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### Enterprise as socially situated in a rural poor fishing community

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#### Abstract

We examine enterprise processes in a poor rural fishing village in Ghana, having become interested in why poverty persists in spite of considerable industry. Our case study uses the village as the unit for analysis because it offered a conceptually interesting place that is relatively economically, socially and spatially isolated. Most entrepreneurship theory failed to explain our observations about the absence of development. Accordingly, our socialised perspective looked at the social and spatial processes that configured enterprise. Our study, over ten years, allowed us to recognise that fishing and the associated processing and sales had developed as socially organised to enable a livelihood for many, rather than entrepreneurial benefits for a few. The socially situated nature of rural enterprise in Ocansey Kope is "mutual" and interdependent, and not individualistic in the western sense. Enterprise is individually enacted; but how business is conducted is hedged by social obligations, responsibilities and entitlements. The apparently economic "systems" of production, the buying and selling, lending and borrowing within the village can also be understood, and better explained, as social processes.

#### **Keywords**

Rural; culture; poverty; enterprise; Ghana; African entrepreneurship; socialised entrepreneurship; place

### Enterprise as socially situated in a rural poor fishing community

### 1. Introduction

We are interested in understanding the commercial activities of a small rural fishing community in their social context. We consider their socially situated business practices to establish the nature of their style of entrepreneurship, development and how it creates welfare. Our theoretical problem is that entrepreneurship is often construed as a universal "solution" for rural development, but the prevailing

conceptualisation privileges individualistic and economistic aspects to the detriment of the socially embedded characteristics of enterprise (Anderson, 2015). We argue that by examining the economic and social relationship that shape community, the role of rural localities (Halfacree, 2007) becomes clearer and recognise that social environments shape what people do (Dodd et al, 2013). We address what Trettin and Welter (2011) described as the need for studies on localized everyday life to gain a better understanding of the interrelation between social processes and commercial activities. Tugo (2016) emphasises the importance of social practices in what Kuivanen et al (2016) describe as a "relational approach", one identifying relationships in context. Chamlee-Wright (1997) argues the mainstreams of economic enquiry offer few connections between cultural processes and economic development. Indeed, Takyi-Asiedu (1993) suggests that in many economic accounts, local cultures are overlooked. Place, and attachment to place, is also neglected (Veelen and Hagget, 2016).

Moreover, the dominant view incorporates a number of assumptions about the nature and practices of entrepreneurship which may, or may not, hold good in different, less developed, contexts (Lindsay, 2005; West, Bamford and Marsden, 2008). Indeed, the individualistic theory of poverty comes from American values of individualism -the Horatio Alger myth that any individual can succeed by hard work, and that motivation and persistence are all that are required to achieve success (Smith and Anderson, 2004), seems improbable in this context. Moreover, Naudé (2009) points out how, despite the importance attributed to enterprise for economic development, little of the entrepreneurship development literature even refers to

the development economics literature. He concludes that the literature about the role of entrepreneurship has been largely confined to advanced economies. As Bruton et al (2008:1) put it, "entrepreneurship research can still be critiqued as almost exclusively focused on North American and European research sites." Worse still, "most social science research generally, and recent entrepreneurship research in particular, have been generated in the U.S. and Western Europe (e.g. Great Britain and Scandinavia). Thus its transferability to contexts where the task and psychic environments may be vastly different remains in question" (Thomas and Mueller, 2000:289). Accordingly, our understanding may be similarly constrained. Because the socio-economic context of a poor African village is so markedly different from most western contexts, we should not expect to find that western accounts of enterprise have comprehensive explanatory power (Dana and Dana, 2005; Harbi et al, 2010). Moreover, unlike more developed countries (Sønvisen, 2014) fishing remains closely tied to place and is characterised by local relationships. We thus argue that examining the situated practices may develop theory that explains how local contexts inform what arises. The paper offers an alternative, contextualised approach to understanding enterprise. It contributes by demonstrating how place is a rural nexus, where the spatial, the social and the economic intertwine and interact. Consequently we believe that context matters.

We employ a case study approach to capture how livelihoods are produced and reproduced in this rural maritime village in Ghana. The paper contributes to our appreciation of the socially and spatially embedded practices of enterprise and hence broadens our understanding of entrepreneurship for rural development. We

achieve this by examining business practices in a context that is less well known and less well examined by entrepreneurship scholars. Our analysis shows that the type of enterprise in Ocansey Kope, our fishing community, is qualitatively different from much western entrepreneurship. It is shaped and constricted by the social organisation of business, especially by the nature of social obligations that are woven into the social fabric of the village. We note how poverty limits enterprise, but not simply as a resource constraint. Poverty is a condition that is mutually experienced and business practices have emerged that ameliorate the worst effects of poverty. Enterprise in the village is not individualistic economic maximisation, or even optimisation, in any conventional sense. Rather it is about subsistence, security, sustainability and communal survival within this rural place. Consequently we argue that the "customary" conceptualisation of entrepreneurship is based on assumptions that appear less appropriate in a context of underdevelopment. The westernised conception of entrepreneurship requires review to recognise the determining nature of circumstances experienced in place. Indeed, without taking account of the particularities of the socio-economic context, the promise of entrepreneurship as a panacea for economic distress is less likely to be delivered.

### 2. Fishing communities in Ghana

Atta-Mills et al (2004) note that Ghana was once a major fishing nation, but artisanal catches have reduced in volume and value. Marquette et al (2002) explain that small scale fishery activity accounts for the majority of fish catches in Africa and provide about one quarter of the intake of protein. Fish takes up 16.4 per cent of food

budgets (Mensah and Antwi, 2002). Fish thus plays an important national role, yet Payne (2000) notes that the marine artisanal fishery remains one of the poorest sectors. Fishing communities have low incomes, about two thirds of national per capita income and have less income stability because of wide seasonal fluctuations; such that fishing communities are amongst the poorest in Ghana (Bortei-Doku 2000). Nonetheless, Marquette et al (2002) argue that fishing is not only a subsistence activity, but is a business within an international marketing system. This view is similar to Dana's (1995) who distinguishes between hunting and fishing for one's own needs as subsistence and fishing for products to sell as entrepreneurship. Although fishing has an important economic role, it appears to be socially and economically marginalised.

In Ocansey Kope, our research site, fishermen use dugout canoes. Double ended, they are hewn from a single log of the *wawa* tree and vary from 3 to 18m long. Small canoes are powered by oar or sail, some larger canoes have 40hp outboard motors. Crew numbers vary from 4 to more than 20. Structural adjustments begun in the 1990s have made fuel and equipment more available, but also more expensive (Mensah and Antwi, 2002). Although some fish stocks have been reduced by over fishing, ample stocks of other fish (seabream and triggerfish) exist. However, these require new equipment which many fishermen cannot afford. Some fishermen migrate seasonally (Marquette et al, 2002). As well as income, this strategy allows them to save by avoiding the social and economic obligations that normally prevent savings.

There have been some innovations in fishing techniques such as outboard motors and better nets. Walker (2002) explains how Ghana's Fisheries Department has focused on improving fishing gear, but little effort has been made to strengthen fish processing or marketing. The fishing system remains directed by long established socio-cultural practices. The fishing units often involve kin and there is a clear gender division of labour with men fishing and women as fishmongers, processing and trading the fish. Walker (2002:390) suggests that women have served as "capitalists, entrepreneurs and innovators" throughout the development of the fishing sector.

# 3. Ocansey Kope as a place and as a research context

In aggregated statistical terms, Ghana has experienced economic growth since 2000; the average gross domestic product (GDP) growth rate of 7.2 per cent compares well with the Sub-Saharan African average rate of 5.7 per cent (IMF, 2012). However, growth is spatially uneven. Whilst the Ghana Living Standard Survey (GLSS6) reported an overall decline in poverty of 7.5 per cent in 2006-2013, rural coastal communities experienced a 3.1 percent increase. Moreover, households heads engaged in agricultural or fishing are likely to be the poorest in Ghana (GLSS6 report). Symes et al (2015) note how fishing in general is contracting, and poor rural fishing villages appear caught up in poverty and resistant to improving trends. Our case study of Ocansey Kope, located in the Ga Dangme East District of Greater Accra, is an example of persistent poverty in place. Relatively socially, spatially and economically isolated, it provides us with an opportunity to observe how commerce

and social life co-exist and to establish how the intertwined processes shape practices and outcomes.

Ocansey Kope has a population of 1,546, a 5.8 per cent increase since 2000 (PHC 2010) and has 314 households whose houses are built with mud or wattle and roofed with thatch or corrugated iron. The extent of illiteracy compares very unfavourably with the regional literacy. The 2000 census notes 42.9 per cent had never attended a school whilst only 3 per cent of the population has any vocational or technical education. The village has electricity and telecommunications facilities, but potable water is a major problem. The main occupation is small scale marine fishing mostly in dugout canoes with outboard motors. Men fish and the women are fishmongers, but during the off-peak fishing season both grow vegetables for consumption and income.

Ocansey Kope offers a stimulating context to examine rural business practices as an "exemplary case" of underdevelopment. The village is poor, in contrast to western models of enterprise which are often grounded in prosperity. The residents use simple technologies, in contrast to much entrepreneurial research's concern with high technology. The village is close knit socially, but relatively isolated from other places. Consequently localised social and economic relationships take on significance (Mudege et al, 2015). People appear concerned with "getting by", rather than growth. Accordingly these differences may allow us conceptual purchase for understanding why rural poverty persists. This is more than an academic exercise; it

is a very real problem of rural exclusion for which current theories have not offered a solution.

# 4. African enterprise and local cultures

Much of the literature on enterprise for rural development is rooted in Western cultures. Most analyses are primarily informed by western values and 'Eurocentric' epistemologies, using methodologies that reproduce western theoretical frameworks (Chakrabarty, 2000). Consequently there is considerable interest in whether this has similar expressions in Africa (Spring and McDade, 1998). Takyi-Asiedu (1993) argued that the entrepreneurial spirit was present in sub-Saharan Africa for centuries, noting how people of the ancient empires of Ghana, Mali and Songhai were successful fishing, farming and trading entrepreneurs. Recently however, the pervasiveness of entrepreneurship is less obvious. Elkan (1988), for example, notes the widespread belief that indigenous entrepreneurship is less well represented in African countries than in other parts of the developing world. Nonetheless, Elkan claims the evidence shows no dearth of ability among Africans to identify business opportunities or to act upon them. This apparent paradox of the existence of entrepreneurial spirit but lack of entrepreneurial outcomes, might be explained by the inappropriate application of western notions of entrepreneurship. Takyi-Asiedu (1993), for instance, suggests that not taking account of local cultures may help to explain the apparent lack of entrepreneurial success. For example, (1993:85) because of the lack of a welfare system, social obligations may deter business growth. We propose that examining the nature of entrepreneurial practices situated in their social and economic context may shed some light on this issue. As

Naudé (2009) suggests, it may not be the lack of entrepreneurial talent that constrains development, but the way that entrepreneurship emerges is constrained by the social context.

The social context, often manifest as culture, shapes entrepreneurship (Krueger et al, 2013). Classically, Weber's Protestant Work Ethic is widely cited. Thus the idea of the solitary entrepreneur, isolated from culture and society has been broadly debunked (Drakopoulou Dodd and Anderson, 2007; Anderson and Starnawska, 2008; Gaddefors and Anderson (2016)). Indeed, the cultures of ethnic groups or religious groups have been shown (Shapero, 1984; Drakopoulou Dodd and Anderson, 2001) to encourage or deter enterprise. Cultures, especially being embedded in local cultures (McKeever et al, 2015) can impact on moral obligations through mutuality (McKeever et al, 2014). Arguing for the importance of culture and subcultures in the African context, Jenssen and Kristiansen (2004) claim that they shape development outcomes. Interestingly, the fulcrum of most of these arguments has been that cultures work to promote the attractiveness of entrepreneurship-entrepreneurial propensity, rather than the direct affect of culture on activities. One exception is Dana (1995:67) who explains how "bounded" entrepreneurship arises when "entrepreneurial decisions are circumscribed by family, government or other environmental factors". He goes on to demonstrate how the Inuit, had dominant values of working and sharing collectively that contrasted with western ideas.

In Africa, the role that entrepreneurship and small businesses could play for poverty reduction, job creation, and income has been widely recognised and embraced by

policy makers (McPherson, 1996; Trulsson, 2002; Chipika and Wilson, 2006). Liedholm (2002) suggests that there are encouraging signs that people are finding opportunities that empower and nourish many, particularly including those who are otherwise most disadvantaged. More pessimistically however, Liedholm suggests that this increase in the number of people engaged in micro and small enterprises is a sign of a failure of the economy to provide productive jobs (Anderson et al, 2013); that is, people are forced to take refuge in activities providing minimal subsistence. Indeed, this so called "subsistence entrepreneurship", ventures in settings of poverty, is often dismissed as offering little potential to significantly improve welfare, rarely hiring employees from outside of the immediate family (Bruton et al, 2015). The US based GEM (Global Entrepreneurship Monitor) studies treat much African enterprise as "necessity" entrepreneurship which is a poor cousin of western "opportunity" enterprise (Hechavarria, 2009).

Moreover, in many African countries, the role of entrepreneurship in promoting economic growth has been argued to be limited by environmental constraints such as the lack of human and financial capital, poor infrastructure in addition to socio-cultural factors (Kodithuwakku and Rosa, 2002; Robson and Obeng, 2008). Netswera (2001) argued that the rapid growth of the economies of the South-East Asian countries was due to the systematic external support services that the governments provided to the small businesses in those countries. Accordingly, Sriram and Tigineh (2006) take a very typical view of African entrepreneurship development, insisting that governments should stimulate enterprise by intervening to create friendlier entrepreneurship policies. Thus it seems that the lack of entrepreneurship in Africa is

broadly attributed to both structural and personal characteristics. Notwithstanding these apparent limitations, there are success stories in African studies (McDade and Spring, 2005). Nonetheless, cultures and institutions vary across countries and some are more supportive than others. Indeed, Chamlee-Wright (1997:2) claims, "the social institutions necessary for economic development emerge from and reflect a particular cultural context". One such cultural context for economic activity is the fishing community.

Odotei (1999) argued that fishing as an economic activity was wrapped in a socio-cultural package which sustained its development. His observations of traditional marine fishing demonstrated how fishing and the culture in the coastal communities are intertwined. In Ghanaian fishing communities every member of the community is involved in the fishing, even small children help to pull the nets from the sea.

Overà (2000) noted how fathers, brothers and sons are likely to be fishermen, whilst mothers, sisters, and daughters trade the fish. Houses are used as fish processing factories where women and children clean, smoke and pack fish day and night.

Yet, socio-cultural factors have also been considered as one of the factors that hinder the growth of African small business (Takyi-Asiedu, 1993). Life and livelihood are rarely separated and kinship expectations and obligations permeate practices. The positive benefits of family support for new enterprises are well documented in the west (Drakopoulou Dodd et al, 2002). In Africa however, the extended family system and the social status of entrepreneurs causes entrepreneurs to commit a high percentage of their business resources to family matters at the expense of their

businesses (Kiggundu, 2002). Similarly, Takyi-Asiedu (1993) reported that female owner-managers spend part of their business resources in supporting needy family members. Buame (1996) concludes that social and family relations disadvantage owner-managers in Africa because they are socially obliged to take care of their extended family members.

Nonetheless, other studies have drawn positive conclusions about the extended family systems of Africa and the social status of African entrepreneurs (Kiggundu, 2002). Dia (1996) observed that African social relations, social capital and social transfers reconnect Africans with their local institutions. In the traditional Ghanaian fisheries, socio-culture factors have a powerful influence. Overà (2000:13) observed how resources are mobilised through the extended family ("Ebusua" system in Fante). Studies have shown that most entrepreneurs in Ghana, and Africa as whole, obtained their initial capital from their own savings and contributions from family members (Obeng, 2007). Nonetheless, African small businesses lack access to formal finance because of scarcity of finance, information asymmetry, high cost of credit, lack of collateral and lack of expertise to efficiently evaluate a project potential (Kasekende, 2001; Steel and Webster, 1992; Trulsson, 2002; Schiffer and Waders, 2001). But at the community level, Overà (2000) observed in Ghanaian fishing communities how husbands serve as an important source of credit for their wives where the fish is sold to the women on credit basis. The women, on the other hand, serve as a major source of interest free loans for the fishermen. Family and friends also serve as an important information sources. Small firms lack access to formal institutional sources of information; Barr (1999) noted small businesses in subSaharan Africa have little access to formal market-supporting institutions. Buame (1996: 200) also observed that a lack of institutional support for small businesses in Ghana had led them to depend heavily on social networks to access resources such as information and materials. Consequently, social and community relationships may work to support each other, but may also deter growth.

# 5. Methodology and methods

Our village case study follows Yin's (1994) advice about situations when boundaries between phenomenon and context are not clearly evident. The case embodies understanding of the dynamics of a single setting (Eisenhardt, 1989). Our objective was to understand the contours of social processes and influences on enterprise practice. Thus reflection, exemplification and appreciation were our aims, rather than generalisation from our case (Korsgaard and Anderson, 2011). Jack et al (2008) argue that conclusions reached in these circumstances are not generalisable to a wider population, but may be generalisable at a conceptual level. We asked, what is going on here? Our purposeful sample of respondents, "theoretical", had the characteristics that interested us and were able to tell us about the activities. Our analysis was not phenomenological in that we tried to move beyond the respondents' meanings to develop broader explanations by the constant comparison analysis of data with data and data with theories. Rural places are small and relatively transparent, but are characterised by concentrated interactions (Korsgaard et al, 2015). Our theoretical ambition was to use a place centred approach to illuminate, trying to understand processes in their context. A concern was that some

paradigms dominate research (Berglund and Johansson, 2007) to the detriment of alternative views (McDonald et al, 2016). We felt our approach called for a reflexive analysis (Gaddefors and Anderson, 2016) rather than testing what we already know (Dana and Dumez, 2015). As Chalmers and Shaw (2015) put it, we wanted to theorise context rather contextualise theory.

More formally, our method was to first write up our raw data as thick descriptions (Geertz, 1973) of what we saw and heard- our case story. We then used the constant comparative method (Jack et al, 2015) to identify potential explanatory themes. We returned to the raw data to check explanatory 'fit' and finally compared our findings to the literature to develop our understanding and explanation.

We collected data by observations and interviews. We first came to know the village in a chance visit, but become very interested when we realised that whilst substantial sums were earned during the peak fishing season, poverty remained evident. Moreover, there were no outward signs of material wealth even amongst the village leaders. Our entrepreneurship background made us curious about the reasons for this persistence of poverty in the face of considerable industry. We used our observations to understand the background and context and to identify useful respondents. Our sampling strategy was to find the most informative respondents, guided by the head fisherman. We spoke to many villagers, but held detailed formal interviews with those willing and able to tell us about their lives and work. We gained research access through the village head, the chief fisherman. We explained

our interest in how fishing was practiced and what problems they had. We were welcomed, apparently because somebody was showing interest in their lives.

We collected data on four occasions (2005; 2008; 2009 and 2015), although this was not a longitudinal study. We noted some changes, specifically how they had adopted pluriactivity (Salmi, 2015) using small scale vegetable farming to augment fishing incomes in their livelihood portfolios (Betcherman and Marschke, 2016). The several visits reflected our deepening understanding and need to ask about specific emerging research issues. Considerable volumes of data were generated, including much that was not very relevant or useful. In retrospect, this was because initially we were unclear about what we wanted to know. The potentially explanatory themes only became clear as we became more familiar with the people and our data. Reflecting on our series of site visits, in retrospect we can recognise how each visit shaped and narrowed the focus of our research questions. This was not by intent, but a consequence of our general methodology. We looked and saw things; thought about what we had seen, which led us to question what we had actually seen; a deepening circuit of enquiry driven by curiosity. Indeed it was really only by our third visit that our research question crystallised- (How) does the social organisation of rural village life affect business practices? This sharpening focus allowed us to sort data into thematic categories. However, our analysis was initially messy and non-linear. It was characterised by trial and error; whether points in our data fitted or clashed with provisional themes, adjusting themes to ensure they were robust and discriminant, yet accurately capturing respondents' meanings. What we present is a polished finished product, but is a result of much sifting, sorting,

rejection and iteration. We are now confident we faithfully describe the data, but the explanations are our subjective interpretations.

Analysis was performed by the constant comparative method. Constant comparison is the technique at the core of analytic induction in grounded theorising (Glaser, 1965) but is more open to questions about historical and cultural contexts. It involves an iterative dialogue between theory and data (Ragin, 2014), but treats the case as a complex entity. Elements are not disaggregated as variables, but are seen in relation to each other. Thus, for example, different business roles for men and women are understood as a historical outcome of gender relationships. We began by "playing with" the interview data, sifting for similarities and differences, trying to single out themes that made some sense of the data. This thematic analysis sorted the raw data to a more abstract level. This preliminary analysis has similarities to Geertz' (1983) thick description (Suddaby, 2006); keeping the descriptive character of the data but interpreting; reconstructing it into observed thematic patterns. Our test of the analysis was whether our respondents would recognise the categories if we explained to them. First we describe our respondents, the fishermen and fishmongers of Ocansey Kope and how they earn a living.

### **5.1 Our primary respondents**

Table 1. The fishermen of Ocansey Kope (all men)

Age	Educa-	Time in	Employee	Current	Other employment
	tion	business	numbers	employees	

		(years)	(years)	at start	(family)	
Chief -	72	10	35	20	80 (15)	None, but had
Domo						farmed
Oko	56	None	27	20	25 (10)	None
Annan	52	8	26	15	52 (15)	None, but originally farmed
Tawia	60	None	30	30	40 (15)	None
Ataavi	45	None	20	15	50 (12)	None
Damo	50	8	30	25	60 (10)	None, but had once farmed
Teye	38	9	Farming 12 Fishing 6	5	50 ( <i>6</i> )	Fishing and Farming
Tetteh	45	6	20	15	40 (6)	Fishing and Farming

Table 2. The fishmongers of Ocansey Kope (women)

	Age	Educat-	Time in	Employee	Current	Other employment
		ion	business	numbers	employees	
		(years)	(years)	at start	(family)	
Matta	38	2	20	2	6 (2)	Vegetable
						Farming
Mina	35	5	18	3	6 (3)	Vegetable
						Farming
Akorley	74	None	50	4	4	None
Awonye	45	None	20	2	4 (1)	Farming
Mamle	42	6	20	2	8 (4)	Farming

# 6. Fishing as a way of life

Our respondents had always lived in the village; travel outside was limited to some fishermen who had travelled to fish and the fishmongers who sell fish in other towns. People had few connections outside the village and the respondents' lives and business experiences were largely restricted to village life. Matta told us, "I have lived in this community and been doing this business for over fifty years and I have never considered stopping this business until I die". Domo's comments show how

fishing and living were intertwined, "I have lived in this village for 68 years and I have not considered leaving this occupation". Life was thus lived in the village and largely confined to working with fish and a little farming; indeed few alternative employment or business options exist. Nonetheless fishing is favoured, despite the dangers. Domo, the chief fisherman, explained how, "fishing brings big money". Akorley, the eldest of our fishmongers, confirmed that fishing was always the best living. Horizons did not stretch far beyond the village and options were rarely considered. Although the fishermen and fishmongers are very experienced, they have little formal education or experience that might enable alternatives. Fishing and place seems to give them a sense of purpose and an identity, yet constrains what they could do.

We had asked about respondents' ambitions for themselves and for their children. Some women wanted their children to be educated, seeing education as offering a future. Mina has four sons; "I want them to go to school"; "I will spend my money on my children's education. I didn't have any education so I want my children to become teachers, lawyers or doctors." Others are more pragmatic, Akorley, "I will be happy to see my children to continue this business." Yet she also had an ambition "to run a grocery store in the village". Interestingly, running a local shop was frequently offered as an ambition, perhaps characterising the localness of aspirations. Matta too saw her childrens' future in fishing, "I am working with four of my daughters and I am training them to take over from me. I want them to stay in this community and continue this business". For the menfolk there was also ambition, but a very local aspiration. Oko, "I sometimes drink, after all I am a man, but my dream is to buy a

big boat for my children". He told us, "my first born and second one are already fishing, so with them I cannot do anything about that"; yet for the others, "I want them to study and move to different occupation"... but..., "when they grow up and want to be fishermen, then I will not have any objection to that". Annan's own boat had capsized and was lost, so he currently rented a boat. "My dream is to have a boat of my own". Ironically, amongst all the respondents, Annan saw a better future in farming than fishing. Yet he continued to fish and, "I will be happy if my children decide to take over from me". Fishing is not just about income although, "on a good day you can make a lot of money". Rather, it seems to be about an identity- who these folk are, as much as what they do.

The next section describes how work is organised, highlighting how most of the community is involved. Yet the accounts also describe the interdependence of fishing related tasks and also of rewards. Social obligations to each other seem to ensure that benefits are distributed, unequally but make sure that nobody is left out.

### 6.1 Fishermen

Our respondent fishermen all use a canoe with outboard motor to catch sardines, mackerel, tuna and shrimps. Fish are sold on the beach to the fishmongers, who are typically the wives and kin of the fishermen. The crew do not receive wages, but share the catch. The catch is divided with 1/3 for the owner of the boat; 1/3 used to service the boat and crew and the remainder is shared among the fishing crew.

Domo, the Chief fisherman explained their main fishing technique, the seine net method locally called 'wichie'. This off-shore fishing uses large dugout canoes with 20 to 25 crew members. Wichie is traditional and labour intensive. The canoe goes out to sea trying to find fish. When asked how they find fish, Domo explained the colour of the sea indicates a shoal of fish. Also, seagulls eat fish, so they follow the seagulls to find fish. Apparently flying fish also indicate fish, as the big fish catch smaller fish. When fish are found, five of the crew swim out to the fish, casting the net; others then dive to position the fishing net. The crew then swim back to the canoe pulling the net. Fish can be plentiful during peak season. We heard about fishermen managing two trips in one day, but in the off season they often return without any fish. They may fish up to six days a week, Tuesdays are taboo for fishing.

Profitability depends entirely on the catch. Each fishing expedition costs about ¢150.00 (about €35) for fuel and food for the crew. A good catch during peak season can land 200 boxes (2 foot square, depth about 4 inches) each sold for ¢11.00 (€2.50). On a good trip, a canoe can earn ¢2,200.00 (€500). This is obviously a substantial profit, albeit split three ways. However, during the lean season catches are much smaller. So over the year income fluctuates dramatically, but costs stay much the same. Moreover, in the long term, catches are reducing because of the impact of sophisticated foreign fishing boats intruding on inshore waters, but also the desperate fishing techniques of some local fishermen. A fisherman explained "some fishermen have introduced bad fishing practices such as the use of explosive, chemicals like carbide to kill the fish and the use of lights to attract fish. These methods lead to an abundant fish catch but harm us all". None of the fishermen

have safety equipment, fish detection devices or navigational systems, nor do they know about such devices and equipment.

One respondent explained that when fishing was good, they created "insurance" for leaner times by setting aside two boxes of fish from each catch. The proceeds were used during difficult times. But the system only worked when the catch was good, at other times immediate needs prevailed.

### 6.2 Fishmongers

The fishmongers process and market the fish caught by the men. Some fish are sold fresh, but normally fish are preserved by smoking, frying or dried on the beach. The fishmongers generally employ female family for the processing, but may hire men to help with transporting the fish. Akorley explained, "I normally hire carriers to carry the fish to my house which is a factory for processing the fish for market. I have also built a shed and installed four ovens where we process and smoke the fish. Prices to be paid for the fish are usually discussed and agreed before the catch is landed.

Mamle, "We normally meet at the beach and that is where we discuss the prices of the fish." Awonye, "I normally talk about markets centres and prices at different markets with my friends whenever I go to the beach to buy fish". However, there is some competition amongst the fishmongers to secure the best fish and about sales of fresh fish.

Markets outside the village provide the best income and the women may travel three times a week when stocks are high. However they all complained about the poor roads and the problems this can cause in delays and breakdowns. Transport arrangements and decisions about where to sell are usually mutually agreed. They have no transport of their own, so club together to hire a truck to take the fish to other towns. Some have mobile phones. Awonye, "I use it to call my customers, or they sometimes call me to ask about the types of fish in stock and whether I can supply them. I also call them about the stock of fish available and their prices". Obviously this preparation reduces market risks, but can also increase interdependence. Akorley told us how she, "was using a phone a lot, but it has broken down six months ago and it has affected me badly". Price levels are not the only determinant of where they decide to sell. Markets had a tradition of either cash or credit sales so that, "mode of payment influences us a lot in terms of where we sell. When we need cash, we go to Denu or Manprobi-Accra where terms of sales are cash basis. Awonye, "I normally sell at Ada Junction, Denu, and Mamprobi-Accra. At Denu and Mamprobi we sell on cash basis but at Ada my clients pay half by cash and remaining are collected in two weeks time.

The economics of fishmongering is competitive, but the organisation is collaborative and highly socialised. Like the fishermen, the processes involve and use the labour of many. Technological improvements for drying fish are available but traditional methods are preferred. We did not hear any reports of altruism explaining the labour intensity, but were told about how the processes offered flexibility and minimum cash investments. Thus a practical system had evolved which had

unintended consequence of offering a living for more villagers. That said, specialist knowledge gave a competitive edge. Mina proudly told us, "I have my own secret of preserving the fish so that I can sell when the price is good. I can store the fish for two weeks". Nonetheless, we see collaboration in agreeing prices, arranging marketing and sales as characteristic. As we will describe later, the fishmongers' access to cash and how they use this cash flow to secure collaboration offers insights about interdependence in the social organisation of business.

### 6.3 Interdependence

The theme of interdependence runs through our data but is presented in several different ways. The most obvious is in the fishing practice which is very labour intensive as well as dangerous. The crew have no safety equipment and rely on each other should anyone flounder when swimming with the nets. However, the labour intensity and size of the crew is interesting. Different techniques of seine netting such as paired canoes would reduce both the risks and crew numbers. The chief fishermen knew this technique, but explained that it meant using twice as much fuel. He added that it would also mean fewer jobs for the villagers. If they did not have a share of the catch, they would still need to eat. It appears that the techniques are deliberately labour intensive to provide some sort of role and income for many.

We note too, the relationships between fishermen and the fishmongers. Since they are often husband and wife, we might expect a close interdependence based on family ties. Surprisingly familiness does not extend to the business relationships.

Rather trading obligations are based on credit arrangements. Fishmongers are the main source of loans for the fishermen, especially during the low season. "I give the fishermen money to buy fishing nets, petrol and other essentials so that when they return from the sea, I am always the first person to be served. I always extend loans to the fishermen" (Awonye). Mamle confirmed how she is a source of emergency loans, "I give loan to the fishermen for fuel and maintenance of the fishing equipment and they also sell fish to me to cover the loan given'. In times of plenty, the fishermen give loans and credit to the fishmongers.

Fishmongers can buy fish on credit. As Okerley explained "I sometimes buy fish on credit from the fishermen. Due to the trust that we have built over the years, they always offer me credit because when payment is due, I always honour my promise". At other times they borrow from other fishmongers; Mamle, "Sometimes I borrow from my family members at the beach to buy fish". What is interesting here is this circulation of money and credit. It seems that whenever money is tight or an emergency arises, the fishmongers and fishermen help each other, regardless of kinship. Again we see interdependence that enables continuity of business within the village. The credit and loan arrangements mean the money flows within the village help even out individual financial problems. Competition is present, but appears subordinated to collaboration in times of need. In this way the village enterprise as a whole benefits from the surpluses individually earned.

Fish sales revenue circulates as loans, credit and unpaid debts. These circuits of credit offer a mechanism to even out fluctuations in income. Moreover, they provide

a mechanism to cater for unexpected events as well as financing traditional family obligations. Domo explained "If my son wants to marry, I have to raise the money for the marriage ceremony and even when the wife is pregnant, I sometime have to give the daughter-in-law money to attend hospital".

Lest we over emphasise trust and collaboration, we were also told about problems. Oko told us "I always keep records of transactions but sometimes when I demand payment they argue about the amount of money they owe". Indeed most of the fishermen complained about the dishonesty of the fishmongers, usually about how much was owed. Oko also complained how the lack of cold storage resulted in; "the women dictate the price because we do not have any means of storing the fish". The fishmongers also complained about dishonesty. Mamle, "sometimes I give credit to the retailers but some fail to pay back. Because we don't record most of the transactions with them, sometimes we argue with them about the amount of money they owe us".

Two other respondents told us about how the fishmongers took advantage of the lack of proper records and the social difficulty in recovering debts. Indeed, Ataavi, one of the most sophisticated fishermen, told us about learning his crew landed and sold fish at another village without sharing the proceeds. It seems that the social environment somehow prevented him from taking any punitive action against his crew. Priorities and behavioural ethics varied too. Annan's gear was in better condition than the others. But he also told us, "I don't behave like the other

fishermen who spent their money on marrying more women during the good times".

Unusually, he had only one wife and three children and they operated jointly to catch, smoke and sell fish.

We asked how our respondents got enough cash to start their business and the typical answer was with their savings and help from family. All of the fishermen had family, brothers, sisters or uncles help to get the business started. It wasn't very clear to us, or even to the fishermen themselves, if these had been gifts or loans. Obligations within this interdependence were in counterpoint to the benefits, because the fishermen felt obliged to help others to start in business. These revolving obligations can be a drain on working capital; Oko explained how difficult it was to refuse a loan to a son-in-law who wanted to start his own business.

Moreover, as we explained earlier, sometimes fishermen had to borrow to fulfil obligations.

In contrast to the fishermen, the fishmongers started the business without family help. Indeed, a theme of financial independence runs through their business dealings. Matta told us she does not like borrowing money, but borrows to buy fish when it is cheap. More often, she uses money from her vegetable farming to support the fish business. Indeed she lends money and charges interest. Mina similarly dislikes borrowing and tries to avoid it by using her vegetable growing to support her fish business. Strikingly, none of the women talked about any general social obligations and had clearly prioritised immediate family obligations.

Few fishermen differentiated between business and personal affairs. For some, this is because they lack the skills, even the literacy, to be able to distinguish and allocate, but it is also clear that the social system plays a critical role. Poverty means dependence on those able to produce surplus income. Moreover, Ghanaian culture prescribes that those who are considered successful are obliged to provide for the needs of the less privileged members of the community. This lack of distinction between business, personal and social is not restricted to the fisherman, but is presumed by all. Annan explained, "It is difficult to separate family affairs from the business due to the nature of our culture; family and friends visits come with the demand of business resources". We were told that during the peak season such demands do not affect their business finances, they had enough money from the catches. However, during the lean season, demands badly affected business because they borrowed to cater for the demands of relatives and friends. Status and obligations are thus also intertwined. Recognition as an owner brings influence, but also duty and responsibility for others. Domo talked the importance of funerals and a proper burial but also the expense of the associated hospitality. Those seen as better off are expected to help. However, he was pleased to tell us how he had recently buried his mother in law without borrowing any money; fishing had been good.

### 7. Discussion

Our data shows that there is considerable industry in Ocansey Kope but not much development; what Hjorth and Holt (2015) might call enterprise without entrepreneurship. The commercial processes that capture value are very traditional and have changed little over time. Some advances in fishing, better nets and outboard motors combine with better marketing by selecting markets, have brought modest improvements. However, none of this "fits" with enterprise theorising about opportunity recognition, technological leverage, entrepreneurial traits or even entrepreneurial orientation (Bruton et al, 2015). We could argue from an economic perspective that resources are so limited that their absence prevents improvements. However, the more sophisticated entrepreneurship view is that entrepreneurs can create resources through bricolage (Baker and Nelson, 2005) or at least find an effective way, effectuation (Sarasvathy et al, 2015) of using what they have. Similarly, arguments that a lack of formal institutional support prevents entrepreneurship have been disputed. Instead, informal institutions arise (Bruton et al, 2010) and different type or forms of entrepreneurship emerge (Baumol, 1996; Harbi and Anderson, 2010). Thus economic perspectives offer us little explanation for the persistence of poverty.

Turning to more spatial, socialised views we find better explanatory theory.

Kalantaridis and Bika (2006) claim these offer a much broader understanding of how the context promotes or impedes the process of business. Yet Steyaert and Katz (2004) note our limited knowledge about entrepreneurship as a socio-spatial embedded activity. Our analysis shows the peripherality of the village; outside, remote and largely left out from centre of things economic, social and political.

Consequently there are few opportunities to learn from others, generate ideas or assimilate new skills. Moreover people and fishing are deeply rooted in the village, such that we detect over-embedding. Burt (1992) argues that overembeddedness can reduce the inflow of information into the local setting if there are few links to outsiders who can contribute new ideas. Thus we see a path dependency based on what they know and have experienced. Bryden and Dawe (1998) describes resources as mobile or immobile and contributing differently to rural development. What we see in Ocansey Kope is a very immobile "resource" of fishing and the people who work with the fish. We saw how social capital, a resource in Bryden and Dawe's (1998) terms, enabled a livelihood for many but also constrained possibilities. Social obligations within the interdependency overwhelm the economics of business. Indeed it seems that the social organisation of business as village livelihoods works to redistribute any apparent surplus, yet leaves little for depreciation and nothing for investment. The rural condition of poverty and the social processes that alleviate its worst effects becomes self-sustaining.

### 8. Conclusions

We set out by asking why poverty persisted, in spite of the considerable enterprise in this rural place. Our critical view of predominant theories of entrepreneurship found little explanatory power, but social theories of place and embeddedness offered some explanation. We conclude that the social organisation of fishing has evolved to create subsistence livelihoods for many; but that social practices confine enterprise.

From an outsiders' economic perspective, practices may appear old fashioned resulting from the stickiness of tradition resulting in absence or a rejection of modernity. From our more culturally aware perspective we discern how these established, tried and tested social practices have endured because they work. The internal distributions of income and credit, work and identity allocate a little to many. In turn this acts as a buffer for risks. For example, we saw the vulnerability to simple technical breakdowns; but also saw how social obligations to share information or lend money addressed the problem. From a sociological perspective we saw how status carries responsibilities for others. It seems that the socially situated practices work well for mutual welfare but deter individual capital accumulation to enable change. Respondents are locked into the social system with little room to be enterprising. The social structure of poverty reproduces poverty.

It is conventional at this stage in a paper to conclude with policy recommendations. We argued that in the conditions of poverty such as our fishing community, the social system is focussed on mutual survival. Our recommendation for any top down initiative is that local cultures must be taken into account. In deprived circumstances, the benefit of additional resources is likely to be directed to general social well being and leached out of entrepreneurial multiplying benefit. Moreover, this socioeconomic system has little room for the individualism that permeates western versions of enterprise. An appropriate recommendation would propose these local factors are accounted for in the proposal.

However, this sort of proposal is too broad to be useful, the particularities of rural place matter. In Ocansey Kope, we believe that the females are likely the most promising agents for change. They are less encumbered with status and the concurrent obligations. They are commercially astute because of their trading. Hence we suggest that adding to their capabilities by the simple expedient of something like a community cold store could gear up the entire village systems. This might offer a path out of poverty by offering a new entrepreneurial resource for many.

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