoms sector in Ghana.

Additionally, the findings also build on the limited knowledge of entrepreneurship and illegality in Africa, previously espoused by entrepreneurship scholars in the African region (Hughes 1973; MaCafferty 1991; Fadashuni and Rosa, 2002). Moreover, these findings are considered original in the case of mobile phone enterprises in Ghana, and fundamentally stimulate the present inadequate debate on illegality in Ghana's mobile phone sector. Therefore, for the purpose of this study, a clearer understanding of the mobile phone entrepreneurial behaviour is achieved and new knowledge evidenced. The findings from this study will be useful to both researchers and practitioners. Nonetheless, further exploration is recommended for both Ghana and Africa, to gain a better understanding of entrepreneurial behaviour (mobile telecoms industry) in developing nations.

In terms of the impact of recurrent political change on entrepreneurs' journeys, the findings were examined in three political administrations, including Rawlings, Kuffour and Atta Mills. Although a large proportion of entrepreneurs' experiences are premised on Kuffour administration, this

particular government was favoured among most of the respondents, by what was described as effective policies and profitable era. In contrast, a majority of the mobile phone entrepreneurs were quite punitive about Rawlings's governments, and sympathetic towards the Atta Mills administration. Rawlings and Atta Mills administrations are linked technically, in terms of their political party affiliation. In effect, drawing a distinction between the two administrations appeared relatively challenging for most respondents across all categories. Specifically, most of the respondents intuitively narrated their stories in the first two political administrations instead of three. Consequently, in terms of yields in the industry, the findings suggested creation of wealth and business transformation. Here, most of the mobile phone entrepreneurs revealed positives gains, although these were disseminated incoherently across different stages of the political administrations.

To reiterate, previous studies on illegality contributed to general entrepreneurship and specifically, illegal practices in Nigeria, Congo and Ghana (MaCafferty 1991; Hart 1975; Fadahunsi and Rosa 2002). Hart's study in Ghana contributed to general entrepreneurship activities. Therefore, this study is the first in contextual terms, to break down the intricate illicit practices of the mobile phone entrepreneurs in the telecommunication industry, Ghana. The study divulges the nature of the entrepreneurs' illegal practices and an in-depth understanding of their motivations, which has not been considered or documented in previous studies. Additionally, the study is the first to discover the illegal activities of the mobile phone hawkers in the Ghana telecoms industry and the complex relationship between these resellers and the mobile phone entrepreneurs.

(d) Research Question 1d: Industry experiences – specific theme (hawkers)

The study's findings discovered the activities of 'Hawkers' who are unregistered resellers of mobile phones in the Ghana Telecommunication

industry. Principally, hawkers do not pay taxes and are believed to benefit immensely from the telecommunication industry. However, the intrinsic motivations behind their actions present a complex concept, which is perhaps beyond the scope of this study. Therefore, for the purpose of this study, these findings are considered as a new significant issue affecting the operations of mobile phone enterprises, particularly in urban Accra. Nonetheless, the paradox of illegality and hawkers is considered more significant to this study. While most respondents resented the hawkers, they often refer to their activities as illegal in the telecommunication industry. In contrast, these same entrepreneurs also engaged in some form of illegal activities with CEPS officials, which respondents considered as 'legitimate' and justified behaviour. These are significant findings and assist in understanding some of the nuances of mobile phone entrepreneurs behaviour in the telecoms industry.

Particularly, these conflicting actions are imbued in strong religious beliefs, which appear incomprehensible in terms of the ethos of religion. Unfortunately, these insights have no theoretical underpinning. Consequently, it is concluded that the mobile phone entrepreneurs are engaged in a complex relationship with the Hawkers in the telecommunication industry. This original knowledge contributes to the body of knowledge of mobile phone entrepreneurship in Ghana and will be useful to the wider scope of entrepreneurship studies.

(e) Research Question 1e: Industry experiences – core theme (religion)

The respondents' stories relating to religious influences indicate a combination of different attributes, including Weber's theory of entrepreneurship and religion and Reddings' (1990) interpretations. Besides these intricate stories, the entrepreneurs appear to be entrenched in complex social structures, which, are mostly intertwined with differing beliefs, customs, and values. Hence, such dispositions are difficult to interpret in Weber's and Reddings westernised models. For example, Nukunya (1992) warns of secretive practices (traditional

religion) of some self profess staunch Christians in the country, which could also influence their activities in the industry. These traditional religions are well respected in society but less practiced in public by individuals. However, these assertions could not be confirmed in the mobile phone entrepreneurs' narratives. Significantly therefore, for the purpose of this study, the stories by the mobile phones entrepreneurs are different based on the complexities of the social structures in Ghana. The significant factor is the distinctiveness of the respondents' beliefs and values in the telecommunication industry.

To conclude, the mobile phone entrepreneurs in Ghana appear to be embedded in dense religious influences. Predominantly, their stories suggest that religion is part of their social fabric and therefore, deeply impacts their business activities. The peri-rural category reports that about 30% of mobile phone entrepreneurs describe their involvement in the telecommunication industry as a calling from God. These insights contribute to the understanding of the mobile phone entrepreneurs' journey in the telecommunication industry and also add to the body of knowledge of entrepreneurship in Ghana, Africa and the wider scope of global entrepreneurship. Additionally, these findings can be seen to contribute to the general literature of mobile phone technology and general sociology as well as culture literatures in the Ghanaian case.

(f) Research Question 1f: How has the new trading experience transformed businesses in the mobile phone industry in terms of wealth creation?

Statistically, 90% of the peri-rural findings suggest that the mobile phone entrepreneurs benefited positively from the Kuffour's administration, in terms profitability, sound governance and free importation of mobile phones. The findings also highlight how business successes coincided with political performance in Ghana. Concurrently, the findings depict how this group of mobile phone entrepreneurs affirmed their beliefs in good political administration as a means to

business success. These connotations, in effect, digress from the conventional way of doing business and accessing business performance as perceived in the West, which is significant. The mobile phone entrepreneurs trading experiences, specifically in terms of wealth creation has no theoretical underpinnings. Therefore the study's findings are the first to contribute to the understanding of the mobile phone entrepreneurs' trading experiences in relation to wealth creation. The significance of these findings is the unique nature of the entrepreneurs' understanding of business success, which is associated with good political administration, compared to how business success is measured the West.

8.1.2 Conclusions for Objective 2: Establishing the mobile phone entrepreneurs' social status and role in their community: specific themes.

This section focuses on the overall findings for research objective 2 and associated research questions 3 and 4 of the study.

(a) Research Question 2a: what is the mobile phone entrepreneurs' social status

The findings on social status or identity as revealed in the empirical data offer diverse yet complex enacted collective identities. These emerged from the sign phenomena of speech, the body and dress and the environment - all portraying a semiotic construction of identity. Specifically, the findings indicate that the majority of entrepreneurs in both urban and peri-rural categories considered that the mobile phone industry has directly influenced and shaped their social status positively. Predominantly, the affirmative impact of mobile phone entrepreneurship on their behaviours was evident. This ranges from social imagery to constructing identity such as the use of properties and cars. The entrepreneurs' activities, their actions and appearance are objective indications of their business successes.

Previous studies on social status or identity construction are based on models, which are considered incongruous for the study's complex social-cultural environment. Consequently, the findings of the social status of mobile phone entrepreneurs contribute specifically to the understanding of the mobile phone entrepreneurs' social standing and identity in business and community. The study in contextual terms is the first to contribute to the understanding of the mobile phone entrepreneurs' use of social imageries (cars, houses, etc.) as a sign of their personal/business success in the Ghana telecommunication industry. This is significant to the understanding of entrepreneurial behaviour and identity in the telecommunication industry and general entrepreneurship studies.

(b) Research Question 2b: What is the mobile phone entrepreneurs' role in the community.

On community**,** the findings suggest that the mobile phone entrepreneurs are involved in specific roles in their communities, and these roles are categorised as strong and weak links. Strong links indicate the mobile phone entrepreneurs' direct contributions to their communities such as community developments. Whereas, weak links relate to benefits such as admirations the mobile phone entrepreneurs attracts from the community as a result of their status in the telecommunication industry. There are no theoretical foundations of these strong and weak links in the context of both general entrepreneurship or mobile phone entrepreneurship in Ghana. Consequently, these findings directly contribute to the body of knowledge for the Ghanaian case.

8.1.3 Conclusions for Objective 3: Understanding the impact of regulatory policy on mobile phone entrepreneurs' activities

(a) Research Question 3a: How has government policy impacted on these changes in the mobile phone retail industry?

286

Generally, the findings on the impact of government policy on mobile phone entrepreneurs reveal some key market instabilities. These limitations imperil and restrain the performance of mobile phone entrepreneurs. The findings from both the urban and peri-rural segments suggest that, the industry has been affected largely by adverse government policies such as taxation and monetary variables (high interest rate). Additionally, the findings demonstrate some new-fangled issues such as talk tax policy. Overall, the respondents reported inadequate policy competence in the telecommunication industry. Nonetheless, the telecom industry experts' responses as discussed in the previous chapter suggest no support from the government.

(b) Research Question 3b: Has *the government [regulator] declined to act on issues affecting the operation of small businesses in the industry?*

This section focuses on the government (regulator) responses to mobile phone entrepreneurs' operational issues. The narrowed relevant literatures offer inadequate academic grounding to support and understand the concerns expressed by these respondents. Although responses from the key informants selected suggest that the government, and the regulator has declined to support the operations of the small businesses in the telecommunication industry. The rationale for the unresponsiveness according to the industry experts is that the whole industry is deemed as perfect and profitable. These responses are also confirmed in the official industry report on the telecommunication industry development. Since both parties (telecoms entrepreneurs and expert) have differing opinions about the industry, it is quite challenging drawing an effective conclusion.

Nonetheless, the main intention of this section is to ascertain what government policies have impacted on the mobile phone enterprises and whether the government has declined to act or support these

enterprises. The findings state that the government has certainly failed to act on the issues affecting mobile phone entrepreneurs. These findings have not been disclosed in any trade literatures or academic literatures, though significant to the development of the mobile phone enterprises and the industry as a whole.

Therefore this study contributes to the understanding of the complex relationship between the mobile phone entrepreneurs and the government, in terms of the effect of regulatory policies in the telecoms industry.

8.1.4   Newly emerged findings: mobile phone entrepreneurs future aspirations

The concluding annotations of the respondents' narratives suggest diverse future ambitions, in terms of their future business plans. Although, some of the respondents were hopeful that the current industry problems would eventually be resolved, others gave some conflicting insights of their future strategies. These differing closing expressions are discussed hereafter. Theoretically, the first part of the findings suggests an overall awareness of market instability in the telecoms market. The keyword 'insecurity' as identified in the respondent's narratives is of a particular interest as it depicts some high levels of uncertainty concerning their future in the industry.

Additionally, some of the respondents pre-empted a possible diversification into some other trade or business in the future, with other suggesting that they would consider migrating abroad to seek alternative employment. These connotations by far unravel the entrepreneurs' motives. The significant fact is the time and space function in their narratives. For example, the respondents' narratives are plotted through their entire journey of 10 years. Therefore, this suggests that, the 'prosperous' days, and the benefits derived from the industry are widespread and as such does not reflect the entrepreneurs' present

circumstances. However, these newly emerged findings are significant and contribute to the understanding of the mobile phone entrepreneurs' (10 year) journey in the telecoms industry.

8.2   Summary

In summary, the study objectives and associated research questions have been addressed within the context of academic literature. Since the new emerging issues had no specific theoretical foundations, such findings were presented in solitary. On issues where specific theoretical grounding exists, these are demonstrated by signalling the gaps in knowledge, particularly on issues of the telecommunication industry and entrepreneurial behaviour and identity. In addition, the study provides an innovative manner in which mobile phone entrepreneurship may be studied in terms of assessing existing hypothesis and the choice of methodology. Overall, chapter 5 illustrate the conceptual framework for the study, and the key variables and concepts presented are tested and confirmed, indicating an association between all variables. The choice of method, narrative/case study approach was discussed in chapter 6 to generate in-depth insight into mobile phone telecoms and its impact on entrepreneur behaviour and identity. The chapter also highlighted a deeper insight into the case study location. The discussion of the findings is presented in chapter 7 leading to the study conclusion (chapter 8). The next section of this chapter accentuates the contributions of study's objective and recommendations for further research.

8.3   Contribution to knowledge

This section identifies the study's contributions to knowledge on mobile telecommunications, government policies, business, entrepreneurship, and industry development. Furthermore, pertinent issues such as theoretical and practical implications are also discussed concurrently. Principally, this study contributes to the understanding of the evolving nature of mobile telecommunications and the impact of key stakeholders

(regulatory policies) on mobile phone enterprises/entrepreneurs. This area of research is considered as lacking in literature as at the time of writing. Consequently, the empirical study can be understood as a piece of work, which has not been carried out before. In my judgment, the study initiates and reveals the significance of mobile phone enterprises in the Telecommunication Industry in Ghana, by highlighting the effect of stakeholders' policies and entrepreneurial behaviours, which shape and define their identity. These were formerly under-researched and imprecise.

Specific ways in which this study contributes to knowledge are detailed below:

1. The research contributes to the general understanding of the impact of mobile telecommunications. It also contributes purposely and directly to the impact of mobile telecommunications in the African Region and Ghana to be precise.

2. The study identified a gap in academic literature, specifically the scarcity of studies in examining the journey of the mobile phone entrepreneurs, their role and activities in the telecommunication sector in Ghana. These issues have been addressed meticulously through the narratives of the entrepreneurs.

3. The overall study offers a clearer understanding of the evolving mobile phone enterprises and the impact of stakeholders' policies and society, which also defines the entrepreneurial behaviour in the mobile telecommunication industry in Ghana.

4. The study has also provided a strategic means of unifying complex and multidisciplinary concepts (Political, Telecommunication, Entrepreneurial and Socio-Cultural factors) into a solitary theory of understanding of mobile phone entrepreneurship in a complex social setting.

5. It has also revealed the effectiveness of narrative approach for understanding the lived experiences of mobile phone entrepreneurs through a 10-year period.

6. The research also addresses a specific contribution of mobile telephony for economic development in Ghana. Frempong (2009) highlighted the impact of mobile phone for economic development in Ghana and this study supplements that statement.

7. The study provides a clearer understanding of the nature of relationship, which exists between stakeholders in the industry and key actors in the telecoms retail supply chain.

8. It also classifies and elucidates the identity of mobile phone entrepreneurs in the mobile telecommunication industry in Ghana.

9. The study demonstrates the impact of social and cultural capital on urban and peri-rural entrepreneurship.

8.4   Theoretical implications

Generally, this study could theoretically support a future investigation of mobile phone enterprises in Ghana and Africa. Specifically, this research represents the role of mobile phone enterprises in the telecommunication industry in Ghana and the interrelationship between industry key actors. It also unravels and connects factors such as the impact of society and religion; hence, it defines the behaviour and identity of the entrepreneur. Issues such as unofficial culture (illegality) and the entrepreneurial motivations are clearly depicted.

The study's approach could also be adopted in further research to enable an in-depth engagement with respondents. Previous literatures, particularly in the field of mobile telecommunications developments are premised mostly on quantitative/case study designs. However, this study

has shown the significance of a narrative approach and its effectiveness in generating unique stories from respondents.

The literature review strategy could also assist in future research in the field of telecommunication and entrepreneurship in Ghana and worldwide. The strategically developed approach of linking recurrent political regimes to industry evolutions provides an accurate and clearer understanding of the phenomenon under investigation. This can assist future research, particularly in politically influenced environments.

8.5   Implications for policy makers

- The study's findings may help policy makers to understand this segment of the telecommunication industry in Ghana.

- The findings also depict an operational challenge for mobile phone operators and National Communication Authority in Ghana.

- The findings also highlight the significance mobile phone enterprises in the industry and need for the regulator (NCA) to develop strategies to support their activities in the industry.

- At the strategic level – for mobile phone organisations (service providers), this understanding will help invent new strategies, in terms of strategic promotion for their products through this segment of the retail supply chain.

- Mobile phone manufactures such as Nokia (predominantly in Ghana) can devise a long-term strategy in terms of their retail supply chain by reviewing the findings to gain a deeper insight into the operations of the mobile phone enterprises.

- The issue of hawkers, for example, could enhance future policy deliberations of the government. Particularly, the telecommunication regulator (National Communication Authority)

could develop strategies to address the concerns of the mobile phone enterprises in the nation.

- The government may have to address the issue of unofficial culture (illegality) in the mobile phone industry and its impact on policy implementation.

- The study will assist government official in future policy drafting – in terms of the ineffectiveness of policies such as talk tax and possibly develop new techniques to reprimand perpetrators such as CEPS officials in terms of illegal activities.

8.6   Recommendations

This section focuses on the study's limitations and recommended areas for further research. Primarily, certain limitations identified in this study are specified, after which the study's recommendations are proposed.

8.6.1   Limitations

Respondents Political Terror: The data-gathering process for the study coincided with a newly elected government in Ghana. Therefore, as discussed in chapter 6, access to respondents to participate in the study primarily proved challenging, due to the politically related questions. For this reason, some respondents declined to participate.

Language: Problem with language and lack of trust of interpreters was evident in the peri-rural segment of the selected geographical locations. Principally, some respondents chose to be interviewed in dialects unfamiliar to the researcher and therefore, required an interpreter. However, access to a credible interpreter in that region was challenging.

Lack of Statistical Database: Eminent issue evidenced was the lack of proper statistical database in the private sector. Although the researcher was well informed prior to the field study, the effect of this issue was widespread across all government departments, in that gaining access to potential respondents was a complicated stride.

Scale and Scope of Study: As discussed in chapters 5, due to financial and time constrictions the study was sternly controlled. Firstly, the study has time boundaries 1998-2008; as such only businesses with experiences within this time frame were sought. Secondly, the study was focused on highly dense locations of mobile phone enterprises in Ghana; as such only participants positioned in these locations were attracted. Although these locations are characterised as densely populated, a broader range of participants in the other regions may have established a richer insight. In particular, entrepreneurs from big cities like Kumasi, Takoradi and Bolgatanga would have either reinforced or balanced the narratives provided by the mobile phone entrepreneurs.

8.6.2 Areas for further research

- The overall findings in this study illustrate and provide a deeper understanding of the evolving nature of mobile telecommunication, particularly mobile phone enterprises' behaviour and identity. Further research could focus on attaining an in-depth understanding of mobile phone enterprises post 2009. It will be interesting also to access the conditions and the impact of government policies on enterprises and industry in general.

- The findings suggest a defined link between recurrent political changes, business and social change". This ideology could be used in further research within the scope of mobile phone enterprises and could also be tested on other market segments in the telecommunication industry and outwit the mobile phone sector.

- The study's narrative case study approach could be adopted for further research in the mobile phone enterprise genre or other organisations in and outwit the telecommunication industry. This will support researchers in gaining a deeper understanding of entrepreneurial behaviours in a deeply rooted socio-political milieu and how these shape identities.

- The evolution of mobile technology in Africa is significant. However, academics desertion of actors like mobile phone entrepreneurs is quite disappointing. Potential research opportunities in some African regions such as Kenya, Nigeria, Tanzania and South Africa could assist in gaining deeper understanding of the evolving nature of enterprises in the telecommunication industry.

- On a global perspective, the story of mobile phones is indifferent and even larger. The global mobile phone distribution chain depicts several actors such as private enterprises, which also contribute to the entire industry, though potentially under-researched. Further research in the West, particularly in Finland, USA, UK, and also some developing nations like India, to mention a few, could provide some insightful understanding and also divulge a diversity of entrepreneurial experiences in the telecommunication industry. Some suggestions in terms of the effect of government policies on entrepreneurial behaviour and how societies shape small businesses could be advantageous.

- The findings suggest an emerging segment in the Telecommunication Industry in Ghana, known as Hawkers. Mobile phone 'hawkers' are an unregistered group of micro retailers. Further research could focus on this section to gain deeper understanding on the evolving unregistered micro retailers, particularly their experiences and motivations in the industry.

- Various economic issues such as taxation, inflation, interest rates and foreign exchange emerged from the findings as some of the key determinants in the industry. A comprehensive study on the

effect of these economic factors on mobile phone enterprises, specifically, could generate a more defined understanding.

- A study between two distant countries could assist comprehensive understanding of shifting practices of mobile phone enterprises in different socio-political and business settings.

These recommendations are inexhaustible; the overall scope of the study highlights a segment in the telecommunication industry in Ghana, which presently attracts fewer responsiveness. Consequently, areas of further research are immeasurable.

On this note, this study contributes to the body of knowledge, which will be useful to telecoms industry practitioners, Ghanaians and other developing nation's governments, telecoms regulators and researchers.

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APPENDIX A

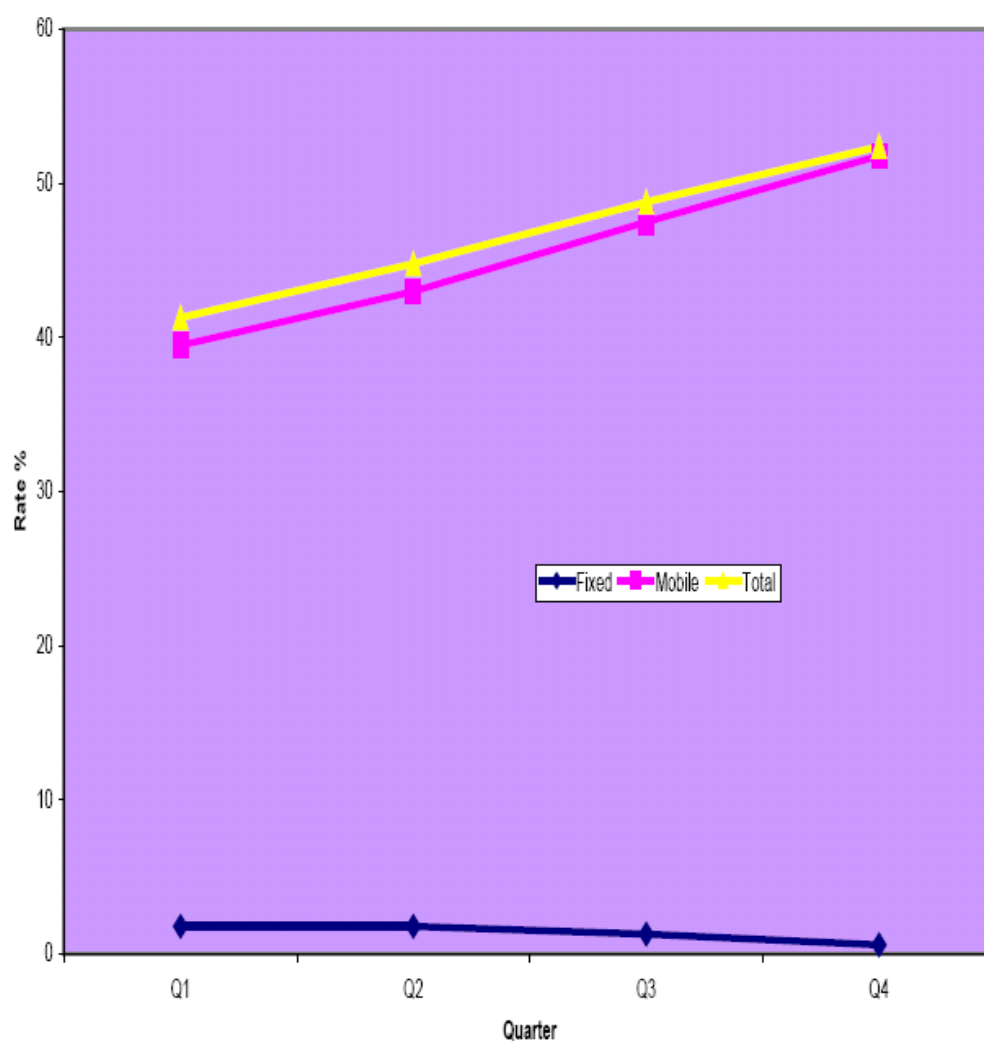Ghana Telecommunication Industry Licences and Authorisation

S/No.	Type of Service	Licences/Authorizations for 2008
1.	ISP/ Public Data Network	7
2.	Television(free on air)	1
3.	UHF/VHF MMDS (2 X 15MHz in 3.5GHz)	1
	VSAT	5
4.	VSAT Network (DTH)	3
5.	DTH – TV	3
6.	FM (Commercial)	13
	FM (Community)	3
7.	UHF/VHF/HF Radio Networks	8
8.	Dealership License	38
9.	Spread Spectrum use 2.4 & 5.8 GHz	5
10.	Microwave Links	3
11.	Type Approvals	20
12.	Infrastructure License-Submarine Cable	2
13.	UHF/VHF TVs	10
14.	Aeronautical	1
15.	Studio-To-Transmitter Link (STL)	4
16.	Maritime	7
	Grand Total	134

GHANA TELECOMMUNICATION INDUSTRY LICENCES AND AUTHORISATION: 2008-2009: (The listed service providers were authorised to provide various service in the country). Source: National Communication Authority –

Source: National Communication Authority (2008)

APPENDIX B

Penetration – Mobile vs. Fixed (Quarter Statistics - 2008)

Source: National Communication Authority (2008)

Study Aim/Objectives/Questions and Associated Themes

RESEARCH AIM	RESEARCH OBJECTIVES	RESEARCH QUESTIONS	EMERGING THEMES FROM DATA AND TOPICS FOR DISCUSSION
1. An evaluation of the evolving nature of mobile phone entrepreneurs and critical assessment of their behaviour against the backdrop of recurrent political changes in Ghana (1998 -2008)	1. To understand the mobile phone entrepreneur experiences in the Ghana Telecommunication Industry and the effect of political changes and how this affect behaviours. 2. To understand the impact of regulatory policy on mobile phone entrepreneur activities 3. To establish the mobile phone entrepreneur social status and role in their communities	1. Who are the mobile phone entrepreneurs - what are their start-up motivations and experiences in the Ghana Telecommunication industry? 2. How has the new trading experience transformed businesses in the mobile phone industry, and what was its impact on these entrepreneurs, in terms of wealth creation? 3. How has government policies impacted on these changes in the Mobile Phone Retail Industry? Has the government [regulator] declined to act on issues affecting the operation of small businesses in the Industry? 4. How has the Mobile Phone Retail Industry influenced and shaped the social status of entrepreneurs in the industry/Community? 5. What is the role of the 'new' entrepreneurs in their communities?	**CORE THEMES** 1. Illegality 2. Religion 3. Community 4. Social Status **SPECIFIC EVENT THEMES** 5. Talk Tax 6. Hawkers 7. Adverse Economic Conditions

APPENDIX D

Country Overview

0-14 years	36.8% (male 4,529,594/ female 4,429,802)
15-64 years	59.6% (male 7,252,245/ female 7,262,757)
65 years and over	3.6% (male 395,007/ female 470,433)

Source: CIA, 2009
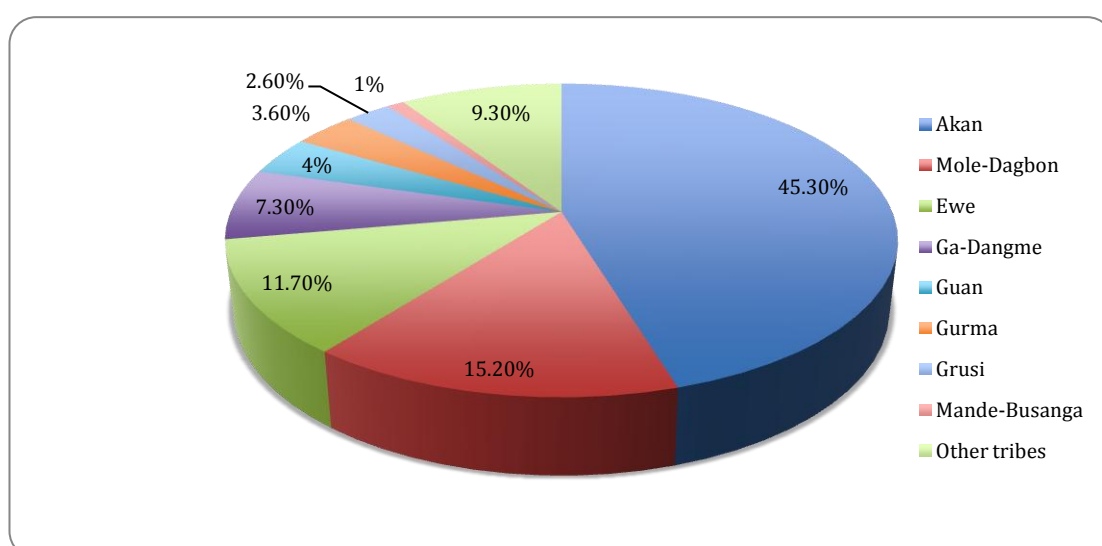
Source: data accessed from http://www.cia.gov –August 2009

Sex	1960		1970		1984		2000	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
Male Female	11.9 11.2	38.7 38.2	14.4 14.5	35.2 35.9	**15.6** 16.4	33.7 34.3	**21.4** 22.4	28.1 28.1
Total	23.1	76.9	28.9	71.1	32.0	68.0	43.8	56.2

Source: Statistics Department – Republic of Ghana: accessed, 2009