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With the support of the Scott Kloeck-Jenson Fellowship at the Global Studies Program, I was able to spend twelve weeks in the Central Region of Ghana, working with the Institute for Development Studies (IDS) at the University of Cape Coast. My research is motivated by small-scale business ventures undertaken by otherwise vulnerable people in Ghanaian towns and urban slums. Many micro entrepreneurs in Ghana have been extremely resourceful, and scaled their businesses into larger entities despite having inadequate access to capital, and I am highly interested in the factors that influence these outcomes. My work in Ghana took me to government Ministries in the capital Accra, and commercial and rural banks, as well as the micro entrepreneurs who are their clients. While in Ghana, I was supervised by Professor John Mensah, who kindly hosted me at the Institute for Development Studies (IDS) at the University of Cape Coast. The IDS is a premiere research institution in the West African sub-region, and I was able to discuss my doctoral research on a bi-weekly basis with national experts in my area of concentration.

Although I had initially conceived my research concept of studying small-scale entrepreneurs while studying in Wisconsin, I quickly found that much had changed while I had been studying in United States. Before I left Ghana, I was aware that very few microfinance organizations would even consider working with informal sector entrepreneurs, citing high risks of default, and low levels of education, to name a few limitations such a business model would likely be liable to. On my arrival however,

commercial and rural banks were actively and very vigorously competing to support microenterprises.

A vibrant discussion in the media about this phenomenon, and the implications of what I call the “globalization of the informal sector” made getting access to information more convenient. Across social groups, a new sense of economic possibility is becoming increasingly apparent, with more and more people have been entering into increasingly ambitious enterprises. As suggested by Professor Mensah, I began with interviewing bank officials at institutions that had recently turned their focus from the Ghanaian educated elite to micro-entrepreneurs. Several observed that the small-scale businesses were performing at levels that they had not considered possible before; such that many banks decided to almost exclusively focus their business activities on them. For instance, Barclays Bank in Accra reported that more than 90% of business customers in the informal sector repaid their business loans without fail during their pilot-test. I would realize the seriousness of the situation when I discovered that an entire center called the Microfinance and Small Loans Center (or MASLOC) had been deployed by the government under the Ministry of Finance to oversee business loans-such was the enthusiasm of a young but budding private sector. An active public and private media campaign has also been key in promoting entrepreneurship.

In addition to government and banking officials, I was able to visit entrepreneurs in the Central Region of Ghana, a site which is one of the poorest in the entire country. After hearing the concerns of entrepreneurs about the sustainability of their ventures I had a discussion with the Chairman of Kakum Rural Bank which has become the most successful rural bank in the region thus far to observe his reaction. Since most

entrepreneurs in Ghanaian markets would incur costs and losses in leaving their wares to visit banks, his institution had special field agents who would visit entrepreneurial markets on a daily basis to mobilize funds from entrepreneurs and keep track of their progress. These agents could serve 100-200 entrepreneurs on a daily basis, and thus had acute personal and managerial skills.

I was invited to present my research proposal to these agents and rural bank officials, and I received valuable feedback from their insight and understood nuances I had not been aware of. For instance, beyond the provision of finance based on economic performance, many officers serve as counselors to entrepreneurs. This aspect seems important to the success of entrepreneurs, especially given the unstable environments they work in. Therefore, to understand how informal sector entrepreneurs succeed, it is essential to consider the level of non-financial dedication of their financial institution. I am especially grateful to the rural bank agents who not only answered my many questions, but also helped me to collect 300 surveys *more* than I had intended to. A large sample is important to unpack clearer conclusions about the factors influencing entrepreneurial success in my work.

I am deeply appreciative of the Scott-Kloeck Jenson Fellowship and the support of the Global Studies Program not only for facilitating my doctoral field work, but enabling long-term relationships in Ghana that will help me for a long time to come. My summer in Ghana has benefitted immensely not only from financial support, but from a sense of assurance that is, in my opinion, very important to any researcher and his or her work.