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**UNIVERSITY OF GHANA
COLLEGE OF HUMANITIES
SCHOOL OF SOCIAL SCIENCES**

**FAMILY BUSINESS SUCCESSION PRACTICES IN THE TEXTILE
INDUSTRY: A STUDY OF CLOTH MERCHANTS AT THE
MAKOLA AND KUMASI CENTRAL MARKETS**

BY

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(10235707)

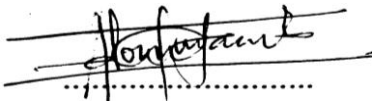
**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE
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IN SOCIOLOGY**

DEPARTMENT OF SOCIOLOGY

OCTOBER, 2020

DECLARATION

I hereby declare that this research work was carried out by me (Jacob Adom-Oduro) at the Department of Sociology, University of Ghana, Legon under the supervision of Dr. Kofi Ohene-Konadu and Dr. Peace Mamle Tetteh. All references to other works have been duly acknowledged.



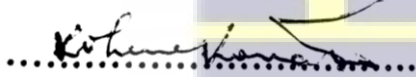
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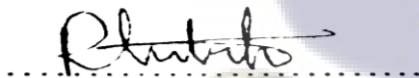
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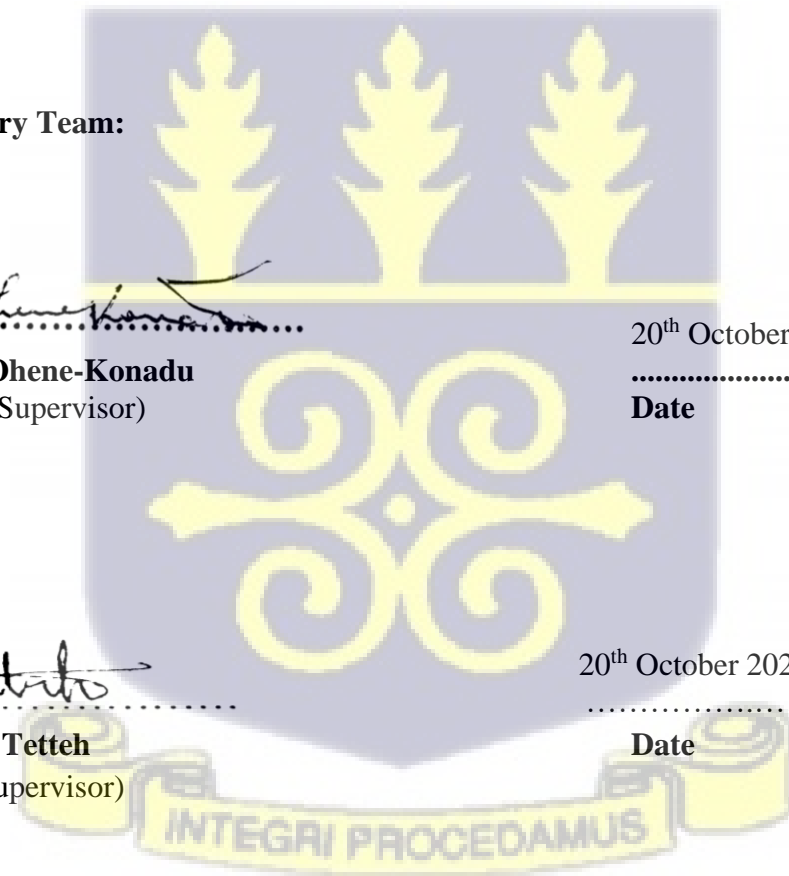
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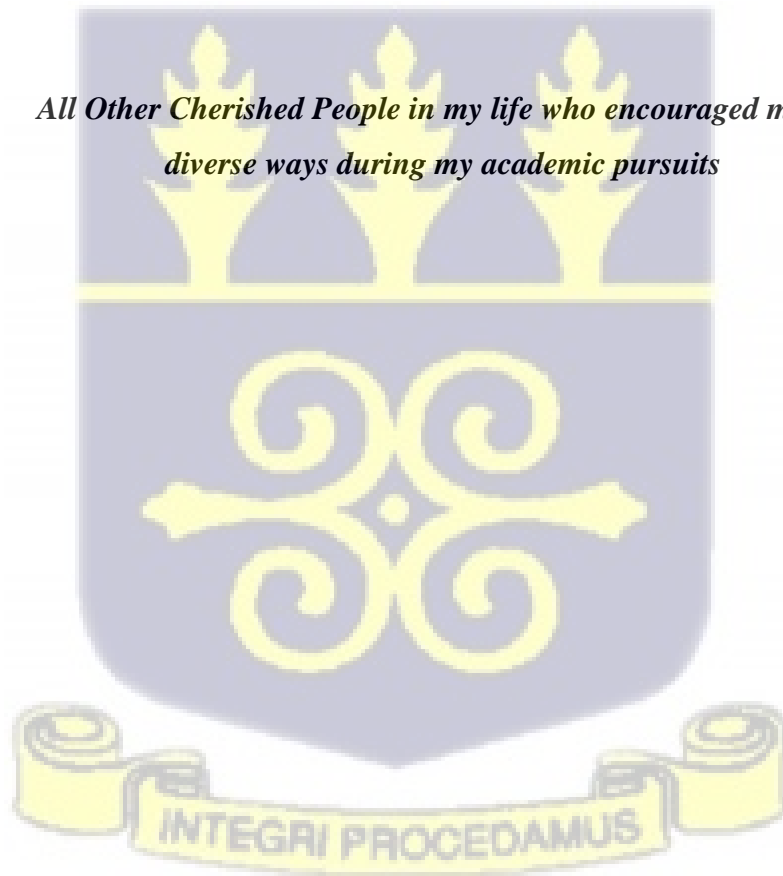


DEDICATION

I dedicate this thesis to my wife, Ellen for her fervent prayers and sacrifice to raise the children in my absence. To my children, Abena and Papa Kwame for the patience, understanding and endurance during many hours of my absence due to academic work.

&

*All Other Cherished People in my life who encouraged me in
diverse ways during my academic pursuits*



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ABSTRACT

Family business is one of the engines that drive social and economic development as well as wealth creation. However, one such growth agenda is succession planning which requires that business of cloth merchants grow over time from one generation to another. A family enterprise's continued existence in diverse ways depends on the support from kin and non-kin groups. The study explored family business succession planning practices relating to motivations of cloth traders, succession pathways, knowledge transfer, training needs and factors that facilitate or militate against business owner's succession strategies in the textile industry. Overall, cloth traders' succession practices in local textile markets constitute a phenomenon that requires social consideration.

The study employed sequential mixed method research approach. Data was collected using both qualitative and quantitative methods. Qualitative data was collected through key informant interviews, non-participant observation and informal discussions whereas quantitative data was gathered from cloth traders with interviewer questionnaire. A total of twenty-six (26) key informant participants and three hundred and fifty (350) respondents took part in the study. Moreover, secondary data was obtained from relevant documents. The study areas are Makola and Kumasi central markets while cloth traders represent the subjects of the study. Thematic network analysis was used to analyse the qualitative aspect of the study, while quantitative data were analysed by using SPSS.

The analytical framework underlining the study was rational choice theory. Rational choice theory was chosen because it explains and weighs various alternative actions of costs and benefits in decision making. The theory unearthed how alternative calculations done during social interaction and its role in the formation of stable social order to avoid difficult decisions in relation to family business succession planning. The theory helps the

actor to evaluate whether decision making actions are consistent with the choices of cloth traders. These alternative sources of decisions assist the owner to work as well as achieve set goals.

The findings suggest that cloth traders' succession planning practices are motivated by major and minor triggers of business continuity, uncertainty in life and avoidance of conflicts among conflicts. The basis for succession planning and choice of possible successor is guided by rational decision-making process. The study revealed that cloth traders are more likely to select daughters and sons to groom as successors against extended family members and acquaintances. The study identified diverse succession planning pathways through early childhood preparation, formal education, and non-schooling family members. The study revealed that cloth trading knowledge is transferred from owner to successor. Coaching practices are carried out mainly through on-the-job training, verbal communication, and family discussions.

Both intra family and non-family members facilitates succession process with commitment to planning, support from husband, extended family members, reliable customers, suppliers, and stable economic activities. On the contrary, poor family bonds, unwillingness to take part in family business, slow adaptation during successor training, appointment of non-family members and poor business performance may derail succession process.

The study recommends practical guidelines for cloth merchants on successful succession planning. Though exploratory, the findings could serve as the basis for further academic studies on succession practices for entrepreneurs and different cluster of market traders. Some of such future research areas of succession planning practices in Ghana have been identified.

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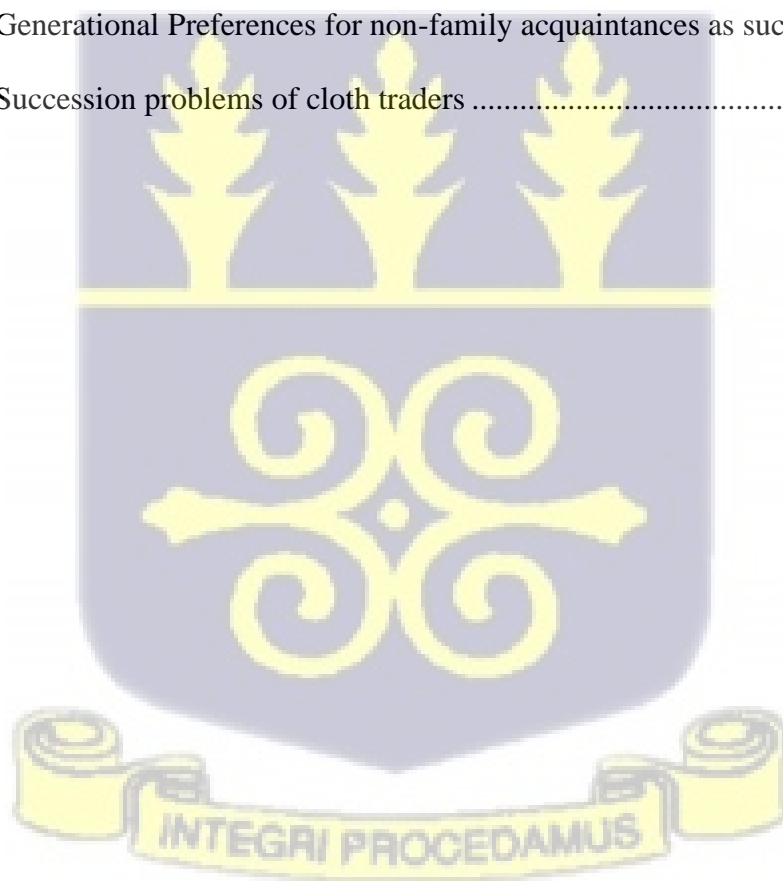
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LIST OF ABBREVIATIONS

ABC	A. Brunswich Company Limited
AGI	Association of Ghanaian Industries
AGOA	African Growth and Opportunity Act
ATL	Akosombo Textiles Limited
BEM	Basel Evangelical Ministry
CEO	Chief Executive Officer
ECH	Ethical Committee for Humanities
ECOWAS	Economic Community of West African States
EU	European Union
FOBE's	Family-Owned Business Enterprises
GDP	Gross Domestic Product
GEA	Ghana Employers Association
GTMC	Ghana Textile Manufacturing Company Limited
GTP	Ghana Textiles Printing Limited
KCM	Kumasi Central Market
MOTI	Ministry of Trade and Industry
OJT	On-The-Job-Training
SAP	Structural Adjustment Program
SME's	Small and Medium Enterprises
UAC	United African Company
UK	United Kingdom
UNIDO	United Nations Industrial Development Organization
USA	United States of America
WA	West Africa
NCTA	National Cloth Traders Association

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Globally, family businesses drive socio-economic development and contribute significantly to wealth creation and nation building. In contemporary times, the overall impact of family-managed businesses is important in terms of its contribution to Gross Domestic Product (GDP) growth, generating welfare, employment opportunities and substantial proportion of capital for stock markets (Morck, David & Benard, 2000; Diwisch, Volthofer & Wales, 2005; Botero, Cruz, De Massis & Nordqvist, 2015). This unique importance also extends to a segment of traders who trade in cloth in most markets in Sub-Saharan Africa.

Africa's growth agenda requires that businesses grow over time and develop unique mechanisms to ensure that businesses survive from one generation to another (UNIDO, 1999). Businesses in the formal sector often have elaborate succession planning strategies. Unfortunately, this does not tend to be the situation with family-owned cloth owning enterprises in the informal sector. However, we do not know how they plan for succession. The question is how do these informal businesses manage to survive beyond one generation? What are the conditions, and cases of successful succession and why others are not so successful?

Family business succession planning, often described as the smooth transfer of business entity from one generation to the next, support mentorship, tracks performance and improves leadership skills of future leaders (Hargreaves & Fink 2006; McCallin, Bamford-Wade & Frankson, 2009). This study explored succession planning strategies

relating to family business of cloth traders. Moreover, it identified significant roles cloth merchants play in wholesale and retail trade to drive wealth creation, improve social and economic growth. Indeed, some of these businesses have survived for generations, but have barely planned for formal succession. This situation provides a justification for this study, which aims to increase our understanding of family business succession planning among informal cloth traders, to examine the various succession strategies, motivations and nature of succession pathways, knowledge transfer methods and coaching practices and other factors that promotes business transitions in a non-Western context, as found in Ghana.

Moreover, it is known that family business activities were also shaped through entrepreneurs, family networks and kinship groups who respond to social and economic needs of society and provide resources that help develop and promote formation of private businesses. (Benedict, 1991; Habbershon & Pistrui, 2002). These groups relate to various decent groups; there is interpersonal relations with kin members and social ties among known groups (Assimeng, 1999; Nukunya, 2014).

Main (1990), on the other hand, placed emphasis on enormous experience of entrepreneurs, who perceive uncertain situations in a positive manner and manage a business enterprise with calculated risk. In addition, other traits of the owner include a high sense of innovation and ingenuity to search for new opportunities. In most cases, the entrepreneur relies on family members for a start-up capital, paid or non-payment of labour to achieve set goals. Chua, Chrisman, and Sharma (1999) concurred that a family business is run with the intention to shape and follow the dreams of the founder, which is often controlled by members of the same kin group and potentially sustained across family generations.

The family as a social unit plays an important role in family business. It consists of parents and children considered as a group who may live together. Parsons (1955) observed that the family is an institution linked to most cultures and organized around a host of functions with a cluster of individual roles of common needs. In most societies, the family performs three basic functions characterized as social, economic and control of moral behaviour within the social system. Steier et al. (2004) placed emphasis on the position of the family in terms of economic role and familial ties in the entrepreneurial process. He argued that the family unit serves as a valuable storehouse for economic resources to promote social interactions. For instance, members receive both financial and social support from the family to form businesses within or outside the family.

Moreover, the family serves as an economic learning unit to facilitate teaching and passing skills on to promote social and financial wellbeing of its members. The moral system, on the other hand, guides the conduct of members, and offers support to balance various ideas and its practice in the social structure. In Africa, south of the Sahara, most societies develop around a system of mutually benefiting reciprocities within the extended family as a symbol of the only safety net available. Some authorities affirmed that individuals and groups rely on extended family for social and economic support across several generations (Otite, 1978; Darley & Blankson, 2008). In simple terms, the family plays a central role in social and economic value creation, encourages trans-generational wealth perpetuation processes, and provides initial capital for those who embark on business ventures. In effect, it generates employment for people of all walks of life including employees, managerial staff, and a host of advisors during business start-up and expansion. The family set-up, therefore, creates a culture that sustains a social network, based on the needs and skills within the cultural setting. This innermost force encourages and sustains the

formation of private enterprises across all successive generations (Khavul, Bruton & Wood, 2009).

Chua, Chrisman, and Sharma sum up family business as

a business governed and or managed with the intention to shape and pursue the vision of the business held by a dominant coalition controlled by members of the same family or a small number of families in a manner that is potentially sustainable across generations of the family (1999, p. 25).

This description of family business fits into the general objective of the study to explore succession planning strategies that affect family business of cloth traders in the textile industry.

The underlying principle and importance of Family-Owned Business Enterprises (FOBEs) stem from the diversity in terms of size as micro, small, medium, and large enterprises. Again, all over the globe most FOBEs are either small- or medium- sized enterprises (Gersick et al., 1997). For instance, in North America, FOBEs constitute about 80–90 per cent of all enterprises and account for 57 per cent of Gross Domestic Product (GDP). Pistrui (2005) agrees that 90 percent of businesses in United States of America (USA) are controlled by families. In the USA, Ford family in the fourth-generation controls 40% of Ford Motor Company. The Wal-Mart Company in the hands of second and third generations of the Walton family controls 39%, whereas fifteen family businesses account for over 55% of market share on Santiago Stock Exchange in the USA. On the other hand, family businesses in the USA create 60% of employment opportunities.

In the European Union (EU), it is estimated that 85 percent of businesses are family controlled (Pistrui, 2005). In the United Kingdom (UK), for example, the Department of Business, Innovation and Skills in 2013 estimated an increase in operational private sector businesses in the UK since 2012, to an estimated 4.9 million businesses of which two

thirds represent FOBEs (IFB Research Foundation, 2011; 2019). Furthermore, in India, large businesses are family owned. FOBEs are important in terms of dominance and financial reasons. Aiyar (2016) observed that ten top Indian companies control investments in Indian stock market of which five were family owned. Besides, almost 50 per cent of companies in the National Stock Exchange are managed and controlled by Indian families. Marisetty et al. (2008) observed that FOBEs contribute to Indian economy through taxation and employment generation in addition to a wider spread of the companies in a large geographical area.

In Sub-Saharan Africa, the story of family business is not different from other parts of the globe as they control significant segments of Africa's economy. There is a significant number of small- and medium-scale family enterprises operating in traditional sectors of the economy in wholesale and retail trade, services, construction and banking. Consequently, this market activity is found nearly in most African economies (Webb, Tihangi, Ireland & Simon, 2009). For example, over 90% of private businesses in African countries fall in the domain of Small & Medium Enterprises (SMEs) with more than a 50% contribution to employment and Gross Domestic Product (UNIDO, 1999). In Ghana, SMEs are believed to contribute about 70% to Ghana's GDP. It accounts for about 92% of businesses in Ghana (Abor & Quartey, 2010). In Sub-Saharan Africa, small businesses are the bedrock of social and economic development, and many people depend on as a source of income. Thus, small-sized business enterprises are perceived to be the bedrock for local entrepreneurship and generate scores of small investments, which would otherwise not have taken place. Such enterprises often operate within the norms of informal micro enterprises, with fewer than five employees, often not registered nor licensed (Fafchamps, 1994).

The prospects and survival of enterprises in the informal sector depends on the ingenuity of business owners to pass on a family enterprise to a generation yet unborn. Some opinion leaders and researchers place emphasis on succession planning as very critical to businesses in general and small businesses, due to future implications on overall Africa's economic growth and potential role in job creation for teaming young people (UNIDO, 1999). Sharma (1997) perceives family business succession planning as a formal but intentional process to transfer business management from one family member to another. The work of Sharma and others (2003) also identified and summarized components of succession planning in different studies as choice of successor from a pool of successors, development of the successor through grooming and training, developing post succession strategic plan for the business, defining role of the outgoing owner, and announcing choice of successor to all stakeholders in the business.

The planning process start with the owner's vision and decision to transfer family business ownership, exit from trading activities, or select family members to run the business rather than closing or selling the business entity. However, in general, founders of family businesses seek to continue family heritage and ensure that the business is managed and controlled by the family through intergenerational succession. This entails transfer and control of business ownership to appointed successors through succession planning.

The term succession planning refers to the process by which family properties, in this instance, family cloth trading business, is passed on from one generation to the next generation. Succession is widely recognised as one of the most important issues family businesses are likely to face. Business owners embark on succession planning to manage issues such as setting up a smooth transition between the owner and future owners of the business. It has the potential to guide and track performance and improve leadership skills

of appointed successors. Succession planning also has the tendency to sustain and develop successful leaders for continuous growth and survival of the business (Handler, 1994; Hargreaves & Fink 2006; Griffith, 2012). When one takes part in succession planning consistently, the organization becomes workable due to having right people in right places at the right time to do right things (Rothwell, 2010). In addition, Ram and Jones (2002) believe that succession provides a family business with a competitive edge over a non-family-owned business. The reason is that it creates resources and competency required to generate competitive advantage. Bjuggren and Sund (2001) add that continued use of accumulated idiosyncratic or distinct knowledge from family members help improve the business due to family attributes of loyalty and trust that provide the family with specific skills and the know-how to run family business successfully. Mercer (2005) stressed the need for families to grow future leaders with job assignments that are results oriented. They are to monitor succession process and thoroughly embark on practical educational programs to grow capable leaders who are ready to manage family business enterprises.

In ever-increasing issues of growth, globalization and competition, there is no doubt that succession planning is required to nurture right talent not only in formal organizations but also in informal business sector in developing countries. The underlying principle is to meet the daunting business succession challenges facing traders in general and textile traders in particular. Succession planning plays an important role in the growth and survival of organizations even though there are significant differences in succession practices between large firms and small business enterprises (Lansberg, 1988; Mercer, 2005; Motwani et al., 2006).

One of such small enterprises found in major markets in Ghana is the cloth trading enterprise. Cloth traders serve as intermediaries between textile companies as suppliers

and the final consumer within an arena of the textile industry. The textile production consists of upstream operations with spinning and weaving facilities (GEA, 2005). Textile designs are produced and printed on high quality wax and fancy grey cloth with assorted African prints as finished products. The downstream operations involve local textile manufacturing companies such as Akosombo Textiles Limited (ATL), Ghana Textiles Printing Company (GTP) and Printex through identified channels of distribution in both urban and rural market centres in Ghana. Apart from these, other textiles products are imported into the country to complement local demand.

The major channel of distribution is mainly done through cloth traders as wholesalers and retailers. These family-owned macro and micro textile trading enterprises span through generations, working tirelessly to earn income for family upkeep, provide employment for the youth, make profit and plough-back the rest as capital to improve the business. In Ghana, textile trading activities are carried out by both males and females, but a careful observation point to a larger number of women and a smaller number of men engaged in cloth trading activities. Thus, in major markets, one can easily identify an imbalance of gender distribution in major textile markets in favour of women as observed in Kumasi central market, about 70 percent of market vendors are women (Clark, 2004; Relph & Irwin, 2010). The cloth entrepreneurs are noted for their immense experience and zeal to search for opportunities within and outside their business operations. Many market women have little or no formal education, and can neither read nor write, but speak several languages with excellent human relations and skills in salesmanship. A textile market queen emphasized that "a cloth seller can spot a customer at a distance and knows exactly a piece of fabric a customer wants to purchase". Sutton and Kpentey (2012) identifies end products of textile fabrics as kaba and slit for women, shirts for men and other exquisite wear in the West African sub-region.

In 2016, I had a conversation with a fabric merchant who narrated how her grandmother started the textile business some years ago. According to this successor manager of a family-owned textile enterprise, her grandmother started with selling of fents. Fents are little wax and fancy prints cloth items usually in one or two-yards pieces. It cut into few yards to be worn as wrappers. She did well with her trading activities and acquired a table to display her goods. Later, she secured an official market stall allocated to her by the city authorities to sell full pieces length of twelve yards fabrics and fents to retailers. Through hard work, she improved her textile trading activities and moved into her own shop with a ceiling fan, a door to lock, more racks for both wax and fancy cloth stacked to the rafters up to the ceiling. She managed all the three shops with kin members of the family, including her own children and other family members as well as employees as shop assistants. After close of work, her grandmother would call a driver on her phone, after which a car would pull up, with a driver opening the door and sending her home. The granddaughter recalled that most members of the family assisted in the shops during school vacations and weekends. She narrated that, *"I acquired my selling skills through this grass root form of training"*. Her grandmother was a textile distributor for most local textile companies including foreign ones. She managed to improve her business through credit facilities, cash discounts and commissions offered her to improve her income. She also won the best textile fabric distributor award which afforded her the opportunity to travel to Europe as part of her award and recognition. Her mother was later selected among other siblings to run the family textile business due to advancing years of her grandmother.

This story illustrates intergenerational succession of three generations: a grandmother starting a textile enterprise, transferring the business to a daughter as inheritance second

generation owner and after some years and transferring the business to a third-generation inheritance daughter in the same family as owner of the family business. This sums up succession planning process involving motives and nature of succession pathways of cloth traders' succession planning. It also includes support from intra family members, forms of knowledge that is transferred and coaching practices that provide successors with exceptional skills to manage family business from one generation to another.

However, some critics argue that succession is one of the biggest challenges facing family business owners. The reason is that managerial control from one generation to another or the switch between generations represent a time when firms are especially vulnerable with significant challenges. These include psychological loss of a role as the owner, uncertainties concerning managerial skills and fear of possible decline in business performance. The rest of the teething troubles consist of the owner losing part of identity, distrust of the successor, fear of death and loss of income (Handler & Kram 2004; Welssie, 2017). Besides, in Western economies, studies on family business survival across generations show that 33% of all family businesses successfully progress from first to second generation, while only 16% get to third generation. (Stavrou, 2003; Brun de Ponte, Wrosch & Gagne, 2007). However, other succession challenges are lack of trust, commitment of the successor, conflicts among family members and rivalries between siblings that may prevent the appointment of a successor. These difficulties may also discourage interested successor candidates. Besides, lack of consensus among family members may make it difficult for potential successors to develop necessary decision-making skills to run family business enterprise. Thus, calling into question consequences of an unprepared and untrained successor and its effects on family business enterprise (Dyer, 1986; Handler, 1994; Lansberg, 1999). Moreover, inadequate succession practices slow down continued business survival. It should be noted that when family business

succession is predetermined by blood relations, the priority is not finding the right person as a successor but rather, identifying a suitable relative to take over the business.

Notwithstanding these, there are owners who plan and prepare for business succession and pass on the leadership mantle timely to a chosen successor. In other cases, some owners remain oblivious to succession planning event and do not attempt to prepare for it. Although some owners of SMEs are aware of the importance of family business succession, they barely train anyone to take their place. A cursory observation reveals a group of enterprises that have survived through many generations (Mensah, 2012). However, some authors provided various perspectives in Western literature on family business succession planning. These authors from the West tend to focus on well-established family business entities and state institutions such as hospitals as well as educational establishments. In some cases, the subject matter studied comprise of work on inadequate succession plans for senior manager positions. Other areas of research involve reduction in senior management ranks. Additional areas of research involve capital acquisition to secure funds for business start-up, improvement in managerial talent, and effective governance in large or listed organizations (Berkhard & Dryer, 1983; Landsberg, 1988).

Sharma and Rao (2000) also provide a review of areas that attract the attention of researchers in executive decision-making strategies and effective governance system. Kesner and Sebor's (1994) critical review show that variety of research that has been done in executive succession planning over ten-year period have focused on origins of succession planning, size of organization, rate of succession, characteristics of a successor, and post succession performance. Succession planning research has been ongoing, and the

focus has been on company size, type, industry, internal versus external candidates, methodologies, and psychological characteristics of succession.

In terms of scholarly literature, family business succession planning research is a recent phenomenon. It is also insignificant especially with small and medium traders in general and particularly with textile traders. For instance, in most developing countries, only a fraction of academic literature considers succession planning practices in the informal sector. This tends to have grave consequences on future of the business when the owner becomes incapacitated due to old age or death. Unfortunately, most small- and medium-sized family businesses have little or no clear-cut formal succession plans in place and to a large extent, appropriate governance structures as compared to formal organizations, where such structures are enshrined in the articles of incorporation. This leads one to believe that succession planning seems to be stagnating in Africa's informal business sector. Family business are common on the African continent although a small number of them enjoy prolonged existence as most of them do not survive after the founder.

Unfortunately, succession planning in the informal sector has received little attention in sub-Saharan Africa. For example, small business literatures on Africa are largely silent on succession planning. Only very few authors mentioned the concept in their writings without discussing it (Garlick, 1971). In addition, Etienne's, (1968) work on "Women and Men Cloth and Colonization" placed detailed emphasis on the role and importance of cloth in pre-colonial and post-colonial era. The focus was on gender hierarchies as well as cultural differences in cloth usage in West Africa. Brockhaus (1994) assigns major reasons which include the fact that succession processes develop over long periods of time, with quite complex dynamics. In addition, information relating to family relationships are

extremely sensitive. In some situations, key players may no longer be available and firms or enterprises experiencing successions are difficult to locate.

In the Ghanaian context too, the focus has been on the diverse ways succession is practised in health and education institutions. The rest are quasi state and private companies, which is not far from succession practices in the developed countries. Also, majority of succession planning research in Ghana focused on positive approaches towards transfer of managerial and technical knowledge, solving power struggles and conflicts within organizations, thus relegating succession planning practices of traders to the background. For instance, Dapaa (2019) studied succession planning of nurse managers in Korle Bu Teaching Hospital as a study area. The study only looked at how the phenomenon had been practiced in a state-owned health institution. Tetteh (2015) carried out a study of relationship between succession planning, employee retention and organizational effectiveness among selected Ghanaian institutions. It was argued that succession planning can be perceived as a predictor of employee retention and organizational efficiency. In addition, career development program considerably has the capacity to moderate relationship between succession planning and employee retention. On the contrary, a study on succession planning factors in Small and Medium Enterprises (SMEs) found successor selection is mainly based on relationship with the business owner and suggested that SMEs ought to make conscious effort to train prospective successors for the enterprise (Mensah, 2012).

This study was designed to throw more light on succession planning strategies of cloth traders. It sought to explore the motivations and conditions that trigger succession planning and to document the process and nature of succession pathways adopted from one generation to another. Again, the study examined the owners' responsibility in

knowledge transfer and coaching practices of cloth traders. Lastly, it explored the factors that facilitate and mitigate against traders' succession practices.

In general, a careful observation of a large body of literature on succession planning give much attention to formal organizations but scarcely investigate succession practices of informal trading enterprises particularly cloth traders. This situation calls for an in-depth study to examine cloth traders' succession practices from one generation to another. Missing in these strands of research is how textile traders domesticate succession planning strategies in cloth trading activities, even though there is a relationship between succession planning, performance of business and its survival.

1.2 Problem Statement

The problem of the study is to explore succession planning strategies of family owning cloth trading businesses in the Ghanaian textile industry. A succession planning process deals with issues of transition between the owner and future owners of the business. Succession planning practices promote mentorship, track performance, develop good leadership skills and talents. The outcome of well-planned succession results in workable organizations when people are placed at the right positions, trained, and nurtured to do right things to meet today's challenges in business growth, competition, and continuity (Rothwell, 2010; Hargreaves & Fink, 2006; McCallin et al., 2009).

The dominance of succession planning practices is related to formal institutions and large family-owned institutions and mainly focus on effective governance, pitfalls in succession, capital acquisition and inadequate succession plans. Predecessor roles, succession in SMEs and gender role in organizations are other areas of succession studies. Succession

planning have been widely studied under family business literature. However, a comprehensive study on cloth traders' succession practices have been overlooked or understudied although studies have been conducted on traders in Ghana's market (see Clark, 1994; Darkwah, 2002). Moreover, not much has been done in this area even though some businesses of cloth traders have survived a few generations.

There is a large body of literature on market traders in Sub-Saharan Africa. A few of the studies also focused on economic empowerment of market traders, experiences and challenges women face in the marketplace. These market analysts extensively studied economic activities of market traders which include Yoruba market women of Western Nigeria, Ghanaian traders in Makola and Kumasi central markets and the presence of Chinese in local markets (Sudakasa, 1973; Robertson, 2014; Trager, 1986; Obeng, 2018).

Yet, a few of them recognized succession practices existing in informal institutions such as markets (Clark, 1994; Darkwah, 2002). One of such markets is the cloth trading market. However, this study shifts the focus mainly from market traders economic and other activities to succession practices relating to family business succession of cloth traders in the textile industry.

Moreover, research in formal succession practices show that family business does not survive beyond the start-up stage due to succession related shutdowns (Ip. & Jacobs, 2006). Nevertheless, Stavrou's (2003) work on planned succession in family business indicated that about one third of post start-up family businesses survive and reach second generation, 12% are still viable in the third generation and only 3% of all family businesses operate after fourth generation., Sadly, if issues involving succession are not tackled forcefully, dreams of entrepreneurs and efforts of informal business owners will

not see the light of day, nor continue to exist due to inter-generational succession failure (De Massis, Chua & Chrisman, 2008).

In Ghana, available literature suggests traders often hand over business from one generation to another (Darkwah, 2002; Clark, 1994). Studies have also indicated that these owners of cloth trading enterprises do not often adopt formal or conventional system of succession planning (Mensah, 2015). Nevertheless, some of these small family-owned cloth trading enterprises have thrived over the years and continued to survive succession shutdowns because some parents basically shape the occupational choices of their children. (Ip. & Jacobs, 2006; Darkwah, 2002).

Using textile merchants in Makola and Kumasi central markets as a population, this thesis contributes to the literature to explore comprehensive study of the process of succession planning practices of textile traders in informal institutions. In addition, the study delves into succession planning strategies particularly, the importance of knowledge transfer from owner to the successor as well as the outcomes of these processes. The thesis, therefore, investigates factors that prompt owners of businesses to embark on succession planning and the modes of succession pathways adopted by cloth traders. The study also investigates commitment and outcomes of knowledge transfer, coaching practices, factors that encourage successful and unsuccessful succession planning of the cloth traders.

1.3 General Objective

The general objective of the study is to explore succession planning strategies relating to family business succession of cloth traders in the textile industry.

1.4 Specific Objectives

The specific objectives of the study are as follows:

1. To explore motivations for the decision of cloth traders to embark or not to embark on succession planning practice.
2. To document the process and nature of succession planning pathways adopted by cloth sellers.
3. To examine the owner's commitment to knowledge transfer and training needs of the successor.
4. To examine the factors that facilitate or militate against business owner's succession planning process.

1.5 Hypotheses

Based on the analysis of the quantitative study five hypotheses were generated and tested.

A Chi square test was used to test the following hypotheses:

- i. H₁: There is a relationship between age groups of respondents and succession planning.
- ii. H₁: There is a relationship between gender of the business owner and the preferred successor.
- iii. H₁: There is a relationship between the age of textile business owner and type of knowledge transfer procedure adopted.
- iv. H₁: There is a relationship between age groups of textile traders and successors training on receiving cash.
- v. H₁: There is a relationship between generations of the owner and daughters as successors in intra family kin group.

1.6 Research Questions

In view of the above problems stated, the following questions serve as a guide for the study.

1. What are the motivations for the decisions of textile business owners to embark or not to embark on succession planning practice?
2. What are the processes and nature of succession planning pathways adopted by cloth traders?
3. Is there any relationship between the owner's commitment to knowledge transfer and training of the successor?
4. What factors facilitate succession and militate against business owner's succession planning?

1.7 Significance of the Study

The findings of the study will provide an in-depth understanding of cloth traders family business succession planning practices on prospects and opportunities during intergenerational succession practice. Besides, the study will identify and address seeming challenges that militate against cloth traders on selection and training of appointed successors and suggest appropriate measures to improve cloth traders' succession planning strategies.

The findings will also contribute to existing literature on succession planning from the Ghanaian perspective. In addition, the study will further explore textile traders' succession planning strategies, importance of knowledge transfer, coaching practices, as well as delving into the role of kin and non-kin groups in generational succession. This would form the basis for further studies as little is known on cloth traders' family business succession practices.

Moreover, in developed countries, information on family businesses performance is easily available through regular documentation of business information on business performance, market share and intergenerational succession. This study would help to document available information on circumstances associated with succession planning process, nature of succession planning pathways of cloth traders. The rest of the information are succession planning practices of cloth merchants as entrepreneurs, local textile manufacturers, investors and other stakeholders. Finally, the study would make these facts and figures available to policy makers, government agencies, family members as well as stakeholders to improve the fortunes of informal cloth trading business activities in Ghana.

The study would also educate stakeholders on the nature of family businesses succession planning practices, knowledge transfer procedures, training strategies and factors that would sustain small- and medium- scale textile business from one generation to the other.

1.8 Definition of Key Concepts

Definition of key concepts in the social and behavioral sciences literature poses a challenge since very few terms in the discipline have universally accepted definitions (Hoy & Verser, 1994). It is therefore important in this study to define basic terms to avoid ambiguities. The following concepts are explained for clearer understanding of ideas used in the study.

- **Family business** – a business governed and/or managed with the intention to shape and pursue the vision of the business held by a dominant coalition controlled by members of the same family or a small number of families that is potentially sustainable across generations of the family or families (Chua, Chrisman & Sharma, 1999, p. 25)

- **Succession planning-** It refers to a long-term process to determine goals, needs, and roles within an organization or an enterprise to prepare individuals or employee groups for responsibilities relative to desired work within an organization or a complex process related to several factors operating at personal, relational and organizational levels. The identified features include personal, career development of the successor, planning and control activities of the entire succession process that takes place in formal and informal organizations.
- **Succession process-** the actions, events and developments that influence transfer of managerial control from one family member to another (Sharma et al., 2001).
- **Textile industry-** an organized economic activity with textile production, concerned with manufacture, extraction and processing of cotton and dyed stuff as basic raw materials, and dye stuff and chemicals associated with textile production.
- **Cloth trader/Cloth merchant-**A person engaged in buying, selling and distribution of both locally made and imported textiles.
- **Incumbent/Owner-** A founder or a person who started the family enterprise or holds top management position in a family business and must give up that position before another family member takes over.
- **Succession-** It refers to situations where both the incumbent who relinquishes managerial control and a successor who takes over the business are family members and often related by blood.
- **Successor-** any family member or acquaintance selected by the owner of the business and may possibly assume managerial control of the family business when an incumbent steps down.
- **Relational factor-** refers to interaction between different groups of individuals that generates harmony or conflicts, rivalries and competition in parent-child relationship within the family.

- **Family bonds/relationships-** refers to relationships or interactions between individuals who recognize each other as part of the same family relations of the same unit.
- **Formal organization-** an organization with a fixed set of rules, procedures and structures within a group usually set out in writing, with language of rules that leave little discretion for interpretation with well-defined rules and regulations and determined objectives and policies.
- **Informal organization-** involves network of personal and social relationships resulting in alliances, cliques, friendships within an enterprise that arise as people associate with other people.
- **Market/Market place-** a physical location for the exchange of goods and services. The marketplace refers to where there are 'aggregate of sellers as well as aggregates of buyers' (Handwerker, 1974, p.232). In this study market and marketplace are used interchangeably.
- **Preferred successor-** any close relation by blood or marriage including children, spouse and siblings.

1.9 Organization of the Study

The thesis is organized into eight chapters. Chapter One introduces family business as the engine that drives socio economic development and makes a case for the study by focusing on the need to understand cloth traders' succession practices. It also discusses the main issues that the thesis aims to achieve. It concludes with an overview of the study.

Chapter Two is the literature review devoted to address various empirical and theoretical research works available on succession planning. It examines various studies done on succession planning - historical antecedents, the motivations and conditions or the triggers

of succession planning, nature and processes, knowledge transfer and training requirements and factors that facilitate and militate against cloth traders' succession planning. The chapter also discusses the theoretical framework that underpins the study.

Chapter Three explains research tools employed and data collection instruments of the study. The chapter ends with a discussion of the data analysis employed as well as the background of the respondents of the study.

Chapter Four traces the history and trajectory of the development of the textile industry from the pre-colonial period to modern times. It discusses traditional methods of making cloth for everyday wear, the role of European merchants in commercial textile trade along the coast of West Africa and the partnership that developed with indigenous traders and role of post independent African governments to promote joint venture arrangements for local textile production. The various stages saw cloth traders as cloth sellers, agents or local distributors and importers acting as a conduit for local manufacturers and overseas textile suppliers. Cloth traders introduced a local content of designs based on market needs of consumers and indigenous culture.

Chapter Five, which is the first chapter on the findings, is devoted to outlining key factors or conditions that enlighten or trigger cloth traders to put measures in place for a smooth business transfer to a chosen successor. The chapter explores the motivation and conditions for succession planning. It further focuses on various pathways in the succession process. It also identifies step by step processes; diverse ways succession process was carried out and evaluates various pathways involved.

Chapter Six identifies forms of knowledge transfer and training techniques adopted by cloth business owners. It discovers forms and purposes of knowledge transfer; the forms of cloth trading knowledge are transferred to appointed successors in addition founder's role on knowledge transfer. The chapter recognizes common forms of training in family business succession. It discusses knowledge attainment, skilful training, and other capabilities of transferring cultural norms and values related to family business as to support the demanding roles of a successor.

Chapter Seven explored family bonds and kinship ties as well as early socialization process that inculcates family values, moral behaviour, and mentorship. The chapter identifies successful factors for effective succession practices and various challenges confronting succession process. The chapter ends with owner's commitment to select a successor and recommends factors to improve succession process for family business survival.

Finally, Chapter Eight ends with the summary of the findings of the study. It brings all key ideas in the thesis together to demonstrate various succession planning strategies on family business succession practices of cloth traders based on motivations and conditions of succession, succession pathways, knowledge transfer, training and factors that facilitate or mitigate succession planning among cloth traders in the textile industry. The chapter finally ends with some recommendations.

1.10. Conclusion

In this introductory chapter, it has been pointed out that family businesses drive social and economic activities to create wealth in the lifetime time of people. This unique role

extends to a section of traders who trade in cloth in most markets. A network of family members helps provide capital and labour to assist entrepreneurs to set up small- and medium- scale family enterprises across successive generations. This makes succession planning critical for the survival of large and small enterprises due to job opportunities it offers to people. Succession planning offers a smooth transition between the owner and future owners of the business to develop successful leaders. It improves business performance due to family values, loyalty, trust and specific know-how which help run family enterprises.

In Ghana, several cloth traders serve as intermediaries linking suppliers, retailers and the final consumer in the textile value chain. These traders with vast experience and eagerness search for opportunities in the textile market space to run family enterprises. Unfortunately, despite the importance of intergeneration succession, some of the small and medium sized family enterprises have little or no clear-cut formal succession plans compared to formal organizations but survived for generations. The same cannot be said about succession practices of informal traders particularly among cloth traders. Although, there has been a large body of literature on markets in general, it appears that some cloth trading enterprises have been around for generations. Therefore, the study sought to examine cloth traders' succession practices and intentions in the textile industry. To throw more light on this, the next chapter is devoted to exploring the various empirical and theoretical works on how succession planning has been carried out with a key spotlight on family business succession practices of cloth traders.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In most societies, family business institutions bring two most important values namely, family and business together. The unique nature of family-owned organizations arises because of the 'family' and 'business' dimension of the enterprise. A family-owned business is different from non-family business due to nature of ownership, management style, structure, and control. Thus, an in-depth study of succession planning factors, process, and practices is important. For this reason, an analysis of the literature discusses empirical and theoretical information from global and local level on succession planning practices, magnitude of succession problems as well as policies and programmes to improve the practice.

This chapter then presents a review of family business succession planning practices, exploring motivation or conditions as well as pathways that influence the succession phenomenon. The chapter further examines knowledge transfer, training strategies and discovers factors that facilitate or hinder family business of cloth merchants' intergenerational succession. Some of the concepts discussed and reviewed include succession planning - past and present, family business, triggers, and succession pathways. The rest are knowledge transfer and coaching strategies, family relations, succession dilemma and the role and nature of markets in Africa.

2.2 Historical Antecedents - Past and Present of Succession Planning

Successful leaders from religious and political standpoints over the centuries have developed and effected succession plans for institutions in society. Blackaby and Blackaby (2001) has demonstrated that in the Bible, Joshua took over the leadership mantle from Moses and Elisha is known to have taken over from Elijah. Besides, a host of other leaders in the Bible show instances of spiritual leaders who constantly devoted a lot of time and energies to prepare next generation of leaders. In addition, the Bible reveals God's plan to work with his people through successive generations. This involves detailed instructions on how to train and prepare up-and-coming leaders of various generations (Deut. 6:6-9; 20-25). In dictatorships too, succession planning ensures that leadership responsibility continue smoothly to prevent a chaotic power struggle to avoid a power vacuum, whereas monarchies are usually established by an order of succession from one generation to another (Menaldo, 2016).

In the global arena, business succession planning help grow potential people to fill key leadership positions in organizations. A successful succession, often known as "talent-pool management" is concerned with building series of feeder groups for all levels of management in the entire leadership pipeline. Conversely, replacement planning only support specific candidates for senior management positions (Charan et al., 2001). Some family business researchers' call for much attention on retention of key employees since absence of such workers could have negative consequences on business survival in the future (Cosack et al., 2010). This assertion could prompt business owners as a condition to embark on effective succession planning.

In the early twentieth century, Henri Fayol (1841-1925) became one of the most influential contributors to concepts in modern management theory in administrative

management school of thought as opposed to Frederick Taylor's scientific management school. As a French industrialist, Fayol explained management as a set of activities that are common to all organizations. He developed fourteen (14) principles of administration and maintained that management has responsibility to encourage long-term stability of personnel. Besides, Fayol indicated that any attempt to ignore keeping personnel for a long period of time meant that ill-prepared workers were likely to fill key positions. He emphasized that the strength of an organization lies with people, and when employees are well prepared and become more skilful, the organization benefits (Fayol, 1949; Wren, Bedeian & Breeze, 2002). Fayol's twelve principles of management thinking set the tone for the concept of succession planning in management practice and acknowledged the importance to develop and retain key employees, termed as the stability principle or "stability of tenure of personnel". Additionally, Fayol recognized the significance of finding competent people to train and retain as employees. Again, he advised managers to make personnel planning a priority to minimize employee turnover (Fayol, 1916, p. 6).

Besides, Christensen, in 1953, spelt out various factors that should be taken into consideration in the event of planning succession for family business enterprises. He proposed that a founder of a business identifies a successor from a pool of potential successors and advised a transparent criterion as the basis for choosing a successor. He advised that effective communication plays a key role during the entire succession process.

Grusky (1960), on the other hand, put forward vicious cycle theory, which pointed out that changing leadership in an organization is harmful. This is because administrative succession in most cases leads to instability in an organization. Grusky explained that changing leadership is counter-productive because it destabilizes the work environment as

it put more pressure on individuals to adapt to a new system. This arrangement reduces effectiveness of the organization through constant replacement of leaders. In a further investigation, Grusky (1963) replicated vicious cycle theory which became known as common sense theory on changing leadership. He agreed that changes in leadership could lead to performance improvement as an expected outcome, with removal of an unsuccessful leader. The common-sense theory suggested that changing leadership results in renewed enthusiasm, leading to progress with improvement occurring in certain contexts. Grusky paid a glowing tribute to the importance and practices of succession planning in organizations and emphasized that planned succession is important to formal and informal, large, medium and small to forms of business entities. He advised that all organizations must cope with the concept and practice of succession planning.

Some management writers consider succession planning as a system and investigated the relationship between succession practice and organization's performance. Friedman, (1984) found no relationship between formalization scale items and outcomes of the study. Although the important hypothesis of the study was not confirmed, Friedman recommended the following implications based on detailed results of the study. He remarked that an effective succession process requires involvement of the Chief Executive Officer (CEO) as indispensable and lastly reviewing human resource requirements is critical during succession planning process. Friedman, (1984, 2017) further explained various roles of internal staff in managing succession arrangement as necessary. For instance, staff must do the background work to facilitate and, coordinate, but must not lead the process. However, a detailed discussion of a team of well-developed management talent is necessary for an effective succession arrangement. In addition, a combination of human resource personnel and business strategy should go together.

In contemporary times, a substantial body of literature discusses succession planning strategies in modern business practices. Mahler and Graines (1983) reviewed succession planning studies in sixty firms. They were among the foremost to recommend advantages of succession and the need to improve succession planning practice. Mahler (1986) further addressed the succession phenomenon in his book "Executive Continuity" which helped shape succession process of General Electric Company. This later became the standard for corporate practice in the United States of America, which recognized Chief Executive Officer with leadership abilities as a key figure to ensure that succession planning efforts are successful. The use of leadership abilities to manage succession process is an important factor to help a leader to achieve good results. He argued that succession planning is an important management tool which is of interest to businesspeople as well as academic researchers. The findings demonstrate role of the founder's leadership skills during intergenerational succession. The informal cloth traders' succession planning practices involves a network of personal, social relations and cultural norms re-enforce leadership qualities of the successor during the training period.

Davis and Harveston (1998) applied Christenson's succession components as variables to develop a model that explored relationships between the characteristics of the individual variables of the group, organizational-level characteristics, and resources during succession planning activities. The individual level model consists of demographic characteristics of managers. This tends to control and envisage critical and valid processes in organizations. The group level participation looked at family member's involvement and influence over the organizational processes. The organizational level of the model analysed attributes such as size and all forms of observing formal rules, which could influence succession planning process in an organization. Lastly, capital as a resource was

the final level of the model. The individuals and institutions that may want to provide capital to business owners may demand a plan of succession before extending credit facility or lending money to the organization. The conclusion of Davis and Harveston's model showed that succession planning is not an event but a process, often influenced by many factors within as well as other forces external to the organization.

Similarly, Wolfe's (2004) work on Systematic Succession Planning on Corporate World versus Non-Profit Organizations, focused on long-term and ongoing planning rather than succession planning process. The author concluded that managing leadership transition is difficult and unsuitable to put into practice in smaller organizations.

Rothwell (2001, 2010) explains various models, forms and steps of succession planning. They include twenty-five worksheets and questionnaires on environmental scanning, how to structure your thinking about predictions for Succession Planning and Management (SP&M) in the future to achieve systematic succession planning management. The seven steps in the model are to ensure commitment, reviewing current work, requirements of employees as well as appraisal of individual performance. The rest are assessing future work, personnel requirements, evaluating individual potentials, closing the development gap, succession planning appraisals and managing succession program. The emphasis was on effective way to improve succession planning. Rothwell (2010) also stressed the importance of using systematic process to set objectives, nomination of a successor which is followed by knowledge transfer and finally handing over the business to a successor. On the contrary, in formal organizations, most of the environmental scanning processes identified for succession planning were not followed strictly. It was also more difficult to apply the process in informal enterprises where there were no specific formal rules.

Charan's (2009) work entitled “Leaders at All Levels: Deepening Your Talent Pool to Solve the Succession Crisis” recognized many problems related to improving leadership skills in corporate bodies and how to overcome the difficulties involved. Charan explains the concept of leadership "gene pool" and shows how organizations can find out the type of "DNA" needed to succeed. The study provided detailed information on how to identify leaders, at what time and where to bring in new talent. The rest are how to train, assess, and compensate leaders, and identify other leadership qualities in a company. He emphasized that all levels of management such as CEOs, directors, and other persons involved in making decisions on leadership development are to work to achieve succession goals. In addition, Charan, Drotter and Noel (2001) reviewed and improved on Mahler's earlier work. This led to “The Leadership Pipeline: How to Build the Leadership Powered Company”. The authors listed and explained various contemporary examples of succession planning in formal organizations in western societies. The authors suggested an alternative definition for succession planning based on the Leadership Pipeline Model as perpetuating the enterprise by filling the pipeline with high-performing people to assure that every leadership level has an abundance of these performers to draw from, both now and in the future (Charan et al., 2001).

Likewise, a comprehensive investigation carried out in succession planning research, revealed increases in numerous articles on succession plans since 1970s. The research identified first phase of succession planning research from 1950s to 1960s and described it as developing succession planning as a field. The second phase from 1970s was a period of building theories and managing observed investigations. The final phase from 1980s to the present is characterized by more reviews and explosive growth of the concept of succession planning. (Kesner & Sebor, 1994; LeCounte et al., 2017). It is interesting to

note that earlier research account of succession planning studies concentrated on the entire organization whereas in the 1950's it was conceptualized as a field of research. The focus was mainly on executive succession targeting CEOs and other positions at the very top of the organization. There was no word on studying middle and lower levels of management and succession planning on developing south, let alone detailed study on informal enterprises. However, on the global front work on succession planning barely provided a clear understanding of hypothesized relationships. On the Ghanaian situation, little or no detailed research work has been done on the subject matter of family business succession planning of cloth traders to explore the conditions, different succession plans and what goes into it

2.3 Family and Family Business

In general, there are seeming difficulties in accepting a single definition for a family. This is due mainly to the nature, composition, and family differences from one society to another. The generally accepted definition of a family connotes a group of individuals related to one another by ties of consanguinity, marriage, or adoption where adult members are responsible for bringing up children. The family may be localized and may or not serve as economic unit and is usually, but not always localized (Nukunya, 2014).

The main forms of family are nuclear, polygamous, and extended family (Nukunya, 2014). A nuclear family refers to a married couple and their children. A polygamous family consist of a man, his wives, and children. The extended family can be described in two main ways. In the first instance, it refers to residential group that comprise a series of close relatives built around patrilineal or matrilineal lines. The other sense of the definition refers to a social arrangement in which an individual has extensive reciprocal duties,

obligations and responsibilities to relations outside the nuclear family (Nukunya, 2016). The study combines nuclear and extended family as the basis to study family business succession planning practices of cloth traders. The entrepreneur set up the business and may receive support from kin members as well decision making on succession planning

On the other hand, there are also difficulties to achieve consensus on the definition of family business literature due to lack of agreement on the subject. Hence, widely accepted definition becomes difficult because of heterogeneity of family firms. However, family business researchers have tried to develop a satisfactory definition. A family firm is a unique group of organizations, with different variations within family enterprises. The family involvement in management and ownership structure of the business is unique to each family firm and cannot be seen as constant measurement for all family business (Arregle et al., 2007; Chua et.al., 1999; Miller et al., 2007).

Anderson et al. (2003) report that some studies in finance literature identify any public company where a family or founder owns more than five percent as a family firm. Some of the studies describe firms with first and second succession moving to the next generation as family firms (Bennedsen et al., 2007). Perez-Gonzalez (2006), on the other hand, describes a family business as a firm controlled and usually managed by multiple family members, sometimes from multiple generations. Chrisman et al. (2005) in reviewing current trends in family firm definition identifies two main approaches in terms of components-of-involvement approach and essence approach. A component-of-involvement approach perceives family involvement as a sufficient condition to define family firm. In this approach, family firm is defined when a family is the owner, the firm is family managed, and controlled by a family. A firm becomes a family firm if one of the characteristics is present. In summary, the components of family businesses consist of the

family, property, business and management, or a business in family hands that exercises substantial influence by means of ownership and control of the business.

On the other hand, the essence approach is restricted and defines family firm only as when family involvement leads to distinctive and specific behaviours involving four main characteristics. These features are family influence regarding strategy of the firm, a family's vision, and intention to control the business. Handing over business to next generation is one of the push factors that enables the owner of the business to embark on or not to embark on succession planning. These are described as unique bundle of resources and capabilities of an organization. This is because the entire family system, interact among the family as a unit, individual members, and the business (Cabrera, Suárez, De Saá-Pérez & García-Almeida, 2001). This thesis adopts, the essence approach to investigate family business succession practices of cloth traders.

As a business governed and or managed with the intention to shape and pursue the vision of the business held by a dominant coalition controlled by members of the same family or a small number of families in a manner that is potentially sustainable across generations of the family or families (Chua, Chrisman & Sharma, 1999, p. 25).

The business component of family connotes an activity to provide goods and services. It may entail industrial, saleable products for financial exchange and often results in volumes of commercial activity to make profit. Family business are enterprises managed by the owner and other family members. Family business is used as a general term that refers to an organization that carries out production function involving manufacturing of goods, rendering services with majority of employees running the business from the same family. The founder exercises a substantial financial, managerial control and substantial influence of the business (Ward & Arnoff, 1990; Fasselt, 1992 as cited in Neubauer, 2003; Goehler, 1993). Motwani and others (2006) pointed out unique nature of family-owned

organizations. The authors argued that the presence of “family” and “business” dimension should be taken into consideration to understand the organization and business planning process with emphasis on family as well as the business dilemmas.

The characteristics of family businesses are not the same; each family business differs in terms of unique history, culture, and specific description. Boyd, Botero and Fediuk (2014) make the case that one of the uniqueness of a family firm is the difference with other organizations in terms of weight given to non-economic aspects of the business. This includes future of the business, preserving family harmony, family legacy within the family and the business. One important attribute of a family firm is family involvement or "familiness" of the firm. In family firms, competitive advantage is often attributed to the presence of unique "familiness" resources such as common language values, history, ease of communication. The rest are common and shared values, respect for organizational roles, ability to sacrifice and commit to long range objectives of the firm (Habbershon, Williams & MacMillan, 2003). For instance, global statistics on family-owned businesses range between 65 to 80 percent. The EU accounts for an estimated 85 per cent of family business whereas 90 per cent of businesses in the U.S are also family controlled (Flören, 1998; Dreux, 1990; Burns & Whitehouse, 1996; Shanker & Astrachan, 1996).

2.4 Succession Planning

Succession planning arises from the owners' intentions to pursue succession process to achieve intergenerational succession. Succession planning involves the process of preparing preselected individuals to assume leadership roles. For some scholars, the concept connotes a process where one generation of management plans to hand over a business to another generation of management. (Buame, 1996; Griffith, 2012).

Churchill and Hatten (1987) describe family business as the occurrence or the anticipation that a younger family member has or assume the control of the business from the elder. On the other hand, other family business researchers see it as any business in which majority ownership or control lies within a single family and in which two or more family members are or at the same time were directly involved in the business (Rosenblatt et al.,1985). The description of family business involves procedures where a business entity changes hands from the owner to a selected successor due to old age or poor health to ensure that family enterprise continue to next generation of family owners.

A group of family business researchers, provide a comprehensive definition of family business as:

a business governed and or managed by the dominant coalition controlled by members held by the dominant coalition controlled by the members of the same family or a small number of families in a manner that is potentially sustainable across generations of the family or families (Sharma et al. 1999, p. 25).

The authors placed emphasis on the importance and intentions to pursue a vision of transferring a family business from one generation to generations yet unborn. In family firms, succession planning refers to a deliberate and formal process to facilitate transfer of management control from one family member to another. Family business scholars place emphasis on importance of succession process, continuity, and prosperity of family business. The continuity stem from the fact that a founder prepares a vision for the company, selects from a pool of potential successors, communicate the decision to the successor, manages leaders and family members on succession decisions. The owner sets the ball rolling by providing training and grooming during the succession process (Christenson, 1953).

Family business scholars have identified three main types of family business succession as intra family, out of family or non-family and non-succession (Boyd et al., 2014). Intra family succession refers to transfer of leadership responsibilities to a family member. This enables a successor to manage family-owned business when the incumbent decides to step down. In contrast, a non-family succession involves the founder transferring family business to an acquaintance who is not a family member. A non-succession is where the owner decides not to hand over the business but allow the business to die or cease to operate through sale of the business. In a local situation such as that of cloth traders, intra family transfer seems to be the most common type of leadership and ownership transfer in family cloth business enterprises.

A common feature of intra family transfer involves family dynamics such as family harmony, level of relationship among members and effective communication with all stakeholders. These factors tend to have substantial impact on the process of succession. The incumbent is likely to select an intra-family successor based on the following conditions such as family concern, successor's willingness to take over the business, family commitment to business survival and positive outlook of the industry.

The rest of the features of succession are long term vision of the incumbent, tax and state laws that give incentives to keep business in the family, family support and business commitment (Long & Chrisman, 2014). Although, most cloth trading enterprises may transfer business to intra family members, on the contrary, the issues of tax and state laws on intra family business activities hardly feature in cloth traders' succession planning decisions.

Murphy (2005) asserts that dealing effectively with succession planning issue is a gift giving to another generation in the family. Similarly, succession as a dynamic process requires current owners to plan and implement the future of the company. Succession planning involves a complex process relating to several factors that take place at personal, relational and organizational levels. The factors involve are personal, career development of successor, and planning and control activities of the entire succession process. An effective succession plan ensures that succession process proceed in an orderly manner, gives the owner more time to prepare for succession event to ensure continued growth and prosperity of family enterprise (Francis, 1993; Sharma, 1997).

In addition, factors involving individual's decisions, organization and resources influence and make possible succession planning practices. For example, individual characteristics such as old age and education tend to support background characteristics and behaviour of the owner while income and access to capital resources are likely to speed up succession planning process.

Some research work done indicates that older generation of business executives tend to have a high-level commitment of the organization's future (Landsberg, 1988). As the owner advance in age, his or her awareness of the need to prepare for business transition increases with succession planning. However, advancing age, possible death due to old age and threat of illness often compel the owner to prepare and secure the business. Such resources may include personal wealth which is often tied to the intentions and behaviours of family business owners. Securing financial interest of business owner serve as an important motivation for succession decisions. The ability to have access to capital resources may come as a form of personal savings and loans from a bank. The available resources may influence succession planning either in a positive or negative manner

depending on how the resources are put into use. For instance, Kets de Vries (1993) also argued that family business will be at a disadvantage of obtaining external funding due to cost of capital and recommended that family businesses must depend on internal capital sources provided by family members. This is said to be one of the ways to secure capital as a contribution from family members to grow the business to the next generation through succession planning process.

On the other hand, Sharma and Rao (2000) complained that scores of family firms leave succession planning activities to chance, leading to succession difficulties and failures. For example, the owner may not support succession planning due to uncomfortable feeling, fear of losing control of the business toiled for over the years. The desire to avoid preferential treatment of children and loss of identity and authority in family enterprise may lead to loss of stature within the community. According to statistics, although, succession planning in family firms has doubled over the years, it is below fifty percent and often cited as a failure to adequately prepare, for succession turn out to be a barrier to family business survival. In contrast, Astrachan and others (1993) disputed such arguments, stating that such findings failed to establish empirical relationships between using written succession plans and continuity of firms. However, there is the need to improve public education and knowledge on succession practices. The statistics show that only 30% of family business survive beyond first generation and between 10 to 15 percent continue to exist to third generation (Applegate, 1994; Beckhard & Dryer, 1983).

2.5 Gender and Succession Planning

Gender as a subject matter in succession planning became important recently. It has been observed that there is a strong perception that society favours men over women (Darkwah, 2002; Prasso, 1996 as cited in Ramadani et al., 2017). Gender bias also extends to

workplace because men dominate top positions in the business world. Roseblatt et al. (1985) and Martinez (2009) point out that female children may not receive the same support, opportunity, and education as their male counterparts. This may prevent women from moving toward an executive position in family business.

In addition, several self-employed women are likely to face some difficulties such as barriers related to family responsibilities and access to education (Aldrich, 1989). The problem of access to education may also reflect in labour force participation rates. Although women dominate in the informal economy, their presence to a large extent is not felt in the formal sector. According to the Fifth Round of the Ghana Living Standards Survey, 27 per cent of all males aged between 15-64 are in waged employment as compared to 8.9 percent of females of the same age group. Despite this phenomenon working against females, women are starting their own businesses at twice the rate of men (Chaganti & Malone, 1991; Ghana Statistical Service, 2008).

Family business researchers have pointed out an interesting developing link to recent work on family entrepreneurial teams where daughters are deemed as unsuitable successors but have been aided and assisted to begin their own businesses (Discua Cruz et al., 2013). Entrepreneurship and self-employment have become primary routes by which women may overcome gender discrimination (Cromie & Hayes, 1988).

Another survey by the National Foundation for Women Business Owners (1994 as cited in Byrne, Fattoum & Diaz Garcia, 2019) and Dun and Bradstreet Information Services found that nearly seventy-five per cent of businesses owned by women have been in existence since 1991 and are still in operation as compared to only two thirds of all companies.

A recent study confirmed that skills and commitment take precedence over gender in successor selection. The findings also identified successor-incumbent relationship as fundamental to family business succession and revealed that mentoring, often adopted by an incumbent is a principal vehicle to transfer business leadership with emotional competence budding as one of the key qualities of a successor (Humphreys, 2013). In 1853, Brodie Cruickshank, a Scottish merchant noting his experiences of market women in the then Gold Coast remarked:

The whole population are traders to a certain extent. It is the delight of African woman to sit in the marketplaces under the trees, exposing their wares for sale, or to hawk them through the streets from door to door, and from village-to-village (Cruickshank, 1853, p. 280-281).

A recent study of marketing activities in Ghana at the Kumasi Central Market on informal traders indicate that over seventy per cent of market traders are women. The study noted that trade in Ghana is often undertaken with daughters or nieces in the family. It has also been acknowledged that occupational choices of children are largely shaped by the career of parents. In the Ghanaian context, mothers are known long ago to shape career paths of the girl child (Clark, 1994; Darkwah, 2002). On the contrary, family business research in the Western world found daughters as less likely to be considered as viable succession candidates to manage family business (Dawley et al., 2004; Ip. & Jacobs, 2006; Vera & Dean, 2005; Wang et al., 2008).

2.6 Triggers of Succession

The literature identifies various motivations that enables an incumbent to make decisions concerning family business succession planning practices. Albach and Freund, (1989) point out that the advanced age of the incumbent, unexpected death of the owner and switching to a different field of business activity for professional or personal reasons are some of the triggers that prompt business transfers. Kelly, Athnassiou, and Critenden,

(2000) further explain that unexpected or premature loss of incumbent through sudden death or illness may contribute to business transfers.

In addition, disability from injury may lead to loss of momentum leading to disorganization of the enterprise. It becomes too bad when the potential successor does not have the ability or motivation to take over. Ward (1987) and Gersick et al. (1999) conclude that aging, death, and financial difficulties are some of the motives that enable predecessors to embark on and implement succession planning strategies. Langsberg, (1988) reports that nuclear family consisting of spouse and children faces the fear of parental loss due to death, inheritance issues and possible family breaking apart leading to economic uncertainty in the future. These situations may speed up changes in goals and succession intentions of the owner.

Vogelsang (2014) revealed that issues of nursing shortages come about because of ageing population. He advised that one should put into practice a form of succession planning that takes mentorship, financial incentives, and internal development into consideration. This is because potential loss of knowledge via retirement is of great concern, particularly in the private sector. Koc-Menard (2009) suggests phased or flexible retirement arrangements, as well as corporate alumni networks to help manage knowledge loss.

Freund, Kayser and Schroeder (1995) found that upholding family values and traditions, family income and maintaining the family business for generations yet unborn also precipitates business transfers. Additionally, drivers of business transfer include job security meant for the family and securing retirement funds for business owners. Renihan (2012) argued that lack of well qualified applicants to sustain principalship position is an

issue that calls for powerful argument to groom and elevate people to occupy leadership positions through sustainable manpower planning strategies.

Conger and Fulmer (2003) proposed that companies put in place necessary measures to develop comprehensive succession planning strategies and to identify good leadership traits to enhance performance of the successor. In effect, identifying motives or triggers such as aging, retirement, sickness and business continuity are some identified factors that serve as the basis for decision making on succession planning.

A cloth merchant develops a deep-seated succession strategy to select a leader from the kin group who would take the business to the next level in the future. Apart from identified motives, there are also key conditions that are very crucial for succession to proceed as intended. It has been pointed out that the successor's willingness to demonstrate a long-term commitment to the business, ability to gain the necessary knowledge skills and the competencies required to manage within the time span before retirement of an incumbent are also important.

2.7 Succession Pathways

Succession planning process in family business entails all changes that take place in business enterprise before, during and post succession events. It is not one-off occurrence, but a process that takes place over a long period of time. It does not involve only the founder and the successor. These procedures have implications for the owner, family members and stakeholders including, distributors, suppliers, retailers, and final consumers who play important role during the process (Buckman et al. 2019).

Family business succession takes place when the intention of the founder is made known to all stakeholders. Gersick et al. (1997) report that the nature of succession planning process follows a certain trend or a sequential order. The process often commences with an entrepreneur or family business owner who decide to set up and operate a family business. It often involves working with the immediate family members, and a relationship is often established with the extended family. The family works together and engages in cross generational communication and co-operation. During this period, conflicts are managed at family level to keep the family working together. In the final stage, the owner passes on the baton and gradually disengages from the business. The founder then transfers the business to a new generation in the family leadership structure.

Nyayu and Wawan (2012) investigated family business succession in the hospitality industry in Indonesia. The author captured an unwritten plan of succession to encourage potential successors at a very young age to participate in family business. The researchers pointed out that owners send successors to both management and business schools to prepare them for the task ahead in their future role. In addition, Vassilladis and Vassilladis (2014) identified six lifelong processes of succession that begin with entrepreneurship, explained as transfer of professional knowledge and management values from the owner, followed by studies, internal education for family members at a younger age, acquisition of outside job experience in other companies at home and abroad. The successor joins the family enterprise and starts at the bottom of the family business, rise through the ranks and finally taken through written agreements of the business. The process of grooming family members and initiating them into family business forms part of early socialization process, defined as a complete process of induction of an individual into the objective world of society. This is intended to widen the world view and possibilities of a chosen successor to

develop his own approach to handle future work in the family business (Berger & Luckmann, 1966; Alvarez, Lopez-Sintas & Gonzalvo, 2002).

Some family business researchers have identified two models of socialization that influence successors to take interest in family business succession. These models involve different concepts linked to specific values of the founder in terms of business continuity. A socialization model of the founder is intended to 'clone' the successor in the image and moral standards of the founder. The process begins with potential successors joining family business at an early age, preferably during childhood with no clear position in the business. In some cases, it begins with completion of studies in secondary school as a period to begin a career in family business. It involves movement through various ranks from the shop floor to managerial positions. The founder supervises training of potential successor, sharing a similar point of view on business expertise and business networks concerning family business with the successor. On the other hand, a successor may enter the family business later, for example after completion of undergraduate or master's degree and working full time outside family business. This group of young people then joins the family business and start out in management positions related to their academic background. The founder delegates supervision of the successor either to trusted manager or trained by the owner of the business. The outcome is that both the founder and successor have different points of view on family business in terms of different business expertise and networks. The family values transmitted to a successor is done through the socialization process. This tends to decrease the possibilities of conflict between founder and potential successor to facilitate business continuity from the founder to the next generation of successors.

Pavel (2013) agrees that passion for the job is an essential requirement for a chosen family business successor and advised that owners should build rules of the game to foster transparent and efficient succession. He emphasized the need for family members to fill specific roles during the succession process, but such roles may change through various stages of transition. She maintained that successful transitions require a process of shared roles and fine-tuning to achieve good results.

Handler (1991) acknowledged three different stages in succession planning process as successor selection, personal improvement, and participation along with leadership role. The study pointed out characteristics of business transition at individual level to consist of time duration at each stage, preparation phases involved, probable disagreements between founder and successor. These changes in managerial roles often determine the ease of business transition. In addition, the author identified other factors that give support to succession process as mutual respect, understanding between a chosen successor and generation of family members. The study concluded that trusted relations of family members and support from members results in good working relationships appropriate feedback from all internal stakeholders.

Handler (1991) summed up succession process as a situation, where a founder considered as a sole operator, a monarch subsequently become a delegator or a consultant. At the same time, a successor moves from having no position to a helper afterwards a manager and finally a leader and a decision maker to complete succession process. Finally, the responsibility of a successor is shaped by the role of predecessor. Thus, leading to a strong relationship between a founder and the successor. Handler (1990) and Kets de Vries (1993) also distinguished between “quality” of experience and “effectiveness” of succession. They noted that quality of succession reflects how family members experience

the process with issues of conflicts, mistrust and rivalry. On the other hand, effectiveness aspect of the succession process is related to how others judge the outcome of transition. This involves indicators of business performance and levels of satisfaction experienced by the next generation of successors.

Fox, Nilakant and Hamilton (1996) hold a view that succession process is only completed, when the successor has gained legitimacy and widely accepted by the stakeholders and the ability of the successor to exercise appropriate leadership qualities over the business. On the other hand, the owner should delegate authority to a successor which enables him/her to assume full control of the business. The reason is that lack of authority not only frustrates the learning process but also reduces the successor's trustworthiness in the eyes of employees and key stakeholders. The road map for a successful succession process calls for excellent training and grooming which prepares a successor adequately for post succession vision of the company (Landsberg, 1988; Ward, 1987).

Nonetheless, Sharma, Chua and Chrisman (2000) place more emphasis on the role of retiring CEO on how to avoid role conflict with an appointed successor. Hayes and Adams (1990) point out that family involvement in succession process provides a sense of ownership. It enhances an opportunity for smooth and acceptable succession plan. Morris et al. (1997) conclude that succession planning ensures that transition process proceed in an orderly manner to allow adequate preparation throughout the succession event.

Sharma et al. (2003) sums up various forms of succession processes in numerous studies as choosing a successor from a pool of successors, grooming and taking the successor through formal and informal training. The aim is to sharpen skills that are required for post

succession strategic plan of entire business which include the role of the outgoing owner, informing all stakeholders of the chosen successor, among others.

From the foregoing, businesses devise detailed models to describe succession process and practices. In most cases, a succession process mirrors a cycle of activities that consists of ground rules for succession planning, mechanisms to select, train and groom a successor but not to downplay critical role of the founder during business transition.

2.8 Knowledge Transfer

Knowledge transfer and training play important role in a succession journey. Kumar and Ganish (2009) define knowledge transfer as a process involving exchange of explicit or tacit knowledge between two agents, during which one agent purposefully receives and uses knowledge provided by the other. Kirsch and King (2005) describe knowledge transfer as a dyadic exchange in which the recipient learns and applies knowledge transmitted from a source.

The knowledge transferred provides opportunity for mutual learning, help intra-family members to work with each other and stakeholders. It also encourages knowledge production. In family business succession planning, it serves as a competitive advantage because priceless information from different sources including intra-family and non-family experiences is transferred to a successor and unborn generation (Boyd et al., 2015). Knowledge transfer methods are technology, personnel and movement of experts, assembly layouts, routines, and meetings to pass on knowledge as information (Contu & Wilmot, 2003).

In the family business succession planning context, knowledge transfer is a communication process from one generation to another or among the same generation. The authors also report that knowledge transfer often begins at the dining table, builds up during summer jobs at the company and continues through a career at the family firm and from one family member to another (Le Breton et al., 2004; Martínez et al., 2013).

Kellermans et al. (2008) demonstrated that knowledge transfer in a family firm adds to performance in the organization for business growth, improvement in technology, advances in information and communication skills in addition to survival in contemporary global markets. These circumstances make it crucial for a founder, as entrepreneur to pass on business ideas to succeeding generations. Moreover, commercial procedures and conventions as sources of information made available to potential customers and consumers become important economic asset.

For instance, Guyer (2004) described experiences of Yoruba traders' niche market practices in West Africa. She argued that dealers carry with them a repertoire knowledge on people, techniques of selling, available resources, and market locations. This turn out to be important as traders look for profit through changing economic and political setting. Casillas, Moreno and Barbero (2010) point out the importance to improve adequate knowledge on conditions under which family businesses can maintain as well as increase intergenerational succession planning activities to survive global competition.

Polanyi (1983) identified tacit forms of knowledge transfer process and further explained unspoken or tacit forms to include both explicit and implicit knowledge. Nonaka and Takeuchi (1995) point out the differences between these forms of knowledge. The authors clearly explain explicit knowledge as rules, formulas, standards, models, and clear routines

in an organization. Another feature of such knowledge type can be codified and documented as a form of information often learned with little effort.

On the contrary, tacit knowledge is embedded in the background which require experience of an individual or a group. It is also extremely peculiar in nature often concealed. As a process related information could result in difficulties regarding meaning of certain ideas. This is because most often it forms the backbone of routines in organizations. For example, in most instances ability to create products are transferred as part and parcel of family norms beliefs and practices.

Nonaka (1994) describes the process to transform tacit knowledge into clear concepts. Accordingly, explicit knowledge has been the focus of most knowledge transfer processes. This is so because it can be transmitted by electronic means at a small fee or cost, but the competitive advantage of a company lies in tacit knowledge of the firm (Roberts, 2000). However, due to hidden nature of tacit knowledge, it becomes difficult to change to inject new ideas into the organization. During the transfer process, organizations require common expressions, which may always not be sufficient because knowledge transfer also requires practical as well as other forms of assistance.

González-Loureiro and Dorrego (2012) posited that during knowledge transfer process it is important to bring various generations involve to pool tacit knowledge together and encourage effective interaction among family members. Besides, there is the need to identify various forms of social capital, passion, and commitment for family business, as well as entrepreneurship skills during knowledge transfer process. This becomes significant because the mix of different elements listed connotes competitive advantage for the family firm.

Furthermore, leadership styles play important role in the process of managing transfer of organizational knowledge in family business succession planning. The three main leadership styles are transformational, transactional, and shared leadership. These leadership techniques have been suggested to provide the basis to understand how leaders influence knowledge transfer and management processes. Hayat et al. (2015) report important positive associations among transformational, transactional leadership and managing knowledge. Hayat et al. (2015) noted that leaders who can transform organizations offer vision, boost morale of employees, put systems and structures in place at all levels of the business bring knowledge together to achieve competitive advantage for a family firm.

Cabrera et al. (2001) lamented that movement of knowledge does not often flow easily within establishments because the tacit elements often do away with effective information movement. Leonardi (2017) supports the view that most often knowledge sharing, and transfer remains a problem for most large organizations, including family firms. This is because to a certain degree, the dilemma occurs because knowledge itself is sticky and in most cases such information requires very deep understanding on how to decode and apply it. Other times too, knowledge becomes difficult to transfer because individuals do not have relationships as strength in terms of strong or weak ties for nature of knowledge that need to be transferred when it comes to communication of either tacit or explicit knowledge. In some organizations, such individuals are unwilling to take time or make the effort to teach a co-worker form of knowledge they are not familiar to share.

2.9 Coaching Trainee Successor

In family business setting, coaching is a form of training that precede the announcement of a successor. Young people at an early age become conversant with family business practices. However, formal announcement opens the door for the incumbent to initiate a formal training program. It assists a successor to play leadership role in family business succession process. Through succession-planning process, selected successor develops knowledge, skills, that prepares him for a new role and more challenging task as a leader. The successor in waiting works closely to observe management style, decision making processes in line with accepted cultural norms, beliefs, and practices of the family. The appointed successor becomes a clone of the predecessor or founder of the enterprise. This prepares a successor for managerial task ahead with numerous stakeholder groups. The immediate superior then assigns tasks or gives instructions and oversees the work. The overseer makes corrections where necessary, observe and recommends when it is appropriate to take part in decision making process (Handler, 1989).

Houde (1995) and Cadieux (2007) place emphasis on the new role of the founder during knowledge transfer. The incumbent dedicates quality time with the appointed successor, ushers him or her into the new role as a leader of the family business. The new role of the incumbent enables him or her to teach successors on how to prepare and present files of customers and suppliers. In addition, how to negotiate and interact with different stakeholders are also taught by the incumbent. Landsberg (1988) and Ward (1987) make a case for coaching a successor and preparing post succession business strategy play key role in successor's training. The authors envisaged that capable people with talents are required to strengthen succession process to achieve business objectives. Thus, making training and coaching practices crucial during cloth traders' succession planning practices.

The entire training programme should be linked to objectives of the business at all levels of the enterprise and in line with the owner's vision. Several authors make a case that good leaders are nurtured within the firm rather than hiring from outside the firm. Therefore, employees within an organization are to be trained and nurtured to acquire competencies to play roles assigned to them. Thus, a successful recruitment and good coaching practices makes potential employees become future leaders (Cohn, Khurana & Reeves, 2005; McCallin, 2000).

Appelbaum et al. (2012) commenting on providing training for senior managers who have plans to retire in the future, noted that training should not necessarily concentrate on attaining hard skills or competencies. However, it should rather focus on soft skills often associated with speaking in public, coaching, and good communication skills from one age group to other generations. Such leaders could then be tasked to run and train people during learning and mentoring sessions of potential successors. Thus, acquiring knowledge and transferring information boost the morale of an appointed successor to be recognized by family members.

Barach et al. (1988) and Fox et. al. (1998) indicate that it is good for most successors to join family firms immediately after school. However, one of the best strategies is to make use of vacation employment or attachments and low-level jobs as methods of entry for skills training. On the other hand, external employment after school prior to working in the family firm has some merits. It provides more opportunities for training and at the same time job evaluation is done objectively on what the trainee can achieve.

On the contrary, experience from other companies may provide the successor with a broader outlook in managerial issues, help him to develop capacities and adapt to different

work environment. Finally, such achievement on off-the-job training outside family's owned business environment could win the trainee credibility and self-respect when he finally joins the family enterprise. Besides, a low-level job entry strategy in a family business helps to establish strong relationship with key stake holders such as customers and suppliers.

A major drawback of this entry strategy is that mistakes and common errors may be seen as a sign of incompetence on the part of the successor. Motwani, Levenberg and Schwarz (2006) pointed out key successor attributes as skill requirements, decision making skills, commitment to the family business and interpersonal relations of the successor. However, family business owners found to be involved in succession planning strategies guide the heir apparent to undertake education that would help the family enterprise. Handler (1991) adds that factors of succession criteria such as degree of training, responsibility and communication relating to succession practices influence effectiveness of intergenerational succession.

2.9.1 On-the-Job Training of Successors

During succession planning process, family business owners groom individual kin members to take advantage of training opportunities in family owning firms. In most cases, the preparation consists of specific coaching and mentoring processes in a specific trade. The rationale is to groom potential successor for positions on hand. For example, a successor in waiting may work closely with the owner to observe his or her management style and at the right time participate in decision making process in the day to day running of the business. A successor may have a different way of handling issues, but this should not go contrary to business owner's management style. The on-the-job training

expectations may go on smoothly and avoid conflicts that may lead to ineffective succession process.

Many times, formal organizations also design internal mentoring programs so that a job loss do not necessarily lead to loss of important information in the day-to-day operation of the business. For instance, internal candidates are familiar with the institution and its culture ensure smooth transition between the owner and a successor. In addition, some organizations design or come out with annual staff development plans, where each employee completes a personal plan for growth each year. This also helps to identify likely employees for future positions in the organization.

On the job training forms part of substantial portion of employee training. On-the-job training (OJT), according to De Jong (1996), occurs on or near the work environment and seen as processes of work including physical and social work environment. This form of training enhances acquisition of skills in a workplace. The forms of OJT can be structured or unstructured. Dalto (2014) agrees that a structured on-the-job training program in an organization clearly deals with defined roles, expectations, and standards. On-the-job training not only helps an in-experienced worker learns more, but also makes the experienced worker gain more from the training, and it helps employees with no practical experience. The use of different training methods such as well-written training materials, general computer knowledge which may include online training, field and instructor-led training are more effective than programs that use only a particular form of training.

Goldstein and Ford (2002) describe the unstructured training development as informal on-the-job instruction. In this case, an experienced worker serves as a model and a teacher to a new employee. For instance, a founder becomes an experienced employee and an

appointed successor a learner. Despite the ad hoc nature of this mode of instruction, informal training is generally recognized as the most popular training method in most organizations. A few estimates place it as three to six times more common than formal training (Carnevale & Gainer, 1989).

Handler (1991) comments that the degree of training, duties and responsibility assigned, experience gained outside the family business and communicating succession plan are often considered as most likely factors that meet effective succession criteria. Likewise, the impact of family relationships and successor training are largely done due to the families' commitment to the business and the quality of the relationship between founder of the business and a successor during succession planning process.

2.10 Family Relationship and Succession Planning

A central theme that runs through many literature reviews involve a notion about important role quality family relations play in succession planning process between the owner of the enterprise and a successor. The rest are intra-family members, extended family members and non-family members. According to family business researchers, family relationships are first and foremost based on trust and mutual support. The authors also include shared beliefs, two-way communication, and achieving recognition of family members as often associated with succession planning process (Chrisman et al., 1998; Dickinson, 2000; Lansberg & Astracan, 1994).

On excellent relations between owner of the business and potential successor, researchers posit that good relations throughout the succession process results in harmony. The parties involved try to avoid discord relationships. For instance, quality of relationship between the founder and a possible successor is essential for good succession practices; such a

bond can be found within and between family and non-family members. (Harvey & Evans, 1995; Neubauber & Lank, 1998). In addition, family business researchers argue that mutual acceptance of individual roles in family business context is one of the important principles that may influence succession planning process (Habbershon & Williams, 1999; Santiago, 2000).

Besides, excellent ties between kin and non-kin groups improve family business succession process. These relationships appear in the form of strong and weak ties. The authors explain that strong ties refer to close relations—close family members and family acquaintances—while weak ties refer to shared acquaintances or remote friends associated with members in other associations. These family links in the form of social networks play important role in successful succession practices. For example, family business researchers have long recognised the influence of the family on business survival and growth (Handler, 1989; Friedman, 1991; Landsberg & Altrachan, 1994).

Moreover, McCollom (1988) and Churchill & Hatten (1987), long ago, recognized the key role relationships between different family groups work to improve succession planning process. Additionally, literature on family arrangement suggests that structure of the family as well as nature of interactions have impact on the changes that may occur in family business environment (Handler & Kram, 1988). Also, family business authors present empirical evidence on the role of family relationships and succession planning. The authors argue that family members should accept individual roles in the business. They must also understand and be familiar with positions in terms of authority patterns and responsibility of close family members. This would have positive influence on succession process leading to successful succession (Handler, 1997; Sharma, 1997; Santiago, 2000).

Besides, the literature of family business also suggests that family relationship between family members is important for effective succession practices. An extraordinary mark of harmony, mutual respect, trust and clear understanding may lead to positive relationships in the family (Morris et al., 1997; Santiago, 2000). Malone (1989) pointed out a helpful relationship between perceived family harmony and continuous succession planning. This in effect means that there is a higher likelihood that a family business will continue if it is properly planned. These empirical outcomes are consistent with the findings of Handler (1994) who observed that a relationship between positive succession practice, mutual respect and understanding would be achieved through next generation of family members. This includes predecessor and individual roles in successful succession in family business set up.

Moreover, good relationships during succession process may reduce conflict situations between siblings and family members. Family business researchers posit that trust, commitment, mutual respect, and understanding are ingredients that cement good family bonds. They further noted that trust, put in plain words as a trait of believing in honesty as well as depending on others and good rapport, play important role in intra-family relationships, help to influence successful succession at the micro level. Moreover, family firms that have completed smooth succession process were possible due to positive family relationships based on trust, openness, respect, cooperation as well as close contact with family members (Morris et al., 1996; Sharma, Chrisman & Chua, 2003).

Consequently, when there is a commitment of the owner to continue the enterprise as family business may result in a positive relationship between intergenerational succession and extent of family commitment to the business could influence family business

succession planning. Also, committed family members must see the business as a form of inheritance or legacy and must work together to achieve a positive relationship between long term survival of the business and welfare of the family (Landsberg & Astrachan, 1994; Santiago, 2000; Seymour, 1993).

On family members commitment, Handler (1992) re-emphasized that family members have commitment to the business in respect of assigned responsibilities and authority from founder of the business. This gives assurance that such good relationships are likely to improve positive succession practise leading to survival of the business. Also, Sharma found that family commitment has some positive influence on business succession process. However, the author recommended the use of different data sets for further analysis to determine full influence of commitment and succession planning. Sharma's (1997) detailed study on the same issue found commitment to continue family business with the successor and founders were positively associated with business advantages but not perceived as family harmony.

The family harmony, positive relationship between the owner and a successor plays a significant role in succession planning strategies. A high level of family relations is also associated with extraordinary level of trust and mutual support from family relations. The rest are open and effective communication and willingness to recognize each other's achievement (Neubaure & Lank, 1988; Handler, 1989). The study corroborates the findings on mutual respect and understanding between a founder and generation of family members as important component for effective succession results. She further suggested that if the next generation of family members working in family business are to be valued, then mutual respect should be extended to non-family members as well as non-kin members to recognise their role in succession planning and business survival.

Moreover, trust is an important criterion in the selection process. It is usually made possible through personal relations and interactions with different family members. Trust also develops through frequent and meaningful interactions with family members who make it more comfortable and meaningful. The intra-family that as a unit opens up to share individual experiences and contribute ideas on succession practices is stronger in family firms than members in formal organizations. The outcome is that certain assumptions and differences are discussed or challenged without fear or any consequence; that leads to valued different opinions (Holton, 2001; Holton, 2016).

Barroso Martínez et al. (2013) also note that trust among family members is important because such relationships are characterized and strengthened with both business and family ideals. The reason is that, more often, family business owners take decisions based on a certain level and better prospects of trust, as compared to the level of trust found in non-family firms.

In addition, improved family relations often result in interdependence and interactions in kin relations. This tend to create improved levels of trust, which is based on shared norms and beliefs, principles of mutual benefit and exchange of ideas among family members. Some authorities in family business succession have noted that trust is one of the significant characteristics of family business succession. Trust is identified as one of the most basic elements of competitive advantage and success in family business. Having trust as a model provides the family with moral behaviour that set guidelines for teamwork to improve coordination of family business activities (Arregle et al., 2007; Barroso Martínez et al., 2013).

Chrisman et al. (1998) and Sharma and Rao (2000) found that family firms also consider integrity, referring to as the quality of being honest in addition to having strong moral principles as one of the most important attributes of a potential successor. On the other hand, Handler (1991) also identifies level of mutual respect, reciprocal relations and understanding as some of the factors in inter-generational succession among current owners and next generation of successors.

2.11 Factors Militating against Succession Planning Process

Family business researchers agreed that poor interpersonal relationships between parents and children, poor sibling relationships and disharmony among family members lead to potential conflicts, rivalries, and unhealthy competition (Landsberg, 1983). These difficulties will not only frustrate the entire transition process, but also, slow down family business succession practice. For instance, the quality of ties between owner and the successor is influenced by several factors such as family relationships, generation, age differences, gender, and years the firm has existed (Chua, Chrisman & Sharma, 2003; Williams, Allen & Avila, 1997).

Millar and Steier (2004) measured factors that facilitate or hinder business transfer from one generation to another. They suggested sibling rivalries and other forms of conflicts among family members during business transition may put a stop to appointment of a successor. The rivalries may discourage interested applicants for a position in family business unless effective steps are taken to resolve them. Even though excellent relations play important role among key family members during and after intergenerational succession, on the other hand, such relational factors among kith and kin members are often associated with numerous conflicts. Churchill and Hatten, (1987) identified

unhealthy competition between parent and child relationships and sibling conflicts as rivalry among family members.

Furthermore, Nieman (2006) points out that factors leading to family business failure include ineffective communication, preferential treatment and difficulties related to long established customs or beliefs passed on from one generation to another. He argued that teething troubles related to succession difficulties are conflicts relating to family members, lack of good leadership qualities and using inappropriate means to transfer management of family business to ill prepared successors in the future. According to family business researchers, the extremely complex nature of family relationships may lead to interpersonal quarrels and conflicts of interest among intra family members. There is the need to take steps to minimize such conflicts. The aim is to prevent such problems from becoming major stumbling block to growth and survival of family enterprises.

In addition, family business problem areas in relationships involve family connections, changes that occur from one generation to another and probability that family-owned businesses survive for succession practice (Nordqvist & Zellweger, 2010; Visser & Chiloane-Tsoka, 2014). Hjorth (2016) summed up and expressed family business sentiments and dilemma as "family-owned businesses naturally struggle with succession planning as a process as well as conflicting value systems and inter-generational tensions".

On the other hand, disharmony between founder of the business and appointed successor as well as other family members sometimes increase the likelihood of rejecting a potential successor (Kepner, 1983; Kelly, Athanassiou & Crittenden, 2000). Again, lack of commitment as an attribute on the part of potential successor may be taken to mean lack of requisite managerial abilities. This may prevent a successor to gain confidence from most

family members. Lack of commitment from a potential successor on the part of family members is another source of family business succession dilemma. In cases where family members failed to show loyalty, a potential successor may not be given the opportunity and authority to demonstrate requisite managerial skills or gain confidence from family members. Such members who play important roles may threaten to leave the firm due to dissatisfaction with choice of successor. In cases where there are no acceptable candidates, succession may not take place.

To address lack of commitment as a difficulty, a successor must distinguish himself as a level-headed and reliable successor during the succession process or when the owner of the business is in the process of training and grooming to handing over the business to the successor. The rationale is to minimize intra-family conflicts to save the succession process from danger, so that the incumbent may decide not to give potential successor the nod or block the appointment if there are problems among siblings (Stavrou, 2003; Nevbauer, 2003; MaCallin et al., 2009). On the contrary, if the owner has doubts or suspicions about the character of the heir apparent, the selected successor may lose the appointment as a rightful leader. The appointed successor may not be selected to manage a family firm (Kepner, 1983; Landsberg, 1983; Cohn, Khurana & Reeves, 2005; Hargreaves & Fink, 2006).

2.12 Succession Dilemma

In most western countries, only 30 per cent of family-owned enterprises survive to the second generation. However, less than 17 percent make it to the third generation of the founding entrepreneur. Thus, making business start-ups as one of the unfavourable options and uncertain to transfer family-owned business to the next generation of leaders. (Ward,

1987; Bjuggren & Sund, 2001). Although a small percentage of family firms survive business transfer to a second generation, most of the businesses collapse with a successor in charge (Sonnenfield, 1988; Ward, 2004).

Studies in family business succession also address other challenges that get in the way of succession planning phases involving founder of the business, family, and non-family employees. Besides, various research studies have suggested that disagreements within the family relations may create difficult situations for the owner of the business who has good intentions to select and appoint a potential successor to continue the family heritage. Another concern to founders is that stakeholder's role may threaten the survival of a family firm. (Moris & Landsberg, 1988; Nordqvist & Zellweger, 2010).

Another problem of succession practices relates to economic difficulties. This is associated with trading and marketing of products. The success factors involved are external to the business. For example, poor domestic and international economic conditions, fiscal policies of the government may not help to grow local businesses.

A group of researchers identified circumstances surrounding changes in the economic and market environment family businesses operate. These conditions may perhaps involve changes in business performance, conditions in the market such as budding markets and decline are more likely to prevent a potential successor to take over family business. Moreover, increased competition may also affect the fortunes of family business survival leading to non-succession planning (Sharma et al. 2003).

One of the dilemmas of family business succession is the appointment of a non-family member as a successor in family-owned business. This may possibly be a recipe for

additional conflicts leading to the collapse of family business succession process. For example, conflict between a successor and non-family managers is one of the main factors that make it impractical for family businesses to survive when the founder retires. Several studies also corroborate some of the succession problems to factors associated with owner of the business as well as a successor. Barach and Gantisky (1995) affirm that the ability of the successor to lead is often linked to support from the founder and effective succession outcome. These related factors tend to include poor managerial ability, lack of motivation, lack of appropriate skills of the successor to take over management of the business. Moreover, a succession process could be prevented from taking place if a successor refuses the position or a founder decline to give his blessing to confirm the appointed successor. (Ket de Vries, 1985; Blockhaus, 2004).

Another barrier to succession planning relates to the incumbent. Bruce and Picard (2006) state that conflicts between a founder, potential successor, and non-family managers can be barriers to succession. The founder's interference due to personal affection and attachment to the business makes it difficult to hand over smoothly to next generation of management. Firstly, the outcome is that the successor in waiting may not have the opportunity to develop his skills to manage the business successfully nor earn respect. The dissatisfaction may encourage the successor to abandon family business and seek opportunity elsewhere (Sharma et al., 2001; Sveen & Lank, 1993 as cited in De Massis, Chua & Chrisman, 2008).

Parrini (2000) questions several financial factors that determine the outcome of succession planning. One of them is the limits placed on businesses to access external financing such as collateral to secure loans, inability to settle interest on loans and finding adequate financial resources to liquidate a possible exit. Sharma et al. (2001) explains that potential

successor's assessment of a real or anticipated decline in family business performance reduces financial attraction of the successor and the entire business. The situation may lead the successor to seek opportunities outside the family firm. Stavrou (1999) noted a positive relationship between business size and intentions of the children to join a family firm. The study reveals that a decrease in the size of the business may lead to a potential successor leaving the firm. Venter, Boshoff and Maas (2005) add that a perception that future financial and non-financial rewards become unattractive may lead to an appointed successor turning down an appointment to manage the family firm add to dilemmas of succession planning.

Another dilemma identified are factors linked to succession practice known as process factors. It refers to preparing, training, and successor's assessment and communication to all stakeholders which often deal with particular course of action intended to achieve results. Depending on how it is managed, the process factors could speed up or create problem for a successor or may prevent entire succession process from taking off. Besides, inability to define the roles of the incumbent and that of the potential successor may support the view that lack of clearly defined transitional role during business transfer may hinder the successor's ability to learn and adjust to norms of family enterprise and frustrate entire succession process (Landsberg, 1988).

Motwani et al. (2006) affirm that in the family firm, a unique set of issues arise because of family and business dimensions of the enterprise. This association draws attention to additional factors that must be considered to understand organization planning process. Rothwell (2010) notes that lack of formal succession leads to more troubles in family business, where key positions are filled at the wrong time due to lack of planning. The situation becomes worse when external candidates are brought in to fill vacant positions.

There is also the argument that the lack of adequate preparation may lead to chaos, poor image, and bad publicity among stakeholders, and this is likely to affect the succession process. Apart from this dilemma, several family business researchers agree that such negative effects may lead to poor revenue from customers and consumers (Pennick, 2002; Edwards, 2012 as cited in Pandey & Sharma, 2014). Brown and Coverley (1990) sum up the succession dilemma as identifying a successor is not limited to more qualified individual with highest track record, but additional difficulty of complex family relationships as well as high expectations from close family members.

2.13 Succession Practices in Africa

Succession planning concept in Sub-Saharan Africa is not a recent phenomenon. A group of individual traders, artisans and a host of other entrepreneurs engaged in economic activities are familiar with the idea of succession practice, though several traders and artisans barely consider it as a problem (Garlick, 1971). In addition, Beveridge and Oberschall (1979) confirmed similar findings among craftsmen in Zambia.

Moreover, Nigerian entrepreneurs interviewed in Port Harcourt did not see inability to plan for succession as a problem. The authors attributed this to incidence of norms, values, and cultural inheritance practices. The inheritance practices require splitting assets at owner's death among several heirs. However, in some instances, normative cultural practices of giving assets to successors scarcely call for generational succession planning practice (Akoledolu-Ale, 1975; Sam 2003; Adedayo et al., 2016).

In the African context, the literature particularly suggests that research related to succession planning practices among traders are scarce due to the nature of certain cultural values and norms which do not encourage succession planning practices (Aderonke,

2014). Moreover, Etienne (1997) on Women and Men, Cloth and Colonization placed detailed emphasis on the role and importance of cloth before and after colonization, as well as detailed gender politics inherent in it. Unfortunately, detailed research on family business succession in Africa on common form of business such as cloth traders' succession practices remain limited. Besides, issues concerning succession planning practices have not been addressed adequately (Bruton et al., 2008). Generally, small business literature on Africa is largely silent on succession planning phenomenon of informal traders in most markets.

2.14 Market Practices in Ghana

Markets represent a geographical space for distribution of commodities and services. It plays an important role in social and economic development in most societies. In Ghana, marketplaces bring various interest groups together. Such groups may include family members, customers, retailers, consumers, wholesalers, and the travelling public. Again, market traders work to keep group of people as customers and consumers. Markets also serve as a melting point of bringing people of different social, economic, ethnic backgrounds together.

The market characteristics provide opportunities and access to resources which enable traders to interact, exchange goods and services, which culminate in financial gains for suppliers, customers, and consumers alike (Clark, 1994). A detailed work on traditional market centres in West Africa, particularly on Kumasi Central Market described various ways traders manage their lives on daily basis, sometimes in a difficult economic system. The market structure from time-to-time deal with fluctuating prices due to scarcity of essential commodities. Nevertheless, women traders play an important role to first keep the family and secondly country together sometimes in a very difficult economic

environment (Clark, 2004). Additionally, Darkwah's (2002) work titled "Going Global: Ghanaian Female Transnational Traders in an era of Globalization" highlighted various mechanisms including social networks transnational traders employ to take advantages offered by global markets. She explained important role mothers play to shape occupational choices of daughters.

One of her participants briefly offered her reasons for deciding to trade in these words:

It's something I learnt from my Mum. I used to help my Mum whenever I was on [school] holidays. Through my involvement in my Mum's business, I developed the interest in trading. Others chose to trade not necessarily because understudying their mothers had led them to develop an interest in trading as the occupation of their choice, but because... it was the norm that a mother passes on her trade to her eldest daughter, and I happened to be the one. Knowing this as a duty, I didn't find it necessary to continue with my education (Darkwa, 2002,).

Both studies on market traders throw more light on how business owners take advantage of social networks to prepare children and relations in family business from one generation to another.

Another market study analysed the relationship between Chinese traders and their Ghanaian counterparts in terms of threats and opportunities. In the study, it was evident that a group of young, educated, and large-scale importers are not happy about the presence of Chinese traders in the markets. On the other hand, small-scale traders with low educational background who have been in the market for a long period of time established various relationships of mutual benefits with the Chinese (Obeng, 2018).

Again, several market traders in Ghana demonstrate affiliation to family and religious practices. One may find Christian preachers, Islamic faith healers and adherents of African Traditional Religion in markets. The marketplace is also associated with religious ceremonies and rituals. As a result, both Christian and Islamic denominations recognized

the market as a place to propagate religious teachings. For example, marketplaces are found useful to preach gospel messages. Nowadays, many churches or mosques are found or established around major marketplaces (Olorunfemi, 1999).

2.15 Base of the Pyramid Market Cluster of Traders

The Base of the Pyramid (BOP) is a term that represents people who primarily live and carry out business in the informal market economy (Prahalad & Hammond, 2002). A textile market cluster also depicts the characteristics of base of the pyramid approach. For example, the apex of the pyramid consists of manufacturers' owned distribution companies, importers of foreign textile products and wholesale textile dealers. Such distributors buy in bulk at a specific quantity directly from the manufacturer at a specific price, which attracts cash as well as volume discounts and other incentives. The middle level of the pyramid also describes the role of wholesalers and semi wholesalers. The wholesalers can purchase stocks from the manufacturer under certain conditions involving cash payment at a wholesale price and sometimes are given some amount of credit. Several traders are found in this category as compared to dealers and manufacturers owned distribution companies. The base of the pyramid structure of cloth traders consists of large number of small and medium scale textile traders. They are basically in retail and itinerant trading. The base of the pyramid traders constitutes majority of traders in most textile markets. Such traders source products from distributors such as wholesalers and dealers due to small amount of capital in the business. Majority of traders at the base of the pyramid survive by smaller or equal margins, which tend to make the market stable.

In addition, base of the market traders are mainly indigenous market groups. In such market groupings, trust serves as a cultural tool among various ethnic groups. In addition,

relationships are based on cultural norms, language, common religious beliefs, and indigenous associations. Market traders reflect on moral issues in their day-to-day commercial activities and survive by engaging in social networking, relationships with customers and employees. This tends to re-enforce personal norms associated with commercial-related set of relationships (Clough, 1985; Blankson et al., 2017).

In West Africa, based on enduring relationships, several successful marketers extend loans and other favours to known customers and intra-family members over a period time. In most cases, personal relationships have the tendency to reduce cost of transaction among traders. Apart from these relationships, buyers and sellers in markets employ social ties to reduce risk involved in buying and selling. However, relationships found in the marketplace among suppliers, customers, and competitors have some economic advantages and other benefits as well. (Traeger 1981; Plattner, 1985).

Proponents of the BOP approach recognised social relationships as one of the tools that create possible interactions among market traders and customers at the same time. However, these relationships are not only in place to show only economic benefits traders are expected to gain but also meaningful social relations that are established among traders. The attempt to link people of all walks of life together have roots in social relations at the market space. Apart from this, some authorities on competition are of the view that enduring or embedded social relations provide much support to market stability, as each retailer generate fixed revenues (Plattner, 1985).

Another benefit of relational exchanges tends to bring market traders together in the form of associations. In addition, it has been noted that urban Yoruba female foodstuff traders belong to market associations known as Callaway's "unions," or "egbes". In most markets,

sellers in commodity groups belong to an association which represents the interest of traders in the market and outside the marketplace. The market associations settle disputes among their members. These relational linkages have been the feature of most markets in West Africa. Another case in point is that Ibadan market traders' cooperative activities and informal sector craftsmen in many trades belong to cooperative societies. It has been noted that urban Yoruba female foodstuff traders and sellers of each of the commodity groupings belong to one of the market associations. In addition, enduring relationships are necessary for commercial success in cloth trading business (Traeger, 1981; Price & Arnould, 1999). On the contrary, BOP markets, are also associated with poor behavioural characteristics that include challenges of mistrust, tensions, and strain relationships among traders in relational exchanges (Acheson, 1985).

The BOP market approach cannot be discussed without its relationship to textile traders. Besides, market traders form associations and the leaders are respected, members are loyal to them because they resolve issues relating to textile trading and sometimes personal issues as well. The rest are price undercutting and other disputes which call for peaceful settlement. Several traders spend most of their time and life at the marketplace. Thus, relations with other market traders are stable and often leads to enduring relationships.

There is also an association between size of business and profits, or margins made on local textile products, imported, and copied textile brands sold. The profit made is also associated with place in the distribution network as well as the position on the BOP. To group cloth traders into hierarchy, the size of the business and amount of money invested is of equal importance and one cannot also describe cloth traders as equal just because they all sell the same product. The market composition elsewhere exhibits the characteristics identified. For example, social relationships demonstrate economic as well

as social benefits of market traders. The social relationships also support traders because retailers generate similar margins that tend to bring about market stability.

2.16 Theorizing Family Business and Succession Planning Research

Different scholars have employed various theories to explain succession process in both family and non-family firms in contemporary societies. Basically, the theories associated with family business research are grouped broadly under the structural functionalists and Marxist perspectives.

The functionalist perceives the nuclear family as one of the basic explanations to most social interactions in human survival. Parsons and Bates (1955) believe family success and its continued existence have universal application in occupational arrangement, socialization process, upbringing of children and adults together. From this perspective, researchers have argued that family businesses expand the opportunities to people from humble beginnings (Lippmann et al., 2005). Capitalist societies create most opportunities to help entrepreneurs and family members to obtain required resources to start business. Families also provide resources on free will and sometimes paid labour to help entrepreneurs carry on with their dreams. Several such enterprises through succession planning continue from one generation to another.

In contrast, the Marxist recognized the family as an instrument or a tool through which hegemonic relations of production are formed over time. Marxists argue that family businesses perpetuate inequality, because entrepreneurial parents deliberately imprint capitalist values in children, reinforce it during adolescence, provide financial resources, and other entrepreneurial support during adulthood (Yanagisako & Collier, 2004; Aldrich & Kim, 2007). Besides, wealthy families tend to possess capital as an important business

resource. The family becomes wealthy because of family businesses. The conclusion is that families can have a major effect on social inequality because of possible impact on intergenerational transmission of wealth and uneven distribution of opportunities between and within families (Keiser, 2000).

Although there are growing number of empirical works on succession planning from Africa, majority attempt to apply theories grounded in social interactions. These are new institutional theory, evolutionary, agency and resource-based view theories. For this task, the study adopts Frieman and Hechter's rational choice theory to contribute to knowledge on family business succession practices of cloth traders. For instance, two sub areas that resonate strongly with rational choice are the concept of "family adaptive strategies" which captures the notion of choices made under certain constraints within the family as a unit of decision-making in life course studies in Sociology (Friedman & Diem, 1993).

To do this effectively, an attempt is made to place rational choice theory in the context of existing theories from North American and European settings and applying it to an African situation. In this thesis, it is argued that rationale choice theory provides a theoretical framework to interrogate and put together various phases of succession planning process. Thus, making it possible to understand the tasks required for a comprehensive family business succession planning practice. Besides, rational choice lens would offer an umbrella concept applied across different phases and situations of various interest groups in the succession process.

2.16.1 Rational Choice Theory (RCT) - Friedman and Hechter, (1988)

The study on family business succession practices of cloth merchants in the textile industry adopted rational choice theory of Friedman and Hechter on preferences and social

outcomes to underpin the study. RCT is one of the models adopted by social scientists to understand human behaviour. The rational model applies expected utility principle in Economics which states that people will consider their behaviour according to rational decisions on a simple cost-benefit analyses (Akers, 2000). Similarly, Coleman shed light on the role of Economics in choice theory as follows:

what distinguishes Economics from other social sciences is not its use of rational choice but its use of a mode of analysis that allows movement between the level of individual action and the level of system functioning. By making two assumptions, that persons act rationally, and those markets are perfect with full communication, economic analysis is able to link the macro level of system functioning with the micro level of individual actions (1994, p. 32).

While RCT has long been a dominant model in Economics, in recent times, the theory is widely used in other disciplines such as Political Science, Anthropology and Sociology (Green & Shapiro, 1996; Hechter & Kanazawa, 1997).

Friedman and Hechter (2002) maintain that:

Sociologists employ RCT not only to explain calculations of costs and benefits people make before they take decisions, but also how these calculations are made in the context of social interactions contribute to a stable social order to provide explanations for macro social phenomenon or relationships of individual actor's behaviour (p. 202).

Rational choice theory is described as a process of determining the options available and choosing the most preferred one according to some consistent criterion (Levin & Milgrom, 2004). RCT begins with a premise that each actor pursues personal values and self-interest and places emphasis on nature of human action and ability of actors to make decisions. Such an action is carried out based on rational calculations in terms of benefits and cost. Individual actors are assumed to be fully informed about the situation and choose best action or means to achieve ends or goals (Burns & Roszkowska, 2016).

The rational choice model as a building process is described as follows:

... All models are pretty much the same. There are some economic agents. They make choices in order to advance their objectives. The choices have to satisfy various constraints so there's something that adjusts to make all these

choices consistent. This basic structure suggests a plan of attack: Who are the people making choices? What are the constraints they face? How do they interact? What adjusts if the choices aren't mutually consistent?

Varian (2016, p. 83)

In this instance, rational choice theory explains social phenomena in-terms of individual action or outcome as a rational action.

Moreover, Roth and Wittich (1978) argue that Weber's analysis of rational action and rationality, a characteristic of modern society, throws more light on a clear understanding of rational choice theory. For instance, he considered modern capitalism as rational and concluded that rationality is an important feature of this age. It permeates through all aspects of social life, for example, in forms of bureaucratic organizations encompassing rules, means, ends, and as a matter of fact controls everything (Gerth & Mills, 1946).

Weber (2019) argued that the concept of rationality is not only limited to economic or market conditions but can be extended to an attitude or a deep feeling related to a particular kind of decision-making, regarding a position taken, opinion reached, or a judgment given after a thought. Indeed, it is difficult if not impossible to separate rationality from social and economic life. Hence, rationality has become part and parcel of modern life as an "iron cage", in other words, one cannot avoid the impact of rationality on individual actions in modern society. Thus, for Weber, it is not only the behaviour of individuals that can be explained by rational choice theory but also the development and characteristics of modern capitalist society. Thus, making rational choice theory unique because it places emphasis on calculation, rationality and instrumentalism as a tool, even if the action may seem to be irrational (Scott, 2000).

There are various models of rational choice theory involving many authors from Economics, Political Science, Criminology, and Sociology. In Sociology, it is through the efforts of Coleman that rational choice model became one of the theories of contemporary Sociology (Tilly, 1997). However, Colman's desire for a more precise conceptualization of the rational actor shifted his focus from Sociology to Economics (Coleman, 1994, p. 32-33). Again, the study adopted Friedman and Hechter's (1988) rationale choice explanations to drive home various paths of decision making and its implications on social outcomes. Besides, the theory was based on reviews of various models of rational choice theory which explains social phenomena in terms of individual choices construed as rational decisions to achieve specific goals.

However, Friedman and Hechter maintained the focus of rational choice theory on actors having a purpose or intentions. They postulated that "all actors have preferences or values and utilities" (1988, p. 202). In basic terms, the rational choice theory is not concerned with the nature nor sources of preferences, but on how an action is undertaken to achieve stated goals consistent with preferences of the actor. Rational behaviour becomes appropriate when individuals make choices to realize specific goals, given limitations imposed by the situation.

Besides, Friedman and Hechter (1988) identified at least two major constraints on rational action as scarcity of resources and social institutions. On scarcity of resources, actors have resources and secondly differential access to other resources, and adequate resources may mean achieving ends will be relatively easy. However, insufficient resources will suggest that attaining ends will be difficult or impossible. In relation to scarcity of resources is the idea of "opportunity costs" (Friedman & Hechter, 1988, p. 202).

The concept refers to something that must be given up to acquire or achieve something else. It means that actors often keep an eye on the cost of foregoing the next most attractive action. An actor may not choose to pursue the most attractive option if her resources are not important or chances of achieving that end are limited. However, in striving to achieve an end, there is the danger or chances of achieving the next most valued end.

Another constraint on individual action involves social institutions. The authors explain the role of an individual as follows:

.... find his or her actions checked from birth to death by familiar and school rules; laws and ordinances; firm policies, churches and synagogues and mosques; and hospitals and funeral homes. By restricting the feasible set of courses of action available to individuals, enforceable rules of the game - including norms, laws, agendas, and the voting rules- systematically affect social outcomes. (Friedman & Hechter, 1988, p. 202).

These body of constraints provide both positive and negative sanctions to support certain actions while discourage others.

Friedman and Hechter (1988) also spell out two basic ideas of rational choice theory as aggregation mechanism and significance of information. An aggregation mechanism refers to separate individual actions that are combined to produce a social outcome. In making rational decisions, information plays a vital role. It was once thought that actors had perfect or sufficient information to decide on preferred choice among available options. However, it has been recognised that quality and degree of information available makes prediction difficult in most cases. The unpredictable nature of information in decision making process has a profound effect on actors' choices. (Heckathorn, 1997).

Critics indicate that the rational choice theory ignores social determinants of decisions based on choices and actions of the individual and over-rationalizes human thoughts and actions. The theory could be said to be a product of modernity because it places too much emphasis on the individual's approach and details of his/her action in making decisions. Choice theory may be grounded in a misunderstanding of how social agents operate in that people do not always calculate actions according to precise rational economic criteria. On the contrary, social agents operate by using practical logic and common sense and bodily disposition (Bourdieu, 2005). Several social scientists, inspired in part by Bourdieu's thinking, have expressed concern about the inappropriate use of economic metaphors in social contexts argue that treating everything as "economic" make it seems economy works in a natural manner which is not the case.

2.16.2 Basic Assumptions of Rational Choice Theory

To counter these criticisms, Friedman and Hechter (1988) formulated and spelt out these assumptions of rational choice theory from historical and socio-cultural contexts. The basis of the theory centred on the actor or collective agent, who determines the consequences involved in decision making process. In most cases, such decisions are based on preferences or various options available to the actor, in this case, the cloth merchant. The decision maker then applies a decision rule or choice procedure to arrive at a verdict to meet set objectives.

To explain the theory further, Heath (1976) discusses the social dimensions of decision-making process of agents or collective agents in terms of riskless choice, risky choice, and choice under uncertainty. A riskless choice option enables the actor to rank preferences, how to achieve them and its implications. In addition, a riskless choice implies that the

decision maker is uncertain about consequences of the action though there is a rank order of preferences and how one can achieve them. Finally, in the case of choice under uncertainty the decision maker is uncertain about the order of preferences and the ability to achieve them and their consequences.

In summary, these rational calculations are governed by the family and individual norms, beliefs, and practices and these reflect on the decision-making process of the cloth merchant. The tenets of all rational choice explanations are based on individual preferences, beliefs, and constraints. For instance, in terms of preferences, the cloth merchant assess the chances to select a successor based on possible outcomes of either positive or negative action of the individual's behaviour. Such preferences may range from experiences transmitted through culture, family values, personal habits, personal experiences and commitments. Beliefs, on the other hand, discusses the perceived cause-effect relations and the probability that an individual's actions result in different possible outcomes. The constraints explain limits of a set of possible actions to be taken and social outcomes as benefits from making succession planning decisions.

The specific ideas of rationale choice theory of Friedman and Hechter are as follows:

- 1) An actor or collective agent in a decision-making situation specifies alternative actions or series of actions involving possible range of options that are clearly known in the decision-making process.
- 2) Secondly, the actor determines the consequences (cost) resulting from each decision-making alternative. At this level, the actor is assumed to know all relevant possible outcomes and consequences of alternative actions.
- 3) In addition, the actor has preferences among various options. The preferences are consistent and ordered, compared effectively to all subjective preferences as well as the consequences.
- 4) The actor finally applies a choice procedure to alternative decisions and determines the one that maximizes net gain or satisfaction.

(Friedman & Hechter, 1988, p. 202).

The choice procedure the cloth trader puts in place to select an option is part of preference outlined and consequences of decisions to be taken. More precisely, a cloth trader makes a choice to select an alternative option to maximise benefits. A rational choice action is motivated by self-interest defined by the owner of the business. It considers the cloth trader's known and perceived liabilities as well as latent consequences of the decision. An owner of a cloth trading enterprise identifies alternative action of choosing a successor, considering costs and benefits as well as the consequences. The alternative decision with the most important net gain is chosen. A social outcome of cloth traders' succession preferences is related to kinship ties, gender, family relations, religious practices, decent ties, and marriage. So, without these basic principles of human social interactions one would find it difficult to appreciate what goes on in cloth traders' family business succession practices and decisions. These are clearly indicated in the various stages of cloth traders' succession practices. Therefore, event, action, social processes or even an institution could be analysed with reference to rational choices of individual agents and societal outcomes.

Proponents say rationale choice theory provides a solid theory that makes empirical predictions. It is a relatively simple model with description of objectives and limitations of the owner of the business. Generally, these two factors strikingly make rational choice model easy to understand and apply as compared to other approaches. Moreover, the choice theory serves a useful tool to generate novel predictions and offer useful insights into selection of an appointed successor to run family cloth enterprise.

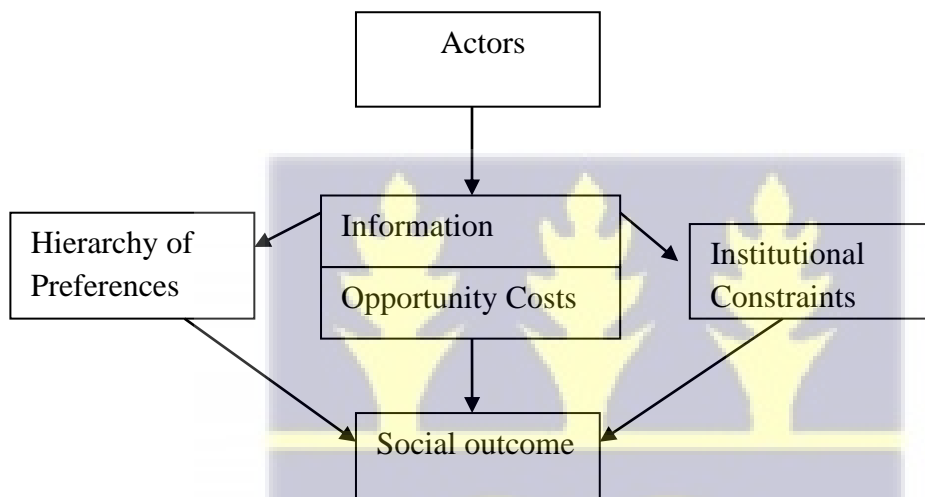
This theory provides an appropriate framework or perspective to analyse the subject matter of family business succession planning. The best-known example of rationale choice theory is Adam Smith's theory on division of labour. The introduction to the

Wealth of Nations (1776) discloses the outcome of a free market. The main thesis is that the individual needs to fulfil self-interest results in societal benefit or individuals who are wise enough promote the public good, an idea of an invisible hand "moving markets". In simple terms, rational choice theory assumes that when people make decisions and act on those decisions, they do so based on their own self-interest. Actors rationally determine the best possible course of action in terms of what will cost them and which rewards to receive. For instance, the rational choice theory has not only been used to explore personal and household choices on traditional economic matters, consumption, and savings, but also choices on education, marriage, childbearing, migration, and crime. The rational choice theory has been applied to business decisions on output, investment, hiring, entry, and exit, with varying degree of success. Moreover, criminologists have used the theory to explain why would-be offenders make decisions to engage in activities that have criminal consequences. In addition, medical sociologists apply it to explain why people make certain health related choices and not others. In Political Sociology, choice theory tends to be applied to voting behaviour, political commitment, voluntary, coerced, and formal organizations. Rational choice theory also seeks to explain human behaviour in terms of decisions people make to achieve stated objectives, with the hope that people make calculated decisions about their lives, money, relationships, and actions based on a given set of constraints and possible options.

On the other hand, the family was thought to fall outside rational choice theory due to issues of love and hate which could not be measured in terms of cost and benefit analysis (Sen, 1983). Moreover, Coleman (1993) queried the wisdom of separating social relations into different groupings based on distinct analysis as not appropriate. However, recent academic research interest has paved the way for rational choice theory, which is routinely applied to individuals' family decisions. For example, in Japanese society, the absence of

a reliable social security system and continued importance of a patrilineal family system make parents financially dependent on their sons during old age. This gives parents an interest to raise financially secured sons, in contrast to daughters who are integrated into other families after marriage. (Hechter et al., 1997). Similarly, the study applied rational choice theory to study family business succession practices of cloth traders. Thus, bringing to light various strategies and decision-making processes cloth traders adopt to select and pass on knowledge to train a successor.

Figure 1.1: The various paths to social outcome in rational choice explanations



Adapted from Friedman and Hechter (1988)

2.16.3 Theory in the Practice of Family Business Succession Planning

Christensen (1953) proposed elements that are most likely to be included in a succession plan as identifying a pool of potential successors, designating of the successor, and notifying selected successor and other management leaders. The various elements help identify various ideas to understand the responsibilities of the owner to embark on suitable and comprehensive succession planning process. The elements Christensen identified brings about consistency and makes it easy for a cloth merchant to plan for successful leadership transitions in cloth trading enterprise. For instance, a cloth trader may offer

opportunities to several possible successors instead of an individual to begin the process of choosing a successor. In contrast, attempts of haphazard succession planning as a way out in the succession process may lead to serious conflict with some family members. However, the need to embark on succession process is an important means that provide family business with identity and stable business practices of the enterprise.

Various family business scholars have employed Christensen's work to explain forms of succession planning process. Brun de Ponte and others (2007) agree with the four-phase classification method. Le Breton-Miller et al. (2004) and De Messis et al. (2008) categorized succession planning process into eight phases. The study adopts the four-phase approach of succession planning process. The various phases are triggers, preparation, selection, and training (Chrisman et al., 2003). The four-phase process is convenient and easy to comprehend by means of its universal application.

Succession planning entails series of processes that consist of factors that encourage the founder to embark on inter-generational succession. Research findings suggest that the process involve vision of the owner and other decision-making processes such as knowledge transfer and training during the appointment of identified successor (Handler, 1994). The rationale choice theory explains social outcomes arising out of individual cloth trader's assessment in succession planning situations. This enables the cloth trader to embark on succession planning involving various levels of decision-making process on succession pathways, knowledge transfer and coaching the appointed successor. The aim of the study is to understand nature of decision-making process in relation to norms, values, and preferences as well as constraints to determine actions and behaviour of the cloth trader in making appropriate choice decisions. The core argument is to relate and

outline basic assumptions of rationale choice theory to family business succession planning practices of cloth sellers.

Rational choice theory generally begins with consideration of the choice behaviour of one or more individuals in decision-making. The rational choice theory was used to analyse and explain succession planning strategies of cloth traders during intergenerational succession. It involves a decision to transfer knowledge train and select intra-family or non-family member to manage family cloth enterprise through the next generation of successors. The theory throws more light on individual decision-making process of the owner as a “typical” or an agent of some larger groups in relation to the family business succession planning practice. Once individual owners' behaviour is identified, the analysis generally moves on to examine how individual choices lead to social outcomes.

2.16.4 Phase One: Triggers of Succession

Triggers of succession are conditions that enables the owner of a cloth trading enterprise to set up ground rules on the selection, preparation, and handing over family business to an appointed successor (Brun de Punte et al, 2007). A trigger creates level of awareness and readiness, and other measures in place to enable next generation of family members to continue family owning business. Some of the conditions that trigger succession practices are age of the owner, threat of serious illness and realizing that death is inevitable. The owner then sets in motion a decision-making process to choose and select a family or non-family member as a successor. On the other hand, the owner may decide to sell the entire business when there is no one to continue the family business or avoid preferential treatment of children. However, some cloth traders may set up different shops for children interested in cloth trading while the core business is handed over to an appointed successor

to avoid preferential treatment among intra-family members. The cloth trader as an actor is the main decision maker who considers various alternatives to appoint a family member to take his place as a preferred successor (Gersick et al., 1997; Brockhaus, 2004).

2.16.5 Phase Two: Preparation Phase

During a preparation phase, the owner defines goals based on vision, set guidelines as well as timelines in order of related events. The owner also reviews prospects and weaknesses of the entire business in line with the succession process. (Brockhaus, 2004; Gilding, 2013). In support of smooth take off, the owner identifies goals, set rules and other rules and procedures to direct the succession process, selects candidates from a pool of successors either from kin groups or non-family members. The social interactions between incumbent and successor help define potential needs and capabilities as a possible criterion for selected candidates. (Gallo, 1998). A cloth trader appoints a successful successor with little or no input from family members based on personal preferences and social outcome in rational choice explanations. Such successor candidates are deemed to have necessary human capital involving social and personal attributes such as enthusiasm, integrity, and dedication that often create economic value to the business of the family (Tatoglu et al., 2008; Venter et al., 2005).

Besides, a long-lasting trust among family members could assist an appointed successor to complete succession process with minimal difficulties. The quality of relationship between owner and the successor is crucial for effective succession process (Chrisman, 1998). The business owner becomes a major decision maker, displays preferences and intentions that offers gain or satisfaction of various alternative decisions. Although close family members are more likely to influence the succession process, such decisions are the sole preserve of

the owner, who carefully determines the selected choice of actions set to achieve goals during intergenerational succession (Williams, Zorn, Russell Crook & Combs, 2013).

2.16.6 Phase Three: Selection Phase

Once the owner had prepared grounds for successor nomination, the next stage of the process is selection phase. The owner adopts selection criteria for qualified applicants and future training from a pool of possible candidates from both kin groups and non-kin members (Le Breton-Miller et al., 2004). As part of the rational choice explanations, the owner's decision is primarily concerned with choice of individual family member.

Secondly, commitment to handle a successor position is based on family values. This becomes one of the key factors to realise succession planning strategy as a social outcome. This is more relevant in family firms than profit maximization often associated with non-family firms. The owner's decision results in aggregation mechanism referring to a process involving combination of individual actions that brings about social outcomes. The owner selects a successor based on alternative choices in line of his or her vision. The aim is to appoint family business successor who bring entire members of the family together. Besides, it is the duty of the owner to convey preferences made to select a successor from preferences to employees, suppliers, and customers as stakeholders.

2.16.7 Phase Four: Training and Transition.

Once a successor is chosen, a succession process enters knowledge transfer and training phase. The owner communicates knowledge on family values, commercial procedures as well as valuable economic assets. A suitable on-the-job skill training helps a successor learn and gain confidence while working with stakeholders. The owner plays a significant

role in the training and nurturing a successor during a transition period in a family firm (Cabrera- Suarez et al, 2001).

The cloth trader as a decision maker prepares an appointed successor in his new role on day to day running of the enterprise, relationship with suppliers, customers as well as consumers. This is often done in line with family norms and principles. The issue of aging, among other factors, facilitates succession planning decisions. This situation makes it possible for the cloth merchant pay more attention to training needs and improve relations with an appointed successor (Brockhaus, 2004). Besides, the owner assists the successor through mentoring process and builds personal relations with kin and non-kin members to ensure that idiosyncratic knowledge is transferred easily to an appointed successor. In non-family firms, such activities are based on formal structures and competence of the employee.

The cloth merchant as a decision maker, trains the successor based on good rapport and effective feedback. The cloth merchant applies a choice procedure to determine forms of training needs and strategies to maximize gain or satisfaction. In addition, the relationship based on effective communication between the owner of cloth trading business and the successor becomes critical to support tacit knowledge transfer. Although decision making preferences rests with the owner, establishing good relations enables a trainee gain acceptance with employees, customers, and suppliers tend to speed up the training process to achieve training outcomes. The cordial relationship is likely to benefit the successor in terms of valuable sources of knowledge during the training period. However, inability of the successor to establish good rapport with stakeholders during the training period may slow down succession process.

The training and transition stage connotes two forms of intra-family succession planning. Initially, authority is shared between the owner and a successor, but the owner has an upper hand to take major decisions to manage the business but to some extent the role of a successor is downplayed. In the second instance of intra-family succession, the cloth trader relinquishes control that match up with experience of the appointed successor. However, the owner still has authority on how the business is run until the business is finally handed over to the successor.

2.17 Literature Review - Gaps

The literature on family business succession practices reveal that several works have been done on the subject in formal organizations, large family-owned business enterprises, educational and health institutions (Mensah, 2012; Vogelsang, 2014; Tetteh, 2015; Dapaa, 2019). In recent times, the focus on family business has been on history, procedures, and consequences of succession on commercial and corporate institutions (Kesner & Sebor, 1994; Sharma et al. 2001). However, much of the work on succession planning focuses apparently on formal institutions in the developed Western world.

The concentration of succession planning research is often centred on topics such as succession plans for senior managers, improving managerial talent and effective governance structures for corporate institutions (Landsberg, 1988; Sharma, 2000). Currently, family business literature available is developed within a North American and European context. (De Massis et al., 2012). Despite a plethora of work done on family business succession planning in the Western world, very few of the topics relates to succession planning of informal traders' succession practices in Ghana.

Although there have been some studies in Africa, south of the Sahara on traders and craftsmen, the focus was on succession awareness but not on family business succession planning practices. In some instances, business owners barely have succession practices in mind due to norms guiding cultural inheritance system of dividing assets among heirs when the owner of the business passes on or become incapacitated because of sickness. (Akeledolu-Ale, 1975; Sam, 2003; Stephen et al., 2019; Aderonke, 2014). The study finds out how intergenerational succession practice is carried out with cloth traders.

Besides, there is a large body of work on market studies of most traders in West Africa on socio-economic activities of Yoruba, Makola, and Kumasi market traders. (Sudarkasa 1973; Trager, 1986; Clark, 2004). However, little is so far known about existing family succession planning practices of cloth traders in the textile industry. This study explores family business succession planning practices of cloth traders in major markets in the Ghanaian context. It interrogates how market traders transfer family-owned business from one generation to another. The study then, examines motivations, processes and pathways and outcomes and implications of succession planning in the informal cloth trader business.

The literature on succession planning in the Western context places much emphasis on the importance of different stages of succession planning practice (Pavel, 2013; Vassiliadis & Vassiliadis, 2014) On the contrary, this study identifies other modes and pathways of family business succession practices of cloth traders in the Ghanaian situation. Understanding modes of succession practices is important to find out how successors are selected, groomed, and trained during business transfer process. Moreover, the study also examined support from kin and non-kin groups in terms of human and material resources during the succession planning process (Sharma, 1997; Ward, 2004). This important

mechanism on role of kin groups have not been adequately explored in intergenerational succession planning of cloth traders.

The Makola, Kumasi and other markets in Ghana have been a place of work. This entails many years of interactions among cloth traders in textile trading and distribution. The relationship with traders offered the opportunity to examine how cloth traders go about succession planning practices. Despite known importance of succession practices in family-owned businesses in Ghana, little is known about succession planning practices of cluster of traders in general and cloth traders in particular. The primary goal of the study is to explore and address knowledge gap relating to family business succession practices of cloth traders in the textile industry.

2.18. Conclusion.

The chapter examined past research in succession planning strategies, highlighted methods, and theoretical developments in areas of agreement and important practical studies. The literature traced historical antecedents of succession planning in family business. The concepts “family” and “business” in family business succession literature explained while and demonstrating rationale for succession practices and various pathways involved. The literature identified knowledge transfer mechanisms and training methods employed in family business transitions as well as factors that make possible and others that militate against cloth traders’ succession planning practices were discussed. The study adapted rational choice theory involving alternative decision-making process of the actor to provide useful insight related to cloth traders’ selection of an appointed successor. Finally, succession planning strategies in large businesses in the last decade pave way for researchers to understand the rationale and phases of business transition by

exploring the entire processes involved. The following chapter introduces the research methods employed in the study.



CHAPTER THREE

METHODOLOGY

3.1 Introduction

The underlying principle of the study is to adopt a method that offers theoretical underpinning to understand which methods or best practices that can be applied to a specific issue on family business succession practices of cloth traders. The methods adopted helped to widen our understanding as well as adding to a body of knowledge on family business succession planning practices among cloth traders at Makola and Kumasi central markets. The study further outlined methods, procedures and a framework that served as a set of rules for reasoning, evaluating facts and drawing conclusions. The study further examined various ways pre-defined answers were found to be associated with the main research problem.

This chapter is devoted to examining detailed approaches employed in the study which provided the basis for how the entire study was conducted to achieve stated research objectives and answers to the research questions. The initial part of the write-up considers various arguments concerning approaches to social research. The study begins with a case study approach, cross-sectional design, and a pilot study, to show which approach was employed and the rationale behind it. The study also focused on selection of field participants and research instruments employed for data collection. The methods section also discusses dimensions of methods of the study, research design, sampling techniques, issues of data collection, data analysis techniques and ethical considerations.

3.2 Underlying Paradigms and Philosophical Assumptions of the Study

There is an association between individual values, philosophical assumptions, theoretical support, research methods and research objectives. These linkages are important and therefore call for a discussion of research philosophy and paradigms before one embarks on a study of succession planning practices of cloth traders. (Buame, 1996).

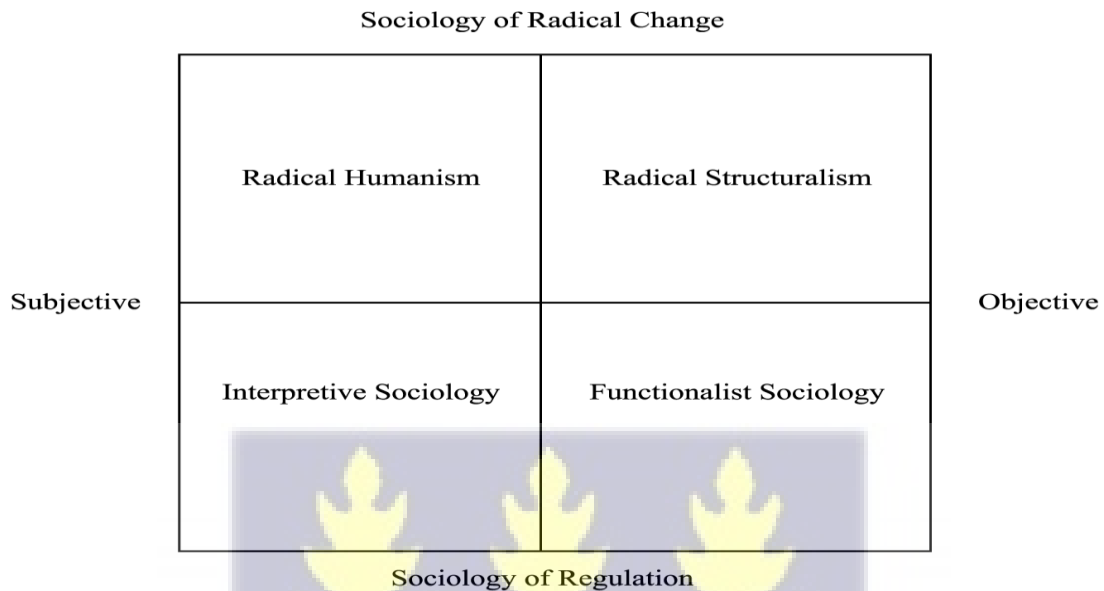
The concept of paradigm comprises set of assumptions about the social world, and what constitute proper techniques and topics for inquiry and central to a research process in all areas of study (Punch, 1998; Mangan et al., 2004). It forms the basis of general concepts of the nature of scientific endeavour within which an enquiry is undertaken and often represent values, standards, frames of reference and perspectives. The rest are principles, myths, theories, and approved procedures that govern the thinking and actions of the researcher (Gummesson, 2000).

Burrell and Morgan (1979) applied the idea of paradigm to the social sciences. They described four different patterns, each defining basic meta-theoretical assumptions (Figure 3.1). To throw more light on the classification, the vertical axis is concerned with assumptions on the nature of society, whereas the horizontal axis is about the nature of social science. The social scientists are positioned along the subjective-objective axis. The subjective framework (interpretative paradigm) understands the world as it is, observe the world as an emerging social process and seek to understand it at the level of subjective experience.

On the objective axis, researchers of functionalist paradigm approach position the subject matter from an objective point of view, providing important logical explanation, and often applying models and methods of natural sciences to human interactions as social reality

(Burrell & Morgan, 1979). In social science research, the various positions of paradigms are often discussed in terms of an antithesis between two schools of philosophies, usually referred to as positivism and phenomenology or functionalist and interpretive sociology.

Figure 3.1: Four paradigms analysis of social theory



Source: Burrell and Morgan (1979, p. 22)

According to some scholars, the two schools of philosophy in Figure 3.1 above, can be referred to as logical positivism or deductive theory testing and phenomenology, as interpretive inquiry, inductive theory building or social construction (Mangan et al., 2004). Amaratunga et al., (2002) explain that interpretive science investigation makes use of qualitative and naturalistic approaches through induction to understand social phenomenon in a holistic manner from the perspective of the researcher in specific context or social settings. This approach views the world as socially constructed and subjective, where researchers are seen as part of the phenomenon being studied. The process involves studying small number of subjects through extensive and prolonged engagement to develop patterns and meanings of relationships. The researcher interferes as little as possible during the inquiry (Taylor & Bogdan, 1984; Moustakas, 1994 as cited in Souba, 2014). In this situation, a researcher "brackets" his own experiences to understand the

participants in the study or make use of their own experiences to create social reality. Besides, researchers develop ideas through induction from data, using multiple methods such as participant observation, in-depth interviews, and key informant interviews to investigate small samples in detail over time to establish different views of the phenomenon (Taylor & Bogdan, 1984). This form of research and its investigations was adopted as part of the study to describe, observe, and explain real life experiences of cloth traders' succession planning practices in the textile industry.

The study employed quantitative methods to test hypothesis and make deductive generalizations through empirical observation. The quantitative researchers believe that the world is external and objective, definite structures affect people in similar ways and vice versa. The researcher is independent from the phenomenon under study and formulates hypotheses for subsequent confirmation. Positivism searches for causal explanations, fundamental laws, and usually reduces a phenomenon to simplest possible elements to analyse the information (Easterby-Smith et al., 1991; Creswell, 2009).

Following the detailed discussions of the two paradigms, the study adopted a combination of quantitative and qualitative methods known as mixed methods to conduct research on family business succession practices of cloth merchants in the textile industry. The aim is that both methods are similar in some respects, regardless of theoretical differences. The methods build on empirical or observable social reality. Qualitative and quantitative methods emphasize that social research is based on objects of the real world through interactions, interviews, documentation, and observations. Also, regardless of a particular theoretical position, the common thing running through social research is that there is a reality worthy of further investigation and another commonality among all sociologists is a shared conviction that scientific study of society should have a certain logic and

consistency for both quantitative and qualitative studies. This requires scientific rigor and systematic adherence to certain rules and procedure. Silverman (1985, p. 17) notes that:

it is not a choice between polar opponents that face us, but a decision about balance and intellectual breadth and rigor. Where they are used intelligently and appropriately, there is no reason why quantification must be totally shunned'.

It should be noted that choosing a research method is not about deciding which one is right or wrong, or sifting truth from falsehood. Instead, the goal is to select an approach that is suitable for the task at hand. Consequently, the goal is to opt for sequential mixed methods approach which initially begins with open ended interviews to explore detailed information from participants. The data are then analyzed to build a second, quantitative phase with a cross-sectional survey to generalize results to the population. Hence, different types of data collected provided a complete understanding of the study on different models which include succession pathways, knowledge transfer, training, successful and unsuccessful succession practices of cloth traders in the textile industry. This approach allows one to offset the weaknesses and draw on the strengths of both methods as an emerging research technique. Also, drawing on multiple forms of data on all possible results across data bases leads to statistical, text analysis of themes and patterns of interpretation.

3.3 Underlying Epistemological Assumptions of the Study

The concept refers to beliefs about the way in which knowledge is interpreted, questions whether it is possible to identify and communicate the nature of knowledge as “hard” or “real” that can be transmitted in a tangible form. It has been suggested that this approach helps develop knowledge and theories. These theories are built based on gaining knowledge of the world (Gilbert, 1993). Epistemology concerns what constitutes acceptable knowledge in a field of study or concerns itself with posing and resolving the

problem of how “valid” knowledge is possible. It is concerned with the nature, origin, scope, and limits of human knowledge (Saunders et al., 2009; Macdonell, 1986, p. 46). In searching for knowledge, epistemology assumes that different situations determine extreme positions on issues of whether knowledge is something that can be acquired or something personally experienced (Burrell & Morgan, 1979).

The view that knowledge is objective and real suggests that a researcher adopts the role of an observer. Accordingly, some scholars on one end of the continuum assume that knowledge can be acquired with knowable degrees of certainty with objective and acceptable scientific methods of reliability, validity, and statistical significance to describe aspects of conditions of both successful and unsuccessful succession practices of cloth traders. In most cases value-free researchers measure and use statistics to test causal theories involving a social reality. (Carson et al., 2001; Neumann, 2007).

However, when knowledge is recognized as personal, subjective, and unique in nature, it requires a researcher to become involved in real life situation with cloth traders. Moreover, individuals can gain knowledge through subjective understanding of a particular standpoint through participant observation. In addition, qualitative research assumes that knowledge is "not out there" but rather a social construct formulated through communication and interaction, based on subjective perceptions and interpretations (Moustakas, 1994). A qualitative viewpoint assumes that one cannot analyse and understand cloth traders' succession practices by analysis of its parts. Rather, the researcher examined the larger context of knowledge on cloth traders to understand in-depth viewpoint of research participants to represent the people studied.

In the process to acquire knowledge on cloth traders' succession practices in the textile industry, both standpoints should not be thought of as having different contrary philosophies or methods. The methods should rather be seen as various ways to explore the social world to generate knowledge on how informal cloth traders' businesses manage to survive beyond one generation. Hence, an exploratory sequential mixed methods approach was adopted to unearth family business succession strategies of cloth traders. The rationale is to merge quantitative and qualitative data into a single database, check accurate information gathered and its validity with another database and explain different information to explore and types of questions in each data.

3.4 Approaches to Social Research Design

3.4.1 Research Design

In this study, an exploratory sequential mixed method approach was employed. A mixed method approach refers to the combination of quantitative and qualitative methods to address research questions through the process of data collection and analysis of the study. Tashakorri and Teddlie (2010) explain mixed methods approach as data collection involving quantitative and qualitative data at the same time. This research approach further merges or integrates, two forms of data to understand a phenomenon. According to Jack (1979), this gave birth to triangulating data sources which led to merging qualitative and quantitative data as mixed methods approach. The reason led researchers to develop different procedures to shape mixed methods inquiries (Tashakkori & Teddlie, 2010).

The three main forms of mixed methods strategies are sequential, concurrent, and transformational. A sequential approach begins with qualitative method as first step and later follows up with quantitative data collection and analysis or the vice versa depending on the study. Besides, concurrent mixed methods strategy allows the researcher to collect

both quantitative and qualitative data at the same time. On the other hand, transformational mixed method adopts a theory approach and places emphasis on theoretical perspective of the study to guide the entire research design.

The study employed exploratory sequential mixed methods. A qualitative research phase begins the exploratory sequential approach, and this is done to gain in-depth views of study participants. The data obtained is analyzed, and themes that emerge are used to develop a quantitative phase to explore the research problem further. In other words, the study started with a qualitative data collection and analysis from key informants. This was followed by quantitative data collection and analysis. The qualitative data collection and analysis brought out in-depth knowledge and rich experience from key informants. Also, detailed narrative descriptions with major themes emerged from research participants at the Makola and Kumasi central markets. The qualitative phase was employed to identify variables to use in the study to build an appropriate instrument that best fits the sample of cloth traders. It also helps identifying the appropriate research instrument to use as a follow-up in the quantitative data collection phase. As a result, three stages of analyses were conducted as primary qualitative phase, secondary quantitative phase, and the integration phase that connects the two strands of data which extends the initial qualitative exploratory findings. However, particular challenge of the design is how to identify appropriate qualitative findings to use and the sample to select for both phases of study.

The reasons for choosing mixed methods approach for the study are as follows. The rationale for using mixed methods for this study is that both quantitative and qualitative approaches have underlying limiting elements and biases was neutralized via a combination of methods (Green, Caracelli & Graham, 1989; Teddlie and Tashakkori 2009).

A mixed method approach ensured that data collection procedures are more accurate and reflects the views of research participants. The approach also helped the researcher to adopt creative ways to collect rich and thick descriptions of cloth traders' succession planning data. The information helped in identifying inconsistencies of the methods used in the study (Jick, 1979). In addition, data collected were expressed in statistical analysis. It took the form of descriptive and inferential statistics to bring out clearly different forms of statistical and textual analysis. The descriptive information was expressed in the form of bar graphs, histogram and pie charts aimed at good visual impressions. The tables also represented the number of times a characteristic or category of cloth traders' succession planning practices is identified. However, inferential statistics were in the form of cross tabulations and Chi square tables which described various relationships of the study.

The text analysis provided a thoughtful and insightful reading to better understanding of meanings associated with thick descriptions and various voice expressions of cloth traders' succession planning practices. The qualitative analysis provided insightful evaluation of the texts; it also leaves open a possible idiosyncratic explanation. The goal is to achieve a better understanding of the meaning of the text or the impact of certain features on the meaning. (Jack, 1979; Creswell, 2012). Finally, a case study method and cross-sectional designs were the two main research designs employed to find out succession planning strategies of cloth traders in the textile industry.

3.5 Research Methods

The study used a combination of case study approach (qualitative design) and cross-sectional survey (quantitative design) to collect data on family business succession planning practices of cloth traders in Makola and Kumasi central markets. The research

design discussed a plan and procedures of data collection and analysis. In other words, a framework of how the data was collected, measured, and analysed to arrive at a conclusion was discussed. These steps made it possible to gather facts to answer research problem as clearly and accurately as possible. The framework assisted the researcher to make every effort to achieve the main objective of the study.

3.6 Qualitative Design

3.6.1 Case Study Method

The qualitative design employed was a case study method. The rationale was to find out family business succession practices of cloth traders at Makola and Kumasi central markets. A case study is a research design which requires the use of empirical investigation of a phenomenon, within a real-life situation via diverse evident sources (Yin, 2009). The research approach focuses on understanding the dynamics that are present within a single setting (Eisenhardt, 1989; Robson, 2002, p. 178). Yin (2018, p. 14) stresses on the significance of the context and maintains that within a case study "the boundaries between the phenomenon and the context may not be clearly evident". A case-study was preferred in this instance because there was a focus on a contemporary phenomenon within a real-life context of family business succession practices of cloth traders in two major markets in Ghana. Also, it appears that existing theories on cloth traders' successful and unsuccessful succession planning practices seem to be insufficient to understand the phenomenon of cloth traders' succession practices; therefore, a case study as a research tool was employed to explore, explain, and generate answers for research questions.

Yin (2009) also differentiated between four case study types derived from two separate dimensions—single case and multiple case, holistic case, and embedded case. According to Yin, a single case is often used to represent a critical, an extreme or a distinctive case whereas, multiple cases deal with the need to determine similar findings in both the first and second cases. The second dimension of holistic and embedded case refer to the unit of analysis.

The study adopted a single case study due to particular interest of the researcher, involving a typical research problem under investigation within a specific group of traders, and the case was family business succession practices of cloth traders in the textile industry. The focus of the study was to gain rich understanding surrounding family business succession and how the entire process is carried out. The reasons for choosing cloth traders as a case study is to understand the motivation and pathways, knowledge transfer and training practices as well as factors that facilitate and militate against cloth trader's succession practices. In addition, recent literature on succession planning practices of cloth traders appears to be inadequate. Moreover, there seems to be no clear structure of cloth traders' succession practices, though cloth trading business have been around for generations.

3.6.2 Unit of Analysis

To begin, the first issue considered in the qualitative design was units of analysis and selection of sites for the study. The focus of the study was on cloth traders' family business succession practices and the unit of analysis was first generation cloth traders, who have handed over family business or had the intention to hand over cloth trading business to a biological child within the nuclear family, extended family member or an acquaintance as a chosen successor.

3.6.3 Selection of Sites

The two chosen study sites were Makola and Kumasi Central Markets (KCM). The two markets were selected purposely to provide detailed information and to examine peculiar characteristics of cloth traders that are of interest to the study. The two markets were selected because they were few meters away from the Central Business Districts (CBDs) of Accra and Kumasi metropolitan areas with concentration of shops, offices intended for commercial, cultural, and public activities on regular basis. The CBD also improves social and sound economic activities to support commercial and other business transactions. The two markets also receive scores of people as customers, traders, window shoppers and visitors on daily basis, such a web of social relations, range of activities, and different events make it possible to collect rich data on succession practices of cloth traders for the study. In addition, people of all walks of life interact with traders and customers. Besides, suppliers have easy access to deliver goods in the markets to dealers. The markets equally have large number of cloth traders selling variety of textile products.

The frequent visits to selected sites enabled the researcher to identify the roles of various gatekeepers as shop assistants and possible successors in cloth trading business. The visits also helped to negotiate access to key informants in both markets with assistance from management and sales personnel from local textile companies, key cloth distributors (wholesalers and retailers), executives of National Cloth Traders Association (NCTA) and cloth queens in both markets lent a hand to identify key informants of the study.

The frequent visits to the markets revealed that cloth traders in both markets were found in many locations. The textile marketplaces at Makola were 31st December Market, Rawlings Park & Cowlane, Menaba Plaza and Danotel area, and Yellow house an area opposite Greater Accra regional fire station and SSNIT Mall. At Kumasi central market and its

environs, cloth traders were found at Ntoma Adwosuo (line 1 to 10), Adum and Kejetia, Bode and Alabar in addition to Roman Hill. After these visits to the markets, it was observed that a good number of cloth traders engaging in textile trading were distributors, semi wholesalers and retailers.

As a staff of one of the local textile manufacturing companies, I am positioned in various contexts. In this case, as an individual with personal values, certain life experiences and as an employee working to achieve goals of the firm. Moreover, liaising with cloth traders created a bond as well as informal relations with customers which continues to exist between us. At the same time, having worked over the years with cloth traders resulted in enduring relationships with several traders and this brought some issues on positionality. It refers to the way and manner people are defined in terms of where they found themselves and identified in numerous webs of relationships. My position as an insider helped me to be familiar with past and present business experience of cloth traders. This familiarity helped me gain acceptance as a staff and an industry player. It also offered me easy access to navigate the market space. This is because of prior interactions and subsequent cordial relations with cloth merchants. This made it possible to have right of entry to the study site, and easy access to most participants without much difficulty. Moreover, prior to field work, the cordial relations with cloth traders provided me with the opportunity to discover some current issues of business practices of textile traders. This enriched key informant interviews with some thick descriptions of specific events related to the study.

Nonetheless, recollections of unpleasant personal experiences of cloth traders, business practices gone bad in the past, and preferential treatment given to some textile traders, sometimes delayed access to some participants in the market space. This resulted in more call backs and sometimes arranged meetings to discuss and confirm appointment date and

time for schedule interviews. Also, there was the problem some participants concentrating on unfavourable current textile market trends during key informant interviews rather than the subject matter of cloth traders' succession planning practices. However, the constant process to reflect on self as a researcher during and after the research process helped in examining consciously methods and data collection procedures. This provided effective and impartial analysis to create awareness on researcher bias. Besides, noticeable valid voice of participants' information was subjected to critical self-reflection produced data that was more honest for the study.

On the other hand, the study identified power relations between the researcher as an industry player and some of the participants. This might possibly have the tendency to influence trustworthiness of data collection process with certain biases during the study. However, throughout data collection process probing questions, use of different data collection methods and call backs were used to validate facts and stories. Also, explanations were sought to clarify narratives, experiences, and succession practices to mitigate likely potential biases. Moreover, some of the interview participants indicated that the study would project ATL brand against other competitors in the market space. Thus, it was explained that the study was on family business succession practices of entire cloth traders in the textile industry but not specific traders of a textile company.

First, a contact was made with management of three local textile companies. These textile companies were GTP, ATL and Printex. They further helped to identify names of major textile distributors who have either experienced succession, or in a process of handing over family cloth business to a biological child, a family member, and an acquaintance as an appointed successor. This was done through existing cordial relations with players in the textile industry. This includes sales managers as well as supervisors and management

staff operating at Makola and Kumasi markets. In addition, cloth traders known to the researcher with succession intentions were contacted while other traders were selected officially through National Cloth Traders Association. The rationale was to familiarise with selected sites and obtain informed consent from cloth traders to take part in the study. This boosted trust and confidence of participants in the study.

This was done after exploring the two major markets, based on a site plan of the markets from both Accra and Kumasi Metropolitan Assemblies; the site plans provided various locations of traders including cloth sellers. The recognisance survey of the market lasted for two months. A month each for Makola and Kumasi central markets to identify specific locations of cloth sellers. This was carried out with the help of some executive members of National Cloth Traders Association (NCTA). The knowledge of these markets by the researcher as an insider in a textile company also helped. Knowledge of these markets was based on close contact, familiarity with cloth traders providing a unique characteristics of cloth sellers. The insider status provided me with ease of entry and enabled me to approach all participants without many difficulties. The cordial relationship between the researcher and participants proved effective in the field work.

Once the individual traders agreed to participate in the study, they were briefed on the essence of the research. The traders were also allowed to opt out if they felt uncomfortable at any point during the observation and interviewing process. After several weeks of surveillance of the markets involving personal visits, a total number of 26 key informant participants were selected. It was made up of 14 participants from Makola market in Accra with the remaining 12 participants from Kumasi central market. The variation in number of participants was due to market size and number of cloth traders in both markets. One of the strategies that helped negotiate smooth field entry was establishing contacts with cloth

traders. The mobile phone numbers of cloth traders were taken. Key informants who have no phone contacts were asked to suggest someone with a phone number. Some of the participants also provided locations at the market as point of contact to remind interview participants of appointment date and time.

3.6.4 Key Informant Interviews

The key informant interviews were conducted on different occasions based on agreed place and time of the interview. However, each interview lasted for an average of two hours but in most cases went beyond the stipulated time. The longest interview lasted for two and half hours while the shortest was one hour. In the meantime, where the actual interview time was less than the time spent with each trader, the rest of the day were used for observation to get detailed information about trading activities of interview participants in their shops at the markets. The interviews that went beyond agreed time was due the interview process. It often stops when a customer enters the shop to buy or make enquiries of particular cloth names, price, and cloth design a of textile product. In some cases, there were delays when suppliers deliver goods to the shop. At this time traders check stocks delivered to make sure that quantities received tally with waybill and invoice sent. The process of double-checking stocks received is often supervised by the trader. There were other interruptions of receiving cash from customers and disputes and settlement from either a colleague trader or customers. On other occasions too, visits from family members and acquaintances to sort out differences, and to seek for pieces of advice while the interviews were going on delayed the interview process. This is because several cloth traders spend most of their working days in the market and attends church service on Sundays.

The key informant interviews also showed that there were other markets. It was observed that, just like any traditional market, people who traded in similar goods often congregate at one place forming a mini market system. It was noted that at Rawlings Park, a satellite market known as China town, noted for cheap imported textile fabrics, was the next selected site to visit. In Kumasi, Alabar and Bode in KCM have features similar to characteristics of China town at Makola market in Accra.

3.6.5 Wholesale Market

From 15th February 2018 to 30th June of the same year, the length and breadth of both markets were covered to gain a much deeper understanding of the market, in terms of its composition, organization as well as succession practices. The markets have two main traders. These are “wholesalers or dealers” and “semi wholesalers” or “retailers”. The wholesalers buy in bulk from local textile manufacturers while some dealers bring textile products from the Far East. These dealers re-distribute the products to semi wholesalers and retailers. The wholesalers import cheap textile products from China, Pakistan and India and other high-quality brands such as Dutch wax from Holland and ABC wax from the United Kingdom (UK). A small number of dealers also import high quality but expensive textile products from Europe. These products include “high society” or "Meba wo abrokyire" (my offspring is outside the country), Osikani "Rich person" and Damask for upper- and middle-class consumers in the society. The product serves as a niche market for consumers who can afford to buy them. At Makola market, such cloth traders were found at Rawlings Park and Menaba Plaza, but in Kumasi, these distributors were located at Adum and Ntoma Adwosuo. On the other hand, the rest of the traders on 31st December market, China Town, Yellow House were mainly retailers who engage in sale of made in Ghana textile products and cheap textile imports from China. A piece of textile

products is often sold in either twelve or six yards. However, on request retailers sell few yards to end users.

The big textile traders (distributors) sell their products from permanent structures, often well-built block buildings, frequently rented for several years. The rental fees are often paid in advance for either five- or ten-year period. The shops were well furnished with stocks of cloth stacked on shelves. Apart from the shops, most distributors either owned or have rented warehouses to keep their stocks. The cloth traders often refer to rented warehouses as "wholesale". Other dealers who do not have the means to hire warehouses partitioned rented premises with wood into two floors as lower and upper floors. The lower floor is used as a display shop while the upper section on the top of display shop serves a warehouse. It is often connected with a ladder or staircase to the warehouse upstairs as storage for textile stocks to reduce rental cost. Other cloth traders without warehouse keep stocks in rented stock space which attract small rent on daily basis as storage space.

3.6.6 Retail Market

In the retailers' market, three categories of cloth traders were identified. There are those selling on tables and wooden stalls as "tabletop" display textile products on tables. There were small metal shops termed as "container", a fabricated metal container shop often 4" by 10 feet. Finally, itinerant hawkers who pick stocks in smaller quantities from dealers, hawking from place to place, selling directly to end users. They have no specific sales points and were therefore excluded from the study sample as identified cloth traders. In linking the sampled participants to the BOP market, this study sampled all the categories of cloth traders found on the pyramid except for itinerant hawkers. This is because such textile hawkers have no permanent sales point; they sell on ad hoc basis and monitoring

succession planning practices will pose serious difficulties during selection of participants and subsequent data collection. The dealers receive sources of supplies from local textile manufacturers, home-grown as well as foreign textile importers. They are provided with either fourteen- or thirty-days credit line depending on business volume and rate of payment. In most instances, semi wholesalers and retailers buy stocks on cash and carry basis. However, some regular cloth traders are sometimes given few days' credit facility. This is often based on enduring business relationships over a long period of time. These personal relationships also have the tendency to reduce transaction cost among traders.

The distribution network of cloth traders goes beyond the boundaries of Makola and Kumasi central markets. The cloth dealers sell to customers with textile shops in various markets in Accra as well as Kumasi. The other markets were satellite markets in both regional and district capitals in Ghana as well as final consumers. Some of the cloth traders have clients in most neighbouring West African countries in Togo, Benin, Nigeria, Niger, Mali, and Burkina Faso. On the other hand, the study identified both males and females as cloth traders, but women were in the majority. After confirming Makola and Kumasi central market as study sites, leaders of the two main cloth traders' associations and cloth market queens in Kumasi and Accra were contacted and briefed on the study. Approval was sought from them to undertake the study at the chosen sites. The executives of the association held a meeting to inform their members on the study for easy access to interview participants. The executives then selected some of the leaders to go round to inform and educate their members on the study. In this way, traders were aware of the study and its purpose. The sampled key informants approached gave consent to participate in the study and those who did not want to take part due to lack of time were not covered as target participants of the study.

A preliminary survey was conducted to assess the duration and pre-test the interview guide and questionnaires. This was to identify adverse events and improve research design prior to data collection of the study. The identified difficulties relate to selection of participants, observation methods, and interview procedures and questionnaire administration for the study. The qualitative study explored the main purpose of the study and characteristics of cloth traders' succession planning, nature, and number of questions to ask. The questions were carefully worded in simple language to solicit suitable responses. The sample questions were first given to people with knowledge in the study for their comments on sentence structure and how questions will solicit suitable responses from participants. Some suggestions on time, duration of interviews and line of questioning were included to fine tune in-depth interview guide and questionnaires. These were later sent to supervisors for their final comments before the questionnaires were administered. The pilot study helped to address questions and concerns related to the study. The research questions which were based on the aims and objectives of the study formed the basis of the pilot study.

3.6.7 Field Work

The fieldwork subsequently started at Makola market and later moved to Kumasi central market. A month each was spent at the chosen sites. After the community entry, field work moved to the actual data collection phase. Majority of first generation as well as few second and third generations of cloth traders with succession intentions were approached for the qualitative study. Some of them were approached to secure an interview date as well as an opportunity to observe cloth trading activities in the shop. However, after repeated visits to 26 cloth traders in Accra and Kumasi markets, majority of traders accepted to participate in the study. There were a lot of call backs during the key

informant interviews. In most cases, the respondents were too busy during the peak Christmas trading activities starting from September and ending in December.

Secondly, the slowdown of the market was due to the government's revision of Value Added Tax (VAT) tax reforms in 2017. The tax threshold was removed, and a 3 percent flat rate was given to all traders. This was a matter of concern to traders, who dragged their feet with numerous excuses for low customer patronage due to price increases. Besides, some of the traders also perceived that the information provided would get to the Internal Revenue Service (IRS) despite intensive education given to interview participants. However, the traders were assured that information provided will be treated as private and confidential. They were further assured that there would be no disclosure of names or identities of individuals involved to comply with anonymity principle. This posed immense challenge to the fieldwork because most of the traders visited, either complained to take part in the study or blatantly refused to participate in the study. Some traders were advised by their colleagues not to participate for fear that information provided would be used to get them pay appropriate taxes as said earlier on. This misunderstanding was resolved with the assistance of the Executive Members of Cloth Traders Association who went round again to calm down their members and educated them further on the study. The second visit from the NCTA executives changed the thought patterns of the traders. However, some of them still refused to take part in the study. Throughout August of 2018, six of the interviews were conducted without much of the problems identified.

Several traders visited freely took part in the data collection exercise without any difficulty. Unfortunately, the time-consuming nature of the exercise of the fieldwork was further delayed when the government abolished the 17.5% VAT and introduced 3% flat rate for all wholesalers and retailers to broaden the tax net. Thereafter, the progress of the

fieldwork was put in doubt in many ways. The traders who had agreed to participate were confused because they assumed the government wanted to take away small margins through a new tax regime especially when the market activity was very slow since most consumers were not buying as expected. The fact that local textile products were too expensive for consumers meant low sales placed the research into another difficulty. Some of the identified key informants were often not available for the interview despite numerous call backs. This was because trading activities were not brisk. Most traders either come to market late or do not come at all. The shop owners rather request shop assistants to take care of the shop while at home. This made it difficult to interview some key participants of the study.

In October 2018, the fieldwork resumed after one month's break as the market picked up for the Christmas festivities. In the middle of November, out of fifteen (15) respondents, fourteen (14) key informant interviews had been conducted at Makola market. Two weeks later, twelve (12) out of the thirteen key informant interviews were also completed at Kumasi central market. The remaining two (2) respondents failed to participate in the interviews despite numerous call backs. Thus, in all a total of 26 interviews were conducted in both study sites (see table 3.1). The piloted key informant interviews and observations at Makola and Kumasi central market helped sharpened the interview schedule instrument. For instance, the observations helped to map out the study site, and deepened my understanding of how textile market works and composition of cloth traders. The observations of key informants also helped to adopt appropriate techniques of asking questions to get more information on the activities of traders. This assisted with the type of questions to add, remove, or explain further in the survey questionnaire.

In terms of communication, all key informant interview questionnaires were translated from English to Twi, one of the Akan dialects. Twi is one of the popular and well-spoken dialects by most Ghanaians including cloth traders. The traders were familiar and comfortable with the Twi dialect which helped participants to understand questions and gave appropriate responses to in-depth interview questionnaire.

Table 3.1: Biodata of Interviewed Respondents

Number of key informants	Name of Dealer	Age (years)	Generations	Market location
1.	Awo Afi	75	1 st	Makola
2.	Akos	60	1 st	Makola
3.	Akweley	45	3 rd	Makola
4.	Cecilia	42	2 nd	Makola
5.	Abi	55	2 nd	Makola
6.	Yaa	65	1 st	Makola
7.	Stella	60	1 st	Makola
8.	Aunt Esi	65	1 st	Makola
9.	Kasia	50	1 st	Makola
10.	Naa Lamiley	70	1 st	Makola
11.	Aku	56	1 st	Makola
12.	Maa Fio	75	1 st	Makola
13.	Ama	60	1 st	Makola
14.	Aunt Adwoa	56	2 nd	Makola
15.	Maame Asantewaa	76	1 st	KCM
16.	Maame Adomaa	55	1 st	KCM
17.	Akyiaa	65	1 st	KCM
18.	Maame Tsotsoo	55	1 st	KCM
19.	Rose	60	1 st	KCM
20.	Oforiwaa	62	1 st	KCM
21.	Akua Grace	42	3 rd	KCM
22.	Mamata	68	1 st	KCM
23.	Madam Osei	64	2 nd	KCM
24.	Emelia	70	2 nd	KCM
25.	Aunt Marian	72	1 st	KCM
26.	Akosua Ayim	55	2 nd	KCM

Source: Fieldwork, 2018

3.7 Quantitative Design

The next step of the mixed method approach after key informant interviews and the case study design is the quantitative or cross-sectional design. The cross-sectional design was based on responses to questions emanating from the analysis of themes from the qualitative study. Thus, responses from the interviews were used to prepare quantitative design or survey phase of the study. Bryman (2012) states that when a survey is used to collect quantifiable information within a specific timeframe in relation to two or more variables to find patterns of association, then the researcher is employing a cross-sectional design. Cross-sectional design relies on the survey approach to conduct research involving succession planning practices. In view of this, the techniques and tools employed were survey procedures. A survey blueprint is simple in terms of design, and it is less costly as compared to longitudinal studies. However, it may not capture all the details of social processes of change. The subsequent sections give attention to study site, study population, sample and sampling procedures, and data collection approach employed in the cross-sectional study.

3.8 Study Site

Makola and Kumasi central markets were selected as study sites. These sites were carefully chosen because of the long rich history of cloth trading activities in major markets in Ghana. This gave rise to concentration of cloth merchants who engaged in sales and distribution of local and imported textile fabrics as well as garments. In 1924, Makola market was constructed in the heart of Accra, located at the central business district of Accra Metropolis as administrative and commercial capital of Ghana. Makola was selected as a site due to large concentration of local textile manufacturing plants and garment-making companies that fed into cloth trading activities. It became the main wholesale and retail marketplace in Accra and the centre of trading activities in the

country. Makola is one of the largest markets in Ghana where wide range of products including textiles are sold in the market and surrounding streets. There are traders from other parts of the country who troop in the market on daily basis either to buy or sell range of products.

Similarly, Kumasi central market (KCM) is located at the heart of Ghana's second largest city, Kumasi with immense history of trading. In addition, the Ashanti culture and traditions have an appeal for traditional Kente and Adinkra cloth production, usages, and cloth trading activities. The market was moved to its present location in 1922, between the railways station and the main highway intersection at Kejetia roundabout. The city and the surrounding population shop at KCM for most of their consumer goods and the market is easily accessible to markets in other regions of the country. The wholesale outlets in the market sell products to customers from the hinterland. Some of the products from the market move beyond the borders of Ghana into some parts of Cote d'Ivoire, Burkina Faso, and Togo. Despite the seeming congestion at the Kumasi central market, it is still larger than growing satellite markets located in other suburbs of Kumasi. The region is one of the nerve centres of food growing areas in Ghana and rapidly growing primary and food processing and cottage industries. Apart from agro-business, Kumasi as a regional capital boasts of large- and small-scale industry, mining activities.

Both Makola and KCM serve as webs of social relations and network of cloth traders, and this makes rich data collection possible for the study. Also, the number of people who throng the market everyday stimulates variety of social activities and make data collection for the study interesting. In summary, most of the traders in Kumasi central market are mostly Ashanti women. However, this cannot be said of Makola market in Accra where

most of the traders were from heterogeneous ethnic groups. Many women operate in both markets.

3.9 Target Population

The target population of the study were groups of persons, individuals, and institutions associated with manufacturing, distribution and merchandising of textile products. This consists of local textile manufacturing companies, suppliers of raw materials and chemicals, individuals and groups engaged in sales and distribution of textile products. The target population described the nature and characteristics as well as the wider population segment, served as a source of primary data for family business succession practices.

3.10 Study Population

On the other hand, the study population narrowly describes and marks out specific audience for the study instead of dealing with the entire population. The study narrowly defined the study population to include textile traders at Makola in Accra and Kumasi central market respectively. They include first, second and third generations of owners as cloth merchants with family business succession planning intentions and practices. This involves managers of family businesses, representatives, agents of cloth sellers, family members and relations to solicit their views and opinions on family business succession practices. Thus, all individuals such as itinerary hawkers who carry loads of cloth from place to place were excluded as not part of identifiable group of cloth traders. For example, hawkers who move from place to place, village to village were not part of the study as respondents. The study identified and interviewed participants as dealers, wholesalers, semi wholesalers and retailers as key informant interviewees. Such cloth

traders were found in shops, containers. They display their wares on tabletops at permanent places.

The quantitative study identified over 3,800 cloth traders at both Makola and Kumasi central markets to constitute the study population. This was based on a head count of traders in the two markets within the study area. These numbers were used as the sampling frame for the study. A tenth of each population were selected for the survey. The sampling method clearly described study population in a sufficient detail so that interested parties, may relate the findings to other situations to improve generalizability of the study.

3.11 Sample and Sampling Procedure

The study population involved a carefully selected cloth traders from Makola and Kumasi central markets. The selected sample brings in the overall precision and accuracy as compared to the target population, based on the assumption that sample selection was done carefully to reflect the entire population.

3.11.1 Sample Frame

The sample frame of the study consisted of a list of cloth traders at Makola and Kumasi central markets. The sample included list of names of cloth traders kept by the National Cloth Traders' Association in both markets. The list closely identified all cloth traders as elements of the population of the study. The sample frame was crucial to the study because it consisted of units of cloth traders from both markets, from which a sample was taken to represent cloth traders.

3.11.2 Sample Size

The qualitative sample focused on a sample of cases that throw more light on key features of cloth traders' succession practices. To achieve this objective, twenty-six (26) participants of generations of cloth traders were selected as key informants for the study. The participants were associated by means of family business succession planning practices with intentions to hand over cloth trading enterprise to a successor. The qualitative study identified generations of cloth traders at Makola and Kumasi central markets as key informants. It provided a more realistic feel of the market space that cannot be not experienced using only figures. The selected sample enabled the researcher to identify typical cases of cloth traders' succession practices and events. The narratives from the cloth traders not only enhanced but provided and deepened my understanding of succession planning practices of cloth merchants. Moreover, cloth traders' experiences as key informants over the years clearly deepened the researcher's knowledge on succession planning practices.

On the other hand, a sampling frame of the quantitative study consisted of all cloth traders. The unit of analysis were first, second and third generations of cloth traders and their agents or representatives. The breakdown of total sample size of the study sites was based on an estimated population of 2,000 and 1,800 of cloth traders at Makola and Kumasi central markets, respectively. According to Neumann (2007, p. 162), for small samples under (1000), a researcher requires a large sample ratio of about 30 percent to improve high degree of accuracy. To improve the accuracy required, three hundred and eighty (380) respondents were selected from both Makola and KCM in the cross-sectional survey. The breakdown of selected respondents in Makola and Kumasi central markets were 215 and 165 respectively was based on number of traders in both markets.

3.11.3 Sampling Technique

In this study, both probability and non-probability sampling methods were adopted. Probability sampling refers to a kind of sampling procedure in which each element in the population has an equal chance of being selected (Vanderstoep & Johnston, 2009). The various forms of probability sampling techniques are simple random, systematic, stratified, quota and cluster sampling.

3.11.3.1 Probability Sampling Technique

The survey method employed cluster sampling procedure for the study. This method identified groups in the first place as clusters and most often based on any naturally occurring groupings. For example, market groupings of cloth traders at different locations at Makola and Kumasi central markets were identified as geographical areas. In this study, the sampling frame used were the total list of clusters rather than a complete list of individual cases found in the population. Information was collected from each case within a selected cluster. The study applied three main stages of cluster sampling techniques as follows: (1) cloth sellers were divided into separate groups such as cluster groupings in the sampling frame;(2) each cluster was identified with a unique number in an orderly manner and (3) finally, samples of respondents were selected using a simple random sampling technique in each cluster of cloth traders in the sampled population. A simple random sampling involves selecting a sample randomly from a sampling frame of cloth traders from each cluster.

As a probability sampling method, each sampling unit was a collection of a group of elements. The sampled list gave each member of cloth sellers an equal chance of being selected, avoided bias, and ensured fairness to all respondents. This approach also

provided an opportunity to study a smaller group to produce accurate generalization of a larger group to save time and cost as sample selected may represent a larger group of cloth traders within a limited time frame. However, this method may reduce the representative nature of the sample if done haphazardly. The solution is to increase number of clusters to allow for differences in the population.

For instance, a cluster sampling procedure was undertaken with cloth traders at the two study sites. In carrying out this sampling procedure, all cloth traders at various locations at Makola and Kumasi central markets were identified and grouped into clusters or categories. For example, at Makola market, the following clusters were identified: 31st December Market, Rawlings Park and Cowlane, Menaba Plaza and Danotel, Yellow House and SSNIT Shopping Mall. At Kumasi central market, the clusters were Ntoma Adwosuo (Line1-10), Adum/Kejetia Bode / Alabar, and Roman Hill. In all, 8 distinct clusters were identified in the study areas. The clusters consisted of 4 locations for big distributors and the remaining 4 were for retailers.

All identified clusters at Makola and KCM were treated as sampling units. The next stage of the sampling process identified each of the clusters of cloth traders with a unique number in an orderly manner and lastly a simple random procedure was used to select members as respondents. The cluster sampling process ended with a complete enumeration which enabled the researcher to collect information on all the sampling units within selected clusters. This was rolled out as follows: the total number of shops, containers or stalls of each cluster were estimated to vary from 150 to 400. A cluster sampling method was preferred because there was no reliable list available that covers all cloth dealers in each cluster. For example, at KCM, the list of cloth traders was close to 700 members. This list consists of only those who give cash as funeral donation through

NCTA when a member passes on, and this list excluded most of the traders. At Makola in Accra, the list comprises mainly of cloth traders at 31st December Market, and the list excluded majority of dealers at Rawlings Park. In addition, most cloth traders had not registered with National Cloth Traders Association. The registered list of members identified was far less than number of cloth traders in the various clusters. Finally, it would be too expensive and time consuming to prepare a comprehensive list for all clusters of the study.

As a result, a sample size of 380 of the 3,800 cloth traders in shops, containers and stalls provided a sampling interval of 10. This implies that after selecting the first stall between 1 and 10 shops, the next 10th shop or stall was selected. To avoid duplication, the clusters were dealt with one at a time, until the shops and stalls in each cluster were exhausted. This process was repeated for all the 10 clusters. It should be noted that two selected clusters, Ntama Adwosuo in Kumasi and 31st December market in Accra were heavily populated. Hence, more respondents were selected from these clusters.

The four field assistants who were recruited by the researcher were trained in three days on objectives of the study, data collection procedures and interviewing skills. The rest of the training was on ethical issues, translation of questions into Twi dialect of the Akan language, and role play sections where questions were explained to them. Also, the trainees were divided into two groups to play a role as interviewers and interviewees. The field assistants helped in the selection and interviewing of cloth traders identified in various clusters. The interview process was repeated until the desired sample size of 380 were administered to the target population. Although 380 respondents were targeted, only 350 participated in the study. Thirty of the selected cloth sellers refused to participate in the study. Some of them were not available despite several call backs and follow ups.

Others had transitioned into other businesses and were not available for the exercise. As a result, 350 respondents fully participated in the survey with the help of the Executives of National Cloth Traders Association of Ghana.

Table 3.2: Sample size of cloth traders at Makola and Kumasi Central Markets

Geographical Areas	Clusters	Population	Sample
Makola Market	31 st December Market	1,100	102
	Rawlings Park & Cowlane	550	51
	Menaba Plaza & Danotel	300	27
	Yellow House& SSNIT Mall	200	17
Kumasi Central Market	Ntoma adwosuo (Line 1-10)	900	85
	Adum/Kejetia	350	32
	Bode/Alabar	250	18
	Roman Hill	150	13
Total		3,800	350

Source: Field survey, 2018

3.11.3.2 Non-Probability Sampling Technique

On the contrary, the qualitative study used purposive and snowballing as non-probability sampling methods to recruit key informants. The purposive sampling procedure made it possible to select units that were based on "symbolic representation". This means that key informants have detailed or outstanding knowledge to aid the study (Richie & Lewis, 2003). Thus, the key informants were selected based on peculiar knowledge claims and cumulative experience in family business succession practices. A researcher cannot obtain such vital information from any other sources (Maxwell, 1997). A purposive sampling technique made it possible to recruit participants who own cloth trading enterprise, who had the intention to hand over family business enterprises to an appointed successor.

Besides, snowball-sampling method was employed to compliment purposive sampling technique to select key informants for the study. The snow balling process starts with a key informant with an in-depth knowledge of the subject matter to nominate additional member to participate in the study. For instance, the researcher made initial contact with one or more members in the study population, based on existing rapport with cloth sellers and representatives of cloth traders. To begin, an identified key informant was requested to recommend other participants and asking these new cases also to identify further new cases. The researcher stops with required number of cases. The snowball process ended when there were no more new cases, or the required sample is large enough to manage. This method helped to identify as well as made it possible to recruit hidden members of the population to tap in-depth knowledge, views, and opinions of cloth traders to reflect the objectives of the study. Nonetheless, one of the challenges was how to identify the initial participant to set the ball rolling. For instance, there was a difficulty to locate a house of a selected participant with an in-depth knowledge on the subject matter. Also, it took several hours to engage a key informant who was frail due to old age and poor health.

3.12 Methods of Data Collection

The study employed both primary and secondary data collection methods. A primary data refers to information collected at first hand from cloth traders, and this was done through various interview processes. On primary data collection techniques, the study identified key informant interviews, in-depth interview guide as well as non-participant observation as forms of data collection instruments. The subsequent sub-sections will discuss both qualitative and quantitative data collection.

3.12.1 Qualitative Data Collection

A key informant interview refers to a form of an interview process with a cloth trader known to have unique information or in-depth knowledge and experience on family business succession practices of cloth merchants. The process began with a personal contact with an identified interviewer, on personal one-to-one conversation with the help of an interview guide which consisted of questions to solicit the views of participants. The list of questions was designed to obtain personal life histories, socio-economic background of respondents, a range of relevant information, experiences, and aspirations as well as factors that facilitate and hinder family business succession planning. The in-depth interview questionnaire covered questions on owner's motivation to embark on succession planning, succession pathways, knowledge transfer and training practices during intergenerational succession.

During the interview process, some questions were omitted while others were varied depending on flow of conversation with key informant as interviewee. In other instances, too, additional questions were asked to further explore the research questions in relation to family business succession. This strategy brought out detailed information on broad range of topics and unexpected themes and varied patterns. Also, real experiences emerged instead of preconceived ideas to enhance quality of the data.

Secondly, non-participant observation assisted the researcher to focus on the physical market space (shop), the actors involved (owner, successor manager and employees), the objects (company registration certificates, awards received from local textile companies, picture frames and so on) of textile traders and line of succession (Spradly, 1980). This method of data collection presented opportunities to obtain rich data. Also, the detailed verbal and non-verbal information helped probe further the everyday lives of cloth trader's

succession practices. A non-participant observation assisted the researcher to gain insights and examined trends in family business succession practices. It also confirmed answers provided during key informant interviews.

During the interview process, notes were taken as a back-up in addition to audio recordings to avoid data loss in situations where recorded audio information fails to work or play back. For example, a situation occurred during the field trip at Makola where a recorded voice failed to play back due to some mechanical error. The researcher had to go back to the interview participants involved to either restart the interview process or go over again. This particular instance inconvenienced both the interviewee and the interviewer. In addition, the researcher kept a journal of activities during the research work to keep track of the data.

3.12.2 Quantitative Data Collection

The information gathered from the qualitative study was used to generate the questionnaire for the quantitative study. The choice of questions was related to main objective and research questions of the study as well as characteristics and important answers from participants. The study then constructed questionnaires which were administered to respondents with the help of three research assistants. The assistants were trained on the objectives of the study, the handling of various questions, and how to establish a rapport with cloth traders during the interview process. The research assistants were taken through locations of the study site to familiarise with potential respondents at Makola and Kumasi central markets.

The interview process was face to face interview which involved a discussion between two or more people on a defined subject of succession practices of cloth traders. A face-to-face interview helped to clarify the purpose of the study with respondents. It also allowed for visual observations and addressed misconceptions respondents had concerning the researcher or the study. The face-to-face interactions with cloth sellers allowed interviewers to observe non-verbal communication cues which helped to gather reliable data by probing further for data quality and reliable answers to questions posed. The quantitative questionnaire consists of the following characteristics.

- One-directional 5-point Likert scale for characteristics of a successor, succession preference and succession problems
- Single items for socio-demographic characteristics
- Multiple response for succession practices that include factors responsible for business transfers and sources of start-up capital.
- Open-ended questions on conditions for succession planning, succession pathways, knowledge transfer and coaching and problems associated with cloth trader's succession planning.

Moreover, the study examined different types of secondary data, thus already published data in journals, magazines, newspapers, books, and online portals related to the study and other scholarly materials on succession planning practices. The sources of secondary data were written materials such as, correspondence, administrative records, letters, framed pictures, awards, and certificates received from textile suppliers, business registration certificates from cloth traders as well as information from books and research journals. The research journals include, Family Business Review, Entrepreneurship Theory and Practice, Journal of Small Business Management, Journal of Management and American Journal of Small business, among others. It is easy to assess already published information

with less resources in terms of cost compared to primary data collection procedures. The quality of the information can be relied on. The information from research journals and other materials helped to double check and confirm facts with primary data sources. However, care was also taken to stay away from unreliable secondary data with bias.

3.13 Data Handling

The study employed the best practices to manage both qualitative and quantitative data from the field. This was done through editing information from the field, coding, thematic analysis, computer package and statistical methods. The sequential mixed methods approach employed made it possible for qualitative data to be analysed before quantitative data.

3.13.1 Qualitative Data Handling

To begin with, all qualitative interview responses were recorded by using voice recorder. However, note taking was also done to prevent data loss. The recorded responses were transcribed or reproduced as a written account using the actual words of participants in the Twi language. The transcription process was slow and time consuming because there was the need not only to record what was said and by whom, but also indicate the tone it was said as well as non-verbal communication cues during the conversation with participants. This took several days due to extensive nature of conversation with participants. Additionally, all note taking information from key informant interviews were read and examined carefully through various stages of editing to ensure clean data. A data examination was done to ensure that all questions were answered in line with the objectives of the study. The researcher took all the necessary steps to check for accurate and credible information of findings from all qualitative responses. Creswell and Miller (2000) observe validity of data as whether findings of a study were accurate from the standpoint of a researcher, participant, or readers account. In situations where there are

variations of responses provided, call backs were done with participants to check accuracy of the information. During qualitative data handling process, labels were assigned to words or phrases that represent important or recurring themes of responses from participants. It was aimed at classifying and organizing data to identify different themes and relationships from responses.

In addition, the study employed triangulation, member checking, peer debriefing to check and double check the exactness and trustworthiness of findings from the field. The researcher applied and combined several methods to study succession planning practices of cloth traders. The different data sources helped to examine all information collected to build reliable themes for the study. In addition, member checking was used to determine accurate qualitative information on the findings of the study. Moreover, final report on specific descriptions, themes and anecdotes were sent back to research participants to determine or confirm accuracy of the information. Besides, the researcher used peer briefing to double check the accuracy of various accounts provided. A peer briefing process involves locating a person (a peer debrief) who reviews and asked questions about the study so that the account relate with participants rather than the researcher. Finally, an external auditor approach was used to review the entire qualitative work. The auditor who was new to the study and researcher, provided an honest assessment of the work from beginning to end of the work. According to Lincoln and Guba (1985) the role of an external auditor is similar to that of a physical auditor, as the auditor asked specific questions to confirm data accuracy.

The qualitative information collected was then grouped into various subjects using data matrix developed with the aid of excel template from tape recordings and notes taken from the field. This helped to group statements with similar themes together in line with

objectives of the study. The transcript was grouped into various themes. For instance, global theme sums up the research topic of the study on family business succession practices of cloth traders in some markets in Ghana. The responses were further grouped into minor themes related to the objectives of the study. Besides, definitions of unfamiliar terms or words were placed in another category and explained. Lastly, a column was also created to take care of participants' quote and voice against known themes.

3.13.2 Quantitative Data Handling

The quantitative stages of data handling and analysis followed procedures of editing, coding, data entry and analysis. All questionnaires from respondents were thoroughly examined one after the other as well as responses to all questions. This was to ensure that all questionnaires have correct answers and that accurate information was gathered. The next stage of data analysis was followed by a coding process referring to a procedure of transforming collected information from field questionnaires. The responses in the form of words from respondents were assigned numbers. The answered questions were categorized to facilitate statistical data analysis. Finally, the coding process summarized descriptive information into numerals for data entry. The purpose of coding is to transform information gathered from the field into a suitable form for computer aided analysis. It also brings out the essence and meaning of information provided by cloth traders as respondents of the study. A Statistical Package for Social Science (SPSS) and Microsoft Excel software packages were used to process and analyse data collected using appropriate codes to generate percentages, bar charts, pie charts and tables provided a good visual impression and clarity of statistical information on cloth traders succession planning practices.

On data handling, specific statistical tools employed in the study were cross tabulation and Chi Square Test also known as Pearson's Chi-square. They were used to establish and display relationships between categorical variables and succession planning practices of cloth traders. Cross tabulations were used to examine relationships between various variables of the study. It involves categorical qualitative variable in which cases are classified in one and only one of the two possible levels, for example age groups of textile traders and reasons assigned for succession planning practices. The study tabulated two or more variables to display relationships in a form of tables. Cross tabulation is a technique of processing information or data in a table or a chart in relation to rows and columns. The cross-tabulation table contains a cell for all combination of categories in the two or more variables within each cell. It also involves several cases that fit particular combination of responses. The aim was to analyse the relationship between multiple variables of succession planning practices such as conditions of succession planning practice and reasons for having succession plan, male and female selection of a successor, age, and forms of training such as on-the-job and off- the-job training as well as male and female training in customer service. The data table presented include results of entire group of cloth traders as well as results from other sub-groups. It helped the researcher to examine relationships within the data that might not be readily apparent and understood when analysing the survey responses.

Besides, cross tabulation table provided and displayed information on relationship between categorical variables. The importance is that data was divided into various parts or categories. In addition, each part of the data has totals and sub totals, making it possible for relationships between different parts of data to be known easily while the tabulation aspect made it easy to analyse data from tables (Healey, 1996). The cross tabulation helped to group variables to clearly identify relationships between different variables, as

well as demonstrating how relationships change from group of variables to another. Lastly, the statistic displayed a comprehensive information on gender as well as age of cloth traders and succession practices as compared to a frequency distribution table.

In addition, another statistic employed in the study was Chi square (X^2) test. This statistic is a test that measures how expectations are compared to actual observed data. The information from the field on family business succession planning data was randomly selected, raw, mutually exclusive, drawn from independent variables, and from a large sample of cloth traders at Makola and Kumasi central markets.

The test was used to measure how expectations were compared to actual observed data and whether there is a significant difference between the expected frequencies in one or more categories. For instance, the Chi square statistic was used to examine categorical variables of age, sex and age groups against conditions influencing succession planning practice, reasons for having succession planning, cloth traders' knowledge transfer as well as training of a successor.

A Chi- square (X^2) test examined quantitative data from the field and generated predictions from contingency table on succession practices of cloth traders. The frequency was counted as number of cases of respondents in different categories. After obtaining the observed frequencies, entries in each cell of the table involved male, female and age groups were entered against number of cases for succession planning practices. The test involved calculating frequencies known as expected frequencies. The value obtained was placed on sampling distribution of all possible sample outcomes. In specific terms, X obtained was compared to the value of X^2 critical, and this allows one to assess whether observed cells counts are significantly different from the expected cell counts. This was

done by checking with Chi square table for a particular alpha level and degrees of freedom.

With regards to the decision rule, a null hypothesis of Chi square test means that no relationship exists between categorical variables in the population and are independent. The null hypothesis is rejected when p value is less than the significance level. An association may not be found if there is no relationship between the variables when compared with observed frequencies. On the other hand, if the difference between the expected and the observed frequencies is sufficiently large, one can then conclude that there is a relationship between the variables. The chi-square test is an important statistical tool for analysing frequency data. It is restricted to study of two variables at a time (Howell, 2002).

This study carefully considered whether there is an association between age of cloth traders and succession planning, an association of owners' commitment to knowledge transfer and training of the successor. A Chi square test was used in the study to accept or reject the null hypothesis. A Chi-square test of statistical significance was used to compare observed frequencies with expected frequencies of succession planning practices, measured expectations of succession practices compared to results obtained. This test was used to test relationships between categorical variables of gender age and various generations of cloth traders. The Chi square test specifically measured the likelihood that two categorical variables are related and establish whether there were significant differences between observed and expected frequencies of two variables presented in the cross tabulation. Specifically, the table indicated the likelihood differences between observed and expected values were due to random chance or if other factors were present.

3.14 Ethical Consideration

In this study, a wide range of ethical principles employed were informed consent, confidentiality, voluntary participation, and anonymity as well as emotional distress during the interview. The idea of ethical principles in the study was to ensure that the rights of the study population or respondents were not violated. The ethical considerations started prior to selection of sites, key informant interviewers and the cross-sectional survey of the study.

The study secured an approval from ethical committee of the University of Ghana. The study employed appropriate ethical principles to ensure that the rights of participants and respondents are not violated. At the ECH committee sitting some of the questions involving debilitating sickness and death as some reasons for embarking on succession planning were modified. The researcher was advised to incorporate words that are more comfortable and re-assuring during the study. The researcher provided detailed briefing of the purpose of the study to all participants prior to in-depth interviews and questionnaire administration. Apart from this, some participants broke down in tears during the interview because their children were not interested in the business that had run for generations. In such cases the interviews were delayed enabling the participant to calm down. In one extreme case the interview was deferred to an agreed date and time.

The target participants, family business owners, who had the intention of embarking on succession planning together with their representatives were fully briefed and informed on the purpose of study. Almost all the respondents declined to a written consent but agreed to an oral consent as the cloth sellers did not understand the need to sign or thumb print a form for providing information.

As one respondent remarked:

I do not have much time to sign a paper for you to talk to me. You want to ask me questions about how I will hand the business to my daughter. I can only talk, to help you get the information (Madam Jenkins, 1st generation cloth trader, 31st December market).

Although the respondents agreed to participate in the study, it sometimes became difficult to get easy access to some of the shop owners due to gate-keeping role of some shop attendants who will often tell you “Madam” meaning the shop owner cannot talk to you while an appointment has been already confirmed with the owner. This was handled with frequent call back on the time the owner would be available for the interview.

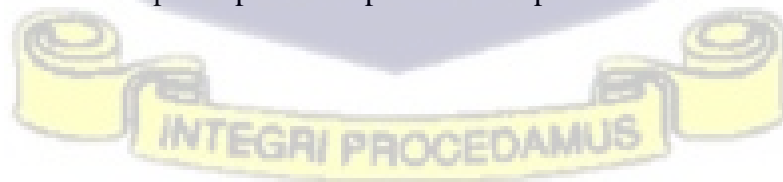
In addition, the participants were further assured of anonymity to protect the identities of persons giving out information. All respondents were assured that their identities would be protected as pseudonyms would be used in data analysis and reporting. Moreover, on confidentiality of information, participants were assured that their responses would not be disclosed to anyone. The information provided was treated as private and confidential stressing on non-disclosure of names protecting information and identities of participants involved in the study. However, some of the traders refused to participate in the study for fear that the information would be given to the tax authorities. They were also assured that nothing of the sort would happen to participants during the study.

To confirm the researcher’s identity, an introductory letter from the Department of Sociology, University of Ghana and student’s identification card supporting my status as a researcher were made available to all respondents for verification; this gave assurance to respondents. The participants were fully informed that the findings of the study would be made available to help streamline family business succession planning practices of cloth traders.

All the respondents then voluntarily accepted to participate in the study and agreed to be recorded during the interview section. However, a participant, after the interviews, demanded her recorded voice be deleted. For instance, a key informant requested for her recorded interview to be deleted for fear of a playback in the future. This was agreed and complied with after explanations and assurances did not yield any good results. The notes taken rather helped the researcher to keep detailed information intact. Finally, the participants were also informed that they could opt out at any stage of the interview.

3.16 Conclusion

This chapter explained in detail the various approaches used in collecting primary data and justification for methods used during data collection. The sequential exploratory mixed methods design was described with an initial qualitative phase of data collection and analysis, followed by another phase of quantitative data collection and analysis. In addition, sampling design, sources of data collection instruments and analysis were explained with emphasis on the relevance of the study. The study employed cross tabulation and chi square test (Pearson's chi-square) to establish and display relationships between categorical variables and succession planning practices. The rationale and application of ethical consideration was to protect the identities of persons and non-disclosure of names of participants and persons who provided information were discussed.



CHAPTER FOUR

HISTORICAL DEVELOPMENT OF THE TEXTILE INDUSTRY IN GHANA AND PRODUCT DIFFERENTIATION

4.1 Introduction

The textile trade has travelled through different periods from its humble beginnings. It started from long-established home spinning of cotton into yarns through diverse traditional dyeing methods for everyday wear and rites. European exploration started with merchants whose main objective was to discover trading possibilities along the African coast. The exchange of goods was initially conducted through a barter system and later developed into commercial interests (Hodder, 1980). The European merchants were main suppliers of textiles products along the West African coast. However, local cloth dealers continued to serve as a link between European suppliers and traders in the then Gold Coast might have motivated textile traders to set up enterprises that have survived for generations.

The European merchants conducted textile mechanized experiments that were not favourable in Java in Southeast Asia. However, consumers in West African colonies accepted the new mechanized method of producing wax cloth. During the colonial era, European manufacturers and their agents handled this important trade with indigenous cloth sellers as partners in textile re-distribution trade (Steiner, 1985). After independence, most governments in West Africa promoted state participation through joint venture arrangements between European merchant companies and later private investors from other parts of the globe to produce textile products locally (Quartey, 2006). This

immensely improved the local content of textile production and cloth trading business activities in Ghana.

4.2 Pre-colonial Period

The textile industry during pre-colonial period consisted of small-scale traditional and informal indigenous textile processing activities. The textile activity concentrated on local home spinning of cotton into yarns. Handlooms are used to weave local fabrics into smocks or “batakari” in northern Ghana and traditional “kente” cloth in Ashanti in the south; this practice has spanned many generations (Sutton & Kpentey, 2012). For instance, the “kente” cloth is a colourful fabric with intricate designs, and entirely woven by hand. The “kente” cloth is unique with distinct identity and usually worn for ceremonies, festivals, and special functions.

In West Africa, craftsmen also took part in indigenous fabric dyeing and printing, using local dyes from natural plants. Cloth dyers use traditional methods to tie, stitch and starch painting to create a resist, before dipping the cloth into a basin of indigo to produce local fabrics. Adinkra cloth, is a well valued hand-printed and hand-embroidered cloth. Its origins are traced back to the Ashantis in Ghana and Gyaman people in the Ivory Coast in the 15th century. Adinkra is used for wide range of social activities such as traditional weddings and funeral ceremonies. The techniques, patterns and methods have stayed largely unchanged for centuries from one generation to another. Through innovations, local textile manufacturing companies have mechanized the process to print adinkra cloth. In addition, local textile designers make use of adinkra symbols to create a wide range of products including clothing accessories, packaging, interior decorations, and textile designs.

Batik and tie-dye are another method of dyeing and printing of cloth. In this process, cloth is tied, with either a string or rubber bands, to form intricate patterns. The cloth is dyed by submerging it into a dyed solution. In addition, the tied areas of the fabric do not absorb the dye thus forming intricate patterns (Sutton & Kpentey, 2012). Craftsmen such as dress makers in the downstream used tie and dye fabrics to produce garments. These individual craftsmen, operated on their own, and rarely pooled their resources together to promote growth of these small businesses. However, craftsmen through succession planning practices transferred knowledge and acquired skills especially to family members during apprenticeship training.

4.3 European Merchants

In the 15th century, Italian merchants entered Timbuktu to explore the possibilities of exchanging Lombardian textiles for Sudanese gold. Some historians argued that this perhaps initiated European textile trade in West Africa (Hodder, 1980). In the meantime, the scramble for Africa had already begun. The British, French, Dutch, Spanish, Portuguese, Germans, and Italians explored new colonies to sell products from steaming factories in Europe for gold, ivory, rubber, and slaves. In Europe, textile manufacturing was transformed through industrialization. For instance, cottage weavers became mill workers, inventors, innovators, and engineers while mill owners and investors became entrepreneurs in industrial revolution era. During the 17th and 18th centuries, European merchants and metropolitan companies studied indigenous fashion to promote textile products in West Africa. One industrial product that Europe especially England churned out in large quantities was woven cotton cloth which later became known as African wax print.

It generated a demand which was spearheaded by both French and English merchants leading to a competition for market share as metropolitan companies became accustomed

to African taste and preferences which developed into huge commercial interests. Royal African Company or the Dutch and the English East Indian Companies played a key role to promote textile trade along West African coast because European producers were forced to get new markets to avoid closing their factories.

Thus, the European trading companies turned their attention to West Africa when they failed to capture markets in Java due to poor product quality of mechanized batik fabric due to poor cracking effect as opposed to handmade cloth preferred by the Asians at that time. Fortunately, the poor-quality issue of cracking effect became appreciated in West Africa (Clark, 1997, p. 114; Sylvanus, 2007, 2013a). The product was accepted in West Africa due to the light nature of the fabric, soft texture, resistance to sun as the cloth maintains its colour fastness through frequent washing. The batik product became popular because commercial trade provided an opportunity to establish new markets which strengthened already established commercial relations with the success of batik product. Through innovations, wax cloth with sharp lines and cracks during manufacturing process was maintained as a competitive advantage. Also, the lengthy process for making wax fabrics via print size and colours were modified and flexibility of cotton was also improved. Java patterns from Indonesia were also improved with new design concepts and input paved way for wax print to compete favourably in West African textile market.

The Gold Coast appeared to be the first to have wax print product at the end of 19th Century. For example, European traders and missionaries such as Basel Evangelical Mission (BEM) promoted and made these adapted and improved new fabrics popular. Also, Basler Handelsgesellschaft, the mission's trading company was charged to meet the needs of its expatriates and to provide local population with such commodities. West Africa became the centre for consumption, and this helped to improve indigenous trading

activities while Europe became centre for production to promote and sustain industrial revolution in Europe.

In all English-speaking countries, textile prints distribution was in the hands of the United Africa Company (UAC) now Unilever, while that of Francophone countries was handled by its French counterpart, the Compagnie Niger Française. Both companies were subsidiaries of Unilever worldwide, a multinational company engaged in manufacture and distribution of consumer goods. Unilever then acquired majority of the West African colonial trading companies and had power of monopoly over imports of Dutch and English wax prints in all the colonies. This commercial relation that connected Europe and West Africa was carried out to the disadvantage of local textile production in Africa in relation to a centre periphery scenario where local production is curtailed by imports.

4.4 Colonial Period

From the 17th century onwards, batiks made their appearance in West Africa and became widespread in the 19th Century (Kroese, 1976). During British occupation in Java, European merchants saw commercial opportunities in Javanese cloth. This was imitated through a mechanical process which was produced in Europe and sold at a cheaper price in Java (Verbong, 1988, p. 185; Heringer, 1989, pp. 137-138). Secondly, thousands of ex-servicemen from Dutch East Indian army who served in Java (1855 and 1872) returned to West Africa, brought batik textiles home since cloth was an important part of West African culture. Also, Ghanaian soldiers who fought for the British and Dutch during the First World War brought wax prints home from Java. The cloth became popular and marketing it in West Africa was easy. Already African women's appetite for consumer items was on the increase including exciting and colourful wax print.

However, wax prints in its current form appeared at the end of 19th Century during the peak of European textile trade in West Africa. This made first shipment of Dutch-made merchandised batik an instant success. The customers of the wax printers were often referred to as cloth merchants. The printers created designs that were printed on cotton cloth known as grey cloth. After production, full rolls of 120 yards of wax prints or a selling length of either six or twelve yards were packed in bales for export to G.B. Olivant, J. Holt, U.A.C. Perterson Zochonis (PZ) and A. Brunnschweiler & Company (ABC& Co.) as customers in the colonies (Sylvanus, 2007). In Holland, PF van Vlissingen & Co. following a series of mergers and acquisitions eventually became Vlisco, currently a premier Dutch wax print brand. However, local cloth traders played a subservient role as mere retail traders over a long period of time. Nevertheless, several traders through succession planning showed commitment to transfer knowledge and train successors to continue family textile enterprise.

4.5 Post Independence Era

Industrial development has been recognised as one of the means to ensure higher and sustained economic growth. Thus, African countries including Ghana followed import substitution as an industrialization policy in the 1960s and 1970s. The rationale was to move African economies from sale of raw materials to modern industrialized economies by adding value to raw materials as done in the economies of east and south-east Asian countries.

Accordingly, import substitution policies led to the setting up of light industries to produce goods locally. This was to reduce economic dependence on former colonial masters. This made local manufacturing industries produced items that were previously imported. For instance, industries making textiles, soap, wood works, aluminium, metal, and others were

set up in Ghana. Initially, this sector was mainly dominated by foreign owned firms but a shift in government policy in the mid of the 1970s increased state participation in the sector. The textile sub-sector dominated the manufacturing sector and contributed significantly to livelihood of Ghanaians. The textile industry in the 1970's was once a very booming industry and employed about 25,000 of the labour force. It accounted for 27% of total manufacturing employment and operated at about 60% of plant capacity (MOTI, 2005; Quartey, 2006).

In addition, the textile sub-sector became important source of foreign exchange earnings for the country. However, by 1982, shortage of foreign exchange earnings for importing raw materials caused the sub-sector to operate at extremely low capacity. Several the industries went out of business. The situation worsened under trade liberalization policy, which was part of the Structural Adjustment Programs (SAP) pursued by the then government. The national industrialization policy actively promoted local production of goods previously imported into the country and succeeded to reduce the dependence on textile imports. The industrial sector, led by textile and garment sub-sector stimulated and promoted growth of the economy; the sector was the largest employer, and it achieved a huge success between 1975 and mid-1977. The textile sector operated above 60% capacity and provided 15% of value added to the manufacturing sector. Consequently, the sector succeeded to increase its contribution to gross Domestic Product (GDP) from 10% in 1960 to 14% in 1970 (MOTI, 2002).

The textile industry was not only a source of employment to many Ghanaians but also contributed significantly to the country's GDP. Several linkages were also established within the industry. Cotton, the vital raw material for textiles was produced locally by the then cotton development board which was able to meet 25% of the industries total annual

requirement. This resulted in an annual output of 130 million yards in 1975 (Ampofo, 2002). Most of these textile establishments manufactured high quality materials, designs, and very good textile brands. The products sold well on the local and markets in the West African sub-region. In addition, large quantity of wax prints produced by these companies were in high demand on Ghanaian market because some were used in making traditional apparels such as Kaba and other beautiful wear. (GEA, 2005). The textile companies produced fabrics for both local garment industry and the export market. The industry is predominantly cotton-based, producing African prints such as wax, Java, fancy, bedsheets, and school uniforms. The rest are cotton materials, kitchen napkins and towels as household fabrics. However, man-made fibres or synthetic materials play a minor role but were used in products such as uniforms, knitted blouses, and socks.

In Ghana, as part of industrialization policy, the government after independence encouraged textiles factories in metropolitan Europe to set up factories in Ghana. Several the companies are Ghana Textile Printing Company (GTP) (a subsidiary of Vlisco), and Akosombo Textiles Limited (ATL), linked to A. Brunnsweiler Company (ABC). The rest of the factories are Ghana Textile Manufacturing Company limited (GTMC), Tema Textiles Limited (TTL), Juapong Textiles Limited (JTL), Freedom Textiles Limited and Printex joined the group in 1978. Other medium scale private textile factories were Seraphim Surgicals Limited, Loyalty Industries Limited, Millet Textiles Corporation, Ghana Blanket Factory, Anitex Limited and Tesano Textile Industry Limited. Hundreds of other micro level or small-scale tailors and seamstresses who used the fabrics produced by the textile factories were also established. The local cloth traders became major customers of the factories and through family business succession planning most of these informal businesses are still around today.

In recent times, the textile industry has gone through difficult times resulting in production shutdowns of most local textile companies. The government of Ghana to revive the industry, took over Juapong Textiles Limited with the help of a strategic investor became Volta Star Textiles Company Limited. Some of the companies which are still in operation are believed to be importing gray baft and semi-finished or bleached cloth for printing in Ghana. A few surviving local textile companies in the industry are operating below capacity but the story does not look good. Over the last few years, the industry has gone through another difficult phase because of competition from imported textiles and garments. Several local textile factories are also facing stiff competition from a huge collection of imported fabrics (Sutton & Kpentey, 2012). The reforms led to increase importation of textiles and used clothing which further led to death and closure of scores of textile factories in Ghana. Some of the harmful factors mitigated against cloth traders' succession planning. The sector has, however, over the past few years, shown considerable interest to increase production for local market and has taken advantage of opportunities provided under African Growth and Opportunity Act (AGOA, 2000) for export of textiles and garments to the USA. The government introduced Friday wear and other measures to revive the textile industry. However, threat of cheap imports and smuggled items from Far East continue to be a major challenge to few existing local factories.

4.6 The Chinese Phenomenon

It is now known that about 150 million yards of African prints are sold in Ghana each year. However, barely a quarter of the Ghanaian demand is met by local textile factories. The remaining 75% is met by imported textiles from the Far East. Most of the cloth available in most markets in Africa are produced in China with a small fraction manufactured in African countries such as Nigeria, Ghana, and Cote d'Ivoire. These imported fabrics are copies of either original Dutch or English wax designs often referred

to as classic designs and in most cases smuggled into the country through the porous nature of the country's borders (BBC News, Aug. 30, 2006). Imports from China are cheap with low product quality as compared to locally produced fabrics; however, patronage is high because of low market prices.

The textile trade is booming as black-market commodity. The textile products are delivered through unapproved routes which result in non-payment of duties, pirating of designs, infringing on intellectual property rights of not only manufacturers but also traders who owned these designs. The market often refers to these as Vlisco, ABC, ATL, GTP "nketewa" meaning copies of popular quality brands which are competitive, attract low prices and are of high patronage among consumers. Several cloth traders have joined this bandwagon as importers or agents for foreign textile companies to rake in huge profits to grow their business. Some traders have introduced customized designs as a local content to order from foreign suppliers in China. The products are sold to wholesalers, retailers and to the final consumer. This to some extent has encouraged family business succession practices to prepare next generation of kin members to continue the enterprise.

4.7 Product Differentiation

4.7.1 Wax Cloth

The two main types of textile products are wax and fancy prints. The basic differences are processes involved and uses of the product. The production of wax prints dates to the middle of nineteenth century, when a Belgian firm, Previnaire and company which later merged with Dutch N.V. Haarlemsche Katoend-Maatschappij in 1857 developed the wax process technique. The main raw material of wax cloth is cotton, wood rosin, dye chemicals and sizing materials such as cassava starch and salt. The local companies through suppliers' source domestic cotton from northern part of Ghana and from the

ECOWAS sub-region and the Far East. The dye chemical, range of spare parts such as copper rollers and screens are also imported from China and Europe to maintain plant and equipment.

A wax process begins with a textile design on paper. The design is engraved on a copper roller. A wax process begins with washing grey cloth with caustic soda, a chemical that turns grey cloth to a white calico. The process involves application of wood resin or wax resist rolled by machine in a repeating pattern on large quantity of bleached cotton cloth. During the process, an area covered with resin, a solid substance of plant or synthetic origin is deliberately allowed to dry on the cotton cloth leaving thin lines as cracks during resist printing. A resist printing refers to any of the methods of colouring cloth by pre-treating designed areas to prevent dye penetration in a pattern. The cloth is then placed in a dye bath with either indigo or sepia colours. During this process the dye seeps through cracks in the resin leaving thin veins of colour on the textile. This is called the “crackling effect,” the vein like impressions are one of the treasured characteristics of factory produced wax cloth.

After the preliminary dyeing process, subsequent colours are applied to the fabric with either hand felt-padded wood blocks for hand blocking or mechanized printing process. Hand blocking involves manually applying colours to the cloth. It is labour intensive, increases the price of wax cloth because it is done by hand and takes more time to produce. However, mechanized printing involves blocking process to control crackling effect and irregular blocking. These have been the characteristics of factory produced wax cloth, and this improves the value of wax product with aesthetic appeal. Originally, wax product was made for Javanese textile market. In the 1890s a Scottish textile wholesaler, Ebenezer Brown Fleming first brought wax prints by ship to the Gold Coast, present-day

Ghana and sold through local trade network, in West Africa. Wax textiles were greeted with enthusiasm in West Africa. So were the likes of other expensive textiles imported into the then Gold Coast from European production lines (Steiner, 1985). The lucrative textile trading enables cloth traders to set up textile enterprises. This might have prompted succession planning intentions of such entrepreneurs to nurture and plan for intergenerational succession practices from one generation to another.

4.7.2 Fancy Cloth

Fancy print is another textile product often referred to as roller printed textile prints. The process begins with a textile design on paper transferred onto screens. Fancy print has a maximum of eight colours and each colour way marches with a screen depending on the number of colours in a design. Fancy designs are less costly, faster, and easier to produce with more colours. In contrast, wax prints have restrictions on a maximum of three base colour ways as primary colours plus two additional secondary colour ways. The two additional colour ways in printed wax cloth is referred to as blocks. Fancy cloth was first manufactured in the late eighteenth century and since 1950s produced as imitation of classic wax textile motifs. During roller printing process, a design is transferred into several screens through colour separations of each colour. The rollers are then attached to the printing machine one after the other. As the fabric passes under the rollers, dye is applied on a single side in sequence from lightest to the darkest colour. The fancy printing process does not use wood resin or blocking, the technique allows for more colours to be printed in the design compared to wax prints with colour limitations.

The importance of fancy prints is varied and often designed to celebrate specific events such as naming ceremonies, funerals, places, and people. In recent times, fancy designs are printed with picture images that represent social events, schools, churches as well as

personalities. This came about as a direct result of roller printing innovations. Fancy prints were at first produced in Europe and have been manufactured on the African continent since 1960s. What makes fancy print unique is the shortest production time that permits fancy print designs to move from the factory to the market. The fancy print process makes the product affordable in the market due to its short production time; these attributes make fancy printing an ideal medium for mass production. Fancy cloth has immediate appeal for everyday use because it is relatively lower in terms of price compared to wax cloth. Consumers buy fancy cloths even if they know it may not remain in style for a period. In contrast, wax cloths are most often purchased because of their classic designs which have traditional appeal and the fact that they can be worn for many years. Wax cloths have a long-lasting value, respect for those who buy them, and the classic nature of the designs are important factors when designing textile fabrics. In general, cloth purchase is seen as an investment not only among traders but also consumers as well. Besides, textile products are not only sold well, but also inspire feelings of loyalty and pride for people who wear them.

4.8 Classic Designs: A Marketing in the Textile Trade

A classic design often refers to very old bestselling designs. These designs have been printed repeatedly for a long period of time from one generation to another. Classic designs are often given local names by both consumers and cloth merchant and both wax and fancy prints can be considered as classic. Nowadays such designs have become household names in the textile trade. The local textile traders were also agents as well as importers in distribution of both wax and fancy prints prior to independence. For instance, women traders-controlled distribution network of European manufactured commodities including textile products. The cloth traders served as intermediaries connecting

consumers along the coast and those in the hinterland. This promoted and created markets for western consumer goods (Robertson, 2014; Cordinnier, 1987).

4.9 Women in Textile Distribution Agency

Women cloth traders during early part of colonial period were intermediaries between European manufacturers and distributors as local agents. For instance, Ga and Elmina women dominated distribution chain for manufactured textile products in two fronts. Firstly, as agents for European trading companies and secondly local distributors to customers along coastal areas and the hinterland. The textiles traders also promoted markets for most European goods. For example, Ga women at Makola market organized traders to sell textile products in Accra. The women traders also promoted mechanized wax as new product from Europe to local consumers as a product of the highest value. In the 1950s, Togo's cloth traders had monopoly over distribution of European produced textiles in West Africa. The women controlled the distribution chain for wholesale and retail customers (Cordonnier, 1987).

In recent times, textile distribution goes through numerous stages of distribution. The chain involves a supplier often a local cloth manufacturer, a distribution company and through cloth merchants. An accredited dealer receives allocation from textile suppliers. A dealer buys in bulk from the factory and resells by breaking the bulk. Major dealers and semi wholesalers further re-sell in smaller quantities to retailers in bits of twelve- or six-yards pieces to the consumer.

Briefly cloth sellers can be modelled as a pyramid structure with a base, middle and apex. Many cloth sellers in retail business are found at the base of the pyramid. The middle of the pyramid consists of wholesalers and semi-wholesalers while the apex is occupied by

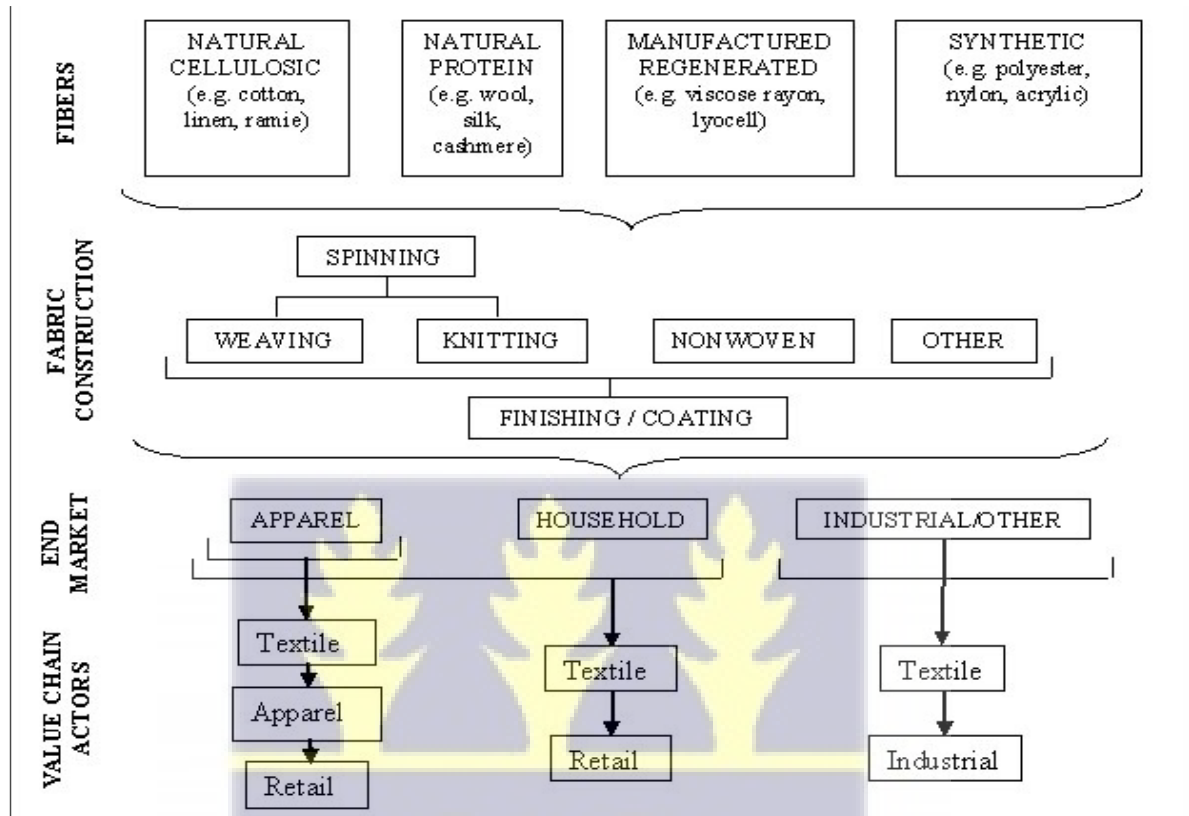
very few dealers who receive direct supplies from local textile factory or from importers. Apart from the number of people involved in textile trade, sales can be classified into geographical areas and product differentiation. For example, funeral cloth sells better in Ashanti and Brong Ahafo regions due to traditional norms, beliefs, and practices of the dead. The distribution chain describes various actors, mostly women, in the distribution of textile products. The traders are not only wholesalers and retailers, but they also provide services of transport arrangement to facilitate shipment of goods to customers and credit facilities to enhance the trade. A short-term credit is given to support customers with enduring trade relationships. This ensures that the existing network based on relationships do not break down but work effectively to promote the trade. Most traders also facilitate arrangements and send goods to customers by head porters known as *kayayee*, who often position themselves close to shops to carry textile products to customers at a fee. The cloth traders identify appropriate pathways to groom children and relations so that knowledge acquired is transferred mainly through on the job training.

4.10 Textile Value Chain

In recent times, local textile manufacturers have set up parallel distribution that make direct textile allocation to accredited dealers, but a small number of dealers buy directly from the textile company. This ensures efficient distribution of products, just-in-time delivery to market traders but on the flip side it reduces margins to the trade. A non-accredited dealer buys from a distributor of a textile company. The local textile manufacturers have a network of distribution outlets throughout most regional and district capitals in Ghana. For instance, GTP and ATL have distribution outlets throughout the country. They are Premium African Textiles Limited (PAT) and DaViva Fashion Limited (DVF), respectively. These distribution outlets create, distribute as well as market the

brands and sell to local textile traders. These outlets break the bulk to accredited wholesalers and retailers and sometimes sell directly to consumers.

Figure 4.1: Textile & Apparel Value Chain



Source: Gereffi, G. (2005). *North Carolina in the global economy*.

4.11 Sources of Cloth Names

A cloth is associated with wealth and status. They are worn for daily events and specific occasions. A particular cloth name is often based on maxim, adage, or a saying. It describes the characteristics and brings out social values associated with a particular cloth. In reality, and as part of the adaptation process wax and fancy cloth in general are provided with names drawn from lived experience and popular wisdom, a practice that enhances textile design success in the marketplace (Edoh, 2016). Interestingly, most names given to cloth barely have a direct relationship with a cloth design. A good cloth

name tends to improve the image of the product and likely to sell well due to a name given to a cloth. In relation to cloth names, people make references to local adage related to norms and beliefs of society. In most cases, classic and popular design names still enjoy high patronage among consumers on the market today. A classic textile design is considered as an old design if it has been used over the years and has gained acceptance by consumers. In contemporary times too, cloth traders, customers and consumers give names based on unique experience or event that has occurred in the family or to an individual. These design names are often made known to customers and consumers through word-of-mouth communication at the marketplace. When asked, why cloth is given name, one respondent mentioned that:

A name gives identity to a cloth, makes the product popular among consumers and encourages good customer patronage. Moreover, catchy cloth names attract customer patronage and promote cloth sales. Also, recent designs become popular and acceptable to consumers who buy them because customers prefer cloth with names similar to very old designs names (*Maame Adomaa, Ist generation cloth trader, KCM*).

Textile manufacturers and distributors provide design names to forge a link between a new design and popular classic design. Such a linkage confirms an inherent value and admiration for textile product which creates a lasting impression on consumers. The coined names and adages are based on beliefs and Ghanaian cultural practices. The characteristics of cloth names are often based on concepts from religion, life and death, social issues, popular music, and dirges. It helps to promote local consumption of the product and brings people together. The cloth names boost patronage in the market, communicate life experiences of people and various stylish expressions in fashion. Female cloth traders play significant role in providing design names that appeal to consumers.

In a typical cloth market, most innovations in current and old textile designs are based on feedback from local traders and consumers. However, both local and foreign

manufacturers adapt to ideas of local cloth traders to suit local market needs to grow the local market. For instance, Vlisco and ABC employ the know-how of local cloth traders as advisors to understand and appreciate West African visual culture, aesthetic tastes, and symbols used in the textile trade (Gott 2010, p. 16). This is often done through both official and informal market visits which are intended to get feedback from the traders on colour combination, type of product, quality, and sales turnover. In other instances, local manufacturers get market information through annual conferences from cloth traders. In fora of this nature, traders provide feedback on new product development, product performance in general and specific design themes. Although awards are given to deserving dealers as incentives, the aim is to get customer feedback to improve quality of the product acceptable to the end user. This partnership has ensured the popularity of cloth names as a marketing tool to promote textile trade. This has sustained cloth traders' textile enterprises over the years.

4.12 Cloth Name and Colour Way: A Promotional Tool

The skill to coin an attractive name is important as choosing good textile prints. For instance, some of the cloth names are *Wo ko aware a bi sa* (Seek good counsel before marriage), *Ahwene pa Nkasa* (Precious beads make no noise) may also be interpreted as "*empty barrels make the most noise*". Cloth merchants most often employ word of mouth techniques to make designs known to consumers. Cloth names tend to be more appealing, full of wisdom, reflect norms, beliefs, and practices of people. In addition, colours employed in cloth designs depict cultural and traditional values in society. For example, wearing black and red cloth may denote sorrow or bereavement. Apart from colours, cloth names could connote a mood or an occasion. For example, names such as "Owu *atwedee baako mforo*" (Death's staircase will be climbed by everyone); "*Sika nto nkwa*" (Money cannot buy life) and "*Nhyira Nka Awurade*" (Honour the Lord your God"). In terms of

colour, wearing black or red cloth may depict a bad omen. On the contrary, large percentage of white and little black in cloth may denote good omen in the case of naming ceremony of a child. In most situations, the percentage of the colour in the cloth determines the mood and occasion. Such names capture a past record or event. Cloth names define African identity, traditions, and culture. These names have meanings as well as serve as symbolic value to consumers and traders. The name given help to improve sales and grow family enterprises from generation to generation. The cloth names forms part of local traditions, daily practices, and rituals (Sylvanus, 2007; Delhaye & Woets, 2015).

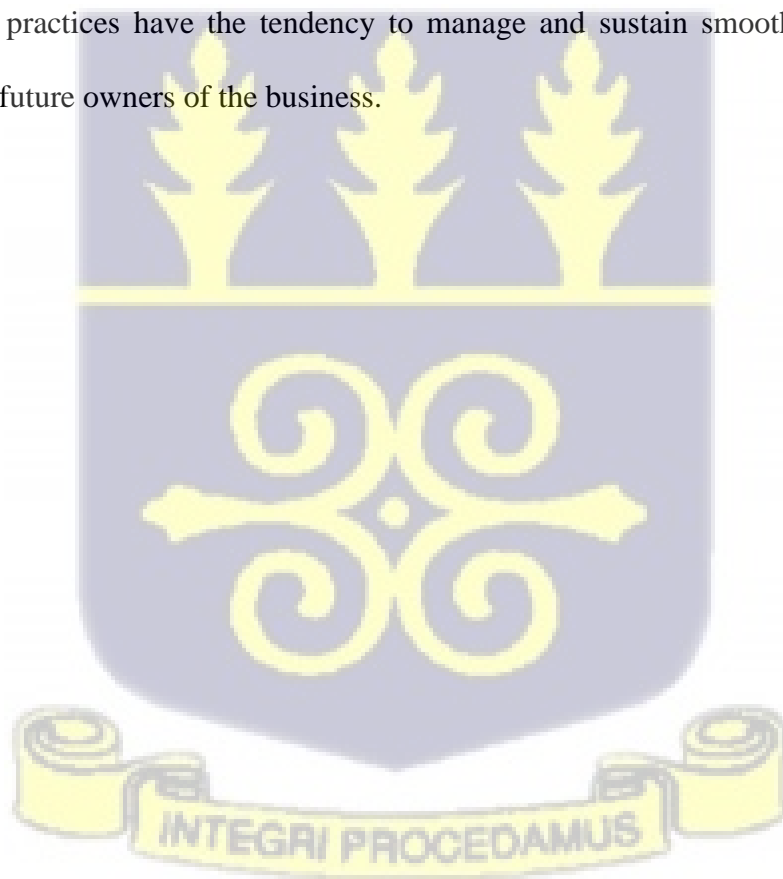
However, apart from buying cloth for occasions and every day wear it also serve as a form of future investment. People buy cloth for occasions such as church attendance, naming, funeral ceremonies, and daily activities. Cloth bought are kept for posterity but are sometimes sold in difficult times to keep the family going (Bruggeman, 2017). Cloth names may be associated with history and customs of people but play important role in textile marketing. A cloth trader commented that:

.....cloth is worn on different occasions and often passed on from a generation to another. Cloth is highly valued because it is associated with family history and memories from the past. My mum before her passing gave her clothes to us and instructed that some be kept and handed to her next generation of grand children (Obaa Felicia, 2nd generation cloth trader, KCM)

4.13 Conclusion

The chapter sums up textiles trading activities from pre-colonial through contemporary times. The indigenous communities employed traditional means to spin, weave and dye cotton yarns to provide textile needs for all occasions. The European merchants entered African continent to look for trade opportunities in African colonies. The commercial

interests yielded results when mechanized wax cloth was accepted in West Africa and led to the production of large quantities of textiles meant for sale to meet varied tastes and desires of consumers in African colonies. The foreign merchants and local cloth traders played important but different roles in the production and distribution of textiles products. The post-independence African governments entered joint venture arrangement to improve local consumption and job opportunities in their respective countries. The textile value chain strengthened local cloth traders to adopt strategies such as design needs of consumers, catchy cloth names drawn from lived experiences and local adage became marketing and promotional tools of textile trading. The business of some cloth traders which span two or three generations to some extent may indicate that family business succession practices have the tendency to manage and sustain smooth transition of the owner and future owners of the business.



CHAPTER FIVE

UNDERSTANDING SUCCESSION PLANNING TRIGGERS AND PATHWAYS

5.1 Introduction

The previous chapter traced the when, how, and why of trading during pre- and post-colonial periods. It identified essential role cloth traders played in textile distribution chain along West African coast. This chapter discusses triggers and pathways of intergenerational succession. The chapter also focuses on socio-economic background of cloth traders' succession planning, triggers, and pathways of intergenerational succession. It then further examines various factors that encourage cloth business owners to embark on succession planning process. Besides, the study describes various models of succession practices of respondents. The study adopts rational choice theory to drive home the owner's role in decision making throughout the succession planning process.

5.2 Socio- Economic Background of Cloth Traders

The socio-economic profile of cloth traders captures individuals in cloth trading business, age distribution, level of education, marital status of respondents. The rest are number of generations, employees, and ethnicity.

5.2.1 Male and Female Operatives

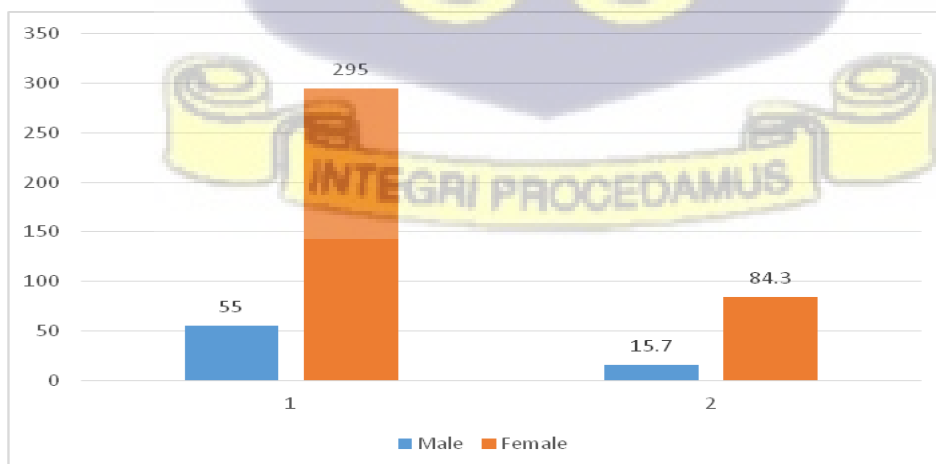
One of the key demographic characteristics that seems to generate interest in the study is the role of male and female operatives in cloth trading activity. The study reveals that both men and women in most markets are engaged in cloth trading activity. However, a unique characteristic of cloth market is that majority of the traders are females. For instance, out of 350 respondents sampled for the study, 55 respondents that represent 15.7% are males

while the remaining 295 respondents representing 84.3% are females. This indicates that more females are engaged in cloth trading enterprise than their male counterparts. This further implies that the number of females involved in cloth trading is a little more than five times the number of males in the same activity. Traditionally cloth selling has been regarded as female dominated activity, although in recent times male involvement is gaining some grounds. This confirms what Clark (1994) and Darkwah (2002) said that more females are engaged in market trading than their male counterparts. This assertion may hold for successors and preceding generations of cloth traders and makes gender an important feature to explore in this study as elaborated by some respondents as follows:

Cloth business is seen by many people as female business or activity. Even if a man wants to do it, he hides behind the wife or support the wife to do it. Men like big things or aspire for high profile work or business that will give those huge margins but not selling cloth (Akos, first generation cloth merchant Makola).

The study affirms that many cloth traders at Makola and Kumasi central markets are female (see figure 5.1). The study therefore explains the gendered nature of cloth trading as an activity and re-enforced with cultural roles in society. This corroborates involvement of most women in trading activities spanning pre- and post-colonial periods till now. (Clark, 1994, 2018; Cruickshank, 1853).

Figure 5.1: Male and Female Respondents

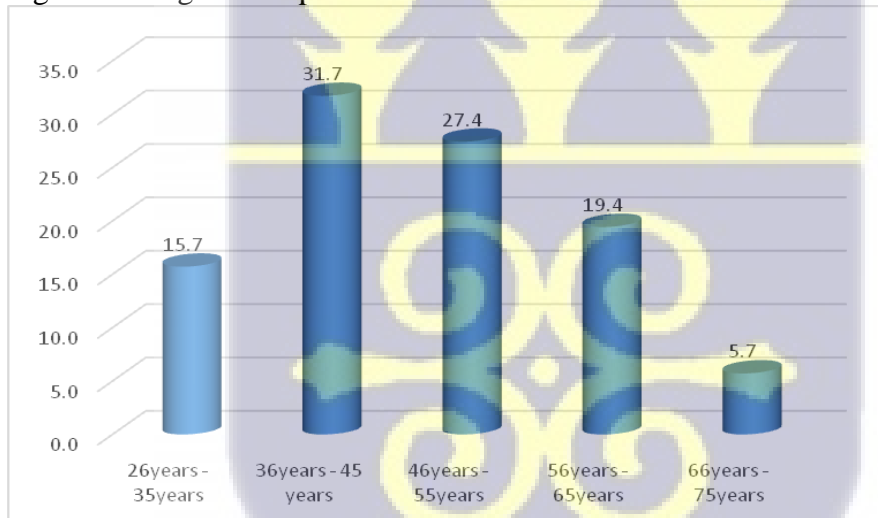


Source: Field Survey, 2018

5.2.2 Age of Respondents

Another key demographic characteristic that seems to encourage cloth trading business is age of respondents. For this reason, age then becomes an important characteristic to explore for the purpose of this study. Figure 5.2 shows a large majority of cloth traders are aged between 36-45 years (31.7 per cent), closely followed by traders aged between 46 and 55 years (27.4 per cent). However, respondents between 56-65 years account for 19.4 percent while very older age of 66-75years and above (5.7 per cent) are much older than most respondents. A far younger age 15.7 per cent of cloth traders in both markets are in 26-35 years age group. Interestingly, age is not a barrier to cloth trading activities as all age groups of both young and very old are engaged in cloth merchandising as shown in figure 5.2 below.

Figure 5.2: Age of Respondents



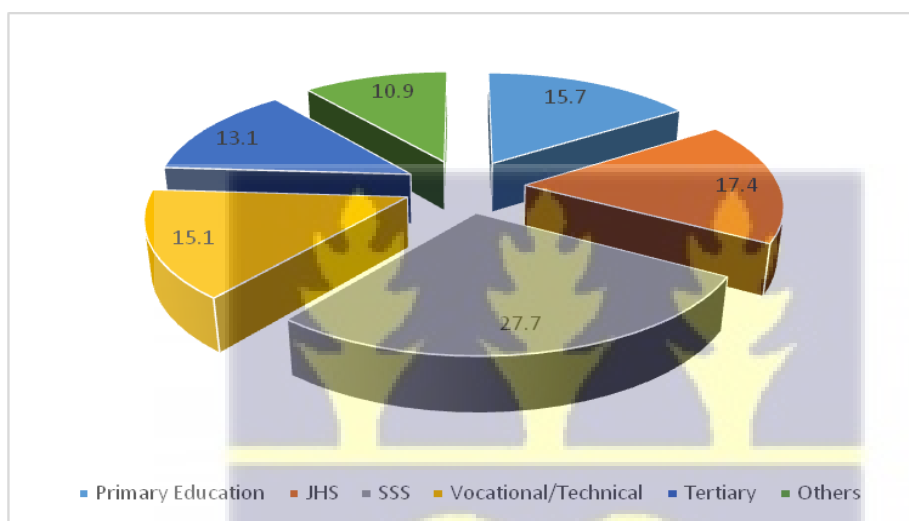
Source: Field Survey, 2018

5.2.3 Level of Education

The next characteristic to consider is the level of education. Figure 5.3 shows that 15.7% of the respondents had education up to the primary level, 17.4% furthered their education to Junior High School level and 27.7% had education up to the Senior Secondary School (SSS) level. Furthermore, 15.1% also enrolled in vocational/technical institutions, 13.1%

are tertiary graduates and remaining 10.9% representing other forms of education are made up of those with Middle School Leaving Certificate, General Certificate of Education, Ordinary and Advanced level Certificate, leaving few respondents with no formal education. From the figure, it can be observed that many of the respondents have formal education. This is an improvement on the limited access to education of women traders in markets.

Figure 5.3: Education Level of Respondents



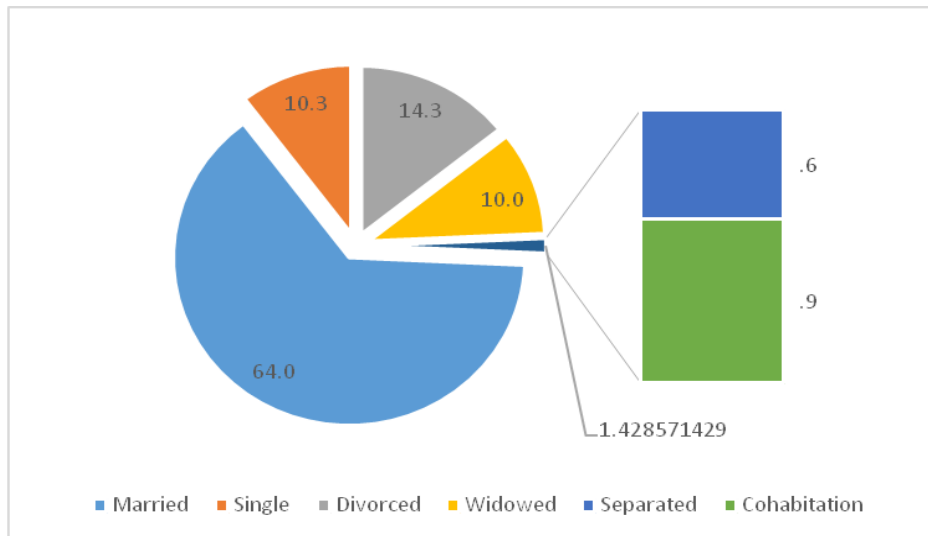
Source: Field Survey, 2018

5.2.4 Marital Status

A look at Figure 5.4 below shows the marital status of cloth traders. A little over half of cloth traders are married (64.5%) while 10.3% are single. Cloth traders who have experienced divorce or ended the marriage are 14.3% with 10% as widows. Furthermore, 0.6% have separated from the marriage whereas the remaining 0.9% are cohabitating.

Majority of cloth traders are married (65%) while a few numbers of them are either single divorced or widowed. Very few of the traders have separated or on co-habitation.

Figure 5.4: Marital Status of Cloth Traders



Source: Field Survey, 2018

5.2.5 Generations of Cloth Traders

Cloth traders' business span over generations, usually the founder starts the business as first-generation owner or through inheritance from parents, grandparents as second or third generation owner of the business. First generation cloth traders start the business from scratch, through apprenticeship as shop assistants or engaged in the sale of consumer items and later settled down on cloth trading. Interestingly, most first-generation cloth traders have been in the cloth business between 30 to 50 years.

The study revealed in Table 5.1 below shows that 198 respondents representing 56.6% of cloth traders out of 350 are first generation owners of cloth trading enterprises while 138 respondents representing 39.4% are second generation. The remaining 14 respondents representing 4% are 3rd generation owners. This shows that almost 44% of the respondents are second and third generation owners. This meant that first generation cloth traders are likely to transfer the business to a successor. It is probable that a founder is

likely to transfer cloth business to the next generation from immediate kin group. According to the study, cloth trader’s succession planning practices decline from first generation and succeeding generations. This corroborates the view of (Stavrou, 2003) that intergenerational succession trend from all generations dwindles as it travels from one generation to another.

Table 5.1: Generations of cloth traders

Generations	Percent	N = 350
First generation	56.6	
Second generation	39.4	
Third generation	4.0	
Total	100.0	

Source: Field Survey, 2018

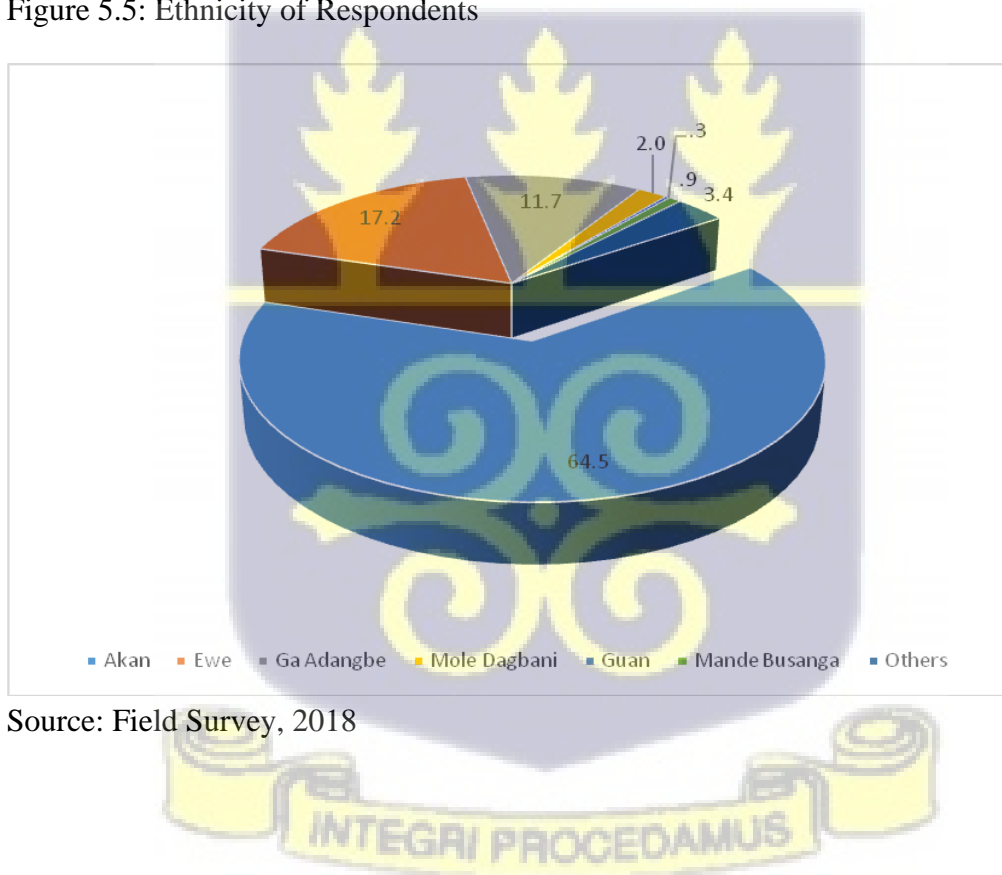
5.2.6 Religious Affiliation

The study reveals the religious distribution for Christians, Muslims, and Traditional African religion as well as other religious affiliation. Among Christians respondents in Catholic faith are 18.7%, while 33.3% belong to the Charismatic/Pentecostals with 37.9% being Protestants. In addition, 6% are Muslims, and 0.3% represent traditionalists and remaining 3.7% representing other religious affiliations. The study shows that cloth traders belong to various religious groups; however, 89.9% belong to Christian faith with Charismatic and Pentecostals in the majority while other religious faiths are in the minority. The religious beliefs and practices in society explain meaning and purpose of life. This may inspire majority of cloth traders to work hard and a key to successful family cloth business.

5.2.7 Ethnicity of Respondents

A look at Figure 5.5 below shows the ethnic background of respondents. Almost two thirds of the respondents are Akans (64.5%) while less than a quarter of the respondents are Ewes (17.2%). Among the cloth traders, 11.7% are Ga Adangbes whereas 2% of the respondents are Mole Dagbanis. Moreover, 0.3% and 0.9% of the respondents are Guans and Mande Busangas, respectively. The remaining 3.4% represent other minor ethnic groups. From the above statistics, it can be observed that cloth trading business involves most ethnic groups in Ghana, but majority are Akans, followed by Ewes and Ga Adangbes.

Figure 5.5: Ethnicity of Respondents



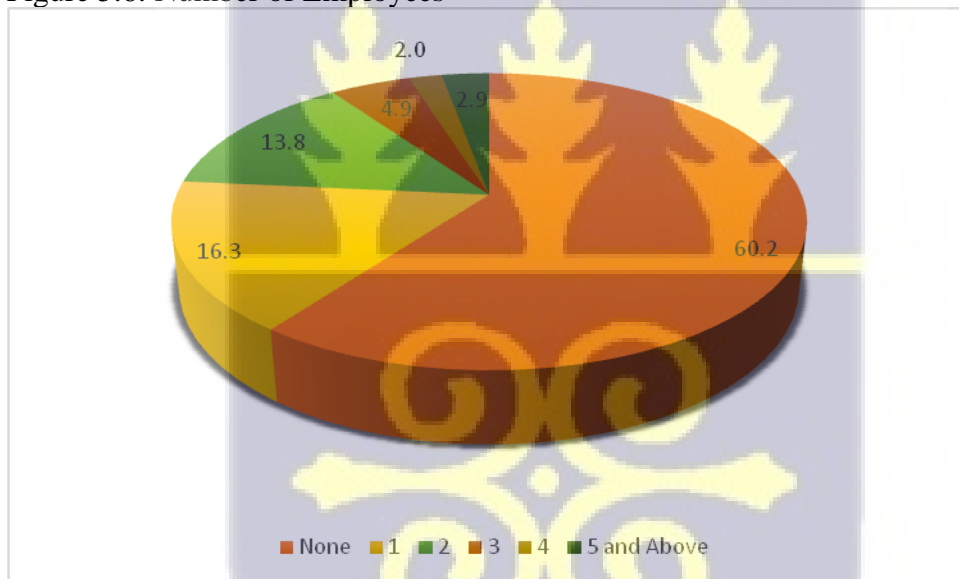
Source: Field Survey, 2018

5.2.8 Number of Employees

Another important characteristic typical of cloth trading business is participation of kin and non-kin groups as employees. The statistic refers to individuals who either receive daily, weekly, or monthly stipend from the owner of the business. The study reveals in

Figure 5.6 that an overwhelming number of cloth traders (60.2%) work without employees, 16.3% have one employee, 13.8% have employed two persons while 4.9% have three employees. Moreover, 2% have four employees and the remaining 2.9% have five or more persons as employees. The above statistics suggests that many cloth traders run the business on their own, while 38.8% of the remaining cloth traders employ three people on the average. The respondents who employ three or more persons seem to have more than a shop in the market. This implies that family business of cloth traders provides jobs for both kin and non-kin groups to provide social and economic wellbeing for family and non-family members.

Figure 5.6: Number of Employees



Source: Field Survey, 2018

From the study, social and economic characteristics of cloth traders give an idea that sampled traders are from all working age groups, the youngest age group is between 26 and 35 years and oldest age group is over 60 years. In addition, majority of the respondents on the average have formal education in Junior High School and Senior Secondary School, while few of them have tertiary education showing some

improvements in the girl child education. However, majority of the respondents are generally literate.

5.3 Succession Planning and Successor Selection

5.3.1 A Laid Down Process to Select a Successor

Out of 350 respondents, majority of them, representing 85.4% have no laid down process in place to select a successor whereas the remaining 14.6% have succession plans in place. In other words, over 80 percent of cloth traders have no plan for family business succession. This presents circumstances, reasons, and cases of successful and unsuccessful succession practices in the informal sector of cloth traders succession planning practices.

The chart below identifies reasons why cloth traders do not plan for succession. Accordingly, 16.2% of the respondents have not thought of succession plan because they are still active to run the business; 17.1% pointed out that their children have no interest in the business; 21.8% have no succession plan because of lack of trust; and 6.8% may want to close the business. Furthermore, 2.1% of the respondents believe the family has the authority to make a choice; 14.5% have not thought of the idea of succession plan; 12.4% provided no reasons for not having a succession plan and the remaining 9% do not have a succession plan due to financial difficulties. Several cloth traders gave numerous reasons for not planning for succession.

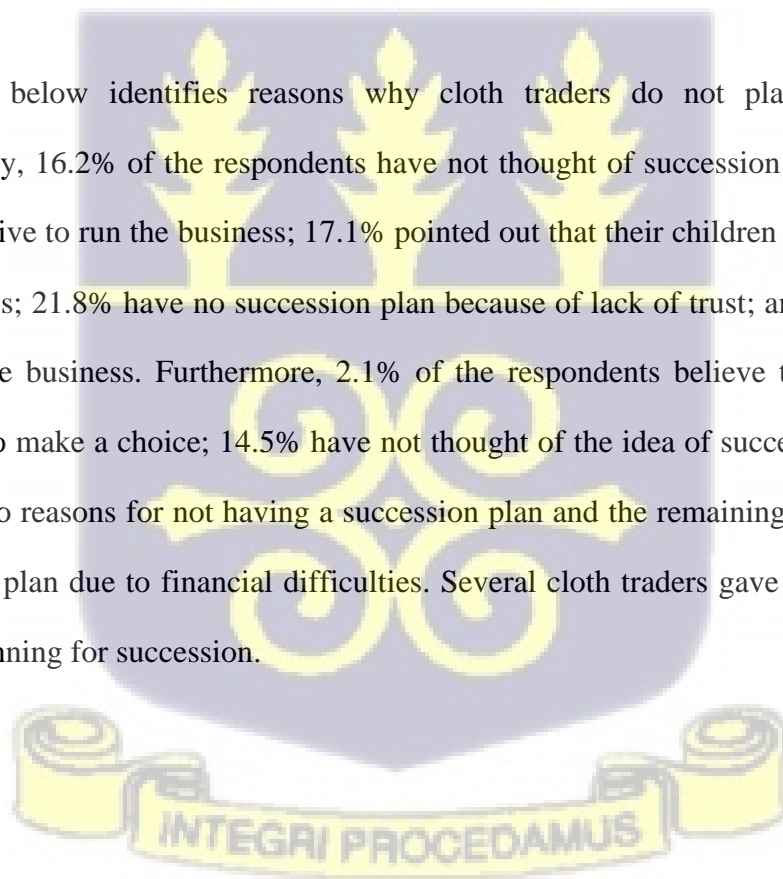
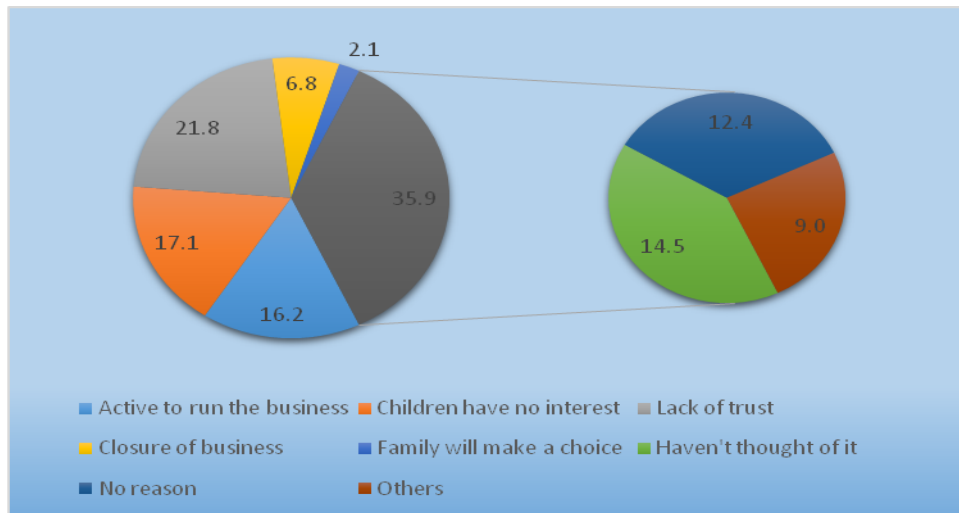


Figure 5.7: Reasons for not having a Succession plan



Source: Field Survey, 2018

Using cross tabulation for various age groupings, it was observed from Table 5.2 that, 55 of the 350 respondents fall within 26 to 35 years age group (15.8%), and 21.8% of respondents in this age group have succession plan, whereas 78.2% of the same age group do not have succession plan to select a successor. Of the one-third of respondents aged 36 to 45 years (31.7%), 88.3% had no succession plan while only 11.7% had it in place. As observed from the table, 66 to 75 years age group recorded 5.7%. Out of this, 80% of the respondents have no plan for succession. In general, it was realized that, across all age groups, the number of respondents who have no plan for succession are more than those who have planned for succession. This is evident in the following percentages: 22.3% (78) of the 350 respondents have a succession plan while 77.7% (272) have no succession plan. From the table, the percentage of cloth traders with no succession plan is almost 80 percent compared to those who have a succession plan. This observation may agree with the idea that cloth traders keep succession intentions to themselves without making it known to chosen successors. On the other hand, in the developed west, family business succession planning intentions of the owner are initially made known to all members of the family. The intra-family members are purposely trained to achieve this objective. (Vassiliadis & Vasiliadis, 2014).

Table 5.2: Cross tabulation of Age Group and Succession Planning

		Age group					Total
		26years - 35years N (%)	36years - 45 years N (%)	46years - 55years N (%)	56years - 65years N (%)	66years - 75years N (%)	
Do you have a succession plan?	Yes	12(21.8)	13(11.7)	29(30.2)	20(29.4)	5 (20)	78 (22.3)
	No	43 (78.2)	98(88.3)	67(69.8)	48(70.6)	16(80.0)	272 (77.7)
Total		55 (100)	111(100)	96(100)	68(100)	20(100)	350(100)

Source: Field Survey, 2018

Table 5.3: Chi-Square Test of age and succession planning

	Value	Df	Asymptotic (2-sided)	Significance
Pearson Chi-Square	12.706*	4	0.013	
Likelihood Ratio	13.444	4	0.009	
N of Valid Cases	350			

a. 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.46.

Source: Field Survey, 2018

Using Chi-Square likelihood ratio and a p-value of 0.009 from the table above, we reject the null hypothesis that says there is no association between age groups of respondents and succession planning at a significance level of 5%. This is because, the p-value of 0.009 is less than the level of significance of 0.05. We then conclude that there is a statistically significant relationship (X^2 (df) =12.706(4), p=0.009) between age group of textile traders and their succession planning practices. In terms of approaching the analysis from societal point of view one may conclude that both young and old members in the various age groups of textile traders are related to or involved in family business succession planning practices.

Table 5.4: Symmetric Measures of age and succession planning

	Value	Approximate Significance
Nominal by Phi	0.191	0.013
Nominal Cramer's V	0.191	0.013
N of Valid Cases	350	

Source: Field Survey, 2018

To find out the strength of association between the age group of textile traders and succession planning, we consulted the symmetric measures in Table 5.4 above. Two statistics that are presented in table are Phi and Cramer's V. The latter being Cramer's V is applicable in this study since there are more categories of the independent variable (age group). With a Cramer's V of 0.191, we interpret that the strength of association between age group of textile traders and succession planning is weak and thus minimally acceptable association.

Some of the cloth traders expressed their opinions on succession planning in the following words:

I have not thought about it, I am doing this till I die what happens is not my business (Akweley, 3rd generation, Makola Market)

I do not trust any of my siblings and I don't think my children are interested. I will close the business when the need arises (Abi 2nd generation, Makola)

5.4 Understanding Succession Planning Triggers: The Why and When

This section focuses on examining motivations and conditions for succession planning among cloth traders at Makola and Kumasi central markets. The study considered Friedman and Hechter's Rational Choice Model to explain the usefulness of actor's decisions as cloth traders in relation to various stages of succession planning process. The model did not only explain the calculation of cost and benefit decisions but also how these calculations are made in the context of social interactions provide explanation for

individual actor's behaviour which contributes to a stable social order. This chapter also examines the characteristics of an appointed successor. The final section examines various forms and pathways cloth traders adopt to select a particular person as a successor. The chapter ends with owner's commitment to select a successor.

Cloth trading business is passed on from one generation to another among kin groups, who provide numerous forms of support for business growth and its survival. There are two main types of relational groups in family business setting, kin, and non-kin groups (Boyd et al.,2014; Nukunya, 2016). A kin group refers to relationship that exists among very close family members often referred to as intra-family relationships. The non-kin roles are found between family members and non-family employees and other stakeholders. The kin and non-kin members play significant role to support family business enterprise. For instance, the family provide required capital and additional resources including paid labour to assist entrepreneurs to carry out their dreams. Besides, the age of the owner, health related issues and avoiding sibling conflicts may prompt the cloth trader to plan the future of the business. These issues will be examined by considering its association with key demographic characteristics of the respondents. The chapter begins by examining the underlying principles associated with triggers of succession planning.

5.5 Triggers and Other Push Factors of Succession Planning

The study reveals that there are factors that trigger succession practices among cloth traders. These factors include continuity of business, health issues, uncertainties in life, and how to avoid the business from closing. The study reveals that 58.6% (171) of the respondents are prompted to plan for succession due to continuity of the business, 17.5% plan for succession because of uncertainties in life while 6.2 % settled on health issues and 5.5 % indicated that avoiding business closure will make them plan for succession. On the other hand, 12.3% of other respondents also identified secondary triggers that are likely to

facilitate succession planning practices. This consists of lucrative business, avoiding sibling and family conflicts, childbearing and plans to travel abroad are other reasons assigned for embarking on family business succession planning.

More than 82.3% of the respondents pointed out that business continuity, uncertainty in life and health issues serve as a push factor to transfer business to next generation of family members. These triggers help cloth traders to identify alternate actions from a set of personal objectives often in line with family beliefs. It involves range of options in a decision-making process to transfer family business to next generation of owners. Friedman and Hechter (1988) agree that an actor, in this case, a cloth trader is expected to take account of available information, likely events, potential cost and benefits in determining preferences to take best choice of action to transfer family business to selected successor. However, during the decision-making process a cloth trader may have no one to carry the vision of the business to the next generation may decide not to embark on family business succession planning.

The findings of the study on uncertainties in life and health issues confirms the findings of Albach and Freund (1989) and Kelly, Athnassiou, and Critenden, (2000) on the cloth traders succession planning practices. In addition, the study agrees with Ward (1987) and Gersick et al. (1999) that advanced age, sickness, and unexpected death are likely to contribute to business transfers among family business owners. This social paradox enables a cloth trader to identify and prepare a member from a kin group to continue the family business to the next generation.

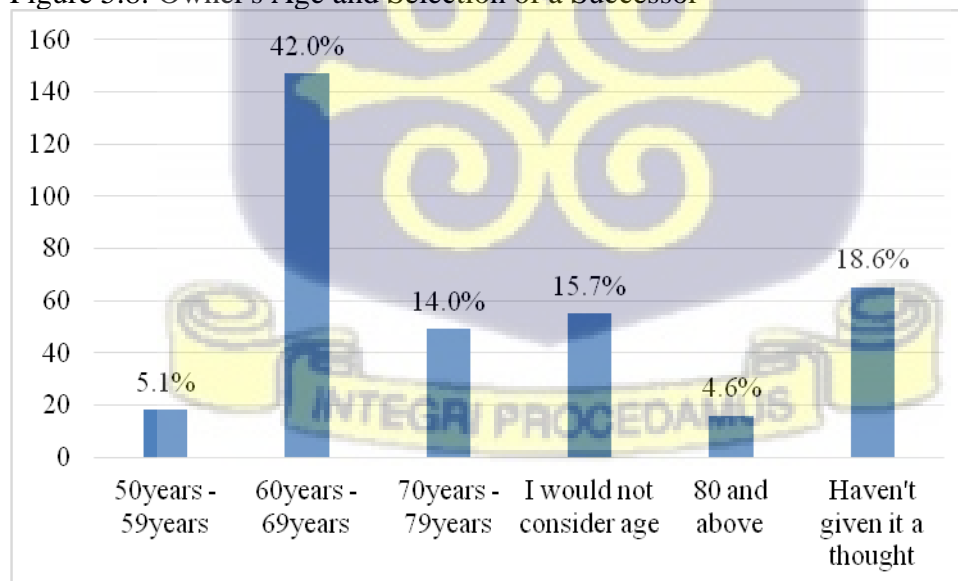
Some of the respondents expressed the rationale for succession planning as follows:

The cloth business has no retirement. One can work till her last breath but sickness and aging or sudden death make me think of who should take over this lucrative business. I am doing my best to get my daughter to handle this trade for the family and my grandchildren (Achiasa, 1st generation cloth merchant, KCM)

5.6 To Choose or not to Choose a Successor

This section examines owner's age and the decision to choose from a list of successors. The study revealed in Figure 5.8 that majority of cloth traders (42.0%) are likely to select a successor when the owner of the business is between 60 to 69 years of age. This is closely followed by 14.0% of cloth traders in 70–79-year group. It is interesting to note that 4.6% of traders would appoint a successor at 80 years and above. On the contrary, 15.7% of the respondents do not consider age as important for choosing a successor while 18.6% of the respondents did not provide any answer, implying that traders may choose a successor due to reasons other than age. Also, notable from the figure is that only 5.1% of respondents will consider choosing a successor before pre-retirement of 50 to 59 years. This implied that majority of respondents may decide to select a successor at any age of their choice, but not necessarily mandatory retirement age of 60 years. In addition, cloth traders who have advanced in age are found in the shop to assign tasks, guide the appointed successor and to transfer norms, believes and practices to make certain decisions although the business is in the hands of the appointed successor.

Figure 5.8: Owner's Age and Selection of a Successor

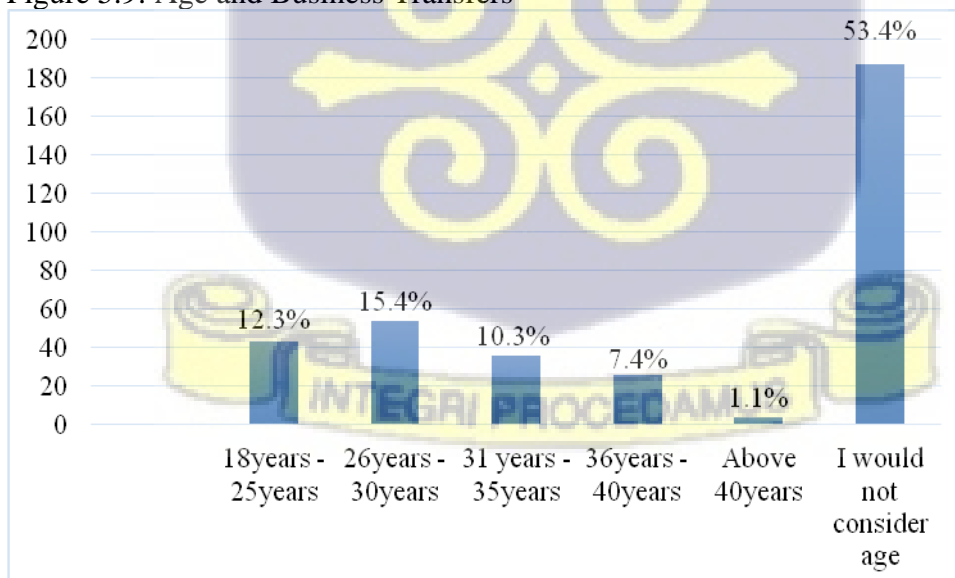


Source: Field Survey, 2018

5.6.1 Age Preference of an Appointed Successor

The study shows how the successor's age influences cloth traders to select and appoint a successor. The study finds out the age successors are selected to manage family-owned cloth trading enterprise and the reasons for choosing successors at a particular age. As observed from Figure 5.9 below, 53.4% (83) respondents of cloth traders believe that the age of an appointed successor is not important in business transfers while 15.4% of traders prefer successors to be between 26 to 30 years of age to take over the business. In descending order of magnitude, 18 to 25 years is the second highest age (12.3%) textile traders expect a successor to take over cloth business. As low as 1.1% of textile traders prefer successors to be above the age of forty years to take over the business. Overall, 66.3% (163) of the respondents indicated selection of successor from 18 to 40 years of age is appropriate. However, the preferred age group by several respondents is 26-30 years age group. This implies that in choosing a successor preference is given to young people in their twenties with some form of education. On the contrary, a little over two thirds of the respondents do not consider age as very important when choosing a successor.

Figure 5.9: Age and Business Transfers



Source: Field survey, 2018

5.7 Male and Female Owner's Preference on Choice of Successor

As observed in Table 5.8, out of the total number of 49 respondents 63% of males disagreed that daughters should be selected as successors while 33% agreed to appoint daughters as a successor. Interestingly, out of the 276 respondents, (39%) of female respondents disagreed that females are appointed as successors. In all more than half of the total respondents (52%) agreed that daughters are selected as successors to take over family cloth trading enterprise. A Chi square test was conducted to find out if there is a relationship between gender of the cloth business owner and choice of successor selected. The results show a significant relationship (X^2 (df) =12.214 (1) $p=0.016$) between female gender and successor selection. The owners of cloth trading enterprises largely preferred daughters (52%) as successors compared to sons (24%) and extended family members (31%). In this case women business owners are more likely than their male counterparts to select their daughters as preferred successors. When the data was interrogated further, it was evident that the men who said they will give the business to their sons have no control. Rather, the women who said they will give to their daughters are the real people behind the business because of gender role specifications and socialization as most of the cloth trading businesses are owned and managed by women though women may have support from men.

This finding is consistent with the view that among cloth traders in general, daughters are preferred as successors. This has been documented to help illuminate the role of women in informal economic activities (Clark 1994, Darkwah 2002):

Cloth trading is neither female nor male issue, but I will pick one with interest in the business (Yaa, 1st generation, Makola).

Women in general are caring people and do handle things well. The only problem of a man handling family business is wife who can change his mind through juju and fake pastors to accuse you of witchcraft. I will certainly give the business to my daughter and not my son (Stella, 1st generation, Makola)

My daughters are already helping me. My first daughter has been with me from time to time so I can hand over the business to her and she will take over the business in the near future because she has learned most of the family's cloth trading skills. (Auntie Esi, First generation, Makola Market).

As shown in Table 5.8, out of the total number of 51 respondents, 59% of male respondents disagreed that sons take over the business while 35% of males agreed to select sons as a chosen successor to handle cloth trading enterprise. On the other hand, out of 273 female respondents, 62% disagreed that sons should be chosen as successors. However, only 24% of females agreed that males should be considered as successors implying that selection of males may be possible where the family has all male children or where daughters are not interested in becoming a successor.

A Chi square test was conducted to find out if there is a relationship between male and choice of a selected successor. The results show a significant relationship (X^2 (df)=13.508 $p=0.009$) between male and successor selection. The male owners of cloth trading enterprises may sometimes prefer sons (35%) as successors when daughters (33%) are not interested in becoming successors compared to extended family members (27%).

Since kin groups in the family play important role in succession planning the study revealed that out of 49 respondents, 67% percent of males disagreed that a successor be appointed from extended family while only 27% agreed to select an extended family member as a successor. Among 283 of the female respondents, 58% disagreed while 31% agreed that successors be appointed from extended family. From the study, both the males and females expressed dissatisfaction of extended family member becoming a successor in a family business. Although some female respondents agreed to select extended family members, a large number strongly disagreed because interference from some extended family members and unhealthy sibling rivalry drive a wedge among members of the family to create more problems in the business.

Even though extended family member help in family business, some participants expressed their views as follows:

The presence of extended family member is a big problem. They misuse funds in the business and if care is not taken will lead to near collapse of the business. I do not want to see any family member because of my experience with them. They are troublesome, worrisome, and able to drive a wedge between me and my sisters as well as my own children. My biological children are more understanding than other family members (Kasia, 1st generation, Makola market).

I have faced a lot of problems with extended family members and will make sure that my children will not go through similar experience. I do not see a situation where my children will fight over my business, rather family members do so to create more problems. I do not know whether it is the upbringing. When I try to restraint them, my sisters always support their children which often end in strained relations. They are not on good talking terms with me for some time now (Maame Tsotsoo, 1st generation, KCM).

Table 5.5: Cross tabulation of Male and Female successor selection

Preferred Successor	Selection Decisions	Gender of shop owner		Statistical Significance X ² (df) P
		Male (N = 49) %	Female (N = 276) %	
Daughter	Yes	33	52	X ² (df) = 12.214(2) P = 0.016
	No	63	39	
	Not sure	4	9	
Son	Yes	35	24	X ² (df) = 13.508 (2) P = 0.009
	No	59	62	
	Not sure	6	14	
Extended family	Yes	27	31	X ² (df) = 9.645(2) P = 0.047
	No	67	58	
	Not sure	6	11	

Source: Field Survey, 2018

A recent study of marketing activities in Ghana on informal traders indicated that over seventy per cent of market traders are women and often work with their daughters and nieces in the family (Clark, 1994). It has been recognised that choices of children's

occupation and career are often shaped by their parents. In the Ghanaian context, this has been recognised long ago (Rattray, 1923; Darkwah, 2002). Although family business succession research in developed Western countries had established that daughters are less likely to be considered as viable succession candidates (I P. & Jacobs, 2006; Martin, 2001; Wang, Barrett, Walker & Redmond, 2008). The same cannot be said about family business succession practices in Ghana based on real social issues in family and gender dynamics. In the public space trading in cloth is seen by many as female activity. Men who engage in it play supportive role to the female gender because it is seen as weird for men to engage in cloth trading.

5.8 Characteristics of a Chosen Successor

The study displayed an array of characteristics of likely successors as follows: trustworthiness, commitment, hardworking, loyalty, enthusiasm, and humility.

The foremost characteristic is positive attitude to cloth trading business. A preferred successor must show signs of positive mind-set to family cloth trading business as against showing poor attitude for laziness and lack of commitment to the business. It has been argued that passion for the job is an essential requirement for a chosen successor. Business owners must adhere to agreed principles when selecting a successor with essential traits (Pavel, 2013). A good mindset helps a successor to work and maintain the status quo, but poor attitude displayed is likely to influence the succession process.

Another trait for a likely successor is good leadership skills. The respondents prefer a successor who has the qualities of a good leader to steer the affairs of the business to a successful end. Cloth traders identified training the child on-the-job in family business at young age as part of early socialization process. The respondents prefer training the successor on-the- job at an early age to equip the child with necessary skills in cloth

trading business. The successor should be able to understand and adapt to the nature of the trade and help to train with little or no supervision. Formal education is another characteristic that is required by a chosen successor. The respondents probably prefer a successor with basic education who can read and write and assist in record keeping for instance, stock taking, simple addition and subtraction in the day to day running of the enterprise.

On importance of education, a cloth trader had this to say:

When people come to buy, I ask my children to write the name of the customer, type of cloth bought, number of pieces and amount paid. The customer credit the outstanding balance to be paid are recorded for credit customers. In the past most of this information is kept in my head but with little schooling even my grandchildren record them for me (Rose, 1st generation Trader from KCM).

The study identified the list of responses on characteristics for successors on enthusiasm, commitment, and active participation in family business. The respondents agreed to enthusiasm in family-owned business but strongly agreed to both commitment and participation in family enterprise. This implies that family business will always thrive well with a successor with a distinct character. The owner of the business would always want to associate with growing enterprise in the hands of right successor. In addition, the identified qualities of a successor are trust, humility, and ability to speak well with customers. The participants of the study prefer to hand over cloth business to a successor who can be relied on as a trusted or a trustworthy person. The cloth sellers consider humility as one of the characteristics of an appointed successor. This is because a humble person respects, obeys instructions and knows how to speak well with people.

Family business researchers have long established that trust, commitment, mutual respect, and understanding are some of the attributes of a potential successor. These qualities

influence successful succession at intra-family level (Chrisman et al., 1998; Sharma & Rao, 2000; Rodrigo & Calabro, 2017). A cloth trader made this revelation:

We come into contact with different people and get them to buy from us on their visits, your approach of the customer counts a lot. Politely, one must come within the reach and level of the customer, speaking respectfully creates a cordial relationship. This may even persuade her to buy a different brand even if it is not her choice of product. (Janet, first generation cloth trader at Makola market).

All respondents interviewed prefer a successor with positive attitude to the business, having a good leadership skills and upbringing in family values. The rest are formal education, outside work experience and on-the-job training at a very early age. Moreover, the respondents prefer a successor who shows enthusiasm and commitment to the family business. Finally, the respondents prefer a successor who is humble and trustworthy. These traits coupled with social norms, and values that are unearthed during early childhood socialization process assist the cloth merchant to identify or groom a successor to continue family-owned business.

5.9 Models and Pathways of Succession of Cloth Traders.

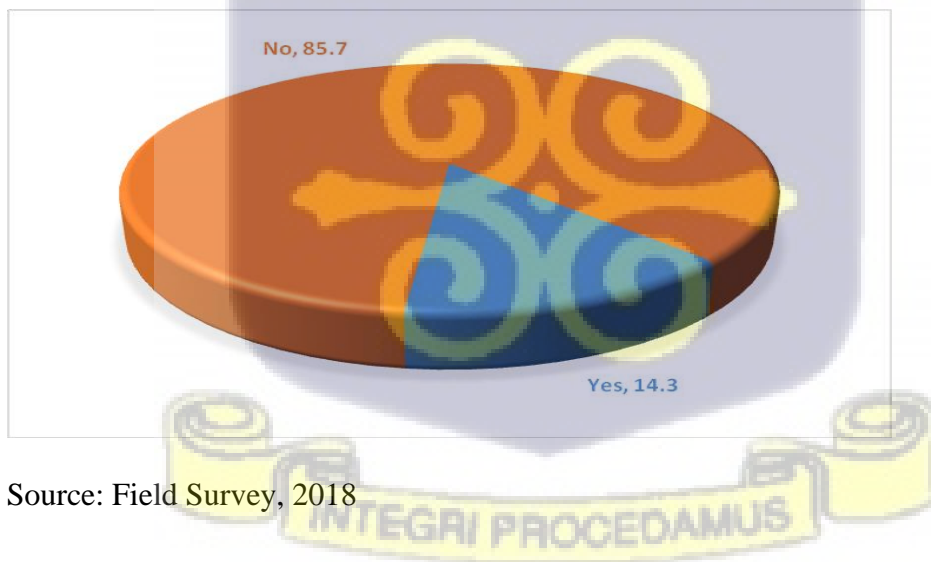
There are many forms of succession practices or various ways cloth traders embark on a journey of succession planning. It begins with the owner setting up business enterprise that combines work and family activities together. The entrepreneur sometimes builds a relationship with the extended family. Members of the family work together and communicate with various members from time to time. The differences that occur at family level are managed peacefully to ensure family harmony. The owner engages in rational decision-making process to select a successor and gradually transfers the business to a new generation of a family member (Gersick et al., 1997).

The search for a successor, on the other hand, takes diverse forms. According to cloth traders, a model or pathway for succession is diverse. For instance, most successors are

spotted during childhood socialization process; others are identified during a journey through formal education (Alvarez et al., 2002). However, there are intra-family members who may deliberately have no opportunity to go to school but trained in family business activities. In some instances, extended family members and other acquaintances of non-family members may have the opportunity to be selected as a successor. All members of the family are socialized into family cloth trading business. For instance, family members at school going age work in the shop during vacations, public holidays, and weekends in apprenticeship training.

Out of 350 respondents, 299 constituting 85.7% of cloth traders have no laid down process or a structured procedure to appoint a successor. Only a small number of 50 respondents (14.3%) have a laid down process to select a successor, while one respondent (0.3%) failed to choose any of the options.

Figure 5.10: Laid down process and Successor appointment



Source: Field Survey, 2018

The study shows majority of cloth traders do not have a laid down process to select a successor. On the contrary, only a small number of respondents follow formal succession process to select a successor. The cloth traders provided reasons for not having a laid

down process for succession planning as unprofitable business due to difficult economic situation that affect trading and inability to find reliable as well as trustworthy individuals. This corroborates Barach et al. (1995) and Barroso Martinez and others (2013) that having trust is important guide for moral behaviour and that trustworthiness may either help or hinder succession planning process. Another reason why some cloth traders have no laid down process for succession is due to the role of eldest child who naturally becomes next of kin also support and re-enforce the findings of Sam (1988) and Aderonke (2014), respectively on the role and impact of norms, values, and cultural inheritance practices. For instance, splitting of assets among several heirs at the owner's death also hampers succession planning process.

The findings go contrary to the work done by Vassiliadis and Vassiliadis (2014) and Pavel (2013). Some of the family business researchers in the West disagreed that successors are identified and groomed on the job at very early age; rather successors are chosen through a more detailed process involving many stages. On the other hand, a successor who shows much interest in family business during early socialization process is nominated to begin a long period of apprenticeship through on the job training. One can say that the main aim of cloth traders' socialization process is to identify, prepare, inculcate, and train young family members, nurture interest of kinship groups who have the passion for family-owned cloth enterprise.

Some of the key informants interviewed expressed their views on early socialization of children as follows:

I do not remember having stages for choosing someone to hand over my trading activities to but what I have done is to involve all my children and some family members in the trade, for my children when they are very young till the time they grow up. My aim then is to prepare them to develop interest in the trade and later a successor will emerge to handle the business for the family. I will hand over the business to one of my children who has the business at heart. (Naa Lamiley, 2nd generation cloth merchant, Makola market)

5.10 The Role of Parent-Child Relationship in Succession Process

According to Grusec (2011), early childhood socialization is thought to occur primarily within the family, and this has been recognised long ago. Childhood socialization is found within parent-child relationship with particular emphasis on mother-child relationship. Moreover, empirical work has also shown that socialization process occurs during interactions between young people and their immediate environments. Most cloth traders start family business and make conscious effort to get children involved in the trade. Cloth traders believe that it is better to train a successor from childhood. Majority of cloth traders indicate that a child observes very well when they are young and certainly obey instructions without any hesitation (91.2%). Some of the cloth traders expressed their views as follows:

Even though I was working at a bank I saw myself as a cloth seller. This is because at a very young age, I was always helping my mother to serve customers and running errands for her. Sometimes I carry loads of cloth with my elder siblings to customers. My mother always taught me the benefits associated with trading in cloth. So, all members of the family help at her shop during vacation and holidays. (Vida a second-generation trader at KCM)

My children have always been with me in the market from childhood. The marketplace was a second home to the family. My children are now part and parcel of the business because they grow up with the business at the tender age. This has actually helped them develop interest and a heart for cloth trading business. (Oforiwaa, 1st generation cloth merchant, KCM).

Various research findings point to how families prepare children for social world around them. The society also influences the child through his or her immediate environs with the family, siblings, and peer groups. Socialization also takes place in the school through relationships with parents and teachers, work environments of parents, and extended family networks in the broader social and cultural context. For instance, all members of the family including children and grandchildren are always found in the market most of the time. However, those in school spend most of their time at the marketplace at the family shop when on vacation as well as on weekends and public holidays. The finding collaborates with Alvarez et al.'s (2002) assertion that values of the founder condition

potential successors' socialization involving transmission of family beliefs and business principles to potential successors.

In general, succession planning process entails selection of a successor, personal development through knowledge transfer and training. Finally, leadership roles are handed over to the successor. But succession planning in the global south is carried out differently because of informal business activities. The succession pathway is carried out from childhood where a potential successor may not even be aware of the business owner's intentions to select him/her as a potential successor. This finding also corroborates with the research work done in Indonesia by Nyanu and Wawan in (2012) who asserted that unwritten or informal plan of succession encourages potential family members at young age from their infancy or childhood to participate in family business activities. One key informant indicated that children observe well when they are young and put instructions into practice when asked to do so. One also remarked that:

I started with them when they were children including my grandchildren. I come to market with them on weekends and public holidays as well as during school vacation (Florence, 1st generation Cloth trader, Makola market).

In the global north, formal education is one of the criteria for successor selection. Family business owners deliberately plan and send successors to either management or business schools to prepare them ahead in the future. Successor's education is formally planned and executed by the family. In the informal trading sector, although children may have to go through formal educational system, equally school and non-school going children go through apprenticeship training. For instance, cloth traders try as much as possible to encourage children to take to family business seriously. This corroborate or confirms the work of (Darkwah, 2002). She explained how children in early age are encouraged to take part in family trading business. This may fit into family business succession processes of identifying and preparing a successor, through apprenticeship, partnership, and ownership.

From the foregoing, cloth traders rationally select and justify the selection of a particular person to manage family cloth business.

5.11 Conclusion

This chapter examined profile of traders, factors that encourage succession pathways and male or female preferences for family business succession. The study reveals that both males and females are engaged in cloth trading business; however, females dominate textile trade. The study also shows that daughters are more likely to be selected as successors to manage family cloth business.

The study also identified both major and minor triggers of succession which serve as push factors that influence cloth traders to undertake succession planning and decide on a successor. The owner as an actor determines succession planning decisions for the family enterprise. Friedman and Hechter (1988) on rationale choice theory brings to light various decision-making strategies that come to play in choosing a family business successor.

In the case of intra-family transition, the study shows that there is a preference for daughters and not sons. Moreover, sons are preferable than extended family members and non-kin groups. Furthermore, the study shows that successors are likely to be selected based on certain characteristics. Lack of acceptable traits result in a successor not being selected, and those who exhibit preferred successor characteristics such as trust and humility are more likely to be chosen. Finally, the study identified pathways successors are chosen. This include young people, of both school and non-school going family members who are socialized into cloth trading business at a tender age. The next chapter discusses knowledge transfer processes and coaching practices to groom a successor to take control of the family enterprise.

CHAPTER SIX

GROOMING THE SUCCESSOR: THEORETICAL, PRACTICAL KNOWLEDGE TRANSFER PROCESS AND TRAINING PRACTICES

6.1 Introduction

The chapter identifies knowledge transfer process and coaching practices. It discusses various forms and vehicles by which knowledge is transmitted to successors. The study dilated on problems associated with knowledge transfer. The coaching practices associated with cloth traders are customer service, receiving cash, handling suppliers and records keeping. The chapter ends by discussing relationship between knowledge transfers and coaching practices. The success of an appointed successor to a large extent depends on forms of knowledge transferred and training given to him or her. The basic ingredients often transferred to the next generation of leaders during succession planning process are ownership control, authority, and management responsibility. Knowledge transfer and coaching practices to a large extent determine the success of business transition. It encourages mutual learning for both the owner and the successor and serves as priceless information to stakeholders during the succession process.

In the day to day running of the cloth trader's enterprise, knowledge transfer helps to cement relationship between the founder and appointed successor. The forms of knowledge that are likely to be transferred in cloth trading enterprises are product knowledge of wax or fancy cloth, suppliers, customers, and day to day operations of the business. A combination of tacit knowledge, family interactions, social capital, and passion for the business during knowledge transfer improves trainee's understanding of family business succession practices and enhances competitive advantage of the family firm. (Boyd et al., 2015; González-Loureiro & Dorrego, 2012). Lastly, social cohesion

associated with outstanding kin relationships tend to influence preparedness and motivates the owner and successor to invest time, energy as well as the efforts to share tacit knowledge on family owned- business and succession practices.

Coaching, on the other hand, involves practical instructions given while the successor is undergoing on-the-job training. It brings about change in attitude, improves skilfulness and boosts transfer of knowledge from the owner of the enterprise to an appointed successor. Coaching, therefore, affords the successor the opportunity to acquire practical work experience from the owner, observes leadership styles, work ethics and decision-making process. The coaching process is done in line with accepted cultural norms and practices of the family. The founder of the enterprise according to proponents of rational choice theory is the decision maker who selects a successor and determines the knowledge transfer alternatives and suitable coaching practices as to when and how such knowledge production will be done and at what cost. The societal outcome from rational decision making on business survival, support from kin group, commitment of the owner managing family business profitably and role of descent ties support successful succession. The owner then prepares a successor for a new role in the family business. A drive to transfer knowledge is the responsibility of the owner which is often done with a daily routine or work schedule for the appointed successor. The study therefore examines intergenerational knowledge transfer and coaching practices between owner of the business and the appointed successor.

6.2 Forms of knowledge transfer in cloth business transitions.

Guyer (2004) reported on the importance of economic assets traders gain as in-depth knowledge on trading procedures such as buying and selling. The rest are related to trading procedures, conventions and known expectations of potential customers. In addition, market traders hold a stock of knowledge on market procedures, daily trading activities, resources, location of customers and people who work with them. These

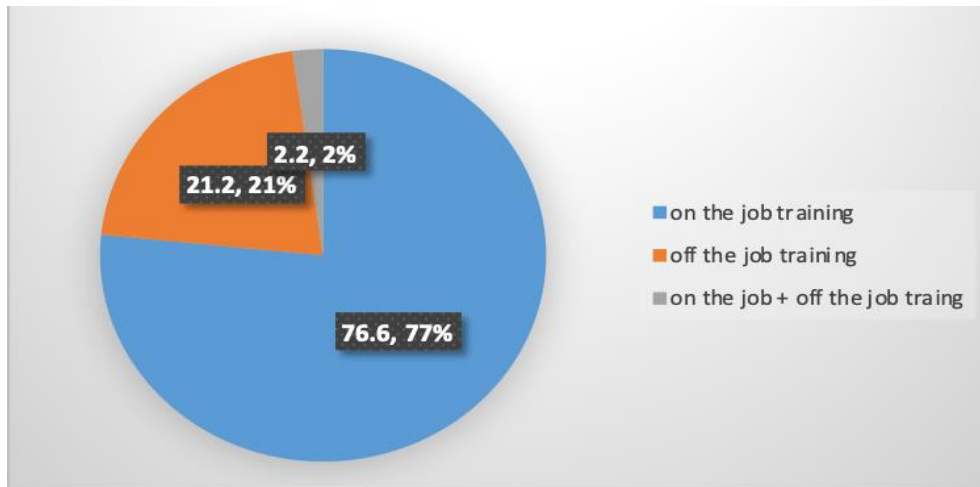
qualities are transferred to appointed successors, working to improve the business through changing economic and political landscape.

The findings reported various types of knowledge transfer methods which enable cloth traders to pass on practical and accumulated knowledge to successors. The study reveals that out of 350 respondents, 213 representing 76.6% indicated that a major form of passing on cloth trading information to a successor is on-the-job training. However, 59 of the respondents (21.2%) employed off-the-job training to prepare successors. Besides, a small number of respondents (2.2%) combine both on-the-job and off-the-job training methods to transfer knowledge to successors.

The findings of the study indicate that most cloth traders chose on-the-job training or informal training methods as means to transfer cloth trading knowledge to successors while nearly a quarter of cloth traders seem to offer off-the-job training. One cannot overlook the fact that few number of cloth traders combine on-the-job and off-the-job training to transfer specific cloth trading knowledge to appointed successors. A practical on the job and theoretical off-the-job training makes it possible for ideas, skills, lived experiences of family values, beliefs, business knowledge based on family ties are transferred from cloth traders from one generation to another. One cannot understand the informal training practices without understanding the underlying social issues bordering the Sociology of work and training. In terms of human capital, training could be seen as a form of investment that improves skills of the successor as well as family members, thereby enhancing inter-generational succession.

The finding on the rationale and role of the owner to transfer knowledge support Houde (1995) on the role of the founder during knowledge transfer, which include having time to guide, and pass on information to the successor in his new role as a person in charge of the enterprise. The business owner establishes rapport with different stakeholders such as customers and suppliers to interact with successor as part of knowledge transfer process.

Figure 6.1: Forms of Knowledge transfer



Source: Field Survey, 2018

6.3 Vehicles of Knowledge Transfer

The study found out that cloth trading business knowledge is transferred alongside with family members working at the marketplace and in the home environment. The basic medium of instruction at the marketplace is through oral communication, narratives, and instructions. The frequently used medium is verbal instructions from the owner to a successor. It begins with a family history, nature of business and product knowledge. The rest are relationship with customers and suppliers as well as other clients on day-to-day activities relating to cloth selling, receiving money, and recording all transactions. Intra-family successors observe interactions that goes on in the business with key stakeholders such as suppliers, customers, and consumers.

The results below show various ways successors learn from cloth sellers. Prominent among these are imparting knowledge to successors through on-the-job training (91.2%), communication and interaction with successors (8.1%), while a few respondents identified family discussions such as conversation, instructions, and observations. The findings show that knowledge transfer most often occurs on the job at the workplace, and carried out

through verbal communication, family interaction and discussions. This finding is in line with the work of Barrosso Martinez and others (2013) on knowledge transfer, transmitted as a form of communication from one generation to another through family discussions at dinner, and continues during vacation employment and permanent career in family business.

6.3.1 Forms of Knowledge Transfer and Age groups of Successors

The study also examined the relationship between two different age groups and knowledge transfer during on-the-job and off-the-job training period. As Table 6.1 shows, out of the total number of 142 respondents below 45 years of age, a greater proportion (91%) opted for on-the-job training compared to off-the-job training (9%) as a method to transfer knowledge to a successor. However, out of a total number, 136 respondents above 46 years (63%) provide on-the-job training as a means of knowledge transfer to successors which is lower than respondents below 45 years of age. Interestingly, among 45 years and above age group, off the job training is higher (38%) compared to below 45 years of age (9%). This implies that cloth traders prefer on-the-job training to transfer knowledge when successors are relatively young while off the job training is ably provided for an older age group of over 45 years. This is because training as an ongoing process requires a blend of ideas from marketplace and extra skills from external sources on management training and other decision-making skills. However, for the purpose of undertaking a test of association, age groups were re-categorized into two groups, below 45 years and above 45 years.

A Chi square test of significance ($p=0.000$) was applied to find out if there is a relationship between age of the owner and the type of knowledge transfer procedure adopted. The results show a significant relationship ($X^2 (df)=43.081(1) p=0.000$) between type of knowledge transfer and age of the owner. Cloth trading owners who are below 45

years preferred on the job training (91%) to probably enable successors to grasp the basis of family values and day-to-day operations of the business. On the contrary, owners over 46 years and above, older respondents (38%), prefer off-the-job training probably to make it possible for successors to acquire expert knowledge from other institutions in addition to on-the-job training.

Table 6.1: Cross tabulation of Age of cloth seller, form of job training options and the Successor

		On-the-job training (%)	Off-the-job training (%)	N
Age	45 and below	91	9	142
	46 and above	63	38	136
X ² (df) = 43.081 p=0.000				

Source: Field survey, 2018

On knowledge transfer via on-the-job training two key informants stated that:

The coaching I give to my successor is not written but they are thoughts and experiences from my mother when I was with her in the marketplace. Over the years I have also learned new ideas about the business and must make it available to my daughter (Ama, 2nd generation cloth merchant, Makola market).

The trainee observes the interactions that go on with people who buy from me and those who give textile products to sell. Cloth selling is about good customer relations and any person who is important to this business. It also includes how to sort out and check cash received from customers and put in a safe for safe keeping making payment at the bank (Cecelia, 2nd generation, Makola market).

The study unearthed two main training methods with cloth traders as on-the-job and off-the-job training in transfer knowledge to a successor. However, on-the-job training seems to be a major form of training often adopted by cloth sellers. These trainings are not written but involve thoughts and experiences from a cloth trader to an appointed successor. This demonstrates that tacit knowledge transfer tends to influence attitudes, practices, and skills of appointed successors. The training period also strengthens a bond of relationships, cognitive social capital which ultimately influence quality training between the owner and an appointed successor through tacit knowledge transfer. This

confirms the work of Goldstein (2015) on an unstructured training improvement. It basically involves informal on-the-job instruction where an experienced worker serves as a model and a teacher to the new employee. Although it is ad hoc in nature, informal training is seen as one of the most popular forms of training (Carnevale & Gainer, 1989).

6.4 Knowledge Transfer Dilemma between Predecessor and Successor

Table 6.1 depicts difficulties respondents encountered in transferring knowledge from a cloth seller to the successor. The study reveals that 83 respondents constituting (32.3%) have difficulties with trainees, involving inability to handle cloth trading knowledge while 40 respondents (15.6%) indicated that successors show vivid signs of unwillingness to acquire cloth trading knowledge while under training. In addition, 8 of the successors exhibited lack of concentration (3.1%) and time constraints (3.1%) during knowledge transfer. In addition, 10 of the respondents constituting (3.9%) indicated that some of the trainees showed signs of complacency during the training. Finally, the remaining 108 of respondents (42%) encountered no major difficulties during knowledge transfer period.

However, the difficulty to grasp knowledge was a major problem most respondents faced with successors. This may be due to various underlying technical and cultural jargons associated with cloth trading. This includes what constitute wax cloth, fancy products, and textile designing. Secondly, there is a problem of cloth names often associated with customs, traditions and usages which tend to complicate issues of understanding for learners. The unwillingness on the part of successors may be due to lack of interest as well as a preference for white collar job.

Table 6.2: Knowledge Transfer Dilemma between Cloth trader and the Successor

Knowledge transfer Dilemma	Percent (N= 149)
Difficulty in grasping information	56
Unwillingness to learn	27
Complacency	8
Lack of concentration	5
Time Constraints	5
Total	100.0

Source: Field Survey, 2018

Probing further, it was found out that several successors were unwilling to learn due to lack of interest in the cloth business, especially among males. Secondly, time constraints were another drawback since successors were not always available due to unplanned nature of the training. For instance, most of the would-be successors are most often in school, and only available on weekends, vacations, and public holidays. Finally, some of the successors encountered difficulties grasping the various cloth names, as most cloth names are embedded in culture, traditions, and some local dialects which most trainees have difficulties to read and understand.

There were also measurement difficulties involving twelve yards cut into various yards with a pair of scissors, which often veer off to damage portions of the cloth before it is packaged for a customer. The difficulty in grasping information may be due to peculiar nature of unspoken knowledge, which is often concealed in norms, beliefs and practices leading to misunderstanding as it requires deep thoughts to interpret and apply it.

6.5 Unwritten Practical Coaching Practices

A knowledge transfer process involves exchange of information between the founder of the business and an appointed successor in which an individual receives and uses knowledge provided by the other. In family business context, it involves passing on family

enterprise through succession process from one generation to another or among generations. On the other hand, coaching as the name implies is associated with practical aspects of on-the-job training. Family business succession relies on experiences of the owner of the business who imparts accumulated knowledge and skills to a successor. Most families rely on informal and apprenticeship training as a tool to prepare its members during family business succession process. The aim is to help selected successors learn cloth trading practices as well as family norms and values. The coaching process makes it possible for a successor to update cloth trading skills, relate to family, non-family members and other stakeholders. Moreover, results-oriented coaching of an appointed successor depends on well-established interpersonal relations, shared understanding, norms, trust, and cooperation are likely to achieve encouraging training practices. The results of the study identified coaching practices in cloth trading business as customer service, record keeping and periodic stock taking. The rest of the practices are product information on cloth quality and differentiation, product arrangement, correct measurements, cloth cutting skills, product names and prices of products.

6.5.1 Coaching Practices of Successors in Customer Service

The study recognized the importance of good customer service and identified diverse ways of training successors on customer satisfaction. A good customer relationship helps the trader to maintain existing customers and even add new ones as well. On the contrary, with poor customer rapport, family business will not survive to the next generation. Thus, it is crucial for cloth traders to train successors on handling customers in family business.

The survey shows majority of respondents (82%) indicated that showing respect and talking nicely to customers ranked highest on successors training. The research also indicated that successors received coaching instructions on customer satisfaction (6.1%).

A good negotiation skills and control of one's temper accounted for 2.9%. The remaining 9% were trained on other forms of customer service such as cordial relations, respect for customers and handling customers in a polite way. Although successors were not trained together but similar themes run through the training; some successors were trained in different areas depending on needs and values of the cloth trader providing the training. This implies that many of the successors were trained to respect customers to establish good rapport. In addition to customer satisfaction, successors received coaching instructions on bargaining and price negotiation. A skill required to maintain potential customers and attract new ones in Ghanaian market space. There is always bargaining between traders and consumers on the cost price of textile products. The price system is based on price haggling as most prices of cloth are not displayed.

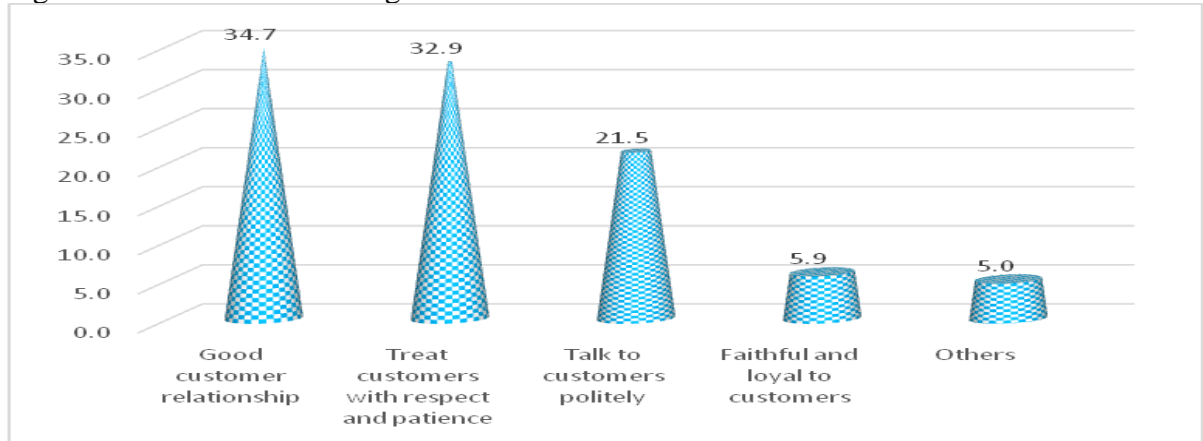
On customer service a participant narrated her experience as follows:

Some of the customers are like family members because my grandmother worked with them, and they still buy from me. I treat people who always buy my cloth as very important. I have also talked to my daughter and people who work with me to always handle customers well. I have asked them to observe the way and manner I handle customers. Good rapport with customers allows me find out the type of cloth and designs customers want to buy next time. When you treat customers with respect, it brings in more business. I sometimes give my customers a small amount of money as discount for transport or buy water just to maintain a good relationship (Akua Grace, 3rd generation, KCM).

I started teaching my children when they were very young. All cash proceeds received from customers are sorted, counted, and placed in a safe. On daily basis I teach them how to talk to customers and other clients as well. My girl has been doing well with suppliers and customers alike and know what I expect from her. (Mamata, 1st generation cloth merchant at KCM).



Figure 6.2: Successor Training in Customer Service



Source: Field Survey, 2018

The research shows a cross tabulation statistics in Table 6.3 that provides interesting observations about the data on male and female customer service preferences. The total male respondents were 51. Out of this, 43 representing (84.3%) trained successors on how to respect and communicate well with customers, while 3 (5.9%) trained successors on customer satisfaction. Among the male respondents no training was offered on good negotiation skills and how to manage one's temper.

On the other hand, among female respondents 185 of them representing 81.5% trained successors to respect and communicate effectively with customers, while (14) representing 6.2% were given training on customer satisfaction. Interestingly, female cloth traders trained successors on good negotiation skills (1.3%) and control of one's temper (2.2 %.) One can figure out that male cloth traders only concentrated on coaching trainees to respect and communicate well with cloth buyers and to ensure customer satisfaction. The female traders, on the contrary, were not only interested on the themes suggested by their male counterparts to coach successors, but also went further to train successors on good negotiation skills. The female cloth traders provided a more holistic approach to train successors as compared to their male counterparts. However, soft skills based on two-way

communication among kinship groups and non-kin members in good customer service, controlling one's temper in the face of provocation bring about improved relations with customers while poor service quality drive existing and new customers away from the business.

Table 6.3: Cross Tabulation: Training Male and Female successor in Customer Service

		Respect and communicate with customers (%)	Customer Satisfaction (%)	Good negotiation skills (%)	Controls one's temper (%)	Other	N
Gender	Male	84.3	5.9	0	0	9.8	51
	Female	81.5	6.2	1.3	2.2	8.8	227
		X ² (df) = 1.889 p=0.756					

Source: Field survey, 2018

6.5.2 Age groups and successor training in customer service

Table 6.4 below, shows Age group of respondents and successors training in customer service. According to the table, 44 successors representing 88% in age group 26-35 years were trained to respect and communicate with customers while 2 successors representing 4% were also trained in customer satisfaction. The rest in the same age group were also trained in good negotiation skills and how successors control displeasure when dealing with difficult customers.

In the case of age group 36-45 years, the study shows that 72 successors representing 77.4% and 7 successors representing 7.5% were trained to respect and communicate with customers as well as customer satisfaction, respectively. However, none of them were trained in good negotiation skills but very few were schooled on how to control one's temper.

All respondents in 46-55 years group trained successors in all aspects of customer service. The number of trainees were 56 representing a little over 80 % of the successors. They were trained to respect and communicate with customers well (81.2%), customer satisfaction (5.8%) while a small number of trainees were taught in good negotiation skills and control of one's temper. In addition, respondents in the age group 56-65 took trainees through all aspects of customer service.

Many respondents within 56–65-year age group trained 46 successors constituting 85.2% on how to respect and communicate with customers. The rest were trained in customer satisfaction (3.7%) and few others in negotiation skills and how to control temper implying that it is impossible to have arguments with a potential customer during price bargaining.

Finally, age group 66-75 years trained successors only on two aspects of customer service. For instance, 10 respondents representing 83.3% were taught on showing respect to customers, communicating well with customers and 2 representing 16.3% on customer service. There was no training in customer service apart from these two areas.

Table 6.4: Cross Tabulation of Age and Successor training in Customer service.

	Respect and communicate with customers (%)	Customer Satisfaction (%)	Good negotiation skills (%)	Controls one's temper (%)	Other	N
26-35 years	88	4.0	2.0	2.0	4.0	50
36-45 years	77.4	7.5	0.0	1.1	14	93
46-55 years	81.2	5.8	1.4	2.9	8.7	69
56-65 years	85.2	3.7	1.9	1.9	7.4	54
66-75 years	83.3	16.7	0.0	0.0	0.0	12

X^2 (df) = 11.980 p=0.745

Source: Field survey, 2018

6.5.3 Coaching Successors on Cash Handling

The study sought to investigate how cloth traders trained successors to handle cash received from customers. Table 6.5 shows that cloth traders have various means of training successors to handle cash in respect of goods sold to customers. Successor training on receiving cash involves counting money accurately, recording amount received, saving money with credible bank, and issuing receipts for quantity of products sold. Money in the form of bank notes is handled differently in the market spaces. In most cases, cash received are put in a band made from a strip of a cloth known locally as *abosoo*, tied around the waist. Some of the traders keep money in tied handkerchiefs, others in socks for safe keeping to prevent people from stealing. The various methods represent some of the traditional methods of keeping sales proceeds in the marketplaces. The notes in most cases are crumpled and sometimes are damp which calls for painstakingly sorting, arranging, and counting of cash received.

Table 6.5 shows recording of all cash received accounted for 119 (44.2%) while 111 (41.3%) of cloth traders trained successors on counting money to make sure it is accurate. A critical look at the table indicates that respondents taught successors how to save cash received with credible financial institutions (10.8%) and lastly issuing receipt for all purchases accounted for only (2.2%). It can be inferred that very few cloth traders' issue or write receipts to their customers to cover goods sold to consumers hence the lower percentage of respondents. The few receipts issued could also be related to wholesalers who are by law mandated to issue receipts for annual tax assessment. On the contrary, few receipts that were issued might have come from large wholesalers who sell in bulk to other customers. We can also infer that issuing receipts is not an accepted practice for most cloth sellers in an open market space as compared to supermarkets.

Majority of the respondents trained successors on how to count and record all money received before placing them in a safe, a box or a bag for safe keeping. The differences in cloth trader's training on cash received depends on volume and category of business as a wholesaler or a retailer. Apart from this, other respondents trained successors on security features of notes such as water marks to identify original currency from counterfeit. Some of the traders (10.8%) trained successors on how to keep sales proceeds with credible financial institutions such as traditional banks, microfinance institutions and savings and loans companies.

Table 6.5: Successors trained in bookkeeping

Handling cash from customers	Percent N = 269
Record all money received	44.2
Count monies to make sure it is accurate	41.3
Save monies with credible financial institution	10.8
Issue receipts for monies received	2.2
Others	1.5
Total	100.0

Source: Field Survey, 2018

6.5.4 Age of Successors and Bookkeeping

The study further sought to investigate age and how successors are coached to receive money. The study revealed that respondents in all age groups trained successors in money counting procedures to ensure accurate amount received and is arranged and accounted for. For instance, age group 66-75 years (66.7%), age group 46-55 (58.2%) and age group 56-65 (51%) in that order trained successors in counting money. In addition, respondents in all age groups coached successors to record amount of money received from customers. For example, age group 26-35 years recorded 68.1% followed by age group 36-45 years (62%).

On the contrary, older age groups (46-55) years and 56-65 years and 66-75 years paid no attention to train successors to issue receipts to cover customer purchases. This may be due to probably low educational background of respondents as indicated in Figure 5.4 where respondents of low educational background in Primary School, Junior High School and Middle School leavers and other dropouts constitute almost half of the respondents.

The analysis also revealed that among all age groups, a few numbers of respondents trained successors on saving money with credible financial institutions as indicated in the Table 6.6. This may be to the fact that majority of cloth traders keep the money on their own or keep the money with itinerary daily cash collectors known as *susu* mainly from savings and loans companies as compared to credible financial institutions such as regular commercial banks. On issuing of receipts, only two of the age groups trained successors on how to prepare and issue receipts to customers. For instance, out of 47 respondents only 4 (8.5%) and 2 (2.2%) out of 92 respondents trained successors on issuing receipts to customers. The rest of the age groups, especially the older age groups from 46-75, provided no training to successors probably because giving receipts to customers is not a practice among most of the cloth sellers.

Table 6.6: Cross Tabulation: Age and Successor training on Bookkeeping

		Count money to make sure it is accurate (%)	Record all money received (%)	Save money with credible financial institution (%)	Issue receipt for every purchase (%)	Others	N
Age	26-35 years	19.1	68.1	4.3	8.5	0.0	47
	36-45 years	31.5	62.0	3.3	2.2	1.1	92
	46-55 years	58.2	25.4	14.9	0.0	1.5	67
	56-65 years	51	21.6	23.5	0.0	3.9	51
	66-75 years	66.7	16.7	16.7	0.0	0.0	12
		X ² (df) = 71.385 p=0.000					

Source: Field survey, 2018

Using likelihood ratio with a p-value 0.000 in the table above, we reject the null hypothesis that states there is no association between age groups of respondents and successors on receiving cash at a significance level of 5%. This is because, the p-value of 0.000 is less than the level of significance of 0.05. We then conclude that there is a statistically significant relationship (X^2 (df)=71.385 p=0.000) between age group of textile traders and successors training on receiving cash. In terms of approaching the analysis from societal point of view, one may conclude that age group of textile traders is related to training successors to receive cash.

A cloth trader on successor training remarked that:

The trainee observes the interactions and sometimes participates in what goes on with suppliers and customers and any person who is important in this business. It also includes how to handle money received from customers, sorting, double checking, keeping them in a safe and making payment at the bank (Adwoa, 2nd generation cloth merchant, Makola market).

I am in this cloth business to make money for the family. I always talk to my children to count and recount money in the presence of the customer before she leaves the shop. I also ask them to write the amount and the quantities sold in a small notebook on daily basis before amount collected is paid to the bank. (Maafio, 1st generation, cloth merchant, Makola market).

6.5.5 Successors Training in Relation to Textile Product Suppliers

Over the years, cloth traders associate themselves with most suitable and reliable textile suppliers. Cloth traders often arrange direct personal contact with local textile suppliers and importers. In some situations, local textile manufacturers as suppliers establish direct contact with dealers and other customers. On some occasions the direct contact is made through market queens, cloth traders' and market associations. The suppliers provide cloth samples, price lists, and work out incentives package in the form of credit, cash discount delivery information and other incentives.

Moreover, textile traders select suppliers based on desired attributes and relative importance of the supplier in terms of popular brands with consumers. The attributes of a supplier include price, reputation, and quality of product and service reliability as well as flexible terms of payment. However, in family business succession, it is important a successor is trained to be abreast with the fine details of working with a textile supplier.

From Table 6.7, cumulatively almost 80 % of the respondents trained successors to build a good working relation with credible suppliers. The study revealed that 57.1% of the respondents have trained successors to build a good relationship with suppliers, while 22.9% of the respondents trained successors to be loyal, faithful, and truthful and respect terms agreed with suppliers. The rationale is to build a long-term relationship with the supplier. Apart from two key areas of training successors, respondents trained successors to be mindful and deal with only credible suppliers, while 2.4% of the respondents prepared successors to meet deadline payments on goods supplied. A few others in small percentage of respondents' coached successors on how to arrange for more products when stock is running out to a minimum level.

From the study, large number of respondents trained successors to have a good relationship with suppliers. In addition, building a good working relationship with textile suppliers afford the customer an opportunity to receive goods regularly and enjoy credit facility in addition to flexible payment terms. A good number of cloth sellers' coached successors to be faithful, truthful, respectful, and loyal to suppliers. These are ingredients of trustworthiness which will likely build trust and to cement the relationship between a trader and the supplier.

Table 6.7: Successors Training in relation to Suppliers of textile products

Suppliers of textile products	Percent N = 245
Good working relationship	57.1
To be faithful, truthful, respectful, and loyal towards suppliers	22.9
Deal with credible suppliers	11.4
To limit or avoid buying products on credit	3.3
Meet deadline payments	2.4
Others	2.9
Total	100.0

Source: Field Survey, 2018

6.5.6 Training Successors in Record Keeping

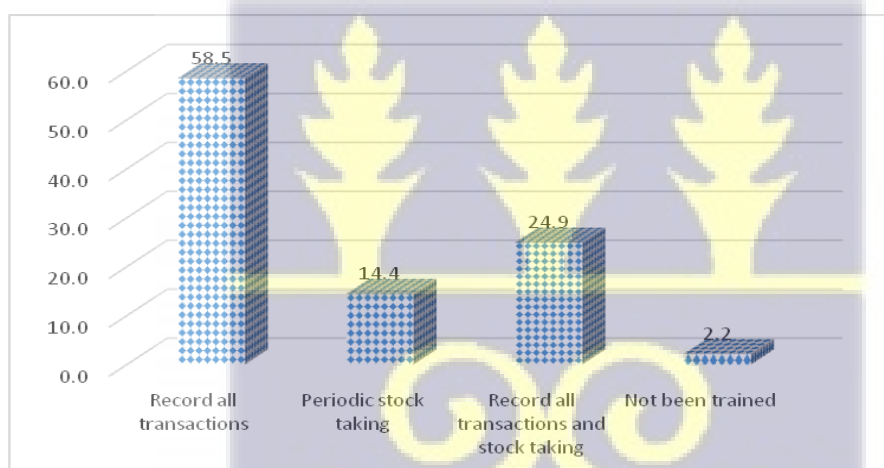
The study explored training in record keeping by finding out how market traders prepare appointed successors to keep records in the cloth trading business. Keeping records involve various transactions of the business. The written records are sales, stocks, purchases, income, and expenditure as well as cash receipts. Record keeping provide information recall, references can easily be made to items written down in a notebook.

In relation to how cloth sellers trained successors on record keeping, Figure 6.3 provides a graphic representation as follows. Many cloth traders 58.5% trained successors on how to record all transactions, followed by 14.4% of the respondents who also trained successors on periodic stock taking. Interestingly 24.9% had trained successors on both business transactions and stock taking records. A few numbers of respondents (2.2%) did not provide any form of training on record keeping to successors.

In probing further, it was realized that large number of respondents have trained successors to record all transactions including goods sold out, stocks bought from

suppliers, profit made on goods sold and cost of selling goods (income and expenditure). This helps the cloth trader to identify and review decisions on how to run a profitable business. Having periodic stock taking help to monitor stock movements and the value of the stock. In addition, it minimizes shoplifting stock and stock loss. The finding can be related to the work of Houde (1995) and Cadieux (2007). They identified owners training of the successor by teaching, preparing, and presenting customers information as well as sales records. The rest are negotiation and interaction with suppliers and other stakeholders as forms of support predecessors give to successors during the time of training.

Figure 6.3: Successors Training on Records Keeping



Source: Field Survey, 2018

6.5.7 Training Successors in Textile Products

A product consists of a collection of tangible and intangible features or characteristics to satisfy the needs, aspirations, and preferences of customers as well as consumers. A product is also perceived as a subject of give-and-take between the seller and the final consumer. Textile products are either manufactured by local textile companies or brought in through individual traders and companies. A textile product is classified into two main types as wax and fancy products.

As shown in Table 6.8, the name of the cloth, prices and quality of the product accounted for more than half (51.7%). Successors that were trained to differentiate between quality and inferior products accounted for 26.2% while 12.9% were trained on how to arrange products according to brands and colours. Some of the cloth traders also trained successors on how to scout for fast selling textiles products from suppliers (1.9%) whereas accurate cloth measurement and cutting was (1.5%).

It is obvious from the above information that respondents have provided some form of training to successors when it comes to textile products. However, the training offered to successors on textile products are diverse. This includes differences between genuine and inferior products, the art of cutting 12 yards cloth into either six yards or a few yards accurately. In addition, identifying meaningful cloth names, prices of products, quality of products and classification of wax and fancy products into double tickets and single tickets. The rest are how to arrange textile products according to various brands, colours, handling products with care and scouting for fast selling products. It can also be observed that the basic training offered are on names of cloth products, prices, quality, and differences between quality and inferior textile products.

Table 6.8: Description of Successors Training in Textile Products

Training in Textile Products	Percent N = 245
Know the names, prices, and quality of products	51.7
Differentiate between quality and inferior products	26.3
Arrange the products according to brands and colours	12.9
Handle the product with care	5.7
Scout for fast selling products	1.9
Cut cloths accurately	1.5
Total	100.0

Source: Field Survey, 2018

6.6 Conclusion

In general, the study explored family business succession planning practices of cloth traders in the textile industry. However, this section focused and discussed knowledge transfer and coaching practices of the cloth trader. This chapter identified both on-the-job and off-the-job training as a method to transfer knowledge to successors. However, on the job training was more preferred and convenient to most cloth traders. In addition, the study identified verbal communication and interaction between a cloth seller and a successor as a major vehicle of knowledge transfer, with family discussions helping in successor training.

The rational choice theoretical framework corroborated the owner's role in managing preference for knowledge transfer and coaching practices of the successor (Friedman & Hechter, 1988). The study also identified practices that tend to disturb smooth transfer of knowledge due to inability of trainees to become accustomed to the market surroundings, time constraint and complacency.

Moreover, the chapter identified and explored unwritten coaching practices of cloth traders. The study identified the importance and practical training in customer service, record keeping, stock taking cash handling and knowledge of textile products. The study also established relationships between male, female, and age as well as coaching practices. For instance, cloth traders below 45 years trained successors on how to record money received. On the contrary, older age group, over 45 years paid less attention to recording transactions involving selling of textile products.

In addition, the study found that all identified age groups trained successors to arrange cash received from customers in an orderly manner. Apart from these, successors were trained on how to sort out and arrange crumpled money received from customers. The study found that money received are often tied in handkerchiefs and waist band for safe

keeping. The trainees were informed to handle currency notes well. On cash received, however, only age groups below 45 years were found to have trained the successor on issuing receipts for items sold to customers.

Finally, a good number of successors were trained on product knowledge, building a good rapport with suppliers and good record keeping. The knowledge transfer process, coaching and training practices show that traders make effective use of on-the-job training to improve skills of successors in family business succession planning.



CHAPTER SEVEN

FAMILY BUSINESS TRANSITION: SUCCESSFUL AND UNSUCCESSFUL SUCCESSION.

7.1 Introduction

The chapter discusses successful and unsuccessful business transition. It refers to the role of kin and non-kin networks of cloth traders. The chapter identifies different generations of cloth traders and their preference for intra-family with non-family acquaintances as appointed successors. The study discusses religious beliefs and practices that support successful business enterprise. The chapter also presents details of unsuccessful succession practices and dilemmas of family relationships. The chapter suggests measures to overcome these identified challenges. The preceding chapter identified and discussed various strategies cloth traders employed during knowledge transfer, coaching and training practices of successors throughout succession planning practice. It identified vehicles of knowledge transfer methods and strategies, on-the-job as well as off-the-job training practices of appointed successors.

This chapter places emphasis on role of kin and non-kin groups in family business succession that facilitates or hold back succession planning process. The chapter also related rational choice theory to understand usefulness of cloth traders' rational decisions during succession planning process (Friedman & Hechter, 1988). Cloth traders may have purpose and intentions as individual actors. The choices made could bring about positive or negative sanctions to either support or discourage certain actions. For instance, decisions concerning intra-family and non-family members may either support or create difficulties during selection of a successor. Such decisions may either support or slow

down family business succession process. Besides, the study identifies various forms of constraints in relation to human and material resources on kin groups during family business succession planning process. For example, the actions of the owner may combine to produce positive social outcomes as the appointment of a preferred successor may bring the entire family together. However, a successor without commitment and unwillingness to learn is likely lead the family into disharmony. In such situations, a cloth trader requires adequate information to select alternative decisions from different courses of actions to realise positive social outcomes during the decision-making process. The body of constraints also provide both positive and negative sanctions to either support or discourage certain decisions. It may also minimise the constraints to ensure smooth family business transition during succession planning process.

7.2 Making it Count: The Role of Kin and Non-kin Network in Facilitating Succession Planning

Aldrich (1999) shows that social network is the milieu out of which family business begins, grows, and encounters a change in management control from one generation to another. Aldrich's work makes it appropriate to situate family-owned firms in the context of social relations. A sharp contrast to traditional view of business performance which assumes that appointed individuals and groups exclusively make economic decisions on behalf of shareholders often without family influence.

The family represents a unique social network where each member may have as many relations as possible with other family members in addition to individuals with dyadic relationships. These networks provide support for individuals and help members of the kin group have access to information. For instance, family members may be appointed to manage the business and take decisions on behalf of the family. However, through

effective communication, individuals assume identity of the group. This turns out to be more important than individual attributes which strengthen family relations. Moreover, interactions between kin and non-kin groups also play important role in social and economic wellbeing of most societies (IFERA, 2003; Sharma, 1997; Ward, 2004). Over the past thirty years, a consensus in family business literature seems to support the view that family relationships support succession planning practices. The nature of the relations may also hamper or slow down the entire succession process (Donnelley, 1988; Lansberg & Astracan, 1994; Venter & Bosshoff, 2014).

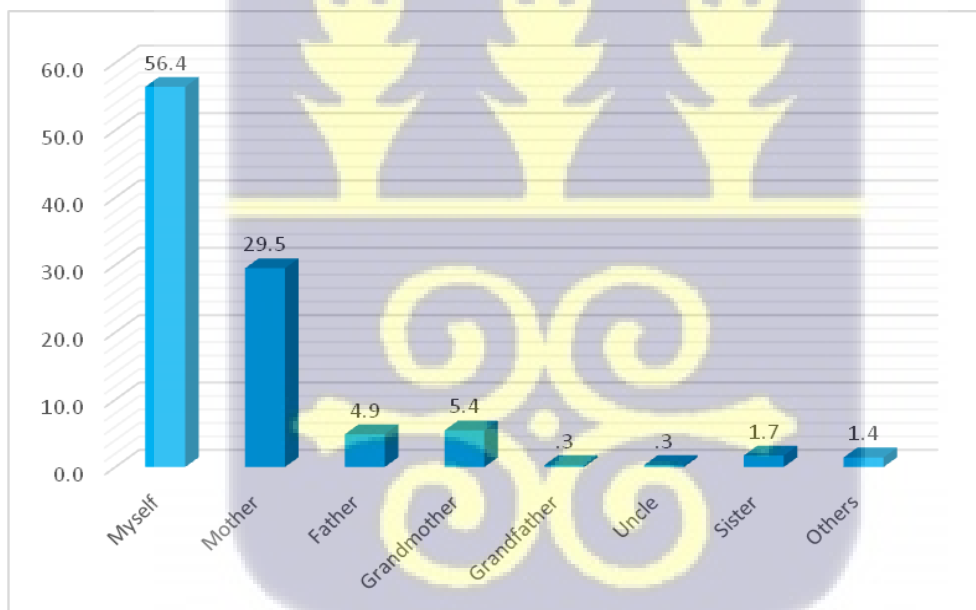
7.3 Intra Family Members' Role in Successful Succession

It has been well documented that both nuclear and extended family provide required capital and labour to individual members to either start new or improve existing business support successful succession. As depicted in Figure 7.1, 198 (56.4%) of the respondents started cloth trading enterprises from personal resources without assistance from family members. In addition, 103 (29.5%) of respondents indicated that their mothers started cloth selling business, while few respondents 17 (4.9%), said their fathers began the business. A few of the respondents (5.4%) pointed out that their grandmothers set up the business. The remaining 4% of the respondents cited either a grandfather, an uncle or other relatives as people who started the business. The data also indicates that almost 152 (44%) of respondents inherited the business from family members. This implies that several cloth traders start cloth trading business from their own resources and some forms of assistance from intra-family members. A relatively small number of cloth traders had support from extended family members. The cloth trader as an actor has a purpose and preferences when it comes to setting up cloth trading enterprise. The preferences for capital may vary from personal savings to family sources. The decision to get support from family members is the sole preserve of a cloth trader. Such decision-making process

serve as a form of positive incentive tends to promote succession planning practices and growth of the business.

The outcome of the study on intra family support is in line with the findings of some researchers (Otite, 1978; Darley & Blankson, 2008) that individuals and groups rely on the family as a safety net for social and economic support from one generation to another. Moreover, a group of family business researchers maintain that families readily provide capital as seed money and labour as well as emotional support to assist entrepreneurs to carry on with their dreams (Khavul, Bruton & Wood, 2009).

Figure 7.1: Intra Family support for Cloth traders' business start up



Source: Field Survey, 2018

7.4 Sustaining Family Cloth Trading Enterprises

Apart from support from intra-family members such as seed money and capital resources, other forms of support that facilitates family business succession is commitment and plans of the owner, bank loans and effective management of business funds. The rest, according

to the study, are reliable suppliers and customers, good leadership skills, determination or will power, trust and hard work. The owner's commitment to cloth trading business involves a trait of sincere and unwavering purpose to see to it that objectives of the business can be achieved. The trader plans to take measures based on her own vision so that the business performs better to survive generations yet unborn. It has been revealed that owner's trust, commitment, and excellent plan as well as support from family members explain the continued existence of most family enterprises.

Another area that helps facilitate business growth involves access to financial resources in the form of personal funds and loans from bank. The access to financial resources helps business enterprise to position themselves and improve the fortunes of the business. Also, relationships that develop in the market promote strong ties between sellers and buyers support business growth and suitable succession practices.

The essence of succession process is to find a family member who is committed, trusted, hardworking with good leadership skills to steer the affairs of the business to the next generation. Individual family members and non-family members with these traits are likely to be observed from afar and selected. They are afterwards trained to become a successor to run the family enterprise. In addition, a selected successor according to the study, should have the family business at heart, and the zeal to work hard to improve the fortunes of the family cloth enterprise. Owners of cloth trading enterprises place premium on dedication of a member from a kin group when it comes to finding a successor to continue the family business.

The descriptive statistics in Table 7.1 identified reasons respondents assigned that makes it possible for cloth trading business to survive beyond present leadership to generation yet unborn. The study reveals that a little over half (50.3%) of the cloth traders point out that commitment and planning of the owner help the business to survive to the next generation. While 15.1% indicated that securing financial resources such as loan from a bank and managing it properly improves the growth of the business. Moreover, in response to a question on business survival, 16.7% of cloth traders confirmed crucial role reliable textile suppliers and customers play in the growth of cloth trading enterprises. These factors underscore the ingenuity, hard work and commitment of the cloth trader. This implies that all forms of financial assistance either from bank, personal resources or the kin group are managed to turn around the fortunes of family-owned enterprise. It has long been established that apart from seed money to start business, liaising with suppliers creates enduring relationship with customers. The business of most cloth sellers may possibly not survive without reliable suppliers and customers. In the long run, improvement of informal enterprises often pave way for business growth.

The commitment and planning stem from owner's vision to manage financial resources, bank loans and a cordial relationship with reliable suppliers, and customers. The successful actions and vision of the cloth trader combined to produce a social outcome from both kin and non-kin groups to support the owner's vision of business growth and intergenerational succession (Friedman & Hechter, 1988, p. 203). The individual support pooled together produce a social outcome to improve family business survival and successful succession practices.

Table 7.1: Reasons that sustain Cloth Traders Enterprises

Reasons for cloth Traders' enterprises

Percent N =312

Commitment and planning	50.3
Reliable suppliers and customers	16.7
Bank loan and proper management of funds	15.1
Others	17.9
Total	100.0

Source: Field Survey, 2018

7.4.1 Kin and Non-Kin Support for Cloth Trader's Enterprise

It is appropriate that the owner of a cloth trading enterprise manage all resources including funds from kin and non-kin groups. The support from kin groups may come from diverse sources from a husband, personal savings, and family inheritance. The rest of the sources are loans from banks, savings, and loans company alongside credit from textile suppliers. The financial support helps in stocking goods for sale to consumers and day to day running of the business.

Table 7.2 provides details of various sources of financial and social support from kin and non-kin groups. The study reveals that 44% of cloth traders indicate that personal savings is a major source of financial support that helped cloth merchants to stay in business while 19.4% of the respondents' indicated deposits with savings and loans companies cushioned them to stay in business. Also, 12.1% of the respondents, said financial support from their husband them to operate family business. The remaining 12.5% represent support from the family through inheritance. Interestingly, the overwhelming business survival strategy in terms of support from kin groups are personal and financial support. The support from non-kin groups is mainly from reliable suppliers, customers, and consumers as stakeholders in the textile trade. This support may come in the form of access to loans and credit line from suppliers. These resources could influence succession planning in a positive manner depending on how the resources are use. On the other hand, funds raised outside the family sources of income is a disadvantage due to cost of capital. The

respondents' lack of financial support makes it difficult if not impossible for cloth trading business to progress to the next generation. Kets de Vries (1993) recommends that family business must depend on internal sources of capital from family members. The resources secured from family's own contribution support business survival through succession planning to the next generation.

Another line of research suggests that men and women hold opposing views on successful family business succession. The disparity is reflected in the way both men and women organize businesses. For instance, in the first-place, female entrepreneurs tend to think of the business as family oriented and other relationships in business networks. Women think of business relationships in terms of employees, suppliers, vendors, and customers as interrelated social networks. On the contrary, several male entrepreneurs who are business owners consider relationships and affiliation in terms of hierarchy (National Foundation for Women Business Owners, 1994 as cited in Byrne, Fattoum & Diaz Garcia, 2019).

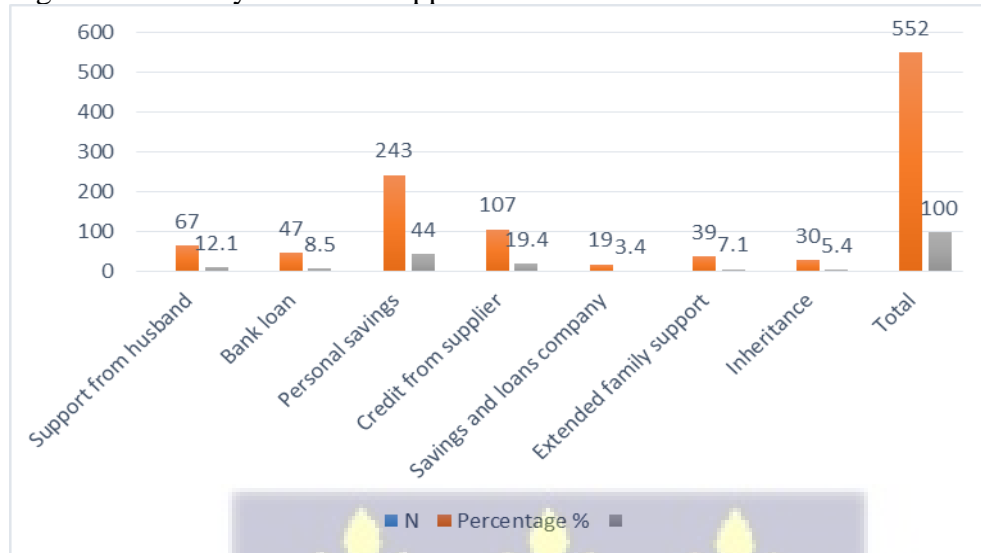
A similar assertion was made by a key informant as follows:

When it comes to businessmen prefer business that brings in big profits. Men also aspire for high profile work in real estates and car dealership but not cloth trading. Women in general are caring people, who handle things well and relate very well with employees and customers. Sometimes, a women may even regard a dedicated worker as part of the family. (Madam Osei, 1st generation cloth trader, KCM).

The results of this study can be related to findings of Long and Chrisman (2014). According to these authors, an owner of a family business is more likely to adopt intra family succession due to family concern and successor's willingness to take over family business. For example, family support and commitment improve positive outlook of the business which facilitates succession and long-term survival of the business. The commercial activities of the family are often woven based on kinship ties, family relationships as well as financial and economic expectations of the founder, and this enables an individual to understand informal enterprises and the underlying social issues.

The study reveals that 50.3% of the respondents point out commitments and planning as one of the characteristics for good succession planning for stable business.

Figure 7.2: Family Business Support from Kin and Non kin sources



Source: Field Survey, 2018

7.5 Chosen Successors from Intra-family and Non-family Members

The intra family members refer to sons, daughters, and extended family members while non-family members are acquaintances such as business partners, friends, loyal employees as well as customers. Figure 7.3 discusses cloth traders' preference for chosen successors from intra and non-family members. On non-family successors, the study found that 10% of the respondents decided to appoint an employee as a successor while 3.1% were undecided. Many of the respondents, 86.8% were not prepared to nominate a loyal employee as a successor. The study found that only 4 % of the respondents agreed to select a friend as a successor while 3.4 % could not decide on who to choose as a successor. However, 92.6 % of respondents opposed to appoint a friend as a successor to manage family business enterprise. Again, the study revealed that 6.9 % of respondents would select a business partner as a successor while 2.7% could not make their mind.

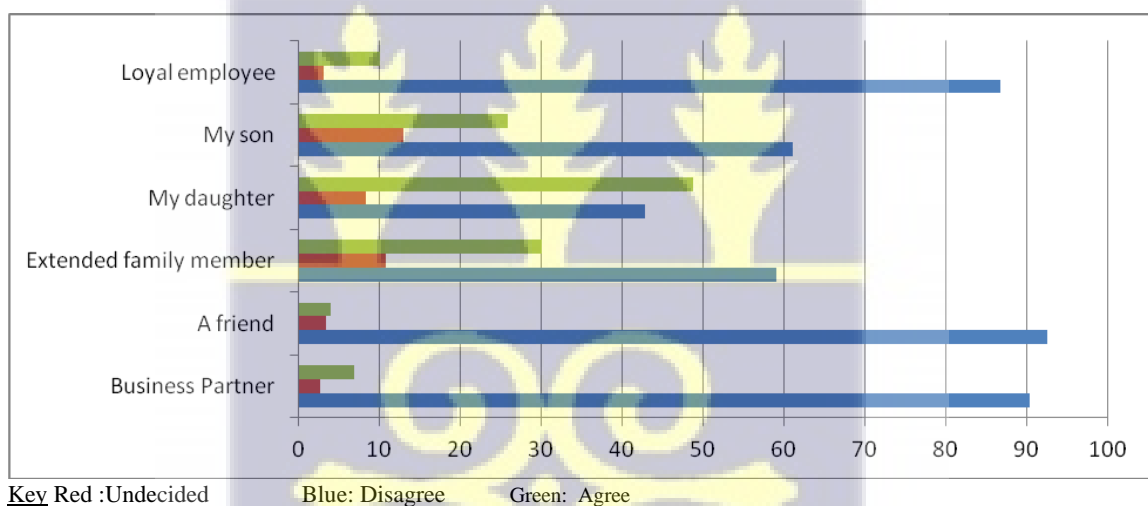
Besides, 90.4 % said it is not possible to have a business partner as an appointed successor.

The study revealed that cloth traders are more likely to select intra-family members as a successor. For instance, 30.1% of the respondents have preference for extended family member to take over a family business as compared to 4.0 % and 6.9 % for friend and business partner, respectively as successors. The study also showed cloth traders are more likely to appoint sons as intra-family members. For example, 25.9% of respondents prefer sons as successors while 13.0 % did not take sides. However, 61.1% of cloth traders were against sons taking over family cloth trading enterprise as successors. In addition, daughters' constituting 48.8% stand the chance to be chosen as appointed successors during intra-family succession, while 8.3 respondents were undecided. Almost 42.9% of the respondents were against daughters as successors as compared to friend (92.6%), loyal employee (86.8%), a son (61.1%) and extended family member (59.1%).

In a nutshell, most respondents would not want to hand over family cloth trading business to a non-family member or a friend, business partner or loyal employee. However, cloth traders prefer a daughter, son, and extended family member from intra-family relations as successors. Several cloth traders have preference for daughters as appointed successors because most mothers play a major role to shape the choice and occupation of their daughters and usually prepare children and relations from one generation to another in family trading enterprise (Darkwah, 2002; Clark 2004). On the contrary, family business research has found that daughters are less likely to be considered as possible successor candidates (Dawlay et al.,2004; Vera & Dean, 2005). However, family business succession of cloth traders affirms daughters as possible successors compared to sons, family members and acquaintances. The issues that support family and work is related to

kinship, marriage, and decent ties. These basic values mainly determine the selection and procedures of choosing a daughter or a son as well as an extended family member as a successor. Absence of these norms and values makes it very difficult to understand issues relating to the role of kin groups in succession planning practices. The rational choice theory may pose these questions on likely successor as follows: Firstly, who are the people making choices to select a daughter, son, and extended family member as well as non-family members to manage family cloth business? What are the constraints a cloth trader is likely to face? How do they interact and what are the alternative if the preferences are not mutually consistent?

Figure 7.3: Chosen Successors from Intra and Nonfamily members



Source : Field Survey, 2018

7.6 The Relationship Between Cloth Trader and Appointed Successor

Most of the interview participants stressed the importance of maintaining good relationship with immediate family members. According to these key informants, a healthy relationship among intra-family members such as a father, mother, son, and daughter promote generational succession. Several key participants affirm that good relationship between cloth trader and a successor encourage smooth business transfer. This

ensures that concerns of all parties are considered during succession process. Thus, making it possible to transfer knowledge and training of a chosen successor.

The research participants identified trust and honesty as elements that boost and cement relationship between appointed successor and the parties involved during succession planning process. On the other hand, lack of trust often raise suspicion because a cloth trader may not entrust the business to a person who cannot be trusted. Several the participants implied that the level of trust and honesty seem to be high among one's own children as compared to extended family members and non-family members. The participants also held the view that, it is better to have generations of intra-family members to continue family business because apart from trust and honesty, such members appreciate the culture and traditions of the family. Such members are often familiar with preferred procedures and practices as well as family norms and values.

A key informant said this during the interview:

I have a child who has already develop interest in the business. What is more important to me is that she is truthful and committed to the business. I can entrust her with the business because of her honesty. "I would like to hand over the family enterprise to her one day. I am praying that she maintains this attitude towards the business and will also encourage her to do so". (Emelia 2nd generation cloth trader from KCM).

This finding confirms the work of Sharma, Chrisman and Chua (2003) and Morris et al., (1996) that trust, commitment, mutual respect, and understanding are some of the important factors that cement intra-family relationships to ensure continued existence of family-owned enterprise. In addition, family firms that have engaged and completed succession process attribute it to family relationships based on trust, openness, respect, and cooperation between the owner of the business and the appointed successor.

7.7 Intra-family Generations of Cloth Traders

It has been long established that kin groups from one generation to another provide human and material resources to support entrepreneurs during family business set up. For instance, family members provide labour free of charge and often provide capital to assist kith and kin to run business. This reinforces the idea that individuals and groups rely on kin groups for social and economic support from one generation to another (Otite, 1978; Darley & Blankson, 2008). This is aimed at supporting transfer of wealth and creating employment opportunities for people of all walks of life during business start-up from one generation to another.

A generation of cloth traders often refer to all people who were born and lived in relation to the same period. The study identified three generations of cloth traders. These are grandparents, parents and grandchildren excluding extended family members such as aunts, uncles, and cousins. The study identified three generations of cloth traders as first-generation founders, second generation inheritance successor and third generation inheritance successor. The cloth sellers from various generations consists of daughters and sons within intra-family relations. In cloth traders' succession planning, such individuals are the most likely members in the generations of the family that would be selected or appointed as family cloth business successors.

Out of a total number of 159 respondents who are first generation cloth traders 65.9% prefer daughters as successors. A preference for daughters in the case of inheritance second generation owners represent (26.3%) while 46.2% of inheritance third generation owners prefer daughters as successors. However, among the first generation those who did not want daughters as successors constitute (34.1%) while second generation is (73.7) and third generation is (53.8). It was found that there is an association between various generations and daughters. Using Pearson Chi-Square with a p-value of 0.000 in Table 7.2,

we reject the null hypothesis that there is no association between generation of owners and daughters as successors at a significance level of 5%. This is because, the p-value of 0.000 is less than the level of significance of 0.05. We then conclude that there is a statistically significant relationship (X^2 (df)= 47.941 p= 000) between generation of owners and daughters as successors within intra-family kin group. In relating the analysis from the societal point of view, one may conclude that generations of textile traders prefer daughters as successors within a kin group. While society may prefer men as successors over women, daughters are barely considered as suitable successor candidates. On the contrary, this study suggests that cloth traders are more likely to consider daughters as ideal successor candidates for family cloth enterprise due to social roles of the family and gendered nature of cloth trading business.

According to Table 7.2, the preference for sons as successors are as follows: founder first generation inheritance recorded 36.1%, second generation recorded 13.0% and inheritance third generation recorded 15.4%. On the contrary the preference for daughters are as follows: founder first generation recorded 63.7%, second generation inheritance recorded 87.0% and third generation recorded 84.6%. The percentages of the number of traders who decline sons to inherit cloth business are in majority as compared to respondents who prefer daughters to take over the business.

Using the Pearson Chi-Square with a p-value of 0.000 in the table below, we reject the null hypothesis that says there is no association between generation of owners and sons as successors at a significance level of 5%. This is because, the p-value of 0.000 is less than the level of significance of 0.05. We then conclude that there is a statistically significant association (X^2 (df)=21.913 p=0.000) between generation of owners and sons as successors within the intra family kin group. One may conclude that approaching the

analysis from societal point of view, generations of textile traders is related to sons as successors within intra-family kin group. Although sons may be appointed as successors women are the final decision makers when it comes to selection of successors.

Intra-family succession is one of the most common types of transferring business ownership in informal small business enterprises. When an incumbent owner decides to step down an appointed successor from the family is likely to take over the leadership of the enterprise. It has also been emphasized in the literature that an incumbent is more likely to select intra-family successor as compared to non-family member. This commitment becomes a matter of concern for the family to embark on succession planning to enable cloth trading business to survive the next generation. This finding agrees with Long and Chrisman (2014) and Boyed et al. (2014) that there is the likelihood that an incumbent is more likely to select intra-family successor based on family harmony, level of relationship among intra-family members, family commitment to business survival and the next generation.

Table 7.2: Intra family generations preference for Daughters and Sons

Preferred successor	Decision	Founder 1 st Generation	Inheritance 2 nd Generation	Inheritance 3 rd Generation	X ² (df) P
		%	%	%	
Daughter	Yes	65.9	26.3	46.2	X ² (df) = 47.941 P = 0.00
	No	34.1	73.7	53.8	
Son	Yes	36.1	13.0	15.4	X ² (df) = 21.913 P = 0.000
	No	63.9	87.0	84.6	

Source: Field Survey, 2018

7.8 Generation's Preferences for Non-family Acquaintances

A non-family acquaintance may sometimes be chosen as a successor to manage family cloth business based on trust, honesty as well as long-lasting relationship with the owner of the business. Table 7.3 indicates that out of 23 respondents, a business partner is more

likely to be selected from first generation, second generation and third generation inheritance as successor as follows: (7.5%), (6.1%) and (7.1%), respectively whilst (92.5%) of founder first generation owner will not select business partner as a non-family member, followed by inheritance second generation (93.9%) and inheritance third generation (92.9%).

In addition, 2.7% of first-generation owners are likely to select an acquaintance (friend) as a successor while inheritance second generation (6.1%) and inheritance third generation (15.4%) are likely to select an acquaintance as a successor. On the other hand, all generations of owners responded in the negative indicating an acquaintance would not be appointed as a successor for family cloth enterprise as follows: (97.3 %), (93.9%) and (84.6%), respectively.

On loyal employee as a preferred choice as successor of family cloth business, 11% respondents who are first-generation cloth owners indicated that they will select honest employee as a successor, while 9.1% of the respondents from inheritance second generation will select a loyal employee and finally 7.7% of inheritance third generation owner will select a loyal employee as a successor. Although generational owners are more likely to select intra-family members such as sons and daughters, there is also an indication that family acquaintances such as business partners, friends and loyal employees are likely to be selected to manage family-owned business enterprises provided they are seen as reliable, honest and trustworthy to pursue family's economic agenda.

Table 7.3: Generational Preferences for non-family acquaintances as successors

Preferred successor	Decision	Founder 1 st Generation %	Inheritance 2 nd Generation %	Inheritance 3 rd Generation %	X ² (df) P
Business partner	Yes	7.5	6.1	7.1	X ² (df) = 246 P = 0.884
	No	92.5	93.9	92.9	
Friend	Yes	2.7	6.1	15.4	X ² (df) = 0.2791 P = 0.248
	No	97.3	93.9	84.6	
Loyal Employee	Yes	11.0	9.1	7.7	X ² (df) = 0.390 P = 0.823
	No	89.0	90.9	92.3	

Source: Field Survey, 2018

7.9 Facilitating Succession Planning: Role of Non-family Employees

Traders not only work with family members but also employ non-family members. The criteria for selecting non-family members depend on high performance and trustworthiness (Barroso Martinez et al., 2013). Cloth merchants engage individuals to work in their shops in the market. Many of the traders rely on recommendations from long lasting and trustworthy relationships with family friends and acquaintances such as church members and colleague traders (Blankson & Cowen et al. 2017). These employees are selected based on word-of-mouth endorsement which serves as a major source of reference. In some instances, parents and relations of job seekers may act as guarantors. A daily routine work of non-family employees is sorting and arranging textile products, stock control of goods received and issued to shops and customers. The rest are re-stocking empty shelves with products, assisting customers to find products of their choice, issuing receipts and invoices in some cases on request by customers to cover goods sold. In the case of cash transactions, all cash received are given to the shop owner or her representative for double checking and safe keeping.

The study then examines the number of people cloth traders provide work for and role of such employees to help grow the business. The study reveals that majority of the cloth

traders 210 (60.2%) work on their own without employees. However, almost 139 (40%) of the respondents employ people as sales assistants to help in trading activities. Out of this number, 57 (16.3%) of the respondents have one person each as employee, 48(13.8%) have employed two persons while 17 (4.9%) of respondents have employed three persons in a shop. Moreover, 7 (2%) of respondents have four employees while the remaining 10 (2.9%) employed more than five persons.

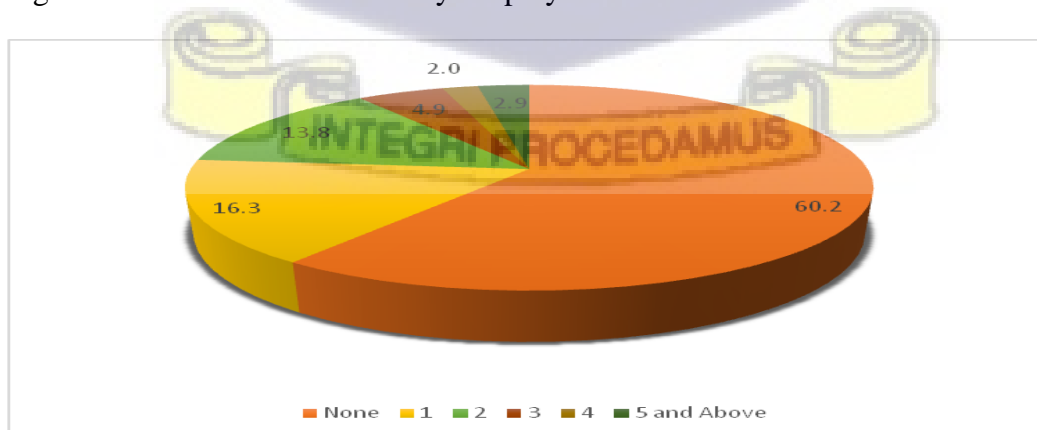
Rational Choice Theory as a decision-making tool was used in relation to this study. The cloth trader has a purpose as well as preference to select a family and non-family employee as a successor (Friedman & Hechter, 1988). For instance, a cloth trader, as an actor determines sex, age family and non-family criteria for choosing a worker or number of employees as well as specifying job of a family and non-family employees. Additionally, the number of workers an owner of the enterprise employs may depend on the size, number of shops and remuneration of employees. The decisions of the cloth trader are based on calculation of cost and benefits to be gained and likely difficulties to encountered.

Besides, a decision to pick a family or an acquaintance as non-family member to work in family enterprise solely rests with the owner of the business often based on costs and benefits analysis of the owner of the business. This is often done to realize the owner's vision to nurture the business for future generation based on social outcomes of the decision. This results in support from both kin and non-kin groups, dedication and certain social and religious practices that sustains the business. This outcome corroborates with proponents of the rationale choice theory, maintaining that decision making in family-owned businesses is usually carried out by one person often referred to as "the actor" or "decision maker". The outcome of the decision is either a "yes" or "no" answer. The

decision-making process involves questions and answers which border on analysis of costs as well as benefits associated with the day-to-day running and prospects of cloth traders' business. This often results in swift decisions that impacts on the entire family and the business. On the contrary, in formal organizations, decision making process are very slow as formal meetings result in debates and deadlocks. The protracted nature of discussions on issues of the organization involving management and members of staff takes a long time before a decision is reached, often a practice associated with non-family or formal business entities (Handler, 1989).

In the end, several cloth traders run their own business, probably due to small size and volume of business. Moreover, this could also be related to base of the pyramid (BOP). At the bottom of BOP are semi wholesalers and retailers; such traders have small capital and small business volume. The low business volume attracts small margins for such traders to hardly meet additional expenses to take up extra hands as workers. On the contrary, cloth traders employing more workers could be related to dealers and wholesalers at the topmost and middle levels of the BOP structure. Such textile traders buy in large quantities, break the bulk, and sell to small traders at the base of the pyramid. This requires a structure involving several employees to allocate and oversee deliveries to such customers. Besides, traders with more than three employees often have more than one shop.

Figure 7.4: Number of Non-family Employees



Source: Field Survey, 2018

7.10 Religious Practices and Successful Business Succession

The work of cloth merchants as traders in the market space is often woven based on institutions that defines its social structure in terms of family relations, religious connections as well as one's own financial and economic expectations. Religion, according to Assimeng (2010) and Mbiti (1969), is often associated with every aspect of social life. The phenomenon is often employed to explain key social institutions of marriage, family, wealth creation, law and order and the individual's health. It is known that Africans are notoriously religious. This is because religion explains economic possessions and success as part of a way of life (Mbiti, 1969). In contemporary times, there is always a continuous reliance and belief in the ancestry as well as existence of the Supreme Being that explains on daily basis what goes on around us in the social and economic discourse (Darley & Blankson, 2008).

A key informant interview participant expressed her views on religious affiliation and practices as follows:

.....in this marketplace you must rely only on God for successful business survival. I pray most often for God's help to manage the business well to leave it with my children. In most cases I pray both at home and in the market too. I also commit my daily business activities and all those who assist me in the market in the hands of God. I do not use anything like sprinkling of water nor bury items to protect and improve the business, as for me it is my God and words from the Bible (Maame Asantewaa, 1st generation, KCM).

This makes it difficult to separate sacred beliefs and practices from economic activities of the family business practices. Several participants in the market space attributed business success activities to sacred beliefs and practices in the supernatural being. The cloth traders engaged in buying and selling of cloth as a form of economic activity are no

exception to such beliefs. Almost all the respondents have a belief in the existence of God and rely on the Supreme Being for successful business from one generation to another.

Another group of interview participants expressed their views on religion as follows:

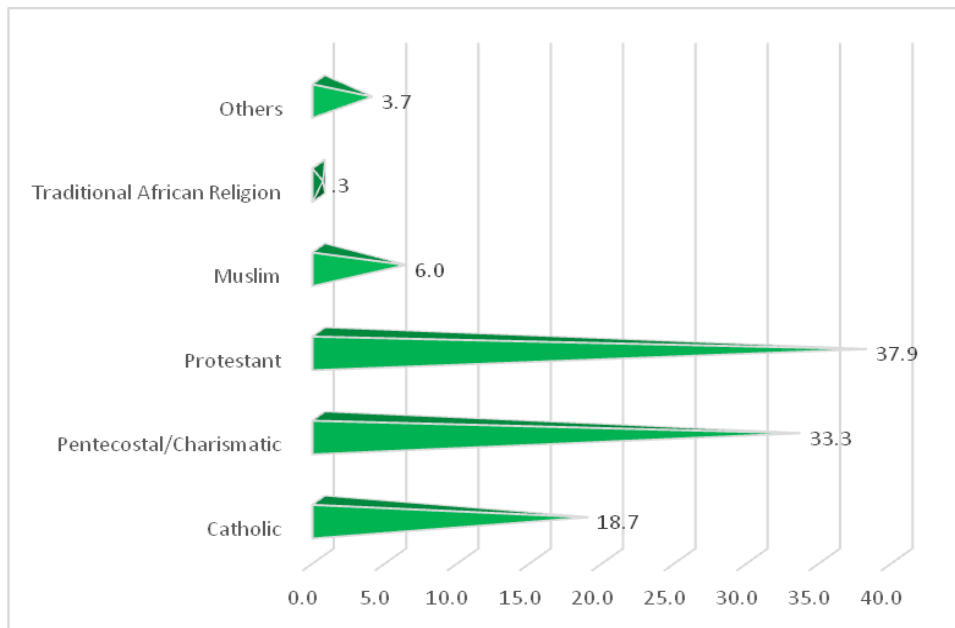
Some Pastors come here almost every day to offer special prayers. Also, several diviners and fetish priests often come around to perform incantations, and sometimes do some rituals in front of some shops for more customers to increase sales. Such traders want their business to get better and do better and more successful than others. I have witnessed sprinkling of water in front of some shops in the early mornings (Auntie Marian, 1st generation, KCM).

Another young lady who is a devout born-again Christian expressed her emotions this way:

I will not follow anyone to any place nor give people chance to tell me spiritual things about my business and my family. As a devout Christian, God has increased my coast and worshiping Him well will result in successful business family prosperity (Aku 3rd generation, Makola Market).

Most of the cloth sellers belong to one of the major religious affiliations in Ghana. The traders believe that relying on God is key to successful cloth trading business. Many of the cloth traders are engaged in certain religious practices such as Bible reading, praying several times on daily basis and attending church service. In contrast, some traders engage diviners and priests to perform rituals of sprinkling holy water in shops, incantations on items to be sold and displaying of cowries for successful business. The social interactions involving religious influences, financial as well as economic expectations explain the social structure of informal cloth traders' intergenerational succession practices. Thus, making it possible for one to understand the underlying social issues involved in the conditions and cases of successful succession and why others are not successful in the informal sector.

Figure 7.5: Religious practices of cloth traders



Source: Field Survey, 2018

7.11 Barriers Related to Family Business Succession Planning

It is the wish of most entrepreneurs to have generations of intra-family members to manage and run the family business enterprise. This ideal situation also poses a challenge to family business owners on continued survival of family enterprise. Ward (2004) explains and sums up this difficulty in relation to generations of family business succession. Ward explains that 66% of successful family-owned enterprise survives business transfer from the owner to second generation; however, only 13% makes it to the third generation. This is mainly due to the complicated nature of family relationships which serve as a major stumbling block to the growth and survival of family-owned business enterprise. Van Eden and Venter (2007) placed emphasis on the challenges encountered at the early stages of succession planning, which is likely to have certain impact on intra-family succession process. The difficulties subside until the time a successor takes full control of the business.

With regards to barriers of family business succession practices, majority of the respondents (n=242) (69.2%) identified barriers that are likely to work against cloth traders and successors. On the other hand, 108 (30.8%) of the respondents encountered no major difficulties with succession planning practices. This finding would not rule out the possibility of having encountered obstacles in the past. In specific terms, other difficulties include factors that are external to the business. For instance, bad domestic and international economic conditions, poor monetary policies of government may possibly create difficulties for growth of local business. Several family business studies identified conditions and changes in local economic conditions. Examples of such conditions include negative changes in business performance, and marketplace conditions such as slow market growth and decline. Besides, increased competition may affect the fortunes of family business succession (Sharma et al., 2003). This will not auger well for a potential successor to take control of family business.

The findings explain some of the reasons for business setbacks due to changes in economic and competitive market environment. Thus, to reduce the difficulties to the barest minimum, family business owners must see themselves as entrepreneurs with new ideas that are unique to manage marketplace situations. An appointed successor must have the skill to maintain clear focus and a positive mindset to review both short-term and long-term strategies to ensure continued survival of the business (Ward, 2004).

7.12 Reasons for not Having Intergenerational Succession

The decision not to plan for succession lies with the owner of the enterprise. In most situations, such decisions come about because the owner could hardly find a suitable candidate to run the business particularly at a time the business is not performing well. In some instances, difficulties may come about when intra and extended family members are

against the nomination of a selected successor. Therefore, business owners become uncomfortable, lose interest, and fail to embark on family business succession planning. Besides, unfavourable economic and business environment slow down marketplace conditions, and become a hindrance to transfer business to next generation of family members. One key informant puts it as follows:

Cloth trading business these days is not profitable as in the past. This is due to profit margins becoming smaller nowadays. The low income from the business will not help me as owner to plan for succession. In fact, no one will want to hand over a dead cloth trading enterprise to her children. People will only plan if the business is making money (Akosua Ayim, 2nd generation owner, KCM).

Apart from numerous challenges that bedevils succession planning, issues of knowledge transfer and coaching confront the appointed successor. The successor difficulties are unwillingness to take part in the succession process, slow adaptation, time constraints and interference from family members.

Table 7.4 shows that a slight majority (n=132, 56.9%) of the respondents were not able to pinpoint major difficulties associated with family business succession. On the other hand, a total of 100 (43.1%) respondents identified some succession difficulties. The study shows that 24.1% of appointed successors were reluctant to adapt to knowledge transfer and coaching practices. The rest are time constraints (9.5%) and slow adaptation to training process (5.6%). The reasons gathered from the study suggests that some successors under training lack the zeal to work in family cloth business. Time constraints is a major hindrance to family business because succession planning, as a process rather than an event, requires a long period of continuous on-the-job training. These difficulties involve the unavailability of trainee successors most of the time. For instance, trainees running errands for owners of the enterprise, family members in schools are only available during vacations, public holidays, and weekends.

Another problem is nature of knowledge transfer. A cloth trading knowledge is not written but transmitted through word of mouth, making it difficult for a trainee to grasp it quickly because of the thought processes involved. For instance, indigenous or local cloth names given to textile designs are complex to understand. The names are coined and sometimes crafted in idioms often related to traditions, cultural norms, beliefs, proverbs, adages as well as appellations. A trainee requires more time to get the meaning and importance of the cloth names. In addition, trainees showing disrespect to difficult customers do not auger well for a cordial relationship with both new and old customers. Several the respondents, tagged as other respondents, complained concerning challenges involving cloth measurement and cutting right cloth length for customers.

Leonardi (2017) explains that knowledge sharing, and transfer remains a problem for many large organizations, including family firms. The dilemma to a certain extent, occurs because knowledge itself is sticky and in most cases such information requires very deep understanding on how to make sense of and apply it. Other times too, knowledge becomes difficult to transfer because individuals do not have a passion for deep relationships in the form of strong or weak ties to transfer unspoken or unambiguous information to a successor. In some business environment, such individuals are not keen to take time and make the effort to teach a co-worker not familiar with or share a specific information.

In conclusion, Motwani and Levenberg et al. (2006) point out problems related to succession planning process in family business as many-sided, often not easy to overcome. Besides, the succession process involves close relations among kin folks and personality of each member is tied to future wealth of the family. Moreover, the role of tacit knowledge, which is often embedded, hidden and unique in nature, are not easily understood and poorly communicated within the family. However, the hidden and silent

nature of such knowledge makes transfer of information to an appointed successor difficult to adapt and this affects the needed drive to change family enterprise.

Table 7.4: Succession problems of cloth traders

Succession Problems	Percent N=232
Unwillingness	24.1
Slow adaptation	5.6
Time constraints	.9
Interference from family members	9.5
None	56.9
Others	3.0
Total	100.0

Source: Field Survey, 2018

7.13 Appointment of Non-Family Members.

Successful succession planning is vital for stable family-owned business. Many of the qualitative interview participants provided responses to questions on appointment of extended family and non-family members during succession planning process. Several the key informants indicated that appointment of a non-family member in the absence of a chosen family member as a successor could result in lack of support from immediate and extended family members. This could become a recipe for unnecessary tension and conflict.

Some of the key informants interviewed expressed their views on barriers to family business succession as follows:

Oh! some extended family members help grow the business, running errands and assisting in cloth selling activities in the market. But several of them lack strict training and discipline I had from my mother. Most family members do not work hard enough and often quit the work unceremoniously. Before you are aware family members are not in good talking terms with you. This has created bad blood between myself and my cousins, breeding serious conflicts which tear family members apart. (Awo Fio, 1st generation owner, Makola)

Two of the participants narrated their experiences with extended and non-family members as follows:

I do not see my own children fighting over my business because of their upbringing, rather other family members plot with employees together against me. Some failed to account for goods sold and cash received, pilfering goods, and stealing cash from the business create room for more conflicts if one complains. When I asked them to explain the loss my sisters jump in to support their children. Hmmm do you know that my siblings are not on good talking terms with me and my children (Akos, 1st generation, Makola market).

The problem become too bad if you decide to engage the services of non-family member. More problems will crop up with family members when you dare to select a non-family member as a successor when your children are not interested in the cloth business (Auntie Adwoa, 2nd generation cloth trader, KCM)

The reason is that intra-family members consider themselves as insiders, with the sole right to be appointed to run family business and often consider outsiders as parasites. Although a non-family member may have the expertise and management skills to handle family business, disagreement with-intra family members which often result in quarrels may lead to succession failure.

7.14 Family Members and Succession Dilemma

One could acknowledge intra-family relations among family members as part of the wider family unit within the same lineage. The aim of socialization process is to instil ideals and ethical codes of behaviour in kin and non-kin groups. This helps to cement kinship ties and relationships. Moreover, Lansberg (1983) and Churchill & Hatten, (1987) recognized an important role relationship play among key family members during succession planning process. However, key informants of the study identified nuisance often associated with kinship ties. The study identified conflicts, particularly unhealthy sibling rivalry, among extended family members as one of the teething problems against smooth running of cloth traders' business and succession practices. This finding relates perfectly to the work of (Kepner, 1983; Ket de Vries, 1993; De Massis, et al., 2008) that poor interpersonal

relationships between parent and child and poor sibling relationships lead to potential conflicts. Besides, unhealthy competition and extended family rivalry tend to deepen rivalry among brothers and sisters as well as their children and have the tendency to derail succession planning process. In addition, such conflicts as rivalries and competition in parent-child relationship pose difficulties to relationships among family members.

An old trader and one of the key informants said:

Who in this market do not face sibling challenges? My children are not angels, but I must put things in place to make sure that they do not go through this bad experience with other siblings and family members. In fact, their presence in my cloth business tends out to be a nuisance, stealing nearly collapsed my business. I do not want to see any family member here because of my experience. They are troublesome, worrisome, and very often driving a wedge between siblings and children. (Auntie Phebe, 3rd generation cloth trade, Makola).

7.15 Relations between Owner and the Successor

Another dilemma identified is the relationship between owner of the business, family relations and a successor. The choice of an appointed successor among siblings may be understood as parental favouritism, which can easily lead to rivalry between a brother and a sister (Friedman, 1991, p. 11). The family business literature discusses family influence on the business. It suggests that agreement among family members and nature of relations may have certain impact on changes that occur in managing family businesses (Handler & Kram, 1988).

A cloth trader shared her experience on succession dilemma and remarked:

This cloth enterprise will not get to my grandchildren if I do not plan well for the next generation” This is because incompetent, unprepared successors, and family rivalry will lead to conflicts, where one family member believes that he or she is entitled to the position of a leader (Aku, 1st generation cloth trader, Makola market).

The study employed rational choice as cloth traders' decision-making tool to explain the constraints identified as incompetent successors, appointed successors who are

disinterested in the family business and unprepared owners having no succession planning intentions are seen as costs to cloth merchants and the succession process. The cost related to actors' decision is often associated with numerous problems that hold back the take-off of succession process. The constraints support certain positive actions while it discourages negative sanctions.

In relation to successful succession, the study identified good relationship between the owner, family members and the successor. These benefits also involve mechanisms put in place to achieve the purpose of succession planning. The cloth trader's rational intentions involve planning carefully successful succession process in a logical manner with the aim of weighing alternative decisions on objectives set by the owner of the business. This chapter therefore identifies calculations of costs as well as benefits family business succession is likely to gain and find out solutions to constraints that serve as bottle neck to the entire succession process. Family business researchers agree that factors of succession could work in favour or against smooth business transfer from one generation to another (Chua, Chrisman & Sharma, 2003; Williams, Allen & Avila, 1997).

7.16 Improving Cloth Traders Succession Planning Practices

The study identified measures that will help improve cloth traders' succession planning practices as well as reducing conflicts associated with intergenerational succession to the barest minimum. These are keeping records of succession practices, training intra family members, information sharing and education of stakeholders.

The research participants observed the need to record and document family business succession planning process to serve as a guide to future generations and identify the role

of parties involved as well as various tasks of the successor to help a team of family members run the business. The owner of the business works together with family members from different generations. This successful relationship is guided by family ideals through a two-way communication process aiming at minimizing disagreements between owner of the business and appointed successor. The key informant interviews indicated that poor interpersonal relations between parent and child, sibling rivalry and sibling relationships may prematurely put an end to cloth traders' succession intentions. This should be made known and communicated to all family members to reduce potential conflicts for the family to work together.

On improving successor interest in family enterprise, the study participants suggested that young family members must be encouraged to take active part in family business activities. The participants see it as one of the attributes that help develop interest of children in family business activities. The study points out that meaningful succession planning requires that a would-be successor is encouraged and supported to have a positive attitude in cloth trading business from adolescence to increase the awareness of the successor in family business. Without this, it will be difficult for a successor to develop interest in various stages of succession planning process.

Another suggestion was improving cloth traders' enterprises. In the past, particularly cloth traders worked hard to grow small scale trading enterprises to generate scores of small investments to earn income and create jobs for teeming young people. Several wholesalers who were participants of the study prefer credit facilities and loans on flexible payment terms to facilitate cloth business. Besides, retail participants of the study at the BOP level find it difficult to secure loans from banks. This is due to collateral demanded and high

interest rates on loan payments. The cloth traders prefer that both government, Non-Governmental Organizations as well as family members help them with flexible forms of financial assistance. This collaborates Ket de Vries (1993) analysis related to forms of support and capital acquisition from internal family sources. The cloth traders also want well established wholesalers and their foreign counterparts to concentrate on wholesale trading while small-scale local textile cloth sellers concentrate on retail business.

The local textile manufacturers provide some forms of informal work-related on-the-job training for textile traders to update their skills on textile products, bookkeeping and simple business management practices. The local textile companies keep the customers informed through seminars, meetings and annual conferences relating to textile trading.

Apart from this, many of the participants emphasised the need to educate textile traders on non-trade concerns and opportunity to grow businesses from one generation to another during succession planning. In addition, the emphasis on education should be on the rationale for succession planning. This form of education will help traders to plan for the prospects of cloth trading business.

Although some cloth traders' business has existed for at least two generations, most cloth traders mainly manage family cloth business succession based on intuition and called for intensive education on intergenerational succession practices. The interview participants also identified strategies on education of cloth traders such as round-table discussions with market Queens and open fora with executives of National Cloth Traders Association (NCTA). One interview participant remarked that in such discussions, some of the traders would be able to share their personal experiences on succession practices to encourage colleague cloth traders.

7.17 Conclusion

The study identified support given to intra-family members to set up new or improve existing business to facilitate succession planning process. This includes a personal commitment of the owner to plan for the future of the business including financial support such as bank loans and using proceeds from the business carefully sustains family cloth business and succession process. When it comes to selection of a successor to manage family cloth business, daughters and sons are preferred to extend family and non-family members. Thus, placing emphasis on intra-family successor selection. The study identified three generations of cloth traders as founder first generation, inheritance second and third generations. It found that the three identified generations of cloth traders prefer daughters as likely successors.

The findings also established a relationship between male and female cloth traders and the likely age of appointed successors. Moreover, the study found that cloth traders adhere to different religious beliefs and practices helping in business growth and relying on God is key to successful family business survival and succession planning. It identified general economic conditions as well as specific challenges of successors as barriers to intergenerational succession planning. On the part of successors, it includes lack of interest in family business, coping with open market environment space as well as difficult economic situations. The study found that appointment of non-family members if not managed well is likely to end in family rivalry and conflict.

Finally, improving effective succession planning practices include keeping records of family business succession practices, training intra-family members to develop interest in family enterprise, cloth traders working as entrepreneurs to educate, teach adolescents and

create awareness to develop positive attitude towards private business initiatives. These are some of the measures that can improve cloth traders' family business succession practices.



CHAPTER EIGHT

SUMMARY, CONCLUSION AND RECOMMENDATIONS

8.1 Introduction

This chapter summarizes key findings of the study. It shows how the results address objectives of the study in relation to family business succession planning practices of cloth traders in the textile industry.

8.2 Summary

8.2.1 The Topic

Family Business Succession Practices in the Textile Industry: A study of cloth Merchants at the Makola and Kumasi Central Markets.

8.2.2 Objectives

The objectives of the study are as follows:

1. To explore the motivations for the decision of cloth traders to embark or not to embark on succession planning practice.
2. To document the process and nature of succession planning pathways adopted by cloth sellers.
3. To examine the owner's commitment to knowledge transfer and training needs of the successor.
4. To examine the factors that facilitate or militate against business owner's succession planning.

8.2.3 Methodology

The study employed sequential mixed methods approach to unearth cloth traders' succession planning practices. The qualitative data was collected by using key informant interviews whereas quantitative data was collected through interviewer questionnaires. The qualitative data was analysed by means of thematic network analysis which captured the voice of participants and emerging themes on cloth traders' succession practices. In addition, the quantitative data was analysed by using SPSS package. The statistical tools used in the study were cross tabulation and Chi square which established, displayed, and examined various relationships involving cloth traders and their family business succession practices.

8.2.4 Findings

The study captured socio-economic characteristics of both male and female cloth traders, age distribution and level of education of respondents. The rest are marital status, religious affiliation, ethnic background, and generations of cloth traders. On demographic characteristics, the study reveals that both men and women were engaged in cloth trading enterprise in most markets. However, a distinctive feature of cloth market is that majority of the traders are females. Also, younger, and older family members are engaged in cloth trading business. This shows that age of respondents is not a barrier to cloth trading activities. However, majority of cloth traders fall under the 36-45 age group. The study further identified three main generations associated with cloth trading succession practices as first-generation founder, second generation and third generation inheritance owners.

Moreover, the study found that many cloth traders have formal education. However, majority of respondents were senior secondary school graduates while the highest level of education attained was a university degree. Several cloth traders were married and few of

them divorced or separated. The study found cloth traders are in different religious groups. Majority belong to the Christian faith while other minority religious groups were Muslims and Traditionalists. Besides, the study identified different ethnic groups are engaged in cloth trading enterprises, majority being Akans, followed by Ewes and Ga-Adangbes.

The study introduced family business as an engine that drives socio-economic development to generate wealth. This demands that a segment of traders who trade in cloth in most markets understand succession planning practices which requires business of cloth traders to grow successfully over time from one generation to another. The study also revealed that several works have been done on the history, procedures and consequences of succession planning in formal organizations. The study also reviewed detailed characteristics of markets, examined local market improvements, setbacks, and transnational economic activities of market traders.

The comprehensive work on formal succession planning and detailed studies on markets, scarcely offered detailed examination of family business succession planning practices of cloth traders in the informal sector. However, the study examined critically cloth traders' motivations to embark or not to embark of succession, nature of succession pathways, commitment to knowledge transfer, training needs of successors as well as factors that facilitate and militate against cloth traders' succession planning practices.

The study also looked at the textile journey from pre-colonial period to contemporary times. European traders explored trading opportunities in various colonies in West Africa. The commodities transacted during the colonial era include prospects in textile trading

with local traders. After independence, most governments promoted joint venture arrangements to locally produce wax and fancy textile products. Cloth merchants continued to play intermediary role as distributors and retailers. The local cloth traders adopted marketing techniques such as innovative designs and cloth names to sell textile products to consumers for everyday wear, occasional clothes for funerals and other ceremonies.

The findings also revealed that 85% of cloth traders have no formal documented succession plan. The reasons assigned for not embarking on succession planning are absence of trust, lack of interest by immediate family members and poor business prospects. However, the study identified major and minor triggers as factors that motivate cloth traders to embark on succession planning. The major succession triggers are continuity of family business, uncertainties in life and health related challenges while minor triggers identified are the tendency to avoid sibling and family conflicts, childbearing and plans to travel abroad. More than half of the respondents 58.6% preferred family cloth business to continue to the next generation.

The study also related rationale choice theory as a decision-making process involving cloth merchants' intentions and preferences as actors to initiate family business succession planning process. Cloth traders engage in rational thinking process in choosing suitable a successor based on age, sex trust and commitment to manage family owning business. The cloth merchant weighs the costs, reviews expected difficulties as well as benefits or social outcomes that are likely to sustain family cloth business. The calculations result in careful and intentional planning of the entire succession process.

The decisions made in the context of social interactions promote stable social order in the family. The cloth trader constantly reviews the alternative preferences at various levels of succession planning process to achieve set goals which is consistent with the actor's vision to embark on inter-generational succession to appoint a successor. The cloth trader then determines her preferences as well as consequences from each of the decision-making alternatives through cost-benefit analysis. These preferences are carefully weighed against the consequences of each of the choices from range of options. Finally, the cloth trader applies a decision rule to choose from the various alternatives. The underlying principle is to minimise difficulties involved during the decision-making process, determine opportunities that would maximize gain to increase satisfaction during the appointment of a successor to manage family enterprise.

Another issue of importance in the succession process involves choice for a successor. The study revealed that cloth traders preferred daughters as successors due to gendered nature of cloth trading business as opposed to sons. The study found that daughters were ranked first in cloth traders' preference for a successor, followed by sons and finally business partners as choice of a successor to continue family cloth owning enterprise. This is in sharp contrast to family business succession practices in Western cultures, where males are the most preferred choice as appointed successors in intergenerational family business succession.

Participants argued that sons are likely to be controlled by wives who are not considered as part of the family and passing on family owning business to a daughter ensures continued existence and presence of the family. On the other side of the coin, sons are preferred to extended family members whereas extended family members are also preferred to non-family members.

The study also established an association of different generations and their preference for daughters followed by sons and non-family members. However, generations of cloth traders who responded in the negative against sons were in the majority as compared to those who responded in the negative against daughters. The study also found out that owners are likely to select intra-family members such as daughters, sons and extended family members as compared to acquaintances such as business partners, friends, and loyal employees. However, in some instances, first generation cloth traders are likely to select a trustworthy and honest acquaintance as an appointed successor to manage the family owning business.

The study focused on models and pathways in succession planning. The study identified different preferences of successors involving age, sex, and character traits such as loyalty, enthusiasm, humility, good leadership skills and hard work from which the cloth merchant selects and appoints a successor to manage family cloth business. In addition to sustaining cloth traders' business, the study identified trustworthiness and commitment as some of the qualities of an appointed successor which plays significant role in effective succession practices.

On succession process and nature of succession planning pathways as unique and diverse, the study found that cloth traders adopt early socialization process to prepare children at young age by instilling moral principles and business values through effective communication. The aim is to encourage kin groups, extended family members and acquaintances in cloth trading enterprise during inter-generational succession planning.

Cloth traders do not necessarily and chronologically take successors through the six lifelong business succession planning processes outlined in Western societies which involves selection, personal development, internal education, outside work experience knowledge transfer, training and strict legal processes and business hand over to a successor to perform leadership roles in the family enterprise. In the global south, succession planning is carried out differently. In the informal sector of the economy, business activities and practices are apparently driven by kinship ties. It is carried out through childhood socialization, during formal education as well as non-schooling members of the family. Although, grooming starts at an early age, in some cases, a potential successor may not even be aware of the possibility of becoming the heir apparent to the owner of the business. Such identified successors are prepared through the process of apprenticeship and partnership before family cloth business is handed over to the successor. All family members play active role to make family cloth business achieve successful succession.

The study demonstrated that knowledge transferred to successors are carried out through on-the-job training (76.6%) as compared to off-the-job training. Cloth traders preferred on-the-job training method as appropriate means to transfer cloth trading knowledge to successors due to the informal nature of cloth trading business. The study found that information passed on to successors are done mainly through verbal communication. It takes the form of narratives, instructions, and discussions at the marketplace. Besides, family discussions concerning the business take place at home most of the time.

The study also revealed that there is a relationship between knowledge transfer and age of respondents. It found out that age group below 45 years preferred on-the-job training to off-the-job training to help the appointed successors to acquire more knowledge in house.

In contrast, traders who were 46 years and above preferred off-the-job against on-the-job training probably to help trainee successor acquire outside knowledge to enhance on-the-job training during the training period.

The study also found out that transferring cloth trading knowledge is not a smooth sailing process but rather besieged with a range of problems which may hamper the success of entire succession process. Several factors slow down knowledge transfer of trainees. Some of the factors include the problems involving grasping and understanding unspoken in-depth knowledge of cloth trading business norms and practices, showing signs of dwindling interest in cloth trading business, unwillingness on the part of the successor to take part in training, signs of complacency and lack of concentration during the training period. These factors hinder the entire succession process and sometimes makes it cumbersome and tiring for older generation of cloth traders compelling some of them to opt for off-the-job training.

In addition, the study identified various forms of unwritten training practices passed on from cloth traders to successors during job training at the marketplace. The training practices are customer service, receiving cash from customers, meeting suppliers and record keeping. This aspect of training helps trainee successor to grasp the basic practices associated with cloth trading business. On customer service, a good number of cloth merchants trained successors to respect and attend to customers in a polite manner. Training practices of cloth traders explored customer service, record keeping, periodic stock taking, brand names of quality textile products, measurement skills, cloth names and price list. These skills are required to maintain potential customers and attract new ones in the Ghanaian textile market space.

The work explored male and female cloth traders training of appointed successors in customer service. The female cloth traders provided holistic approach to train successors compared to their male counterparts. The significance was that female cloth traders were not interested in suggested training practices of male counterparts but placed more emphasis on soft skills involving good communication, negotiation skills and handling difficult customers.

Also, successors were trained on how to count and record all money received before placing them in a money box for safe keeping as well as security features of the Ghanaian currency. For example, successors were taught how to identify the water marks on Cedi notes to differentiate between original and counterfeit currency notes. In addition, respondents trained successors to cultivate a good working relationship with suppliers and to transact business with accredited and reliable suppliers while cloth traders also respect agreed terms of payment. These are realistic competitive prices, reputation of supplier, product quality, reliable service, and flexible payment terms. The study revealed that successors were trained on textile products to be familiar with objects, motifs and colour arrangement in a textile design, ability to distinguish between genuine and quality products, in addition to inferior and copied textile products.

The study revealed that successors were also trained to keep stock records, sales, and expenses in small written notebooks for record purposes. The successors were trained on quality and inferior products, traditional cloth names and brands of available textiles products in the market to equip successors on basic principles of cloth trading. The study explored relationship between owners' commitment to knowledge transfer and training of a successor and established that commitment of the cloth trader to transfer knowledge has positive impact on successful training.

Moreover, the study discussed intra family support that help cloth trading businesses to thrive. The study revealed that more than half of respondents (56.4%) started cloth trading enterprise on their own, while the rest of cloth traders received support in diverse forms from both intra- and extended family members, non-family members and financial institutions. Apart from intra-family assistance, other forms of support schemes for family business succession are commitment of the cloth trader to plan and organise his or her business in addition to carefully managing earnings of the business. The rest are reliable suppliers, customers and good leadership skills that boost successful intergenerational succession planning.

The study identified various roles of non-family employees. The various task performed are assisting customers to select products of their choice, handling stocks, and running errands thereby helping to grow family cloth trading business for intergenerational succession planning. The study revealed that cloth traders with two or more shops are likely to have more employees compared to traders who own a shop.

Another feature of intergenerational successful succession was religious beliefs and practices. Several traders belonged to major religious affiliations and depended on the Supreme Being for successful business growth. Overall, traders engaged in various forms of religious practices including reading the Bible every day, praying several times at home and at the marketplace daily. Several the traders who adhere to some beliefs and practices are instructed to perform certain rituals. Some cloth traders are asked to sprinkle "*nhyira nsuo*", holy water in front of their shops. Several the traders perform some forms of incantations every morning before stocks is sold to the public. It is thought to improve business fortunes for successful succession practices.

Notwithstanding successful succession practices, the study identified unsuccessful succession difficulties that affect family business succession planning process. These are unwillingness of the successor to work in family business and interferences from family members. The rest of the teething succession troubles are time constraints, slow adaptation to marketplace conditions, poor family bonds between founder and the successor as well as other family members. Finally, there are problems with unfavourable economic situation associated with general business situation in Ghana and these are likely to affect cloth traders' business and succession planning practices.

The study identified some measures that can help to reduce the occurrence of succession planning difficulties. The actions include keeping records of family business succession planning practices, nurturing interest of kin members in family business and creating awareness among major stakeholders. The rest are providing financial support and taking necessary actions to minimize intra-family conflicts. These measures improve cloth traders' family business succession practices.

Moreover, the study identified various implications of Friedman and Hechter's rational choice model on succession planning practices decision making process of cloth merchants. The study acknowledged that the cloth trader as a decision maker takes into consideration all available information. This involves possible events, calculation of potential costs and benefits to determine preferences and the best choice of action. The rational decisions made in the context of social interactions by the cloth trader contributes to stable social order or outcome. On hierarchy of preferences, a cloth trader identifies personal characteristics of the successor such as age, sex, dedication, commitment, loyalty, intra-family member and a non-family member or an acquaintance.

Again, the study identified various constraints that influence the decision-making process as disinterested and incompetent successor, unprepared owner to groom a successor, family rivalry, difficulties with knowledge transfer and appointment of a non-family member. The rational decisions of cloth merchants on cost-benefit analysis resulted in social outcomes in kinship ties, non-family support, commitment and planning of the cloth trader, managing business earnings and loans properly, religious beliefs and practices, female gender relating to family cloth business succession practices.

In summary, it may be said that the specific findings of cloth trading succession planning practices are major and minor triggers that prompt informal cloth traders to embark on unwritten family business intergenerational succession practices whilst different pathways identified chosen successors. The transfer of knowledge processes, training practices, role of kinship groups and religious practices support successful succession. An unprepared owner, unwillingness of the cloth trader and family conflicts are some of the factors that lead to unsuccessful intergenerational succession planning practices. The implications of cloth trader's decision-making process resulted in numerous social outcomes.

8.3 Conclusion

Based on the summaries, several conclusions can be drawn from this study. First the study has shown that most family business studies looked at family business succession planning practices from the point of view of large formal organizations in Western societies and extensive informal studies on marketplaces in West Africa. However, this study explored and situated succession planning practices as triggering factors, various ways to identify a successor, transferring textile business knowledge and training in addition to plan and unplanned succession practices relating to informal cloth traders' family business succession practices in the textile industry. The study showed that cloth traders are

motivated by business continuity, uncertainty in life, aging and sickness to embark on succession planning practice to transfer business enterprise to the next generation of family members.

Also, cloth traders do not follow formal process of succession and do not document procedures to select a successor. The cloth traders rather adopt unique methods related to the family business norms and values to pick out potential successors who are socialized from childhood on family business succession practices. This makes cloth traders succession practices outstanding and different due to web of personal as well as close social ties. Besides, family business knowledge and training of the appointed successor is mainly carried out in an informal way. They are not written but mainly through word of mouth and family interactions during successor training. One of the training skills the study identified is emphasis on soft skills involving effective communication, negotiation skills and handling difficult customers. This informal means of training continue to play an important role in successor training response to customer needs and satisfaction. This makes it possible for a cloth trader to transfer family beliefs and practical family business knowledge through on-the-job training from one generation to another. This traditional method of training helps the chosen successor who has little, or no experience learn faster without much difficulty and gain more from the training from familiar family environment.

There is also considerable human and material support from kinship groups; commitment and planning of the owner makes it possible for cloth traders to embark on successful succession planning practice. This means that despite numerous supports from personal and external sources there is considerable assistance from kinship groups indicating that cloth traders in most markets in Ghana mainly depend on family labour and seed money to

start business. Nevertheless, the study identified unsuccessful succession planning practices as unpreparedness of the owner, family rivalry, incompetent successor, and appointment of a non-family member.

The study of cloth traders' business and succession practices has shown that religious beliefs and practices play important role in successful trading and transfer of family business to generation yet unborn. The cloth traders' belief in the supernatural inspires textile traders to work hard to achieve successful business. The outcome of thriving cloth traders' business results in fruitful succession practices from one generation to another.

The study also demonstrated succession planning practices from the point of view of informal cloth trader in the Ghanaian situation compared to business succession practices in the Western literature. The cloth trader's succession planning practice is different in terms of gender, demographic characteristics, and kinship ties. Cloth traders also received support from kin groups to carry on with their dreams as entrepreneurs to improve the economic wellbeing of the family from one generation to another. Unlike organizations with set of rules and procedures, cloth traders managed family business succession practices around network of personal and informal social relationships.

Also, several cloth traders are females. This underscores the fact that cloth trading as a profitable economic activity helped to improve quality of life of the family. When it comes to intergenerational succession, three generations of cloth traders prefer daughters to continue family cloth business. This certainly not only highlights the role of mothers to encourage occupational choices of daughters but also helps females to continue family cloth business or are trained to start their own enterprise. One of the training skills the study places emphasis on is soft skills such as effective communication, negotiation skills

and handling difficult customers. This plays an important role to train a successor through informal personal relationships within the family business setting.

The study again challenges the common and most popular perception that society favours men over women in terms of encouragement and access to family business opportunities. On the contrary, in the case of informal cloth traders' family business succession practices women are preferred as successors. This shows the support and trust as well as commitment females enjoy when it comes to entrusting economic resources in the kin group.

Finally, it may be concluded that, the study has contributed to social, economic, and logical understanding of the way and manner informal cloth traders plan and carry out family business succession planning practices. Additionally, it added knowledge to existing literature on daughters chosen as successors, family support from kin groups and the role of religious beliefs and practices in the informal cloth traders' succession planning practices from the Ghanaian perspective. In general, the research will assist policy makers to work on appropriate policies to promote family business succession practices among various groups of informal traders.

8.4 Contribution to Knowledge

There are also notable contributions to family business succession practices of cloth traders. The study contributes to family-owned business succession literature and fills the gap in informal business sector which concerns a family business owner as an entrepreneur taking decisions to hand family-owned business over to an appointed successor. The cloth trader transfers knowledge, trains, and takes measures to minimize challenges and provide additional support systems during succession period to help sustain

family business from one generation to another. In addition, the study also increased the awareness and clear understanding on issues found in family ties, marriage, decent ties, and matters relating to religious practices. These basic principles which underpins family business succession practices of cloth traders enable one to appreciate what goes on in informal business enterprises and contributes to literature on succession planning.

Apart from kinship ties, the study was also woven around Sociology of work or business and religious influences are based on family relationships. Furthermore, one's own financial and economic expectations are based on human social interactions which help in understanding underlying social issues regarding knowledge on intergeneration succession planning practices of cloth traders.

8.5 Recommendations

The prospects and survival of family business depends on creativity and readiness of a cloth trader to pass on family enterprise to another generations of family members. The study finds that cloth traders are motivated to embark on family business succession practices due to uncertainties in life during their working lifetime. With regards to this finding, cloth merchants should be encouraged to embark on timely succession planning prior to retirement and old age. This will provide ample time to roll out successful family business succession programme. This suggestion gives business owners opportunity to study, nominate and prepare as well as train a successor for the task because succession planning as a process requires enough time to groom before handing over the family business to realise vision of the owner.

Based on the finding that most cloth traders have no formally documented succession plans, I recommend that opinion leaders and cloth market queens should educate and inform cloth traders on the importance of documenting the transfer process to ensure a smooth transfer of family cloth business to the next generation as a strategy for family business survival. This requires patience and tactfulness as several cloth traders know little about laid down procedures of succession planning practices.

Based on different pathways of cloth traders' succession planning practices, the study recommends that comprehensive early childhood socialization should be encouraged to shape behavioural patterns of family members in business norms, family beliefs and values during childhood upbringing to support entrepreneurial principles, building leadership skills, trust, and commitment as part of successors' training.

On difficulties associated with knowledge transfer, I recommend that entrepreneurs and stakeholders should try to codify family business procedures to reduce knowledge transfer challenges encountered by family members and successors. This will make it easier to transmit cloth trading knowledge and guard against inaccurate information, loss of unique family business knowledge that is misunderstood from one generation to another.

One of the findings of the study revealed that successors, should be trained to acquire appropriate skills before a predecessor proceeds to hand over the business to an appointed successor. Based on this finding, I recommend that training process should not necessarily be directed to attain hard skills related only to cloth selling but to a certain extent soft skills for good customer service and relations as well as good communication skills should be encouraged among successors.

The study identified important exploratory findings of choosing a successor, transferring knowledge and training as a process of succession planning practices of cloth traders. The study recommends that various associations promoting textile trading, local textile manufacturers, distributors and cloth traders in the textile value chain should properly educate young entrepreneurs on the role and importance of family business succession planning at a time when the government has shown support for entrepreneurship in the informal business sector to grow the Ghanaian economy. Future research or studies may investigate factors of birth-order of intra-family members, attitude of daughters towards family cloth enterprises, religious practices, and succession outcomes of non-textile traders.

Basically, the mixed methods approach used in this study could be adopted to help cloth traders tell their own stories in anecdotes which can be analyzed logically as a model in family business succession planning practices with similar orientations in the future. In closing, this can also serve as a basis for future studies on family business studies or more especially, the socio-economic dimensions of family business succession planning practices in Ghana. Although the study is exploratory in nature, the findings could serve as a basis for future academic studies on succession practices of informal traders in other market clusters. This could be done by using sequential explanatory mixed method approach to clarify and throw light on cloth trading succession practices.



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APPENDICES

Appendix I: Sample of Key Informant Interview Guide

Questions for Key Informants

(Cloth merchants (founder/Owner/ manager successor)

1. Background of respondents

Respondents are expected to talk about their age educational level marital status, number of children professional background and status as founder first generation, inheritance - second generation, inheritance -3rd generation), how the person became a trader, the position in the firm, number of years as a textile trader.

2. Business establishment

Briefly describe how you started this business as a founder or inheritance from the owner. How did you acquire your business registration and operating license? How many employees do you have, the number that are your biological children, family relations and other workers?

3. Definition and importance of succession. Briefly describe what you understand as succession planning (specifically on textile trading) Kindly assign reasons for embarking on succession planning, measures put in place for succession planning.

Please your opinion on mentorship, education, and training programs to ensure the chosen successor is fully prepared to assume a role as a business owner.

4. Conditions for succession planning

Briefly explain the conditions that make it possible for succession planning to take place. Respondents are supposed to describe circumstances for succession planning - old age, retirement, sickness and any other factors. Briefly describe your views on how old age and retirement help one to plan for the future of a business.

5. Describe the succession planning stages.

Briefly describe succession planning stages of handing over a business to the successor. Respondents are expected to describe the following in order of importance.

- a. identifying a successor at early age to groom for family cloth business
- b. successors acquire education prior to succession
- c. family norms and practices in the training successors.

Respondents are overview various steps in chosen a successor manager to handle family textile business.

6a. Knowledge transfer / Training requirements

As an owner briefly describe how you will transfer your experience to you would be successor.

- i. detailed description of forms of knowledge transferred in cloth trading enterprise
- ii. outcomes of the knowledge transfer (positive/ negative)
- iii Role and challenges of knowledge transfer

Briefly describe in detail forms of training you are likely to give to your successor. Respondents are expected to talk about on the job, off the job training and family ideals and values.

7. Factors to consider when choosing a Successor

Please briefly explain how gender, age and educational background will affect a choice of a successor to manage family textile business. Which of the factors do you consider important and why?

Respondents are supposed to talk about factors that are likely to influence their decision when choosing a successor.

8. Succession challenge in Family Business

Please identify and describe some challenges you are likely to encounter because of planning for a succession.

Kindly explain how sibling rivalries and family feuds can affect your succession planning strategies

Explain how you will manage succession planning challenges.

Respondents are expected to talk about problems associated with succession process.

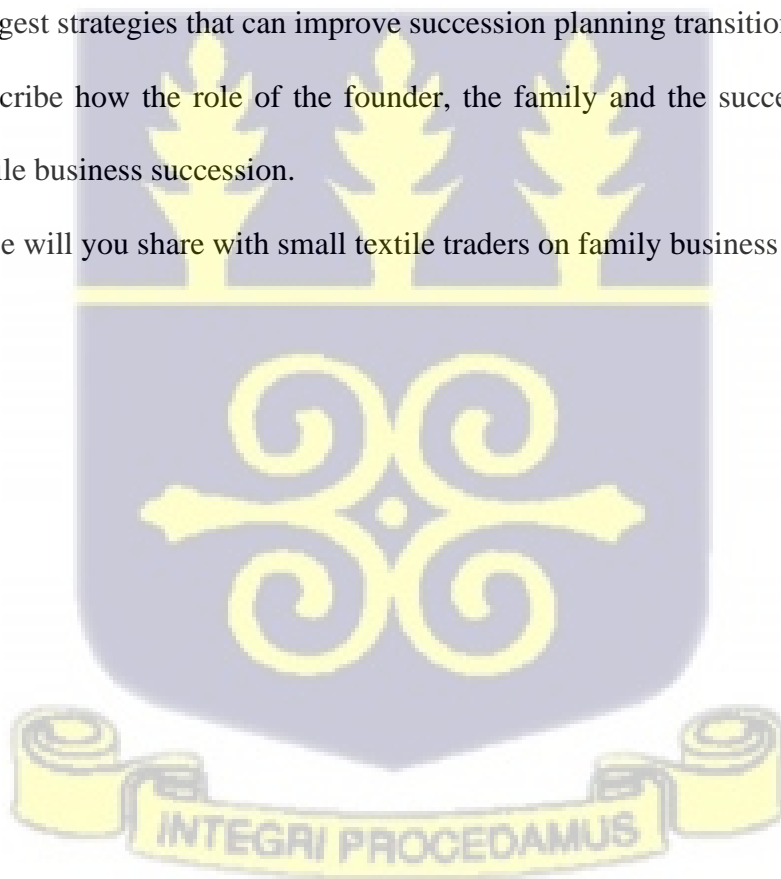
9. Improving Succession planning strategies.

Briefly describe how succession planning will help sustain family business succession.

Briefly suggest strategies that can improve succession planning transition.

Briefly describe how the role of the founder, the family and the successor will improve family textile business succession.

What advice will you share with small textile traders on family business succession planning?



Appendix II: Sample Quantitative Questionnaires

Family Business Succession Practices in the Textiles Industry: A study of Cloth Merchants at Makola and Kumasi central markets.

I am a student at the University of Ghana, pursuing a program leading to an award of Doctor of Philosophy degree in Sociology. This questionnaire is designed to collect relevant information from people like you, who are in position to provide valuable information on the above topic. This questionnaire is only for academic purpose; hence the information gathered will be **strictly confidential**. Also, to ensure **anonymity** of participants, names or any form of identification will not be required. Moreover, the questionnaire is not compulsory hence you may opt out at any time. I wish to assure you that any information you provide or opinion you express would be used purely for academic purposes only.

Questionnaire for cloth traders.

A: SOCIO – ECONOMIC BACKGROUND

Please tick (✓) where applicable.

1. **What is your gender?**

- i. Male
- ii. Female

2. **What is your age?**

3. **What is your level of education?**

- i. Primary education
- ii. JHS
- iii. SSS
- iv. Vocational/Technical
- v. Tertiary
- vi. Other specify.....

4. **What is your marital status?**

- i. Married
- ii. Single
- iii. Divorced
- iv. Widowed
- vi. Separated
- vii Cohabitation

5. **How many children do you have?**.....

6. Which of them are males?
7. Which of them are females?
8. What is your religious affiliation?
- i. Catholic
 - ii. Pentecostal/Charismatic
 - iii. Protestant
 - iv. Muslim
 - v. Traditional African Religion
 - vi. Other specify.....

9. What is your ethnic group?
- i. Akan
 - ii. Ewe
 - iii. Ga Adangbe
 - iv. Mole Dagbani
 - v. Guan
 - vi. Guma
 - vii. Mande Busanga
 - viii. Other specify.....

SECTION B: Family Business

10. How old is your cloth trading business?.....
11. Who started this enterprise?
- i. My self
 - ii. Mother
 - iii. Father
 - iv. Grand mother
 - v. Grand father
 - vi. Uncle
 - vii. Sister
 - viii. Current partner
 - ix. Previous partner
 - x. Other specify.....

12.

Succession preference Who is likely to be chosen as a successor?	Strongly disagree	Disagree	I am not sure	Agree	Strongly agree
Business partner					
A friend					
Extended family member					
My daughter					
My son					
Loyal employee					

13. **Please state your reasons.....**

.....

.....

14. **Which of the generation of Owners would you identify yourself with**

- i. Founder 1st generation
- ii. Inheritance 2nd generation
- iii. Inheritance 3rd generation
- iv. Inheritance 4th generation
- v. Other (specify).....

15. **What is your main source of start-up capital? (You may choose more than one option)**

- i. Support from husband
- ii. Bank loan
- iii. Personal savings
- iv. Credit from supplier
- v. Help from savings and loans company
- vi. Extended family support
- vii. Inheritance
- viii. Other specify.....

16. How many employees do you have?.....

17. Out of this number working with you how many are

- i. Your own children.....
- ii. Family members.....
- iii. Nonfamily members.....
- iv. Other specify.....

SECTION C: PLANNING FOR SUCCESSION

18. How do you explain cloth trading succession plan?

.....

.....

.....

19. Do you have a succession plan?

- i. Yes
 - ii. No
- (If no skip to Q. 22)

20. If yes, explain the reasons for having a succession plan.

.....

.....

.....

21. Kindly explain why you do not have a succession plan

.....

.....

.....



MOTIVATION AND CONDITIONS FOR SUCCESSION PLANNING

22. What will make you plan for succession as a cloth trader?

.....
.....

23. Kindly give reasons to support your answer.....

.....
.....

24. What factors do you consider as the most important in business transfers

- i. Ensuring job security of employees
- ii. Securing funds for retirement
- iii. To secure income for the family
- iv. To preserve family business for generations yet unborn
- v. The need to continue with family legacy
- vi. Other specify.....

NATURE AND PROCESS OF SUCCESSION

25. At what age in your life would you consider choosing a successor?

.....
.....

26. How old do you expect your successor to be to take over the business?

.....
.....

27. Do you have a laid down process in place to select your successor?

- i. Yes
- ii. No

28. If yes, briefly tell me about the process

.....

29. If no, state the reasons why you do not have laid down process to select a successor?

.....

30. Which of the characteristics will best describe your chosen successor?

Please weigh the following characteristics. To what extent should expected successor possess the following features?	Strongly disagree	Disagree	I am not sure	Agree	Strongly agree
Positive attitude to the business					
Good leadership skills					
Training the child on- the- job in family business at young age					
Formal education					
Outside work experience to join family business					
Upbringing in family values					
Enthusiasm in family-owned business					
A trusted person					
Commitment to family business					
Participation in family business					
Humble person					
One who speaks well to customers					

31. Why do you prefer a particular person to take over your business?

.....

KNOWLEDGE TRANSFER

32. In what way(s) do your successor learn from you?.....

.....

.....
33. Is your successor more willing or prepared to learn from you?

- i. Yes
- ii. No

34. How do you pass on cloth business knowledge to your successor?

.....
.....
.....

35. What problems do you face with your successor on knowledge transfer?

.....
.....
.....

SUCCESSION AND TRAINING

36. What form of training do you give to your successor

.....
.....
.....

37. Kindly describe how a successor has been trained in these areas of cloth trading activities

i. Customers.....

ii. Receiving cash.....

iii. Suppliers.....

iv. Record keeping.....

v. Textile products/goods.....

.....

.....

.....

.....

.....

38. Please mention any problem(s) you faced during

i. knowledge transfer.....

.....

ii. training.....

.....

iii. Succession process.....

.....

.....

EFFECTIVE AND POOR SUCCESSION PRACTICES

39. What has ensured the survival of this business?

.....
.....
.....

40. What inheritance generation are you?

- i. First generation founder/ Owner
- ii. Second or more generations

If you are a first-generation founder, please skip to Question 42.

41. What problems did you encounter in the succession process?

.....
.....
.....
.....
.....

42. Kindly suggest measures that will improve succession planning?

.....
.....
.....
.....



Appendix III: Approval Letter



UNIVERSITY OF GHANA
DEPARTMENT OF SOCIOLOGY
SCHOOL OF SOCIAL SCIENCES

Ref. No.: A. 24B

3rd January, 2018

TO WHOM IT MAY CONCERN

As part of his Doctor of Philosophy Degree Programme in Sociology, Mr. Jacob Adom-Oduro, a student at the Sociology Department, University of Ghana, is conducting a study on:

“FAMILY BUSINESS SUCCESSION PRACTICES IN THE TEXTILES INDUSTRY: A STUDY OF CLOTH MERCHANTS AT MAKOLA AND KUMASI CENTRAL MARKETS”

The findings of this research will be presented to the Department of Sociology in the form of a Thesis. The data which he seeks from you will be confidential and used for academic purposes only. The identity of the source of information will not be disclosed.

I should be grateful, therefore, if you would offer him any assistance that he might need.



.....
DR. SYLVIA GYAN
(THESIS COORDINATOR)

COLLEGE OF HUMANITIES

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• Telephone: +233 (0) 302 500 312 / 500 300 • Email: sociology@ug.edu.gh • Website: www.ug.edu.gh/sociology/

INTEGRI PROCEDAMUS

Appendix III: Ethical Clearance Approval



UNIVERSITY OF GHANA
ETHICS COMMITTEE FOR THE HUMANITIES (ECH)
P. O. Box LG 74, Legon, Accra, Ghana

My Ref. No 21st February, 2018

Mr. Jacob Adom-Oduro
Department of Sociology
University of Ghana
Legon

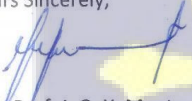
Dear Mr. Adom-Oduro,

ECH 095/17-18: FAMILY BUSINESS SUCCESSION PRACTICES IN THE TEXTILE INDUSTRY: A STUDY OF CLOTH MERCHANTS AT MAKOLA AND KUMASI CENTRAL MARKETS

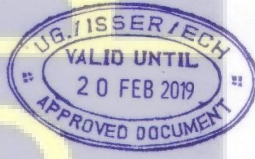
This is to advise you that the above reference study has been presented to the Ethics Committee for the Humanities for a full board review and the following actions taken subject to the conditions and explanation provided below:

Expiry Date:	20/02/19
On Agenda for:	Initial Submission
Date of Submission:	15/01/18
ECH Action:	Approved
Reporting:	Bi-Annually

Please accept my congratulations.

Yours Sincerely,

Rev. Prof. J. O. Y. Mante
ECH Chair

CC: Rev. Prof. M. P. K. Okyerefo, Department of Sociology, University of Ghana.



Tel: +233-303933866 Email: ech@ug.edu.gh | ech@isser.edu.gh

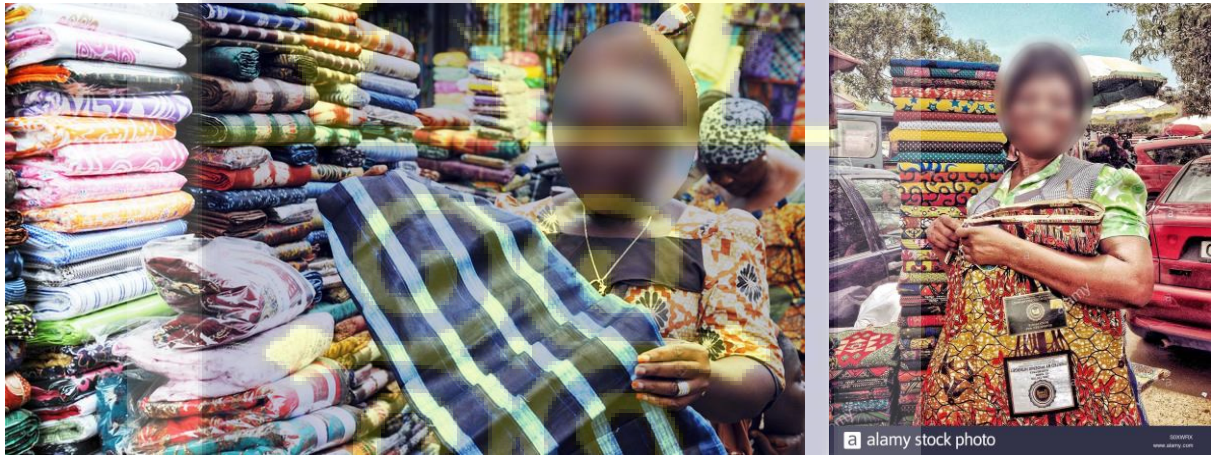
INTEGRI PROCEDAMUS

Appendix IV: Pictures of Cloth Samples

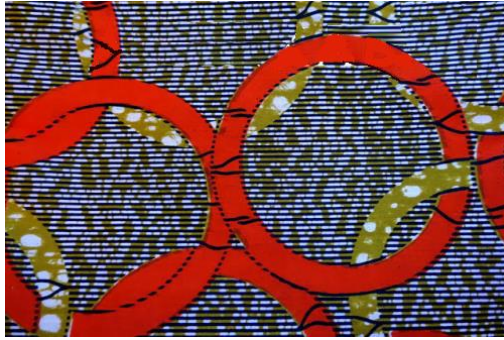
CLOTH SELLERS IN BIG SHOPS



CLOTH SELLERS IN SMALL SHOPS



WAX CLOTH



Abankaba
(Handcuff)



Ahwenepa Nkasa
(Precious beads make no noise)



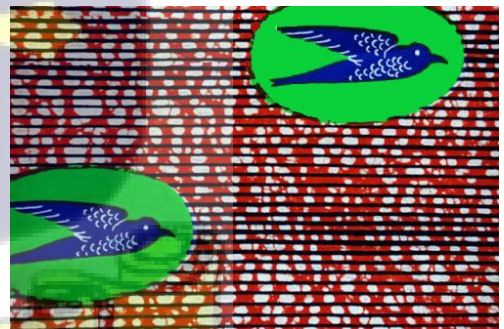
Efie Aboseaa
(Precious Stone)



Nsu Bura
(Wells)



Akyekyede Akyi
(Back shell of Tortoise)



Sika Wo Ntaban
(Money has Wings)



Kofi Annan Adwen
(Kofi Annan's Brain)



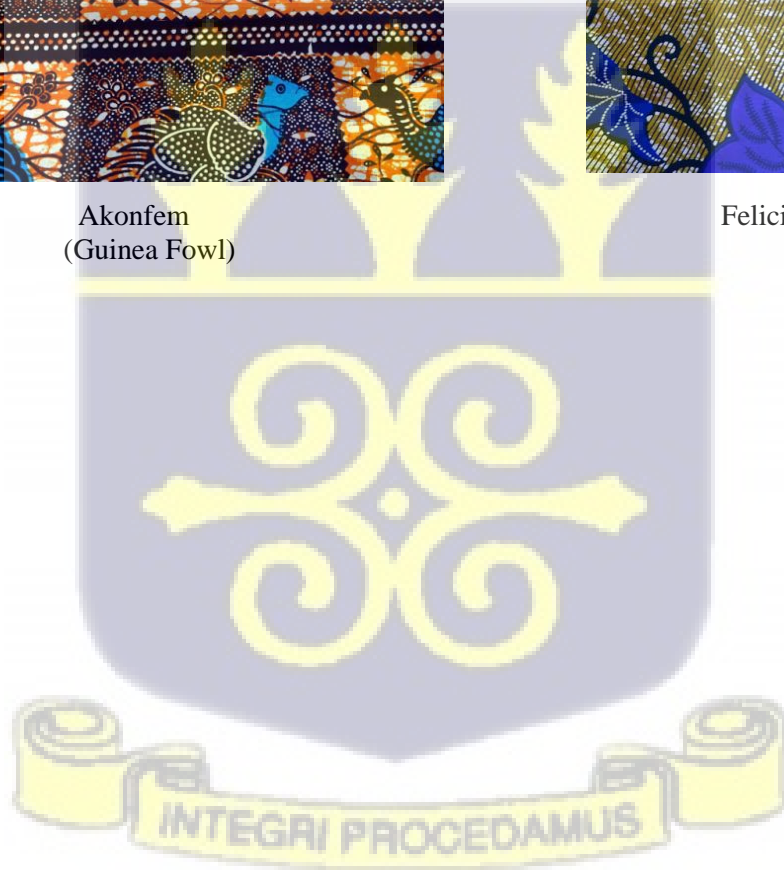
Twa Benkum
(Move to the Left)



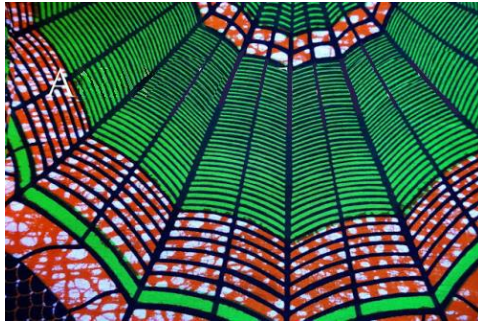
Akonfem
(Guinea Fowl)



Felicia



FANCY PRINTS (COLOURED)



Ananse Ntentan
(Spider's Web)



Senkye Bridge
(Adomi Bridge)



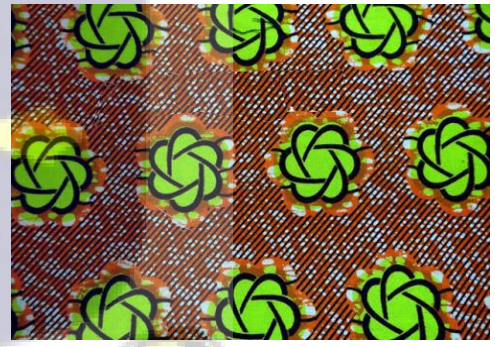
Ahwede Po (Joint of Sugar cane)
(Life is not straight forward)



Se Asa
(All has ended)

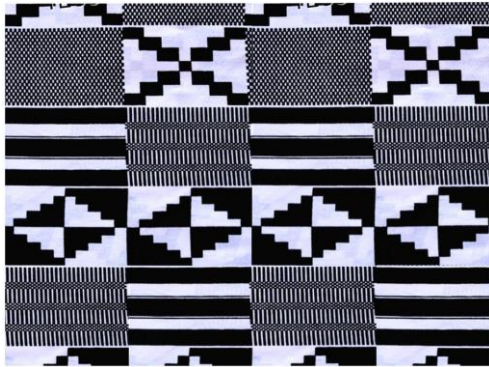


Woko Aware Bisa
(Seek good counsel before marriage)



Obaa Pa
(Virtuous Woman)

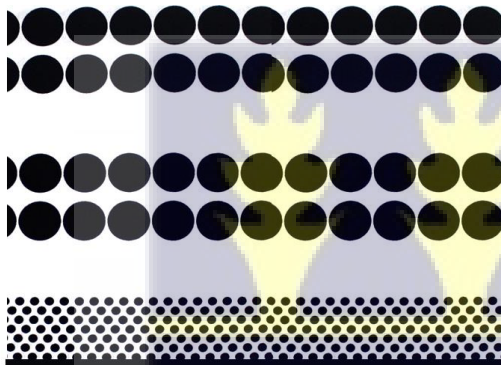
FANCY (BLACK AND WHITE)



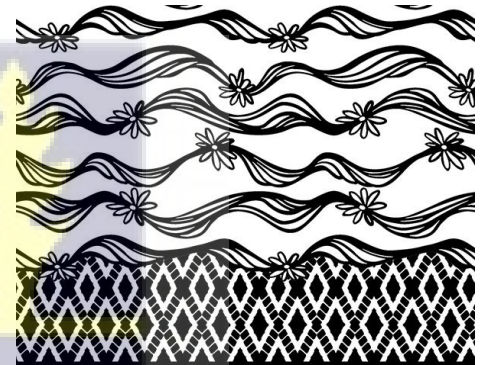
Kente (Black and White)



Sika Nto Nkwa
(Money cannot buy life)



Aseda
(Thanksgiving)



Ewiasse Ye ya
(Painful World)

