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Investigating the Operation and Structure of Social Norms in Challenging Environments:
Empirical Evidence from Small and Medium-Sized Enterprises (SMEs) in Nigeria.

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Abstract. This empirical study examines the structure and functioning of social norms in challenging environments, specifically in the context of Nigerian small and medium-sized enterprises (SMEs). The research delves into the ways in which social norms are established and maintained, as well as how they affect the behaviour of entrepreneurs and their businesses. By analysing data gathered through interviews and observations, the study provides insights into the intricate mechanisms through which social norms operate in challenging environments. The findings suggest that social norms serve as powerful tools for regulating behaviour and promoting trust, particularly in contexts where formal institutional arrangements are weak or absent. Our research contributes to the understanding of the role of social norms in SMEs operating in challenging environments, and provides important insights into the factors that facilitate or hinder the development and maintenance of these norms.

Introduction

Important insights about the structure of African entrepreneurship recognise that SMEs are embedded within social networks (Udry and Conley, 2004; Wellalage and Locke, 2016; Aluko, 2019). This includes how they draw on informal network relationships of family and kinship (Granovetter, 1985; Drakopoulou-Dodd, 2012; Amoako and Matlay, 2014), religion (Dana, 2010; Omeihe and Omeihe, 2019) and credit associations (Lyon and Porter, 2009; Amoako, 2018) to exploit trade opportunities. In West Africa, Nigeria's market system presents a fascinating case as the core of its economic transactions is conducted within settings dominated by imperfect credit markets (Smith and Luttrell, 1994; Nyarku and Oduro, 2017), driven by weak state-backed institutional arrangements (Abor and Quartey, 2010; Lyon and Porter, 2010; Amoako, 2018; Omeihe et al., 2021). It is increasingly clear, however, that beneath this image exists a wide variety of indigenous economic and social institutions, underpinned by a range of norms, that shape entrepreneurial behaviour.

There is no agreement in the literature on how norms are generated. Whereas some scholars devote strong emphasis on the relevance of norms (e.g Faulkner, 2010; Olivier de Sardan, 2013; Omeihe, 2019), others point out that norms function to hold people accountable to each other (Brennan et al., 2013; Bicchieri, 2018), particularly for the adherence of certain principles (Coleman, 1990; Alexander, 2007). Understanding why and how norms shape social action offers explanations of how they enhance economic performance and facilitate transactions between economic actors (Lyon, 2000; Meek et al., 2010; Amoako and Matlay, 2015).

Norms, broadly conceived, are embedded in social institutions operating at levels of jurisdiction. This is because institutional arrangements differ across societies, therefore providing different levels of cooperation (Lane, 1997). Across a majority of African economies, norms influence entrepreneurial behaviour to a larger extent than has been readily recognised by scholars. In this context, norms possess a decisive effect on entrepreneurial behaviour by establishing parameters of legitimate action and the institutional mold within which entrepreneurs operate (Nee, 1998). This is evident in West Africa where entrepreneurs rely on informal norms as an alternative strategy in contexts with deficiencies of courts and legal institutions (Amoako, 2018; Omeihe et al., 2021).

In fact, this sheds further light on the recognition that entrepreneurial behaviour can be best understood within its institutional and social contexts. This includes the political, economic, and socio-cultural settings in which they operate (Welter, 2010; Smallbone and Welter, 2015; Refai et al., 2018). Such recognition promises access to the impact of context on African entrepreneurship.

In this article, we draw attention to a range of norms and the part they play in governing entrepreneurial action. This raises the question of how different SMEs possess varied perception of what norms serve to organise economic behaviour. Recognising this importance, we seek to establish an understanding of how norms shape the activities of Nigerian SMEs. Of particular interest in this paper are the different types of norms , such as religion, family and kinship, and trade associations, paying attention to how they shape entrepreneurial relations

among SMEs (Lyon and Porter, 2009; Amoako and Matlay, 2015; Bicchieri, 2018). Here, norms are shown to be associated reputation, sanctions that influence entrepreneurial activity.

From a theoretical perspective, we theorise by drawing on the institutional logics perspective to highlight how actors, actions and contexts come together within institutional settings (Thornton and Ocasio, 1999). Informed by this theoretical claim, we attempt to show how the differing practices, beliefs and values of influence aspects of entrepreneurial action. Put succinctly, our goal is to understand how culturally-specific norms located within social and institutional contexts, shape SME behaviour.

Building on this perspective, this paper has taken an exploratory approach to facilitate an understanding of the processes through which entrepreneurs draw on norms in contexts characterised by inadequate formal institutions. The study takes the entrepreneur, who in this study is the SME owner-manager, as the unit of analysis. The original study draws on an in-depth fieldwork undertaken over a one-year period, with data collected through repeated interviews and observations of 35 entrepreneurs operating across Nigerian markets. In understanding how entrepreneurial relationships are shaped by norms, our data collection is guided by one important sub-question: what are the types of norms that influence SME relationships?

Here, our empirical evidence yields a major finding. In compensating for the weakness of inadequate formal institutions such as weak courts and legal structures, entrepreneurs were forced to rely on culturally specific norms such as religion, family and kinship and trade associations to define the rules of their business activities. Such norms of institutional forms demonstrate the unique context through which they emerge, and how they in turn provide alternatives to formal institutional arrangements. We present evidence that the role of these norms varies in their nature and scope of functions, as inclusion is often determined by reputation and good moral judgments. The qualitative importance of these norms is evaluated in the findings section of this article as part of a broader interpretation surrounding sanctions and enforcements of SME agreements within markets.

To deal with the above research question methodically and empirically, this article is divided into six parts. Following the introduction, we selectively review the evidence that institutions provide incentives for human exchange, whether social or economic. Second, we proceed to undertake a review of studies on norms before justifying our methodological approach. The results are a series of novel findings that illustrate the importance of norms across SME relationships in Nigeria. Overall, we indicate several areas where interventions would be very useful.

Theory: Institutional Logics

What are institutions precisely? North (1990, p. 3) provides the definition that: “Institutions are the rules of the game in a society or, more formally, are the humanly devised constraints that shape human interaction.” This initial statement somewhat stresses that institutions structure incentives in human exchange, whether social, or economic. Institutions offer considerable scope for economic growth because they shape the actions of key economic actors in society (Acemoglu et al., 2004). For that reason, actors depend on institutions as they serve to provide a legitimate course of action. Yet, there is no certainty that actors will have recourse to the same set of institutions, as contextual factors such as culture also matter for economic performance.

One of the most persistent cleavages in the social sciences is the varied lines of thought between scholars associated with institutions. For these scholars, institutional theory has proven to be a distinct theoretical position for exploring a variety of topical issues. Since it emerged decades ago, its application has continued to receive much interest across different domains.

Seminal studies undertaken by scholars such as Meyer and Rowan (1977), Zucker (1977) and DiMaggio and Powell (1983) locate culture within the frame of institutional analysis. For Meyer and Rowan, the role of the actor is seen to be isolated from the institutional and societal levels, thereby providing the basis for neglecting phenomenological insights-an obvious stance adopted by neo-institutionalists. A major advancement for new institutionalism by DiMaggio and Powell (1983), drew attention to the coercive, mimetic and normative components. Their contributions focused on the mindlessness of behavior in response to cultural rationalisation

but neglected the role of institutions and its divergent institutional forms. The studies of Friedland and Alford (1991), Scott et al., (2000) and Thornton and Ocasio (1999) provided more precision by positioning institutional logics as a means for defining institutions. For these scholars, the focus was on the role of culture as a critical determinant of institutional analysis. In building on this, Thornton and Ocasio (1999:804) define institutional logics as “*the socially constructed, historical patterns of material practices, assumptions, values, beliefs and rules by which individuals produce and reproduce their material subsistence, organise their time and space, and provide meaning to their social reality*”.

The conceptualisation of institutional logics in principle offers a supple and adaptable explanation for how actors, actions and contexts come together within institutional settings. This manifestation of the institutional theory recognises that the identities, practices, beliefs and values of actors are embedded within prevailing institutional logics. Put succinctly, institutional logics presupposes an understanding of entrepreneurial behaviour located within social and institutional contexts which regularises social behaviour (Thornton and Ocasio, 1999; Thornton, Ocasio and Lounsbury, 2012).

Evidently, explanations by reference to institutional logics are incomplete without a linkage to the interplay between formal and informal constraints. From Nee's (1998) analysis, it is apparent that informal rules which are embedded in norms, operating in the shadow of formal institutions, can constrain or limit economic action. This explanation lies in the uncertainty about whether informal rules in certain institutional settings will operate in harmony or in rivalry with formal rules. As far as Africa is concerned, the economic analysis of its institutions has followed blueprints shaped by westernised assumptions, which bears little reflection of its current context.

As a consequence, its economic actors have been found to rely on norms to facilitate economic action (Amoako and Matlay, 2015; Omeihe et al., 2020). Emphatically, the view is that African SMEs are influenced by the logics of various social norms. These norms define what social behaviour is deemed right or wrong, and its creation depends on the cultural background of relationships, especially within a socio-economic context. This suggests that cultural norms establish the parameters of legitimate action that shape entrepreneurial interactions.

In sum, the notion that norms act in opposition if formal institutional arrangements are contradictory to social interests is apposite. This is because norms encourage actors to avoid recourse to inadequate formal institutional arrangements and instead, rely on culturally specific arrangements to organise their goals. Locating this within SMEs, the logics of norms largely subsumes the cost of enforcements and monitoring. Such circumstance affords lesser transaction costs, which allows entrepreneurs realise their economic potential.

Norms

The most trite yet crucial question is: What are norms? Norms, following Faulkner (2010), are the explicit or implicit rules of behaviour that embodies the preferences and interest of close-knit groups. They lie at the heart of a set of behavioural expectations shared by a group of people, as it sustains instructions that direct them on how to act. The attitudinal hallmark of norms suggests feelings of guilt, embarrassment, guilt and shame that come with violating them (Elster, 1989; Faulkner, 2010). A notable feature across definitions of norms captures the fact that they are important for the development of specific forms of concrete relationships (Lyon and Porter, 2007; Bruton et al., 2010; Amoako and Matlay, 2015). Simply put, the idea of norms invokes an image of what actions are deemed desirable or undesirable, as they form the basis for developing and sustaining personalised trust (Lyon, 2000; Omeihe, 2019).

In fact, the core preference for relying on norms constrains opportunism in a one-off transaction, especially in cases where previous interactions are non-existent, with no expectations for possible future transactions. Varying discussions on the nature of norms have led to an appreciable number of debates over their formation. While norms have been conceptualised to include parts of a social habit that shape cognitive action (Levi, 1996; Hodgson, 2007), there is evidence that norms are formed through socialisation at schools, families and religious places (Lyon, 2000; Lyon and Porter, 2009). Much of these interpretations reveal that norms arise out of networks and are reinforced through the means of ongoing relationships. This implies that norms lead to the development of predictable responses common to a certain group of people (Hodgson, 2007; Omeihe, 2019).

The core assumption that norms embody a range of interests and preferences realisable by means of collective action provides the simple rationale as to why people conform to norms (Nee, 1998). This rudimentary explanation is based on the notion that norms are obeyed because they describe what should be done. In doing so, norms are internalised by individuals who have the morality to avoid the shame and guilt that comes with being sanctioned (Elster, 1989; Hodgson, 2007). This cost gives rise to threats to reputation, shaming and exclusion from communal and economic activities (Porter and Lyon, 2006; Brennan and Pettit, 2004; Amoako, 2019). For this reason and within the context of SMEs, scholars such as Blomqvist et al., (2008) indicate that norms reduce the risk of transaction costs related to monitoring and negotiations. Other scholars support this view by stating that norm-based relationships provide market information, protection against the liability of foreignness and newness of SMEs (Brunetto and Farr -Wharton, 2007; Rodriguez and Child, 2012; Amoako and Matlay, 2015; Amoako, 2019). It is no wonder that norms enable SMEs to economise on decisions regarding market opportunities.

In a related study, Amoako and Lyon (2014) show how norms of kinship and ethnicity in Ghana, were useful for SME exporting. Combining this with the contributions by Omeihe et al., (2020), further amplifies the idea that norms of family provide the mould within which transnational relationships operate. From our perspective, the complexities through which culturally specific norms shape exporting SMEs particularly in a developing market economy, remain strikingly underexplored and under-theorised in entrepreneurship research (Lyon and Porter, 2007; Amoako and Matlay, 2015; Amoako et al ., 2018; Omeihe and Omeihe, 2022). Our focus in this article is to explore new roads by uncovering the types of norms which affect entrepreneurial behaviour.

Methodology

In order to explore the research question on the types of norms that influence SME relationships, this study draws principally on qualitative research conducted in Bokokos Market in 2017, but builds on additional research conducted by the authors in this region and elsewhere (see Omeihe, 2019; Omeihe et al., 2020). The greatest attention was given to Bokokos Market in North Central Nigeria due to its importance in the marketing systems of manufacturing and agricultural produce, especially tomatoes, vegetables, potatoes and fertilizer. We were critical

of adopting a quantitative analysis of norms and the part they play in governing entrepreneurial action because such analysis is difficult to capture via surveys and statistical analysis (Chell, 2000; Jenssen and Kristiansen, 2004; Omeihe et al., 2020). In response to calls for qualitative approaches that adopt a process perspective for obtaining a rich picture of actual entrepreneurial experiences and understanding the embeddedness of the relationships under investigation (Crotty, 1998; Mollering, 2006; Colman and Rouzies, 2019; Hack-Polay et al., 2020), emphasis was given to a qualitative methodological analysis, as it allows the emergence of new knowledge found within socio-economic relations not previously identified in the literature. However, explanations by reference to the above are problematic without recognising the paucity of studies that pay more attention to the diversity of norms embedded within African entrepreneurship.

Using the purposive sampling technique (e.g Omeihe, 2019), 35 entrepreneurs operating within the manufacturing and agricultural sectors were selected. The selection of both sectors enabled the comparison of findings across sectors and markets. Access was gained through interactions with key informants. The identification of informants involved visits to open marketplaces, trade meetings, export forums and trade fairs. This provided the advantage to gain access to a wide range of entrepreneurs operating within the market. We made about 5 visits to the market site and typed field notes after each visit. The 35 semi-structured interviews with the entrepreneurs were audio-recorded and transcribed.

Table 1. Selected profiles of participating SMEs

SMEs	Industry	Education	Gender	Age	Employee Size	No of export markets	Ownership
Case A	Manufacturing	Islamia	Male	38	30	4	Sole
Case B	Manufacturing	Diploma	Male	52	29	2	Sole
Case C	Agriculture	Elementary	Male	28	9	3	Sole
Case D	Manufacturing	Secondary	Male	39	6	2	Sole
Case E	Agriculture	Secondary	Male	35	30	4	Partnership
Case F	Manufacturing	Secondary	Male	39	6	2	Partnership
Case G	Agriculture	Primary	Male	46	16	2	Sole
Case H	Manufacturing	Graduate	Male	41	25	3	Sole
Case I	Agriculture	Secondary	Female	30	16	5	Partnership
Case J	Agriculture	Primary	Female	30	16	3	Sole
Case K	Agriculture	Elementary	Female	43	8	2	Sole
Case L	Manufacturing	Secondary	Female	41	12	4	Sole
Case M	Manufacturing	Graduate	Female	33	15	2	Sole
Case N	Agriculture	Graduate	Female	41	10	3	Sole

In investigating the role of norms, we kept an open mind about what needed to be known. Each lasted 35 minutes and the questions were used to explore what norms meant to the entrepreneurs. In our analysis, we commenced the production of initial codes from the data and proceeded to document patterns in our data (Boyatzis, 1998; Braun and Clark, 2006). With the research question in mind (Miles and Huberman, 1994; Braun and Clark, 2006; Saunders et al., 2016), we worked systematically through the whole data set and identified interesting aspects of the data that formed the basis of repeated patterns (themes). Following the initial coding, we were presented with a long list of codes, which required sorting the codes into various themes.

Essentially, we commenced analysing our data by considering how the different codes can be combined to develop an overarching theme. We ended up with a collection of candidate themes and sub-themes and started having a sense of the individual themes. In what followed, we commenced the refinement of themes. This was to ensure that data within the themes exist meaningfully, towards revealing the richness of the phenomenon being studied. Interestingly, this involved two levels of refining our themes. Firstly, all the collated themes were reviewed to reveal a coherent pattern, while the second level considered the validity of the individual themes in relation to the data set, and also ensured that additional themes missed in the earlier stages of the coding process were re-coded. The process revealed the themes that emerged within the data set.

The final stage required naming and defining themes. Thus, within each theme, there was a sub-theme, a typical description of the main theme and typical quotes. The goal was to provide the readership with a sense of what the themes are all about (Braun and Clarke, 2006). During the iterative process of challenging our data, themes such as norms of family and kinship, personal trust, trade associations and religion eventually emerged. We were encouraged to present some of these findings in an earlier presentation of our studies (Omeihe et al., 2021). A more systematic qualitative analysis was conducted after all data were collected. We found that norms were contingent on (1) the reputation of the entrepreneurs; (2) their ties to existing trade associations, and religious associations, (3) family and kinship ties (4) and the danger of sanctions and trade ostracisation. With this, we were able to capture that norms were seen as part of a social structure shaping intuitive action, thereby allowing the entrepreneurs to assume away risks.

In presenting our findings, we have relied on a combination of quotes and illustrative examples to describe the findings from our data. In introducing our sample excerpts, we anonymised the names of the respondents and indexed them with alphabets. Overall, the findings of how the respondents relied on norms in influencing SME relationships are presented and discussed in the next section.

Context: *Bokkos Market*

Located in Plateau State in North Central Nigeria, Bokkos market is popularly known for its large association of entrepreneurs specialised in manufacturing and agricultural production. The strength of the market has encouraged the influx of entrepreneurs across West Africa. Entrepreneurs resident in Bokkos, operate in a world of little government institutions, no access to bank credit and poor transportation infrastructure. The most striking feature of the Bokkos Market is that most of the entrepreneurs (both male and female) are involved in long-distance trade. Despite the high volume of long-distance trade being conducted, we recognised the absence of formal banking institutions. The core of trade activities was financed through alternative arrangements. This is consistent with Chamlee-Wright (1993), who argues that informal banking procedures in West Africa have evolved to replace the western institutions which have failed to accommodate the specific needs of indigenous entrepreneurs.

Findings

The central objective of this paper is to identify a range of culturally specific norms that underpin SME relationships. The substantive findings revealed the novelty and diversity of narratives reflected in the nature of the SMEs. Irrespective of personal characteristics, industry or markets, the entrepreneurs followed a similar set of actions as a basis for relying on norms. Because the entrepreneurs relied on a variety of norms, the strength of our snowball sampling meant that multiple entrepreneurial networks were accessed to broaden the scope of our inquiry. The process of our engagements promoted an exchange of knowledge central to how the SMEs functioned. Overall, the emerging findings from our interactions revealed that SME relationships was underpinned by norms of family/kinship, personal trust, trade associations and religion.

Norms of Family and Kinship

Given the central logic that family and kinship constitute rich and valuable forms of resource to Nigerian entrepreneurs, we examined the role of family and kinship norms in SME relationships. Evidence from our findings highlights that within Nigeria and by extension Africa, the family is often comprised of a husband, his wife (or wives), children and many relatives with kinship or blood affinities. As a result, the word family suggests some kind of social security where members are able to support each other. The responses from our participants showed that many entrepreneurs were likely to rely on trust built on family and kinship ties in their business activities. Oftentimes, these ties were used to address grievances and problems.

For instance, the participants were asked about the benefits of working closely with family members. 26 out of the 35 entrepreneurs indicated that they trusted their family members by working with them. The reasons can be attributed to the knowledge that family/kinship bonds, as well as emotional bonds, foster trust relationships. Excerpts from their narratives are highlighted as follows:

“This business is a family business. I have my sisters, nieces, husband, kids and in-laws doing this business with me. So, I would say that there is that family trust which makes our business thrive” (Case B).

“As for trade outside the country, our partners are mostly made up of family members. They are from my mother’s family and they are all traders. We do business with them because we know them and trust them.” (Case L).

“You know the African Society, no matter how we describe it, is a family society. Most of the retailers know you, including the transporters, and exporters, they know your warehouses, they know your family, and they know the nature of your business. So in that way, there is nothing like a problem(s), because if you fail to make your payments as at when due, we know how to reach you” (Case N).

The above evidence indicates that the strength of family ties is reflected in the extent of support for the family member’s business. Traditionally, it is normal for members to support the business of family and kin as the wealth of a family member is viewed as the common property for all. In fact, such support is perceived as obligatory. Considering their specific support needs, kinship links were particularly important in the bridging of ‘psychic distance’. Most of the participants revealed how they relied on the strength of family ties to overcome geographical, economical and socio-cultural differences in their international expansion. They stated that they received market information from family and kinship.

Market selections were heavily influenced by these links as they facilitated entrepreneurial opportunity recognition. From the conversations, it was evident that most of the relatives who also doubled as middlemen were particularly central to bridging the distance between a domestic country and a foreign country. From our findings, a distinct feature of African SME activities lies in the knowledge of family networks developed over generations. Comparisons among the cases demonstrate that most of the entrepreneurs relied on links with their emigrant family networks across the West African border markets. An indication of such links is described below:

“I have brothers who have lived very long over there (Ghana). They introduce me and my product samples first, and then later they would trade on my behalf. They would ask me to send products demanded by customers over there and I would forward to them. That is how I do my business” (Case C).

“We have our connections outside Nigeria. Yes, they are our family members over there. I trust them and I send my business to them. In return, they help me to sell it to customers and return my money to me” (Case H).

Overall, it was clear that the positive impact of family and kinship ties was generally acknowledged by the entrepreneurs who stated that they frequently relied on these networks to overcome trade barriers.

Norms of personal trust

Considering West Africa's difficult institutional context, where legal systems are inefficient with minimal banking infrastructures, the activities of SMEs remain a feat of ingenuity. Specifically, the existing dysfunctional formal institutional structures indicate a limited usage of legally binding commercial trade contracts in enforcing commercial trade agreements. The empirical findings revealed that all the entrepreneurs drew on ties based on personal trust in facilitating their domestic and international trade relationships. It was clear that the propensity to rely on written contracts found in well-established market economies was in limited use by the selected participants. Owing to the inadequacies of existing formal institutional arrangements, norms of personal trust appeared to represent a key resource for entrepreneurs. In expanding these issues, the entrepreneurs expressed similar negative perceptions regarding the inability of the court system to resolve disputes between them and partners in West African markets (See Table 2). It is unequivocal that the entrepreneurs had developed relationships through a series of past interactions. And this explains why all the respondents were found to rely on oral agreements rather than written legal contracts.

Table 2 Selected responses on contracts

Cases	Typical Market(s)	Industry	How is it possible to work without written contracts?
Case A	Rodoroko-Burkina Faso, Ghana, Nigerand Chad	Manufacturing	My partners and I rely only on oral agreements which we abide to. We have known ourselves for long such that no one goes against the agreements. We trust ourselves.
Case B	Chad, Niger	Manufacturing	Contracts are for the big boys-the politicians. We do business based on phone conversations. We have been doing this for years and I have neverhad any issues with my trade partners.
Case C	Chad, Togo and Ghana	Agriculture	No, I don't sign contracts. You cannot do business with someone except if you trust him, and that is a gradual process
Case D	Mali and Niger	Manufacturing	Contracts? No way! We don't do contracts. Our transactions are done through written agreements and in most cases, we agree via phone calls orthrough WhatsApp.
Case E	Ghana, Mali, Nigerand Chad	Agriculture	We don't sign any contracts with lawyers because it is not needed. Besides wecan't pay for lawyers.
Case F	Ghana and BurkinaFaso	Manufacturing	We conduct our trade through word of mouth. This for us is fast and gets deals done. Contracts are not required for our type of business. It is only for therich.
Case G	Cameroun andGhana	Agriculture	Since we commenced this trade, we have never relied on formal contracts as theyare not required. Our agreements are done via writing or face-to-face agreements. This is how we operate.
Case H	Liberia and Guinea	Manufacturing	We have been in this business since 2005 and there has been no need for contracts. Our relationship thrives on trust and this has held our business together for more thantwelve years. We know ourselves because we trust and respect our businesses.

When the issue of court systems and contract enforcement was raised, all the participants admitted that it was impossible to rely on commercial contracts, since seeking legal redress for commercial disputes was seen as a waste of time. 30 of the participants' responses cited that the court systems were corrupt and expensive, while five admitted that courts were solely for the rich. These concerns prompted them to rely on oral and written agreements. Specifically, twenty-five of the respondents claimed that they relied on oral contracts arranged through face-to-face interactions and telephone calls. Only ten declared that they relied on written agreements (See Table 3). It was notable that these written agreements (usually memorandum of understanding) were not prepared with the help of lawyers and are not to be confused with contracts, rather they represent flexible arrangements between parties.

Beyond the weak courts, each entrepreneur conducted trade based on the personal trust they had developed with their partners. The relational trusting nature of these transactions appealed to the entrepreneurs because it enhanced the prospects of honoured obligations. Oral and written agreements revealed that the entrepreneurs relied on personalised -trust relationships to address the limitations of weak legal arrangements. Case evidence of the use of written agreements is clearly reflected in the below excerpt:

'We transact our business based on trust. Without trust, I should have been out of business. I have been in this business for 10 years; no one has ever cheated me; it is all about trust. No contracts, we just write agreements on paper' (Case A).

Interestingly, two women entrepreneurs indicated how they related with their business partners in West African markets without relying on legally-backed contracts. In the respective cases, we sought to allow the actors to recount their peculiar narratives:

"We don't write on paper or sign any contracts. I don't even understand how to read contracts. Really, it is just phone calls most times and I see my partners twice a year. During those times when I get to meet with them, we make our discussions and agreements for the year" (Case L).

"There is an understanding that we agree verbally. There is nothing to write. There is no formal agreement; it is just through word of mouth. Yes, we agree, we sit down we discuss it; we agree on it and we move on" (Case M).

The picture that emerges from the above responses reveals that on one hand, personalised relational agreements with partners were built on norms of personal trust. On the other hand, although such agreements (oral and written) were not backed by formal legal arrangements, they were respected by the parties involved. Here, all the entrepreneurs reiterated that through

trust, they were able to share complementary interests which bound them to stronger trade relationships.

Table 3 Summary of responses

Types of Agreement	Participant(s)
Oral agreements	19
Written agreements	16
Legal contracts	0
Total number of respondents	35

The compelling evidence reveals that norms of personal trust are considered important to the success of entrepreneurs. In each of the analysed cases, elements of personalised trust relations ensured that trade disputes were resolved and agreements upheld. This was found to support their trade activities.

Norms of trade associations

Arguably, trade associations are a particularly prevalent feature of the SMEs analysed in this study. The evidence presented in the case enabled an understanding of the functioning of trade associations. The uniqueness of trade associations in Nigeria and West Africa relates to their specific function as alternatives to the dysfunctional features of the formal environment constraining the entrepreneurs. Trade associations enabled the exchange of trade information between members and ensured that certain market rules are followed. Norms of trade associations were also relied upon in dispute mediations between members and their partners. Some of the services provided by the trade associations are outlined below:

Table 4 Scope and function of trade associations

Trade association	Function
La Association	• Sharing market information • Providing access to credit and conflict resolution • Proving welfare benefits to members • Access to new markets • Price regulation and sanctioning of members
Vegetable Association	• Resolving conflicts and mediating in trade disputes • Providing advisory and financial aid • Networking
Farmers Association	• Conflict resolution and mediating in trade disputes • Credit and mutual assistance • Information on members and export markets • Control and weekly setting of price • Umbrella body and representatives of farmers at government parleys
Fertilizer Association	• Conflict resolution and mediating in trade disputes • Reduce massive exploitation from government officials
Cucumber Association	• Reducing massive exploitation from government officials • Supporting transportation and delivery of perishable goods • Access to new markets • Reducing barriers to new markets • Providing access to credit and mutual assistance to poor members

Eastern Designs Association	• Sanctioning erring members • Providing access to markets and market information • Price setting • Conflict resolution • Providing welfare support to members
Groundnut Traders association	• Conflict resolution and mediating in trade disputes • Supporting exporting traders • Provision of credit and mutual assistance • Information on members and export markets • Control and weekly setting of supply and price of wholesale groundnuts
Association of Irish sellers- (Local name is Decoma): Comprised of 4 guilds- exporting farmers, labourers, transporter and buyers association)	• Reducing massive exploitation from government officials • Supporting transportation and delivery of goods • Access to new markets • Reducing barriers to new markets • Providing access to credit and mutual assistance to poor members • Sanctioning erring members • Conflict resolution • Providing information about members and potential trade partners
Umuduru Coal traders	• Conflict resolution settled through local chiefs • Supporting trade and export of coal • Regulating activities of members through oath-taking • Providing information about the reputation of existing and potential members
Maize Association	• Price setting • Bridge to new markets • Provide information about members and potential trade partners • Information on members and export markets

Most of the entrepreneurs (33 out of 35) belonged to trade associations. All the responses uncover the associations' unique capacity to bestow trust on its members. Specifically, its' regulatory role is explicable when placed within the broader context of SME s. For instance, trade associations were found to exercise regulatory capacity by sanctioning members who go contrary to the existing norms governing trade activities. The below extract from one of the entrepreneurs describes the associations' regulatory influence:

“Our associations are very important as they provide business referrals within and across different markets. However, once you abuse the trust that exists within the association, the chances are high that you will be blacklisted, and your reputation will be tainted. Members are warned not to trade with you. This signals an end to business for you. No one wants this!” (Case P).

Similarly, the point that trust is sustained when members are particularly weary of sanctions such as reputation damage and ostracisation is further illustrated by Case O who stated:

“The application of trade sanctions is dependent on the gravity of the offense. Defaulters can be suspended or expelled from the association, and other members will be mandated to desist from transacting with you across the markets” (Case O).

Furthermore, the interviewees reiterated that associations created arenas for price settings by ensuring that agreed market prices were followed. The reflection of one of the entrepreneurs during the interviews expands on this point:

“There is no disadvantage in belonging to our association. Our association helps in fixing prices of the goods which we sell. It also provides information about which markets to invest and details about our members in those markets. The association decides the pricing and we all stick to the price as it benefits all of us” (Case L).

In view of the entrepreneurs' perception of the norms of trade associations, general case evidence enables an understanding of culturally specific norms used in enhancing trade. This demonstrates that norms are quite effective when working within specific contexts. Yet, the damage in adopting a glamorised stance of norms of trade associations lies in the constraint that it presents for non-members. While it is accepted that norms of associations generally have positive benefits, in looking at our data, we found that norms were also used to foster trade cartels. Although this was recognised to be beneficial to members and those with whom they cooperated with, it was found to restrict trade opportunities and market access for non - members.

Norms of Religion

Despite its multi-ethnicity, one of the key features of the Nigerian context is the significant influence of religion. Beyond the family and kinship structures, a significant part of the Nigeria's indigenous structure is founded on religious beliefs. In fact, religion is considered very important, more than how it is accorded in more advanced societies. Many aspects of Nigeria's social structure are reinforced by religious norms as economic exchange is often related to religion.

Given the context of SMEs, the reasons given above support the view that religious solidarity is demonstrated in the building of economic relations with people of similar faith. From our interpretations, we captured that commitment decisions were underpinned by religious norms. The extent of this influence is reflected in the significant number of entrepreneurs (35/35) who relied on religious norms in fostering trade relationships. Owing to the historically religious origins of Nigerian trade, religious norms enjoy a high degree of acceptance and authority, and this knowledge is widespread among entrepreneurs.

Given that a relative number of Nigerians believe in traditional worship, it was no surprise to find that 5 of the 35 respondents expressed their belief in ancestral deities. One of the entrepreneurs explained the role of traditional religious norms:

“In making our decisions, we are more disposed to trading with people who are of the same traditional beliefs. Differences in belief imply that it will be possible for one to be cheated. This belief in our traditional religion enhances our business exchange” (Case F).

The relevance of the above excerpt is profound as religious ties were judged as advantageous for the development of trade relationships. It is evident that the respondent was more obliged to deal with members of similar religious beliefs. This overt expression of such economic choices, whether the entrepreneurs are fully aware of their inclination or not, appears to indicate the entrepreneurs' trust in religious norms. Furthermore, evidence from similar responses indicates that being bound by shared religious norms reduces the chances of malfeasance. Admittedly, the use of oaths as sanctioning mechanism portends great dangers in event of default. For example, in certain cases, partners are warned about incurring the wrath of the traditional deities, as curses may be invoked as punishment. This finding was emergent from the statement below:

“In keeping with our custom, we are traditionalists, and we believe in ancestral deities. If you deceive us in business, there will be divine implications that are not usually favourable. This instils trust in our trade interactions” (Case L).

Interestingly, one of the cases represented their views on how strong Islamic beliefs enforced trust with his partners in neighbouring markets of Chad and Niger Republic:

“To be competitive, we ensure that we work well together and do not cheat each other. So, we would cite specific passages in the Holy book and take an oath that is binding on our agreement. Through this, we have trust that the other partner would not cheat us, and this would reduce the fear of cheating” (Case A).

Similarly, the influence of religious norms on entrepreneurs serves to illustrate the excerpt stated below. One of the respondents of provided evidence of how religious norms were useful in strengthening the exporting relationship between his partners in Mali and Niger:

“Doing business with people of similar religions can be easier. We don’t cheat people in our business. This act is simple and reciprocal. So, it makes life simple and easy. In most cases, we are more confident doing transactions with brothers with similar beliefs” (Case Q).

The views expressed above, cogently show how religious norms shape the process of trust building. It is conceivable that religious norms play an important role in establishing transnational relationships with partners whom the respondents may not know very well. Through shared beliefs, it is recognised that parties would not act in an opportunistic manner. Our findings leave scope for further reflections on the role of religious norms. We further established that despite the importance of religious norms, women entrepreneurs were constrained by varied circumstances simply for the reasons of gender.

Table 5 Summary of Norms shaping entrepreneurial relationships

Norms	Descriptions
Norms of Family and Kinship	▪ Attributed to the knowledge that family/kinship bonds, as well as emotional bonds, foster trust relationships. ▪ Family and kinship links are particularly important in overcoming geographical, economical and socio-cultural differences in their international expansion. ▪ Impact of family and kinship ties was generally acknowledged to overcome barriers to internationalisation. ▪ Trust is formed based on norms of benevolence and developed through shared cultural ties and solidarity
Norms of Personal trust	▪ Propensity to rely on written contracts found in well-established market-based economies was in limited use in emerging market economies. Agreements (oral and verbal) were to be used to address the limitation of ineffective legal arrangements. ▪ Trust-based relationships were developed through a series of past interactions and reciprocity. Elements of personalised trust relations ensured that trade disputes were resolved, and agreements upheld.
Norms of Trade Associations	▪ Provide support to the entrepreneurs as they enabled the exchange of market information between markets and ensure that certain market rules are followed. Trade associations play crucial roles in knowledge creation and exchange. They also possess the ability to enforce trade agreements. ▪ They play a vital role in reducing the transaction costs associated with long-distance trade through sharing of market information and advisory services.
Norms of Religion	▪ Religious norms reduce the chances of malfeasance or trust violation. The use of oaths as sanctioning mechanism portends great dangers in event of default. Women entrepreneurs were subjugated by Muslim norms which discouraged them from international entrepreneurship.

Discussion

To sum up, the point of departure for this article is the unresolved issue of how norms form the basis for entrepreneurial relations (Amoako, 2018). Perspectives investigating norms tend to focus primarily on the emergence of norms, while giving scant explicit attention to the functions they perform. This article has specifically analysed how entrepreneurs rely on a range of norms to enhance entrepreneurial exchange in contexts with deficient institutional arrangements. It draws attention to an understanding of cultural-specific norms such as religion, family and kinship and trade associations which define the rules of their business activities. We have attempted to analyse the conditions under which norms come into being, by exploring the instances in which one is required to draw on or maintain normative bases of entrepreneurial exchange.

We find that while prior studies have underscored the relevance of context for entrepreneurship (Welter, 2011; Kalantaridis and Fletcher, 2012; Welter and Baxter, 2018; Vershinina and Rodgers, 2019), the findings of this study extend such work to show that there is much more to the role of norms in shaping how entrepreneurs operate. Furthermore, we discover that contracts taken for granted in more mature economies are not widely regarded in Nigeria. No evidence demonstrating recourse to legal contracts or arrangements was found. In the absence of formal structures, we find that entrepreneurs preferred to rely on norms of personalised-trust relationships to address the limitations of weak legal arrangements. This is consistent with Rotter's (1971) definition that trust is the generalised expectation of the reliability of one's promise. The broader knowledge of relying on norms of personal trust was generally acknowledged as a powerful incentive for business continuity. This subsequently enables them to secure a pattern of reciprocity that mitigates the likelihood of opportunism and enhance entrepreneurial exchange (Alexander, 2007; Bicchieri, 2018).

By spending a considerable amount of time meeting with the entrepreneurs, the findings from our interactions provided richer insights. The evidence enabled us to form solid insights which shaped our understanding of norms. We found that relationships were found to be dependent on the extent of information about a member's reputation. This implies that the nature of information on one's reputation was likely to determine the chance for trade interactions. Such information was generally acknowledged by the entrepreneurs to guide the initiation and development of potential trade exchanges.

This enabled potential partners to know what to expect and affirms the notion that norms are based on the embedded structures of network relations (Granovetter, 1985; Nee and Ingram, 1998; Anderson and Jack, 2002). In this article, we have uncovered how norms, in a range of forms, play an important role in enabling entrepreneurial behaviour. Rather than having a broad assumption that norms can be transplanted across contexts, we demonstrate how norms underpin the activities of entrepreneurs by assuming regulatory roles that allow confidence in entrepreneurial relationships. These include norms of trade associations, family/kinship, religion and personal trust which allow enforcement of sanctions when agreements are not honoured. Thus, we proffer a more nuanced understanding of how norms become alternative institutions to weak state institutions perceived to be dysfunctional and inefficient (Lyon, 2007; Amoako and Matlay, 2015; Omeihe and Omeihe, 2020).

Whilst we highlight how religious solidarity (Christianity, Islam and tradition) is demonstrated in the building of economic relations with people of similar faith (Lyon, 2007; Amoako, 2019), our finding, which is consistent with Omeihe's (2019) observation of three main Nigerian cultural blocs, reveal that women entrepreneurs were subjugated by the sheer power of some Islamic norms. In particular, we find that such norms discourage women entrepreneurs from engaging in venture creation. We outline how it is indicative that certain religious norms serve as constraints to women entrepreneurship. Women who defied these norms were bound to be ostracised from trade relations. Yet, such enforcement mechanisms have evolved to become accepted religious norms subjugating the development of women-led SMEs. As such, norms can be viewed as constraining as well as enabling for Nigerian entrepreneurs.

Conclusion

The empirical findings from this study show that indigenous norms are particularly important for African SMEs. The paper has presented an analysis of norms to establish that written contracts are not relied on by African SMEs, rather they were found to rely considerably on a range of norms to enhance their entrepreneurial activities. In this matter, the prevalence of dysfunctional institutions, together with weak courts and legal structures, forced entrepreneurs to rely on cultural -specific norms which defined the rules for entrepreneurship. By specifying the mechanism that links norms to building entrepreneurial relationships, our findings supply the missing link that furthers the promise of African entrepreneurship.

The basic research question was, what are the types of cultural-specific norms that influence SME relationships? Four types of norms were identified, which can be distinguished in the way in which they enhanced entrepreneurial activity. The production and maintenance of (1) norms of family/kinship, (2) personal trust, (3) trade associations and (4) religion represent reliable resources for the selected SMEs (the research question). All 35 respondents were found to subscribe to these norms in their entrepreneurial activities. This view establishes that norms play an essential role in defining acceptable and non-acceptable practices, thus serving as a basis for trust development. A major finding of the research can be interpreted in terms of the norms working as constraints to women entrepreneurs. This we contend contributes to a rich store of knowledge. Such particularistic standards were enforced with ostracisation and damage to reputation.

Conversely, a salient finding clearly demonstrates the entrepreneurs' propensity to rely on traditional beliefs in building trust with business partners. Perceived ties to similar religious beliefs were vital in selecting one's partners. We note a certain profoundness in this finding, suggesting that norms governing religious beliefs are advantageous for the development of business relationships. In other words, this preference was found to constrain opportunism in economic exchange.

In sum, we have advanced the institutional logics perspective (Thornton and Ocasio, 1999), by providing a foundation of how the socio-cultural dimensions of African institutions enable and constrain social behaviour. In advancing theory, we locate the entrepreneurs in a network of relationships supported by culturally-specific norms, through which they are rewarded or sanctioned. We drew attention to the role of context as a critical determinant of institutional analysis and sought to describe how socially constructed norms, provide meaning to the participants. Our approach here is guided by the belief that the advancement of institutional analysis requires an analytic and not a descriptive approach that best explains the observed relationship between entrepreneurs and their context. For future research, it will be interesting to examine through a requisite, multi-dimensional framework the means by which one can better understand the institutional logics construct.

A fruitful research window agenda would be to conduct a cross-cultural comparison of SMEs across the West African contexts. Such an attempt should be aimed at promoting the development of favourable institutions (cultural, economic, religious and political), that enhance SME internationalisation. This will be expedient in complementing the activities of trade associations, religious, cultural and family networks as they aid the entrepreneurial strategy of African SMEs

As a result of our empirical study, some relevant implications were identified and underlined. Our findings reveal that within Nigeria and by extension Africa, cultural-specific norms and play an important role in SME relationships, but to a large extent have been largely ignored. An extension of this finding can lead to interventionist strategies where policy approaches could seek to boost concrete regional relationships.

We are also of the view that interventions may provide the necessary development for indigenous trade associations as their welfare implications hold valid promise for the development of SMEs. Such interventions would stimulate the development of existing social arrangements and contribute to the development of a broader African society. It, therefore, becomes pertinent for such policy considerations when implementing future trade initiatives.

Notwithstanding, it is obvious that this study has some limitations in its empirical data. It is our opinion that while the multiple case studies yielded more results than would have been obtained from a single case, it lacks the basis for generalisations (Yin, 2014). Nonetheless, our findings are more suitable for particularisations and advancement of theory rather than generalisations.

Lastly, our results contribute to the growing discourse on the role of norms in African entrepreneurship. Empirically, we demonstrate the types of culturally specific norms and the means through which these norms shape entrepreneurship. It is our core belief that our study would enhance the basis for the understanding of indigenous norms vital for African SMEs.

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