

The Extended Business Model of Social Enterprises:

*How the Business Model of Social Enterprises needs to generate proximity
with the 'Business Models' of Subsistence Consumer Merchants.*



Hussein Faruque Aly

This thesis is submitted for the degree of Doctor of Philosophy

PhD Management (Entrepreneurship and Strategy) (Part Time)

Lancaster University Management School

July 2024

Abstract

This thesis looks at how Social Enterprises operate in difficult contexts to tackle complex social, environmental and governance challenges (Grassl 2012). This thesis focuses on the work of one particular social enterprise founded and operated by the author, following the work since conceptualization, development, implementation, and closure of its operations (from 2007 to 2016). Novo Dia, the social enterprise in question, operated in Maputo, Mozambique, offering housing products and services to families living with low income. Through the course of this thesis we draw on the conceptualization of subsistence marketplace communities, defining them as communities living with low income (Viswanathan and Rosa 2010), but having extensive social networks that provide support, are vehicles for exchange of information (Viswanathan et al. 2012), and have complex financial portfolios (Collins et al. 2009). Subsistence communities often are consumers, merchants and producers. Therefore, the term subsistence consumer merchant (SCM) has been used throughout this paper (Upadhyaya et al. 2014) to encompass their consumptive and productive activities. The research posits that the social enterprise had to navigate a number of institutions (formal – rules and regulations, and informal – cultures, traditions and informal behaviours) (North 1991) that formed the context of housing in Maputo, Mozambique. In order for the social enterprise to change or innovate the current institutions, it had to conduct institutional work (Lawrence and Suddaby 2006). Novo Dia used its business model (Osterwalder 2004) to conduct institutional work. Whilst implementing its business model, Novo Dia encountered a number of challenges that emanated from its activities, which we call institutional voids (Mair and Marti 2009). For example, Novo Dia, by offering the lowest priced housing unit (costing about 1600\$), required the creation of financing products appropriate for families with low income, for which current microfinancing products with high interest were not appropriate. Another

example of this are the different conflicting approaches to generating and capturing value between the social enterprise and the masons it employed.

The research on Novo Dia raised the need to better understand how Subsistence Communities operated, their ‘business model’, and seek to generate proximity with these (Mason and Chakrabarti 2017; Boschma 2005). As COVID struck, an opportunity to research how subsistence marketplace communities navigated and adapted to the global crisis presented itself. As the business model literature did not capture the fluidity and iterative nature of Subsistence Marketplace Communities, covering their economic material and social-relational spheres of activity, the research turned to bricolage literature, or the ability address emerging challenges using resources available at hand (Mateus and Sarkar 2024; N Radjou, Prabhu, and Ahuja 2012). The research identified three bundles of practices (Lindeman 2012) that subsistence consumer merchants engaged with: consumption, resourcing and enterprising practices.

This PhD thesis includes a methods paper looking at how a researcher-social entrepreneur can use autoethnography (Haynes 2011) as a research methodology, focusing on a pragmatic approach (Dewey 1929; Kelly and Cordeiro 2020; Kaushik and Walsh 2019) to autoethnography, through the use of a ‘learning by doing’ (Thompson 2010) methodology. We propose the development of an architecture of support designed to assist the researcher-social entrepreneur succeed in this duality of roles, recommending the inclusion of academic supervision to support research activities, and social entrepreneurial mentorship to offer support in the operational aspects of managing a social enterprise.

Author's Declaration

This thesis has not been submitted in support of an application for another degree at this or any other university. It is the result of my work and includes nothing that is the outcome of work done in collaboration except where specifically indicated. Part of the ideas in this thesis was the product of discussions with my supervisor Professor Katy Mason.

Excerpts of this thesis have been shared in the outlets specified below.

Peer-Reviewed Journals

Published: Faruque Aly, Hussein, Katy Mason, and Winfred Onyas. 2021. "The Institutional Work of a Social Enterprise Operating in a Subsistence Marketplace: Using the Business Model as a Market-Shaping Tool." *Journal of Consumer Affairs* 55 (1): 31–58. <https://doi.org/10.1111/JOCA.12335>. (Paper 1)

Viswanathan, Madhubalan, Hussein Faruque Aly, Ronald Duncan, and Namrata Mandhan. 2021. "Unequal but Essential: How Subsistence Consumer–Entrepreneurs Negotiate Unprecedented Shock with Extraordinary Resilience during COVID-19." *Journal of Consumer Affairs* 55 (1): 151–78. <https://doi.org/10.1111/JOCA.12351>. (Published, presented as Appendix 1)

Unpublished:

Faruque Aly, Hussein; Mason, Katy; Viswanathan, Madhu; Duncan, Ron: "Bricolaging social, material and economic activity during global shocks: *How Subsistence Consumer Merchants (SCMs) Adapted to the COVID-19 Pandemic*" Unpublished – Currently selecting the outlet for submission. (Paper 2)

Faruque Aly, Hussein "Methodological Reflections on Learning by Doing: Developing Pragmatic Autoethnography Methodology for a Researching-Social Entrepreneurs" – Unpublished, presented to the Journal of Autoethnography – July 2024 (Paper 3)

Author Contribution Statement

I confirm that I have gathered all the data for papers 1 and 3, and took a leading role in data gathering for papers 2 and 4 (Appendix 1) presented in this thesis. I conducted the initial data analysis on my own for papers 1, 2 and 3. My supervisor and I discussed various angles and I decided which themes to pursue.

The first full drafts of all manuscripts were written by me. My supervisor was involved in critical revisions of article 1 (chapter 2), and so was Dr. Winfred Onyas, then my second supervisor. Prof. Katy Mason was also involved in critical revisions for article 2 (chapter 3) and she also provided feedback as well as edits for Article 3 (Chapter 4) as she might for a monograph thesis, however, she did not make any major revisions of this article.

Acknowledgements

I would like to thank Lancaster University for allowing me to pursue this course part-time and without being located on campus, and for the Department of Marketing and Department of Entrepreneurship and Strategy for welcoming me. Dr. Winfred Onyas was a thoughtful mentor and supervisor who provided great support during the initial stages of the PhD, thank you very much. To Professor Katy Mason, I am now and will remain profoundly indebted. It was a serendipitous opportunity to have found your call for researchers interested in markets at the Bottom of the Pyramid back in 2013/14, as I was looking for a PhD supervisor. You have provided continuous, tireless support, with genuine care and intellectual guidance. You went over and beyond what a supervisor should be. Thank you very much.

I would like to thank Paula over at guest services for being so kind and supportive, and Mr. Ishaq at Sultan of Lancaster, for his warmth and care to me all throughout my studies. You were both critical to make me feel at home. To the team at Lancaster University Library, and particularly Steve, thank you for maintaining such a world-class place to work.

I am deeply appreciative and inspired by Professor Madhu Viswanathan, for his commitment to learning and supporting subsistence marketplace communities, for mobilizing a community of academics and welcoming me within. I truly appreciated the opportunity to conduct research and publish with him and hope that we have future opportunities to collaborate. I would like to thank Ron Duncan for his friendship, robust scholarship and dedication to his students and colleagues. I would like to thank Namrata Madhan, for assisting in the elaboration of our first COVID paper, and the whole subsistence marketplace community, including Luiz Chaves, Lulu, Marie, Kupasa, Srini and Aarun, to name a few, for providing leadership in this community and welcoming me to it.

My parents, who have both passed during this program of studies, I would like to thank you for all your support, during this program, but especially earlier on, as an adolescent student. It must not have been easy, I know – I was there! My siblings Karim, Fatima, Aly, Isabel, Andre, Salima, thank you for your care and attention during these studies. For Shakil, Alyssa, David, Myriam, thank you for our exchanges and opportunity to grow together. I am grateful for Farrah's support and care during the earlier part of this PhD, and for Laila's support in helping me see it through the end. Thank you. We will continue to learn and grow together.

I express my gratitude to Mowlana Hazar Imam, and to the Almighty, for endowing me with curiosity and intellectual endurance to persevere through this program. I am committed to use my acquired capacity and intellectual abilities to continue to try to make our beautiful world a better place.

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1. Chapter 1 - Introduction

This thesis emerged from the desire to research how social enterprises operate (Harding 2007), and understand better how to design, strengthen and implement appropriate business models (Zott and Amit 2007; Zott, Amit, and Massa 2011), specifically business models for social enterprises (Grassl 2012). The communities I worked with, lived at a subsistence level, and are described as subsistence marketplace communities (Viswanathan and Rosa 2010). The more I became engaged on how social enterprises operate from a practitioner's side (I was the founder and CEO of a social enterprise offering housing products and services in Maputo, Mozambique), the more I became aware of the need to understand how subsistence marketplace communities in Mozambique consumed and produced housing products and services, understand how they performed the market (Trujillo et al. 2010). The social enterprise I operated, Novo Dia, worked with subsistence communities as consumers (clients of the products and services offered), and producers and merchants (as staff members, contractors and suppliers of the social enterprise). As such, we use the term subsistence consumer merchants (SCMs) to denote this consumer and merchant aspect of these communities (Viswanathan, Rosa, and Ruth 2010).

This research work then became about idea *marketing*, in the sense of making markets work (Araujo, Finch, and Kjellberg 2010). The research explored how social enterprises operate (Palomares-Aguirre et al. 2018), how SCMs operate (Viswanathan, Sridharan, and Ritchie 2010), and how one bridge both to enact markets and generate proximity (Mason and Chakrabarti 2017; Boschma 2005) (). By proximity we mean a multi-dimensional construct that includes not only geographical proximity (physical proximity between market actors), but also cognitive proximity (mutual understanding of technical and market knowledge), organizational proximity (the compatibility of routines, structures and circulation of knowledge across market actors), social proximity (individual actors competences that can be connected), and institutional proximity (the

norms, rules and values of actors and environment that enable connections) (Mason and Chakrabarti 2017; Boschma 2005) There is a tendency to look at social enterprises and the communities in which they operate in isolation (Phillips, Alexander, and Lee 2019), and this was an opportunity to bridge the gap (Mair and Marti 2009). This is important for a critical reason: in order for social enterprises to be sustainable and successful (Cooney, and Lynch-Cerullo 2014; Bull 2007) they need to understand how the communities they are trying to serve operate (Azmat, Ferdous, and Couchman 2015), and seek to co-create value and societal change (Alvord, Brown, and Letts 2004; Nahi 2016). Therefore, the main question proposed by this research is ‘*How do social enterprises engage with subsistence marketplace communities to be successful, create value and development opportunities?*’ The thesis will seek to highlight the significance for social enterprises to consider the importance of their business models (Chesbrough 2006) understand the bricolage practices of subsistence marketplace communities and consider these in their business model development or adaptation in order to develop commercially viable and successful products and services (Azmat, Ferdous, and Couchman 2015).

In the process of researching this question, three overarching themes emerged in a synergistic manner:

- 1) How do social enterprises operate, and how can they engage subsistence marketplaces? (Paper 1). This paper seeks to describe how a social enterprise engaged with subsistence marketplaces communities in the development of innovative housing products and services in Maputo, Mozambique. Firstly, it characterizes the institutional work done by Novo Dia, the social enterprise, to open up a subsistence marketplace (Mair and Marti 2009), and secondly, the paper theorizes the *business models in use* as mechanisms through which institutional work can be organized and performed (Mason and Spring 2011).

- 2) How do subsistence consumer merchants operate across economic, material and socio-relational activities and bricolage existing resources to overcome challenges? (paper 2)

The second paper seeks to understand better how subsistence marketplace communities leverage their material, economic and social-relational realms of life to define their bricolage opportunities in the context of a global shock like the COVID 19 pandemic. This paper emerged out of the need to understand how subsistence marketplace communities operate and navigate global shocks, to better understand how social enterprises and other actors can better engage with the needs and opportunities emanating from this demographic group (Madhu Viswanathan et al. 2020).

- 3) How can a researcher-social entrepreneur develop a methodology to assist in his role of managing a social enterprise, and synergistically conduct quality academic research?

(Paper 3) This is a methods paper, suggesting a methodology for researcher-social entrepreneurs, discussing the use of pragmatic autoethnography (Kelly and Cordeiro 2020; Kaushik and Walsh 2019) as a methodology to reflexive and practice oriented researcher (Dubois and Gadde 2002a), and the need of 'architectures of support' to be established to support the individual in this dual role of researcher-social entrepreneur—with academic supervision assisting the research work, and social entrepreneur mentors supporting the management practice.

These three themes are approached through a series of inter-connected and complementary bodies of literature. The research takes as a point of departure institutions and institutional theory as a macro-theory (Lawrence and Suddaby 2006), a dominant theoretical approach where other bodies of literature can connect. Institutional theory can be seen as the broader conceptual framework within which the other theories in this research operate. In the context of this research, institutional theory is used to explore how people in subsistence settings consume housing and live their daily

lives.

Institutions — whether organizations, markets, or governance mechanisms — are not static entities, but are continually enacted and sustained through everyday practices. This perspective aligns with practice theory, which views practices as an ontological site (Schatzki 2006), as material, situated doings embedded with shared meanings and purposive intent. Through repetition and adaptation, these practices evolve into carriers and enactors of institutions. By ontological site it is understood not as a physical space, but rather an intellectual, emotional, and identity space, such as a market (Mason, Friesl, and Ford 2019), or an educational institution (Schatzki 2005; 2006). In this particular case, the lived practices of subsistence consumer-merchants, how they produce, consume, and engage with housing products and services is the ontological site. Novo Dia, operates within this ontological site, seeking to engage, influence, and potentially transform it through institutional work, notably via its business model.

The business model (A. Osterwalder 2004) is seen here as a tool to transform and change institutions and practices through institutional work (Lawrence and Suddaby 2006). In the particular case of this research, I look at the business model of a social enterprise (Palomares-Aguirre et al. 2018). Social enterprises are entities that set their objectives not only through measuring financial success, but also through environmental, social and governance objectives in hybrid business models (Grassl 2012). The context of this research are subsistence marketplace communities (Viswanathan and Rosa 2010), communities that are composed of members generally living with low incomes and are resource poor (Nakata and Viswanathan 2012); but are network rich, with complex social networks (Sridharan, Maltz, et al. 2014). When looking at subsistence marketplace communities we found that there is a fluid line between their economic activity and their social relational life (Chikweche and Fletcher 2010), and how one intimately influences the other (Viswanathan, Arias, and Sreekumar 2021). As such, the business model literature seemed

reductive to fully understand and describe the lives of SCMs, and we turned to bricolage literature (Baker and Nelson, 2005) – in an effort to understand how SCMs engage and re-combine existing resources to tackle emerging challenges (Mateus and Sarkar 2024) and to further explore the intricacies of subsistence marketplace communities (Azmat, Ferdous and Couchman, 2015). In doing so, we saw that the bricolage literature focused on management and entrepreneurship fields (Leybourne and Sadler-Smith 2006; Vanevenhoven et al. 2011) and did not take into consideration the fluid nature of the economic, social and material lives of subsistence consumer merchants. As such, we attempt to contribute to the literature by looking at subsistence bricolage, an attempt to develop a definition of a type of bricolage that recognizes the leveraging of all aspects of subsistence consumer merchants lives, including the mobilization of the social resources at hand (Nutakor et al. 2023), material resources at hand (Lindeman 2012), and economic resources at hand (Madhubalan Viswanathan and Venugopal 2015)

In this thesis, paper 1 takes a deeper look at institutions and institutional voids created as social enterprises attempt to engage subsistence marketplace communities, offering hitherto non-existing products and services to address complex social challenges. Therefore disrupting existing institutions, and creating new institutional voids, which social enterprises operating in subsistence marketplace communities (Mair and Marti 2009) will then need to then address. It examines how the business model of the social enterprise, Novo Dia, becomes entangled with the business model of subsistence marketplace communities in how they consume housing products and services, and with subsistence consumer merchants in how they generate and capture value in the process of producing housing products and services, and in the process of doing so created new institutional voids that Novo Dia had to address.

The paper sets out to explore how social enterprises interact with subsistence marketplace communities, how they seek to transform their marketplaces through their practices, and what

presents them to do so (Harding 2004; Lindeman 2012; Stevens, Moray, and Bruneel 2015; Venugopal et al. 2019).

Following our understanding of the need for the business model of social enterprises to create a multi-dimensional (cognitive, organizational, social, institutional and geographic) proximity with the business model of subsistence consumer merchants to enact markets (Mason and Chakrabarti 2017), we decided to look more deeply at SCMs. We wanted to explore how subsistence communities produced, consumed, and performed markets (Lindeman 2014) and market exchanges (Kjellberg and Helgesson 2007). I also understood that the Business Model literature was perhaps not the best suited to frame how subsistence marketplace communities lived (Viswanathan and Rosa 2010), as it did not cover the fluidity and permeability of SCMs economic, material and social lives (Viswanathan, Alfonso Arias and Sreekumar, 2021).

As I was conceptualizing paper 2, COVID 19 hit, and just as it offered many challenges for future research, including conducting extensive ethnographic research into the economic lives of SCMs as originally planned, it also offered an unparalleled opportunity to study and understand how Subsistence marketplace communities were navigating through this unique global shock (Viswanathan, Faruque Aly, et al. 2021). I had to opportunity to collaborate with Professor Madhu Viswanathan, Ron Duncan and Namrata Mandhan to develop design a research protocol that allowed for us to, leveraging the subsistence marketplace academic and practitioner community to organize a series of virtual interviews with informants across six countries: Honduras, Côte d'Ivoire, Tanzania, Uganda, India and the US). We did an initial paper (see Appendix 1) that provided an important snapshot of how subsistence marketplace communities were beginning to navigate the global shock of COVID-19. In the initial round of interviews conducted there were a number of rich and interesting patterns emerging, showing the links between economic activity, materials and social relational activity. The paper we wrote provided an important and emotional image

of how subsistence communities were experiencing COVID 19. However, we felt it did not delve deep enough, and did not make any substantial theoretical contributions. Building on the initial set of interviews (conducted between May and June 2020) I led the process of data collection for two further rounds of interviews, a second one covering roughly the middle of the COVID crisis (August 2020 to March 2021), and a third round of interviews as restrictions and mitigation measures were being removed (October 2021-January 2022). This paper sought to understand how subsistence consumer merchants (SCMs) adapt to external socio-economic shocks such as the COVID 19 pandemic. The paper explored the bricolaging practices of subsistence consumer merchants, using available economic, material and social resources. The paper identified changes in consumption behavior, resourcing and enterprising bundles of practices (Lindeman 2012).

Paper three is the methodological contribution to this thesis. I decided to focus on autoethnography, the methodology chiefly used for the first paper, when I was the Founder CEO of Novo Dia, and a researching PhD candidate at Lancaster University. Autoethnography was the chosen methodology as it allowed me to engage in reflexive practice (Spry 2001), seeking to develop theory through abductive reasoning (Dubois and Gadde, 2002). I decide to hone into a pragmatic approach to autoethnography (Kelly and Cordeiro 2020; Kaushik and Walsh 2019), as it fostered my active reflection and action upon the world of the social enterprise and the research being conducted. As a researcher-social entrepreneur, I had a set of distinct hyphenated identities (Cunliffe and Karunanayake 2013) – I was both an academic researcher with clear academic objectives, and a social entrepreneur with very concrete entrepreneurial and managerial goals. In this paper I attempted to bridge these identities and propose a methodological review and the development of an architecture of support for the researcher-social entrepreneur to leverage the potential for complementary in these roles.

The three papers develop a complementarity, as paper one allows us to understand how a social

enterprise operates as it seeks to engage with subsistence marketplace communities. Paper two presents us how subsistence marketplace communities operate and navigate global shocks, and paper three, providing a methodology and architecture of support for the researcher-social entrepreneur to better perform this dual role.

In the remaining of the paper, I will provide further information on the contexts in which the papers occurred. I then take present the theoretical positioning of this research, exploring the literatures to which this paper attempts to contribute. Following this, I propose an outline of the three papers presented. I present the three papers that form this thesis, and after this I offer a discussion section, further exploring how the three papers form a coherent body of knowledge. I place a section with recommendations for future research, before offering concluding remarks at the of the thesis.

1.1 Context:

Paper 1 and Paper 3 (methods) are set in the same contextual background. Paper 2 is set in a distinct context. In this section I will provide the context for both the settings.

I was the Founder-CEO of Novo Dia Developments, a social enterprise based in Maputo, Mozambique, providing low-cost housing products and services, focusing on families living with a low income. I had begun being exposed and being originally interested in working in promoting housing products and services for low-income families in 2007. I was then an international development professional working in Northern Mozambique, with occasional visits to Maputo, where my parents lived. I had done extensive work with community-based organisations in rural settings, and became aware of xitiques, community based rotating savings and credit groups, and in their potential as financial mechanisms. I was also aware of the housing crisis in Mozambique, both in terms of quantity of housing units available (Pery, Amoring (Fundo Fomento Habitação 2014), but also in what types of solutions were being proposed. With over 80% of all housing units

being considered slum dwellings (Parby et al. 2015), with either lack of sound electrical, sanitation, structural, ventilation infrastructure, or just limited space for the number of inhabitants. Novo Dia was born from the idea of leveraging xitiques as financing mechanisms to allow low-income families to acquire housing products or invest in continuous development of their current dwellings. Novo Dia hired masons and (technical education) engineers from the local community, and acquired as much of its materials also from the community, including doors and windows from local carpenters, cement bricks from community based brickmakers, transport services from local market providers, etc.

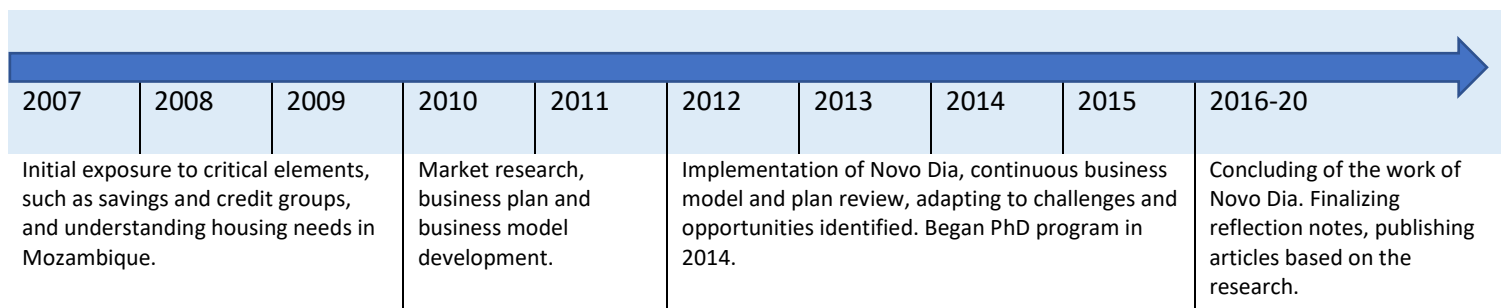


Figure 1 Timeline of Novo Dia and the research conducted.

Novo Dia operated until 2016, when it was clear I could not invest any more resources into the project, and that the project was not financially sustainable. I began this PhD program with the idea of documenting the work of Novo Dia as a social enterprise operating in Mozambique, and making it available to the academic community, but also to access and mobilize best practices in social entrepreneurship and management of social enterprises to feed into the work of Novo Dia. When I decided to close down Novo Dia, I had what I then thought, would be a final conversation with my supervisors suggesting that as Novo Dia closed down, perhaps I should also desist from my PhD research. Prof. Katy Mason, my lead supervisor convinced me not to give up the PhD program, as there were important learnings to be derived from this experience, and there were a number of opportunities already to be explored from the data gathered through the 8 years of conceptualization

and implementation of Novo Dia. It is against this contextual background that Paper 1 and Paper 3 takes place.



Figure 1 Novo Dia Workshop in Maputo, Mozambique

During the course of my PhD, I participated in a number of conferences and immersion visits with the Subsistence Marketplaces academic community, led by Professor Madhubalan Viswanathan. I had participated in the VII Subsistence Marketplace conference at the University of Illinois at Urbana Champaign, the I Bottom-Up immersion conference in India, in Chennai and Delhi (2018) and II Arusha, Tanzania (2019). For the 2020 conferences, I had been invited to participate as an organizer. We were planning a conference at the Loyola University (California) followed by a III Bottom-up Immersion conference in Puebla, Mexico. In some of our previous conferences, we had explored conducting phone interviews with subsistence marketplace entrepreneurs, for participants to have direct interactions with members of the community. As COVID 19 emerged we had to

cancel the 2020 conferences planned. As you will recall, the COVID 19 was declared a global pandemic on the 11th of March 2020, after COVID, the respiratory virus had been identified in China and was rapidly spreading across the globe. Various countries were issuing mitigation measures, including closure of international travel, movement restrictions, and social restriction measures such as school closures and closures of many public and private locations were enacted. I was then based in Abidjan, Côte d'Ivoire. I approached Prof. Viswanathan to ask if he would consider collaborating on paper where we phone called subsistence marketplace community members to see how they were navigating the crisis. I had initially thought of calling community members in Puebla, Mexico, as the conference had been planned to take place there. A few weeks later Prof. Viswanathan returned back to me with the idea of organizing such calls, but across various contexts where other members of the Subsistence Marketplace academic community were based. We organized participants across Honduras, US, Côte d'Ivoire, Tanzania, Uganda, and India. The choice was both a pragmatic one, seeing that between the co-authors and affiliated entities we could reach participants in these countries. However, the choice was also intentional in that we chose countries in Latin America, North America, East and West Africa, and India, and among developed (US) countries and developing countries, to ascertain how subsistence marketplace communities were navigating the crisis in the different contexts. The first round of interviews were conducted by all the co-authors of the paper published in the appendix of this thesis, and the second (with the exception of India which was led by Prof. Viswanathan) and third round of interviews were led by me.

This was the context in which the second paper was developed.

1.1 Theoretical position.

1.2.1 Institutional Theory

For this research, institutional theory works as a macro theory (Lawrence et al. 2006). By this, I mean that institutional theory is a dominant approach where other bodies of literature can connect with. Institutions are devised ‘constraints’ that structure political, economic, and social interaction (North 1991). Institutions can be formal (different legal mechanisms such as constitutions, laws, property rights, etc) or informal (sanctions, taboos, customs, traditions and codes of conduct, etc) (North 1991).

Institutions are not static; they evolve as the need occurs. For instance, North describes how institutions, as the structural governing element of trade and transactions, has been required to evolve as trade itself has evolved. North mentioned for instance that trade began initially among hunter gatherer societies and was highly localized. As such the set of institutions were mainly informal, and appropriate for governing trade in close-knit communities. As trade grew to become a global affair, institutions too had to evolve to allow for trade to occur between individuals that were across the world, and often did not know each other (North 1991).

As the field or activity being governed grows across countries or other defined contexts, there is a trend to harmonize institutions. For instance, as trade grows globally, so to do the institutions evolve to render them mutually understandable across contexts. The process is called an isomorphic process (DiMaggio and Powell 1983). According to DiMaggio and Powell there are three types of isomorphic processes: coercive (stemming from political influence), mimetic (emerging from standard responses to uncertainty), and normative (associated with professionalization) (DiMaggio and Powell 1983).

Although institutions can grow to be recognized and replicated globally, it is important to note that they are not static, and that the individual or groups of individuals can actively engage in the process of ‘institutional creation, maintenance, disruption, and change’ (Lawrence, Suddaby, and Leca

2009, 53). Lawrence *et al* recognize the element of individual and group agency in promoting change in institutions, in what they call ‘institutional work’ (Lawrence, Suddaby, and Leca 2011).

Agency, personal or collective, is enacted through intentionality and effort. Agency here is seen as ‘institutional entrepreneurship that leads to institutional change, producing new structures, practices or regimes. It is also recognized that institutional entrepreneurship can be successful, or not (Lawrence, Suddaby, and Leca 2011). The concept of institutional work, and the agency required to achieve it, is realized through two elements, intentionality and effort. Intentionality is ‘projective agency’ (Emirbayer and Mische 1998) or future-oriented intentionality ‘focused on consciously and strategically shaping social institutions’ (Lawrence, Suddaby, and Leca 2011, 53). These are important concepts to grasp as we look at institutions and how they are enacted on the day to day lives.

When taking a political view of markets, these are seen as a collection of institutions that allow for their enactment, performance and replication (Fligstein 1996). As new efforts are made to promote greater inclusivity of marginalized communities into markets, new institutions are created or changed. This can lead to the identification of institutional divides or institutional voids. Mair and Marti (2009) conceptualize institutional voids as spaces where existing formal (or informal) institutions are absent or weak, or fail to function effectively. Theoretically, a void is a structural gap where the rules, norms or resources to operate a specific market inclusively are missing or misaligned. When looking at the work the Bangladeshi NGO BRAC, found various barriers to the efforts being done. The work done by BRAC to create new institutions that would allow for it to operate is called institutional entrepreneurship (Mair and Marti 2009; Defourny and Nyssens 2017). Similarly, Parthiban *et al* (2020) identified two institutional voids that a social enterprise worked to bridge: the deficits of teacher in rural education establishment, and elderly but still capable citizens that

were willing to participate. The resulting work allowed for more capacity in isolated rural schools and addressing the isolation of elderly urban professionals. A further example is that of Otelos, a social enterprise identified an institutional void manifesting at a macro level (national policy), an approach to regional development, to create opportunities for growth and sustainability (Chatzichristos and Nagopoulos 2020). Using institutional work, the institutional entrepreneur then seeks to address the institutional voids in order to develop new institutions (Mair and Marti 2009; DiMaggio and Powell 1983). In the work of Novo Dia there were various institutional voids identified, amongst which the different ‘calculations’ of the social enterprise and of the local masons with regards to payment, incentive structures, and productivity, and the lack of appropriate financing mechanisms for housing for subsistence marketplace communities.

Institutional work is the work done to change, disrupt or maintain existing institutions, and it can raise challenges of their own (Lawrence, Suddaby, and Leca 2011). For instance, with the emergence of social entrepreneurship, various non-profits have had to become more entrepreneurial in how they mobilize resources. In the UK for instance, SEs have had to proactively engage in institutional work across three domains as a result of this: revenue strategies – how to generate more resources commercially; professionalization – how it conducts its work in more efficient manners; and legitimation – how it justified these changes within the larger work of the social enterprise (Ko and Liu 2021; Iskandar et al. 2022). This institutional work raised internal ethical dilemmas between a social enterprise’s social work, and its commercial objectives (Hota, Bhatt, and Qureshi 2023; Spanuth and Urbano 2024).

It is common for social enterprises that are working to address complex social challenges to find institutional voids (Mair and Marti 2009), as was the case with Novo Dia. There have been social enterprises and businesses that have succeeded in overcoming institutional voids, ones that manage to align their work with broader political interests at a macro level, such as the rapid expansion of

the OTELO co-working facilities in rural areas in Austria (Chatzichristos and Nagopoulos 2020), or the rapid growth and expansion of M-Pesa, the mobile money transfer services of Kenyan communications company Safaricom (and Vodacom) (Hughes and Lonie 2007).

The experience of Novo Dia in engaging with housing institutions in Mozambique illustrates how institutional voids manifest and interact across macro, meso, and micro levels (van Wijk et al. 2019), ultimately constraining the transformative ambitions of social enterprises. At the macro level, Mozambique had established national policies and institutions such as the Fundo do Fomento à Habitação, which were formally tasked with promoting affordable housing (Pery, Amoring (Fundo Fomento Habitação 2014). However, despite the existence of this regulatory infrastructure, the actual policies and funding mechanisms were not oriented toward addressing the needs of subsistence communities. This disconnect reflects what North (1991) describes as the divergence between formal rules and the informal norms and practices that shape institutional performance over time.

At the meso level, most of the initiatives led by the housing fund were designed to support partnerships with private developers targeting middle-class housing products, priced between \$50,000 and \$125,000. This focus effectively excluded the vast majority of the population who could not access such products. As Mair and Martí (2009) argue, institutional voids emerge precisely in these spaces where formal institutional arrangements fail to create inclusive market opportunities. Novo Dia attempted to intervene by offering significantly lower-cost housing and by presenting technically robust and economically viable bids. However, at the micro level, the enterprise encountered entrenched informal practices, including repeated expectations of in-kind or financial inducements in exchange for favorable bid evaluations. Even with demonstrably superior proposals, Novo Dia consistently lost competitions due to its unwillingness—and, initially, lack of understanding—of these informal norms.

This dynamic underscores the limits of social enterprise agency in reshaping institutional arrangements when broader structures of power, legitimacy, and informal exchange remain intact (North 1991). While Novo Dia engaged in forms of institutional work by trying to fill financing and delivery gaps (T. B. Lawrence et al. 2006), its experience demonstrates that altering entrenched institutional practices requires more than technical innovation. It often depends on coalitions, policy reform, and the alignment of both formal rules and informal norms to enable genuinely inclusive market development (Chatzichristos and Nagopoulos 2019).

Novo Dia was less successful in overcoming institutional voids, although it had offered the lowest cost ready-made housing unit in Mozambique and formalized a product offering normally unregulated and offered by informal market actors. In the end Novo Dia could not sustain its operations due to cash flow challenges. However, Novo Dia began important steps in institutional change, that could have been maintained, if more resources had been available.

In order to better frame and understand how institutional entrepreneurship is conducted at a more microlevel of analysis, we now turn to the practice theory.

1.1.2 Practice Theory

Schatzki (2006; 2005) theorized that in between two social ontological camps, individualism (the individual as the unit of social analysis) and societism (society as the unit of social analysis) there is an alternative ontology, sites ontology. By sites, it is understood not a specific physical location, but rather to be an intellectual, emotional and identity space, that then become site ontology (Schatzki 2005) Sites of practice could be a university or educational institution (Schatzki 2005; 2006). Sites are comprised and enacted by bundles of practices (Shove and Pantzar 2005), and practices are comprised of 4 elements: understanding of how to do things (related to a particular site, such as a market or academic institution), rules (or explicit formulations) ; teleoaffectice/teleological affective structure (array of uses -of things -, ends, projects, and even

(an acceptable range of emotions), and general understandings (of how a particular site operates). (Schatzki 2005; 2006).

Schatzki goes on to define organizations as bundles of practices and material arrangements (Schatzki 2006). He also postulates that there are two distinct concepts of time – objective time (a meeting at 2 pm) and the teleological affective time, a unit of time almost metaphysical in nature (for instance for a student at university, to ‘one day’ join academia as an academic).

Organizations are, according to Schatzki (2006) bundles of practice and material arrangements (for example departments or computer systems in a university). Organizations are made of their continued constituent happening and are composed of three elements: performance (of its constituent actions), governance (of action by (elements) of the structure of the opractice;ns practice ; and arrangements (that help constitute and organization).

In a paper exploring the dissemination of Nordic Walking from Finland across to the UK, Germany and the US, Shove and Pantzar (2005) describe practices as performed routines, and as recognizable entities. They furthermore postulate that consumers and producers are active and creative practitioners, and that they are both involved in constituting and reproducing practices (Shove and Pantzar 2005).

A market is an ontological site, and as objects of investigation, markets are ‘epistemic things’ (Cetina and Bruegger 2000). Like the economy, which is consisted of dispersed bits of incomplete information (Hayek 1945), markets, are objects of knowledge, characteristically open, question generating and complex. (Cetina and Bruegger 2000). As such, objects of knowledge are constantly being re-defined, and continuously acquire new properties and change the ones they

have (Cetina and Bruegger 2000).

I position practice theory a foundational layer explaining how everyday activities are routinized and socially embedded; It is in this context of an ever-changing practice of the market, that business models, as epistemic device (Mason and Chakrabarti 2017) act as a structuring device that organizes and materializes these practices into coherent offerings, by the social enterprise.

1.1.3 Business models

Business models are important tools to capture the elements of organizational strategy (Osterwalder and Pigneur 2010; Timmers 1998; Mason and Spring 2011), such as strategic positioning, and strategic goals to form a conceptual model that explains how a given business function (A. Osterwalder 2004). The business model can be used as a plan that allows for the design and realization of the structure and systems required to implement a business (Osterwalder and Pigneur 2010). Whilst the business model was a tool widely used as e-commerce and other business opportunities emanating from the technology space, it evolved into a tool that has been widely used by entrepreneurs at large (Alexander Osterwalder and Pigneur 2010; Alexander Osterwalder et al. 2005; Le, Ngo, and Pham Hai Nguyen 2023; Lecocq, Demil, and Ventura 2010; Doganova and Eyquem-Renault 2009; Faruque Aly, Mason, and Onyas 2021). The business model canvas proposes the following elements to a business model: customer segmentation, value propositions, customer relationships, revenue streams, key resources, key partnerships and cost structure (Alexander Osterwalder and Pigneur 2010). Social enterprises, looking to generate value not only at an economic level, but also to deliver on environmental, social and governance objectives (ESGs) use hybrid versions of the business model to generate, capture, and evaluate value across these objectives (Grassl 2012; F. Santos, Pache, and Birkholz n.d.; Watson and Whitley 2017).

Business models, at a more conceptual level, operate as epistemic objects or things (Miettinen, 2005; Mason, Kjellberg, and Hagberg 2015; Cetina and Bruegger 2000; A. Osterwalder 2004), an

object that allows for sensemaking at an organizational level (Maitlis 2005), an attempt to generate a shared teleological affective direction for the organization and key stakeholders (Schatzki 2006). Increasingly, business models require the engagement of networks of actors or stakeholders for their performance (A. Osterwalder 2004; Mason and Chakrabarti 2017; Mason and Spring 2011), and especially require the conceptualization of clients as actors with agency in the market (Shove and Pantzar 2005). This is particularly true for social enterprises attempting to create new markets or innovate transactions in existing markets (Zott and Amit, 2007; Mair and Marti, 2009). When conducting our research we saw that the business models of social enterprises needed to develop proximity (Mason and Chakrabarti 2017) with the business models of subsistence consumer merchants (Faruque Aly, Mason, and Onyas 2021), the targeted demographic. But we soon understood that the business model fails to take into consideration the entirety of the subsistence consumer merchant experience – particularly the overlapping elements of economic and social life and how these intimately intertwined in subsistence marketplace communities (Collins et al. 2009; Saatcioglu and Corus n.d.). So, we decided to turn to the bricolage literature for this.

1.1.4 Bricolage

The COVID 19 pandemic highlighted the urgency to study and understand bricolage, operating under resource constraints and whilst managing a global shock (Tsilika et al. 2020; Seetharaman 2020; Xu et al. 2023). To better understand how subsistence consumer merchants were navigating this period, we delved into the bricolage literature, as it seemed the most appropriate to study how entrepreneurs and their families were navigating a global shock in resource constrained environments (Azmat, Ferdous, and Couchman 2015c).

Bricolage is a term coined by the French anthropologist Claude Lévi Strauss, when he described how communities made the most out of the available resources (Martínez et al. 2023). The concept gained traction in the management and entrepreneurship fields (Leybourne and Sadler-Smith, 2006;

Vanevenhoven *et al.*, 2011; Azmat, Ferdous and Couchman, 2015; Mason and Araujo, 2021). In a summarized manner, ‘entrepreneurs practicing bricolage redefine problems based on available resources, pivoting from a ‘what I need’ to a ‘what I have’ mindset’ (Mateus and Sarkar 2024, 3)

It has been theorized that there are three core aspects to bricolage: a ‘making do’ attitude, the use of resources at hand, and the (re)combination of these resources to tackle a problem (Baker and Nelson 2005a; Mateus and Sarkar 2024), and a fourth, networking with external partners being identified later (Witell et al. 2017; Mateus and Sarkar 2024).

In a systematic review of bricolage, various subtypes were identified : Individual or internal (recombination of resources owned by the owner), collective bricolage (comprising of familiar – more informal – and convention-based, intrapreneurial bricolage (occurring within the setting of an organization), parallel bricolage (multiple bricolage projects occurring simultaneously), selective bricolage (resorting to bricolage in specific occasions), social bricolage (social value creation), network or external bricolage (recombination of resources found in one’s network), institutional bricolage (creating institutional change), organizational bricolage (recombination of organizational forms to create a new organization, ideational bricolage (recombine ideas into new ones), market bricolage (recombination of existing networks to create new customers or markets), and spatial bricolage, (recombination of resources in the immediate spatial context) (Mateus and Sarkar 2024).

Of particular interest in the context of subsistence marketplace communities, the concept of Jugaad or frugal innovation, referring to entrepreneurs resorting to low technology/low-cost solutions to constraints or developing new products and services (Navi Radjou 2012; Ananthram and Chan 2021).

Yet, as we delved into the literature, we have not been able to find a type or subtype of bricolage that managed to cover the lives of subsistence marketplace communities, spanning economic activity, materiality, and social relational activity (Lindeman 2012). It became important for us to develop a further subtype, subsistence bricolage.

1.2 Methods

The methodology I would like to highlight during the course of this PhD is pragmatic autoethnography. Autoethnography is a qualitative research method, etymologically rooted in ethnographic practices (Chang 2016). It is a method where the researcher is immersed in the research (Gannon 2017). Autoethnography has three distinctive elements, it is autobiographic in content, ethnographic in its methodology, and directed towards understanding social, and cultural phenomena (Chang 2016; Lapadat 2017; Vershinina and Cruz 2021).

Autoethnography has been a method that has seen significant use and adaptation in the last years, with a variety of approaches emerging, making it difficult to identify a single set of practices that define autoethnography as a method (Richardson 2000). Variations of its use have included emotionally laden interpretivist autoethnography (Ellis, Adams, and Bochner 2016; Haynes 2011), political autoethnography (Spry 2001), analytic autoethnography (Anderson 2006) and collaborative auto-ethnography, allowing for multiple researchers to come together and co-construct a research (Saindon and Chen 2022).

Of particular relevance to us for the first paper was analytic autoethnography, requiring ‘the researcher to have complete member status within a given context; analytic reflexivity; be visible within the research, dialogues with researchers beyond him/herself, and be committed to theoretical analysis’ (Anderson 2006, 375). This was indeed how we methodologically framed the first paper in this thesis.

When conducting further research for the methods part, I was pointed toward pragmatism, and considering pragmatic autoethnography as a research method. Pragmatism holds that human actions and learning are inseparable from past beliefs and experiences, just as thoughts are connected to action (Kaushik and Walsh 2019). The aim of pragmatism, and indeed autoethnographic pragmatism, is not for the creation of a ‘crystalized truth’ that has been uncovered by a method, but rather devise a method that can be used by oneself to uncover the processes that led to a given decision or action, by generating that questions that address their organizational challenges and context (Dewey 1929; Dubois and Gadde 2002; Kaushik and Walsh 2019). This resonates deeply with a abductive approach, of combining deduction and induction for a learning whilst doing approach (Dubois and Gadde 2002). Pragmatic autoethnography can be conceptualized as a deliberate and purposive intervention to bring about real-world change and a supportive form of action-based theory.

When considering my role as a social entrepreneur-researcher, I had to consider the hyphenated identities (Cunliffe and Karunanayake 2013). I was at once a social entrepreneur engaged in my context and trying to make a complex social enterprise operate; and a PhD researcher, trying to ensure that the academic work progressed. Through engaging with my PhD, I found great support in my supervisors (Katy Mason and Winfred Onyas) and engaged with them regularly as critical friends for my hyphenated role as a researcher. However, I felt I did not have the same dept and quality of support as a practitioner social entrepreneur. As such, and as a learning from this experience, we propose an architecture of support for both roles of social entrepreneur-researcher that could be replicated in doctoral programs. There are parallels and similarities that can be drawn between pragmatic autoethnography and action research (Burns 2009) and grounded theory (Mattley, Strauss, and Corbin 1999) and pragmatic autoethnography. These are all action oriented methodologies, and intent on theory

elaboration, and to varying degrees use abductive reasoning (Dubois and Gadde 2002), that is, a mix of inductive and deductive reasoning. Pragmatic autoethnography is a reflexive methodology, but it is the subject of the study needs to be the central element in the research (Anderson 2006).

1.4 Outline of papers

In this section we offer an outline of the three papers that form this thesis: Paper 1, “The Institutional Work of a Social Enterprise Operating in a Subsistence Marketplace: Using the Business Model as a Market-Shaping tool”; paper 2 “Bricolage and Resilience during global shocks: How Subsistence Consumer Merchants (SCMs) Adapted to the COVID-19 Pandemic”, and the methods paper, paper 3 “Methodological Reflections on Learning by Doing: Developing Pragmatic Autoethnography Methodology for Researching-Social Entrepreneurs.”

1.4.1 Outline of Paper 1: “The Institutional Work of a Social Enterprise Operating in a Subsistence Marketplace: Using the Business Model as a Market-Shaping tool”

Paper 1, “The Institutional Work of a Social Enterprise Operating in a Subsistence Marketplace: Using the Business Model as a Market-Shaping tool” examines the work done by a social enterprise to attempt to have a transformative role addressing housing challenges in Maputo, Mozambique. It brings to the fore the discussion of institutions as constraints and regulators of any given context (North 1991). It discusses the types of institutions, which can be formal (laws, regulations, guidelines, etc) or informal (expected behaviour, cultural norms, informal codes of conduct, etc) (Lawrence, Suddaby and Leca, 2011). The attempts to change institutions, so as to enable change to occur, is called institutional work (Lawrence, Suddaby, and Leca 2011).

The paper offers a description of subsistence marketplace communities, elaborating on the description of these communities as communities living with low income (Viswanathan and Rosa 2010), but having rich and complex social networks (Sridharan, Viswanathan, et al. 2014). Social

enterprises are described as business with a hybrid business model (Grassl 2012), one that tries to deliver not only financial profit, but also social, environmental and governance objectives (Palomares-Aguirre et al. 2018). The paper also offers a description of business models as material

and conceptual devices that enable market actors to coordinate their action in relation to one another (Mason and Spring 2011; George et al. 2015; Nahi 2016). Innovative business models are important tools that can be used by organizations to create new markets or innovate transactions in existing markets (Zott and Amit 2007). In the paper we propose that the business model is a tool to conduct institutional work (Lawrence, Suddaby and Leca, 2011) and we argue that by conducting institutional work to address complex social problems, social enterprises can identify challenges to their work and fulfil on their objectives, which are identified as institutional voids (Mair and Marti 2009), or gaps in the existing institutions. For example, by offering a low-cost housing product, the lowest cost product in the market, the work of Novo Dia uncovered the need for financing products and services that were not tailored for housing products whilst serving low-income families. The existing microfinancing mechanisms are designed for entrepreneurial transactions, and carry a high interest rate, rate which is prohibitive to finance housing products and services. The paper also uncovers challenges in aligning the incentive structures of the social enterprise and the masons that worked with Novo Dia, and the challenge of understanding and creating new community-based savings groups with members of different communities.

This paper contributes to the thesis by pointing out how the business model of social enterprises needs to create proximity and synergy with the business model of subsistence marketplace communities as consumers, producers and merchants in order to successfully enact markets (Mason and Chakrabarti 2017), and improve the lives of subsistence marketplace communities. Creating social value is an integral part of the hybridity of the business model of social enterprises (Grassl 2012). Whilst the economic elements of the business models of social enterprises are well known, this paper attempts to shed some light on the complexity involved in generating social value, an identified gap in the literature (Harding 2004). Finally, the paper will also assess model of Novo Dia has engaged with the business models of subsistence consumer merchants, their market agency and

opportunities and challenges in the co-creation of value (Lindeman 2012).

1.4.2 Outline of Paper 2: "Bricolage and Resilience during global shocks: How Subsistence Consumer Merchants (SCMs) navigated through the COVID-19 Pandemic"

Paper 2, titled "Bricolage and Resilience during global shocks: How Subsistence Consumer Merchants (SCMs) Navigated through the COVID-19 Pandemic" examines how SCMs in six countries (Honduras, Côte D'Ivoire, Tanzania, Uganda, India, and the US) navigated the global crisis caused by the COVID 19-Pandemic. The research follows 34 subsistence consumer merchants, conducting a total of 64 interviews across three states of the pandemic, covering the initial shock, the middle period and the final period, when the effects of the pandemic and mitigation regulations such as social distancing and isolation were ending. This paper builds on the previous work done by the paper "Unequal but essential: How Subsistence Consumer-Entrepreneurs negotiate unprecedented shock with extraordinary resilience during COVID 19" (Viswanathan, Faruque Aly, et al. 2021), presented as an appendix to this thesis.

The paper provides a definition and review of the literature on subsistence marketplace communities (Viswanathan and Rosa 2010). It also offers to contribute to expand the literature on understanding how subsistence consumer merchants adapt to large scale crisis in a given context (Viswanathan, Jaikumar, et al. 2021; Viswanathan, Arias, and Sreekumar 2021a).

Specifically, the paper looks at how subsistence marketplace communities leveraged their economic, material and social relational activity in their efforts to bricolage, a process of combining existing resources to address problems and opportunities (Baker and Nelson 2005a), and, in a subsistence market setting, puts social-economic-material dimensions at the center of adaptive action (cf. Lindeman, 2017). Bricolage in the paper is presented as the process of mobilizing and combining existing resources to address and seize problems and opportunities. In the case of subsistence marketplace communities, these resources are categorized into economic, material and

social relational, defining the level of bricolaging opportunities. Using the different elements of practice – meaning, expertise and materials (Schatzki 1996; Shove and Pantzar 2005), we define bricolage as the process of collating the available resources, in this case, in fast evolving environments (Baker and Nelson, 2005).

After analysing the data through a process of sensemaking (Maitlis 2005) we used Gioia qualitative analysis methodology where the various data inputs were organized into first order concepts and grouped, at which point they were organized into second order themes, which, in turn were organized into aggregate dimensions (Magnani and Gioia 2023). The paper identified activities Subsistence Consumer Merchants used to bricolage around consuming, resourcing and enterprising bundles of practice.

This paper allowed us to better understand how subsistence consumer merchants operate, and in this particular case, navigated an unprecedented crisis. This lens is of critical importance for any social enterprise and other stakeholders to operate in a given subsistence marketplace community.

1.4.3 Outline of Paper 3 - "Methodological Reflections on Learning by Doing: Developing Pragmatic Autoethnography Methodology for Researching-Social Entrepreneurs"

This paper is the methodological contribution to the thesis. It describes the methodology used for paper 1, developed when I was a PhD student and the Founder CEO of a social enterprise providing housing products and services in Maputo, Mozambique.

The paper begins by describing autoethnography and the various approaches around this methodology. By autoethnography we mean the methodology centred around the researcher, who in turn is immersed in the research context (Gannon 2017). There are three distinctive elements of autoethnography: its autobiographic content, its auto-ethnographic methods, and interpretative orientation towards advancing social and cultural understanding (Vershina and Cruz 2021; Chang 2016b; Lapadat 2017). There have been various applications of autoethnography: emotionally

evocative interpretivist autoethnography, focusing on describing personal, often dramatic, life events (Ellis, Adams, and Bochner 2016); analytic autoethnography describing specific qualifying criteria for researchers such as being a member of the community being studied and committed to theoretical analysis (Anderson 2006), political autoethnography, focusing on power dynamics and inequality (Spry 2001) and collaborative autoethnography, where multiple authors collaborate to on describing a particular event through their individual autoethnographic lenses (Saindon and Chen 2022). This paper focuses on the use of Pragmatic (Kelly and Cordeiro 2020) approach to autoethnography (Haynes 2011). This is an approach that locus at the production of actionable knowledge (Diaz Ruiz 2022). It is a methodology that favours reflexive practice (Hibbert et al. 2014) and recognizes inquiry as an experiential process that emphasises learning by doing (Thompson 2010; Dewey 1929). Curiously, I had not identified my chosen approach to autoethnography as pragmatic at the time of writing of paper 1. I was only after I began researching for this methods paper that my chosen methodological approach of pragmatic autoethnographer crystalized.

Taking the hyphenated identities identified when looking at ethnographic research (Cunliffe and Karunanayake 2013), where I problematize and build on my particular identity as a researcher-social entrepreneur. Cunliffe and Karunanayake (2013) draw on Fine's (1994) notion of identity and research, looking at four hyphenated spaces denoting the complexity of the relationship between the research and the informant/community in ethnographic research. The four hyphenated identities are insiderness-outsiderness (is the researcher inside or outside the community; sameness-difference – is the researcher similar or different to the community in terms of gender, religion, culture, etc; engagement-distance – is the researcher engaged in the communities' activities, and to what degree is he emotionally involved, and political activism-active neutrality –

is the researcher involved in the agendas of the community, and does he or she intervene in these (Cunliffe and Karunanayake 2013). These tensions identified here generated a series of reflections on my role and the emerging tensions inherent to this role as a researcher- social entrepreneur. Reflecting on experience as a PhD candidate, I acknowledge the importance of regular interactions with my supervisors (Prof. Katy Mason throughout the programme, and Dr. Winfred Onyas during the initial stages) and how they positively influenced my experience as a researcher. I also reflect on the lack of support I managed to muster to support my role as a social-entrepreneur. I propose the creation of an architecture of support, with the support of an academic supervisor and the support of a practitioner social-entrepreneur. The paper ends with recommendations of exploring the practical implications for the creation of this architecture of support.

This paper contributes to the thesis by formulating a research-social entrepreneur framework that will allow future researcher practitioners and learning institutions to derive ideas to design architectures of support for future work.

1.5 Structure of the Thesis.

The remained of the thesis is structured as follows: Chapters 2 and 3 contain the research papers of this thesis: “The Institutional Work of a Social Enterprise Operating in a Subsistence Marketplace: Using the Business Model as a Market-Shaping tool” (paper 1), and "Bricolage and Resilience during global shocks: How Subsistence Consumer Merchants (SCMs) navigated through the COVID-19 Pandemic" (paper 2). Chapter 4 contains the methods paper "Methodological Reflections on Learning by Doing: Developing Pragmatic Autoethnography Methodology for Researching-Social Entrepreneurs" (paper 3), which presents key methodological elements of my research. Chapter 5 concludes the thesis by presenting the overall contributions of the thesis, a summary of its findings, the implications for practitioners, and an agenda for future research. The

thesis ends with key concluding remarks and recommendations for future research.

Chapter 2 Paper 1 : The Institutional Work of a Social Enterprise Operating in a Subsistence Marketplace: Using the Business Model as a Market-shaping Tool

2.1 ABSTRACT

The void between formal and informal institutionalized practices that coexist in subsistence marketplaces can render them inaccessible to subsistence consumer-merchants. We conducted an in-depth auto-ethnographic study of Novo Dia Developments, a social enterprise in Maputo, Mozambique, seeking to make the housing market accessible. Our study extends the extant understanding of the transformation of subsistence marketplaces in two ways. First, our study characterizes the institutional work done by a social enterprise to open up a subsistence marketplace. Second, our study theorizes the *business models in use* as a mechanism through which institutional work can be organized and performed, by 1) transforming an idea for market change into new market offerings and practices that begin to fill the void, 2) materializing and making visible other institutional voids that need to be filled, and 3) serving as a juncture at which formal and informal institutionalized practices can connect.

Keywords: business model, institutional void, institutional work, subsistence marketplace

2.2 INTRODUCTION

Social enterprises are often set up to change how the market works, making goods and services available to those who would otherwise be excluded (Onyas and Ryan 2015; Prahalad 2006). However, those who develop new social enterprises struggle to know how to organize their

activities to deliver value (Lindeman 2012; Venugopal and Viswanathan 2019). Social enterprises are widely recognized as organizations that promote innovative approaches to complex social or environmental challenges in a commercially sustainable manner. They have been described as organizations with a dual or triple bottom line—with social, environmental and economic impacts (Harding 2004; Stevens, Moray, and Bruneel 2015; Yunus, Moingeon, and Lehmann-Ortega 2010)—and as hybrid business models (Grassl 2012). They are often associated with subsistence marketplaces (Azmat, Ferdous, and Couchman 2015; London, Anupindi, and Sheth 2010; Viswanathan et al. 2019).

Subsistence marketplace communities comprise people living on low incomes and in substandard housing (Prahalad and Hart 2002; Viswanathan and Rosa 2010; Weidner, Rosa, and Viswanathan 2010). These people are often directly involved in the running of social enterprises, in the consumption of its offerings, and in their integration into the wider community (cf. Weidner et al. 2010). However, we know little about how social enterprises interact with subsistence marketplace communities, how they transform these marketplaces through their practice, and what prevents them from being able to do so (Harding 2004; Lindeman 2012; Stevens, Moray, and Bruneel 2015; Venugopal and Viswanathan 2019).

Fostering a better understanding of how social enterprises successfully engage with subsistence marketplaces requires a deeper understanding of the institutions with which they have to engage. North (1991, p. 97) describes markets, as institutions, as “humanly devised constraints that structure political, economic and social interaction.” Institutions impose both informal constraints (such as sanctions, taboos, customs, traditions, and codes of conduct) and formal rules (such as laws and property rights; Lawrence and Suddaby 2006; Rivera-Santos, Rufin, and Kolk 2012). Thus, markets enact both the formal and informal “rules of the game” and maintain the key

organizing principles that reduce the uncertainty of market exchange (Godinho et al. 2017; North 1991; Thornton and Ocasio 2012). The entry of a new social enterprise into a subsistence marketplace has the potential to disrupt such institutional norms and lead to the innovation and transformation of that market (cf. Kjellberg, Azimont, and Reid 2015). However, more than 80% of social enterprises fail within their first three years due to a lack of financing, operational breakdowns, a limited understanding of the setting, and limited access to sustainable resources (Gasca 2017; Grassl 2012). This may also be attributable to our limited knowledge of the institutional work of social enterprises needed to bring about market change (Lawrence and Suddaby 2006; Venugopal and Viswanathan 2019).

This study examines the institutional work of one social enterprise, Novo Dia Developments, as it attempts to change the subsistence housing market in Maputo, Mozambique. The findings reveal how Novo Dia's business model addresses a critical institutional void: the limited availability of affordable housing. However, the process of developing viable affordable housing exposed two new institutional voids: the need for appropriate financing mechanisms and new incentive and compensation structures for community-based masons. These findings extend the extant understanding of subsistence marketplaces (Lindeman 2012; Venugopal and Viswanathan 2019) by revealing the institutional work performed by a social enterprise to transform and open up the market. Our analysis reveals how the process of connecting formal and informal institutionalized practices to produce and make accessible a new "affordable housing" market offering reveals two new institutional voids: *the need for new microfinancing mechanisms and the need for an appropriate incentive and compensation structure for community-based masons*. The complexity involved in the process of identifying and negotiating institutional differences and creating connections that bridge formal and informal institutions (cf. Tracey, Phillips, and Jarvis 2011)

presents significant challenges for social enterprises. We suggest that social enterprises can seek to address these challenges by 1) identifying and understanding the informal institutionalized practices that can easily go unnoticed but that need to be connected if the subsistence market is to be opened-up; 2) continuously adjusting and developing their business models in relation to the multiple formal and informal institutions they engage with to generate a collective and coordinated effort targeted at market transformation; and 3) creating partnerships with other organizations offering the critical products and/or services required to make the market work as a holistic market system.

2.3 SUBSISTENCE MARKETPLACES

The subsistence marketplace literature seeks to better understand the livelihoods of actors and the nature of market production and consumption in such settings (Abdelnour and Branzei 2010; Chikweche and Fletcher 2011; Gau, Jae, and Viswanathan 2012; Lindeman 2012; Venugopal and Viswanathan 2019; Viswanathan, Sridharan, and Ritchie 2010). Such markets include a large demographic living on low incomes, of typically 1.5 to 3 US\$/day (Karnani 2007; Prahalad 2006; Simanis and Hart 2008). Viswanathan and Rosa (2010) conceptualize subsistence marketplaces as resource-poor but network-rich. Networks facilitate the flow of information and the development of consumer and entrepreneurial skills (Weidner et al. 2010). Complex financial portfolios of loans and incomes create a multifaceted market system that enables exchanges (Collins et al. 2009; Weidner et al. 2010). Interconnected subsistence consumer-merchants (SCMs) navigate the resource constraints created by a lack of access to traditional forms of capital, resources, marketing, and training (Viswanathan, Rosa, and Ruth 2010; Upadhyaya et al. 2014). This forces engagement with informal markets, which often provokes harassment from authorities (Christensen, Parsons,

and Fairbourne 2010; Lindeman 2012) and configures ongoing and adaptive patterns of market action. Thus, subsistence marketplaces are enacted through the collaborative, coordinated actions of subsistence communities, wherein individuals are at once consumers, merchants, producers, and/or employees (Karnani 2007; Lindeman 2012; London, Anupindi, and Sheth 2010; Viswanathan and Sreekumar 2017).

While this literature is helpful in revealing the complex system of interactions that subsistence marketplace communities navigate, it does less well at explaining how social enterprises intervene in such markets to improve the quality of life of those living in subsistence marketplace communities (Venugopal and Viswanathan 2019). Two streams of literature have attempted to address how organizations engage in market systems: the business model literature and the institutional work literature. It is to these that we now turn.

2.4 BUSINESS MODELS AND THEIR USE IN THE INSTITUTIONAL WORK OF TRANSFORMING SUBSISTENCE MARKETS: IMPLICATIONS FOR SOCIAL ENTERPRISES

Business models have been understood as material and conceptual devices that enable market actors to organize and coordinate their actions in relation to one another (George et al. 2015; Mason and Spring 2011; Nahi 2016). They can act as powerful tools of market change (Doganova and Eyquem-Renault 2009). As Zott and Amit (2007, 184) explain, “a novel business model either creates a new market...or innovates transactions in existing markets.” Thus, business models are understood as linking different elements of the business—customer segmentation, value propositions, customer relationships, revenue streams, key resources, key partnerships, and cost structures (Osterwalder and Pigneur 2010; Osterwalder, Pigneur, and Tucci 2005) to construct a market system. When a social enterprise sets out to transform a market, the business model may act as a valuable tool for organizing change (Nahi 2016; Thompson and MacMillan 2010; Yunus,

Moingeon, and Lehmann-Ortega 2010). Organizing and mobilizing change require the reform of both the constitution of the market (i.e., the people and things that compose it; Fernandes, Mason, and Chakrabarti 2019; Palo, Mason, and Roscoe 2018) and the market institution itself. Thus, business models can be used to make visible critical elements that reveal how the market is performed through taken-for-granted routines and rule-based coordinated practices (cf. Fligstein 1996).

Early conceptualizations of *markets as institutions* focused on the social relations that created stable markets and avoided competition (Fligstein 1996), constituted by interconnected institutional rules (cf. Mair and Marti 2009). More recent conceptualizations recognize the material nature of markets and their impact on what can be performed (Fernandes et al. 2019). Thus, technical devices and infrastructures can play a key role in market performance (Cochoy, Trompette, and Araujo 2016; Kjellberg et al. 2015). As in the organization studies view of institutions (Lawrence, Suddaby, and Leca 2009; Scott 1995), markets are not perceived as static but rather as products of specific forms of action taken to reproduce, alter, and sometimes even destroy current forms of organizing (Kjellberg, Azimont, and Reid 2015). From this point of view, markets are not held separate from society or community. Rather, the market system *is* the society—a marketized society (Callon 2016; Cochoy, Trompette, and Araujo 2016). However, in the making of subsistence markets, the key institutions that support market action are often absent, weak, or unable to fulfill their role (Mair and Marti 2009). Institutional voids occur because market action fails. Consequently, many subsistence communities find themselves excluded from markets. The housing market is one such market.

The institutional view of markets raises interesting questions about the role of the social enterprise in bringing about such change. We ask, “*How does a social enterprise do the institutional work needed to transform and open up a subsistence marketplace?*”

2.4 PERFORMING INSTITUTIONAL WORK IN SOCIAL ENTERPRISES

The work of a social enterprise to transform such marketized societies can be conceptualized as *institutional work* (Lawrence and Suddaby 2006; Mair and Marti 2009). Institutional work takes many forms as it creates, maintains, and disrupts institutions (Lawrence, Suddaby, and Leca 2011). However, this work has been largely studied from an organizational perspective (Mair and Marti 2009; Teece 2010). Mair and Marti (2009, 419), describe the work of BRAC, a Bangladeshi non-governmental organization (NGO) that set out to fill an institutional void that was preventing the poor from accessing market opportunities in a setting “rich in traditional and informal institutions but poor in institutions that characterize modern market economies.” BRAC encountered resistance from local leaders who questioned the disruption.

Similarly, Godinho et al.’s (2017) study of the introduction of a monetized economy to an aboriginal community demonstrates the challenges of institutional work. These hunter-gatherer communities were confronted with competing priorities—the new monetized economy institutionalized individualistic and accumulative practices for managing resources—which negatively disrupted other social institutions in communal life.

These two cases show that three key elements play significant roles in subsistence markets (North, 1991, Riviera-Santos, Rufin, and Kolk 2012): 1) the different types of institutions governing communities and the disruptive nature of market interventions for those institutions, 2) the informal institutions (based on local and situated shared knowledge) and 3) formal institutions (based on regulation),

2.5 Institutional Work in Formal versus Informal Settings

The normalized, institutionalized practices that govern markets come from both formal and informal economic practices (Godfrey 2011; Lindeman 2012). Informal institutions are seen as central to the governing of everyday life in subsistence marketplaces, where SCMs are resource-constrained and are often excluded by the rules of formal market structures (Godfrey 2011; Lindeman 2012). Hence, scholarly attention has focused on the divides (Riviera-Santos, Rufin, and Kolk 2012) or voids (Mair and Marti 2009) occurring when parallel governing institutions fail to connect. Rivera-Santos, Rufin, and Kolk (2012) assert that organizations need to collaborate to bridge institutional divides. They do so at the micro level through individuals and communities, at the meso level by defining their organizational activities and relationships with partners, and at the macro level by influencing or reflecting with government-level narratives and policy (Tracey, Phillips, and Jarvis 2011). This poses a significant challenge for social enterprises aiming to intervene in and open up subsistence marketplaces.

The mechanisms for creating new institutions (including advocacy, defining, constructing identities, and educating actors), maintaining institutions (including enabling work, policing, embedding and routinizing), and disrupting institutions (including disconnecting sanctions, disassociating moral foundations, and undermining assumptions and beliefs) have been widely discussed in the organization literature (Lawrence and Suddaby 2006). However, we know little about how small, resource-constrained social enterprises come to act across formal and informal institutions in ways that bridge institutional divides to perform new and better versions of subsistence marketplaces.

2.6 Analytical Framework: Institutional Work of the Social Enterprise

This study considers institutional work from a market studies perspective, but does so within the context of a subsistence marketplace where actors cross both informal and formal institutional norms in their everyday lives. We follow a social enterprise and study their use of the business model as a tool of institutional change (see Figure 2).

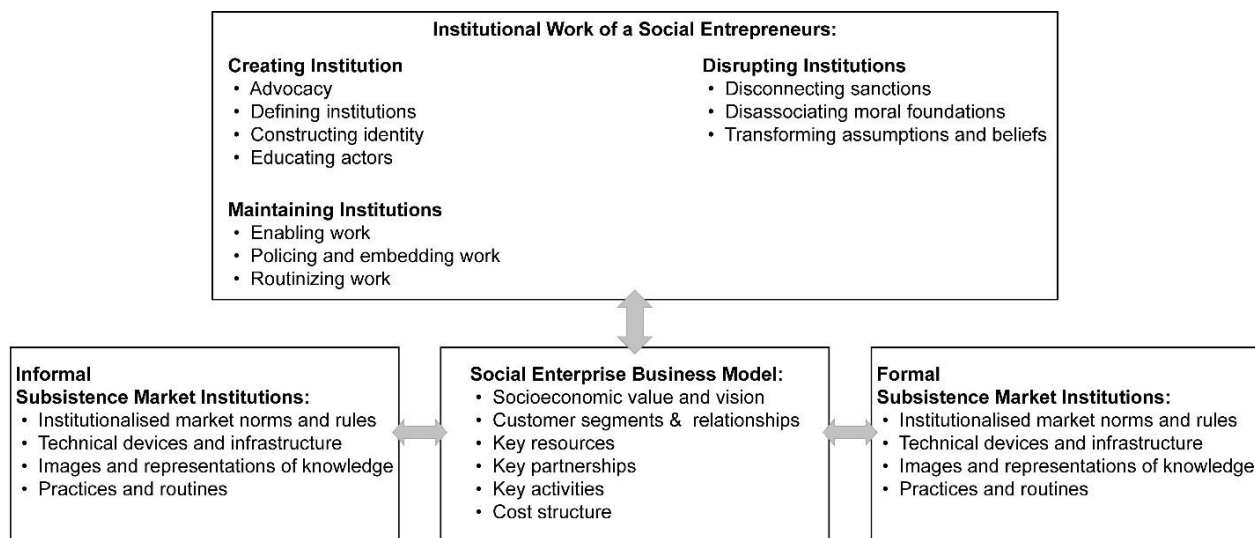


Figure 2 An Analytical Framework to Explicate the Institutional Work of a Social Enterprise]

This analytical framework (see Figure 2) positions business models as part of a broader organizational market system (Coombes and Nicholson 2013; Mason and Spring 2011). It suggests that business models are used to organize institutional work across a number of organizations and individuals that together constitute the subsistence marketplace. Business models make visible “the types of resources such actors deploy, what strategies they enact to deploy them, and how they work with existing institutions to help overcome the lack of market supporting ones” (Mair and Marti 2009, 419). Thus, the social enterprise uses the business model to connect “previously unconnected parties, by linking transaction participants in new ways, or by designing new transaction mechanisms” (Zott and Amit 2007, 184). From this point of view, any new business

model connecting to an extant market system is likely to disrupt institutional norms, and the work done to sustain it is a necessary part of the work of a social enterprise. As Zott and Amit (2007) point out, “Not only can the business model exploit an opportunity for wealth creation, but its design may in itself be part of the opportunity development process. The entrepreneur-as-designer can co-create opportunities... to bridge factor and product markets in new ways” (184).

Extant business model studies have considered the hybrid nature of social enterprises seeking to work across formal and informal institutions (Dahan et al. 2010; Grassl 2012). However, most studies focus on how the business models representing environmental or societal gains connect organizations from the private sector, government, and NGOs (Angeli and Jaiswal 2016; Dahan et al. 2010; Nahi 2016; Rivera-Santos, Rufin, and Kolk 2012; Sakarya et al. 2012) with entrepreneurs in subsistence communities (Christensen et al. 2010). Few studies seek to show how this work is actually done. We examine what managers might have to take into account when developing business models for social enterprises in order to institutionalize change in subsistence marketplaces.

Our study draws on the notion of *business models in use* (Doganova and Eyquem-Renault 2009; Mason and Spring 2011) as it follows the efforts of a social enterprise attempting to reshape a market for affordable housing. Novo Dia aims to include some of the poorest communities in Maputo, Mozambique. We analyze Novo Dia’s efforts to develop a business model that works for the community. We focus on the institutional work done to make the business model and market work together.

2.7 RESEARCH DESIGN

This study uses a qualitative methodology to address its core research question: “*How do social enterprises work out and perform the institutional work needed to open-up subsistence marketplaces?*” Qualitative methods are well-suited to the study of such dynamic, micro-level processes because of their sensitivity to context and unfolding practices (Langley 2007). Our aim is *theory elaboration*, drawing on important ideas from subsistence marketplaces to understand market transformation. Theory elaboration is appropriate when pre-existing ideas can provide the foundation for a new study, avoiding the need for a purely inductive analysis (Lee, Mitchell, and Sablinski 1999). This study uses a single-case design (Yin 2003), in which we follow the institutional work of a new social enterprise seeking to transform a subsistence marketplace. We followed the social enterprise’s work in real time over eight years. Our design offers a strong foundation for elaborating theory. A meaningful analysis of the social (and work) practices, processes, and actors involved was made possible through the micro-level observations undertaken, which focused on the social enterprise’s use of a business model as a tool for understanding how institutional change (and the challenges encountered in enacting market changes) could be organized and brought about.

2.7.1 Research Context

This study followed a social enterprise for housing in Maputo, Mozambique. In 2008, when our study commenced, many subsistence community members were excluded from this market. The Maputo housing project provided a unique opportunity to study the work done by the new social enterprise, Novo Dia (set up by the first author), to open-up a market for housing in a subsistence setting. This context is well-suited for our purpose for several reasons. First, the subsistence housing market has long been recognized as being broken and in need of reform (Pery 2014). Second, the introduction of a new social enterprise marks a site of market disruption because

subsistence marketplaces are complex, distributed, socioeconomic systems (Araujo 2007, Venugopal, and Viswanathan 2019) with both formal and informal rules shaping their performance (cf. Dahan et al. 2010; Grassl 2012). Thus, a new social enterprise would necessarily have to engage in institutional work in order to successfully manage market change by transforming at least some of the rules and norms of the market (North 1991; Thornton and Ocasio 2012). Third, the presence of a social enterprise engaging with multiple entangled institutional norms—which often have conflicting logics, legacies, and legitimacies—creates a useful context in which socioeconomic practices and processes of engagement become important *and* visible (Mason, Friesl, and Ford 2017). A housing social enterprise is dependent on its own workforce and on a wide range of other actors, including its clients, local skilled craftspeople, masons, merchants, local authorities, and community leaders. These parties often have diverse interests, follow divergent social norms, and encounter deep tensions between community interests and individual needs to survive and manage within the community.

2.7.2 Data Collection

We collected auto-ethnographic data throughout the life of Novo Dia, from 2008 when the social enterprise idea was born through to its closure in December 2015. The auto-ethnographic data took the form of field notes, diaries, project documentation, photos, and recorded reflexive conversations with colleagues and supervisors. We described and systematically analyzed personal experiences to gain a better understanding of the institutional work done (Lawrence and Suddaby 2006). Documentation included the various interactions between Novo Dia, its staff members, and other subsistence marketplace actors (e.g., masons, community leaders, and authorities). A large data pool was accumulated throughout Novo Dia's lifespan (see Table 1).

Data Form	No.
Professional emails archived	1450
Photos	750
Documents Collected: PowerPoint slides, business model, country reports, policy documents	87
Plans/drawings/budgets for clients	75
Tax and Social security fillings	72
Practice based documentation (best practices reports, legislation, information reports)	67
Pages of reflection notes and diary entries (denoted by R#24)	65
Registration and licensing processes	35
Videos clips	25
Negotiation processes with potential funders	20
Kiosk modular design pieces and budget	18
Standard home designs/budgets/narrative description	16
Interviews (each respondent denoted by R#n)	15
Partnership arrangements	10
Newspaper advertisements	8
Business plan iterations	5
Annual financial reports	3
Presentations for client groups	3
Radio advertisements	2
Total Data Points	2726

Table 1 Number of data sources documented

While the first author acted as the auto-ethnographer, the co-authors acted as critical friends, who met with the first author every two months to discuss the data. We used systematic combining and abductive reasoning (Dubois and Gadde 2002), which enabled the team to navigate between the worlds of theory and practice to open up a “continuous interplay between theory and empirical

observation” (Dubois and Gadde 2002, 559). Auto-ethnography intimately connected the researcher-practitioner in an introspective and reflexive process to produce data (Boyle and Parry 2007; Holt 2003). This enabled us to observe and unpack the complexities hidden in the data, which often go unnoticed in everyday practice (DeBerry-Spence 2010; Kjellberg 2017).

Specifically, we adopted an analytic auto-ethnographic approach that allowed us to gain insight into the everyday socio-economic life in a subsistence marketplace setting (Heritage 1984). This meant that the auto-ethnographer 1) was a full member in the research group and setting; 2) was visible as such in published texts; and 3) was committed to developing a theoretical understanding of broader social phenomena (Anderson 2006). This approach enabled informal interactions and reflections. Auto-ethnography appeared to be the most appropriate way to identify and engage with informal institutions, enabling the first author to take an in-depth look at the “personal projects that are embedded in their sociocultural life worlds” (Arnould and Price 2006, 254). As critical friends, the co-authors helped the first author navigate this researcher-practitioner identity (cf. Cunliffe and Karunanayake 2013). This supported a deeper understanding and description of the various actors that performed the Novo Dia’s social enterprise and market enactments. By adopting this approach, we sought to overcome the inherent risks associated with auto-ethnography. Most notably, we avoided the misalignment of the ethnographer’s researcher and social enterprise roles. Instead, the research team aimed to derive synergies in the quest to attain positive results (Cunliffe and Karunanayake 2013).

2.7.3 Data Analysis

To understand how Novo Dia was using and developing its business model to open up the subsistence marketplace for housing, we moved abductively between the literature and the practical setting to first develop a suitable analytical framework (see Figure 2) that would enable us to

unpack how the business model was becoming connected with both place and practice. It also guided our next steps as we began to understand where the practical problems were emerging. This guided us toward multiple qualitative data points as the different elements of the business model were being conceptualized, contested, and reformed (Mason and Spring 2011; Zott and Amit 2007). We pieced them together to develop an explanation of how the business model was being used and developed iteratively to open up the subsistence housing market in Maputo.

We drew on Lawrence et al.'s (2006, 2011) definition of institutional work to understand how the business model and market actors were beginning to transform the institutionalized practices constituting the researched setting. This work sensitized us to the types of work designed to bring about change. This included creating new institutions (i.e., the effort to create a specific form of saving group), maintaining institutions (i.e., the gradual saving for and building of a house over a number of years), and disrupting institutions (i.e., the effort to make the market work without bribes or kickbacks).

Finally, we sought to understand the institutions within markets (Mair, Martí, and Ventresca 2012) and the new institutions that would be critical to making the market work for those who would otherwise be excluded (Mair and Mair 2009). We paid attention to the core practices and materials in use in subsistence markets to enable us to identify what was being changed by the institutional work. We also examined the institutionalized market norms and rules; the technical devices and infrastructure; the images and representations of knowledge, including how the market worked; and the normalized practices and routines of SCMs in these subsistence marketplaces (Kjellberg et al. 2015; Mason, Friesl, and Ford 2019).

As we moved abductively between the data and the theory, we were struck by the challenges and difficulties faced by the first author (R#24) in connecting with the informal market. After a second

reading of the subsistence marketplaces and market development literature (Godfrey 2011; Karnani 2007; Lindeman 2012), we reconceptualized subsistence marketplaces as being constituted through both formal and informal market institutions and used this conceptualization to gain a deeper understanding of the institutional voids that were becoming increasingly problematic in the work of the social enterprise (and of the first author).

A process of continuous reflection occurred throughout the lifespan of Novo Dia. Everyday practices were documented to support the daily management of the social enterprise. These accounts of everyday practice were used both for the research and in the development of the business—for example, in the development of investor proposals and in the sharing of insights in organized, self-help-style gatherings with people developing social enterprises. These reflections led to adaptations and further iterations of Novo Dia’s business model and activities.

2.8 FINDINGS

In this section, we first characterize the subsistence market setting we examined. We then focus on how Novo Dia used its business model to perform the institutional work required to open up the market for affordable housing. We protect participants’ identities by assigning them a random name and an R# (research participant) number. Table 2 summarizes the study’s findings using the analytical framework presented in Figure 2.

Table 2 Summary of Findings

Social Enterprise Business Model in Use	Formal/Informal Market Institutions Engaged	Institutional Work Done by the Social Enterprise	Outcomes and the beginnings of subsistence market transformation
Working out socio-economic value and vision; and what the key activities and new market offering would be. Affordable Housing – modular system + cheaper housing	Informal institutions: Novo Dia to care, work with, and talk with consumer-producers, some of whom it employed to understand the difficulties with buying/building a house in Maputo. Novo Dia developing an offer targeted at overcoming these difficulties.	Developing a market offering as an important part of developing Novo Dia’s identity & defining what the social enterprise would do. Educating potential customers (SCMs) about the module house design and new materials that could be used.	The subsistence market was disrupted and opened up by the new market offering targeting very low-income families. Some limited change amongst SCMs about their views on what it meant to build a house. SCMs learnt about the modular house design and possible cheaper material use.

materials + housing build and approval services + the workshop 'one-stop-shop'			
Working out the resources needed to deliver the new market offering Cost structures	Formal institutions: working with Cimentos de Mozambique, government and public housing bodies, and 'MFIs' normally beyond the reach of SCMs	Enabling work: required establishing and maintaining the supply of resources and materials. Aimed at achieving economies of scale/buying in bulk.	Maintaining Novo Dia as a formal institution opening-up the affordable housing market for SCMs.
Developing market offering through key partnerships	Formal institutions: financing houses typically carrying a 20-40% interest charge.	Enabling work: to try and open up offers of microfinancing Attempts to remove sanctions for odd missed payments.	No change. No one to offer microfinancing at affordable rates appropriate for housing products. While the new market offer puts affordable housing 'almost within reach', until appropriate financing services are in place, it remains out of reach.
Developing market offering through key partnerships	Informal institutions: Xitique 'family' type savings groups	Enabling work: to try and set up new types of Xitique and to orientate the Xitique specifically toward housing investment. Education work: to demonstrate to SCMs how a Xitique might enable people to engage with investing in housing.	Temporary change. Savings group setup but failed.
Developing key partnerships	Informal & formal institutions: corruption and bribe taken by individuals acting both for themselves (in taking bribes) but also for their employing institutions.	Disrupting normalized bribe-taking practices by trying to build formal partnerships where no bribes are given.	No long-term partnership with key housing institutions was established because Novo Dia refused to engage with normalized bribery practices.
Developing key resources	Informal & formal institutions: hiring local SCM mason and other workers	Disrupting work, to change the way masons worked and were rewarded. New employment structures put in place	New structures reduced the productivity of masons. Old informal institutionalized ways of working resumed, which resulted in an increased cost base for Nov Dia.
Working out socio-economic value and vision	Informal & formal institutions: quality assurance and licensing	Disrupting work, to ensure that those that have begun building without regularity compliance can be supported in becoming compliant and safe. Connecting informal norms with formal regulatory systems.	Safer housing for those on low incomes.

Table 3 Summary of Findings

In 2013, there was an estimated deficit of nearly two million housing units for families living in Mozambique. A yearly growth of 20,000 housing units in the market against an annual requirement of 50,000 units left a 30,000-unit deficit (Pery 2014). Efforts to address the housing crisis were based on business models targeting middle-income families. Prefabricated units were made available on the market through private investment and public-private partnerships between the

government and international consortia. This rendered the market inaccessible to many on very low incomes. This problem is prevalent across Africa, where the housing deficit remains a significant challenge (Parby et al. 2015).

In 2008, 54.7%¹ of the population in Mozambique lived below the national poverty line. Any formal housing proposition that required more than a 133 US\$ monthly payment (30% of a family's net income)² was unaffordable for the majority. Over 70% of the population in Maputo live in overcrowded, slum-like conditions,³ with limited access to water, electricity, and structural safety (Carrilho et al. 2010). Novo Dia was set up to address this housing challenge. In a reflexive discussion between the first author (R#24, CEO of Novo Dia) and the co-authors, Faruque explained as follows:

We are targeting the families of subsistence communities... These people are civil servants, teachers, health agents, government staff, entrepreneurs. They are laborers, merchants and professionals. These people live with a combined income below 400 USD a month. That's why we have put our workshop where it is [see Figure 3] – in the community – in Maputo. That's what drives what we offered – affordable housing... and what we are trying to do is put the supporting services around it; legal expertise, financial help, building expertise, you know the whole thing.

¹ Mozambique, World Bank Data: <http://data.worldbank.org/country/mozambique>; accessed June 23, 2017.

² A family of five living on a net income of 440 US\$ a month makes expenditures averaging 3 US\$ per person per day. The average low-income family size in Mozambique is 5.1 people (Baez and Olinto 2016).

³ "Slum households are defined by of the following elements: durable housing of a permanent nature that protects against extreme climate conditions, sufficient living space which means not more than three people sharing the same room, easy access to safe water in sufficient amounts at an affordable price, access to adequate sanitation in the form of a private or public toilet shared by a reasonable number of people, and security of tenure that prevents forced evictions" (UN Habitat, *State of the World's Cities 2006-7 Feature/Backgrounder* (1)).



Figure 3 Novo Dia Developments Workshop, in Maputo, Mozambique

Novo Dia worked to access and secure the resources they needed to offer the solutions envisioned. They began to learn about the important actors, practices and community norms, and how the community worked as a market. Two institutions with a long history in the market were highlighted: community-based masons and community-based consumers of housing.

Community-based Masons: The Institutionalized Practices for Providing Families with Shelter

Community-based masons normally operate by contracting their time for specific projects. After the scope of work (i.e., the time period and the materials required) is established, a price is agreed. The price is usually fixed: “They [customers] don’t take the change in price—you give them one

price. That's it.” (R#11). The mason and the team he hires work as hard as possible to finish the contract as quickly as possible, so that they can move to the next contract and generate more income (see Figure 4):

Housing is the most important investment most families make in their lifetime, so in Mozambique they self-manage their construction projects. They have to find community-based masons, choose a home design, often based on ideas of their family and also of the mason – usually based on the previous work he's done. They then have to negotiate a price for the mason, and then they start acquiring materials for the mason and his team to build with. (R#24; reflective interview)



Figure 4A Team of Masons Working on a Novo Dia Community Building Project

“Pedro” (R#3) was a typical community-based mason. He usually worked with two assistants on projects for community-based clients. Normally, in such projects, the client and Pedro determine and agree on a price for the work. This is usually for building part of a home. There is no bill of materials. Pedro requests materials from the client as and when he needs them. Pedro agrees on a price and works quickly to conclude the project. This way, new projects can be sought for additional income.

It is relatively easy in Maputo to find land to build on. Under national law, all land belongs to the state, which allows individuals or organizations to use the land for specified purposes. Communities are allowed building land, and, although it is illegal to sell land, such transactions do occur. These exchanges are normalized in the informal economy. Land is available through legal mechanisms, through informally arranged and unenforceable transactions, and is relatively cheap.

2.8.1 Community-based Consumer-Producers: The Institutionalized Practices for Housing

The consumption of housing is a long and complex process in this subsistence setting. The experience of “Manuel” (R#21) provides a typical example. Manuel (from Mozambique) was in his late 30s, married with three children, and worked in household service with an income of approximately 140 US\$ per month. He began building his house in 2002. By 2009, he was still not living in the house. In 2013, Manuel’s cousin moved to Maputo from the north (Zambezia) and started renting Manuel’s house. The house had two rooms and an aluminum sheet roof. One room had a cement floor and a locking door. The other room (for cooking and lounging) had a dirt floor and no windows. A hole in the backyard sufficed for physical needs. In 2016, Manuel finally moved into his house with his family. His home now had cement floors and doors throughout and a “washroom” with raised walls but no roof. He had access to water and electricity but had no plaster on the walls. The work on his home continues, 18 years after it began.

Family-managed housing projects like Manuel's often take more than 15 years to complete. Normally, families use their savings to begin construction. Generally, they fund construction through their monthly cash flow. They either contribute a part of their earnings each month or use extraordinary income from rotating saving and credit groups known as *Xitique*. Xitique saving groups are premised on strong family and social networks of friends and relations who are "close" (R#7) and have known each other for many years. Many families have no regular, stable income. Fluctuating incomes mean that families are reluctant to assume fixed, regular payments for housing. The nature of their income excludes them from formal housing finance markets. The cost of capital through formal financing institutions can range from 20% to 45%. This makes long-term investment through finance prohibitively expensive for those living in subsistence communities. Indeed, "most [people], don't even think it [possible] to access finance" (R#7).

Families told us that they did not calculate the cost of their entire building project. Rather, they conceptualized building a house as a number of small projects that would be completed bit by bit. They approached projects with some idea of the materials needed for the first small part of the overall project. It is normal for a family to build until the money runs out, at which point they stop building until they have enough income to build the next stage. Building a house is the outcome of many small building projects that need funding over many years; "there are those who die without seeing their homes finished" (R#7).

Families often try to reduce the cost of construction, economizing on materials by, for example, "using less than ideal ratios of cement to sand, or ratios of concrete to iron" (R#24). However, families are very conservative in their choices of materials: Even when cheaper materials are available, many favor "bricks [usually breeze blocks] and mortar" (R#17). Despite their economic constraints, we found families to be very aspirational in the type of house they set out to build. It

was common to see families with a limited income averaging 400 US\$ a month setting out to build a large home with multiple rooms and floors.

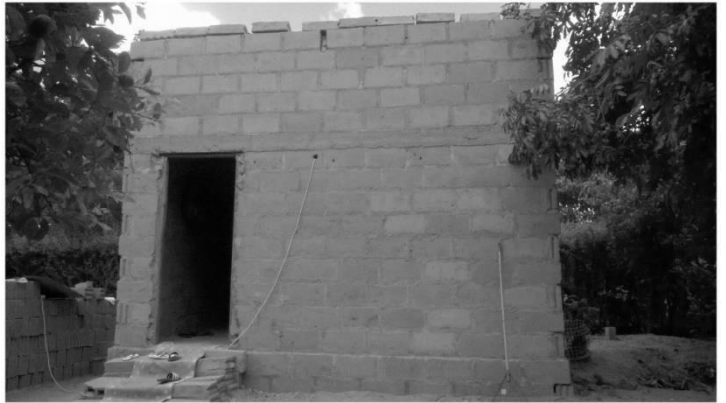


Figure 5 (5a, 5b, 5c.) Novo Dia Houses Built Homes for Subsistence

2.8.2 Novo Dia Business Model: Connecting with the Institutions of the Subsistence Housing Market

From its beginnings in 2008, Novo Dia aimed to solve some of the housing problems faced by families living in subsistence settings. Novo Dia was to be a Mozambique-based social enterprise providing low-cost housing products and services for low-income families. Novo Dia's business model (see Figure 6) was an important tool for helping the social enterprise work out its offer for the subsistence housing market. Novo Dia used its business model to ask why SCMs (and potential customers) could not currently access the market and to identify the types of products and services they needed to enable them to do so. This included land for building and building regulations approval. As a result, Novo Dia developed a sophisticated range of products and services.

Novo Dia's target customers were low-income families wanting to invest in housing, SCMs, and organizations working to improve housing and other infrastructure for low-income families. The social enterprise strove to develop the most affordable housing market offering in Maputo. They offered a one-bedroom unpainted unit starting at less than 2,000 US\$ and offered a four-bedroom unit for 16,000 US\$. They also promoted a new vision for housing—a modular, evolutionary housing strategy that subsistence communities could own and periodically develop and extend. Families could begin building by investing in a one-bedroom unit and continue to invest until this became a full four-bedroom unit.

The Novo Dia team operated from the “workshop” (R#24), where customers could buy construction materials, receive technical support on how to best use them, access engineers to develop housing plans and budgets, and obtain assistance in securing the required documentation for the official construction licenses. If customers had already started building, Novo Dia assessed the current status of the families' construction project. They provided advice on structural safety, optimum lighting, ventilation, and sanitation standards. Novo Dia promoted an evolutionary

approach to construction, encouraging families to begin and complete construction on a smaller unit (with the potential for future extension). This contrasted with the traditional approach of beginning a large project that would take a very long time to finish. The social enterprise was strategically located at a major junction in Maputo, one of the fastest-growing suburbs in Mozambique. Novo Dia finally opened its workshop doors for business in January 2012.

Novo Dia had developed and used its business model to offer affordable quality services to “underserved families” (R#7). The ambition was to increase affordability. As Novo Dia’s business developed, they anticipated being able to achieve greater economies of scale. The agglomeration of services and the provision of a “one-stop-shop for affordable housing, providing access to materials, manpower, technical supervision and legal assistance” (R#24) would help with this.

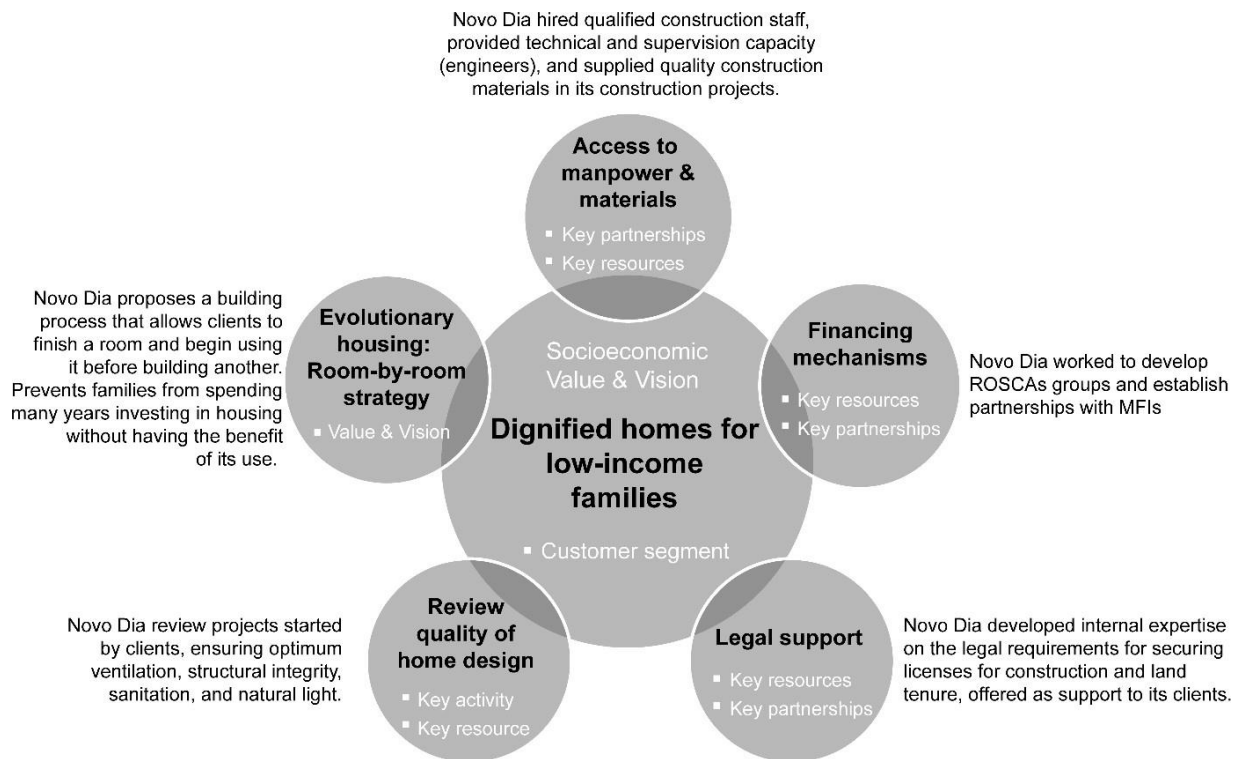


Figure 6 Novo Dia's Business Model

Novo Dia's business model was an important tool for helping the social enterprise work out how to identify potential customers and the key resources required to deliver their offering. They established customer relations through the workshop, staff, advertisements, and visits to schools and training centers. Key activities included the sale of construction materials, construction services, technical expertise and supervision, paralegal support, and community mobilization, particularly the establishment of saving groups. Novo Dia's key resources were its staff, the construction materials it sold, its workshop, and its knowledge of land licensing processes. The key partners were the suppliers, institutional clients such as Cimentos de Mozambique, government and public housing bodies, and microfinance institutions. Revenues came from the sale of construction materials and services and of kiosks (see Figures 7a. 7b). Costs included construction materials, staff costs, fixed rent, and operational costs.



Figure 7(7a, 7b). Corrugated Iron Flat Pack Kiosk Sold by Novo Dia

When business proved slow, R#24 used the business model to reflect on why more potential customers were not engaging. R#24 asked potential customers why they did not buy. He adapted the business model accordingly, changing the pricing strategy and service offerings. Despite its best efforts and because of its cost structure, Novo Dia's housing offer remained beyond the reach of many families. Commercially available financing options (typically carrying a 20–45% interest charge) were too expensive for the SCMs. Novo Dia worked to persuade existing microfinancing institutions to develop more appropriate interest rates for their specific housing products. Novo Dia wanted the microfinancing institutions to take into account its house design (i.e., to be built over the medium to long term). Most microfinancing institutions offered loans for only the very short term. The cost of a short-term loan put microfinancing options beyond the reach of most families. Further, Novo Dia found that families that did have 2,000 US\$ to invest in a housing project did not want to buy and live in what amounted to a one-bedroom unit, and families that were prepared to live in a one-bedroom modular unit did not have 2,000 US\$, nor did they have access to the financial services that would enable them to raise that amount. Without the right kind of financial

services on offer, Novo Dia was unable to reach its target markets. The subsistence market for affordable housing was not working.

Speaking with potential customers, officials, and employees made it clear that several practices were preventing market engagement. First, having to save to pay for materials and services was a significant problem. Because money was such a scarce resource within the subsistence housing market, Novo Dia worked to try and help people “save to invest” (R#24). This effort is illustrated by Novo Dia’s work with “Ana” (R#12). Ana was part of a 16-member Xitique. Each member of her Xitique contributed a pre-arranged monthly amount to the group’s saving pot. Each saver took the pot home once during the saving cycle. The cycle ended once all savers had taken the pot home. Our observations revealed that Xitique groups were much more than transaction-based gatherings. Their members had usually known each other for years. They trusted, interacted with, and supported each other in many more ways than simply by gathering together to save money. Ana’s group was no different. Ana had been saving and accumulating construction materials when she first encountered Novo Dia on a routine visit to a school. Novo Dia worked with Ana, her neighbors, and other school staff to try and set up a Xitique dedicated to housing investments, but interest was limited: Novo Dia were strangers to the group, and few felt inclined to trust them. Early efforts looked promising. Some members depositing funds as agreed, but others did not. Eventually, members that had deposited funds requested withdrawals. No housing investments were made. Ultimately Novo Dia’s attempts to organize housing investment through Xitiques failed. As far as the savers were concerned, Novo Dia had no legitimacy in this space.

The dynamics of Xitique groups reveal something of the informal economy that operates in subsistence settings. Novo Dia’s initial efforts to set up Xitiques had focused on the workplace—in this particular case, a school. Schools employ various types of professionals, from graduate-level

professionals receiving close to 700 US\$/month to untrained staff receiving closer to 150 US\$/month. The mix of income levels within the group caused a problem. Higher-paid professionals showed resistance to creating Xitique saving groups with the lower-paid staff because the saving capacity would be limited and the “professionals” felt compromised by being associated with the “significantly lower-paid” (R#17), who were also less-educated than their “professional, aspirational” (R#17) colleagues. Graduate teachers explained that they did not believe their lower-paid colleagues would be able to save and rotate a substantial amount of money. Cleaning staff explained that teachers never associated with them socially and that they would “never be with them in our Xitique” (R#11).

When Novo Dia tried to work with only cleaning staff and associates in their neighborhoods, they found that most members already had their own saving groups and were not interested in joining a new group. It was difficult for Novo Dia to mobilize saving groups from the outside, as they lacked strong social bonds with potential participants and were not seen as “almost family” (R#18) or “long-time neighbors” (R#7). The strong social bonds that hold together this informal economy work through the everyday calculations that the members of these groups make. For example, for saving groups to work, there had to be strong social bonds between members, family bonds, and a shared support history. Saving group members would trust the care of their children to each other and turn to each other for support in times of celebration and difficulty. These bonds were central because, for a Xitique savings group to work, the social cost of any one group member defaulting on payment had to be higher than the potential reward of default.

Second, bribery, a normalized business practice in Mozambique, presented a significant challenge. Novo Dia worked to establish partnerships with government and private sector organizations to provide housing products for subsistence marketplace communities, but corruption created a barrier

that prevented many potential collaborations from coming to fruition. The vast majority of large public, private, and development organization procurement agreements required compensation or “payback” (R#18) to the procurement officer or decision-maker. This common practice is well-known (Centro de Integridade Publica, 2016). On a project to build multiple homes, payback might take the form of building an additional home for the principal decision-maker. Sometimes, the payback requested was financial. When Novo Dia tendered for such projects, their proposal was typically graded as “technically valid” and the financial proposal described as priced “below the competition.” However, partnerships were rarely formalized, as a payback was often required as a precursor to signoff. Novo Dia operated on a “no corruption” principle (R#24) and refused to participate, which meant that innovative housing products at competitive prices did not reach subsistence marketplace communities.

Novo Dia worked as a new formal institution serving the housing interests of low-income families, disrupting current normalized payback practices by assuming a zero-tolerance approach to corruption. This approach disrupted the informal institutions governing the work of SCMs. The social enterprise assumed formal relations with SCMs, taking a pedagogical approach. They worked to support and educate staff, facilitating their professional growth, sharing ethical values, and prioritizing the use of community-based masons, staff members, suppliers, and subcontractors. All of Novo Dia’s construction staff were hired from the community; these included masons and mason assistants, electricians, and plumbers, “all with no formal education, having learned their trades on the job” (R#22). Their capabilities were assessed via references and assessments conducted by fellow masons and engineers.

Third, the normalized practices of masons presented a significant challenge. Novo Dia attempted to achieve economies of scale and reduce market prices by changing how masons were hired and

paid. This increased costs. Novo Dia hired Pedro and his team for a two-week project at 700 US\$. The project involved the renovation of a warehouse and shop in Maputo. As this work finished, Novo Dia asked Pedro to quote for a month's work for both him and his team. This totaled 400 US\$ per month, plus transportation and food costs. At half the cost, this looked like “good value” (R#24) for Novo Dia. Novo Dia hired Pedro and the two assistants with the intention of deploying the team day-to-day on multiple client projects. However, “the team’s productivity dropped through the floor!” (R#24). By hiring Pedro and his team “by the month” (R#24) and offering transportation and food subsidies, Novo Dia had removed Pedro's incentive to work fast: The longer Pedro made a project last, the more money he would make. The manpower costs for individual clients rose above the initial budget, and Novo Dia had to assume responsibility for additional costs.

Equally relevant to the everyday practices of building and buying housing were the materials used. Novo Dia had managed to dramatically reduce the cost of housing by offering modular, evolutionary housing that used fewer traditional (and less-expensive) materials. This proved concerning to communities who were used to thinking of their homes as complete, final projects built from “bricks and mortar” (R#17). These were not mere technicalities for the subsistence community. Rather, they were profound reasons why subsistence communities did not engage with the market. The materials and practices of housing provision were deeply embedded in what it meant to have a house. The Novo Dia offer and the image of what it meant to own a house were not compatible, despite the best efforts of Novo Dia to educate potential consumers about the offer’s value. Novo Dia’s homes were standardized, relatively small, and simple. These characteristics were what made them affordable, but SCMs were aspirational when considering their housing, always aspiring to much larger and better-equipped houses than they could afford.

Finally, Novo Dia was creating a new “formal” affordable housing market for those used to solving their housing needs via an informal market where, in extreme cases, no quality assurance was available. Novo Dia offered quality assurance, technical supervision, and appropriate construction techniques, but these came with costs. Any construction project using skilled labor (engineers and qualified masons) and complying with the tax and registration requirements of the formal market pushed up costs, and thus the final price for the consumer. This meant that any offering from a formal market would be more expensive than housing solutions purchased from the informal market.

2.9 CONCEPTUAL INTERPRETATION OF FINDINGS

Our conceptual interpretation of the empirical analysis is synthesized into two key theoretical observations. The first concerns the institutional work performed by a social enterprise to open up a subsistence marketplace. The second posits the *business model in use* as the mechanism through which the social enterprise performs this work. These observations and their conceptual underpinnings are incorporated into Figure 2, offering a visual representation of our contribution. Below, we discuss the implications of each observation for theory in detail.

2.9.1 Observation One: An idea for market change is transformed into an innovative, affordable offering through a process of inquiry. The inquiry uses the business model to connect actors. Thus, the *business model in use* creates a juncture at which formal and informal institutionalized practices can be connected to transform the subsistence market.

Our findings show how a series of inquiries driven by unanswered questions about the social enterprise’s business model are used to construct an accessible “one-stop-shop” offering for affordable housing. The development of Novo Dia’s modular house design was not a chance event but the result of the use of its business model to identify and bridge an institutional void (Mair and

Marti 2009) for affordable housing, thus creating a one-stop-shop offer (cf. Rivera-Santon et al. 2012; Tracey, Phillips, and Jarvis 2020). It also helped Novo Dia define its own institutional identity (cf. Lawrence and Suddaby 2006). In developing its formal, social enterprise structure, Novo Dia made use of local masons, builders, SCMs, housing agencies, and licensing authorities. It took into account the institutionalized 15-year building cycle. Novo Dia positioned itself at a juncture of formal and informal institutionalized practices. Novo Dia used its business model to continuously question what was not available or made accessible to the low-income population. They used this knowledge to identify and coordinate the housing materials, products, and services needed at the juncture, connecting formal and informal market practices. However, the masons employed by Novo Dia's formal structure were no longer incentivized to work quickly via the normalized, institutionalized practices of the informal economy. Novo Dia had to rethink how it worked with masons by reintroducing old incentive and employment structures while maintaining working connections. Similarly, the informal housing market typically took no notice of safety regulations, but Novo Dia offered services that enabled SCMs investing in housing to comply easily.

Novo Dia's business model could not be determined *a priori*. Rather, each effort to organize and deliver an affordable housing offering uncovered new institutionalized practices. In the process, new difficulties and concerns emerged: The masons would not work fast enough, and the saving groups did not save enough and fell apart. Through Novo Dia's use of the business model, different agencies and forms of knowledge became valuable and worth understanding in greater depth. The more Novo Dia understood about saving groups, the more they came to realize that some other form of microfinancing arrangement was needed. This meant educating actors considered central to the creation of new institutions (Lawrence and Suddaby 2006). Actors across the formal and

informal markets needed to work out together the possibilities for new market action. They had to coordinate their activities. As Novo Dia illustrates so well, this was not a trivial challenge.

Adding to the extant studies that show how business models help actors collectively imagine new futures (Doganova and Eyquem-Renault 2009), our study shows how the business model can be used to uncover hidden market practices in both the formal and informal institutional structures of the market (cf. Lawrence and Suddaby 2006; Mair and Mair 2009). As a tool *in use*, the business model played an important role in making visible these norms and everyday practices. Understanding these institutional structures allows the social enterprise to open up the market. The business model helps market actors share a new understanding about how the subsistence market might be made to work. Our analysis reveals the creative, disruptive, and maintenance institutional work done by those using the business model. It shows that making visible both the multiple and distributed practices and organizational structures *and* the missing practices and institutions preventing key SCMs from engaging with a specific subsistence marketplace (cf. Lawrence and Suddaby 2006; Mair and Mair 2009) are key aspects of the institutional work in this setting.

These findings extend the existing understanding of subsistence marketplaces by describing the institutional work performed by a social enterprise working to transform and open up a subsistence marketplace. While extant studies recognize that many subsistence marketplaces exist within informal economies (Lindeman 2012) and that many SCMs living in subsistence conditions are excluded from formal market structures (Venugopal and Viswanathan 2019), few studies have looked at the role of social enterprises in connecting diverse institutions of practice. Our conceptualizing of the institutional work of a social enterprise as the process of bridging the institutional voids (Mair et al. 2012) and divides (cf. Rivera-Santos et al. 2012) between formal

and informal institutionalized practices of subsistence marketplaces adds to the new and emerging literature on institutional voids (Chipp et al. 2019; Van Tulder et al. 2016).

We can further characterize what it means to do institutional work in voided or divided subsistence marketplace communities. We found that some SCMs were denied market access because of missing institutions of practice and offers that could have opened up markets to them. The unfolding *business model in use* practices of the social enterprise were often precarious. Many of Novo Dia's activities were performed as small experiments, such as the saving groups at the school. This observation is useful in explaining why so many social enterprises fail after three years (Gasca 2017). It foregrounds the fact that business models work within a system of action that extends far beyond the boundaries of the social enterprise (Zott and Amit 2007). Consistent with Rivera-Santos et al. (2012), we foreground the value of partnership and collaboration in efforts to open up subsistence marketplaces. If social enterprises are to succeed, they will need to find ways of building such resilience mechanisms so that they can survive early, intense learning periods that are critical for the market *and* the social enterprise.

This observation extends our understanding of the institutional work done to identify and bridge institutional voids in order to open up subsistence marketplaces. By conceptualizing the *business models in use* (Doganova and Eyquem-Renault 2009; Mason and Spring 2011), we propose the business model as a central mechanism through which institutional work can be performed. Extant subsistence marketplace research has focused on the practices of SCMs (Onyas and Ryan 2015), their use of scarce resources (Venugopal and Viswanathan 2019), and their informal social networks (Lindeman 2012). Our study is one of the first to focus on this micro-level analysis of institutional work. Extant studies on institutional work have tended to focus on formal institutional structures (Lawrence and Suddaby 2006), paying less attention to where and how informal and

formal institutions generate divides within communities. This can exclude (albeit accidentally) the key constituents they aim to engage. We bridge these two perspectives by drawing on an understanding of *business models in use* (Doganova and Eyquem-Renault 2009; Mason and Spring 2011) and the development of hybrid business models for subsistence marketplaces (Grassl 2012). In so doing, we develop a nuanced conceptualization of *business models in use* as a critical mechanism for the transformation of subsistence marketplaces. We reveal the generative interplay between what occurs when social enterprises work to bring elements of informal institutionalized practices into the formal economy. By introducing the notion of *business models in use* to the conceptualization of institutional work in subsistence marketplaces, we emphasize the importance of the diversity in histories, norms, and practices among the actors who become enrolled in the collective effort to transform markets. Thus, we explain how social enterprises can begin to organize productive institutional work to generate development pathways through the connections they create.

2.9.2 Observation Two: New institutional voids are materialized by the use of business models at the juncture at which formal and informal institutionalized practices connect to perform the transformed subsistence marketplace.

Our analysis reveals *how* new institutional voids are materialized through market interventions. The materialization of new institutional voids emerges from both the unfolding design and the organization of the social enterprise's business model. This happens with both internal and external social enterprise SCMs. The business model is held in dialogue: a) internally, with its different elements (i.e., key resources, pricing of housing units, and the target customers' access to finance); and b) externally, with the different SCMs' normalized, institutionalized practices (i.e., of the masons, other businesses, and officials). These two distinctive practice dialogues and the bundles

of institutionalized practices with which they engage are a central part of the market transformation process. Ultimately, they materialize institutional voids that do not exist before the social enterprise's market intervention begins.

Our analysis revealed that divergent institutions of normalized practices collided when Novo Dia's business model and its diverse elements were held in dialogue with the institutionalized practices of others in the market. This caused friction between the SCMs' informal market practices and the intended action of the social enterprise. Novo Dia made continual adjustments until their business model's normalized practices became sufficiently entangled with the extant practices of core SCMs to cause either the market's activities to flow unhindered or the institutionalized practices of the market to change. Our data show that the social enterprise will fail if this does not happen. When Novo Dia's new employment model for the masons caused friction, Novo Dia went back to paying masons "by the job" (R#24). They still included access to their services as part of a one-stop-shop affordable housing offer. Novo Dia did attempt to change the practices of the saving groups when they suggested and supported a new group constitution comprising people of different social statuses—cleaners, teachers, and support staff all working at a local school. However, this new practice failed to take hold, and no monies from this group were invested in housing. This materialized a new microfinance void.

We argue that some institutional voids materialize only after social enterprises begin to intervene to open up subsistence marketplaces: The institutional voids are *made* by and through the actions of the social enterprise. As Mair et al. (2012) explain, when "institutions are absent or weak, the argument goes, institutional voids occur, and a compensatory social structure is needed to spur market formation and operation" (821). However, Mair et al. (2012) assume that the institutional void already exists. From this point of view, the aim of the social enterprise is to identify the void

and bridge it in a way that enables the market to work. Our analysis reveals something different. When Novo Dia initially engaged in the market, there was no need for financing services for housing. Without anything resembling affordable housing on the market, there was no financing void. By introducing affordable housing to the market, financing (through microfinancing institutions or saving groups) was then needed to transform affordable housing into accessible affordable housing. By generating access to financing services, a sustainable affordable housing offer could be delivered by Novo Dia. Sadly, no appropriate financing services could be arranged. Novo Día's offer materialized the void and made it real and visible for the first time. This finding raises interesting questions about how actors can mobilize the multiple and parallel institutions that need to appear at the same time in order to sustainably transform a market. Novo Día's affordable housing offer had opened up a new opportunity for financing market action. While these voids ultimately caused the closure of Novo Dia, they also offer important insight into the critical role of so-called "failed" social enterprises, whose success lies in catalyzing the beginnings of market transformation. It also highlights the enormity of the market transformation task in which social enterprises engage.

This observation seems particularly pertinent for subsistence market settings, where social enterprises are rarely run by those in the subsistence community (Dahan et al. 2010; Kolk and Lenfant 2015; Sakarya et al. 2012). In an effort to improve the quality of life of those in the community (Peterson et al. 2010; Viswanathan and Rosa 2010), social enterprises often enroll and mobilize action beyond the community, with the potential to connect SCMs to the wider market system. This has two important theoretical implications.

First, our analysis extends the extant understanding of what it means to organize activities to deliver value *in situ* in a subsistence marketplace (Lindeman 2012; Venugopal and Viswanathan 2019) by

showing how a social enterprise continuously used and developed its business model as a tool of inquiry and reflexive practice. This tool and its use represent an attempt to mobilize collective action with others who have the potential to constitute part of the new, envisioned market system for affordable housing. It also reveals what happens when the activities required to make a market work extend beyond the scope and capabilities of a single social enterprise initiative. This observation is what makes the notion of institutional work so important for understanding subsistence marketplaces and the work needed to transform them (Mair et al. 2009; Rivera-Santos et al. 2012).

Second, this observation has important implications for our understanding of how institutional voids come about (Mair et al. 2009; Rivera-Santos et al. 2012). It reveals the institutional work done to materialize institutional voids and make them visible and real; directing future market action. Through the actions and interventions of others—specifically of social enterprises—new possibilities for market action beyond the social enterprise become understood as central to making that market work in practice. In our case, the *business model in use* acted as an important mechanism for uncovering what was needed to make a market work for a particular target market living in subsistence conditions, but the work of the business model went further. Its use also materialized institutional voids which had not existed prior to the market intervention of the social enterprise. In this sense, the findings also deepen our understanding of how business models, through their use, become hybrid (Grassl 2012) and offer new insights and possibilities concerning what markets can do to become inclusive and accessible. Thus, we further our understanding of hybrid business models in subsistence markets by revealing *how* their organization and use can materialize institutional voids.

2.10 CONCLUSION

We theorize the institutional work of social enterprises through *business models in use* based on the accepted premise that subsistence marketplaces remain partially inaccessible to many SCMs because of the critical divides between formal and informal institutionalized practices that coexist in these markets. In so doing, we advance research on the opening up of subsistence marketplaces to low-income SCMs. We recognize that social enterprises' ideas for market change are transformed into innovative, affordable offerings through a process of inquiry that uses the business model to connect actors across this divide. This creates a juncture at which formal and informal institutionalized practices can be connected.

Business models in use challenges the status quo of institutionalized practices through the collective process of actors *working out* what needs doing to transform the market and the much-needed market offering in relation to each other. Our analysis reveals the characteristics of this form of institutional work (Observation One), presenting the business model as a mechanism through which institutional work can be organized and performed. By presenting a framework for a social enterprise's *business model in use* in a subsistence marketplace, we hope to stimulate further inquiry into the dynamics of subsistence marketplaces and their interactions with social enterprises.

Our findings have important implications for practitioners developing social enterprises in subsistence markets. We suggest that social enterprises must identify and negotiate institutional differences to help them navigate the connections between formal and informal institutions (cf. Tracey, Phillips, and Jarvis 2011). We also argue that social enterprises must engage in institutional work practices that can open up and holistically transform subsistence marketplaces. To do so, they must attend keenly to evolving, quotidian, informal institutionalized practices; continuously adapt

their business models in response to formal and informal institutional practices; and develop critical value system partnerships.

Despite having described the complex nature of the subsistence marketplace system and of the institutional work that needs to be done to open up such markets, we look only at the connected system of housing in Maputo. Future studies should look into other sites and subsistence marketplaces to enable comparability across complex but differently situated market systems. This would allow the identification of core practices that can help managers routinely situate and develop their social enterprise business models in unfamiliar surroundings.

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Chapter 3 Paper 2 Bricolaging social, material and economic activity during global shocks: *How Subsistence Consumer Merchants (SCMs) Adapted to the COVID-19 Pandemic*"

3.1 Abstract

While we know something of how subsistence marketplace communities emerge and maintain market action according to the constraints of Subsistence-Consumer-Merchants (SCMs), we know little of how they adapt in times of crises. This research examines the unfolding practices of SCMs and their families, as they navigated a major crisis – the Covid 19 global pandemic – manifest as a severe economic shock that threatened the survival of SCMs. We followed 34 Subsistence-Consumer-Merchants (SCMs) in six countries (Honduras, Cote D'Ivoire, Tanzania, Uganda, India and US), through the period of the pandemic. Through our analysis reveals of three rounds of interviews (at the beginning, in the middle and towards the end of the pandemic) we uncover how SCMs bricolage enterprise and everyday life practices with the economic, social and material resources at hand. These finding contribute to the extant subsistence marketplace literature in three keyways. First, we conceptualise distinct forms of economic, material and social-relational activity that interact in times of crisis. Second, we reveal how these interactions are prompted by a crisis. Finally, we extend current theories of subsistence marketplace communities by drawing on notion of bricolage to explain the adaptation and fungibility practices that SCMs engage in, in times of crisis, to get them and their families through.

Keywords: Subsistence Marketplace, Bricolage, COVID 19 Pandemic

3.2 Introduction

Subsistence marketplace communities have been defined as communities consisting of individuals living with low-incomes (Viswanathan and Rosa 2010), in network-rich environments of market exchange (Sridharan, Viswanathan, et al. 2014). Subsistence community members are often employees and entrepreneurs (Upadhyaya et al. 2014), live in rural or urban communities (Viswanathan et al. 2020), and act as both consumers - they and their families acquire products and services for consumption – and merchants - they provide products and services to other members of the community and/or society in general (Viswanathan, Arias, and Sreekumar 2021a). In other words, Subsistence Consumer Merchant (SCM) (Viswanathan, Rosa, and Ruth 2010) are at once producers, economic contributors and consumers (Upadhyaya, Richard J Vann, *et al.*, 2014; Viswanathan, Faruque Aly, *et al.*, 2021). While we know that SCMs live on the edge of a secure socio-economic existence, with strong community relations (Sridharan, Viswanathan, et al. 2014), local loans and economic systems (Weidner, Rosa, and Viswanathan 2010; Collins et al. 2009) and material support (Upadhyaya et al. 2014), we know little of what happens when this fragile security is threatened, disrupted or brakes down (Viswanathan, Faruque Aly, Duncan and Mandhan, 2021). Yet, the COVID pandemic did just that; impacting socio-economic life, to an extreme: social support and safety nets were limited or failed to change rapidly (cf. Nicola *et al.*, 2020). SCMs and their families had to adapt quickly to survive.

Despite wide recognition of the extreme impact of the Covid-19 pandemic on SCM communities (Viswanathan, Faruque Aly, *et al.*, 2021; Viswanathan, Jaikumar, *et al.*, 2021), we still have limited understanding of how subsistence market actors manage through crisis, on the edge of accessible resources. There has been extant research on subsistence marketplace communities, that have

allowed us to understand, to a certain extent, the key defining elements of the context: understanding how subsistence consumer merchants operate with very limited financial resources (Viswanathan and Rosa 2010), but that despite being resource poor, are also network rich (Viswanathan, Sridharan, and Ritchie 2010), relying on complex social networks to fulfill important social and economic functions (Viswanathan et al. 2012). Subsistence community members have low literacy rates, often affecting their market knowledge and participation and decision-making processes (Viswanathan, Shultz, and Sridharan 2014). We also understand that members are at the same time entrepreneurs and consumers, and as such often described as subsistence consumer merchants SCMs (Viswanathan, Rosa, and Ruth 2010). Subsistence Consumer Merchants are often vulnerable to challenges that may affect their families, such as loss of a sudden loss of income, health challenges, or death of family members (Viswanathan, Arias, and Sreekumar 2021). We are aware that SCMs are often vulnerable to authorities and face legal discrimination (Christensen, Parsons, and Fairbourne 2010; Lindeman 2012); and that in spite of often being one event away from complete destitution, subsistence consumer communities often demonstrate significant resilience (Madhubalan Viswanathan, Faruque Aly, et al. 2021). However, there is a limited understanding of how SCMs have endured and navigated large scale crisis (Viswanathan et al. 2020), when their vulnerability is further exacerbated (Viswanathan, Arias, and Sreekumar 2021) particularly when entire market dynamics are disrupted, such as was the case with COVID 19 (Egger *et al.*, 2021).

There has been substantial concern with the impact of the COVID crisis, at a macro level, both nationally (Mahendra Dev and Sengupta 2020) and globally (Maital Ella Barzani 2020); at a meso level, regionally and sub-regionally (A. David, 2020) ; and at a micro level, with organizations (Seetharaman 2020; Apedo-Amah et al. 2020) and families struggling to get by (Gromada, Richardson, and Rees 2020; Fisher et al. 2020). There has also been significant research on the pandemic's impact on different socio-demographic groups' access to health care and protective equipment (Jiwani and Antiporta 2020), education (Raluca, David; Pellini, Arnaldo; Jordan; Katy; Phillips 2020), family and social networks (Nicola et al. 2020). While this research is valuable, the economic-material-social impacts on SCMs has largely been ignored. This, despite the pandemic generating significant additional restrictions and constraints for those who already experience living within extremely limited means. Surprisingly, there is emerging anecdotal evidence that SCMs have navigated through the pandemic (Buheji et al. 2020). We wanted dive deeper and

understand how SCMs managed to be resilient, but also to understand how COVID 19 impacted them specifically. Therefore, this paper asks how do SCMs adapt to external socio-economic shocks such as the Covid pandemic?

Through an analysis of 63 in-depth interviews across five countries, this paper introduces the notion of bricolage (Campbell 2005), to explain how SCMs have reached for and made use of the various and sometimes emergent economic, material and social resources at hand, as extant resources are removed, disrupted or put out of reach by the responses of others to the Covid-19 crisis. It is our intention to engage in theory development, and as such, we embarked on an abductive reasoning exercise, navigating between deduction and induction (Dubois and Gadde 2002a) through our data gathering and analysis to arrive at an understanding of how subsistence consumer merchants navigated the global pandemic crisis.

Following, Mason and Araujo (2021), we invoke Campbell's (2005, 56) definition of bricolage: '... a blending of bits and pieces from a repertoire of elements...the rearrangement of elements that are already at hand, ...[and] the blending in of new elements that have diffused from elsewhere' to inquire into this resilience. In so doing, we reveal how bricolage has transformed the practices of SCMs as they work across the everyday enterprising, community and familiar practices to reconceptualise and perform their disrupted, unfolding but shared understanding (cf.Schatzki 2002) of the subsistence marketplace in the time of COVID-19.

In so doing, we identify three distinct bundles of practices that become the focus on SCMs bricolaging efforts throughout the crisis, consumption practices, resourcing practices, and enterprising practices. In an effort to provide greater insight on how entrepreneurs navigated through COVID we propose an observation of four types of business models and how they fared through the global pandemic: a business model where entrepreneurs have a high level of investment in developing specialist and technically skilled enterprising practices and materials; a business model we refer to as the low investment model, organized around investments in much more transferable competences and malleable material objects (tools); a business model based on social networks, where entrepreneurs organized around social network investments and retributions; and finally a business model organized around fungible investments, organized around a portfolio of enterprising activities. Rather than promoting a specific discussion and contribution to the business

model literature, we use business models here as epistemic objects through which something is being conceived of or implied of as a model (Mahr 2011).

In the remainder of this paper, we first present a literature review of the main literatures proposed, namely the bricolage literature and subsistence consumer marketplace communities. We then present our analytical framework, discuss research design including data gathering and analysis methodology. We present our findings and identify the three overarching bundles of practices uncovered: consuming, resourcing, and enterprising practices. We then present our discussions and calls for future research. The paper concludes by providing critical reflections for policymakers and practitioners on the calculations and actions that SCMs typically take in order to transform socio-economic situation as a way of meeting their subsistence needs.

3.3 Literature review

Recent contributions to the subsistence marketplace communities literature have examined how individuals and communities navigate external economic shocks, and the innate social aspects of their ability to do so (Madhubalan Viswanathan, Jaikumar, et al. 2021; Madhubalan Viswanathan, Faruque Aly, et al. 2021). The ability to leverage social relations to support SCMs through such economic shocks and crisis are shown to contribute to SCM resilience. In fact, social networks of people are seen as a form of economic capital in that it ‘facilitates the flow of information and act as a store of value for future repayment of social obligations (Herreros, 2004; Viswanathan *et al.*, 2012, p. 162), or how self-help groups and other community based civil society engagement function as a solidarity and income diversification mechanisms in time of shocks (Ersado 2006; Barr 2004; Chikweche and Fletcher 2010; Collins et al. 2009).

Other research reveals that SCMs sometimes seek emotive elements to help them deal with a crisis situation (Duhachek and Iacobucci 2005). For example, individuals often resort to religious understandings, interpreting their situation as a supranatural or divinely ordained event which has brought about a set of incomprehensibly complex problems (Sridharan *et al.*, 2014; Viswanathan, Faruque Aly, *et al.*, 2021). Such justifications are often accompanied with explanations of individuals’ unknown events and pleading for their protection from these (Peacock, Wong, and Reker 1993). Peacock et al (1993) identify coping practices including preventative (avoidance) and spiritual approaches, while Byrne and Shepherd (2015) describe the emotional responses of entrepreneurs facing business challenges.

For SCMs and subsistence marketplace communities, even small changes in economic activity can have significant and sometime devastating implications for individuals, their families and their communities (Viswanathan et al. 2020; Viswanathan, Arias, and Sreekumar 2021a). Miocevic (2021) for example, reveals that investment and divestment decisions correlate positively with the emergence of positive (for investment) and negative (for divestment) emotions. Sridharan and Viswanathan (2014) argue that the level of SCM or entrepreneurial intent of a given individual, correlates with the level of financial pressure he or she is under. If an individual is under significant financial pressure to meet basic requirements, entrepreneurial intent decreases significantly. If the individual has some financial resources to meet his basic survival needs, they are more likely to be entrepreneurial.

In such extreme settings, social activity is inextricably connected to and transformed by economic activity. SCMs and subsistence marketplace communities often lack access to institutional mechanisms to insure households against consumption risks (Chaudhuri and Paxson 2002), forcing families to rely on savings (financial or in kind); develop make-buy-forego choices (Madhubalan Viswanathan, Arias, and Sreekumar 2020), slowing consumption and buying less than normal (Zimmerman et al. 2003) or, in some situations, more than normal (Alderman and Paxson 1994).

Adaptation of economic changes have significant implications for both consumption and social aspects of life in an SCM setting. There have been studies noting how a decrease in economic activity correlates positively with a larger decrease in consumption expenditure (Barletta et al. 2021), and adversely affects the support extended to other families and households (Janssens et al. 2021). Similarly, decreases in economic activity increase food insecurity (Egger et al. 2021). The loss of income and economic status leaves families subject to multidimensional deprivation (Madhubalan Viswanathan, Alfonso Arias, and Sreekumar 2021a). The economic impact of the COVID pandemic has, not surprisingly, shown the direct relation between income and consumption in subsistence marketplace communities (Viswanathan, Faruque Aly, *et al.*, 2021). Yet, we still understand little of *how* SCMs and their subsistence marketplace communities, both individually and collectively adapt to crisis, in and through their practice (cf. Schatzki 2002; 2005): especially in an extreme crisis that affects the whole community, such as that of a global pandemic.

One issue that is strangely absent from discussions of socio-economic entanglement in the lives of SCMs is the impact of the material situation: the concrete materials (including tools, objects,

‘things’) used in economic activity and household consumption. We understand little of how they influence the decision making process (Müller 2015). Our claim is that “matter matters” (Dameron, Lê, and Lebaron 2015). Socio-material aspects of markets have been well documented across a number of market contexts (Araujo and Mason 2021). Yet, while omnipresent in much of the subsistence marketplace literature through the descriptions of settings, the lack of materials and resources, and how SCMs navigate this (Nogami and Veloso 2021; Toledo, Hernández, and Griffin 2010) here has been little attention paid to how materials are implicated in socio-economic action and the calculation of that action through practice (cf. Callon 2007).

We draw on the notion of bricolage to explain how the social, economic and material resources are used in everyday practices by SMCs. Bricolage is understood as the process of combining existing resources to address problems and opportunities (Baker and Nelson 2005a) and, in a subsistence markets setting, puts social-economic-material dimensions at the centre of adaptive action (cf. Lindeman 2018). Adapting the different elements of practice – meaning, expertise and materials (Shove and Pantzar 2005; Schatzki 1996) - in a fast-changing environment, characterised by a degree of uncertainty, can be understood as a process of collating a bricolage of available resources and opportunities (Baker and Nelson 2005a). Bricolage is a process that requires calculations about the resources at hand: knowledge/human capital, tools, inventory, and social networks, the technical skills of a particular craft and the time and energy invested to acquire them; the perceived opportunities in the market or shifts in customer needs; the opportunity cost of changing lines of business, re-tooling, learning new capabilities, and/or creating new networks (Mason and Araujo 2021; Mair and Marti 2009; Ries 2011); and requires actors to be enterprising and innovative. Mackenzie and Pardo-Guerra (MacKenzie and Pablo Pardo-Guerra 2014) suggest that ‘... successful innovation is nearly always bricolage: the creative, *ad-hoc* re-use of existing resources (ideas and other cultural resources as well as artefacts), not the mechanical implementation of a grand plan nor simply logical deduction from existing scientific theory’. But to date, bricolage has been considered from an enterprising purview only: social and family life that exist outside of economic worlds, are ignored. For subsistence marketplace communities, where economic activity and social life, where productive practices and consuming practices are so intertwined (Viswanathan and Rosa, 2010; Viswanathan, Sridharan and Ritchie, 2010), this is an important extension of the concept of *bricolage* – from the economic to the social world.

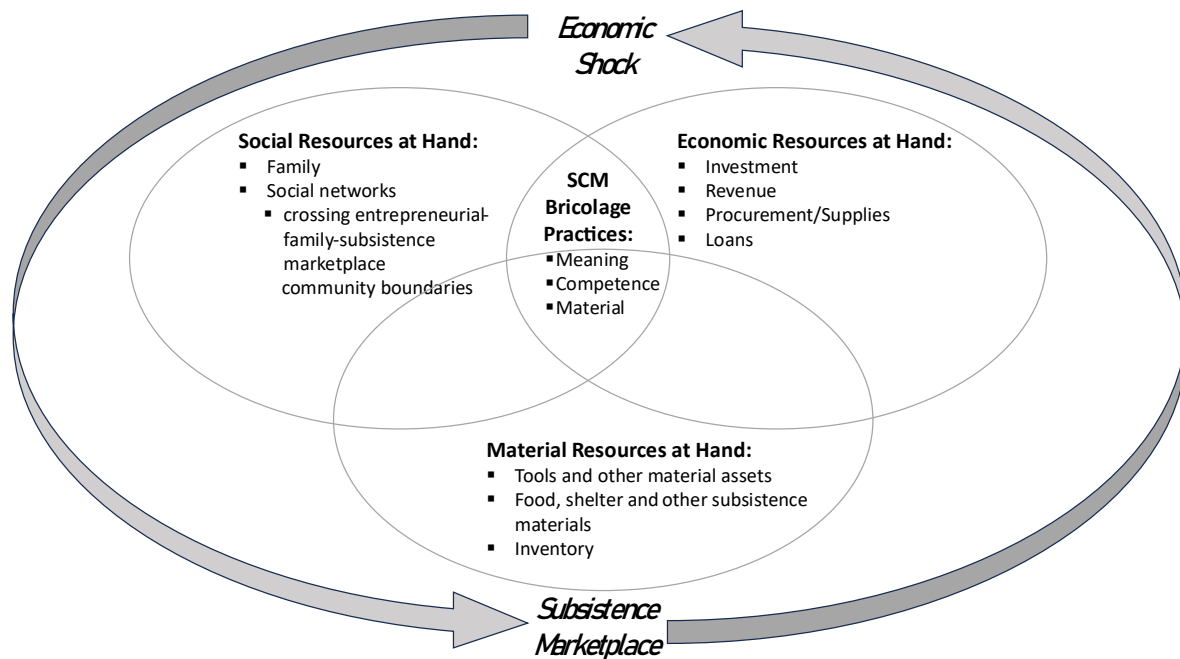
Because bricolage can be studied at multiple scales (Mason and Araujo 2021): the individual SCM, the organization, the interorganizational or ecosystem (Janssen, Fayolle, and Wuillaume 2018), and has been recognised as having both internal (e.g. the tool and knowledge resources available internally to the SCM's business activities); and external (e.g. the credit and social network resources available externally to the SCMs business activities) aspects (Vanevenhoven et al. 2011), we argue it is a useful theoretical lens through which to study the complex and entangled socio-economic lives of SCMs. Because of its scalable qualities (Molecke and Pinkse 2017), we argue that it is a useful concept for unpacking how different forms of resources are recombined and reconfigured to generate new workable solutions with subsistence marketplace communities where SCMs work closely together and rely heavily on social relations to support their everyday business and home life practices. As (Di Domenico, Haugh and Tracey, 2010) point out, the frequent refusal of SCMs and entrepreneurs to be constrained by limitations, and their ability to make effective use of the resources and knowledge *at hand*, (with which they often have an intimate relationship), is what enables them adapt and enact opportunity.

In a crisis, the *bricolaging* practices of SCMs will inevitably overflow into their consumption practices. Uncertainty in income generation, brings uncertainty in consumption, with SCMs' families seeking new strategies to cope with economic shocks and the disruption of everyday life (Markhvida et al. 2020; Egger et al. 2021). Strategies include reducing or foregoing consumption, restricting access to food and other items, or resorting to using savings (Madhubalan Viswanathan, Jaikumar, et al. 2021). We see bricolage as a dynamic, continuous adaptive process that stands to generate important insight into how SCMs adapt and even thrive in times of extreme economic shock.

3.4 Analytical Framework

Drawing on the subsistence marketplace literatures, that recognises socio-economic (Madhubalan Viswanathan and Venugopal 2015), material (Lindeman 2017) and relational (Nutakor et al. 2023) aspects of everyday SCM life as central to their survival, *we* propose an analytical framework as a lens through which to explore the *bricolaging* practices (Baker and Nelson 2005a) that enable SCMs to adapt in times of external economic shocks (Figure 8).

Figure 8 An Analytical framework to Explore SCMs Adaptation through Bricolage in a time of External Economic Shock



External *economic shocks* need to be navigated by SCMs if they are to survive. Their impacts cumulatively and collectively demand the transformation of the subsistence marketplace community, comprised of SCMs working, living, trading together (Madhubalan Viswanathan, Jaikumar, et al. 2021; Madhubalan Viswanathan, Faruque Aly, et al. 2021). Much like other economic actors or entrepreneurs, SCMs need to make judgements about how they invest or divest from economic and consumption activities, or based on the resources at hand (Lindeman 2017; Navi Radjou 2012). Extant research suggests that these decisions are made based on access to three broad groups of resources: economic, material, and social (Mason and Araujo 2021; Mateus and Sarkar 2024; Navi Radjou and Prabhu 2013; Elliot, Cherian, and Elaydi 2014). We argue that the capacity to adapt to external shocks is grounded in at the nexus of these three categories of resource, so constituting the realm of SCM bricolage.

Specifically, we see SCM bricolage practices as the practices that co-opt and blend into existing practices, new economic, material and social resources at hand (cf. Campbell, 2005), so as to transform the original practice (Faruque Aly, Mason, and Onyas 2021). We see practices as the fundamental units of analysis for understanding socio-economic life, as both individual and collective performances that make use of and entangle material arrangements, meanings, and bodily activities (Schatzki, 2002; 2006). For the purposes of this study, we adopt Shove and

Pantzar's (2005) three elements of practice as an analytical tool to sensitize us to what is being transformed and why as SCMs endeavour to be resilient, in the context of a severe economic shock. Specifically, we adopt *meaning*, *materiality* and *competence* (expert activities, including the technical skills and knowledge of a particular craft) as the key elements of practice likely to be transformed through the *bricolaging* of resources at hand.

By *economic resources at hand*, we mean the current financial and monetary resources associated with commercial and non-commercial exchange. For example, Sridharan et al (2014) describe the investment and enterprising decisions SCMs make, while Collins *et al* (2009) and Elliot *et al* (2014); describe the generation and use of revenues, loans and procurement of supplies (Toledo-López et al. 2012). By *material resources at hand*, we mean the physical inventory, tools, technologies acquired and required for their entrepreneurial practice (see for example, Toledo, Hernández and Griffin, 2010 and Radjou, 2012), as well as the food, shelter and other subsistence materials required for everyday life by SCMs (Viswanathan, Faruque Aly, *et al.*, 2021). By *social resources at hand*, we mean valued human interactions and relations with family and with broader social networks that form an essential part of subsistence marketplace communities (Madhu Viswanathan and Rosa 2010; Madhu Viswanathan, Sridharan, and Ritchie 2010). We note that families, communities and social networks influence both the productive and consumptive capacity of SCMs (Madhubalan Viswanathan and Venugopal 2015; Lindeman 2012).

At the outset, we anticipated that the interrelation between these three realms of practice – *economic*, *material* and *social* resources, determines the space and scope of subsistence bricolage (cf. Shove and Pantzar, 2005). In our inquiry, we focus our attention on the opportunities and challenges faced by SCMs in light of the Covid crisis and resultant economic shock, and on the adaptive practices that are *bricolaged* to address them.

3.5 Methods

The data for this paper was gathered using qualitative research methods, specifically semi-structured interviews. Qualitative methods were used in the collection of narrative data as we sought to develop an in-depth understanding of how subsistence consumer merchants (SCMs) navigated the singular global crisis of the Covid-19 pandemic (Viswanathan, Faruque Aly, et al., 2021; Viswanathan, Jaikumar, et al., 2021) through their *bricolaging* practices.

Adopting a grounded theory approach, we turned our attention to bricolage and theories based on the data emerging from the interviews (Mattley, Strauss, and Corbin 1999; Adeoye-Olatunde and Olenik 2021). This process allowed for the systemic combining of abductive and deductive reasoning (Dubois and Gadde 2002a) in the further development of SCM theory. Interviews are interactions between the interviewee and the interviewer, and as such are both have a social and temporal context. Knowledge is in this manner produced, constructed and reconstructed as a result of the interaction between the interviewee and the interviewer (Kvale 1996), in a ritual of turn taking in exchanging (Farr 1982). Interviews are also set in time, a snapshot with a beginning, middle and an end (Kvale 1996; Pinsky 2013). The fact that the researchers conducted three interviews spaced across three periods of the global pandemic, allowed us to gather an understanding bricolaging practices across the beginning, middle and, to some extent, the end of the global crisis.

We adopt the position that small-N studies allow for seeing particular cases as opportunities to developing shared resemblances in theory development rather than to overarching features (Tsoukas 2009). We took a pragmatic approach, trying to understand the practices of the participants in the study as participants navigated the global crisis as it happened, recording the unfolding set of practices in behaviours in the process of adapting to a global crisis (Kaushik and Walsh 2019; Kelly and Cordeiro 2020). The patterns of practices observed through this research are not in and of themselves sufficient to derive crystallized theory, “because we live in a world in process, the future, although continuous with the past, is not its bare repetition” (Dewey 1929, 40). As SCMs have bricolaging opportunities that are dependent on the resources that are available to each individual, family or community, and as these resources change and the ability of the individual to engage with these, so do the bricolaging opportunities and practices change (Baker and Nelson 2005a; Navi Radjou and Prabhu 2013).

Semi-structured interviews were used as these allowed us to understand the participants experiences, their lived world (Brinkmann 2015) and how they navigated the crisis. Semi-structured interviews offered focus and direction, and freedom and flexibility for us to explore with participants the relevant, emerging ideas and areas of interest (Adeoye-Olatunde and Olenik 2021; Mashuri et al. 2022).

Participants in six countries (US, Honduras, Côte d'Ivoire, Tanzania, Uganda, and India) where interviewed. The interviews were conducted over three periods during the COVID-19 pandemic; we attempted to interview each participant three times, as the pandemic unfolded – thought this was not always possible. The first set of interviews was conducted between May and June 2020, during the first lock down periods in these countries. The second set of interviews took place between August 2020 and March 2021 with intermittent lockdown periods and the re-designing of social distancing measures. The third set of interviews took place between October 2021 and January 2022, as most countries were relaxing their lock down restrictions, to a great extent. The countries were selected to reflect a variety of geographies across the world, reflecting Asia (India), Africa (Tanzania, Uganda and Côte d'Ivoire), and North (United States of America) and South America (Honduras). These countries also have a presence of researchers in the subsistence marketplace communities' field, researchers that graciously assisted in the data gathering across these contexts.

The interviews were held over virtual calls (Zoom, Skype, WhatsApp) or, when internet provision was a challenge, over the phone. Virtual video and telephone conversations complied with the social distancing measures being recommended globally (Viswanathan, Faruque Aly, et al., 2021) and helped us engage with SMCs while there were still experiencing the social distancing restrictions of the Covid-19 pandemic. Although we recognize that face-to-face interviews are the gold-standard for semi-structured interviews (Cachia and Millward 2011) and that participant observation allows for even a greater level of understanding of social phenomena (Atkinson and Delamont 2012; Pinsky 2013), the researchers believe the virtual methodology as designed met the transparency and systematicity required for quality research (Meyrick 2006). We recognize the limitations of phone/online participation as a research method (Cachia and Millward 2011). The average mobile phone coverage in the countries we conducted research is of 96% and participants were able to describe in detail and sometimes show us their practices. On occasion, our participants had to move to isolated areas in the countries, rendering phone coverage unavailable. We took all possible steps to ensure participant engagement in all three phases of data collection, but some of the informants ceased to be reachable between interviews. To the best of our ability, we tried to minimize the impact of lack of access to hardware (smartphones, for instance) and network (access to the internet).

A total of 63 interviews were conducted with 34 participants. The participants were selected through purposive sampling (Adeoye-Olatunde and Olenik, 2021), reverting to participants who were living in subsistence marketplace communities (Viswanathan and Rosa, 2010) and had previously been engaged by the research team in other projects (Viswanathan, Faruque Aly, et al., 2021).

To ensure a systematic approach local note-takers/interpreters/facilitators approached and invited our participants to partake in the research. An initial round of interviews was organized via Zoom Skype or WhatsApp calls – often requiring participants to download software to their smartphones. Where this was not possible (sometimes for literacy reasons, other times because of weak internet coverage), we requested the interpreter to call from a local number. An interview protocol used, including the request for consent to record the interviews. If connecting via Zoom was not possible, as it implied participants would have to download the software to their smartphones and be technologically literate enough to do so, the researchers would attempt to connect via WhatsApp calls, and in case this proved to be problematic due to weak internet coverage, the researchers would try to call via Skype to the informant's phone numbers. Failing that, we would request the notetaker/interpreter to call from a local number to the phone number of the participant. Researchers were also creative and used technology innovatively. At least one of the interviews, where the internet coverage was weak, and phone coverage also difficult, was conducted an interview through exchanging questions and answers over WhatsApp recorded sound messages. The researching team did not encourage face to face interviews due to the social distancing measures in place (Nicola et al., 2020; Viswanathan, Faruque Aly, et al., 2021). An interview protocol was developed and approved by Lancaster University Management School Research Ethics Committee (and Uni of Chicago), including the request for consent to record the interviews. Interviews were recorded and transcribed using automated transcribing software. The transcription was then revised by the researching team and/or field facilitators. It was substantially easier for the software to transcribe English language interviews than it was for French, Spanish, Swahili or Hindi.

Following the transcription, interviews were coded. Coding evolved as the interviews were being analysed. The initial coding organized the interview transcripts by country, by interview round (first, second or third round interview). During the first round of interviews, participants were asked

to describe their situation prior to the pandemic and was coded as such. As the analysis of the interviews took place the codes were revisited, and further rounds of coding were conducted. We worked with the Gioia methodology (Gioia, 2020) in our process of sensemaking (Maitlis, 2005). Inputs from each round of interviews were (Gioia, 2020; Magnani and Gioia, 2023). The various data inputs were organized into first order concepts and grouped, at which point they were organized into second order themes, which, in turn were organized into aggregate dimensions (Magnani and Gioia 2023).

The research findings and analysis presented here revolve around the aggregate dimensions of how subsistence consumer merchants engaged in consuming, resourcing and enterprising during the global pandemic.

Table 4 Participants of the three rounds of interviews conducted

Info. #	Country	Informant	Age	Sex	Occupation	Income Pre COVID (USD)	Income During COVID (USD)	N. of Dependents/ workers	Stage 1	Stage 2	Stage 3
1	CI	Aalok	N/A	M	Carpenter	1500usd/month	100usd/month	0/6	y	y	y
2	CI	Amar	46	M	Mechanic	2000usd/month	100usd/month	04/12	y		
3	CI	Claire	31	F	Juice Seller	2.66usd	63usd/month	1/0	y	y	
4	CI	Nora	50	F	Vegetable Garden Farmer	360usd/year and produce μ	360usd/year and produce	05/01	y	y	
5	CI	Paul	45	M	Café Stall Owner	534usd/month	178usd/month	05/01	y	y	
6	CI	Sam	40	M	Coffee Trolley	7usd/day	5usd/day	0/0	y		
7	Ho	Jacob	18	M	Student	500usd/	200usd/month	1	y	y	
8	Ho	Julie*	35	F	Grocer	780usd/Month	546usd/month	01/01	y	y	
9	Ho	Liam	35	M	Agriculture			4/0	y	y	y
10	Ho	Olan	27	M	Agriculture			4/0	y	y	
11	Ho	Rita	N/A	F	Student/Entrepreneur			0/4	y	y	y
12	Ho	Ryan $\square$	40	M	Agriculture	550usd/month	550usd/month	05/1	y	y	
13	In	Aryan	43	M	Machine Operator	300usd/monthly	0	4/0	y		
14	In	Dhara	18	F	Student	135usd/month	0	0	y	y	
15	In	Krish	46	M	Water Can Supplier	271usd/month	135usd/month	04-2	y	y	y

Info #	Country	Informant _a	Age	Sex	Occupation	Income Pre COVID (USD)	Income During COVID (USD)	N. of Dependents/workers	Stage 1	Stage 2	Stage 3
16	In	Milly	40	F	Housewife	135usd/month	0	4/0	y		
17	In	Sia	42	F	Entrepreneur	108usd/month	Charity/support	0	y		y
18	In	Usha	53	F	Female Entrepreneur	271usd/month	Minimum income	4/0	y		y
19	In	Yana	45	F	Housemaid	135 usd/month	Minimum income	5/0	y	y	
20	Tz	Eman	N/A	M	NGO Worker	-	0	-	y	y	
21	Tz	Justin	N/A	M	Barber	-	-	-	y		
22	Tz	Mira	25	F	Rice Shop Owner	-	-	-	y	y	y
23	Tz	Hummam	29	M	Miner	129us/month	-	-	y		
24	Tz	Sultana	24	F	Homemaker	0 (husband 3.5usd/day)	0 (husband 1.7usd:day)	-	y	y	
25	Ug	Ben	20	M	Social Entrepreneur	-	-	-	y		
26	Ug	Eric	25	M	Photographer	35-70usd	0	1	y	y	y
27	Ug	Mila	51	F	Social Worker			4	y	y	
28	Ug	Roy	42	M	Businessman	500usd/month	0	4	y	y	y
29	Ug	Yoel	30	M	Social Entrepreneur	11usd/month	8usd/month	-	y		
30	US	Dana	35	F	Healthcare Worker	1950-2344usd/month*	1950-2344usd/month*		y		
31	US	Samantha	33	F	Healthcare Worker	1950-2344usd/month*	1950-2344usd/month*	2	y		

Info #	Country	Informant ^a	Age	Sex	Occupation	Income Pre COVID (USD)	Income During COVID (USD)	N. of Dependents/workers	Stage 1	Stage 2	Stage 3
33	US	Scott	41	M	Healthcare Worker	1950-2344usd/month*	1950-2344usd/month*		y		
34	US	Vicky	46	M	Healthcare Worker	1950-2344usd/month*	1950-2344usd/month*		y		
^a All informants' names are pseudonyms											
μ Our estimate											
#Her husband earns an additional 400usd month □His wife earns between 68-84usd a month											
*Estimate made using average hourly pay of direct service provider. To note, the poverty line USD 12.760usd/family of 4 26.200usd (https://www.govinfo.gov/content/pkg/FR-2020-01-17/pdf/2020-00858.pdf)											
CI - Côte d'Ivoire, Hn - Honduras, In- India, Tz - Tanzania, Ug - Uganda, US - United States of America.											

3.4 Findings

The United States of America, Honduras, Côte d'Ivoire, Tanzania, Uganda and India are all identified as having subsistence marketplace communities (Viswanathan *et al.*, 2018; Viswanathan, Faruque Aly, *et al.*, 2021): we identified one community in each country. In what follows, we present the findings of our study, to reveal how our SMCs bricolage economic, material and social aspects into their unfolding practices as they navigate their survival through the economic shock created by the COVID crisis.

3.4.1 The Covid Crisis and Resultant Economic Shock

March 2020 saw the announcement of a global pandemic by the World Health Organisation (Ghebreyesus 2020; Cucinotta and Vanelli 2020). By April, the COVID-19 virus – the cause of the pandemic – had reach most countries in the world (Madhubalan Viswanathan, Faruque Aly, *et al.* 2021). Governments and health authorities, across the world introduced containment measures including social distancing, movement restrictions, and closure of schools, commercial ventures (e.g. restaurants, bars, shops), offices and industrial facilities (A. David 2020; Maital Ella Barzani 2020; Janssens *et al.* 2021). A dramatic, rapid decrease of economic activity followed, resulting in significant loss of income for SCMs, and their families (Madhubalan Viswanathan, Faruque Aly, *et al.* 2021). The disruption of global and local supply chains caused the prices of basic goods to increase significantly (Egger *et al.* 2021). Schools, health care, public services, mobility, and all types of activities that promoted social gatherings and interactions were disrupted to various degrees (Armitage and Nellums 2020; Raluca, David; Pellini, Arnaldo; Jordan; Katy; Phillips 2020), some countries implemented more drastic measures such as stipulating a complete lockdown, whilst other countries promoted less comprehensive measures, limiting movements between certain times of the day, or between large urban centres and rural areas (Madhubalan Viswanathan, Faruque Aly, *et al.* 2021).

In the following section we provide a brief overview of what we learnt during the three stages of interviews conducted, after which, we will provide a more detailed analysis of the findings of this paper.

3.4.1.1 Stage 1 (interviews conducted between May and June 2020).

As COVID 19 began affecting all countries around the world, governments started declaring movement restrictions and social isolation measures to mitigate the spread of the virus.

The impact on subsistence marketplace families was felt immediately. Incomes decreased, in some cases considerably, as economic activity reduced sharply. The costs of basic goods began to increase, but the number of dependents and obligations were as high as pre-covid. Due to lockdowns, there was a disruption of pre-covid consuming patterns and economic activity.

“There is no business now, we go into town and look for business, but nothing is coming up. Since the beginning of the crisis I have no orders, no jobs, except someone who needs to change keys... except for small jobs, I really don't know what to do. All the apprentices live with me at home, I have spent all of my savings keeping up with the basic costs. I am praying to God that this COVID 19 goes fast, so that I can go back to work and live normally.” (Alok, I#1).

As a result of this, families began by reducing their consumption, decreasing the amount of food consumed, for instance. One family in Honduras (I# 9), immediately began having two meals a day, instead of the customary three to economize. One family in the US began placing a padlock in the fridge and her pantry to reduce the eating in between meals and reduce food consumption overall (I# 30). In addition to this, some families began shopping larger amounts of basic goods to ensure their availability at the same time as they reduced their consumption (I# 9).

With regards to resources available, some governments had created support mechanisms for vulnerable families (for example the US and India) to assist families to cover their basic needs. In the US there were schemes such as (LINK (Electronic Benefit card for Food, and CHIP -Childcare Healthcare Insurance Plan) (I# 30) in addition to support received by their employer, and in India (I# 13, 16, 14,13) there was a 1000rs support, and distribution of basic food items. Other countries could have had developed programs, but none of our informants mentioned these in discussions. In Uganda, our informants resided in Nakivale refugee settlement. They were receiving support from international organizations before Covid, but this support was reduced during the pandemic.

“Before covid, we used to get 31,000 shillings per month for food. After, 22,000 shillings. Its not easy to survive for a month.” “22,000 is about \$6 a month. One kilo of rice is 4,000 of rice. Before it was easy to

go search for what you want to do and easy to get a small job to raise your income, but now its not even possible. Its difficult to explain how we survive.” (Yoel, I# #29)

With the substantial increase in costs and decrease in available funds, we noted that some families began pooling resources together to be able to cook meals in a more efficient manner.

Question: What can you buy with the 22,000? *“I just buy rice, beans-before covid 1 kg was 1,500, now it is 2,500. , maize- 1kg is 2,000Sh, without beans. Even if I buy maize it’s hard to eat it without beans or other stuff so Its insufficient. In last month, I am buying 5 kg maize, 2 kg beans, 20 millilitre of oil- 1 litre is 9,000. Can’t even afford a full litre, buy half litre. And then no money left over to spend on other things.”* Question: What about fuel to cook, do you use firewood? *“We use charcoal, we need to buy that for 2,000 per day.”* How are you managing? *“Sometimes we organize ourselves, like a group of 4 people like neighbours, and we decide to cook once in a day and we share. For example, at night only, if someone buys half litre oil, so when we make food, they can help us more than if we were one. We eat once a day.”* (Yoel, I# #29)

As noted before, due to disruptions to economic activity, families had to endure loss of income, and increased costs for food and other necessary items. There was a sharp decrease in credit available (I# 5, 4) with formal credit providers such as banks and micro finance institutions reducing lending drastically in an effort to protect their capital in the face of still unclear risk (Czura et al. 2022; Yeboah, Antoh, and Kumi 2021) . Informal credit sources such as money lenders in India had also reduced the amount of credit given (I# 15, 14), as they were themselves not able to retrieve capital that had been previously lent. Supplier credit (in the form of stock credit) had also reduced as there was high business uncertainty (I# 5).

The most resilient and common sources of credit were community based rotating savings and credit associations (ROSCAs), such as Self-Help Groups in India (I# 15, 16, 19, 17), SACCOs in Tanzania (24), or saving groups in Uganda (I# 28). These represented the overwhelming majority of credit sources recorded during our interviews.

With regards to economic activity, there was an immediate and rapid decrease in business activities due to the lockdowns. For instance, local travel was greatly curtailed (I# 8, 9, 12), making it difficult to re-stock local grocery shops (I#8), international value chains (such as coffee – I# 9 - or flowers – I# #12), had been disrupted, and as such, subsistence consumer merchants sought alternatives.

I have embutidos (chorizo, ham, etc),vegetables, milk, cream, cheese in my shop. We have to sell them in a short period of time. The majority of products I sell in the store they come from outside, there are very few local products.

The majority of products, I have to go and buy them, but there are a few that distributors come to sell them here. [...] I lost 30% of my business during this time. We are still thinking about how to improve the business. A lot of the products we had before, we cannot re-stock. Plus, I do not have my own transportation, so I don't have a way to go and buy products. (Jenny, I# #8)

SCMs needed to work harder than before to access lower than pre-COVID returns (I# #6). In cases where their economic activity was substantially reduced due to lockdowns (I# 1,2,5,8,15,21), one SCMs in India (I# 15), entrepreneurs resorted to use social networks to keep some business activity running. He asked a friend to make delivery of water buckets whilst his neighbourhood was under lockdown.

Where SCMs had a variety of business activities running pre-COVID, SCMs would shift to the one that was most viable during lockdown (for example, from restaurant to vegetable garden) (I#28). SCMs entrepreneurs also began to think in how to use their transferable skills or assets to engage in different, more viable, economic activities. For example, both cash crop producers in Honduras (coffee and flowers) (I# 9, 12) began growing vegetables and staples such as beans soon after the pandemic restrictions hit. This was a mechanism to ensure food security for their families and because it had a higher potential of business success. Also, an entrepreneur in Tanzania, who used to sell candy and sweets mostly to children in front of a school, as schools were shut down, she set up a market stall in the market selling rice, an important staple diet element (I# 22).

3.4.1.2 Stage 2 (Interviews conducted between August 2020-March 2021)

With the continuation of COVID 19 lockdowns, social distancing and other mitigation measures, for some SCMs the continued loss or diminishing of income and the rise of costs of basic items became increasingly more difficult to manage (I# 27). Even for SCMs that received formal support from international organizations such as the UN Food Programme⁴ (in Nakivale, Uganda for instance) this support diminished from 30.000 Shillings a day to 22.000 Shillings a day (I# 26, 27) due to a reduction of funding support for these agencies, at the same time as a sharp increase in costs was being noted.

⁴ It is unclear if the support would be channeled through the UNFP, the United Nations Human Rights Agency (UNHCR) or another institution. Participants mentioned the UNFP to us.

We saw some difficult consumption decisions being required, for example, either buying medicine for elder members of the family, or food for all members of the family (I# 12, 19). During this period some informants explained their attempts to reduce costs by substituting products. Either using lower cost brands for the same type of product, like powdered milk, or substituting across product categories. For instance, using milk and fish instead of meat, to diminish the cost of protein in meals (I# 27). Families had reduced fruit and meat consumption in general and were eating more vegetables (I# 12, 27). We also saw families making concerted efforts to ensure that they had money put aside in case of emergencies (I# 27).

There continued to be a decrease in economic activity, and SCMs continue to report the loss of jobs (I# 1). Some entrepreneurs saw an increase in the risk of providing credit to others, so they took some credit risk management such as lowering the credit given, and restricting credit to food stuff (I# 8).

For entrepreneurs, it continued to be difficult to secure credit from suppliers (I# 5). The only exceptions to this were credit made available for agriculture, with cash being given against future agricultural production, but these were offered at exorbitant prices. One informant told us she took credit for 10.000CFA (approximately US16.5\$) and was asked to repay in cash or with 100kgs of rice (I# 4).

The formal (MFIs, Banks) and informal (money lenders) credit suppliers continued to substantially reduce their credit offering (Yeboah, Antoh, and Kumi 2021; Czura et al. 2022) (I# 15, 5). The main source of credit we noted in our interviews continued to be community based rotating credit and saving associations (ROSCAs, SACCOs, Self-Help Groups) (I# 15, 16, 19; 17, 24, 28). One of the participants who had started a savings group with some colleagues, had used the proceedings to buy a fridge, which allowed her to buy greater quantities of food (and at a lower per unit cost), cook larger quantities of food and allowing for longer storing (saving on cooking costs). Her next planned investments are a gas cooker and a sofa (I# 27).

Some families, in India particularly, were selling jewellery and gold, a traditional mechanism for storing wealth, and use the resources for food and other basic consumption (I#16). We also recorded the case of an entrepreneur that continued to sell his products, but not replenish the stock, using the money for consumption of food and other basic needs for his family (I# 5).

We had one entrepreneur (who owned a cake baking business) who had secured credit from a formal provider, to buy a baking mixer to increase her production capacity (I# 11).

There were entrepreneurs that were reluctant to contract loans for their economic activity, even if these were available, as it could be a risk to repay in the current environment of reduced economic activity (I# 5, I# 23).

Starting a business is not an easy task. For Hummam to start his juice shop, he needs money. He has to work hard for money. What about credit? He responds: "I've been trying. Yeah. Somebody told me about taking a loan. But I wasn't sure. I'm kind of scared if that (the loan) does not work."

(Hummam, I# 23)

At this point we begin to see a loosening of COVID prevention measures, and a picking-up of consumption, although still not below pre-COVID levels (I# 1). Many families are still cash strapped, so they are requesting for greater discounts or to pay in instalments (for furniture for instance) (I# 1).

Some SCMs had not been able to change their economic activity into other productive activities that had been less impacted by the COVID restrictions (I# 1, 2, 16, 19). Some had successfully changed and were now thriving in their new activities (I# 11, 22). In some cases, the SCMs that changed into new areas of economic activity saw an increase in competition from other SCMs (I# 22) and were now finding costs that had not been required before (rent for a stall in the market, taxes required, etc) (I# 22).

Some SCMs who had decided to invest in agriculture, have been able to provide food for their families, but have not been so successful in their commercial intentions (I# 28, 12, 10). They still continued to invest in agriculture, nevertheless.

3.4.1.3 Stage 3 (Interviews conducted between October 2021-January 2022)

By this stage, some families continued to be under financial pressure, having to further reduce their costs (I# 16, 19), and continued to making difficult prioritization choices. In one case, a family opted against buying non-essential items (I#15), or had to continue making difficult consumption decisions, such as deciding for which son they a family would pay education tuition fees, as they could only pay for one of two children (I# 16).

Families continued to deplete their cash savings, and some had sold jewellery and gold (in India, particularly a common means of storing savings), and had secured loans.

‘We spent our total savings and we pledged our jewels to pawn broker and borrowed money from them...already we got loan from SHG...’ (Milly, I# 16).

Nevertheless, families continued to understand the importance of savings, and where possible, continued to make deliberate efforts to save.

I usually spend minimum part of income for family needs. I never spend the whole income for our needs. Regularly I pool the money for next day’s expenses. Because we can’t judge the future situation, we have to keep savings to manage future needs. (Usha, I# 18).

One of the conditioning factors encountered in Côte D’Ivoire for instance, was that MFIs counted on previous economic activity (to assess business potential) and current stock (as a source of security/guarantee) to give loans, which entrepreneurs had difficulties in showing (I# 5). SCMs that did not replenish their stock now face difficulties in planning for business recovery.

Business activity is picking up, but still not recovered to pre-COVID levels (I# 1). As lockdowns and other mitigation measures are lifted, circulation returns to pre-Covid levels, although business activity is still below the pandemic, as entrepreneurs are taking steps to recover (I# 5).

SCMs that changed their business activities or shifted their energy from one activity to another they had been also engaged previously (I# 28), were now considering investing more in these activities, and not returning to previous ones (I# 22, 28). Others have seen their business end, due to Covid or other related challenges. In two cases, entrepreneurs that were operating out of rented spaces, had to leave these, as the owners requested to use them (I# 1, 8).

In India for instance, we also saw larger, more established businesses that, in an effort to capture more business activity to compensate for lost income, were now targeting smaller, previously uncatered clients. For instance, water trucks were now targeting businesses and large families, that were previously clients of water bucket distribution (I# 15).

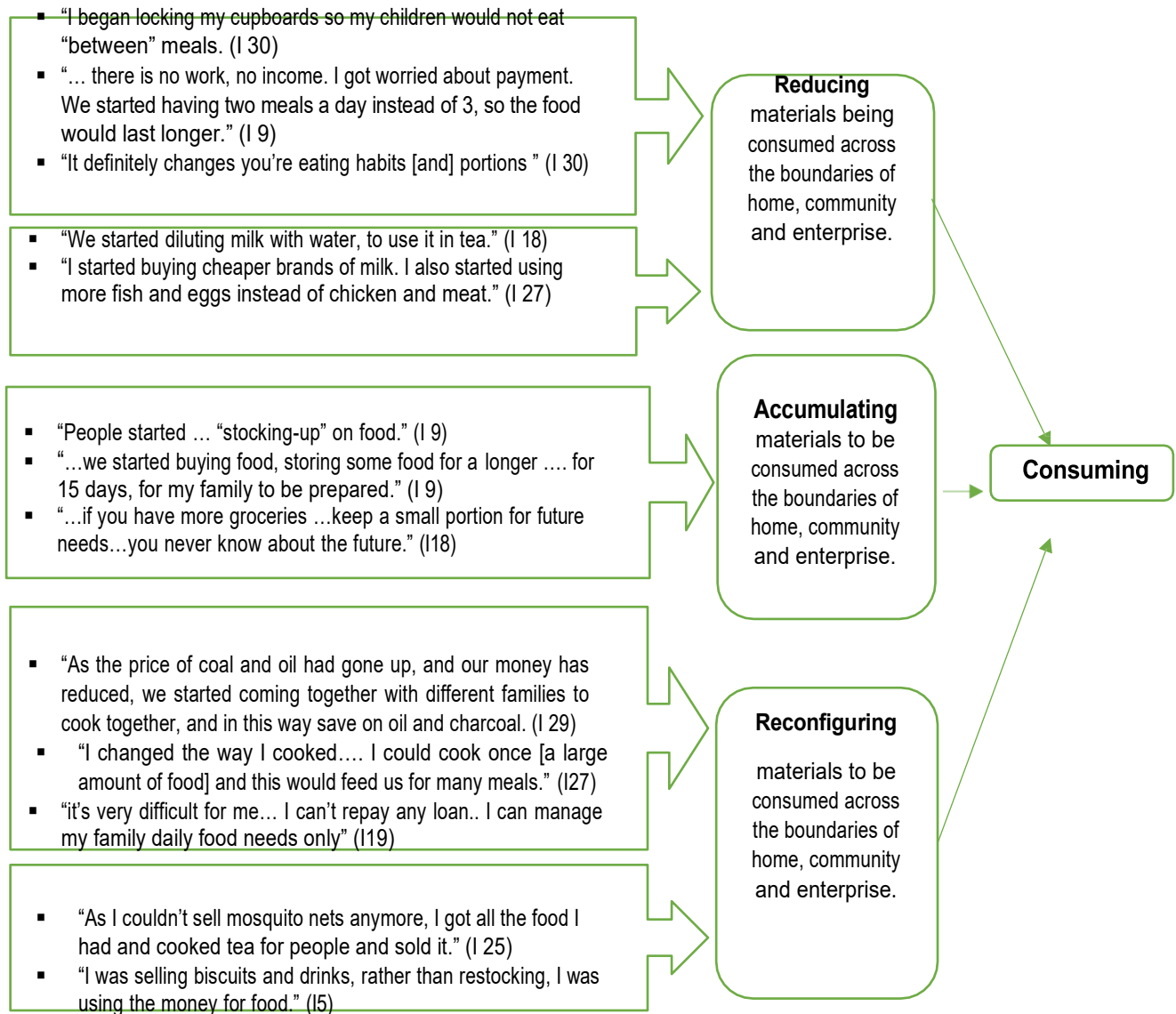
3.5 Analysis

In the following section we delve deeper into the data we gathered and identify three main themes across which substance consumer merchants navigated during the crisis. These themes are consumption, or seeing how families adapted their consumption practices during COVID,

resourcing, or understanding how aspects of saving, borrowing or allocation of resources to a given activity were conducted, and finally enterprising, looking at how families changed their entrepreneurial and economic activities to adapt to the global shock being experienced.

3.5.1 Bricolaging Material Consumption Practices

Figure 9 Bricolaging the Transformation of Consumption Practices



Reducing consumption was one of the key practices that SCMs bricolaged, using material and social resources transform practice. Family consumption was one of the first elements to be transformed. Families limited food consumption, reducing the number of meals (I# 9), restricting access to food (I# 30, US). Later, we encountered cases of families diluting products (such as diluting milk with water in (I# 18) and substituting higher quality with lower quality products or other types of ‘cheaper’ products (substituting meat for eggs as a source of protein) (I# 27). In each case ‘new’, ‘less expensive’ and ‘free’ materials were used to substitute more expensive ones. But more than that, the material affordances of everyday living were invoked and used in the

transformation of practices, with one participant telling us, “I locked my cupboards so that my children would not eat between meals”. (I# 30)

Each material action was designed to reduce consumption and save money. As lockdown progressed SCMs’ income dropped or in some cases, ceased altogether. In this sense, bricolage was as much about the absencing of materials (less food, no meat) and social interaction (less or no shopping), as it was about mobilising unused material affordances (e.g. using locks on cupboards) or introducing new materials (e.g. adding water to milk).

Boundaries between working life and home life became blurred. Merchant practices became restricted as economic calculations of uncertainty came into play, families not only immediately changed their consumption practices around what and when they consumed food, they quickly reached out to their communities to support the transformation of consumption practices collectively (cf. Schatzki, 2002). Some SCM’s told us that their family had shifted to two and sometimes one meal a day. Other families began pooling food and coal together, supporting each other, in the performance of a new, shared socio-economic understanding and practice of *bricolaging* in the unfolding crisis (I# 29).

3.5.2 Bricolaging by Accumulating to Transform Consumption Practices

We found that SCMs and their communities strategized about their consumption as the calculative device at play changed: media channels told of “lockdown”, and SCMs used these notions to recalculate anticipated income and associated actions. Rather than focusing on the act of consumption itself, SCMs used these new calculative devices (cf. Callon and Muniesa 2005) to work out how to enable food and fuel consumption into their future. When (I# 15)’s street was ‘quarantined’ by government, he could no longer perform his normal consumption practices, being unable to access the shops he uses regularly, and with whom he holds small amounts of manageable credit.

The Government allotted one person to help us [in buying groceries] but he is dominating us, saying that he won’t go to shops after 10 am but how can we get money at one time we have to arrange somewhere..it’s very difficult for us.. In my business I can give credit some times I can borrow money in advance, and I settle later by supplying water..some shops I can purchase groceries for rs.1000 by credit and slowly I will repay it..but how can I explain all those things to the new person. (I# 15)

Consequently, his shopping of food was re-calculated according to his unfolding economic position, curtailing his ability to bricolage his consumption practices.

Similarly, in a Uganda refugee camp, as agency support decreased and food costs surged, SCMs and their families began accumulating food and fuel stocks by pooling their resources. This in turn, reconfigured the organisation of cooking, food and fuel consumption practices across the community. (I# 29)

...if you have more groceries or vegetables on that time keep small portion for future needs... (I# 18)

Accumulating the materials of everyday life acted as an important bricolaged resource generating mechanism, helped SCMs plan and control their food security, created social bonds within their communities and provided a resource for reconfiguring consumption practices.

3.5.3 Bricolaging by Reconfiguring Consumption Practices

We found that SCMs purposefully reconfigured their consumption practices. For example, accumulating food and fuel stocks enabled SCMs to work with community members to reduce the costs of preparing meals. It is important to note that in our settings, community members are, at the same time subsistence marketplace members; the community is the subsistence marketplace. SCMs shared and collectively accumulated oil and foodstuffs and cooked communally (at scale) to lower the cost of food preparation, economise on fuel and reduce waste at the scale of the community, family and SCM. One SCM told us,

“As the price of coal and cooking oil had gone up, and our money has reduced, we started coming together with different families to cook together, and in this way save on oil and charcoal.” (I# 19)

An example of consumption practices being reconfigured within the family was provided by name,

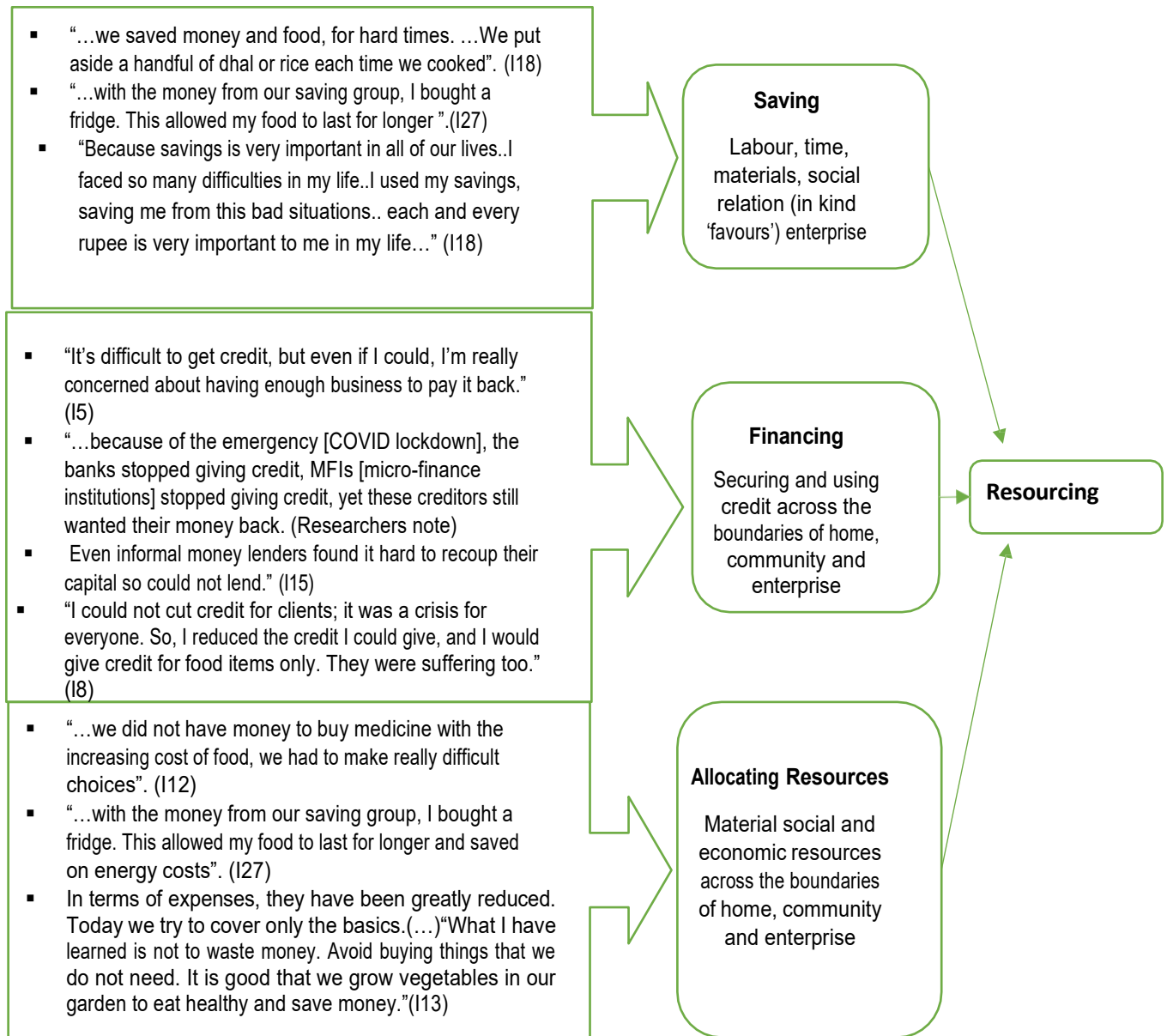
“I changed the way I cooked.... I could cook once [a large amount of food] and this would feed us [my family] for many meals.” (I#27)

We saw consumptions practices reconfigured in ways that crossed family, community and enterprise boundaries. One SMC told us,

“I was selling biscuits and drinks, and using the money rather than restocking, Now I have no stock, and it will be difficult to re-stock.” (I#5)

In these examples, while the material (food, fuel) and the basic competences and doings of the practice (cooking) remained the same, the reconfiguring of practice (i.e., cooking in bulk and less frequently), together with the meaning of the practice (sharing and supporting each other through difficult times), changed using different elements of the practice to bricolage and so make do. Thus, bricolaging transformed socio-economic ‘managing’ at the beginning of the economic shock provoked by the Covid-19 pandemic.

Figure 10 Bricolaging the Adaptation of Resourcing Practices



3.5.4 Bricolaging Saving Practices

It was not always possible for SCMs to save anything – financially or in kind (food, materials).

SCM savings typically manifest as cash, food and particularly in India, jewellery (I13, I16). As lockdown progressed SCMs adapted their saving practices, by reaching to the sociomaterial affordances of their settings. As Usha (I18) explained, *“Please try to do saving practice..not only money. If you have more groceries or vegetables on that time keep small portion for future needs...”*

Her saving was planned and mindful of the anticipated hardships ahead.

Paul (I5), a shopkeeper and coffee-stall owner, began to use up his stock-savings. He sold food products from his shop but was able to replenish them. Some SCMs were part of community saving groups before the pandemic, and adapted their saving practices from saving money in the group, to saving food in the group, using monies to buy a fridge to make the food last for the group,

“...with the money from our saving group, I bought a fridge. This allowed my food to last for longer and saved on energy costs”. (I27)

Another SCM told us,

“I have been member in SHG [self-help group] from that group I got internal loan from my savings... by this we are manchildren, is situation, because we have adolescent children we have to provide good food for them...” (I16)

The link between extant, saving practices and the adaptation from saving money, to spending money in order to save and secure food, for example, was a constant theme,

“Because savings is very important in all of our lives, (I faced so many difficulties in my life), my savings only saved me from this bad situation... each and every rupee is very important to me in my life...” (I18)

“This is a serious problem, I have no business, and I have 6 apprentices to feed, I really don’t know what to do. All the apprentices leave with me at home. I have spent all of my savings keeping up the basic costs.” (I1)

“I had some savings, and this is helping me now. I do not have any access to credit at the moment.” (I8)

In each instance, it was the materiality of what was being saved that was adapted, with the social element (who saved, with whom), remaining the same. Again, the unfolding, common understanding of what could be, and needed to be done, shaped collective action, and so the normalisation of new practices. Indeed, media and public discourse often reported the establishment of a ‘new normal’ (BBC -2021)

3.5.4 Bricolaging Financing Practices

We understand financing to be the efforts to provide funding for a person, community or enterprise. We identified financing practices as distinct from saving practices for three reasons. First, while saving can be understood as storing something (money or otherwise) and reducing waste to make provision for an uncertain future, financing is specifically associated with the purposive and targeted accessing of money for a specific end. Indeed, to raise finance, SCMs had to specify what the requested moneys were for. This is not the case with saving. Second, in this setting, we see financing as a means of enabling purchasing (rather than investing, as saving often are). Third, financing relates specifically to the generating of moneys to invest in something (while savings could relate to other resources, e.g., food, fuel).

Sometimes financing takes the form of credit. For many SMCs their only access to finance was through community-operated self-help credit groups (cf. Yeboah, Antoh and Kumi, 2021). Many SCMs provided credit to their customers, adapting how they calculated how much credit they could give, and to whom.

“Customers approach me telling them me they lost their jobs. In order to support my customers and my business, I reduced the credit. If a customer used to take 50 USd in products every week, I now only give them 30 USD in credit per week, to ensure they have food” (I8)

This was particularly true in lockdown, when the challenges of securing finance or credit became significant. With an absence or substantial reduction of credit opportunities from MFIs and suppliers (I5), it became even difficult to secure loans from informal lenders. As Krish (I15) explained,

“...most of the money lenders haven’t get repayment from the borrowers last two months..then how can they rotate and give loan to us again? (I15)

The data revealed how the adaptation of SCMs' entrepreneurial practices were entangled with the adaptation of other bundles of practice in social and family life. As each actor sort to continue their enterprising activities through lockdown, the adaptation of SCMs' practices took on a ripple out effect. Because micro-finance actors' (MFIs) money-lending practices are disrupted, the SCMs financing practices are disrupted and so need to be bricolaged. This entanglement practices – where bricolage begets bricolage - is evident on both the supply and the demand side of financing. Julie (Honduras) told us,

“I could not cut credit for clients; it was a crisis for everyone. So, I reduced the credit I could give, and I would give credit for food items only. They were suffering too.”

While, Paul (Côte d'Ivoire), told us,

“It's difficult to get credit, but even if I could, I'm really concerned about having enough business to pay it back.”

Krish (I15 India) told us, when explaining the changes that occurred when his neighborhood was locked down:

The Government allotted one person to do help for us but he is dominating us that he won't be going to shops after 10 am but how can we get money at one time we have to arrange somewhere..it's very difficult for us..he wants that everyone should give material list and money at the same time ..that is 10 am. In my business I can give credit sometimes I can borrow money in advance, and I settle later by supplying water..some shops I can purchase groceries for rs.1000 by credit and slowly I will repay if. But how can I explain all those things to the new person.

We also came across examples of bricolage being performed through expanding social groups. This proved an important resourcing practice. For example, Nora (I4) and her group of vegetable growers, met regularly to discuss and plan the next agricultural season, with other growers. Normally, they accessed credit as a group. With the social gathering restrictions in Côte d'Ivoire this was not possible, and she and her grower community failed to secure finance for next year's crop. As credit stopped, the accumulating and pooling of resources across families expanded and the bricolaged financing practices designed to help people get by. These practices became normalised as the group expanded.

3.5.5 Bricolaging Resource Allocations

Resourcing practices were bricolaged by changing what was allocated for different purposes. Some SCMs managed to reallocate their “tools of the trade” (I28) either to different tasks, or to the same kind of task but in a different time and place. Mira (I22) for example, reallocated time and effort by moving her stall, and selling different food stuffs in response to the changing conditions of lockdown: instead of selling candy from her stall in front of the school (as schools closed), she sold rice at the food market. Her business and profit margins grew as a result.

Other SCMs secured new material resources to adapt their enterprising practices. Food security was a common cause of bricolaging resourcing practices, and often directed resources away from one concern to another.

“...we did not have money to buy medicine with the increasing cost of food, we had to make really difficult choices”. (I12)

Another SCM told us,

It's very difficult to me... I can't repay any loan.. I can manage my family daily food needs only (I19)

We saw multiple instances of SCMs buying different material objects, which resourced and reconfigured consumption practices, entangling these different practices into new bundles of practice which provided more stability, security and resilience for SCMs:

“...with the money from our saving group, I bought a fridge. This allowed my food to last for longer and saved on energy costs”. (I27)

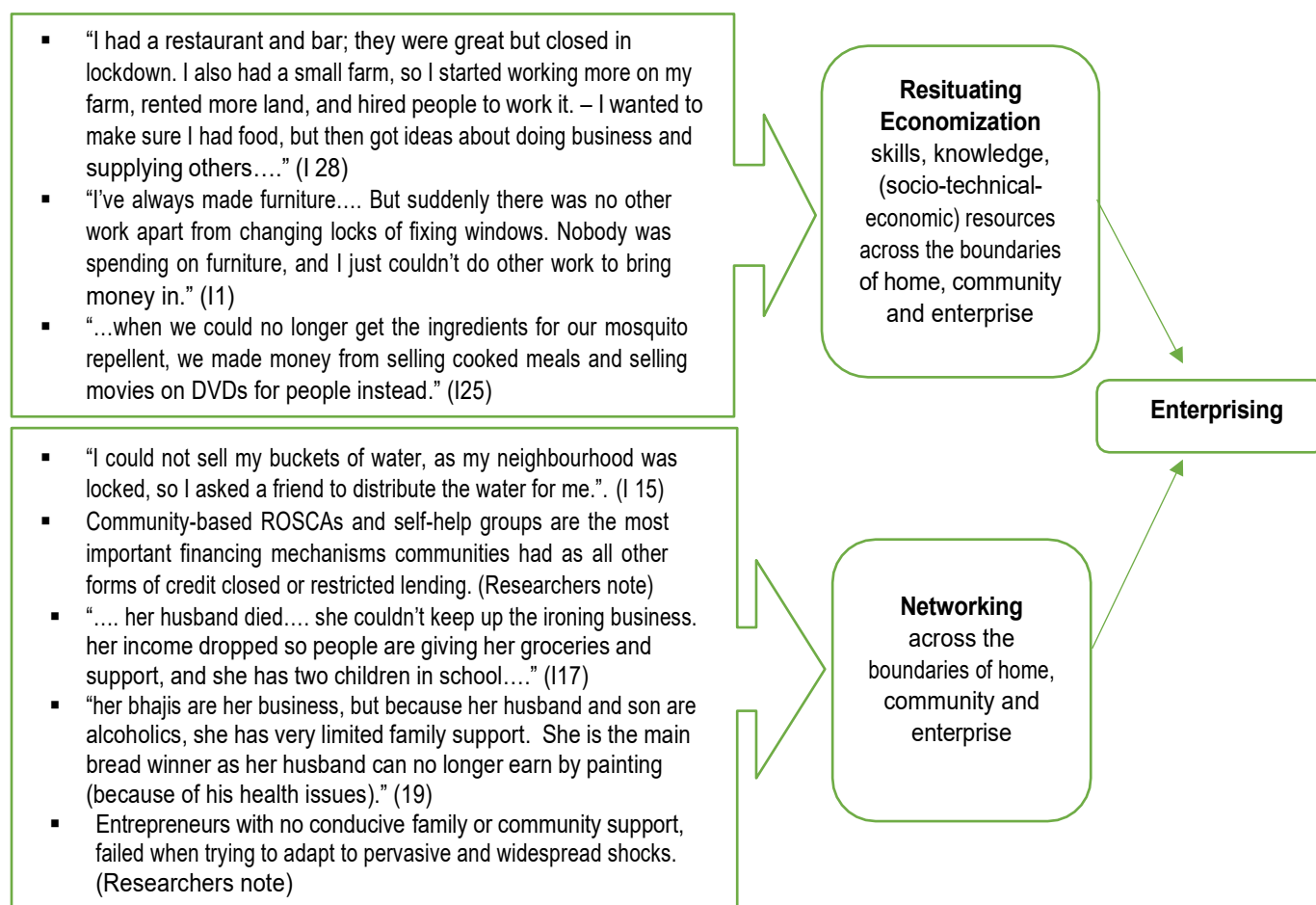
“In terms of expenses, they have been greatly reduced. Today we try to cover only the basics (...)“What I have learned is not to waste money. Avoid buying things that we do not need. It is good that we grow vegetables in our garden to eat healthy and save money.” (I9)

For many SCMs, the problem of COVID came on top of others: Aalok (I1 – Côte d'Ivoire), a carpenter, was evicted from his workshop weeks before COVID hit Côte d'Ivoire and struggled to find new premises in lockdown (though he did in the end); Nora, (I4 Côte d'Ivoire), reported problems with free-roaming cattle eating her crops. As such, our findings reveal that bricolage resulting in adaptations in resourcing practices were often brought-on or necessitated by adaptations in consuming and enterprising practices, as well as by the unfolding practices of the

community in the subsistence marketplace and changing lockdown ‘rules’. From a practice theory purview, this suggests that SCMs possess a collective, and somewhat normalised bricolage-ing competence, invoked in and through everyday socio-economic life within subsistence marketplace communities. In the times of economic shocks, SCMs are, therefore, well-positioned to make use of the economic, material and social resources at hand. We want to take care here not to romanticise the practice of bricolage, as many of our participants went hungry during the pandemic – as did their families. Rather, we see this observation as evidence that SCMs will and can ‘help themselves’ if policymakers take actions to put critical socioeconomic and material at hand, as part of their governmental responsibility and as an obligation of governance.

3.5.6 Adapting Enterprising Practices through and out of ‘Lockdown’

Figure 11 Bricolaging Enterprising Practices



Enterprising transformations were not accidental, rather they were the SCMs purposeful responses to securing food, income and resources for their families and communities. We identified two key

types of enterprising practice that were bricolaged by our SCMs: resituating economization practices and networking practices (Figure 12).

3.5.7 Resituating Economization by Adapting Enterprising Practices

When Roy's (I# 28, Uganda) bar was closed because of lockdown in 2020, his revenues ceased until he bricolaged his enterprising practices by resituating them from his bar (his business) to his family "farm" (a small plot of land used for growing food for his family). By re-allocating the resources he had been putting into his bar and restaurant, he was able to "make a living" from his land. Initially Roy's intent was simply to feed himself and his family from his small plot of land through the pandemic, by growing beans and maize. But quickly he adapted his practice resituating his economization activities from his bar to his fields. As lockdown lifted, he rented more land, bought more tools and enrolled members of the community to increase production. While the need to secure food for his family was behind this adaptation, he was able to generate a new socio-material-economic assemblage to sell and gift food to his community.

"I had a restaurant and bar; they were great but closed in lockdown. I also had a small farm, so I started working more on my farm, rented more land, and hired people to work it. – I wanted to make sure I had food, but then got ideas about doing business and supplying others...." (I28, Uganda)

Some SCMs found it much easier to resituate their enterprising and economizing practices than other. For example, Merry did well by relocating her store, and changing the goods she sold;

"...I was selling sweets in front of the school, but when Covid hit and the schools all closed, I had to move...". (I22, Tanzania)

Similarly, I25 (Uganda) explained,

"...when we could no longer get the ingredients for our mosquito repellent, we made money from selling cooked meals and selling movies on DVDs for people instead."

The material affordances of the informants above competences and skills enabled bricolage with the materials at hand. Mirra's (22) sales competences meant she could use her stall and bricolage food stuffs as new market offerings, by simply moving her stall and so resituating her enterprising practices, without too much difficulty. For others it was not so straightforward. Informant 1 (Côte d'Ivoire), a furniture-maker explained.

“I’ve always made furniture.... But suddenly there was no other work apart from changing locks and fixing windows. Nobody was spending on furniture, and I just couldn’t do other work to bring money in.” (I# 1, Côte d’Ivoire)

His enterprising and economization practices – because of the specialist technical skills and material tools he had invested in - were extremely difficult to resituate, making any form of bricolage and adaptation extremely difficult. In this way, the extant investments that SCMs make determine their resources at hand, and the embodied skills and knowing accumulated through time, can act as a significant constraint or enabler in bricolaging their way out of an economic shock.

3.5.8 Networking Practices

A further form of practice that we saw bricolaged, was what we call networking practices. Networking practices are understood as the sociomaterial practices performed by SCMs to maintain their enterprising activities as ongoing concerns, by drawing on the social resources at hand. Social relations and friendships proved critical in adapting enterprising practices. When Krish (I# 15, India) “had to isolate because of Covid”, his neighbourhood friend ran his water distribution business at no cost, securing his income.

“I could not sell my buckets of water, as my neighbourhood was locked, so I asked a friend to distribute the water for me.” (I# 15)

Additionally, community saving groups emerged out of important social networks and significantly impacted the affordances for enterprising practices. SCMs were part of these saving groups, and sometimes instigated their establishment. In many cases, community-based “ROSCAs” and “self-help groups” represented the only financing opportunities at hand for SCMs. For example, because of his self-help group, Roy was able to procure more farming equipment (spades and forks) when he adapted his enterprising practice from running his bar to running a “farm”.

The lack of enterprise networks also presented challenges for those needing to adapt. One SCM told us of a neighbour whose husband had run an ironing business. The husband had died and she struggled to continue the enterprise:

“.... her husband died.... she couldn’t keep up the ironing business. her income dropped so people are giving her groceries and support, and she has two children in school....” (I#17)

This was not unusual. Our participants told us that SCMs with no family or community networks, typically failed to adapt to pervasive and widespread shocks of the pandemic. We also found instances of network practices breaking down through bricolage attempts: networks can be broken by social stigma. One SCM told us of a subsistence marketplace community member,

“Her bhajis are her business, but because her husband and son are alcoholics, she has very limited family support. She is the main bread winner as her husband can no longer earn by painting (because of his health issues).” (I#19, India)

Social networks within the subsistence marketplace community seem central and perhaps one of the most essential resources at hand: a key determinant of successful bricolage. Our findings revealed that SCMs that flourished as a result of their bricolaging practices played a key role in supporting those who were not.

3.5.9 Business Model Type and Bricolage

These observations are further underpinned by an examination of not only what could be bricolaged, but by whom. Figure 13. shows how extant SCMs investments in specific social, economic and material resources for their enterprise before the start of the pandemic, impacted their bricolaging practices. We took good bricolage to be the successful adaptation of the enterprise that reduced the impact of the pandemic on their enterprising practices and revenues.

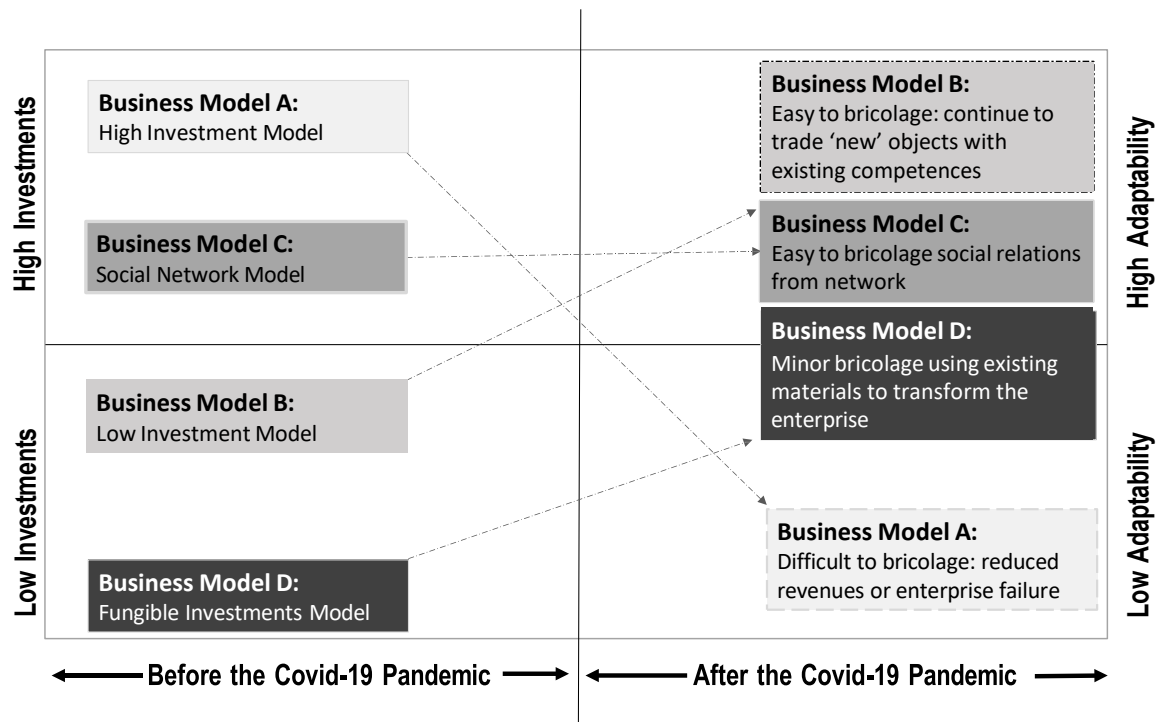
We identified four enterprise or business models that had very different implications for bricolaging. Business Model A, we refer to as the high investments model, organised around the SCM's who have invested in developing specialist and technically skilled enterprising practices, demanding relatively significant financial, technological or competency investments, over a significant period of time. For example, Aalok (I#1, Côte d'Ivoire), had invested heavily in developing his carpentry skills, a workshop and tools, while Amar (I#2, Côté d'Ivoire) had invested in developing his mechanic skills, and procuring tools. 6 SCMs adopted this type of business model (I#1, 2, 3 Côte d'Ivoire, I#8 Honduras, I#13,15 India, I#20 Tanzania, I#27 Uganda), on entering the pandemic. All were heavily impacted by the economic shock, finding it difficult to bricolage resources and social networks. They could not divest and reinvest and to apply their competences or tools to new kinds of enterprise. These SCMs, perhaps better placed going into the pandemic, found the bricolaging of their consuming practices, the only way they could navigate the austerity imposed by the pandemic.

Business Model B was referred to as a low investment model, organised around investments in much more transferable competences and maleable material objects (tools). For example, Mira (I#22 Tanzania) invested in developing her sales competences and a table to help her trade. While at the beginning of the pandemic she sold candy at the front of the schools, and during the crisis she switched to using the same competences and tools to sell rice in the market. The cost of changing her enterprise was small and she was able to transition easily. 4 SCMs adopted this type of business model (I#16 India, I#22 Tanzania, I#25, 26 Uganda), on entering the pandemic.

Business Model C, we call the social network model, organised around social network investments. For example, Krish's (India), 'water' enterprise focused on developing a strong social network as a client base. His enterprise survived him being 'off sick' because a fellow SCM carried on distributing clean water to his clients in his absence. Although Krish lost about half of his clients (and related income), his social bricolage enabled him to enrol a member of his social network to carry out his work. 3 SCMs adopted this type of business model (I#5, Côte d'Ivoire, I#15, I#17 India), on entering the pandemic.

Business Model D, we call the fungible investments model, organised around a portfolio of enterprising practices. For example, Roy's (Uganda), bar/restaurant enterprise was situated on a small plot of land that he owned. When COVID hit, and the Ugandan government decreed that all restaurants and bars should close, Roy's enterprising practices re-focused on farming his land. He then leased more land and hired staff to work the land. He saw opportunities to sell his produce to other restaurants, schools after the pandemic. Multiple material objects allowed for this fungibility. 3 SCMs adopted this type of business model (I#28, Uganda, I#9, 10 Honduras), on entering the pandemic.

Figure 13. The adaptability of different SCMs' Business Models through bricolage



Not all SCMs were successful with their bricolage. For example, substance abuse (alcohol), death of a family member all prevented bricolage and the adaptation of SCMs' enterprising practices, while seeking to secure food and subsistence for their families. 2 SCMs adopted this type of business model (I#16, 17 India), were enduring challenges to adapt to the pandemic due to death or substance abuse in the family

3.6 Discussion and Call for Further Research

Across the three-staged interview process, our analysis reveals that the bricolage that SCMs could and did engage in, was dependent on the affordances of the social, material and economic world around them, in their specific site of practice (cf. Schatzki, 2002). Despite the different settings, we identified three distinct and unfolding bundles of practice being adapted through SCMs' bricolage. Consuming practices (see Figure 9), Resourcing practices (Figure 10), and Enterprising practices (Figure 11) are bricolaged. This sequences, shows something of the tensions and entanglement of enterprising-community-family life for SCMs and, as such, extends extant understanding of SCMs as constrained market actors (Kumar, Kumra, and Singh 2022) by revealing how SCMs operate both within the constraints imposed by unfolding government rules

imposing lockdown during the pandemic, as well as how SCMs break out of such constraints in order to make provisions for their family, community through their adopting enterprise.

One of the bundles of practices to be bricolaged were consuming practices. This is not surprising perhaps, given the central focus and tenet of transformative consumer research literature (see for example Mick et al. 2012), that specifically focuses on the consumption practices on SCMs, and reveals the challenges and urgency of consumption often reported by SCMs (Sandeep Kumar et al. 2020). Concordant with extant studies, our study reveals that for the most part, it was the changes in the material elements of practice that precipitated wider transformation of everyday life, for SCMs and their families (cf. Venugopal and Viswanathan 2019). However, we found SCMs' not only bricolaging practices to reduce consumption, but additionally they aimed to transform consuming practices by accumulating materials for later consumption, and reconfiguring the social boundaries of consumption, so altering the spatial-temporal performance of normalized practices for themselves and for their family and community (cf. Schatzki, 2005), because of the severity of the economic shock. Spatial-temporal performance of consuming practices were bounded and constrained by SCMs' not 'being allowed', or not having income to visit shops, due to 'lockdown' rules. At the same time, in situations where new forms of social need and collaboration manifest because of lockdown constraints, new possibilities were opened-up, so transforming both the kinds of resources understood to be at hand, and what could be done with them. Consuming practices were bricolaged before enterprising practices, so that their enterprising practices could continue under conditionals of increasingly restrained resources. Central to the meaning of this was the sustaining of enterprising practices so that longer term consumption and subsistence could be secured.

Another bundle of practices to be bricolaged were resourcing practices. Our findings extend Viswanathan et al.'s (2021a) observations that SCMS are normally required to make impossible trade-offs between making, buying, and foregoing, entangling the socio-economic aspects of everyday life, with family and community, by revealing how impossible decisions are made in crisis, by the way SCMs make use of the resources at hand. We found that bricolaging practices, heavily dependent of social relations (cf. Viswanathan et al. 2010) but focused on saving time, labour, materials and in-kind 'favours' as SCMs sort to help each other out. Relatedly, when saving ran out (and they often did), financing became an important socio-economic practice, with credit

extending seamlessly across the boundaries of the home and enterprise, blurring the extant organizing boundaries at multiple scales: families worked, saved and ate as one; enterprise boundaries blurred as people helped each other's enterprise to 'keep going'. Social relations were therefore the most critical resource at hand. Where these social relations were absent and could not be called upon in the process of bricolaging, SCMs failed or had to seek state and/or charity provisions, suffering a more impoverished existence and, often, the end of enterprise. Bricolage also transformed financing and resource allocation practices, provoking the establishment of new practices in the form of saving and financing groups within extant social networks.

A further bundle of practices transformed by bricolage were enterprising practices. Enterprising practices, sometimes changed quite radically, transforming the very nature of the enterprise and resituating it in the subsistence marketplace (and social network). In instances where efforts to bricolage were deemed unimaginable, the enterprise failed, revealing the essential nature of bricolage. These observations build on those of Venugopal et al's (2019), who found three types of adaptation made by SCMs, when environmental disruptions affected the traditional enterprising practices of subsistence consumer-merchants in an Indian fishing village. While Venugopal et al. found that SCMs either blended traditional livelihood practices with non-traditional livelihood practices, expanded beyond their traditional domain, and altered their underpinning knowledge to do so, our findings go further. Our findings show how significant the materials, social and economic resources at hand are, in opening possibilities for adaptation and change. Additionally, our findings reveal the significant change in the common meaning of socio-economic life, because of governments around the world, changed the rules that govern everyday socio-economic life, so radically and suddenly. We suggest that the extant and severity of the economic shock, and the public discourse that surrounded it, provided a significant shift in the teleoaffective structure (Schatzki, 2006) or, alternatively put, the common understanding (Welch and Warde 2016) of the day, in each place. We suggest that this new, common understanding of the crisis, unfolded new social relations that, in other circumstances, may not have been accessible or open. These social 'openings' in-turn put new economic and material resources at hand. Such economic and material resources that may otherwise have gone unnoticed, remained out of sight or out of reach. Common understanding seems critical to the meaning actors give to their practices, and so, we argue to what bricolage is imagined and made good (cf. Dylan-Ennis, Kavanagh, and Araujo 2023)).

We extend extant understandings of SCMs enterprise structures by revealing four different kinds of enterprise or business models that SCMs create and adapt, as well as their affordances for adaptation. In so doing, we reveal something of the risks that SCMs take by investing in competence development and specialist materials that may earn them higher rents, but in times of crisis leave them high and dry; SCMs that remain beyond a governmental social net (cf. Zhang et al. 2022)), and are too invested to adapt easily. This suggests that we need further research to look at SCM business models to better understand organising for resilience, while maximising rents, and, in contrast to extant business model (cf. Osterwalder and Pigneur 2010), take into account both enterprising and family life, creating opportunities for SCMs to move beyond subsistence to socio-economic flourishing. In other words, call for future research into business models capable of moving SCMs out of the poverty trap.

These observation extend extant understanding of subsistence markets (Madhu Viswanathan and Rosa 2010) by not only foregrounding the different forms that SCM enterprises take, but additionally, the specific bundles of practices that are adapted by SCMs, and the material and social calculations that are made in the preformation of those adaptations (Faruque Aly, Mason, and Onyas 2021), but additionally we uncover some of the essential material and social resources at hand, revealing aspects of practice that ensure SCM resilience and the role of community and government in generating or configuring resilient communities in both times of economic shock, as well as in more prosperous times. Our point is that resilience through bricolage and adaptation cannot happen if socio-economic-material resources are not at hand. These need to be put at hand by those with the agency to do so (Harvey 2006).

While it is beyond the scope of this research to evidence bricolaging practices and the emergent practice bundles as a normalized response to any severe economic shock, identifying the unfolding of different kinds of bricolage, seems like an important insight for policymakers seeking to infrastructure a society in which SCMs are able to act adaptively and be resilient because of the resources put at hand, by their actions and investments (Mick et al. 2012)As such, we call for further research into SCM resilience as bricolage, and into the socio-economic-material infrastructure necessary to ensure that enterprise resources are put at hand for all societies and communities, perhaps through a transformative market studies movement.

Our findings reveal practice transformation: consuming practices, resourcing and enterprising practices being bricolaged. In each case, SCMs sought to first to protect their enterprise by adapting consumption practices, as a means of protecting medium and longer term means of securing family and community subsistence. We call for further research into the unfolding practices, so that policymakers might better understand how to organize for crisis point interventions, when all else fails.

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Chapter 4 – Paper 3 - Methodological Reflections on Learning by Doing: Developing Pragmatic Autoethnography Methodology for a Researching- Social Entrepreneurs

4.1 Abstract

The purpose of this paper is to present pragmatic autoethnography as a reflexive methodology to assist individuals with a dual role of researcher – engaged in academic work, and social entrepreneur – being a manager or leader in the organization. I provide an overview of autoethnography and how it has evolved, how I used pragmatic autoethnography and recommendations for other researchers-social entrepreneurs wishing to use the same methodology. I propose a learning by doing model that contributes to the role of the researcher and social entrepreneur. I propose setting up researcher specific supervisor/mentor and social entrepreneur specific mentor architectures of support and integrating forms of systematically assisting the researcher-social entrepreneur in pragmatic reflexivity. There have been limited a social-entrepreneur specific research methodology proposed.

As a pragmatic methodology, it will need to be revised and adapted to specific contexts. This methodology and support network can assist researchers-social entrepreneurs improve their capacity and deliver on the mandate of their organizations. This methodology can be adapted to other fields of research and work to enhance the dual role of the practitioners.

Keywords: Autoethnography, Pragmatism, social entrepreneurship.

4.2 Introduction

Autoethnography is a research method that centres around a researcher immersed in the research context (Gannon 2017). Three distinctive elements of autoethnography - its autobiographic content, its auto-ethnographic methods, and interpretative orientation towards advancing social and cultural understanding (Vershina and Cruz 2021; Chang 2016b; Lapadat 2017). - position it as an interventionist methodology. As such, autoethnography offers significant opportunities for transformation and change: both of the individual and the context. Whilst autoethnography has been subject to a rich evolution in recent decades, there is no single defining set of practices that determine autoethnography as a method (Richardson 2000). Variations of applications of autoethnography as a research method include the emotionally evocative interpretivist autoethnography that focusses on describing often difficult and traumatic, life events (Ellis, Adams, & Bochner, 2016; Haynes, 2011); analytic autoethnography describing specific qualifying criteria such as being a member of the community/entity being studied and committed to theoretical analysis (Anderson 2006); political autoethnography, that focuses on issues of power and inequality (Spry 2001); and the collaborative autoethnography, that focuses on knowledge co-construction through multiple autoethnographic voices (Saindon and Chen 2022). Our interest in this paper, is focusing on

autoethnographic form that supports intervention and change from the inside: from the researching-social entrepreneur's perspective. As such, this paper focuses on pragmatic autoethnography, looking at production of actionable knowledge (Diaz Ruiz 2022). In so doing, we recognize inquiry as an experiential process that emphasises *learning by doing* (Thompson 2010; Dewey 1929).

My interest is in how pragmatic autoethnography offers opportunities for the transformation and change of both the individual ethnographer and their target context through *learning by doing*. I begin by examining the autoethnography literature that examines researcher-managers (Cunliffe and Karunanayake 2013), before considering my own work as a researching-social-entrepreneur, to develop a social enterprise (hereon the researcher-social-entrepreneur). In probing the hyphenated nature of this dual role, I uncover the reflexive and abductive reasoning process (Dubois and Gadde 2002a) inherent to the role of researching using autoethnographic methods while seeking to generate knowledge about the work, become a better reflexive researcher and social-entrepreneur and, at the same time, developing the social-enterprise: delivering *both* individual and organizational change. The paper concludes with the discussion of a heuristic pragmatic autoethnographic framework, proposed to help pragmatic autoethnographers adopt a learning by doing approach.

4.3 Alternative Approaches to Autoethnography

Autoethnography has its etymological routes in ethnographic research practices (Chang, 2016). Its core elements – autobiographic content, auto-ethnographic methods, and interpretative orientation towards advancing social and cultural understanding - are capable of generating deep, rich, insights from significant bodies of qualitative data, gathered through participative observation, documents produced and used in action, and reflexive field diaries (Chang 2016). In this regard, autoethnography is at once a process and a result or outcome (Ellis, Adams, & Bochner, 2016). Research outcomes are seen through the eyes of the researcher and their reflexive experience (Haynes, 2011). Thus, autoethnography lends itself to contexts where the researcher is an active member of the research context, be it a family, organization or other social context (Chang, 2016). In this paper, I reflect on my learning as a social-entrepreneur, I was learning to become a researcher (as a PhD candidate) and a social-entrepreneur (founder CEO of a social enterprise

start-up, Novo Dia) at the same time.

Richardson (2000) argues that autoethnography has five characteristics: a) a substantive contribution to the understanding of social life; b) aesthetic merit (e.g. being good to the readers); c) be reflexive, revealing the author's presence as both producer and product of the research; d) express a reality of lived experienced; d) be impactful, in the sense that it should affect the reader emotionally and/or intellectually. These observations are interesting in that they underplay the impact, change or transformative effect of the autoethnographer as researcher-social entrepreneur. This seems extraordinary given the methodological impetus of the researcher-social-entrepreneur duality and the recognition of reflexivity.

Despite the growing volume of work on autoethnography (see for example Herrmann, 2020), and the emergence of dedicated autoethnography journals (such as the *Journal of Autoethnography* | University of California Press since 2020), autoethnography has been referred to as “literally and intellectually lazy” (Delamont 2009, 60). In more concrete terms, critics claim that autoethnography cannot fight familiarity, cannot be published ethically, is experiential, and not analytic (Doloriert and Sambrook 2012), or systematic (Wallendorf and Brucks 1993), does not allow for confirmation (Woodside 2004; 2006). For these reasons, autoethnography lacks validity, reliability and objectivity (Holt 2003). These critiques are mirrored in other qualitative and case study methodology critiques, where the problem of theorising from research with a ‘small-N’ is considered problematic for some theorists and not for others (Easton, 2010; Carlile *et al.*, 2013; Tsoukas, 2009). I adopt Tsoukas (2009) position that sees the distinctive theoretical contribution of small-N studies as stemming from seeing particular cases as opportunities for further refining conceptualizations and theories through the identification of shared family resemblances, rather than overarching features. For Tsoukas,

“...Theorizing is an analogical process (Vaughan,2014): small-N studies researchers notice analogies with processes described in other studies and, in an effort to account for the specificity of the particular case under study, they draw new distinctions and, thus, further refine what is currently known. Without the specificity of the particular case, new distinctions will not be possible.”(Tsoukas 2009, 3)

Those adopting this conceptual development position have contributed to a growing variation in the use of

autoethnography methods (Delamont 2007; Doloriert and Sambrook 2012). For example, for Anderson (2006, 375) ‘analytic autoethnography’ describes the qualifying criteria of autoethnography, requiring the researcher to: have complete member status within a given context; analytic reflexivity; be visible within the research; dialogue with informants beyond him/herself; and be committed to theoretical analysis. Haynes’s (Haynes 2011), ‘evocative interpretivist’ autoethnographic describes difficult life events using emotionally laden descriptions, depicting difficult and painful episodes on the researchers life. In contrast, Spry (2001) focuses on the problematized and politicized nature of autoethnography, describing power and political conflicts, inequality, in a way that allows the researcher a democratization of experiences and narratives. Roy & Uekusa (2020) describe the development of collaborative or co-autoethnography, where a number of researchers document a similar event through the lenses of their personal experience (Roy and Uekusa 2020; Saindon and Chen 2022). Finally, Kelly & Cordeiro (2020, 1) describe a pragmatic approach to autoethnography, which involves: an emphasis on actionable knowledge; recognition of the interconnectedness between experience, knowing and acting; and inquiry as an experiential process. This paper aspires to build on existing autoethnography approaches and contribute to the development of autoethnography as a methodology that can contribute critically to organisational and management studies (Davies, McGregor, and Horan 2019), particularly for researching social entrepreneurship endeavours (Vershina and Cruz 2021; Fletcher 2011; Neil 2021).

Pragmatic approaches to autoethnography have been used in the past by educationalists (David H. Kahl 2011), organization scholars (Kelemen and Rumens 2012) and by management scholars (Minocha and Reynolds 2013; O’Connor 2019; Vaujany and Heimstädt 2022). What is interesting about the pragmatic autoethnography approach is the emphasis on learning by doing (Dewey 1929; Kelly and Cordeiro 2020). The effort of autoethnographers to achieve close interaction, develop and make use of feedback loops to achieve greater reflexivity in an effort to drive abductive reasoning – a combination of deductive and inductive reasoning (cf. Cunliffe and Karunanayake 2013) and transform practice through learning in both the academic and the real-world or practitioner’s domain. In other words, the retrospective and introspective essence of autoethnography designs-in the use of directed, pragmatic reflexivity (Boyle and Parry 2007),

opens up the opportunity for transformational change at the individual and organisation level. For this reason, we now consider pragmatism and autoethnography in great depth.

4.4 Pragmatism and Autoethnography

Pragmatism, as a philosophy, holds that human actions and learning are indissociable from past experience and the beliefs that have originated from those past experiences, in a way that thoughts are intimately linked to action. As Kaushik & Walsh (2019, 9) put it:

“The focus of pragmatism is on the human capacity to learn, reason, and make choices in our environments. To respond to , and interact with, our environments, and to adapt to it, modify it, and shape it in various ways.” (Kaushik and Walsh 2019, 9).

Pragmatism recognizes the dynamism in everyday social life, and the constancy of change (Kelly and Cordeiro 2020) through what is sometimes referred to as a becoming ontology (cf. Lloyd 2010). In the context of autoethnography, the aim is not to create an understanding of a reality, but rather a methodology that will allow researchers to engage with their context of interest by generating the questions that address their organizational challenges and context (Dubois and Gadde 2002a; Kaushik and Walsh 2019).

John Dewey, one of the fathers of pragmatism, proposed pragmatism as a form of inquiry that uses experience and learning to assist in addressing uncertainty and to support positive action and change (Kaushik & Walsh, 2019). Inquiry, from this preview, assists in intelligent planning that ‘directs our actions to achieve desired consequences’ (see Biesta 2010). As Dewey (1929, 40) explains, this type of inquiry, using experiential and experimental learning, will not deliver a universal, static truth, “because we live in a world in process, the future, although continues with the past, is not its bare repetition”. In this regard, autoethnography can usefully be conceptualised as a deliberate and purposive intervention to bring about real-world change and a supportive form of action-based inquiry (Kempster and Stewart 2010). Clearly, this is not the case for all forms of autoethnography and to some extent, marks pragmatic autoethnography apart from other autoethnographic approaches (Badley, 2014).

Pragmatism is a form of inquiry that is usefully conceptualised as a process rather than an outcome or result, and as such represents a systematic reflexive processual approach to organization studies (Boyle & Parry,

2007). This pragmatic reflexive processual approach is presented in papers discussing the tension between navigating between prudent decisions and altruistic passion (due to limited resources), for a new social enterprise (Neil 2021); and in how the pragmatic autoethnographic method's reflexivity can, at times, be hard and unsettling (Woodley and Smith 2020) for the new entrepreneur.

Pragmatic inquiry has implications for the individual, their experiential learning, and the transformation of their practice, not just as a researcher but as a practitioner too. As Herrmann (2020) points out, the researcher engaging in pragmatic inquiry must, at some point, draw on personal narrative. In a pragmatic autoethnography engagement, the researcher is not only immersed in a specific cultural system such as an organization (Learmonth and Humphreys 2012) but is additionally working and so practicing and constituting that organisation; as part of the organisation's becoming. Individuals are thus, creating opportunities by engaging in experiential learning within that organisation with the purpose of bringing about organisational change because of their practitioner role, rather than because of their researching role as would be the case with action research for example (Mauksch et al. 2017). Consider for example, Smith's (Smith 2021) work that uses an autoethnographic approach to understand how action research is made interesting and impactful. Smith's (2021) concern is with the lack of legitimacy that action research has as a method – but action research seeks to envision and work out change as part of a collectively, coordinated change effort. In contrast, pragmatic autoethnography foregrounds practical experiential learning and anticipates transformation of the individual from the purview of their organisational role: putting reflexivity and learning-by-doing as central to pragmatic autoethnography. In common with action research, autoethnography has reflexivity designed-in to the method (Smith 2021).

The reflexive nature of pragmatism and more specifically pragmatic autoethnography, situates this methodology in the realms of abductive reasoning (Charmaz 2014) and the systematic combining of theoretical and practical knowledge (Dubois & Gadde, 2002a; Kaushik & Walsh, 2019). Abductive reasoning requires the researcher to move back and forth between deduction and induction reasoning practices and so enables the researcher to move iteratively between their changing or unfolding

understandings of the world of theory and the work of practice. This iterative reasoning process means that the researcher-practitioner (or in my case, researcher-social entrepreneur), can identify and address research questions that emerge from the ethnographic context of organization, and the work that the researcher-social entrepreneur is doing as part of that organisational context (Kelly & Cordeiro, 2020). The point here, is that the researcher-practitioner allows the research questions to originate from the research context. In other words, a pragmatic autoethnographic inquiry is at once practical, context driven, experiential and engaged (Kaushik & Walsh, 2019; Kelly & Cordeiro, 2020), with a clear intention that learning will transform practice, both of the individual autoethnographer and the organization within which they are engaged.

There is an innate practical challenge in this methodology, little discussed in the literature. That is, the challenge of how the researcher-social entrepreneur manages to perform this reflexive cycle when they are so steeped in both worlds. I have found that while developing research questions addressing key concerns of the social entrepreneur, I was best able to engage in a focused inquiry that most effectively moves between the world of induction and deductive reasoning (Dubois & Gadde, 2002), when I have an appropriate architecture of support.

Much of the published work on autoethnography is written from the researcher's perspective and reflexivity is generally taken to mean the transformation and change of research practices (see for example, Pitard, 2017). Exceptions include papers published on pragmatism in research on social work (Kaushik and Walsh 2019), in changing education practices (Kahl, 2011), and by those engaged in part-time business school doctoral studies using autoethnographic methods (Davies, McGregor and Horan, 2019). Davies et al. (Davies *et al.* 2019) make use of the Researcher Development Framework (Vitae 2011) to analyse autoethnographies in impact statements by doctorate in business administration (DBA) candidates. Their observations of self-reflexivity on management practices and their relation to achieving research outcomes suggest change is significant, as the DBA is designed to generate 'Mode 2' (practical) knowledge, driven by solving organisational problems within candidates' (managers') own practice (Davies, McGregor and Horan, 2019). As such, Davies et al. (2019) argues that business schools make more effort to integrate the experiences of these researcher-practitioners into academia, creating greater synergies between personal

impacts, practice, and management. I argue for a similar dynamic for part-time PhD candidates. Being a PhD student at a Management School, I argue for a pragmatist methodology and a move away from a ‘Mode 1’ knowledge production – more focus on a practical contribution to theory and academic community, and a move towards a ‘Mode 2’, more trans-disciplinary, reflexive, and practical engagement with society (Gibbons, 2000; Armsby, Costley and Cranfield, 2018; Davies, McGregor and Horan, 2019). From this purview, the researching-social entrepreneur stands to be changed by, while changing (contributing to) theory.

Cunliffe & Karunanayake (2013) draw on Fine’s (1994) notion of identity and research and the development of four hyphenated spaces denoting the complexity of the relationship between the researcher and the informant in ethnographic research (a tea plantation in Sri Lanka). They define four hyphen spaces that capture different dimensions of this duality and tension of identity and relationship in research: insiderness-outsiderness – is the researcher inside or outside the community; sameness-difference – is the researcher similar or different to the community in terms of gender, religion, culture, etc; engagement- distance – is the researcher engaged in the communities’ activities, to what degree is he/she emotionally involved; and political activism-active neutrality- is the researcher involved in the agendas of the community, and does he/she intervene in these (Cunliffe and Karunanayake 2013). These hyphenated spaces are ridden with tensions that pose severe challenges to reflexivity: the practice of learning from experience, working out what changes need to be made, and then enacting those changes.

Cunliffe and Karunanayake’s (2013) suggest that these ideas are relevant not only to ethnography, but to all kinds of research, including case-studies or action research. I intend to contribute to this literature by proposing the particularities of a hyphen-space for the autoethnographic researcher-social entrepreneur, and how the emerging tensions can be managed.

Based on my personal experience, and in dialogue with others, I argue that for reflexive practice to be rendered impactful and effective, a new kind of reflexive support architecture is required, one that engages the duality of the researcher-social entrepreneur role. The architecture needed to support the researcher-

social entrepreneurs engaged, reflexive, pragmatic methodology, is rarely in place for the reflexive needs of both the research and social entrepreneurial practices simultaneously. This makes acting as a researching-social entrepreneur challenging. While the architecture to support researchers' reflexivity, is often in place in higher education institutes (in the form of academic supervisors and PhD panels, populated by academics), less often is there an equivalent architecture to support social-entrepreneur reflexivity. This raises important questions as to how autoethnographers might put in place a reflexive architecture to support reflexivity that properly responds to the research-social-entrepreneur duality and that, for the social entrepreneur at least, offers insightfully commentaries of their observations, descriptions and analysis from a pragmatic, practitioner purview. Embracing the researcher-social-entrepreneur duality is important in effecting the transformational practices of the social-entrepreneur, as social-entrepreneurs aim to enact leadership and take decisions aligned with defined actions, aimed at achieving their unfolding objectives.

A pragmatic autoethnography's reflexivity support architecture needs to do more than deal with the research and social-entrepreneur dimensions. Cunliffe's point (Cunliffe and Karunanayake 2013; Cunliffe 2009; Cunliffe and Scaratti 2017), is that the hyphen or hyphenated spaces (where the tensions emerge as a result of the contrasting social worlds of academe and social enterprise), is the place where the genuinely new, innovative and perhaps most transformational knowledge is likely to emerge or be co-produced.

4.4.1 Social Entrepreneurship, Pragmatic Autoethnography, and the Research Context

In this section, I report on my experience as a researching-social entrepreneur at Novo Dia, a social enterprise established to offer low-cost housing to families on low income. Social enterprise is a term that represents a variety of entities that are located between civil society, the public sector and the private sector (Evers and Laville 2004). Santos (F. M. Santos n.d.) suggests that social entrepreneurship is the pursuit of sustainable solutions to neglected problems with positive externalities. He discusses the situations in which problems with externalities are likely to be neglected and derive the central goal and logic of action of social entrepreneurs, in contrast to commercial entrepreneurs. In this way, Santos (2012) creates a framework that guides expectations of action, characterising the practices of the social entrepreneur, including that the

enterprise will be organised around: neglected problems in society involving positive externalities; local action empowerment; and sustainability values. Social entrepreneurs have used tools developed from traditional entrepreneurship and built upon these.

Defourny & Nyssens (Defourny and Nyssens 2017) present a comprehensive etymology of social enterprises including identifying a specific kind of social enterprise that they call a ‘social business’. A social business is defined as a “business that applies market-based strategies to achieve a social or environmental purpose, which is central to their operation.” (Defourny and Nyssens 2017). The social enterprise that I led (Novo Dia) and where I performed my pragmatic autoethnography, fits into this category. Novo Dia was formally established in Maputo, Mozambique in 2012. At the height of Novo Dia’s operations, it had fifty staff and sub-contracted members, and 6 construction sites, spread over a 120km radius. Figure 2 shows the visual representation of the business model, used by Novo Dia in its business dealings. Figure 4 shows the shop/workshop where customers/clients came to do business with Novo Dia.

During its operation, Novo Dia served approximately four thousand clients. The majority of these were walk-in clients, who came into the workshop (Figure 4) to buy construction materials and receive technical advice from our staff. Advice took the form of building techniques, technical recommendations on construction materials, project development, and planning and permission documents required for submission to the authorities.

More than forty families used Novo Dia’s housing and kiosk building products and services. Novo Dia also built community infrastructures: a school and the foundational work for a community church. This work benefitted more five hundred people in their communities.

Novo Dia had planned to organize communities of consumers in rotating saving and credit associations (ROSCAS), known in Mozambique as *xitiques*. Xitiques are composed of groups of individuals who come together on a regular basis, to make agreed, regular contributions to a collective saving pot. Savings are

distributed to all participants, on a rotating basis. These groups are common across Africa, but when Novo Dia was established in Maputo, they found no evidence of existing xitiques.

Novo Dia wanted to create xitiques that would finance families to build small, evolutionary homes using a modular system. This would enable local families to build their home one room at a time, making it more affordable. By completing one room at a time, families could rent the room out and generate an income for their family or live in the room and provide shelter for their family, whilst they continued to participate in the xitiques, which would in turn allow them to continue to invest in their housing until they completed their project.

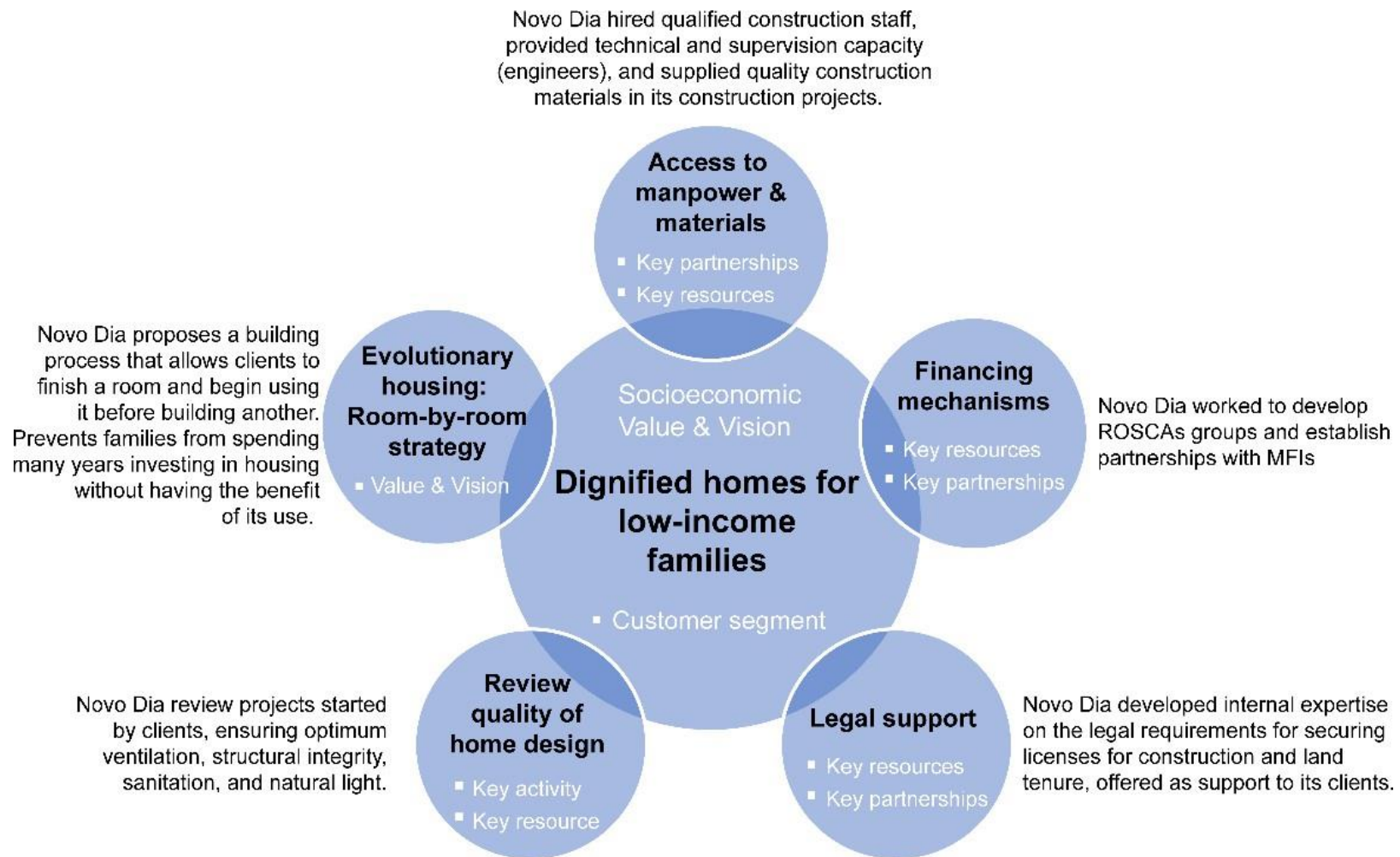


Figure 12 Novo Dia's areas of intervention (Faruque Aly, Mason, and Onyas 2021, 46)



Figure 13 External view of Novo Dia's workshop.

Novo Dia was a social enterprise addressing a complex social challenge: housing; access to finance, land tenure, licensing rights, construction materials, qualified workforce, technical oversight capacity, and use of optimal construction techniques, etc. Novo Dia wanted to offer a one-stop-shop approach, providing solutions to all the family's housing problems.

Novo Dia set out to, wherever possible, employ members of the community to produce housing for the community, and procured its products and services from local, community-based entrepreneurs. On various occasions Novo Dia was advised to market their housing offer to wealthier, upmarket families, where better profits could be derived, but Novo Dia consistently refused to shift from lower cost housing products aimed at families with low income. This was a founding principle and fundamental value of the social enterprise.

Novo Dia could not achieve financial sustainability. Once construction budgets were accepted and signed, Novo Dia became liable for any derailment of costs and delays in construction. This is something, I later learned no formal company would agree. Budget overspends, which could amount up to 40% of the agreed

budget, were absorbed by Novo Dia. New projects were then needed to fund the completion of previous projects. The most recent clients were at greatest risk of experiencing default by Novo Dia. Novo Dia formally ended its operations in 2015.

4.5 Data Collection in Practice

Pragmatic autoethnography offers a means of accessing personal and intuitive knowledge about the researching-social entrepreneur and their specific context, which is otherwise extremely difficult, if not impossible to otherwise access (Haynes, 2011). Data gathering and analysis involves diving in to the context and the self, observing practices by zooming in and out (Carlile et al. 2013; Nicolini 2010), reflecting on and revisiting interactions with others, and attempting to describe a context. My experience of pragmatic autoethnography was that everything I was experiencing, observing, learning, and understanding was data. The notion of data gathering seemed unnecessarily limiting. Interacting and the minutia of everyday judgements are intuitively interpreted in the life of a social entrepreneur, be it body language cues, what people do, what people say they do, in relation to all manner of elements. I came to regard the notion of data as more than quantifiable and quantitative approaches. For me, a better way of thinking about my records of my experience was to understand it as ‘field texts’: the multiple types of information and forms of knowing that can be gathered together and used in reflexive practice to change both research and social entrepreneurial practice (Clandinin, D. Jean Connelly 2003). In my setting, field texts (see Table 1) are also manifested as an assemblage of documents, images, budgets, tax fillings, emails, and other records including short video and audio diary entries (Table 3). These are all important data in their own right, and acted as a *aide memoire*, helping to unlock mental notes and provide evidence of the work being done and how it changed through time.

Data Form	No.
Professional emails archived	1450
Photos	750
Documents Collected: PowerPoint slides, business model, country reports, policy documents	87
Plans/drawings/budgets for clients	75
Tax and Social security fillings	72
Practice based documentation (best practices reports, legislation, information reports)	67
Pages of reflection notes and diary entries	65
Registration and licensing processes	35
Videos clips	25
Negotiation processes with potential funders	20
Kiosk modular design pieces and budget	18
Standard home designs/budgets/narrative description	16
Interviews (concept development stages)	15
Partnership arrangements	10
Newspaper advertisements	8
Business plan iterations	5
Annual financial reports	3
Presentations for client groups	3
Radio advertisements	2
Total Data Points	2726

Table 5 A non-exhaustive list of data points gathered (Faruque Aly, Mason, and Onyas 2021, 38)

Pragmatic autoethnography is set in a particular timeframe, and can be used over as a data collection method over an hour, a day, a week, or, as in my case, much longer (Amos 2022). The Novo Dia project unfolded over a period of more than 10 years, from 2007, when the initial idea was conceptualized, to 2020, when the first findings were published (Faruque Aly et al., 2021). The framing of the published findings, in the end, represented a snapshot of my work with Novo Dia within a particular time frame (Figure 14).

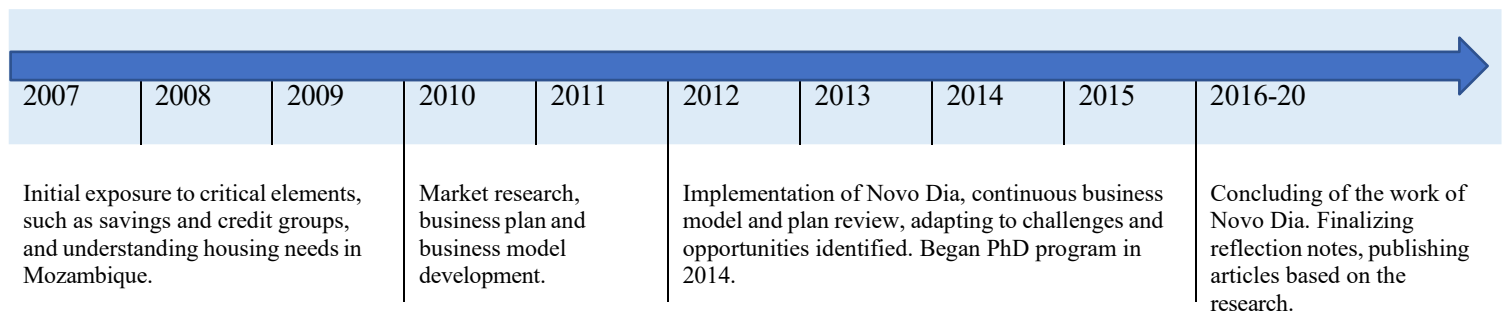


Figure 14 Timeline of Novo Dia and the auto-ethnographic research conducted.

Deep, autoethnographic research of this kind is always framed in time. Additionally, time helped in unravelling the understanding of a particular aspect of the research. When in Pemba, Northern Mozambique, I made this field note:

I was walking leisurely around town when I saw a celebration of sorts. There were many people, perhaps 40 or 50, a lot of cheering, someone sitting in a somewhat central position, and a master of ceremonies would cry out a name, one of the people would walk to the person sitting in the central position in a joyful manner and handed them money. I was later told that this was a xitique event. Xitiques are in essence rotating savings groups. Families come together within a determined period of time, and each of the participating members would contribute a predetermined amount of money, to one of the members. This would continue in a cycle until all participating members would have received at least once, the money of other participants. (Field Note 10107, 2007)

I was struck by my first experience of xitiques, which are informal rotating savings and credit groups (ROSCAS). Xitiques came to form, at least conceptually a key element of Novo Dia's business model (Chiteji 2002). I had come across nothing on business models or social enterprise business models in the academic literature that made use of xitiques as part of a business model. This seemed like a practically useful way forward.

I considered establishing xitiques to overcome the high cost of capital involved with investing in housing and shelter. But resituating these practices for the purposes of Novo Dia, turned out to be challenging. In a much later reflective fieldnote some seven years later, I wrote:

Although xitiques were a key part of our business model, these were, perhaps, the most unsuccessful element in the model. This was always an important part of our work, at least conceptually. We tried to generate momentum, but it was difficult. We began by suggesting to our walk-in clients (we had over 4000 walk-in clients in our premises), but although customers found it interesting, they preferred saving money in various rounds of deposits in the shop and taking the goods in the end.

We placed newspaper advertisements focusing on Xitiques, and although we got a few calls of interested people, we got a majority of calls from individuals who enquired about the possibility of paying for good on monthly instalments.

(Field Note 220313, 2013)

One day a group of teachers and school staff came to our workshop to inquire about our housing products and services. I thought that since these are people that already know each other, it would be interesting to attempt to establish xitiques with the staff of the school. But that failed too:

We got introduced to a group of teachers who wanted to improve their homes, and we spoke to them about the possibility of building a Xitique, or contracting a loan from a microfinance provider we brought with us for the presentation, but the group did not agree on setting up a xitique, nor were they interested in contracting loans at very expensive rates (45%-54% per annum). The comments I received from the teachers was that it was a group that was too diverse, with university graduate teachers (which earned 20-30.000mts) to janitors (which earned 3-5.000mts) there was also some social stigma associated with doing xitiques with people that were considerably poorer than oneself. (Field Note, 120814, 2014)

We now understood xitiques as community-based institutions, not professionally based ones. This meant attempting to create xitiques around the workspace was not appropriate. Consequently, we changed our practice and chose a couple of staff members at the school who were interested in creating xitiques. We visited their communities in an attempt to create community based xitiques.

We further tried to create a xitique group with the help of Dona Manuela, with her neighbours and other people within the same income group, but although people committed to participating in the group, only 2 people out of 10 actually came forth and paid their first monthly fee. As the other 8 had not come forth, these 2 people also withdrew from the group.

By probing, I found out that there needed to be a strong pre-existing social bond between members of the xitique group. There had to be a high social cost on defaulting on payments. Most xitique groups rely on close family members and other longstanding relationships, so that the cost of defaulting, i.e., losing your closest social ties, became actually stronger than the cost of keeping your monthly payment.

Our next move would have been to try and sell/present our work to existing Xitique groups, but Novo Dia seized its operations before we could try this further.

(Field Note, 040415, 2015)

Our understanding and working knowledge of xitiques as a phenomenon, took close to 8 years to unfold, and we had still not fully understood the complexities behind this seemingly simple community-based institution. This is a particular example of how knowledge unfolded through time. It is interesting to consider what kind of support might have enabled me to access this type of understanding more quickly – whether it

might have come from academe or from the world of social entrepreneurs or some other source, and how I might have accessed it as part of my pragmatic autoethnographic support.

4.6 A Support Architecture through Structured conversations

Different forms of support were available to me throughout my autoethnographic project. Some took the form of structured conversations. One of the most successful support structures I accessed, was regular interactions with my co-authors, who were also my PhD supervisors. On a monthly basis I would have a meeting with my co-authors. I define my supervisors as critical friends (Faruque Aly et al., 2021). Our structured conversations explored theoretical and methodological considerations, identified, and explored ‘useful’ bodies of literature (including the social entrepreneurship and business model literatures), and later, analysis and writing considerations.

These structured conversations were aimed at developing and delivering impactful work that made a substantive theoretical contribution to the field. However, I also worked to take learning from the researching domain into the practical domain, the domain of the social entrepreneur. For instance, one of the recommended readings from my co-investigators was ‘modes of exchange and shaping markets’ which describes the evolution of US supermarkets (Cochoy 2010). I also found the readings on working for low income families (Prahalad and Hart 2002; Madhu Viswanathan, Sridharan, and Ritchie 2010), business models (Mason and Chakrabarti 2017; Grassl 2012; Alexander Osterwalder and Pigneur 2010; Teece 2010), marketing (Viswanathan, Antonio Rosa, & Ruth, 2010), and work on generating the appropriate conditions for the enactment of markets and market transactions (Araujo, Finch, and Kjellberg 2010), were very important for thinking about my work at Novo Dia, and for thinking about what Novo Dia was trying to do. My social entrepreneurship practices changed in three important aspects as a result of these readings: For example, they introduced me to the ‘Patrimonyo Hoy!’ model (Prahalad and Hart 2002) which looked at evolutionary construction models supporting micro home improvement projects. The Patrimonyo Hoy business model profoundly influenced my design of the Novo Dia workshop (Cochoy 2010) and made me reflect on how to build ‘proximity’ with my clients (Mason and Chakrabarti 2017). While I had useful,

constructive critiques of my reflections and academic writing on these practical changes, I had no-one to explore and practically critique of the changes I was making to the Novo Dia enterprise. Some structured conversations were less practically useful. For instance, the recommendation to read Latour's 'Reassembling the social' (Latour 2006) I found difficult to apply to a social entrepreneurship setting.

4.6.1 Unstructured conversations with investors and business mentors.

As a social entrepreneur I also benefitted significantly from my exchanges with investors (family members) and other business mentors. A close family member was very supportive and provided loans for the company. He provided loans at two stages, and was genuinely interested and intrigued at the work of Novo Dia. He was also concerned about the success of the business and our capacity to make ends meet. It was in one of my many conversations with him that I began understanding the need to close Novo Dia.

Novo Dia had some serious challenges, and a family member (my largest and most supportive investor) and I had a long and hard talk in January 2015. He was asking me about my pricing formulas. I have explained to him that over the cost budget for a specific project, I would on top charge an additional 5% for risk and 30-35% for margin. The problem with my pricing policy is that I do not take into consideration overhead costs, leaving these to be covered by scale. I explained to him the feeling I had that I felt I had engaged in a Ponzi scheme for construction work. I needed to bring in more and more construction work so as to keep the previous contracts rolling to the end.

He, rightly so, showed me that the model was wrong, and that I would always be set up for business failure. He re-enforced the idea that I needed to cover my living costs, before being able to help others. He offered me a partnership in a pastry distribution dealership, to which I answered that projects I get involved in need to have a developmental element, or I would not be happy. This frustrates him, who sees a do-gooder that cannot keep the home. He is correct. I needed to prioritize bringing in income to keep my home. This discussion marked the beginning of the end for Novo Dia.

(Field Notes, 190625, 2015)

Other close family members were also very supportive and invested in the social enterprise. They had some trouble understanding the concept of Novo Dia. On a number of occasions, they recommended that I move upmarket with my products and services, as I would be able to make better margins and, ultimately, more money. It was always challenging to explain to them the concept of a social enterprise. I had various conversations with them, but not systematic or at regular intervals. More like lunchtime discussions.

These family members have been so incredibly supportive. He discussed with me my advertising methods, where I focus on the lowest cost of homes. He and another member suggest that I raise the margin on the higher cost of homes and make the newspaper ads focus on that.

(Field Note, 060715, 2015).

Novo Dia generated interest from institutional partners. There was one international organization, founded by housing cooperatives in the UK, which was interested in supporting housing projects for low-income families in Africa and Asia. We had various conversations. My first contact was after a conference on housing in Maputo, Mozambique. After the interventions and comments I made during a conference session, I had a discussion with a consultant representing a funding body focusing on low-cost housing. I was introduced to senior managers of the fund. My first interactions were very positive and encouraging. We were aligned in terms of our objective, to promote housing for families with low income.

As a fund organized by housing cooperatives, it soon became clear that they were less keen in supporting social businesses. They were afraid of profit capture and not building long term institutions. Their interest in the work of Novo Dia was genuine, they invited me to participate in meetings in London, and Nairobi. But in the first conversation they were interested in investing in Novo Dia, as it was structured. In a second conversation, they wanted to acquire a 20% share of Novo Dia, later they showed interest to acquire a majority share in Novo Dia, and finally they offered to create a separate organization owned by the staff, where I would be employed. Their main concern was to support a social enterprise that was privately owned, and under the ownership of a private individual that could take decisions based on profitability, whilst they were interested in creating a publicly owned institution, which was not at the mercy of private interests. I saw that although both of us were interested in promoting housing products and services for low-income families, and that the social enterprise was a relevant vehicle, that there was a tremendous cultural gap with regards to how we saw the future and decided not to pursue cooperation.

Ultimately the organization wants to create institutions that work on housing in perpetuity, and they are, rightly so, fearful of investing in organizations relying on private capital or relying on single individuals. Organizations relying on private capital will

make decisions based on the return on investment, and which do not necessarily be the best decision for the social good they are trying to fulfil. In Novo Dia, although we consciously kept our target and objectives linked to our social mission, we had enough day-to-day pressures to change our products and go for a different segment of customers. Relying on organizations too dependent on individual members can also be challenging, as the circumstances of life of the individual can lead him to move on or change his mind frame and thus jeopardizing the entire organization. Novo Dia was both privately owned and relying on a single individual, and thus not a strong candidate to supporting movements, or institutional building for the funding organization.

(Field Notes 120715, 2015)

All these interactions with professionals in the field, entrepreneurs and investors were immensely helpful as a manager, although they were unsystematic, and there were important cultural and managerial differences: focusing on profit making rather than social outcomes; or focusing on a particular type of social enterprise rather than housing outcomes.

It was important to have these exchanges with entrepreneurs, but 1) they were not regular or structured, 2) not with people that fully understand the work and values of Novo Dia (the social development aspects, the commercial aspects, the entrepreneurial aspects, etc.), 3) nor were they systematic and looking at the day-to-day performance of the organization.

4.7 Discussion: A Framework for Transformative Practices

When reflecting on the pragmatic autoethnography in the role of a researching-social entrepreneur, the dual nature of this hyphenated role is foregrounded. Both sides of my hyphenated identity were informed and transformed by the autoethnographic practicalities – I was learning by doing - but opportunities to generate perhaps some of the most powerful synergistic relations between the two roles were missed. There were opportunities to leverage the research capacity, to assist in my managerial capacity, that were not seized, as the research was not necessarily geared towards practice (Gibbons, 2000; Davies, McGregor and Horan, 2019). In what follows, I propose a framework to address this gap, creating a heuristic methodology to help pragmatic autoethnographers reflect on how they might practically, in real-time make their role of researcher better support their role as social entrepreneur and vice-versa.

It is important to take a structured approach to this methodology, by creating an architecture of support with critical friends or mentors for the research aspects of the work, and with critical friends/mentors that support the entrepreneurial aspect of the work.

I recommend that critical reviews should be conducted on a regular basis. The researcher discussions should look at how the study is unfolding and recommend areas to probe further, identifying additional methods or theoretical frames to use to better understand a particular issue, for example. The social entrepreneurship discussions should also take place regularly, should integrate key performance indicators (KPIs) for the social enterprise, along with other operational elements, into the review. The business model/business plan of the social enterprise can also provide an important framework for the reviews and assist the critical friends to offer the entrepreneur guidance and recommendation on the challenges being faced.

Social Enterprises enjoy today a growing ecosystem of incubation services (Tengeh and Choto 2015; Ogutu, Research, and 2016 2016), providing a varied and valued range of support services to social enterprises (Allen 2007). Although there are universities that have developed their own incubator projects (Gloom 2006), I argue that these aspects of social entrepreneur critical friends, could and should be included into a practice-oriented supervision model. Academia is well placed to play a valuable role in the social entrepreneurship ecosystem, in promoting academic research and transdisciplinary engagement (Baskaran, Chandran, and Ng 2019). What is being proposed here is an intentional embracing of the practical aspects of research, (Aluko 2011; Matte and Boivin 2020), allowing researchers to access the cutting edge of knowledge being generated, and creating opportunities to engage across disciplines (Baskaran, Chandran, and Ng 2019), but also providing the support and engagement of a social entrepreneur mentor that could provide practical advice, with the expertise needed to critically engage with the researcher-social entrepreneur. Such an expert could perhaps examine pre-defined key performance indicators for the social enterprise, integrated as part of a framework of enquiry. There could be issues emerging from these practical discussions that could be discussed with the academic supervisor, who could advice on relevant academic references, creating a mutually reinforcing and progressive academic-practitioner supervision framework

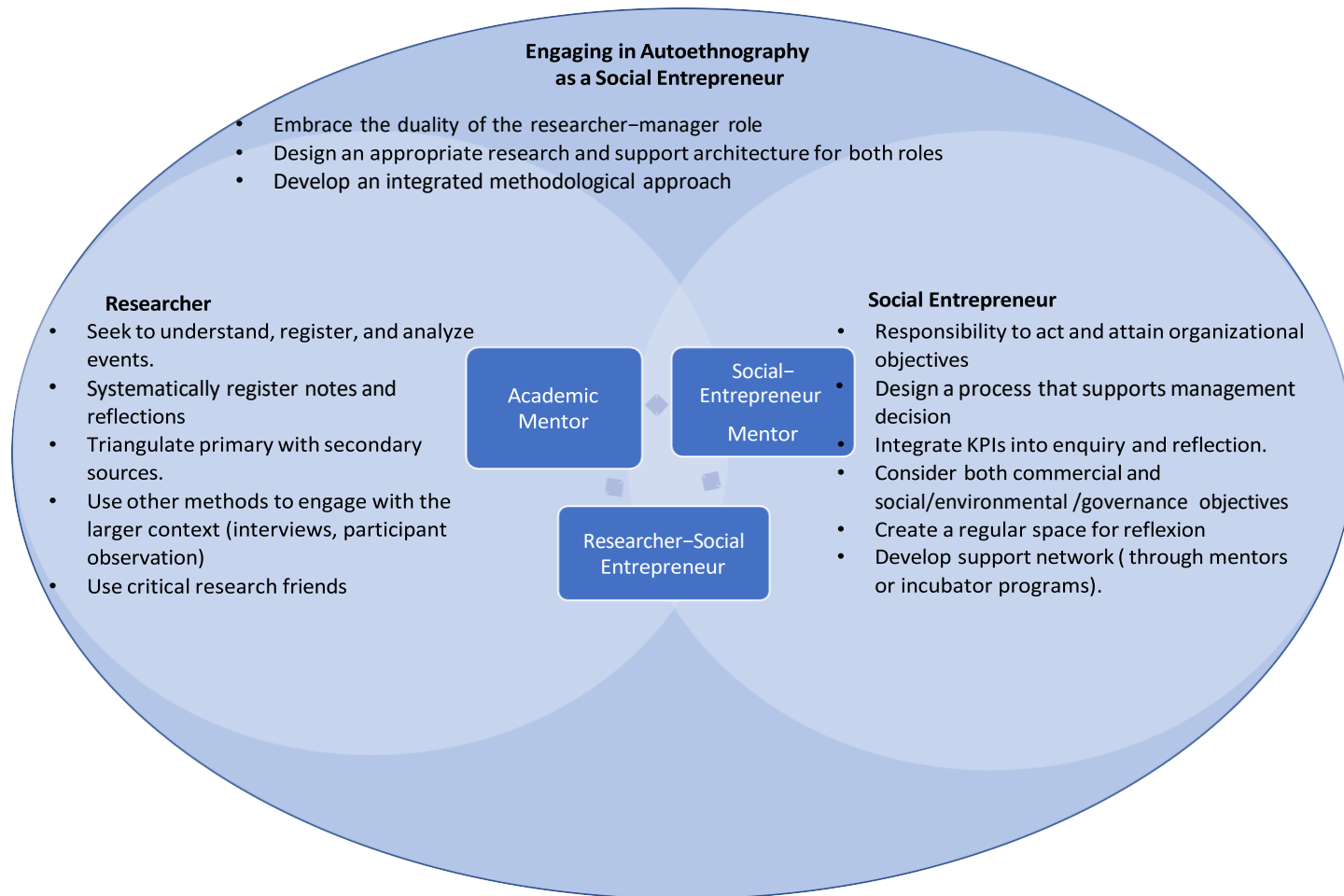


Figure 15 A 'learning by doing' architecture.

(see Figure 15). I argue that such an architecture of support is critical for a pragmatic autoethnographic methodology, and stands to advance practice and theory significantly, performing real-world impact in real-time. Such a framework would enable the researcher-social entrepreneur to stress-test ideas, raise questions and perform real-world social experiments, on a small scale, in real-time. Without this architecture, autoethnographic research not only fails to take advantage of the performative power of the pragmatist onto-epistemology, but it also acts as a lonely and isolating methodology.

4.9 Discussion and Conclusion

Based on the accepted premise and evidence that pragmatic autoethnography is both a theoretical and practical reflexive process (Kaushik and Walsh 2019), that generates learning from experience (David H. Kahl 2011; Kelly and Cordeiro 2020), we propose the need for a new architecture of support – needed for both the supervision of part-time PhD and DBA students, but additionally for any form of researching-social enterprising scholars engaging in research that aims to deliver both theoretical and real-world practical change in real-time. I argue that both theoretical and practical dimensions are central to the hybrid identity of the subject. As such, I theorize a shift in reflexivity criteria used to evaluate the actions of the hyphenated researching-manager (Cunliffe & Karunanayake, 2013). I posit this as a new understanding of pragmatic autoethnography as an interventionist, action-oriented form of social entrepreneurship scholarship. As such, it provides a basis for understanding how auto ethnographers are able to enact both theoretical change and practical real-world change in a progressive way, capable of enacting change at pace (Emirbayer and Maynard 2011; Kelly and Cordeiro 2020).

The main premise of the methodology proposed here is the recognition of the duality of roles of the researcher-social entrepreneur, and with that, the dual responsibility to contribute both a body of knowledge research, whether that be business models, social entrepreneurship or markets, for example (Emirbayer & Maynard, 2011), and the development of objectives for a social enterprise (Grassl 2012) and the reflexive

practice of the social entrepreneur. We propose transcending this hyphenated duality to allow the researcher-social entrepreneur to fully embrace this role, positing that through the reflexive process there is a creation of knowledge for academic purposes *and* entrepreneurial/management practice (Dubois & Gadde, 2002b; Emirbayer & Maynard, 2011).

We propose the development of a methodological framework for a pragmatic autoethnography of social entrepreneurship that allows for the engagement the transformation of practice through learning-by-doing. This implies using reflexivity as tool to critically engage with management practice leading towards knowledge development and better entrepreneurial/managerial outcomes (Leavy 2010; Rashid et al. 2019; Storbacka 2011). The pragmatic autoethnography proposed in this paper allows the researcher-social entrepreneur to reflect on the performance of hers/his social enterprise and feedback into theory, in a cycle of systems thinking and abductive reasoning (Dubois & Gadde, 2002) that is both performative (transforming theory through practice and *vice-versa*).

Thus, we propose as methodological best practice, the establishment of an architecture of reflection, through creating spaces with a set of critical friends that help the social entrepreneur consider the research elements of work (Faruque Aly et al., 2021), and differently expert critical friends, to assist in the reflection of the managerial practices of the social entrepreneur. I also call for the introduction of a set of co-developed key performance indicators that become an integral part of this pragmatic methodology, allowing for the critical mentors to assist in addressing the day-to-day challenges in the practice of the social enterprise, and for the critical friends to assist in guiding the reflexive inquiry towards the development of a body of practice-based knowledge.

The architecture of support proposed here, has the potential to bridge a gap in incubator services (Bocken and Snihur 2020). Critical friends, for example, former social entrepreneurs with experience of entrepreneurship and the context of operation, can support the researcher-social entrepreneur in addressing challenges and identifying opportunities in their regular interactions. This could be an important element of

support for the survival and growth of a social enterprise (Ogutu, Research, & 2016, 2016), in addition to providing an important lenses in the learnings generated by the pragmatic autoethnography (Kahl, 2011). The integration of key performance indicators for the social enterprise as inputs into the reflexive process of the researcher-social entrepreneur can further assist in the navigation of this dual role (cf. Dubois & Gadde, 2002; Leavy, 2010). By embracing the duality of roles and enacting a reflection architecture, the researcher-social entrepreneur will achieve a comprehensive framework for thinking and learning through abductive reasoning (Dubois & Gadde, 2002).

4.10 Further Research

This paper proposes support for researcher-social entrepreneurs engaging in pragmatic autoethnography, with implications for pragmatic autoethnography in other fields. There is a need to map-out the distinct supervision models employed by professional doctorate and PhD programs, with academic-practitioner combined supervisory teams, for researchers that aim to bridge the academic-professional/practitioner worlds. Such research would provide valuable guidance for methodological development and for educational best practice, as we learn to better support and develop architectures of support that develop and test concrete pragmatic autoethnographic of researcher-practitioners.

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Chapter 5 – Discussion and Conclusion

In this final chapter I present a summary of the conclusions of the whole research, the key theoretical and practical implications and contributions of this PhD thesis, and key limitations and avenues for future research.

5.1 Summary of the achievements and conclusions of the whole research.

In this chapter we present the achievements and conclusions of the three papers that compose this thesis.

This research underscores that social enterprises operating in subsistence marketplaces need to understand subsistence bricolage practices, and how subsistence marketplace communities in a given context mobilize the resources at hand from the material, economic and social realms of activity to identify bricolage opportunities. Social enterprises need to understand how subsistence marketplace communities operate and integrate this understanding to generate proximity between their business models and the bricolage practices of the communities with whom they wish to work (Mason and Chakrabarti 2017; Boschma 2005).

Undertaking this work as a researcher-social entrepreneur requires embracing the unique advantages and tensions of a dual, hyphenated role (Cunliffe and Karunanayake 2013). Pragmatic autoethnography is a methodology that lends itself well to this reflexive research practice, allowing one to draw rigorous methods for researching and learning by doing (Kelly and Cordeiro 2020; Kaushik and Walsh 2019). Developing an architecture of support—drawing on the mentorship of academic supervisors and the practical insights of critical friends with hands-on experience—is essential for maintaining rigor, fostering reflective practice and abductive reasoning (Dubois and Gadde 2002), and ensuring that research remains grounded in both scholarly frameworks and the lived realities of market actors.

5.1.1 Paper 1 - Business model is a tool for institutional work

In Paper 1, we discuss the Business Model as a tool to perform institutional work (Lawrence and

Suddaby 2006), in a context where the existing Institutions do not address the needs of families with low income in the provision of low-cost housing products and services (Mair and Marti 2009).

We posit that Novo Dia's business model was not a static document, but rather a dynamically iterative device that questions the context in which it operated and evolved in response to it (Osterwalder et al. 2010; Chesbrough and Rosenbloom 2002). It is a tool that organizes Novo Dia's staff internally, but is also used to mobilize external stakeholders, such as the government, partner businesses, suppliers, communities and other external stakeholders (Di Domenico, Haugh, and Tracey 2010b) , in an effort of sensemaking (Maitlis 2005) and directing its projective agency (Emirbayer and Mische 1998).

We consider that the Business Model of the social enterprise needs to consider and dialogue with the Business Model of other critical stakeholders (Freudenreich, Lüdeke-Freund, and Schaltegger 2020). In the case of Novo Dia, the business model of the social enterprise needed to have considered the business model of the masons it worked with, and understand that how they operated when they were hired for specific projects brought about an incentive structure that promoted speed and performance in a way that was not replicated when they were hired as staff. Novo Dia's business model needs to leverage the good performance of other stakeholders to enhance and strengthen it. Novo Dia also needed to understand critical community-based infrastructure such as xitiques (community based rotating saving and credit associations), to understand how they operate and their social dynamics, when trying to leverage these to implement Novo Dia's work.

5.1.2 Paper 2 – Bricolage and COVID

Subsistence consumer merchants exist within a framework of economic, material and social relational activities (Viswanathan, Rosa, and Ruth 2010; Lindeman 2012; Viswanathan, Sridharan,

and Ritchie 2010). Their lives are filled with daily challenges, that they address by leveraging the resources at hand across these three spheres to identify bricolaging (or making do) opportunities (Kwong et al. 2018). We adopted Shove and Pantzar's (2005) three elements of practice – meaning, materiality and competence, as an analytical tool to sensitize us to how SCMs transformed and adapted to a rapidly changing environment caused by the global COVID-19 pandemic. In this paper, we identified SCMs bricolaging and adapting activities across three bundles of practices (Lindeman 2012), Consumption, Resourcing and Enterprising.

The most surprising and enriching aspects of this research were the depth and richness of the narratives shared by subsistence marketplace communities, which offered vivid insights into their daily realities. I was struck by how little buffer or protection many families had: even the *perception* of a decline in income could trigger an immediate and proportional reduction in consumption, such as reducing meals from three to two per day. While this vulnerability was sobering, we also saw that social networks often provided critical support, exemplified by the Indian water distributor who relied on a friend to keep his business running. Another unexpected finding was the remarkable adaptability shown by households with portfolios of economic activities, transferable skills, or minimal sunk costs in a given economic activity, enabling them to pivot quickly—like shifting from selling sweets in front of a school to selling rice in a market, or applying farming knowledge from cash crops to staple foods. These observations led us to develop a typology distinguishing between *high-investment, low-adaptability models*, *social network-reliant models*, *low-investment models*, and *fungible investment models*, and the propensity of subsistence consumer merchants to adapt to a global shock depending on the model they used, offering new ways to understand resilience and flexibility in crisis contexts.

5.1.3 *Pragmatic Autoethnography of the Researcher-Social Entrepreneur*

This paper identified pragmatic autoethnography (Kelly and Cordeiro 2020; David H. Kahl 2011) as a powerful methodology that lends itself to promoting reflexive learning (Haynes 2011) and abductive reasoning (Dubois and Gadde 2002), providing important opportunities for research and theory development (Kaushik and Walsh 2019)

We recognize and point the complexities of the dual role of the researcher-social entrepreneur and its hyphenated identity (Cunliffe and Karunanayake 2013), but also identify the potential for developing a methodology that encourages mutually re-enforcing aspects of this dual role, increasing the possibility that both the academic and social entrepreneur succeed. I call it an Architecture of Support for the Researcher-Social Entrepreneur, and at the basis of this methodology is identifying an academic supervisor, who supports the researcher in this role, but also mobilizing a critical friend, a veteran social-entrepreneur that can act as a mentor or social entrepreneur supervisor, to review and support the social-entrepreneur in the practical aspects of operationalizing the social enterprise.

This experience highlights broader lessons for business/management schools: impactful socially embedded research benefits from dual support structures that pair scholarly supervision with practical, context-sensitive business guidance. Such an approach can enable social entrepreneur (or broader practitioner)-researcher to generate both rigorous academic insights and more resilient, adaptive business practices. This methodology could significantly improve the chances of a social enterprise to thrive in complex environments. It would also provide space for a more engaged and interventionist academic environment.

5.2 Key theoretical and practical implications and contributions of the PhD thesis

In this section of the paper I will present the key theoretical and practical implications and contributions of this thesis across the three papers.

The overarching contribution of this thesis is done across practical, theoretical and methodological fields. Practically, it shows that if one is running a social enterprise, or another business/organization, it is important to deeply understand how your targeted demographic group operates with and around the issue you are trying to address (Osterwalder and Pigneur 2010; Mason and Spring 2011; Mason and Chakrabarti 2017). In the case of Novo Dia, it was subsistence marketplace communities and how they consumed housing products and services, in Maputo, Mozambique. One needs to be familiar with the practices and formal and informal solutions that currently exist on the ground. From this departure point, it is essential to design a business model that directly engages with these existing practices and generates proximity (Mason and Chakrabarti 2017; Boschma 2005). Creating a business model in isolation and imposing it rarely works; instead, it is important to test it, involve real users, and refine it continuously (Osterwalder and Pigneur 2010; Mason and Spring 2011).

Theoretically, this work underscores the importance of understanding subsistence bricolage, how communities in subsistence marketplace communities creatively navigate economic, material and social realms of activity to identify bricolage opportunities (Lindeman 2012; Venugopal, Viswanathan, and Jung 2015; Viswanathan, Alfonso Arias, and Sreekumar 2021). Although this research focused on responses to global shocks, like COVID-19, it offered broader insights into how subsistence marketplace communities operate.

Methodologically, the thesis contributes to crystallizing pragmatic autoethnography as a reflexive, abductive approach that is well-suited for practitioner-researchers (Kelly and Cordeiro 2020; Kaushik and Walsh 2019; Anderson 2006; Dubois and Gadde 2002). It also proposes an architecture of support, combining academic supervision and practitioner mentorship, to help social entrepreneurs navigate the dual demands of running a social enterprise (or another entity) whilst

conducting rigorous research.

5.2.1 Paper 1 – The importance of the Networked Business Model

As discussed in the paper, it is of crucial importance for SEs, when developing and implementing their business model, to understand and engage with the business models of key stakeholders so as to generate proximity (Mason and Chakrabarti 2017) that enhance the social enterprise's work. By proximity it is meant the multi-dimensional construct that includes not only geographical proximity (the physical space between actors), but also cognitive proximity (the mutual understanding of the technical and market knowledge), organizational proximity (the compatibility of routines, structure and circulation of knowledge across market actors) and institutional proximity (the norms, rules and values of actors and environment that enable connections)(Boschma 2005; Mason and Chakrabarti 2017). It is of critical importance that a social enterprise understands this conceptualization of proximity and seeks to generate it with its target audience, in this case, subsistence marketplace communities, in order to be able to serve them(Mason and Chakrabarti 2017). In the process of creating proximity and attempting to develop a business model that dialogues well with the context in which it operates, social enterprises will encounter Institutional Voids, or absence or non-observance of rules or norms (Mair and Marti 2009). In order to overcome these voids, a social enterprise will need to conduct institutional work, or the endeavor to change, disrupt or maintain existing institutions (Lawrence, Suddaby, and Leca 2010). The business model is conceptualized as an epistemic device (Mason and Spring 2011), or a sensemaking tool (Maitlis 2005) around which the social enterprise can develop a common understanding of the work to be done, is an important tool to conduct institutional work. If the social enterprise is successful in doing so, it will be able to leverage its business model on the business model of critical stakeholders, in effect creating an extended mutually re-enforcing business model (Freudenreich, Lüdeke-Freund,

and Schaltegger 2020) to tackle the societal, environmental or governance challenge it has decided to work (Grassl 2012).

5.2.2 Paper 2 – Understanding Subsistence Bricolage

We have observed some of the complexity and challenges engulfing SCMs in periods of adaptation. Subsistence consumer merchants used the resources available at hand from the social, material and economic realms to develop bricolage opportunities (Viswanathan et al. 2021). In their critical hours of need, some of the most important sources of support, microfinance institutions (MFIs) for instance, retracted as they feared their financial portfolios would be at risk (Czura et al. 2022). We also saw that community-based savings groups and self-help groups (Chiteji 2002) were crucial to support SCMs during this period.

In the future, policymakers could develop mechanisms to support community-based savings and credit groups, providing incentives and support to MFIs to continue offering credit during a protracted crisis and develop mechanisms that reduce the MFIs and other credit suppliers risk so that they can take a more active role in providing financing during the recovery period.

5.2.3 An Architecture of Support for the Researcher-Social Entrepreneur

For the researcher-social entrepreneur, it is important to develop an architecture of support including the academic supervisor and SE mentors that allow the growth and progression of both areas of activity. I believe this would be true not only for researcher-social entrepreneurs but also for other researchers in almost all technical fields (education, healthcare, management, etc.). Regular discussions with the academic supervisors should cover progress on Academic aspects, and meetings with SE mentors should cover social entrepreneurship performance elements, which can include management aspects – looking at key performance indicators (KPIs) for social enterprises (SE) for instance, but also discuss new developments in the field and how these impact

the extended business model of the social enterprise: the business model of the social enterprise and the critical stakeholders.

This paper also provides an important reflection on the supervision of doctoral candidates engaged in practical research (Farrell, Oerton, and Plant 2018). I posit that the candidates that have an important practitioner element in their research provide an important opportunity to engage in action research, and approximate current theoretical doctoral programs framed around mode 1-theoretical focused studies to a mode 2 methodology, privileging engaged action research (Davies, McGregor, and Horan 2019)

5.3 Avenues for future research

In this section I will propose avenues for future research that emerged during the course of my work.

The calls for future research presented build upon the work done for this thesis. It would be important to identify core practices that could help managers routinely situate, develop and revise their social enterprise (or other organization) business model in different settings. It would be important to continue to research and better understand how subsistence consumer-merchants and marketplace communities operate, how they organize for resilience, and how they navigate resources at hand to engage in subsistence marketplace practices. For policy makers and other entities, this would be critical to also understand what resources and support to make available in case of a future global or local shock, to assist subsistence marketplace communities to better leverage their social, material and economic resources at hand to identify subsistence bricolage opportunities. With regards to methods, it would be important to research the development of protocols and guidelines for the use of pragmatic autoethnography as a research tool. For academic institutions it would be important to research how to operationalize a methodology that would allow

for the development of a research and practitioner focused architecture of support.

5.3.1 A Business Model Tool to identify potential synergies with critical stakeholders.

In the entrepreneurship field, important tools have been developed to support entrepreneurial practice. With regards to Business Models, the Business Model Canvas (Osterwalder and Pigneur 2010), a critical tool that has provided enormous support to many entrepreneurs and social entrepreneurs globally. We have also seen the work of Ries (2011) when recommending important reflections and considerations for entrepreneurs and social entrepreneurs, by recommending a lean approach to their start-ups, in effect recommending the identification of a minimal viable product that they can begin going to market with, gain important feedback and use this feedback to grow their product and/or market.

For future research, I would propose the development of a practical methodology to allow social enterprises and other enterprises to identify stakeholders critical to their operations, assist in mapping these, provide a series of analytical tools to understand how they operate, and devise methodologies to create synergies between the business model of the enterprise and of that of the critical stakeholders.

5.3.2 A support structure for Subsistence Consumer Merchants during Global Shocks.

This paper provided some critical insight into how SCMs navigated the global pandemic. There were a number of opportunities for bricolage that presented themselves in this context, that would not have been possible if the nature of the crisis was war or a natural disaster (Kwong et al. 2019; Viswanathan, Arias, and Sreekumar 2020), or a policy change that impacted subsistence communities disproportionately (Viswanathan et al. 2020).

For the future, it would be important to research and identify critical support functions across a

number of fields, such as financial inclusion, access to education, access to healthcare, and mobility, and develop a plan of action to support subsistence consumer merchants, a subsistence marketplaces business continuity plan (Sahebjamnia, Torabi, and Mansouri 2015) to navigate through crisis. A set of support structures that would enhance their resilience and capacity to adapt.

5.3.4 Developing of a supervision model for researcher-practitioners

Future research into a protocols or guidelines for Pragmatic Autoethnography as a methodology for practitioner-researchers would be an opportunity for the development of a methodology that could be used across multiple fields of study.

Linked to the research proposed above, I would recommend future research into mapping existing modes of supervision and support services for Social Enterprises, such as business incubators or veteran social entrepreneurs, that could act as mentors and identify critical opportunities to leverage both for future researcher-social entrepreneurs engaged in research projects. I would venture to say that it would be possible to do so for many researcher- practitioners in their own field – it would increase dialogue between academia and the world of practice.

5.4 Purpose of the Research and Personal Reflections

I am a firm believer in the dialogue between the world of practice and the world of academia.

Throughout my professional life, I have been engaged in this practice–theory nexus, and this PhD represents an important part of that journey. I began this doctoral research because I wanted to study and capture developments in the social entrepreneurship field and apply them directly to the work of Novo Dia, the social enterprise I founded. My motivation was both practical and intellectual: I have always valued being part of academia and was determined to contribute new knowledge, rather than remain only a consumer of it.

Over the course of this PhD, I have learned considerably about the complex interplay between theory,

research, and practice. While the program has been more theory- and research-focused—an aspect I have critiqued in this thesis—I also recognize how this focus challenged me to deepen my understanding of social entrepreneurship in ways that will inform both scholarship and practice. This work has allowed me to reflect critically on my own experiences, leading to the proposal of a more holistic architecture of support for future researcher–practitioners. Despite the challenges, completing this PhD has been a great pleasure and an important learning experience, reinforcing my conviction that bridging practice and theory can generate meaningful insights and impact.

5.4 References.

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Appendix 1 – Additional Paper “Unequal but Essential: How Subsistence Consumer–Entrepreneurs Negotiate Unprecedented Shock with Extraordinary Resilience during COVID-19.”

the journal of consumer affairs

**UNEQUAL BUT ESSENTIAL: HOW SUBSISTENCE CONSUMER-
ENTREPRENEURS NEGOTIATE UNPRECEDENTED SHOCK
WITH EXTRAORDINARY RESILIENCE DURING COVID-19**

Journal:	<i>Journal of Consumer Affairs</i>
Manuscript ID	Draft
Wiley - Manuscript type:	Special Issue
Keywords:	Subsistence Marketplaces, COVID-19, Poverty
Abstract:	We use qualitative interviews to study subsistence consumers confronting the global, pervasive and extended challenges of COVID-19, encompassing literally all realms of daily life. For subsistence consumers whose circumstances are filled with day-to-day uncertainty and a small margin of error to begin with, the pandemic has led to manifold uncertainties and a disappearing margin of error, with potentially lethal consequences. Their constraints to thinking and lack of self-confidence arising from both low income and low literacy are magnified in the face of the complex, invisible pandemic and the fear and panic it has caused. Characteristic relational strengths are weakened with social distancing and fear of infection. Yet, subsistence consumers display humanity in catastrophe, and confront the uncontrollable by reiterating a higher power. Consumption is reduced to the very bare essentials and income generation involves staying the course versus finding any viable alternative. We derive implications for consumer affairs.

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UNEQUAL BUT ESSENTIAL: HOW SUBSISTENCE CONSUMER-ENTREPRENEURS
NEGOTIATE UNPRECEDENTED SHOCK WITH EXTRAORDINARY RESILIENCE
DURING COVID-19

ABSTRACT

We use qualitative interviews to study subsistence consumers confronting the global, pervasive and extended challenges of COVID-19, encompassing literally all realms of daily life. For subsistence consumers whose circumstances are filled with day-to-day uncertainty and a small margin of error to begin with, the pandemic has led to manifold uncertainties and a disappearing margin of error, with potentially lethal consequences. Their constraints to thinking and lack of self-confidence arising from both low income and low literacy are magnified in the face of the complex, invisible pandemic and the fear and panic it has caused. Characteristic relational strengths are weakened with social distancing and fear of infection. Yet, subsistence consumers display humanity in catastrophe, and confront the uncontrollable by reiterating a higher power. Consumption is reduced to the very bare essentials and income generation involves staying the course versus finding any viable alternative. We derive implications for consumer affairs.

We begin and end this paper with a note – that no single paper can come close to capturing the complexities and magnitude of the COVID-19 pandemic and its impact on those with the least (Nicola et al. 2020). Subsistence marketplaces, referring to the wide range of low-income contexts where individuals function as consumers and entrepreneurs (Viswanathan and Rosa 2007), represent the starkest of human life circumstances. In a variety of circumstances ranging from a recession to a shock to the financial system or a disaster, these circumstances are overlaid with even greater adversity, and for an extended period of time. Yet, both in consumer affairs in general and specific to subsistence marketplaces the study of large shocks is largely absent, this also being the case in the literature across multiple disciplines. Exceptions include the impact of recession (Brennan and McHugh 1993), entrepreneurial activity during economic downturn (Castaño et al. 2015), the impact of macroeconomic crisis on nascent entrepreneurs (Davidsson and Gordon 2016), entrepreneurs in Thailand facing economic recession (Egan and Tosanguan 2009), and the study of coping strategies during demonetization (Viswanathan et al. 2020).

The spread of COVID-19 represents on such a set of circumstances, at an extraordinary scale, pervasive and global (Nicola et al. 2020; Sumner et al. 2020). It highlights the plight of subsistence consumers who are very unequal, their lives much less valued to begin with. At the same time, they are also “essential” for those with more resources to survive by providing valuable, indispensable services. Thus, these consumers who are often consumer-entrepreneurs as described in the literature (Viswanathan et al. 2010; Upadhyaya et al. 2014), face twin-fold shocks due to their dual roles. This paper examines how subsistence consumer-entrepreneurs, a duality noted in the literature, are facing the challenges from COVID-19. Using qualitative methods, we conducted our study in several countries in Africa, the Americas, and Asia.

COVID-19 is global, pervasive and extended, and unlike other shocks that may relate to a realm of life such as health or economics, encompasses literally all realms of daily life (Bentley et al. 2020; Cucinotta & Vanelli, 2020; ; Sumner et al. 2020). For subsistence consumers, whose days are ordinary filled with vast uncertainties (Viswanathan, 2013), the pandemic has left them in an almost intractable position of being at the highest risk of infection, with the least available resources to defend against it (Burrer et al. 2020; Jiwani & Antiporta, 2020; Walker et al. 2020). The situationally demanding position of being seen as “essential” in the scope of the normally functioning economy, has found them unequally equipped to survive the economic downturns now at their doorstep. The multiplicity of danger, both real and suspected, occurs while such individuals and communities have the minutest margins of error against failure (Viswanathan, 2013; Azmat, Ferdous, & Couchman, 2015).

The cognitive constraints to abstract thinking and affective elements such as lack of self-confidence that are so common among those with low income and low literacy (Viswanathan, Rosa and Harris 2005), are magnified in the face of the complex, random and invisible tide of the pandemic (Walker et al. 2020). The seemingly draconian means for prevention, along with the fear, panic, and ambiguity they have caused, tear at the very heart of the social fabrics of these communities. In turn, the profound relational strengths and social capital (Trujillo, Barrios, Camacho and Rosa 2010; Viswanathan et al. 2012) that characterize these contexts are severely weakened with social distancing and fear of infection. People are caught between the immediate threats of the present, and some way of negotiating to a more bearable future. In response, subsistence consumers often display humanity within catastrophe, and when confronted with uncontrollable situations seek solace and rationalization by reiterating a deference to a higher power (Azmat et al. 2020; Bentley et al. 2020; Koenig, 2020). As many of these consumers are

necessity driven entrepreneurs (Jayachandran 2020), consumption is reduced to the very bare essentials and income generation involves walking the tightrope between staying the course with what sustained before and finding any viable alternative.

Our paper is organized as follows. Following a brief discussion of the role of pandemics in affecting those with lower income, we discuss the spread of COVID-19. These discussions are then interpreted in terms of what we know from past research on subsistence marketplaces. We then provide the context for our study across several countries. We discuss our method and then, our findings at several different levels of analysis. We derive implications for consumer affairs.

COVID-19 AND SUBSISTENCE MARKETPLACES

Pandemics and Low-Income Communities

Within the last half of 20th Century and the beginning of the 21st, the world has seen no less than dozen serious outbreaks of highly contagious human disease (e.g., “AIDS”, Ebola, Dengue, SARS, Zika, and the influenza strains (H1N1, H2N2), with their potential for widespread infection on a global scale. Accounts of influenza-like infections were recorded by Hippocrates and Livy as early as 412 B.C.E. (Kuszewski and Brydak 2000). In fact, the globe has seen four pandemics caused by this constantly re-configuring strain of Orthomyxoviridae virus in the last 100 years.

Within generational memory are the accounts of one of the deadliest influenza outbreaks, the so called “Spanish” flu of 1918 through 1920. Coming in in three distinctive waves during this period, (Humphries 2013), the virus ravaged the world and caused an estimated loss of life in the range 50 million (Johnson and Mueller 2002). Some accounts lead scholars to believe that nearly half of the world’s population at that time, may have been infected (Potter 2001).

Subsequently, emergent archival data are showing a distinct linkage between socio-demographic variables such as functional literacy, home ownership, unemployment, population density, age (Grantz, et al. 2016) and the impact of the 1918 influenza pandemic in Chicago, Illinois. This study directly quantifies a mortality increase of up to 32% for each 10% increase in low-literacy rates. While the lack of literacy is not discriminating factor for viruses, it may serve as a proxy for other socio-economic conditions (poor nutrition, overcrowding, poor access to appropriate care) that would, in fact, be contributing risk factors.

The 1918 outbreak was cathartic in many ways, in that at the time, it galvanized the need among many governments and institutions to take on a global perspective in regard to public health. It was also a critical period for the intersection of medical and epidemiological advances, diplomacy among global institutions, and the emerging speed and volume of international travel. All three of these factors would play a role in the subsequent efforts against the coming pandemics of the next century.

The ability to study and research influenza directly wasn't enabled until the discovery of the actual pathogenic virus by Wilson Smith and his colleagues in 1933 (Wilson, Andrewes and Laidlaw 1933). This enabled the development and distribution of preliminary vaccines as early as the mid-1940's (Francis in *Science* 1942) During this period, additional advances in antibiotic treatments, biomedical equipment, and the development of critical care units within hospitals aided in decreasing the mortality rate of subsequent infections caused by influenza infection.

In 1957, the world was stuck with a new strain of influenza (H2N2) emanating from the Yunnan region of China. Somewhat unique in its nature, there was no known immunity in a large portion of the world's population under the age of 65 (Fukumi 1959). Although relatively mild in severity and lethality in modern societies, and limited speed of dispersion due to primarily

land-based transportation vectors, it still managed to cause widespread disruptions in schools and workplaces due to absenteeism. Known as the “Asian” flu, estimates of rates of infection were at levels of 50-60% of school age children, with work absenteeism in the 6%-8% range. Once again, the disparity of socio-economic conditions played a part on the spread and the disproportionate impact of the 1957 outbreak in Asia. China in particular, suffered greatly from this round of influenza, mainly due to severe famine and technological insulation, creating millions of individuals on the brink.

1968 brought the emergence of a sub-variety (H3N2) of the original “Asian” strain. Named the “Hong Kong” flu at the time, it represented an important shift in the way epidemiologists viewed influenza infection expansion. For the first time, the global spread was highly accelerated due to the abundance of intercontinental air travel. This was noted specifically within the United States as soldiers returning from combat in Vietnam were considered to be a primary vector of its initial spread in north America (Cockburn 1969). Mortality rates were low, and the economic disruption was mild in comparison to the Asian outbreak of 1957. Nonetheless, this episode represented a new dynamic in the considerations of public health officials worldwide, as the speed at which these infections could take hold on a global basis as a result of inexpensive air travel, had to come into the containment planning efforts.

With the global efforts towards vaccination, a better understanding of transmission vectors and a more vigilant medical observational reporting mechanisms in place, the known strains of human influenza had been limited in their ability to cause widespread mortality and economic disruption. Now relegated to a “seasonal” flu description, the world was somewhat unprepared for the next chapter of influenza infection that was about to occur. In 2003, a unique and deadly form of respiratory infection, labeled “SARS” (severe acute respiratory syndrome)

emanated from China. Within weeks, more than 30 nations had reported cases with a mortality rate of nearly 10% (Lee and McKibbin 2003). This marked a turning point in the world's approach to influenza and influenza-like contagious, as the realization that cross-species infections of Coronial viruses previously identified with birds, monkeys or small mammals could find their way into the human population stream. At the heart of this, was the presumption that deep exploitation of natural resources by developing countries was placing humans in contact with infected species more often, enabling these zoonotic viruses to mutate and become infectious to humans. SARS was quickly recognized and a serious health threat, and strict quarantine and infection control measures were enacted to slow its progression. These measures were largely successful, and the disease was essentially halted in 2004.

In more recent memory is the 2009 outbreak of what came to be known as the "Swine Flu", a recognition of its antecedent core virus DNA being associated with a strain of H1N1 influenza most often found in swine species. Here as well, the species-jumping aspect of the virus was of significant concern, as humans lacked any significant immune "experience" with such a virus variant and were at a heightened risk. Although the mortality rates were considered on par for seasonal influenza deaths, the quick spread and specific infection rates among different demographics of the global population became worrisome. Researchers found that between 11% and 21% of the world's population may have been exposed to the virus at a level capable of causing illness or immune response. (Peck et al. 2011)

As we look to the current pandemic, much of the health-related adversity in the global population could be reasonably predicted by a review of the impact of influenza over the last 100 years. Of particular note was the historical evidence of the differentiation of symptomatic response between young and old, as the various strains would spread. Current mortality rates also

seemed to follow the same curve. The lessons learned however, seem to have faded rather quickly as we once again are forced to retrench the necessity of isolation, hand washing and other infection control measures. But even these simple measures are often out of reach for a large portion of the world's population.

In nations where there are significant segments of society with low income, the luxury of being able to isolate, or stay out of the marketplace is unthinkable. Barely making ends meet on a day to day basis, with little to no savings, these communities are necessity-driven in their quest to provide the essentials for themselves and their families to survive and subsist, wherever and however they can. Those who cannot isolate because of the large, intergenerational nature of their family or the small size of the family living quarters are at specific risk.

In areas where there is a lack of clean water, handwashing becomes a choice between thirst and other hygiene needs, inequalities extending to access to soap and water becoming accentuated as well (Jiwani et al. 2020). The lack of adequate water is not an issue strictly associated with underdeveloped nations, as populations of native Americans in the United States southwest are suffering from the absence of sufficient potable water supplies in their battle against the COVID-19 virus. Coupled with this is the sparse and inadequate medical care afforded on a public basis, and the relative invisibility of these communities to rest of the world.

Subsistence Marketplaces

Typically, in subsistence marketplaces, consumers make impossible trade-offs between making, buying, and foregoing, with the economic and the human being blurred, and with the social milieu blurring with marketplaces (Viswanathan et al. 2009). Moreover, also blurring are the roles of consumers and entrepreneurs, as these dual roles are often carried out by the same

individuals, i.e., two sides of the same coin (Upadhyaya et al. 2014). The spread of COVID-19 is affecting those with the least the most, as is typically the case (Baker, Farrokhnia, Meyer, Pagel, and Yannelis 2020; Dorn, Cooney, and Sabin 2020). Moreover, the extended nature of the impact should be contrasted with even disasters that last a shorter period of time with the tragic aftermath extending much longer. A parallel at the other end of the continuum is in refugee settlements and war-torn areas of the world (Viswanathan, Arias, and Sreekumar 2020).

Subsistence marketplaces have been characterized as being resource-poor materially, facing different constraints due to low income, low literacy, lack of exposure, and a host of other factors (Viswanathan and Rosa 2007; Viswanathan 2013). The lives of individuals, consumers and entrepreneurs alike, in these settings have been described in terms of day-to-day uncertainties and a systemic lack of any margin for error. Indeed, this stream is unique in unpacking the general effect of low literacy and related constraints to thinking, feeling, and coping (Viswanathan et al. 2005).

In particular, concrete thinking and pictographic thinking are two central tendencies observed in these consumers. The latter relates to reliance on the sensory mode, and goes beyond dependence on the visual or pictorial to using pictographic means for counting, “reading,” gauging magnitudes, etc. It is particularly pertinent in the face of an invisible virus. The former relates to difficulty with abstracting, and translates to understanding words representing notions (e.g., pandemic, virus, or even healthiness) in very concrete terms, having difficulty with forming a broader judgment from pieces of information (e.g., symptoms of a disease), understanding why (e.g., causal inferences between precautionary behaviors and safety), setting abstract goals (staying healthy versus wearing a mask), etc.

In the language of psychological distances, socially, temporally or spatially distant notions are more abstract and potentially more difficult to grasp. Therefore, a virus affecting people far away, outside one's immediate social circle, may be more difficult to grasp and rationalize than one more proximate. Relevant here is the invisible nature of the pandemic, in the arena of health with its complex interconnections that are difficult to grasp to begin with (Viswanathan et al. 2018). The understanding of the threat, and actions to mitigate it are forced upon subsistence marketplace communities, through policies and measures over which they have limited or no control: closure of workplaces, closure of schools, closure of worship spaces, reduced access to transportation, varying types of curfews, loss of business and income, forced requirements of physical distancing and personal protective gear. These restrictions are at best, challenging and at worst impossible, to adhere to. Subsistence marketplace communities have to endure at once the invisible pandemic that is still difficult to comprehend, and the stringent mitigation measures, with the latter being far more visible and palpable than the former. How do individuals with low literacy understand this threat in a cognitive sense, how do they react in an affective sense, and how do they cope in terms of actions? Depending on sensory modes of thinking, understanding of the threat is a daunting challenge, being as it is for anyone. In turn, the complex causal process is being uncovered over time with much uncertainty. How does someone with lower literacy even begin to understand the threat, manage the associated emotions, and act on different modes of prevention, in a fast-changing environment with conflicting information magnified by instantaneous modes of communication (e.g., WhatsApp messages)?

These issues with thinking that arise from low literacy are accentuated with lower income levels and the need to survive in the immediate term. Thus, acquiring basic necessities to survive

and so forth, at a time of dwindling or unreliable supply and disappearing income are material challenges that overlay the inherent cognitive and affective challenges. People are thrust in the midst of an invisible threat with the least of material resources, while also having constrained cognitive resources to interpret the dangers around them or the actions they can take to enhance their own safety. Overlaying the thinking facet is the affective or emotional dimension. Lacking literacy and income, even the most mundane of interactions have been argued to be involve self-esteem and challenge self-confidence (Viswanathan et al. 2005). With the spread of COVID-19, the range of emotions and mental states it has led to across the board is only accentuated for those in subsistence contexts.

In the social realm, consumers and entrepreneurs in these contexts can be relationally rich, in what have been described as 1-1 interactional environments (Viswanathan et al. 2012), social capital being critically important to survival in such settings. Marketplaces blur into the social milieu as do relationships across the social and the economic. Indeed, marketplace literacy in these contexts has been described as being socially embedded as consumers and entrepreneurs engage in fluid and responsive exchanges and multiply the value of small transactions through longer-term relationships (Viswanathan et al. 2009). The literature has also focused on the double-edged nature of rich social ties, such as carrying the social burden of being publicly humiliated when not making loan payments or being ostracized for not following tradition.

Of particular relevance here with the spread of COVID-19, and the need for isolation and social distancing, is what has been lost. The one facet of richness for such communities is often the relational that comes from physical proximity (Viswanathan et al. 2018). This is within the family and beyond, touching every communal action and activity. To lose this facet of life, to view one's own neighbor as a source of infection or to contemplate infecting one's own

neighbor, overlays survival in these contexts. It adds on to the constraints to understanding the complexities of the pandemic and the prevention of its spread, along with the emotional elements, such as fear.

Indeed, in these contexts, relationships sustain. As individuals survive in subsistence, relate to others and the environment, and aspire to grow or help the next generation grow (Viswanathan et al. 2014), the interconnected social facets of what these individuals' lives look like, from a bottom-up perspective, becomes clear. All three facets are deeply jeopardized and disrupted by the impact of COVID-19. With survival conditions bordering on the dire, the current state puts any sense of the future on hold. The generational gains made in the last 20 years in moving up the income ladder and in quality of life are substantially at risk.

Context

Although the pandemic is global in nature, response varied to a great extent between countries, and even within countries. In this section we will give a brief review of the various measures taken by the Governments in the countries in which we conducted this study (IMF 2020). We also discuss how these measures and their implementation impacted communities, with a particular focus on subsistence marketplace communities and vulnerable demographic groups. The section is illustrative, not exhaustive, and an online appendix is provided with more detailed, country specific information as well as skepticism and the media (Online Appendix). Countries developed mitigation measures in an attempt to flatten the curve. Given that the health service capacity in the majority of these countries is substantially lower than those of the Europe and North America and certain countries in South East Asia, flattening the curve meant very restrictive measures very early on..

All the countries in this study had school and educational facilities closures in effect, from relatively early on. School closures were an important mitigation measure for, although children were perceived to be a demographic group with a diminished risk of developing complex clinical cases due to COVID-19, they were potentially important vectors of transmission of the virus across families. A ban on international travel was also a transversal measure across the countries. This limited the arrival of new potential cases from countries with a significantly higher number of confirmed cases. The degree of restriction of international travel varied from country to country and evolved as the number of cases across the world evolved too. At the time of the study, all the countries had important travel restrictions in place. Transportation and mobility at a national and local level was also severely impacted, varying in degrees of restriction of access to public transportation, semi-public transportation and private transportation. In general, countries would attempt to limit the spread of the disease by isolating the areas with greatest exposure to the areas with a lesser number of contaminated cases to reduce community level contagion. At times these restrictions were enforced to lock down entire neighborhoods because a single or limited number of cases were identified. At best these measures were a nuisance to people travelling within cities, in countries where public transportation was forced to follow social distancing rules and diminish the number of passengers per vehicle; or at worst, stranding migrant workers and travellers in cities with limited or no support provided.

There were requirements to use Personal Protective Equipment (PPE) in public spaces and keeping of social distancing. There were economic impacts of these measures felt particularly by subsistence communities. The cost of PPEs can represent a significant financial outlay for an entire family. Social distancing was at times impossible to enforce in communities

and informal markets, as these are often limited in space. The majority of countries also had restrictions on public gatherings including, with the exception of Tanzania, places of worship. Nighttime curfews were also very common, restricting hours of commerce and limiting all nighttime commercial activity. All non-essential commercial activity, or commercial activity that was identified as posing a greater risk of contamination, was also closed. These included closures of restaurants, bars, gyms, museums, and cultural events. Some countries had significantly more restrictive curfews, such as Honduras, where citizens were allowed to move according to specific days allocated according to the last digit of one's ID card. Other countries allowed citizens to move and conduct their business during the day, restricting movements only at nighttime. Governments were aware of the pressures their populations were going through during these periods, and those that could offered financial and in-kind support to mitigate the impact of these restrictions. Government security forces were responsible for enforcing these mitigation measures with varying degrees of success and resorting to different levels and mechanisms of enforcement.

When examined in abstract terms or at policy level, the impact of these measures is not particularly clear. But news and media outlets, and other sources of information make clear that the social and economic impact was substantial. The restrictive measures had a very positive impact in the limitation of the spread of the virus, but sometimes at a very high cost. In order to enforce such restrictive measures, the police resorted to very violent practices. In Uganda, until the 23rd of July, there had been a single death reported due to the corona virus. In contrast, there were at least 12 people allegedly killed by security officers while enforcing measures (Meenakshi 2020). These restrictions also evidenced and enhanced different forms of violence. In India, there was a recoded spike of domestic and sexual violence against women (Deshpande

2020). In a cultural context where there is a highly stigmatized view of divorce and broken families, the ability to visit and stay with parents or other family members was for women a possibility to avoid domestic violence. During the restrictions, with movements being impossible, and with the same biases noted by security forces, there was a spike in complaints to support services about domestic violence.

Structural and cultural biases also came to the fore during this unprecedented crisis, with minorities and other vulnerable groups being at greater risk and vulnerability. Ethnic minorities and other vulnerable groups were disproportionately affected by the pandemic. Informal and migrant workers were perhaps the greatest impact by the mitigation measures put in place by the government. In India, a country with over 40 million migrant workers in the large urban centers, there was a sudden announcement of a lockdown (4 hours' notice) leaving workers without economic means in the city, neither the possibility of travelling to their areas or origin. There were reports of thousands of people gathering around train stations when hearing about the possibility of services resuming, and millions who began their journeys back home walking on highways (Gopal Jayal 2020).

Informal economies were disproportionately affected by the mitigation measures. With limited safety security nets, and day to day earning and consumption patterns, the closure of transportation, markets, and decrease of economic transactions affected them greatly. The informal market, which represents a large proportion of economic activity (75% in Tanzania) has been severely impacted by the pandemic. Even formal but precarious employment, such as for factory laborers in India (Gopal Jayal 2020) and teachers at private schools in Tanzania (Kilimwiko 2020.) lost their income as their employees stopped being able to pay salaries due to lack of business. The closure of schools also affected women particularly, not only because of

the lack of access to education for their children, but because women take care of children who are no longer able to attend school, and hence lose access to employment and other income generating opportunities (Kilimwiko 2020).

With the decrease in transportation and movement, there was an increase in food security and nutritional security risks as it became harder for food to be transported internationally, nationally and regionally (Seguridad Alimentaria y Nutricional Honduras 2020). However, there were some positive developments in addressing the crisis. There was an increased demand for localized economies, with local food producers stepping to cover local food deficits (Seguridad Alimentaria y Nutricional Honduras 2020). There were innovative uses of technology that allowed for new ways of shopping, even of low technology such as phone calls or WhatsApp messaging, that allowed for trading and consumption to continue (Seguridad Alimentaria y Nutricional Honduras 2020). There was a surprising use of old technology, in innovative (or long forgotten) ways, with educational systems broadcasting lessons over TV or radio (Raluca et al. 2020)

In these trying times, there was also a spike in solidarity, led by communities and civil society. These allowed for food distribution through community kitchens and community-based organizations, and families making voluntary donations of food and other goods (Seguridad Alimentaria y Nutricional Honduras 2020). A lot of these initiatives will perhaps not receive media coverage, but they have been important support mechanisms at a local level.

METHOD

We conducted unstructured interviews with low-income individuals in Côte d'Ivoire, Honduras, Uganda (in a refugee settlement), Tanzania, India, and USA. The interviews were mostly conducted in the first half of May, with the rate of infection and mitigation measures in the various countries changing rapidly, with a small subset of informants being interviewed again two months later. No informant at the time of the interview had been confirmed as COVID-19 infected. With relatively low numbers of confirmed cases in most of the countries at the time of the interviews (with the exception of the US), the first shock felt was not directly because of the disease affecting our interviewees or their family members, but rather due to the restrictive mitigation measures put in place by their respective governments. These measures included restrictions of movement in various degrees (this being felt by the actual closing down of some areas as in India, or very restrictive movements in Uganda and Honduras, to a reduced number of seats in public transportation, which hindered movement of people and goods); curfews, which limited the number of operational hours for many; a re-orienting of demand towards goods that were perceived to be more essential, such as basic food staples, personal protective equipment (PPEs); and an overall decrease in the availability of economic opportunities.

We used qualitative interviews to understand informants in their own voices (Seidman 2006) based on their experiences in a fast-changing situation, to reflect their “lived experiences” (Schwandt 1994 118). Informants were recruited in the following countries using purposive sampling method (Quinn Patton 2002), to reflect demographic differences (Goulding 2002). We conducted 40 interviews (Table 1). Interviews were conducted in English and translated by English speaking locals into the vernacular language as needed. We followed an interview guide, but informants were encouraged to elaborate on the related areas that they considered to be important, enabling us to acquire a fuller understanding of the perceived relevant issues.

Interviews were recorded for audio and lasted between 18 and 71 minutes and conducted virtually using Zoom, or WhatsApp. No physical interaction or travel was involved for our informants, translators, or interviewers.

Our interviews were organized to cover the past, present and future. After asking about life before COVID-19, our questions covered how informants heard about the virus, their perceptions, and what happened in its aftermath. The questions covered the consumption and entrepreneurship facets of life as well as broader life circumstances and perceptions about restrictions. A final set of questions focused on prospects for the future.

***** Insert Table 1 about here*****

FINDINGS

Our findings are organized as follows: confronting unprecedented shock across domains of life and displaying extraordinary resilience. We then describe the consumer and entrepreneur domains within these aspects (Figure 1). Subsistence marketplace communities are amongst some of the most vulnerable groups at any given time, and this vulnerability is a constant element in their lives. Independent of the pandemic, our informants were facing challenges, such as entrepreneurs having been evicted from their workspace, farmers who had herded animals break in to their fields and eat over half of their rice production, women who were the main income earners in families against all odds, with partners and children suffering from alcohol addiction, health workers going through divorce and the problems that arise from dividing already meager resources, and refugees attempting to adapt to a resource constrained environment in a temporary settlement (Uganda).

“Life is constantly struggling on, constantly embracing the struggle” Dana (Female, 35, Health Worker, USA).

“Everyone is looking at COVID-19... and forget about other diseases like malaria” Mila (Female, 51, Occupation, Uganda).

_____Insert Figure 1 here_____

Unprecedented Shock

We discuss unprecedented shock in terms of the manifold uncertainties and the disappearing margin of error with lethal consequences. We also discuss the psychological and social impact, i.e., on thinking, feeling, and relating, in terms of grasping the invisible unknown, feelings of fear and stigma, fraying the relational (Figure 1).

Manifold Uncertainties and No Margin of Error Across Realms of Life

As noted earlier, subsistence contexts have been described in terms of uncertainty in day-to-day life and lack of margin of error (Viswanathan, 2013). Nevertheless, these large contextual elements are very germane here as the former is magnified and the latter decreased even more. The pervasive, global, and all-consuming nature of the pandemic is self-evident. Uncertainty is about the virus, its impact, precautions, governmental actions, and timeframe to name just a few aspects. Indeed, such uncertainty and the disappearing margin of error plays out across many domains of life – health, economic, and social to name a few. Other shocks may have their origin in one realm of life, such as health or the economic (e.g., demonetization in India), but COVID-19, although health-related, has been pervasive in impacting across all realms of life. In the realm of health is the very nature of the pandemic, precautions for preventions, ability to work, cost of medicine, access to healthcare and ailments (physical and mental) within the family. In the social realm is distancing, isolation, stigma, information flow, and disruption of

social interactions and traditions. In the economic realm, disappearing livelihoods and collapsing demand, are overlaid with governmental and other restrictions to mobility and access to markets, both as consumers and entrepreneurs. Individuals show great capacity to adapt, in circumstances so complex and challenging and where the consequences of action or lack of action can be lethal, placing the notion of “error” in stark light.

The temporal aspect is instructive in understanding what manifold uncertainties translate to in how people view the future, and how the calculations required to plan a return to a post pandemic future: “We will have to start a new life after COVID-19” (Hamaz, Male, 29, Miner, Tanzania). The temporal dimension, as with all other dimensions we found, has a mirroring duality in tension. In additions to the considerations for a future post , there are also the calculations for the survival in the present that need to be addressed, such as sustaining livelihoods by continuing the current course, or identifying viable alternatives

The social aspect is important to understand how subsistence communities engage with the relationally rich facet. The reliance on close family during these times was or some, the only mechanism available to address the shock.

“It has been my family, my husband and myself, that has been all the support we have received” (Rita, Female, Entrepreneur, Honduras).

Jacob (Male, 18), a young Honduran who used to work in food warehouses states the following.

“I have been searching for new jobs, filling applications, but because of COVID, it has been impossible to have a stable job. I get occasional work. I have worked on construction and making mud/adobe bricks. Right now, I am living with my mother, and she is the one who is giving me money to supply the basic needs.”

This relationship of co-dependence and support is not only felt at the family level but blurs the personal and professional. The responsibility for those dependent on individuals was prevalent across.

“This is a serious problem, I have no business, and I have 6 apprentices to feed, I really don’t know what to do. All the apprentices live with me at home” (Aalok, Male, Carpenter, Cote d’Ivoire).

At the same time, this relational web and the current pandemic can force individuals to re-assess, and re-interpret, what existing relations to individuals or institutions.

“I learnt about my employer... last ten years I have been doing hard work for him but he is not ready to support us in this pandemic situation ...” (Aryan, Male, 43, Machine Operator, India).

The economical dimension encompasses financial and other resources, such as access to food, access to education, mobility or credit. Individuals and families have to make a number of decisions; whether to access credit (if available) or not, as the uncertainty of the times proves loans to be a risk too high to bear. Restrictions to transportation and mobility forced families to make immediate choices on how much to consume, and weigh alternatives to accessing food.

The economic and temporal aspects come together in relation to savings and planning. Whereas there are informants who speak to the importance of savings, there are those who speak to why any of it matters when it can all get uprooted. Indeed, the fragile nature of subsistence marketplaces to begin with, is fully exposed in the face of a pandemic. Being oriented to the future does not seem to help when the shock is so pervasive and extended.

“If you have good saving that is also not useful to you...because you have to die then what is the use of your money? Treatment is common for all, then what is the use of

money so we won't need to save the money...this is (what) I learnt" (Yana, Female, 45, Housewife, India).

Most informants lived paycheck to paycheck which resulted in difficulties saving for the future. One informant, Roy (Male, 42, Uganda), is a businessman who owns a bar, shop, and farm.

"I had a little money saved in emergency account. but if it continues there will be problems." "Life is going on. We are trying to help my children learn right now."

On the other hand, informants also spoke to the importance of having planned over the long term. Usha (Female, 53, Entrepreneur) has had her own flower business in India for the last 25 years. Overcoming alcoholism among her immediate family, she is the sole breadwinner, now against all odds. She has sustained her family and got her daughters married at huge monetary cost and owns her home.

"Some of living in rental house some of them living in own house ...rental house people can blame the own house people, but everyone must save small things, this will definitely help them to overcome from this type of situation..."

"Two times from flood and cyclone (in the city of her residence)...third time God examined us very much."

Grasping the Invisible Unknown, Feelings of Fear and Stigma, Fraying the Relational

With unprecedented shock, the psychological and social facets are critically important. In terms of thinking about the virus, individuals attempt to grasp the invisible unknown, when understanding of domains such as health are complex even in normal circumstances. The predilections toward concrete thinking and pictographic thinking and difficulties with abstraction

are challenged to the limit in grasping the invisible unknown. The very complex nature of COVID-19 accentuated cognitive constraints as individuals struggled with cause and effect and with grasping this invisible threat in an already complex domain of health.

School closure and one's own children brought some clarity for the informant quoted below.

"I heard about COVID about on the news, radio, and TV, and I heard about it for the first time this year. I think COVID is a serious illness that kills and that destroys. I began understanding it was a serious thing when my children came home from school and they said, now we cannot be too many people together, we have to wash our hands, we have to keep distance, etc. This illness COVID is so serious that they had to close the school. When did you ever see that, schools being closed? This is when I understood it was a serious problem" (Nora, Female, Farmer, Cote d'Ivoire).

The closure of schools was, for a few other people, the critical turning point in understanding the impact of the mitigation measures: deliberate school closures is an extremely rare event, with the exception of teacher strikes in some contexts, and a mitigation measure that forces families to rearrange their lives and productive activities to include the caring of their children, as mentioned below by Samantha (Female, 33), a health care worker in the US.

"I figured all that cleared out... not no big deal. But yeah, by the middle of February I was panicking! So I was like... OK, maybe it... maybe it is a big deal. And then, in March, I knew it was real because school's closing... and with our job, they trying to close. Then I knew it was it was pretty severe. So, then I'll start having anxiety." In terms of feelings, with uncertainty and the nonexistent margin of error, fear and anxiety overwhelms as oneself or one's neighbor could be infected. Thus, a pervasive emotion is predominant fear of the unknown and uncertain.

“She feels scared, especially moving around. She is stressed about the whole situation” (Sahana, Female, 24, Homemaker, Tanzania).

“I'm feeling blocked and then I feel sheltered. There is no that freedom or values that's insecurity. So I'm feeling that I'm unsecured as a person, as a human being.” (Ben, Male, 20, Entrepreneur, Uganda).

“All of my plans changed. I feel sad, not free, I feel not living” (Eric, Male, 25, Photographer, Uganda).

The uncertainty, the fast-changing pace and tremendous change in routines, work, income, and day to day life cause fear, which, over extended periods of time become so prevalent and constant as to have a heavy toll in one's mental and physical health.

“At a personal level, this has created a lot of stress, I think. My quality of life has been affected, because I have a lot of stress, I am having sleeping problems... So all we can do is wait, and have faith in God so that this ends soon or if there is something that can help us, because continuing like this makes our life very difficult” (Julie, Female, 35, Grocer, Honduras).

New and changing information adds to uncertainty, fear and panic. More broadly, the immediate future is filled with uncertainty in every realm. Magnified uncertainty and a nonexistent margin of error translate not only to fear but to stigma attached to COVID-19. The “greatest enemy right now is not the virus. It's fear, rumors and stigma”(Ghebreyesus, 2020b). The direct consequences of this can be seen where families with members who have recovered from the disease are subject to scrutiny by their communities. This impact of was felt directly by several informants. Krish (Male, 46, Water Can Supplier, India), resides in a government-marked containment area. He explains that a man from a different area came to stay in his neighbor's

house. He stayed for only a week, but then contracted COVID-19. As a result of this one case, the government has shut down the entire area, directly impacting Krish's business and preventing him from distributing his products.

"I want to say one thing if the government doing like this that the people are not ready to say their disease because they are getting panic of quarantine, most of the people are not ready to tell their symptoms because they have fear about this type of quarantine.

Government staff take regular survey about corona symptoms but nobody is ready to tell the truth...because (of) panic about quarantine ... (when) normal fever affected people ...(they are) not ready to tell about this."

Fear and stigma negatively impacted affect and emotional state, for subsistence consumers who have to overcome issues with self-esteem and self-confidence in even mundane marketplace interactions. Furthermore, magnified uncertainty and nonexistent margin of error also frays a singular facet that is usually a strength in subsistence contexts, the relational.

"I missed my friends...I am not able to go out...parents won't allow me even to go to shops...I can't enter into my aunt's home...they haven't allow me... even when I wear mask" (Dhara, Female, 18, Student, India).

"It created more stress in my mind ... it's similar to prison punishment...I can't see my friends...I can chat by phone only...even I am not able to go to next street...so it's a very difficult situation" (Aryan, Male, 43, Machine Operator, India).

This is all the more palpable in these settings as communities are materially poor, as well as constrained in thinking and self-confidence, yet relationally rich in a 1-1 interactional marketplace. COVID-19 strikes at the heart of this relational richness, as helping one's neighbor

or interacting with them in physical proximity is now feared. This is an impossible tension, between the social or relational richness that sustains individuals in the face of the utmost of challenges, and the fear of infection and death that could follow.

Extraordinary Resilience

Our informants referred to a number of aspects in dealing with the enormous shock of COVID-19 – dealing with events far beyond even the normally uncontrollable realm and reiterating a higher power, while at the same time displaying humanity in the face of a catastrophe. These themes reflect how uncontrollable the circumstances are and the struggle to respond and cope.

Beyond Uncontrollable - A Higher Power

In the face of such immense and broad-based disruption of every realm of daily life, informants spoke philosophically – about a higher power (Figure 1). With normally so much beyond one's control due to lack of resources, the manifold uncertainties in various realms of life that COVID-19 led to amplified the power of nature for those in subsistence marketplaces. Indeed, people survive, subsist and relate to others and to the environment in a bottom-up view of sustainability in subsistence marketplaces. Here, relating to others is greatly restricted in physical proximity and relating to the environment is in the context of a global pandemic. People find solace in attributing events and their resolution to a higher power. Informants explained a higher power's influence on a variety of factors in the present time and when discussing the future, and one informant described the pandemic as sent by God. When Jacob (Male, 18, Student, Honduras) initially heard about the virus, he recalled discussing how a pandemic was forthcoming and the relation of the pandemic to prophecies found in the Bible. Olan (Male, 27, Agriculture, Honduras) expressed that when he learned about the virus, he knew things would

get worse based on what he had learned from the prophecies. Mila (Female, 51, Occupation, Uganda), who lives in the Nakivale Refugee Settlement, discussed faith in a higher power in the context of noncompliance with safety measures recommended by the World Health Organization.

“Refugees in general don’t care about protective measures like masks and hand sanitizer and washing hands. Sometimes they don’t even have money to buy that equipment. They just say “ah no, God will protect us” because measures are difficult to follow for them.”

When asked about how his perspective of health has changed as a result of the pandemic, Roy (Male, 42, Businessman, Uganda), also from the Nakivale Refugee Settlement, said the following.

“You should be healthy all the time because you never know what may happen, there may be another pandemic. But God is the one who protects us, we can try to help ourselves but God is the one in full control.”

An entrepreneur in India, Krish (Male, 46, Water Can Supplier, India), describes the short-term impact of COVID-19 on his livelihood. He resides in India where he runs a water can supplier business part-time. He is living within a containment area in Chennai which has hindered his ability to distribute his products, for which he is being helped by someone. He attributes keeping his business going to a higher power.

“Yes...God’s grace I didn’t lose my total business...till today I can supply water to the 50% (of) by the alternative person...without any extra expense...I promised that person that I will help him in future like this situation...and my shop(‘s) building-owner also helped me...he also supplied water on my behalf ...these (are) all God’s gift.”

Sam (Male, 40) is a coffee cart pusher in Côte d'Ivoire. He rents a cart each day and sells

Nescafé products. The closing of restaurants and other shops near the location where he sold his products have resulted in a large impact on his business. Compared to before COVID-19, he estimates his business is down. In terms of his outlook moving forward, he is simply “trusting God on this.” This outlook is a common sentiment for members of these subsistence marketplaces when predicting what the future holds. When looking into the future, Usha (Female, 53, Entrepreneur, India) describes her hopes saying “I pray (to) the local God to rectify the problem... and forgive the people...” while Will (Male, Farmer, Tanzania) expresses that he needs “God to help us through this COVID-19.”

Humanity in Catastrophe

Extraordinary resilience runs through the entire set of findings as well as in facing unprecedented shock. Instances of humanity in catastrophe are among the best reflections of this resilience (Figure 1). There were several instances of informants bringing up their concern for the community as a whole. Some members of the community who were interviewed felt a “social responsibility” to use their education, background or skillset to help create awareness about COVID-19, directly assist them by creating masks, or just expressed an overall sense of sympathy for those in poverty.

“So we were five people who have studied to see how best we would support our fellow refugees when they come to know more about some preventive measures. And then we had to go and then from the little we had we distributed some soaps and then I'm passionate into tailoring so we did some face masks. So we had to distribute to 10 families. So that was our capacity and that time. ”

(Ben, Male, 20, Entrepreneur, Uganda).

For several informants, being relationally rich proved to be especially valuable during the pandemic. Due to the sudden and overwhelming societal impacts of the virus, many people around the world were left in dire financial situations due to a lack of savings, suspension of work, and difficulty finding new jobs. To survive through these difficulties, individuals leaned on these relationships for support. Some relied on familial ties and friends while others had support from other sources. Sia (Female, 42, Entrepreneur, India) found herself in this predicament. After her husband's passing in 2016, Sia took over the "street ironing shop on the cart" business that he had started in 1990. She became the sole breadwinner for her family and has supported her two children. However, after the pandemic disrupted her ability to continue working and there was a decreased demand for her services, the generosity of her customers shows how humanity persists in the face of catastrophe

"I got Rs.1000/- from govt...and my customers supporting me in this situation.

They gave cash support and some of them gave groceries...because my husband had been running this business 30 years...

... just for help me (not loan)...I don't want to repay this...

I don't have any savings... if I need anything I can ask my customers...because I have to pay fee for my son's studies..."

Several informants expressed that they wish that there was more that could be done for those living in poverty.

Consumer-Entrepreneur – Seeking Essentials While Being Essential

Extraordinary resilience and faith in a higher power are the larger human facets within which the intertwined domains of consumption and livelihood occur – specifically, barely essential consumption and the livelihood one knows versus every viable alternative.

Barely Essential Consumption

Despite barely making ends meet pre-Covid19, subsistence consumers have to cut back even more on consumption in order to survive. This is no starker than at a refugee settlement in Uganda where the monthly rations have been cut. Yoel (Male, 30, Entrepreneur) describes his experience in the Nakivale camp.

“Before COVID, we used to get 31,000 shillings per month for food. After, 22,000 shillings. It’s not easy to survive for a month.”

“22,000 is about \$6 (USD) a month. One kilo of rice is 4,000 of rice. Before it was easy to go search for what you want to do and easy to get a small job to raise your income, but now it’s not even possible. It’s difficult to explain how we survive.”

(What can you buy with the 22,000?)

“I just buy rice, beans-before COVID 1 kg was 1,500, now it is 2,500. , maize- 1kg is 2,000. Even if I buy maize it’s hard to eat it without beans or other stuff so it’s insufficient. In the last month, I am buying 5 kg maize, 2 kg beans, 20 mirita of oil- 1 litre is 9,000. Can’t even afford a full litre, buy half litre. And then no money left over to spend on other things.”

“We use charcoal, we need to buy that for 2,000 per day.”

Pooling resources with those around is mentioned as a response, resiliently using the relational in meeting bare essentials.

“Sometimes we organize ourselves, like a group of 4 people like neighbors, and we decide to cook once in a day and we share. For example, at night only, if sometime buys half litre oil, so when we make food they can help us more than if we were one. We eat once a day.”

“5 days, 4 people every day, one meal a day.

For every 1 kg maize need .5 kg beans. If we cook as a group, we need (2,000 oil?)”

(Yoel, Male, 30, Entrepreneur, Uganda).

Being a subsistence consumer means in many ways that there is no clear-cut division between work and family. Access to food is one of the most drastic impacts loss of livelihood can have. Some informants rationed food. Ryan (Male, 40, Farmer, Honduras) decided with his family to have two meals a day, instead of three, when they saw such a drastic drop in flower sales. One of the health workers interviewed in USA said that she controls access to food more rigorously now, putting padlock on the fridge and pantries so that her children could not have food all the time. She also reduced the portions of food to ensure its availability during this time. Adding to constraints to consumption, transportation, already a daunting challenge in the refugee settlement, has been exacerbated by the virus.

“When you see there is this settlement a different condition of life, it is different from others because everyone here is living close together here ... But when they closed, they left the refugees alone, there is no transportation to get to hospital” Mila (Female, 51, Occupation, Uganda).

“Yeah. So like public transport is actually, you had like a sort of a mini bus ... It was allowed for bus to be like really full. I was not allowed to be cramped in the bus.

Everybody should have a seat. If you're not seated, you're not allowed to, board the bus.

So transport has become an issue because then, you have to wait longer or fight for a seat. And if you don't get ... you need to go down, get down and wait.” (Sahana, Female, 24, Homemaker, Tanzania).

“... people have to use their masks to cover them in the mouth and the nose ... Even if you want to jump on a semi-private...transportation vehicle or a bus or taxi or whatever, you have to use the cover of the masks. you can't greet people with your hands, of course, and you have to keep the government-regulated one-meter distance. Now if you don't get your mask, you're not allowed to go on to a bus. And the police is also verifying that, so, and they'll catch people on the bus, they'll issue (a) fine.”

The Livelihood I Know/A Different Path Forward

Consumer-entrepreneurs spoke of the many obstacles to their usual livelihoods, whether it be due to governmental restrictions, lack of access to markets, collapsing demand and so forth. Such entrepreneurs achieve goals through the most resourceful of means but COVID-19 placed them on the impossible knife-edge of staying the course or pursuing any viable alternatives.

“Because for planting and harvesting coffee, you need workers then you need to move and bring people to the villages. And right now with the district, with the restrictions, that is like kind of impossible because .needs human resources workers. Now, the problem is that if these things, ..gets worse hearing hundreds, eventually will not be able to sell because there are no jobs and people don't have money to buy this product” (Olan, Male, 27, Agriculture, Honduras.).)

Consumer-entrepreneurs have to confront the crossroads of pursuing the livelihoods that sustained them to this point versus any viable alternative. Aalok (Male, N/A, Carpenter), owns a

carpentry shop in Abidjan, Cote d'Ivoire with six people working in it. When asked if he would consider changing his business, he stated that he could not, he has been doing this all of his life.

"...done this all life. brothers do ...this is the kind of work that has fed."

"(But) Furniture is "non-essential"

This is a serious problem, I have no business, and I have 6 apprentices to feed, I really don't know what to do. All the apprentices live with me at home. I have spent all of my savings keeping up the basic costs."

"am praying to God that this COVID 19 goes fast, so that I can go back to work and live normally."

In Honduras, one of the entrepreneurs has a bakery business running. She takes orders over the phone and delivers the cakes and other baked goods. Her husband is a moto-taxi driver, but because of the government ordinance and restrictions on movement, he can no longer work. As a result, the family now depends on the baking business.

"The business has not been very affected by COVID, sales have done down a little, but today, is Sunday and Mother's Day here in Honduras. All these holidays have helped me to increase sales, and this delivery system I have in place has helped increase the business. Everybody cannot go out, so they call, and I deliver.

My husband is a moto-taxi driver. He has not been able to work because of Government ordinance. He has been very impacted, so now we both depend on the bakery. We have lost around 40% in revenue during this time."

In their roles as entrepreneurs, some informants spoke of moving toward essentials, particularly when operating a business has become impossible due to the quarantine. All informants had to navigate these very peculiar and challenging circumstances. The contexts in

which our informants lived differed, in terms of mitigation measures put in place by governments, if nothing else. But there was a reading of the marketplace and opportunities available and constraints present, that forced all informants to change the means of their livelihoods to various extents.

In response to a market that was highly focused on basic consumption (Baker et al. 2020), a pattern that was also seen in the contexts we explored, subsistence marketplace consumer-entrepreneurs also shifted toward the provision of basic products and services. Roy (Male, 42) lives in a refugee settlement in Uganda but is not a refugee. He does some farming and also owns several businesses including a bar and a shop. He was not able to continue working during the pandemic. However, when asked about business alternatives he could pursue during the pandemic, he mentioned a small vegetable garden that he owns. He has grown vegetables in his garden to ensure food for the home but is considering keeping some of the produce and perhaps generating some revenue from selling the rest.

These calculations were forced upon all our informants, and only in the most desperate cases did we see people become despondent. Roy is also a former teacher turned entrepreneur working in the outskirts of the refugee community in Uganda.

“When people don’t have food and can’t do business people will commit suicide. This has taken a long time and people are really uncomfortable”.

He too was forced to look for a different path forward, for an alternative livelihood.

“I am not allowed to open my business [he owns a bar and a shop], we have just have been attending to our small gardens. There is no income right now. I plant things and go for harvest. I am planting everything. I have been waiting for potatoes and things during

quarantine but at least we are able to get some food. Any business alternative: Been thinking maybe sell stuff from the garden and keep a little for home too.”

DISCUSSION

The Covid19 pandemic is a humanitarian crisis of global and historical proportions. In fact, we are hard-pressed to find other events in generational memory that have had such profound and pervasive impacts across the entire spectrum of human activity (Ghebreyesus2020a). As we focused our attention toward the highly vulnerable subsistence marketplace communities, we observed a cascade of interconnected misfortunes exasperated by an already tenuous existence and multiple varieties of environmental stressors. The overarching threat of the pandemic coupled with the collateral shocks to daily life in these communities, reveals an unpredictable and perhaps ominous view of what the future may hold. It also demonstrates extraordinary resilience, and the endless capacity for adaptation. Indeed, those with the least, also have to adapt the most.

Through our interviews, we witnessed the great capacity of people to leverage scarce economic and social resources to navigate extraordinary circumstances. We saw in all participants the capacity to understand their environment, constraints and opportunities, and, to various degrees of success navigate and adapt to these changing circumstances. Subsistence and survival were the key elements in guiding their individual agency. Relationally rich subsistence community entrepreneurs engaged their networks for livelihood support but also sustaining economic activity, pooled resources across families to optimize consumption, and made deliberate choices to spread consumption in order to ensure smooth access to critical resources, such as food.

The broadest implication for future research in consumer affairs in general and specific to subsistence marketplaces is the importance of studying large shocks, an aspect that is largely absent in the literature across multiple disciplines. These large shocks come in a variety of ways, whether being of short duration but with enduring impact (disasters) or extended by their very nature (refugee settlements) (Viswanathan et al. 2020). They can originate in a variety of realms of life and pervade them as well. Unique to COVID-19 is not only its invisible and global impact but in that such impact is in all realms of life (Baker et al. 2020; Nicola et al. 2020). This is all the more so in subsistence marketplaces.

This leads to another important implication for future research – that these different realms need to be understood holistically. COVID-19, while having a causal origin in the health realm, precipitated actions and reactions that pervaded all domains of life, bringing broad societies to a virtual standstill (Nicola et al. 2020). Again, this impact is accentuated for those living in subsistence marketplaces. Understanding the health domain, in concert with the economic and the social is vitally important. These realms are often blurred in such contexts, as between the social and the economic, the marketplace and the social milieu (Viswanathan et al. 2009). In this regard, the subsistence marketplaces stream with its unique microlevel bottom-up approach, provides important insights that relate to the cognitive and the emotional aspects involved, as well as unpacking poverty in terms of such factors as low literacy. Through this lens, the complexity of the proximate phenomenon is overlaid on cognitive constraints, and the impact of panic and fear overlaid affective elements such as self-confidence. In turn, such a micro-level approach also enables a fuller, more comprehensive understanding of the impact of COVID-19, as our findings suggest.

At a more granular level, COVID-19 caused manifold uncertainties across multiple realms of life, over and above the day-to-day uncertainties that subsistence consumers face. As an example, the imposition of curfews and travel restriction by governments diminished an already limited range of choices available to these consumers. When coupled with the disappearing margins of error, these externalities compounded the downside risk – beyond hunger or malnutrition to the immediacy of lethal consequences.

COVID-19 also strikes at the heart of the relational strength in these contexts, as a result of social isolation, distancing, and other restrictions to normal communal activity. There is little separation between the social and economic in these contexts characterized by 1-1 interactions. As such, isolation, lockdowns, and travel restrictions cause much more than temporary inconveniences affecting consumption and livelihood alike for the subsistence consumer-entrepreneur. Fear and stigma intensify the emotional aspect (Baker, Gentry and Rittenburg 2005; Fernandes, Mason and Chakrabarti 2019), where those at the bottom of society may lack self-confidence in the marketplace to begin with. Grasping the fast-changing, complex reality of intervention schemes while crafting appropriate preventive measures, can stretch the limits of cognitive predilections toward concrete thinking and pictographic thinking and difficulties with abstractions in these settings.

In terms of human-level responses, we found extraordinary resilience displayed in the face of catastrophe by both the consumer and the consumer-entrepreneur. As consumers were faced with shortages and restrictions, they utilized their relational strengths, along with any material savings, to navigate the stark unknowns of each day. They put in place a number of austere practices to conserve and preserve the limited levels of resources they had at hand. Given

the threats to livelihood, consumer-entrepreneurs negotiate the tight-rope between staying the course and seeking any available viable alternatives.

Our findings have a number of implications for practice in consumer affairs, although we present the latter with utmost humility, given the magnitude of the suffering. We note at the outset that the lessons here may be critically important in a variety of situations from natural disasters to war-torn contexts. In observing the consumer-entrepreneur roles, the huge restrictions to livelihoods by way of isolation, curfews, and lockdowns points to the importance of key delivery mechanisms to provide for family needs at a rudimentary level. The very ability to visit a marketplace to buy or to sell is endangered or completely restricted during a pandemic and lockdowns. Yet, the unequal but essential subsistence consumer-entrepreneur plays a central role in making supply chains work and getting important essentials to families in order to subsist. This extends up the value chain as well, as we see these micro-enterprises reaching into lower middle-class communities with their goods and services as well. Such essential entrepreneurs are the equivalent of emergency workers within these marketplaces and deserving of support before, during and after pandemics.

As bleak as the prospects might seem for the long-term survivability of those consumers in essential consumption mode or entrepreneurs with exhausted means, there was a marked resistance to capitulate. In the face of a pervasive shock far beyond anyone's control, the role of faith in a higher power points to the centrality of the psychological and the spiritual ethos to sustain (Bentley et al. 2020; Koenig 2020). Even the ability to practice one's faith has had to be balanced within the need for public health measures and restrictions, as it provides a powerful countermeasure in these circumstance against defeat and surrender. The humanity that people display is an aspect to celebrate, whether it be health workers or essential workers, or the

entrepreneurs supplying families to enable them to survive. Indeed, it reiterates the importance of governmental and other larger entities rallying people around a higher purpose while also addressing their dire needs, as those with the least may be willing to give the most.

Among the topics of importance are the communication of the nature of the virus, the clear guidance for prevention, and consumer and consumption related precautions including guarding against fraud that plays off fear and panic. Informational sources are often overwhelmed with misleading and false information. Thus, the role of social enterprises and governmental entities in creating and sustaining virtual channels to convey credible information is critical. They can go some way toward alleviating the cognitive and emotional aspects we discuss earlier. In terms of practice, the importance of using these virtual means (e.g., WhatsApp) to provide reliable sources of information that are clearly designed and intended for those with lower literacy levels is critical to ensuring public safety.

Whereas higher income communities have access to technology, people have to find ways to cope in subsistence contexts. Digital forms of transactions and commerce, their ubiquitous availability, and the opportunities for new livelihoods can potentially be created and sustained beyond the pandemic. These are important aspects of consumer affairs, and in this context, consumer-entrepreneur affairs. They can go some way toward alleviating the cognitive and emotional aspects we discuss earlier.

We close where we began and end – no single paper can come close to capturing the complexities and magnitude of the COVID-19 pandemic and its impact on those with the least. We have barely scratched the surface, and what we found was the relentless human spirit at its finest.

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For Review Only

TABLE 1
Informant Name, Age, Sex, and Occupation Information

Cote d'Ivoire

Informant^a	Age	Sex	Occupation
Aalok	N/A	M	Carpenter
Amar	46	M	Mechanic
Claire	31	F	Juice Seller
Nora	50	F	Vegetable Garden Farmer
Paul	45	M	Café Stall Owner
Sam	40	M	Coffee Trolley

Honduras

Informant^a	Age	Sex	Occupation
Jacob	18	M	Student
Julie	35	F	Grocer
Liam	35	M	Agriculture
Olan	27	M	Agriculture
Rita	N/A	F	Entrepreneur
Ryan	40	M	Agriculture

India

Informant^a	Age	Sex	Occupation
Aryan	43	M	Machine Operator
Dhara	18	F	Student
Krish	46	M	Water Can Supplier
Milly	40	F	Housewife
Sia	42	F	Entrepreneur
Usha	53	F	Female Entrepreneur
Yana	45	F	Housewife

Tanzania

Informant^a	Age	Sex	Occupation
Evan	N/A	M	NGO Worker
Julian	N/A	M	Barber
Maria	25	F	Rice Shop Owner
Hamaz	29	M	Miner
Sahana	24	F	Homemaker
Tom	30	M	Farmer
Will	N/A	M	Farmer
Yaga	N/A	M	Farmer

Uganda

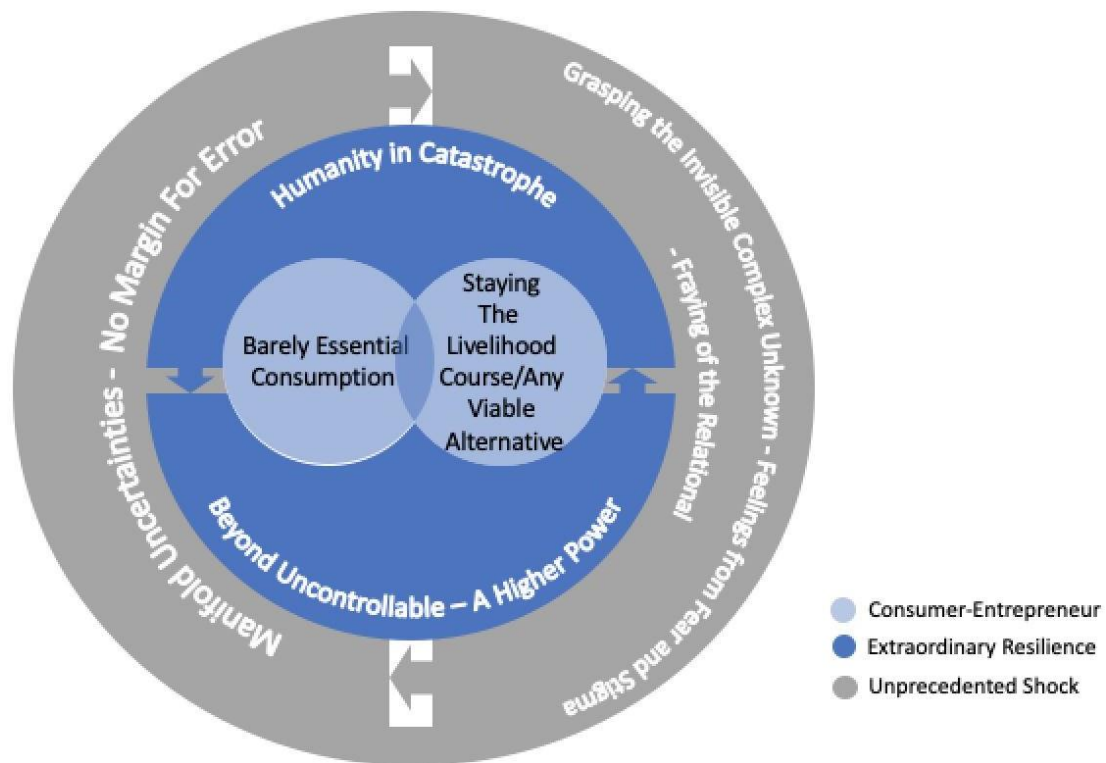
Informant^a	Age	Sex	Occupation
Avian	26	M	Entrepreneur

Ben	20	M	Entrepreneur
Eric	25	M	Photographer
Mila	51	F	-
Roy	42	M	Businessman
Sid	25	M	Taxi Man
Yoel	30	M	Entrepreneur

United States

Informant ^a	Age	Sex	Occupation
Dana	35	F	Healthcare Worker
Samantha	33	F	Healthcare Worker
Nick	38	M	Farmer
Scott	41	M	Healthcare Worker
Vicky	46	M	Healthcare Worker

^aAll informants' names are pseudonyms

FIGURE 1 – SUBSISTENCE MARKETPLACES DURING COVID-19

ONLINE APPENDIX – ADDITIONAL CONTEXT

We provide country-level information and a brief overview of skepticism about the pandemic.

	Cases 15/05	new cases	deaths	% new cases	% death
Honduras	2255	175	123	7.8%	5.5%
Côte d'Ivoire	1.971	59	24	3.0%	1.2%
Tanzania	509	0	21	0.0%	4.1%
Uganda	160	21	0	13.1%	0.0%
Kenya	758	21	42	2.8%	5.5%
India	81.970	3.967	2649	4.8%	3.2%
USA	1.361.522	21.424	82119	1.6%	6.0%
Source: Situation Reports 15/05 WHO					
https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200515-covid-19-sitrep-116.pdf?sfvrsn=8dd60956_2					
Coronavirus disease (COVID-19)					
Situation Report – 116					
Data as received by WHO from national authorities by 10:00 CEST, 15 May 2020					

The interviews were mostly conducted in the first half of May 2020, and the rate of infection and mitigation measures in the various countries changed rapidly over short of periods of time. To provide a context of how COVID 19 and Government mitigation measures affected the individuals with which we spoke, we offer a snapshot of the situation on the 15th of May 2020 in countries where interviews were conducted.

Honduras

On the 15th of May, Honduras has a total of 2,255 confirmed cases, with a total of 175 new daily cases registered (representing a 7.8% growth), and 123 deaths (5.5% of cases)¹. The Government has imposed a lockdown since the 16th of March (with only 6 cases), with only essential services operating (food production and distribution, banks, pharmacies and production of medical supplies, energy, telecoms, and related transport activities). The Government has implemented a curfew according to which, access to retail stores had been restricted to the digit in ID numbers, meaning that only people with a last ID ending in 8 were allowed to go out on the day the Government allocated it. There was restriction of movement over the weekends for all citizens, except specific permission to do so.

Public transportation was closed from the 16th of March until the 30th of June, when buses with 30 seats were allowed to re-start operation². During this period, private vehicles could circulate to provide access the basic services as determined by the government, but with only 2 people, and only one person at a time allowed to enter the shops or services³.

Re-opening of non-essential activities started from the 16th of April, with hardware shops, followed by restaurants for delivery (4th of May) and gradual re-opening of the maquila sector (industrial, mostly garment plants, using imported raw material and exporting the output)⁴.

On the 15th of May, the 1st page of the daily newspaper “La Prensa” mentioned the re-opening of shops in the Bahia Islands, after 2 months of confinement. The main feature of the paper was the reporting of a hotspot of contagion in a senior citizens home, with 3 deaths and 18 infected, in San Pedro Sula. There

¹https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200515-covid-19-sitrep-116.pdf?sfvrsn=8dd60956_2

²<https://www.prensa-latina.cu/index.php?o=rn&id=365800&SEO=capital-de-honduras-espera-reactivar-transporte-publico-en-junio>

³<https://hn.usembassy.gov/covid-19-information/>

⁴<https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19#H>

was an announcement of government support to micro, small and medium enterprises, “the source of employment to over 70% of the population”⁵.

Côte d’Ivoire

Côte d’Ivoire had 1971 cases on the 15th of May, with 59 new cases registered on the day (3%) and 24 deaths (1.2%). The Ivoirian Government has taken important controlling measures, closing of all schools, churches and mosques, and quarantining suspected arrivals in the country (18th of March – with 6 cases confirmed), closure of restaurants and night clubs and the closing all terrestrial and air borders (22nd of March); imposing a national curfew between 9pm and 5am (24th of March), and restricting travel out of Abidjan to other areas of the country (25th of March). On the 7th of May the curfew was lifted outside of Abidjan, and on the 15th of May inside Abidjan, where, with the exception of night clubs and cinemas, all other establishments were allowed to operate. The gradual re-opening of schools and universities started occurring on the 25th of May.

The Government had allowed gatherings of up to 200 people, but when met with a rapid increase of the daily number of confirmed cases, reduced it once more to 50 people, on the 11th of June.

The Government owned daily newspaper, “Fraternité Matin”⁶, stated in its front page on the 16th of May, that although the restrictions of movement would occur across the country, social distancing and use of masks in public places continued to be mandatory. The opposition newspaper “Soir Info” warned about the important increase of new cases and deaths on the 15th of May⁷, the day when curfew was lifted in Abidjan.

Tanzania

⁵ <https://www.laprensa.hn/edicionimpresa/1379816-416/el-covid-ataca-en-asilo-de-sps-tres-muertos-y-18-infectados>

⁶ <https://www.afriksoir.net/cote-divoire-titrologie-du-samedi-16-mai-2020/>

⁷ <https://www.afriksoir.net/cote-divoire-titrologie-du-vendredi-15-mai-2020/>

Tanzania has, since the 8th of May, confirmed 509 cases, and this was the last time the country declared new cases. The first cases were reported on March 17th. There were 21 deaths reported, or 4.1% of cases. The authorities banned large gatherings, with the exception of religious ceremonies, suspended attendance to schools and educational institutions, cancelled international flights and mandated the use of masks in the capital city, Dar-Es-Salam. From the 18th of May, the authorities have lifted the suspension of international flights, and on June 1st, the authorities allowed the opening of upper-secondary and tertiary schools and allowed for the resuming of sports activities and events.

The Africa Report, an international online media outlet reported on the 12th of May⁸ that the president had taken a very politized approach to managing the crisis. He had discredited the Nation's main lab by stating he had secretly sent samples from fruits and inanimate objects which came back positive for COVID-19. The Tanzanian government has not coordinated with any of its legislative members on the response to the COVID 19 virus, and this has led to some discomfort between his country's government and that of the 9 countries with which Tanzania shares borders. On the 13th of May, the US Embassy in Dar-Es-Salam issued a health alert, stating that "The risk of contracting COVID-19 in Dar es Salam is extremely high"⁹.

Uganda

Uganda had a total of 160 confirmed cases on the 15th of May, with 21 cases declared that day (13.1%) and 0 deaths reported. On the 18TH of March the Ugandan government declared a strict lock down, with only medical personnel being allowed to circulate. Public gatherings, including places of worship, pubs, weddings music shows, rallies and cultural meetings were suspended. On the 23rd of March, public transportation was suspended, and only private cars were allowed to circulate on the road, with no more than 3 passengers¹⁰. Police forces enforced these measures, at times resorting to the use of force.

⁸<https://www.theafricareport.com/27787/coronavirus-tanzanias-handling-of-pandemic-raises-eyebrows/>

⁹<https://twitter.com/usembassytz/status/1260471445408415744?s=20>

¹⁰ <https://www.monitor.co.ug/News/National/Photos-that-will-compel-you-cancel-your-journey-Kampala/688334-5505362-g3u0ib/index.html>

On the 15th of May, the Daily Monitor, an important independent newspaper outlet, stated that there had been an important surge to 160 confirmed cases, as 21 truck drivers tested positive. These truck drivers were Ugandan, Kenyan, Tanzanian and South Sudanese drivers entering the country¹¹. Testing centres especially dedicated to truck drivers were set up at key border crossings¹².

Kenya

On the 15th of May, Kenya had registered a total of 758 confirmed cases to date, with 21 cases being identified on the same day (2.8 daily increase). Kenya had had 42 death (5.5%) due to the virus until then.

The government of Kenya had adopted certain containment measures such as enforcing of social distancing and closure of non-essential gathering; recommending teleworking where possible, cancellation of all passenger international flights, forcing a mandatory quarantine of 14 days for those returning from abroad, and limiting public transportation passenger capacity¹³.

On the 15th of May, the Daily Nation, a leading independent newspaper stated that curfew measures were set to be reviewed on the weekend, wondering if the government would ease or tighten them. Apart from the number of registered cases, and key political developments, the newspaper also stated that petrol prices were the lowest they have been in over a decade¹⁴.

	Cases 15/05	new cases	deaths	% new cases	% death
India	81.970	3.967	2649	4.8%	3.2%
USA	1.361.522	21.424	82119	1.6%	6.0%

¹¹<https://www.monitor.co.ug/News/National/Uganda-s-Covid-19-cases-jump-to-160-as-21-test-positive/688334-5553194-ojwarh/index.html>

¹²<https://www.aa.com.tr/en/africa/covid-19-uganda-receives-mobile-testing-laboratories/1810142#>

¹³<https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19#K>

¹⁴<https://newsstand.nationmedia.com/Kenya/DailyNation/preview/100/1552020100952608/01>

India

India had registered 81,790 confirmed cases by the 15th of May, with 3,967 new cases registered on the day (4.8%) and a total of 2,649 deaths (3.2%). The government had announced on March 24th that the entire country will go into lockdown, after the imposition of numerous containment measures had already been imposed, including restrictions on travel, school closures, closures of gyms and cultural activities such as museums and theatres, imposing a ban on mass gatherings and encouraging telework. On the 15th of April the government announced a series of measures to re-open the economy, measures such as relaxation of measures in geographical areas designated as non-hotspot (20th April); allowing inter-state movement of stranded people (29th April), and on May 12th the government announced a relief package of about 10% of GDP, including key direct-spending measures such as food distribution and cash transfers to lower-income households¹⁵.

On the 15th of May, the Times of India¹⁶ stated that the Supreme Court had ruled that it was impossible for the courts to monitor or stop the movement of migrant workers across the country. It also mentioned that the states of Maharashtra and Tamil Nadu were experiencing surges of cases, which will lead to extensions of restrictions in place.

United States of America

	Cases 15/05	new cases	deaths	% new cases	% death
USA	1.361.522	21.424	82119	1.6%	6.0%

The USA had reached 1,361,522 cases, with 21,424 new cases (1.6%) declared on that day. The US had also had 82,119 deaths, 6% of the total number of cases. The US had implemented a number of measures,

¹⁵<https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19#>

¹⁶<https://timesofindia.indiatimes.com/dailybrief/75759924.cms>

including travel restrictions, social distancing, declaring states of emergency, closure of schools and non-essential businesses, and increasing testing. The evolution of COVID 19 in the US had been heterogenous up to the 15th of May, and this led to progress on re-opening the economy to varied degrees across the country. The US had approved various measures to support the economy, including expanded unemployment benefits, a food safety net for the most vulnerable, and forgivable small business administration loans for businesses that retain workers.

The New York Times reported on Friday the 15th of May¹⁷ that job losses were mounting, even as the economy was re-opening. An additional article, was mentioned that indicated how high-level health officials in New York did not consider that a closure of the economy in March, would reduce the number of cases. The closure of the economy due to the corona virus, using of personal protective equipment and social distancing; critical measures to stop the spread of the virus, have been a highly politicized in the United States.

Skepticism and the Media

When the first reports were released about the virus, informants from countries with both lower literacy rates and those with higher literacy rates in Western countries did not view the virus as an imminent threat ([Poll: As Coronavirus Spreads, Fewer Americans See Pandemic As A Real Threat](#)). In an era of “instant information,” misinformation is an unfortunate, prevalent, and rampant issue. One factor that may have contributed to these informants’ views of the virus was the quality and accuracy of the information in the media ([Reporting on the Coronavirus: Spreading Truth, Not Panic](#)) ([Coronavirus crisis: India's low death toll sparks skepticism](#)). In the case of COVID-19, reports about the virus and its modes of transmission changed daily as scientists raced to understand the novel virus and the threat it posed. Thus, journalists in non-medical fields were forced to quickly understand and dissect the medical jargon while attempting

¹⁷<https://www.nytimes.com/issue/todayspaper/2020/05/15/todays-new-york-times>

to tell a compelling story. Due to the flood of new findings, there was often mass confusion and conflicting information in the media about the spread of the virus, the proper usage of personal protective equipment, and the effectiveness of social distancing. Moreover, the disinformation made it more difficult for public health officials to cut through the noise.

In particular, early skepticism by the public about the severity of the virus may have been due in part to initial reports from the popular press that likened the COVID-19 virus to the same level of danger as seasonal influenza. Many Americans are concerned about the reporting occurring during the pandemic due to the potential exaggeration of downplaying of the threat in the media. ([Public Sees Harm in Exaggerating, Downplaying COVID-19 Threat](#))

The ubiquity of social media has made it the primary source of misinformation in the form of rumors and conspiracy theories throughout the course of pandemic ([Social media was used to spread, create COVID-19 falsehoods](#)). Many of the informants we interviewed learned about the virus and precautionary measures to take through the popular instant messaging application, WhatsApp, and the social media platform Facebook in addition to traditional news outlets. In an effort to contain the spread of misinformation on its platform, WhatsApp, a popular instant messaging app, attempted to prevent the forwarding of mass messages on the platform ([Coronavirus misinformation on WhatsApp is going viral, despite steps to combat its spread](#)). Additionally, the World Health Organization created a platform to distribute authoritative information about the virus ([WHO Health Alert brings COVID-19 facts to billions via WhatsApp](#)).

On the other hand, Facebook, who owns WhatsApp, was widely criticized for its lack of action in preventing the spread of false information through its platform ([Social media firms fail to act on Covid-19 fake news](#)) ([Facebook says removing viral COVID-19 misinformation video](#)

[‘took longer than it should have’](#)). Although misinformation can be due to honest mistakes, it holds large repercussions when it comes to health. In one case, this misinformation resulted in the preventable death of a man in the United States ([Man Dies, Woman Hospitalized After Taking Form Of Chloroquine To Prevent COVID-19](#)). Many Americans are concerned about the reporting during the pandemic due to the potential exaggeration of downplaying of the threat in the media. ([Public Sees Harm in Exaggerating, Downplaying COVID-19 Threat](#))

For many, the shift from skepticism to panic was abrupt. On March 11, 2020, the World Health Organization released a report officially classifying the coronavirus outbreak as a pandemic. The reality of the novel virus was brought home when schools, offices, and shops began closing rapidly globally and social functions came to a halt. Countries began enforcing mandatory self-quarantining, and these large changes to daily life caused a shift in behaviors that led many consumers to engage in behavior common in the face of disaster - panic buying.

Historically, “panic in epidemics is a part of the human condition”(An iatrogenic [pandemic of panic](#)). Globally, consumers engaged in hoarding behaviors and stores experienced large shortages of basic goods ([Coronavirus: The psychology of panic buying](#)) Unsurprisingly, the demand for hand sanitizer skyrocketed along with its price and in some instances, the shortages led to price gouging. However, some products flew off the shelves more quickly than anticipated. In the US, the unusually high demand for toilet paper frequently made headlines as individuals began hoarding it and stores experienced mass shortages. In fact, hoarding became such an issue that grocery stores began posting signs limiting the number of items of a specific product that each customer could purchase.

Whereas specific behaviors may vary between countries and cultures, the psychological impacts of the virus are evident. One possible psychological explanation for panic buying is

scarcity, or the “perceived scarcity effect” ([Psychological underpinning of panic buying during pandemic \(COVID-19\)](#)). The constant sensational reporting of shortages in the media amplified this perception and witnessing community members and peers engaging in this behavior only exacerbates the fear of scarcity, further fueling a sense of urgency to engage in irrational stockpiling ([Coronavirus: The psychology of panic buying](#)).

The general public has no control over the policies created or the production of vaccines, relying on public figures and experts and leaving their own health and the health of their families’ in the hands of others ([Why we hoard: Fear at root of panic-buying, psychologists say](#)). This loss of control, coupled with uncertainty and amplified fear created through sensationalism in the media, has large impacts on mental health. Subsequently, individuals’ desire to assert control in an uncontrollable circumstance propels irrational behavior ([Psychological underpinning of panic buying during pandemic \(COVID-19\)](#)). The accumulation of these factors may explain the hoarding of toilet paper in the US and panic surrounding toilet paper in Japan ([Panic-buying of 'made in China' tissues and toilet paper erupts in Japanese cities](#)). Ultimately, stockpiling, subsequent shortages of goods, price gouging, and anxiety about acquiring these products at higher prices fuels a never-ending cycle of panic at a time of profound fear.