

# **SURVIVALIST ORGANIZING IN URBAN POVERTY CONTEXTS**

**Tim Weiss**

Imperial College  
South Kensington Campus  
London SW7 2AZ, UK

**Michael Lounsbury**

University of Alberta School of Business  
3-23 Business Building, Edmonton, Alberta T6G 2R6, Canada

**Garry Bruton**

Texas Christian University  
Fort Worth, Texas 76129, USA

&

Jilin University  
Changchun, China

&

Sun Yat Sen University  
Guangzhou, China

**Keywords:** Economic Sociology, Institutional Theory, Culture, Entrepreneurship, Occupations and Professions, Interorganizational Relationships, Trust, Field Study, Qualitative Research, Culture, Interviews,

*Forthcoming at Organization Science*

18 January 2024

**Acknowledgments:** We are deeply thankful to the informants of this study who have opened up their social world to us. Further, this research greatly benefited from the excellent research support by Joseph Adero, Amos Ngeno, and Andrew Parry as well as the feedback in situ provided by Bitange Ndemo, Amrik Heyer and Lukania Geraldine Makunda. We extend special thanks to our editor Aruna Ranganathan for her guidance through the review process and our three reviewers. The manuscript benefited from extensive commentary by Daniel Armanios, Erkkö Autio, Paolo Aversa, Christine Beckman, Joel Bothello, Andrew Nelson, Chief Nyamweya, Nevena Radoynovska, Hatim Rahman, and Charlene Zietsma as well as participants at seminars and workshops at OTREG, University of Oxford, University of Bath, UMass Boston, and Imperial College London. Sarah O'Brien provided insightful editing expertise.

## ABSTRACT

Institutional scholarship on organizing in poverty contexts has focused on the constraining nature of extant institutions and the need for external actors to make transformative change interventions to alleviate poverty. Comparatively little attention has been paid to the potentially enabling nature of extant institutions in poverty contexts. We argue that more empirical work is needed to deepen our understanding of self-organizing processes that actors embedded in such contexts generate in their own efforts to survive. Drawing on the social worlds approach to institutional analysis, we shed light on how actors self-organize to produce enduring organizational arrangements to safeguard themselves against adverse poverty outcomes. Employing data from fieldwork and interviews collected in the urban neighborhood of Dagoretti Corner in Nairobi, Kenya, we examine the collocation of 105 largely identical auto repair businesses in close spatial proximity. We find that actors leverage an indigenous institution—the societal ethos of *Harambee*—to enable a process we identify as “survivalist organizing.” Based on our research, we argue that survivalist organizing incorporates four interlocking survival mechanisms: *cultivating inter-business solidarity, maintaining precarious inter-business relationships, redistributing resources to prevent business deaths, and generating collective philanthropy to avoid personal destitution.* We develop a new research agenda on the institutional study of self-organizing in poverty contexts focused on strengthening rather than supplanting urbanized indigenous institutions that catalyze collective self-organizing.

## INTRODUCTION

Organization and management scholars are expressing a growing interest in understanding the processes of organizing in poverty contexts and are engaging in efforts to develop theories that may be useful for socioeconomic development and poverty alleviation (Allard and Small 2013, Brady 2019, George, Corbishley, et al. 2016, George, Howard-Grenville, et al. 2016, Howard-Grenville et al. 2019, Pearce 2005, Walsh 2015). Research rooted in economics, strategy, and international business has typically focused on the institutional differences between Western and non-Western contexts, casting institutions in poverty contexts as devoid of adequate formal institutions, foregrounding the low quality of existing institutions, and stressing the lack of basic industrial infrastructure that constrains organizing and market development (Dhanaraj and Khanna 2011, Dieleman et al. 2022, Doh et al. 2017, Khanna and Palepu 1997, North 1990). Scholars have suggested that concerted business interventions can fill these so-called institutional voids and contribute to alleviating poverty by creating new capital, labor, and product markets (Agarwal and Assenova 2023, Fisman and Khanna 2004, Khanna and Palepu 1997); introducing institutional intermediaries (Dutt et al. 2015, Rammohan et al. 2022); and spurring entrepreneurship (Sydow et al. 2022, Webb et al. 2020, Weiss et al. 2022).

Although this scholarship has been illuminating, it has also been critiqued, mainly to prompt a deeper engagement with and theorization of the institutions<sup>1</sup> that are already present in poverty contexts (Bothello et al. 2019, Dieleman et al. 2022, Mair et al. 2012, Nason and Bothello 2022). In response, a sociologically informed line of research has analyzed how these existing institutions can be effectively transformed through development-focused interventions to lift people out of poverty (Abdelnour and Branzei 2010, Bhatt et al. 2022, Claus et al. 2021, Mair and Marti 2009, Qureshi et al. 2018). Scholars in this literature stream have examined processes and mechanisms that can transform institutions that breed inequality, marginalization, and exclusion via hybrid organizing (Battilana and Dorado 2010, Smith and Besharov 2017), incubating dissent (Claus and Tracey 2020), integrating micro-solutions of inclusion

---

<sup>1</sup> Although the concept of institutions is pervasive in the literature, there is a good deal of ambiguity around its meaning. One oft-used definition in the management literature conceptualizes institutions as “cultural, normative, and regulatory structures and activities that provide stability and meaning to social behavior. Institutions are transported by various carriers—cultures, structures, and routines—and operate at multiple jurisdiction levels” (Scott 1995, p. 35). Thus, institutions can be comprised of both formal rules and structures (e.g., organizations) as well as more informal aspects related to symbolic beliefs. In practice, the formal and informal aspects, as well as cognitive, normative, and regulative dimensions of institutions are often interwoven.

(Mair and Marti 2009), resource enactment (Sutter et al. 2022), and scaffolding alternative institutional arrangements (Mair et al. 2016). However, like the economically oriented literature, this line of work has also tended to focus analytical attention on exogenous interventions by external change agents (e.g., international and local non-profits, microfinance organizations, multinational corporations, and entrepreneurs). As a result, institutional scholarship has largely sidelined the study of how people living in poverty contexts can catalyze poverty alleviation through their own everyday organizing practices.

To counterbalance the focus on intervention in extant research, we explore how extant institutions might enable endogenous and collective organizing processes without the interventions of external actors. In this article, we understand these organizing processes as representative of *self-organizing* generated by actors<sup>2</sup> embedded in poverty contexts (Geertz 1963, 1978). Thus far, institutional scholarship has generated great insight into the interventions that can induce growth, inclusion, and upward mobility to push people above the “poverty threshold” (Sachs 2005), yet more work is needed to develop theory that captures the generative dynamics of how, in their own efforts to survive, actors self-organize and leverage pre-existing institutional resources to produce enduring organizational arrangements. We argue that the study of self-organizing processes can help us to theorize the processes and mechanisms that afford *survival* to safeguard against adverse poverty outcomes (e.g., destitution, hunger, and loss of livelihood).

To understand how actors self-organize to survive, we examine the potentially enabling role of institutions in poverty contexts, redirecting research away from the dominant focus on the constraining nature of informal institutions in poverty contexts such as norms, traditions, religious beliefs, and customs that entrench patterns of domination, exclusion, and inequality (Claus et al. 2021, Claus and Tracey 2020, Mair et al. 2016, North 1991, Shepherd et al. 2021). In particular, we explore how “indigenous” institutions<sup>3</sup>—understood as historically continuous, highly context-specific, pre-invasion and pre-colonial traditions, ethos, and beliefs (Ayittey 2006, Salmon et al. 2023, UN 2007, UN DESA

---

<sup>2</sup> In the current study, we examine efforts undertaken by actors who are embedded in poverty contexts and, henceforth, employ the concept of “actor” and refer to other actor categories with a distinctive qualifier, such as external actors (actors not embedded in poverty contexts) or change agents (e.g., international non-profit organizations).

<sup>3</sup> We emphasize the relevance of indigenous institutions that have endured and remain part of the institutional fabric for formerly colonized people, despite the forceful interventions of cultural dismemberment by colonizers (Thiong’o 2009).

2009, p. 4, Zoogah and Peng 2015)—can enable organizing activity and, in doing so, broaden our theorizing of organizing in poverty contexts (Bruton et al. 2021, Kim et al. 2019, Mangaliso 2001, Peredo 2019, Peredo et al. 2004, Salmon et al. 2023, Tsui 2007). We leverage insights from varied literatures on microfinance, development, and anthropology (e.g., Biggart 2001, Chen et al. 2017, Duggan 2016, Ganle et al. 2015, Geertz 1962, Khavul 2010) that has highlighted the collectivist and egalitarian nature of indigenous institutions in rural contexts, to unpack how such collectivist ideals may be imported into and leveraged in the harsh realities of urban poverty contexts. Focalizing the transposition of rural institutions into urban contexts is especially important given the dramatic rise of rural-urban migration that many low- to lower-middle-income countries in the Global South are experiencing (Mahendra et al. 2021). These concerns motivated our core research question: *How is self-organizing for survival institutionally enabled in urban poverty contexts?*

To shed light on how actors embedded in urban poverty meaningfully interact with each other to safeguard their livelihoods and prevent adverse poverty outcomes, we studied 105 informal auto repair businesses through fieldwork in the neighborhood of Dagoretti Corner in Nairobi, Kenya. Three observations made this empirical setting particularly suitable for advancing new theory. First, the 105 businesses self-organized in immediate, fence-to-fence spatial proximity to each other, creating a dense and geographically bounded collocation of auto repair work that enabled the study of shared arrangements and interdependences between businesses. Second, in spending time in the location—visiting and conducting interviews at many of the businesses—we observed that collocating businesses not only performed the same type of service work and were largely identical to each other, but did so without indicating competitive behavior, suggesting the presence of a mutualistic social order. Third, we observed that this collocation site had not only successfully endured but also substantially grown over the past two decades (an animated video using satellite images to visualize change over time is accessible via <https://tinyurl.com/SocialWorldDC>). This collocation phenomenon of identical businesses is particularly surprising in the urban poverty context of Nairobi where there is high generalized mistrust<sup>4</sup> among urban Kenyans (Brewer and Campbell 1976, Busch and Mudida 2023, Yenkey 2015, 2018), and where severe

---

<sup>4</sup> Generalized mistrust is defined as the absence of “actors placing a certain level of trust independent of the identity of the trustee and the nature of the situation” (Schilke et al., 2021, p. 243).

income scarcity is high (Leana and Meuris 2015, Matlon 2016, Meuris and Leana 2015, Thieme 2017), which should lead to conflict, competition, and possibly collapse rather than enduring and thriving organizational arrangements.

To analytically unpack self-organizing in an urban poverty context, we employed the social worlds approach to institutional analysis, which provides a more ethnographically sensitive orientation to the interrelated dynamics of institutions, organizations, and work (Barley 2008, Becker 2008, Clarke and Star 2007, Strauss 1978, 1982). Social worlds are units of analysis that direct analytical attention to what brings people together and how they act—as opposed to how they ought to act—when they engage in a specific primary activity with its distinct networks of communication, technology, and geographical space (Becker 1963). This is important given that economic geographers have long studied the collocation of identical businesses—also in urban poverty contexts of Sub-Saharan Africa—but placed attention on how collocated businesses (fail to or ought to) achieve high degrees of collective efficiency, specialization, and industrialization (Marshall [1890] 2009, Nadvi 1999, Piore and Sabel 1984, Schmitz 1999, Schmitz and Nadvi 1999). In contrast, the social worlds approach affords the opportunity to reexamine the nature of collocation and why collocation occurs, bracketing the assumed functionalist imperatives of economic growth, efficiency, and specialization, which deflect attention away from primary organizing principles and motivations (McCormick 1999). Hence, in this paper we respond to McCormick’s prompt for future research to examine “the ways in which people socialize within and beyond their own ethnic group...the ways in which different communities provide for the needs of their members; the rules surrounding trust” (McCormick 1999, p. 1547) and inductively identify the micro-institutional processes that link people, organizing, and institutions to a specific place in meaningful ways, enabling the enduring collocation of identical auto repair businesses.

By collating a data set of interviews and field observations, we find that actors imported the indigenous institution of *Harambee* (Bantu for “let us all pull together”) from rural Kenya to organize the social world of auto repair in the urban poverty context of Nairobi. Harambee is best understood as a societal ethos<sup>5</sup> of community self-reliance and mutual assistance that predates British colonial rule, and its

---

<sup>5</sup> We define ethos as “the tone, character, and quality of [people’s] life, its moral and aesthetic style and mood; it is the underlying attitude toward themselves and their world that life reflects” (Geertz 1957, p. 421). Ethos provides

impact on life in rural Kenyan villages has been well documented (Mbithi 1972, Mbithi and Rasmusson 1977, Ngau 1987, Ouko 2018). We find that actors leverage Harambee to self-organize their business activities through four interlocking survival mechanisms. First, we identify the survival mechanism of *cultivating inter-business solidarity*. In responding to the continuous struggle for survival, actors draw on the community self-reliance trope of Harambee and develop mutualistic relationships within and between businesses. Second, the survival mechanism of *maintaining precarious inter-business relationships* captures how actors respond to malfeasance and leverage Harambee to prevent trust erosion and abuse between peers to preserve a mutuality-animated social order. Third, in response to moments of existential business crises (e.g., eviction and bankruptcy), we identify an economically oriented survival mechanism of *redistributing resources to prevent business death*, in which actors leverage Harambee's mutual assistance trope to employ pre-existing solidarity arrangements to safeguard firm survival. Last, in response to medical emergencies and deaths of individual members of this social world, the social-oriented survival mechanism of *generating collective philanthropy to avoid personal destitution* captures how Harambee catalyzes self-organizing to safeguard individuals from slipping into destitution, which has no direct bearing on firm-level economic considerations. Collectively, the interlocking set of mechanisms produces a business-centric social welfare system (as opposed to one purely based on family or ethnic group affiliation) in the face of high generalized mistrust and severe income scarcity.

We theorize this self-organizing process as *survivalist organizing*. We define survivalist organizing as enduring patterns of collective interaction, generated by actors embedded in poverty contexts and enabled by context-specific institutional resources, that safeguard business survival and individual welfare against worse poverty outcomes. Conventional wisdom would expect to find consolidation, specialization, or competition dynamics at work in this dense colocation site, a rationale that is often informed by assumptions about firm growth, efficiency, and broader industrialization pressures. In contrast, we argue that survivalist organizing captures the key organizing principle that animates self-organizing in urban poverty contexts, where there is a limited presence and influence of formalized governance structures, coordinating actors (i.e., government agents, industry associations, and chiefs), and

---

strong indigenous norms and rules around collective support that also shape cognition by defining what behaviors are appropriate across different decision situations (Voronov and Weber 2017).

resourceful agents of change (Lounsbury and Glynn 2019). Survivalist organizing foregrounds how the presence and enactment of indigenous institutional resources of collectivism enable actors to produce a mutualistic social order that contributes to the enduring organizational arrangement of 105 identical colocating businesses. We suggest that the production of such a village-like, business-driven social welfare system in urban poverty can help explain the high prevalence, enduring nature, and growth of colocation sites in low and lower-middle income countries.

This article extends existing theory by contributing to the institutional literature on organizing in poverty contexts (e.g., Bhatt et al. 2022, Dieleman et al. 2022, Mair et al. 2012, 2016, Sutter et al. 2022). Existing theory is skewed in that it primarily evaluates externally induced business and development-focused transformative change interventions in poverty contexts intended to lift people out of poverty. In contrast, this study theorizes the endogenous, self-generated processes and mechanisms of survivalist organizing that support actors embedded in poverty to survive and safeguard themselves against worse poverty outcomes. This is an important perspective shift because it places analytical focus on the enabling (rather than constraining) role of institutions in urban poverty contexts and on the organizing dynamics that sustain survival. This article also extends organizational scholarship on indigenous institutions (Bruton et al. 2021, Nason and Bothello 2022, Peredo et al. 2004, Salmon et al. 2023, Zoogah 2021) by theorizing a case in which indigenous resources become urbanized as they are adopted and enacted to shape business interdependencies that safeguard collective welfare in an otherwise harsh environment. Last, by identifying new ways in which survivalist organizing can be strengthened as opposed to transformed, this paper makes contributions to policy and practice.

## **THEORY**

The study of institutions and organizing in poverty contexts, particularly in low-income countries of the Global South, represents a growing field in management and organization studies (Dencker et al. 2021, Godfrey 2011, Howard-Grenville et al. 2019, Marquis and Raynard 2015, Nason and Bothello 2022, O'Donnell et al. 2023). Scholars trained in economic and sociological approaches to institutions have built research agendas, largely separate from each other, to understand how organizing processes can alleviate poverty. Despite the ontological and epistemological differences that exist between these approaches, a salient commonality between them is that they focus on interventions by external actors

tasked with alleviating poverty in the context of local institutions that are theorized as inhibiting western-style development (Bothello et al. 2019, Dieleman et al. 2022, Doh et al. 2017, Nason and Bothello 2022). To develop this line of work, we propose a research agenda that foregrounds the enabling role of institutions in poverty contexts. However, we understand these institutions not as sites to fill voids or experiment with transformational interventions, but as sites of everyday self-organizing, a shift that advances our understanding of how existing institutions may provide crucial, often underappreciated, resources (Lounsbury & Glynn, 2019) and facilitate organizing processes that address poverty without the interference of external, often western, actors. We propose that this institutional study of self-organizing in poverty contexts can counterbalance extant work in management and organizational scholarship by creating knowledge on how people living in poverty address their own vulnerability and safeguard themselves against worse poverty outcomes.

### **Toward the Institutional Study of Self-Organizing in Poverty Contexts**

Recent organizational scholarship has begun to capture some of the self-organizing dynamics in poverty contexts, but it remains fragmented across sub-disciplines and places varying emphasis on the role that institutions play, requiring more empirical work for theory development. For example, a recently published set of studies foregrounds the constraining nature of institutions in poverty contexts and their role in prompting self-organizing. In their analysis of an externally induced change intervention in rural villages in Tanzania, Claus and colleagues (2021) found that the informal institution of the *muzungu* (Swahili for “white foreigner”) induced mistrust of foreign interventions and ultimately conditioned villagers to self-organize a backlash and reject external interventions. The study illuminates how informal institutions can generate organized resistance to institutional change and thus foregrounds how informal institutions that emerged from colonial rule can constrain exogenous interventions. In a study of ragpickers in urban centers in India, Shepherd and colleagues (2021) surfaced actor-centered meaning-making. Here, the authors assert that by establishing functional ambivalence in response to constraining institutions, ragpickers were able to carry on their work in a context of urban poverty characterized by rampant social exclusion of the underprivileged. In a similar vein, Barkema and colleagues (2023) examined how NGO fieldworkers in India—themselves living in poverty—engaged in what they identify as relational job crafting to help overcome the constraining nature of urban poverty and achieve social

impact. In illuminating some of the self-organizing processes and mechanisms triggered by the constraining nature of institutions in poverty contexts, this line of research raises questions about the self-organizing processes that may exist when catalyzed by enabling institutions.

Recent work in organizational scholarship has begun to allude to the potentially enabling nature of institutions in poverty contexts. For example, Kim and colleagues (2019) uncover a “long present” temporal perspective in self-organizing among East African tea producers that sits in tension with the “short present” intervention focus of Fairtrade International. In the authors’ closing statement, they suggest that indigenous norms and beliefs have shaped producers’ perception of time in East Africa as well as the organizing patterns that the authors observed (p. 631). In another study, Abid and colleagues (2022) showcase how counterfeit products come to be understood as part of a moral universe in a Pakistani bazaar, alluding to the enabling role of institutions in self-organized resistance among market participants to safeguard “moral” Muslim and Pakistani culture against the interference of “immoral” western luxury products. In addition, the adjacent microfinance literature has more directly highlighted how institutions might enable self-organizing through self-help groups and informal savings and investment circles, which have been shown to be widespread and are often leveraged by microfinance firms as organizational vehicles to mitigate credit risk and enhance resource access in predominantly rural poverty contexts (Biggart 2001, Chen et al. 2017, Duggan 2016, Ganle et al. 2015, Geertz 1962, Khavul 2010). We build on and extend this insightful work with an analytical focus on how indigenous institutions enable self-organizing in urban poverty contexts, providing a novel theoretical model and a set of mechanisms about how such self-organizing can enhance collective welfare that not only safeguards firm survival, but also prevents individual destitution amid the harsh realities of city life.

### **Indigenous Institutions and Self-Organizing**

When applied to institutions, the label *indigenous* is often used interchangeably with qualifiers such as “traditional,” “customary,” and “contextualized” as it seeks to capture historically continuous, long-lasting, highly context-specific, pre-invasion and pre-colonial belief systems (Bruton et al. 2021, Peredo et al. 2004, Tsui 2007, UN 2007, UN DESA 2009, p. 4, Zoogah and Peng 2015) that are endemic and “constitute an integral part of [people’s] culture” (Ayittey 2006, p. 20). Organizational scholarship on poverty contexts tends to emphasize that transforming constraining, informal indigenous institutions is a

complex endeavor that can entail changing exclusionary, harmful, and repressive local traditions, religious belief systems, family arrangements, and power structures in an effort to lift people out of poverty (Claus et al. 2021, Mair et al. 2012, 2016, Sutter et al. 2022).

However, as signaled above, important work on indigenous institutions, specifically in the context of formerly colonized African societies, has also begun to highlight the enabling role of indigenous institutions that underpin solidarity in communal life and collectivist organizing processes—mostly in rural villages (Amaeshi and Idemudia 2015, Ayittey 2006, p. 42, Lutz 2009, Mangaliso 2001, Peredo 2019, Zoogah and Peng 2015). Institutions such as *Ujamaa* (Tanzania), *Ubuntu* (Southern Africa), and Harambee, among others, have been shown to produce strong kinship norms, communal values, and obligations toward the extended family and the needy, as well as to enable the production of common goods (Khavul et al. 2009, Khayesi et al. 2014, Mangaliso 2001, Mangaliso et al. 2022, Swidler and Watkins 2007, Vershinina et al. 2018, Zoogah and Peng 2015). Less attention has been paid to how such indigenous institutions may function in urban poverty contexts where there is a great deal of ethnic diversity (and concomitant hostility), lack of rootedness, and a high level of mistrust.

We concur with Dieleman and colleagues (2022), and Nason and Bothello (2022) that new empirical work and theory advancement are needed to account for the various ways in which actors sustain businesses and their livelihoods in urban poverty contexts—especially regarding how economic action and actors are institutionally constituted and enabled by indigenous institutions. The enactment of indigenous institutions is particularly salient in rural, village-like settings where social cohesion and trust is high, but more empirical work is needed to theorize how indigenous institutions are enacted to deal with the harsh realities of urban poverty where generalized mistrust and severe income scarcity can be pervasive, making sites of collaborative self-organizing a particularly intriguing empirical setting. Although the micro-institutional processes that we investigate in this study may not enable growth, broad inclusion, or upward mobility, they nevertheless provide insights into how actors embedded in urban poverty survive and safeguard themselves from dropping into destitution.

## **SETTING AND METHOD**

### **Contextual Features**

Kenya is a lower-middle income country. Over 80% of Kenya's working population operates in the country's expanding informal economy, either as self-employed workers or as part of micro firms of fewer than five employees (KNBS 2023a). Since independence in 1963, Kenya has experienced rapid urbanization in part through the influx of unskilled migratory labor from rural to urban areas. While Kenya's population increased from approximately 11 million to 52 million between 1970 and 2020 (The World Bank Group 2023a), the share of the population living in urban areas rose from 10% to 29% (The World Bank Group 2023b). As a result Nairobi, the capital of Kenya and the economic powerhouse of East Africa, grew from approximately 500 thousand to 4.5 million inhabitants during the same time period (KNBS 2002, 2023a).

In Nairobi, trades and occupations such as metalwork, furniture making, and auto repair absorb unskilled migratory labor as part of the informal economy. A unique feature of these trades and occupations is that they tend to self-organize through colocation in urban sites, where hundreds and up to thousands of largely identical businesses colocate (King 1975, McCormick 1999, McCormick et al. 2007). Longitudinal ethnographic work has shown that these social worlds of colocating businesses tend to endure over long periods of time, often with comparatively minimal technological and organizational change (King 1996).

This study focuses on the colocation of auto repair businesses, which is representative of colocation dynamics across other trades with multiple colocation sites in an urban area. Auto repair colocation sites exist in part because drastic growth in annual car import, from around 30 thousand in the early 2000s to 400 thousand in 2021 (KNBS 2002, 2023a), generates a continuously expanding market for auto repair and maintenance. Further, low barriers to entry, coupled with the low formalization of the trade, allow small, informal businesses to offer their services (King 1996, McCormick 1999). Although formalized car dealerships and auto repair shops exist in Nairobi, they tend to be few and cater primarily to the upper echelon of society. Colocation sites of auto repair have emerged and grown across Nairobi, offering upskilling and livelihood opportunities to migratory labor from rural Kenya.

The socioeconomic processes undergirding these social worlds in Nairobi unfold in a broader context of urban poverty that is characterized by two salient features: generalized mistrust and severe income scarcity. Generalized mistrust is rooted in part in Kenya's high ethnic diversity (see Yenkey 2015

for additional detail). With 42 ethnic tribes, Kenya features ethnic division and rivalry between dominant groups (Brewer and Campbell 1976, Yenkey 2018), which manifests in competition and conflict that businesses have to actively address and manage (Busch and Mudida 2023). Whereas rural contexts tend to be comparatively homogenous, Nairobi is highly ethnically diverse, such that ethnic rivalry is amplified and erosion of general trust has been observed (Kramon et al. 2022).

Further, poverty rates in Kenya stand at 39%. 19 million people live in poverty and approximately 3 million people live in extreme poverty (KNBS 2023b, p. 33). In Nairobi, approximately 760 thousand people live in poverty. Government estimates indicate that skilled informal workers in Nairobi earn a minimum monthly income between USD 150 and 250, or about USD 7.5 and 12.5 per workday (KNBS 2023a, p. 73). Migrants are faced with immense income pressures in part because Nairobi has one of the highest living costs on the African continent and because migrants have to finance their emerging families in Nairobi *and* their extended families in rural villages (Agesa 2004). We find it surprising that these social worlds created by the colocation of identical businesses endure, particularly against the backdrop of heightened generalized mistrust in which ethnic plurality—as opposed to ethnicity-based closure, in which a single ethnic group dominates a trade (cf. Ranganathan 2013)—and severe income scarcity condition socio-economic processes.

### **Site Selection**

In selecting our field site, we drew on the first author's previous experience in Nairobi and consulted a Kenyan expert with extensive experience working with people living in urban poverty settings. We selected the neighborhood of Dagoretti Corner because it allowed us to control for and thus avoid three conditions: extreme case bias, sampling bias, and intermediation by change agents. First, we selected Dagoretti Corner because the field site of identical, colocating businesses did not represent an isolated or extreme case. Similar sites existed in close geographical proximity (e.g., three miles away) and across Nairobi, as well as in other industries. Dagoretti Corner needs to be distinguished from single colocation sites in urban areas, because research on these sites has demonstrated that the aggregation of customer demand plays a key role in self-organizing (Vitali 2022). Second, we controlled for a priori sampling bias by selecting a field site in which our hired Kenyan consultant had no pre-existing ties or fieldwork experience, to ensure that informant selection was not a result of ethnic or family favoritism

(Swidler and Watkins 2018). Last, we selected this field site because, to the best of our knowledge, Dagoretti Corner has received limited attention from change agents such as nonprofit and nongovernmental aid agencies, and thus presents a site with low external intermediation and transformation-oriented interventions (these tend to concentrate in a few prominent neighborhoods, such as Kibera and Mathare).

We observed Dagoretti Corner's spatial organization by retrieving Google Earth satellite images<sup>6</sup> taken in 2001 up until the time of our fieldwork of 2019, which highlighted three features of this social world. First, by overlaying satellite images (an animated video visualizing change over time is accessible via <https://tinyurl.com/SocialWorldDC>) and examining each satellite image individually, we could see that this colocation site had evolved from an undeveloped, sparsely populated field with 11 auto repair businesses in 2001, to a fully urbanized neighborhood in which 105 businesses<sup>7</sup> were collocated by mid-2019 (see Table 1). Second, the satellite images revealed an enduring social world in which the spatial and social organization of individual garages appeared largely similar over time. That is, the garages not only offered the same services, but they also endured in being organized in small, semipermanent geographical units demarcated by thin, iron-sheet fences. Concrete buildings or larger plot sizes indicative of formalization, structural upgrades, or merger activity between businesses were notably absent. Third, Image 1 captures the boundedness and high density of auto repair work, which suggests that a particular social order must be at play in an urban poverty context characterized by generalized mistrust and severe income scarcity.

--- Table 1 here ---

--- Image 1 here ---

## Research Design and Data

We<sup>8</sup> conducted fieldwork and interviews between May and August 2019. Our fieldwork entailed immersing ourselves in this social world by walking through the field site to familiarize ourselves with the

---

<sup>6</sup> Aerial image data, such as satellite images retrieved from Google Earth, is a new data source in organizational scholarship but common in the earth sciences; it has recently gained traction in development economics (Oshri et al. 2018, Yu and Gong 2012).

<sup>7</sup> We conducted a comprehensive geographical information system (GIS) mapping, physically visiting each business and tagging each business with a geolocation marker to estimate the number of businesses in Dagoretti Corner.

<sup>8</sup> The first and third author were both present during fieldwork.

intricacies of Dagoretti Corner's spatial organization and occupational structuring, observing auto repair work in action, and visiting businesses on site while also conducting interviews. We sampled interviews to capture the full variation of the social world based on the following criteria: businesses' physical location in Dagoretti Corner, their estimated revenue and asset base, and their tenure in the community; and the occupational roles, ages, and ethnic backgrounds of their owners.<sup>9</sup> To illustrate this approach, we initially sampled businesses that were located along the main streets and next to each other, and then sampled businesses that were more peripheral, at the outskirts of the social world and more hidden within it (see Image 1). The division of labor and spatial arrangement in Dagoretti Corner afforded the repair work to take place inside businesses' garages and outside in unstructured, open work areas. Our sampling approach ensured that we selected informants from all work areas.

We conducted a total of 51 interviews, 49 of which were recorded and transcribed; the other two interviews were not recorded at the request of the interviewees. The ethnic heterogeneity of the interviewee pool was as follows: 27 Luo, 11 Kikuyu, five Luhya, one Kisii, and one Kamba interviewee.<sup>10</sup> Table 2 provides a full overview of the data collected. We conducted 30 on-site business visits and eight on-site visits to ancillary, related businesses (e.g., spare parts, upholstery, and engineering shops). We also interviewed seven day laborers who were not formally assigned to a garage. The first and third author, together with the Kenyan consultant, were present during the interviews, which lasted between 45 minutes to an hour. We spent entire days in the field, from when workers arrived in the morning until they left to commute back home.

--- Table 2 here ---

We conducted on-site business visits and met with the business owner(s). We used pen and paper to record our field notes, which captured the nature of the physical setting, such as the condition of semipermanent infrastructure and equipment, the number of active repair cars and abandoned cars in each garage, the approximate value of cars receiving repair work, and the type of repair work in process

---

<sup>9</sup> We did not sample based on gender because this was a male-dominated occupation. The average informant was a male mechanic who had dropped out of school and moved from a rural area to Nairobi in pursuit of wage labor and acquiring mechanical skills. The typical business owner had between 15 and 30 years of work experience, while the younger and less experienced workers offered their services in open spaces outside of garages. All business owners leased their property. Rental costs ranged between USD 200 and USD 450 per month, posing a significant financial burden for informants.

<sup>10</sup> Note, Luos and Kikuyus are the two dominant ethnic groups in Kenya that are cast as rivaling.

(e.g., engine overhaul, new wiring, spray painting, etc.). The interview questions covered informants' educational background and life trajectory, such as their entry into the occupation, the nature of their daily work, the structure of the garage, and inquiries about collaboration and competition patterns between businesses in Dagoretti Corner. Using field observations and conducting on-site interviews enabled us to inquire about informants' work as it unfolded on the day of the interview. This approach gave us a rich and detailed view of their work life and allowed us to learn about their subjective experiences. As our fieldwork progressed, we amended our interview guidelines to substantiate and triangulate insights by asking multiple informants about an emerging insight, which helped reduce emphasis on less generative lines of inquiry.

We were aware of the cultural distance between the authors and informants. We managed the cultural distance through our Kenyan consultant, who translated, contextualized, and explained information to either the informant or to us, the interviewers. We also drew on the first author's work experience as a former development aid worker who has substantial contextual knowledge and experience working with people living in poverty in Kenya. At the end of our data collection, we visited an adjacent, much smaller colocation of auto repair businesses, about two miles from Dagoretti Corner, and conducted four interviews. These interviews followed our interview guidelines from Dagoretti Corner and investigated whether the social dynamics we had observed there were also unfolding in a similar empirical setting. We also presented our insights to a Kenyan professor of entrepreneurship and representatives of a Kenyan think tank, who further helped contextualize our findings. By working with a Kenyan consultant, leveraging the first author's deep knowledge of the context, and soliciting feedback from a variety of Kenyan researchers, we ensured that we developed a culturally appropriate and context-sensitive analysis that explores the relational processes and mechanisms that link people, businesses, and institutions in this social world.

### **Analytical Approach**

We conceptualize our research site as a social world. The social worlds framework is rooted in symbolic interactionism and emerged out of the ethnographic tradition of the Chicago School of sociology (Clarke and Star 2007). A social worlds approach to institutional analysis places analytical attention on groups of people—a collection of actors—by observing their commitments and affiliations

to each other, the way they share and negotiate resources, and the meaning structure they generate as they go about the day-to-day of navigating work, all in an effort to build an understanding of the larger whole (Becker 2008, Clarke and Star 2007, Strauss 1978). Rather than studying single individuals or organizations, social world studies examine the “doing of work” as people act and interact. This approach is anchored in Mead’s concept of universes of discourse, in which people articulate mutually understood ways of committing, affiliating, and negotiating with each other that are specific to their social world and distinctive to a particular domain of work (Mead 1938). In organization and management studies, the social worlds approach has been particularly prominent in unpacking how workers negotiate understandings, rules, roles, and meanings in occupations (Barley 2008, Clarke 1991).

We leveraged the social worlds approach because it provided us with a lens to examine the work of car repair and, more specifically, to understand how car mechanics affiliated and committed to each other, and the meanings that they attributed to their interactions given the dense colocation of 105 businesses that effectively engaged in the same exact type of work. In adopting the social worlds approach, we deliberately sidestepped concerns that are focal to other literatures, such as developmental concerns about how mechanics ought to act, how businesses ought to upgrade and integrate, and how colocation sites ought to evolve—all prominent foci in previous research efforts on colocation that have arguably generated limited insight (McCormick 1999).

The social worlds approach embraces grounded theorizing (e.g., Strauss, 1978) and, hence, we followed a two-step inductive process for data analysis: active sensemaking during and after fieldwork, as well as thematic coding (Charmaz 2011). At the end of each fieldwork day, we engaged in an ongoing sensemaking process of our observations and interviews through discussion. We drew on the first author’s and the consultant’s expertise to contextualize the field observations and informants’ responses. In our ongoing sensemaking, we formulated theoretical hunches to explain our observations and contrasted the data with theory early on (Charmaz 2011, Tavory and Timmermans 2014). We captured our efforts to develop different theoretical casings for our data in memos.

We examined a broad variety of literature across the social sciences and contrasted hunches induced by our observations with theory, including, for instance, necessity entrepreneurship, the strategic location choices of firms, and agglomeration economics on joint action and collective efficiency in low-

income countries. This ongoing exercise helped us understand the distinctiveness of our phenomenon. For example, the entrepreneurship literature discusses the replication logic that leads identical businesses to collocate as a form of necessity entrepreneurship in which individuals are pushed into entrepreneurship and, because of a lack of alternatives, mimic businesses in their immediate surrounding (Dencker et al. 2021, O'Donnell et al. 2023). However, in our social world, informants reported that solidarity and mutual assistance between workers and garages were dominant, and they also explained their entry into the occupation as a form of socialization into the mutualistic nature of collocation. We added questions to directly inquire about potential competitive behavior and instead encountered the prominence of the collectivist-oriented Harambee ethos, which supported informants' efforts to safeguard their livelihoods and inhibited competitive dynamics. This insight led us to engage more deeply with informants' life trajectories, examining why and how they got into the occupation, and how they engaged with other workers in and outside their garages. In doing so, we focused our analysis on the mutualistic nature of social organizing and the institutional resources employed in performing auto repair work.

In the second step of the analysis, our in-the-field sensemaking informed thematic coding of all interview data after fieldwork. In leveraging the field notes and memos, we focused on developing new theory and started by coding 10 interviews that were particularly rich in informants' responses about their actions, interactions, and lived experiences in Dagoretti Corner. After carefully reading the interview transcripts, the first and third authors coded interviews separately and, as they did, discussed emerging codes in regular intervals and began to formulate and sort codes into subcategories.

We then added new interviews until we had coded all the interviews, performed axial coding to consolidate codes, and organized these into subcategories. This afforded us the opportunity to combine subcategories into aggregate dimensions based on thematic relatedness and overlap (Corbin and Strauss 2014). In doing so, we inductively established the endogenous, self-organizing process, captured in four key mechanisms that detail how informants engaged in (1) cultivating inter-business solidarity, (2) maintaining precarious inter-business relationships, (3) redistributing resources to prevent business death, and (4) generating collective philanthropy to avoid personal destitution. In our analysis, we established that the first two mechanisms capture the day-to-day organizing of actors in their struggle for subsistence during normal times. In our interviews, informants frequently stressed how in moments of existential

crisis (e.g., eviction, bankruptcy, or medical emergencies), they used a set of unique organizing patterns to ensure business survival and prevent personal destitution. We captured these patterns with the latter two mechanisms.

Specifically, the distinct type of social organizing patterns that our informants referenced and leveraged, such as *chamas* (informal, small-scale savings and credit groups) and collectively pooling financial resources to help those facing an existential crisis, pointed us to the broader institutional resources that informants drew upon and enacted (see also Kanogo 1990). As a result, we observed how a broader institutional configuration anchored the practices, processes, and conventions in Dagoretti Corner around the societal ethos of Harambee, which encourages community self-reliance and mutual assistance in people (Mbithi 1972). Following this observation, we made the role of Harambee explicit in our theorizing. We display our inductive coding in a data structure (Figure 1) and in Tables 3–6 for each respective mechanism (Cloutier and Ravasi 2021). Each table captures an aggregate dimension, showcasing the first-level codes (displayed in italics), supported by representative interview excerpts and field observations. The subcategories (displayed in the left column) were derived from interrelating first-level codes (Besharov 2014).

Finally, by integrating and interrelating higher-order categories, we formalized a theoretical model to encapsulate our observations and coding of collective self-organizing processes. We theorize this result as survivalist organizing to capture the increasing ability of this social world to safeguard business survival and individual livelihoods against worse poverty outcomes.

--- Figure 1 here ---

## FINDINGS

Institutional studies of poverty in management and organization research tend to examine the interventions of external change agents in filling institutional voids and/or transforming institutions in an effort to alleviate poverty (Agarwal and Assenova 2023, Claus and Tracey 2020, Doh et al. 2017, Mair et al. 2012, 2016). Our field observations and interview data counterbalance this line of work by revealing endogenous self-organizing processes that are enabled by indigenous institutions and driven by desire of actors embedded in poverty contexts to collectively safeguard themselves against adverse poverty outcomes. This survivalist organizing process unfolds in an urban poverty context pervaded by

generalized mistrust and severe income scarcity where conventional thinking would predict competition, conflict, and eventually the collapse of self-organizing at the scale that we observed.

Figure 2 presents our conceptual model of institutionally enabled survivalist organizing in urban poverty contexts. Our findings capture how self-organizing in this social world was supported by the institution of Harambee, a societal ethos of community self-reliance and mutual assistance (Mbithi and Rasmusson 1977). We find four interlocking survival mechanisms catalyzed by Harambee. First, we find that actors leverage the notion of community self-reliance by virtue of *cultivating inter-business solidarity*, generating mutualistic relationships within and between auto repair businesses that endured for long periods of time (up to two decades) in an otherwise mistrusting environment. The second mechanism, *maintaining precarious inter-business relationships*, captures how actors controlled for malfeasance and prevented the abuse and erosion of trusted relationships, preserving the mutuality-centric social order. In response to moments of existential firm-level crisis (e.g., eviction and bankruptcy), the third mechanism, *redistributing resources to prevent business deaths*, captures an economic-oriented organizing pattern of pooling and channeling scarce resources from unaffected businesses to businesses in distress rather than taking over such struggling businesses. In response to individuals facing existential crises (e.g., severe illnesses, medical emergencies, and death), the fourth mechanism of *generating collective philanthropy to avoid personal destitution* captures a socially oriented organizing pattern to safeguard individual people from slipping into destitution.

--- Figure 2 here ---

Overall, the combined effect of these four survival mechanisms effectively transposed the village-level construct of Harambee to an urban poverty context, enabling collective self-organizing against worse poverty outcomes. Together, these interlocking mechanisms facilitate non-competitive relational interdependencies between largely identical businesses *and* produce a village-like, business-driven social welfare system in an urban poverty context that is otherwise pervaded by generalized mistrust and severe income scarcity where competition and conflict should be the norm. We theorize this process as survivalist organizing and show how it contributes to creating an enduring organizational arrangement of 105 identical, colocating businesses. In the following, we explain the societal ethos of Harambee and each mechanism in greater detail.

## **The Societal Ethos of Harambee**

Harambee is a societal ethos of mutualism (Mbithi and Rasmusson 1977) and can be understood as an informal, cultural institution with “transcendental, quasi-religious and profound qualities” (Voronov and Weber 2017, p. 558) that provides strong norms around caring for others collectively and shapes how people see the world, navigate their lives in relation to others, and make decisions that they see as appropriate (Geertz 1957, Voronov and Weber 2016). Predates British colonial rule, Harambee originates in the Bantu language and can be translated as “let us all pull together” or simply “pull together” (Kanogo 1990, Ngau 1987). Broadly speaking, the ethos hinges on the principles of “mutual assistance, joint effort, mutual social responsibility, [and] community self-reliance” (Mbithi and Rasmusson 1977, p. 13). It stands for bottom-up, grassroots organizing efforts for the collective good that are realized through self-reliant communal work, which is particularly vivid in village life in rural Kenya (Mbithi 1972, Thomas-Slayter 1985). The belief is that, through joint action and interdependence, the whole is greater than the sum of its parts as it collectively generates otherwise nonexistent, communal resources (Holmquist 1976, Ouko 2018, Thomas 1987).

Over a half century ago, after Kenya’s independence from British colonial rule, Harambee was employed by government officials to animate a new state agenda. Under the founding president of Kenya, Jomo Kenyatta, Harambee enabled decentralized, collaborative, and nonbureaucratic social organizing in local village communities as opposed to state-level development plans. The result was the creation of Harambee development projects, known as the “Harambee movement” (Ng’ethe 1978). Research suggests that at its peak, more than 30% of annual national expenditures on rural development were financed through Harambee projects, which were primarily self-financed by people pooling resources through contributions from individual village members who came together in groups to construct communal assets (Mbithi and Rasmusson 1977). The Harambee movement led to the creation of “Harambee schools,” which were financed and built by the rural poor and subsequently taken over and operated by state agencies (Barkan and Holmquist 1986, Holmquist 1984). Through urbanization, the Harambee ethos made its way into urban contexts where, as we will show below, it enables surprising collective self-organizing in the social world of auto repair in Dagoretti Corner.

### **Survival Mechanism 1: Cultivating inter-business solidarity**

In an urban poverty context of generalized mistrust and severe income scarcity, competition and conflict should be pervasive, yet actors developed mutualistic relationships between identical, colocating businesses by drawing on Harambee. Building on theoretical ideas that emphasize the role of tightly knit relationships and self-help organizing in low-income and rural poverty contexts (Côté 2011, Geertz 1963, Kraus et al. 2011), and work examining self-help organizing in Kenya specifically (Brewer 2008, Brewer and Campbell 1976, Kanogo 1990, Kinyanjui 2012, Thomas-Slayter 1985), we find that actors engaged the village-level Harambee ethos in Nairobi and cultivated inter-business solidarity arrangements through the trope of community self-reliance. These arrangements were produced as actors engaged in (1) operating businesses as cooperating peers, (2) generating relationally interconnected business founders through apprenticeships, (3) collectively resourcing inter-business organizations, and (4) embracing non-competitive business growth. The four subprocesses of mechanism 1 are discussed below and Table 3 presents additional representative empirical material.

--- Table 3 here ---

***Operating businesses as cooperating peers.*** Our observations reveal how actors in this social world leveraged Harambee to overcome their lack of resources with a self-sufficient organizational model that was rooted in resource pooling and mutualistic action. An informant who operated his business for 10 years in Dagoretti Corner explained the rationale behind cooperating with peers to create and sustain their businesses (emphasis added):

There is a reason why we are three people. You have to find a way of running something smoothly without getting any constraints or *being bogged down with management*. Even financial constraints might stop you from achieving your goal because not everyone of us is able to afford it. We have to pay for this space so that we can operate here. That is why we came up with the idea of operating the three [of us] so that *we can put up the resources together*. (Kahiti; 10 years in Dagoretti Corner)

Informants stressed the manifestation of the Harambee spirit as they “put up the resources together,” relying on themselves and the closely trusted relationships that they formed, which were evident in informants’ frequent references to cooperating peers as “co-owners,” “partners,” a “group,” or a business-centric “family.”

Our data captures that cooperation between peer actors endured over long periods of time. Newly founded businesses and businesses that had been in existence for over a decade were sustained through cooperation, as is evident in statements such as “We are six people sharing this place. We are

paying the property owner. We have to share the cost” (Okello; a mechanic for 30 years and business owner for two years in Dagoretti Corner) and “We have a committee with the nine [co-owners], a group” (Okeyo; 15 years in Dagoretti Corner).

Informants contrasted their organizational model with that of a formalized, vertically governed bureaucracy to emphasize the horizontal and egalitarian configuration of trust-based relationships that they had achieved through cooperation:

In a company you are working for just one person. That one person owns everything. If you want to repair a car, you go to *his* store and get *his* tools that he has bought with *his* own money. You don't come with *your own* tools. In all the garages that you have walked to *everybody has their own* tools. Because *not one person owns everything*. (Kahiti)

Given the generalized mistrust and severe income scarcity in this context, operating businesses as cooperating peer actors created solidarity arrangements within the confines of their business, yet without introducing a bureaucratic and vertically organized firm-level structure or achieving higher degrees of efficiency, specialization, or task division. The actors' chief purpose was self-organizing to pool resources in pursuit of creating and sustaining businesses through a collective of cooperating peers. The Harambee spirit of community self-reliance also existed between businesses and shaped inter-business solidarity arrangements.

***Generating relationally interconnected business founders through apprenticeships.*** Rapid urbanization produces a constant supply of unskilled labor from rural Kenya to Nairobi. How are newcomer apprentices, who ought to be mistrusted, integrated into this social world? Prior work has shown that informal apprenticeships absorb disenfranchised, at-risk youth; so too in Dagoretti Corner. Apprenticeships facilitate skill development and provide a pathway toward business creation—the main driver in continuously expanding the number of identical, colocating businesses (Chepkong'a 1989, Ferej 1994, King 1975, 1996). Conventionally, knowledge is transferred from craftsman to apprentice and, as such, knowledge reproduction rather than upgrading tends to be dominant (Apunda et al. 2017). Our findings support these observations and further add to them that apprenticeships also function as a mechanism to introduce and socialize newcomer apprentices to an urbanized Harambee that animates the mutuality-centric social order.

Informants explained how, given the lack of alternative pathways for skill development and employment, particularly in rural areas, they felt a social obligation to make available the apprenticeship

opportunities they had once received to the next generation of at-risk youth. An informant who became a mechanic 20 years ago explained, “I just wanted to help them [i.e., at-risk youth] because they come from our place...our village...Generally, people become mechanics because it is left for people who are uneducated” (Lumoro; 10 years in Dagoretti Corner). By virtue of apprenticeship, new entrants became exposed to the social organizing patterns prevalent in this ethnically diverse social world—patterns that undergirded the centrality of Harambee to survival in the city.

We find that the transition pathway from apprentice to business owner best captured the trust-based solidarity arrangements that newly minted business owners were embedded in. In our interview with an informant who had operated for over two decades in Dagoretti Corner, we asked:

Interviewer: You trained a lot of people and four have set up businesses in Dagoretti Corner. Do you consider them as competitors, or do you help each other?

Mukami: When you come out of somewhere [i.e., your apprenticeship] and you were working there, then you have to go with some customers....We are friends. (Mukami; 19 years in Dagoretti Corner)

We observed that new business owners graduated from their apprenticeships with an endowment of initial customers from their craftsperson, a startup resource that helped them create their own, identical business often colocated in close proximity. Socializing these at-risk youth into the significance of this urbanized version of Harambee helped them become relationally interconnected and in solidarity with other, identical businesses.

***Collectively resourcing inter-business organizations.*** Although competition and conflict should be pervasive in this social world, we find that actors leverage the Harambee ethos and engage in forming business-centric informal savings and investment schemes that go beyond conventional family and ethnic group affiliations, as is often typical in village settings. An informant explained:

People whom we are working with around here. It’s a group...[We are] 65 [members]. It’s here in Dagoretti Corner...we are planning to develop ourselves, to make ourselves self-growers. It is like a business. We are keeping money so that we can invest; or we are investing so we can grow. (Mukami)

Conventional wisdom would assume that competition, social conflict, or collapse would occur when 105 identical businesses colocate. However, our informants urbanized Harambee and, in doing so, frequently stressed that they engaged in informal, association-like savings and investment schemes, contributing significant resources in the form of financial capital, time, and organizing capacity on an ongoing basis as they collectively pooled resources. These informal solidarity arrangements provided evidence of how

interdependent relationships extended beyond the boundaries of a single business and embedded identical businesses within Dagoretti Corner into a mutualistic bond.

For context, the self-help group model, known as a *chama* (Swahili for association, group, or cooperative society) is pervasive in Kenya. Chamas are informal rotating savings and credit groups akin to merry-go-round savings groups that operate in closed peer-to-peer networks, such as the family and village, to informally pool resources from members (Gakari 2018, Hossein and P.J 2022, Kinyanjui 2012). The model is particularly dominant in rural Kenya and among women as they self-organize (Kinyanjui 2014, Omosa 2023). In a longitudinal study, Kenneth King documented the proliferation of Harambee self-help associations among identical, colocating businesses across several trades in Nairobi. In the early 1990s, chamas in the informal economy were primarily formed in response to state-mandated initiatives in anticipation that the state would distribute resources to such associations (King 1996, p. 26). We observe that these inter-business solidarity arrangements have widely proliferated and continue to be vibrant, yet the state tends to be sidelined or absent in contributing to them. Informants consistently explained that these groups operated as a revolving fund that episodically increased business owners' purchasing power and provided informal credit opportunities: "If you have saved for let's say three months, then you are able to borrow three times [the amount of capital] of what you have saved" (Omondi; business owner for six years).

Although it was rare, we also find that actors became part of a formal credit union, known in Kenya as SACCOs (Savings and Credit Cooperatives), that provided access to formal credit facilities. More than five thousand SACCOs exist with more than USD 5 billion in assets under management (Kenya Association of Investment Groups 2014, World Council of Credit Unions 2014). An informant who worked as a mechanic for over two decades in Dagoretti Corner explained the significance of self-organizing to become part of a cooperative bank: "I belong to a SACCO where I get a loan. We save with [a financial institution] and they give us individual loans, not a group loan...they'll give me one but the other members must also recommend me and sign the loan" (Aoro; 20 years in Dagoretti Corner).

We observe that actors leverage the Harambee ethos to generate relationally thick inter-business solidarity arrangements that go beyond conventional constructs such as the family and the village as the main source of self-organizing.

*Embracing non-competitive growth.* Although hyper-competition is the default expectation in urban Kenya, one of the most interesting puzzles had to do with how this social world of identical, colocating businesses enabled business growth without infringing on solidarity arrangements and potentially upending the mutualistic social order. The Harambee ethos provides a cultural understanding that each unit of the larger whole is both independent *and* interdependent. Individuals retain independence as an independent, bounded entity with its own assets that makes continuous contributions to the larger whole (Holmquist, 1976). As a result, actors grew their businesses both by seeing customers as protected, business-specific assets that other colocated businesses are excluded from acquiring, and by leveraging a referral-based system that is built on long-term trusted relationships with existing legacy customers.

Growth in this social world happens on the back of referrals and by abstaining from market-based customer acquisition tactics, such as aggressively differentiating prices to compel customers to switch businesses. An informant with seven years of mechanical experience who recently opened his own business explained the nuanced business-customer relationship as:

Here, we don't have much competition because *everybody depends on his customer*. Competition comes *where somewhere is open*, and new customers can come in. But here, we depend on our own customers, and those people are the people who are giving us new customers. (Alanyo; seven years in Dagoretti Corner)

Throughout our interviews, informants stressed that customer relationships constituted the central axiom of survival and were quasi-owned by businesses, as was evident in repeated statements of “his” and “my” customers (as opposed to non-possessive forms such as “the” or “a”). This relational model engendered ownership boundaries around legacy customers, in which customers are locked in with a particular business for years and even decades. In recording the location of customers, we found that they extended across and beyond Nairobi, which shows that customers were locked into enduring relationships with specific mechanics and their businesses, and did not participate in a “free” and “open” market environment. In short, customers typically did not come to Dagoretti Corner to find a mechanic; they came because they already knew a mechanic or were referred to one.

Even after repeated inquiry, informants stated the relational and non-competitive nature of customer growth, stating, “You’re not worried about your neighbor and it’s not competition. No, because it would be competition if we’re waiting for customers to walk in, but I have already built my clientele”

(Chege; eight years in Dagoretti Corner). Informants repeatedly explained that drive-by customers were rare, and they rarely advertised their services and prices.<sup>11</sup>

In the absence of market-differentiation practices such as colorful advertisements (see Image 2), online listings, or drive-by customers, we find that businesses cultivated a referral system. As an informant operating a business for 15 years in Dagoretti Corner reported:

Referrals! Like my friends, they come with another customer, and he comes with another ... The owner [of this car], we have known each other for 15 years. He was referred by a friend.  
(Jaramogi)

Throughout the interviews, informants stressed that they were exclusively reliant on referrals, leveraging legacy relationships, many of which had existed for decades. Our findings suggest that there is little to no evidence of market-based competition between identical businesses in Dagoretti Corner. Instead, we observe that actors see the resource niche for auto repair work as expansive and able to sustain all businesses, which is in part due to the steady supply of newly imported vehicles to Kenya, as mentioned above, and the self-organizing that is present between businesses and animated by the collectivist spirit of Harambee.

Our interviews also show that actors see the quality of their repair work as a marker of differentiation. This became evident in statements such as “I’m one person who is against advertising. If I have done you well, you’ll send me a customer” (Chege), and “If we do a perfect job tomorrow, somebody [new] will come” (Akello; 14 years in Dagoretti Corner). Actors embraced a non-competitive business-growth model designed to ensure collective survival through inter-business solidarity arrangements (i.e., chamas and SACCOs) as opposed to facilitating the growth of a single business at the expense of peer businesses, which would subsequently threaten the mutualistic social order.

--- Image 2 here ---

Taken together, Harambee catalyzed inter-business solidarity in this social world—a key mechanism of survivalist organizing. Yet, these non-competitive, relational interdependencies needed to be maintained and protected from malfeasance.

## **Survival Mechanism 2: Maintaining precarious business relationships**

---

<sup>11</sup> During our fieldwork, we often had difficulties finding our way because of the absence of visually unique landmarks. Auto repair businesses used corrugated iron sheets as external facing walls, which created a labyrinth with little visual differentiation that we, as outsiders, found difficult to navigate.

Generalized mistrust and severe income scarcity seed competition, conflict, and tension, making mutualistic relationships particularly vulnerable to trust abuse and opportunism (e.g., free-riding and theft). In the absence of authoritative and coordinating actors and of formal protection schemes that could police collective self-organizing, auto repair businesses drew on the village-level Harambee ethos of community self-reliance and self-organized to control malfeasance in their social world by (1) collectively sanctioning trust abuse, and (2) preventing trust erosion through surveillance practices. We expound on the two subprocesses in mechanism 2 below and table 4 provides additional empirical evidence.

--- Table 4 here ---

***Collectively sanctioning trust abuse.*** Informants reported that they were vulnerable to free-riding, theft, and predatory actions by rogue customers, workers, peers, and government representatives. An informant explained a case of trust abuse with a neighboring auto repair business (emphasis added):

I had a conflict with my neighbor where he undercut my price and ended up stealing my client from me. That was messed up. We have this code of respect. Don't go and call somebody's client. *It's a code of respect.* (Njenga; 12 years in Dagoretti Corner)

Despite efforts to cultivate a mutuality-centric social order, informants noted that relationships remained precarious as the harsh reality of city life in Nairobi could have made incidents of theft and fierce price competition a possible threat to the social order. As a response, businesses drew on Harambee and developed informal conventions to prevent trust abuse both within and between businesses. As an informant underlined, "We have a rule here. [Apprentices and employees] can't contact our clients directly. It doesn't happen" (Okeyo). The mutual understanding of independence and interdependence provided by Harambee prompted members to create rules that led to sanctioning when predatory actions threatened to infringe on actors' autonomy and business.

Actors needed to uphold institutional trust in this social world<sup>12</sup> (Zucker 1986) and self-initiated policing processes to deal with threats to the mutuality-centric social order. An informant who had operated a business for 15 years in Dagoretti Corner explained:

Interviewer: If another shop is doing poor work and customers are complaining, is that a problem for you?

---

<sup>12</sup> During our garage visits, we noted the estimated value of cars and found high-value luxury cars (exceeding the value of USD 100,000). This is particularly surprising given that business owners would be unable to compensate for any damage or theft of luxury cars in the absence of insurance schemes. Nevertheless, the taken-for-granted presence of luxury cars for auto repair provided evidence that customers trusted the social order governing this social world as a safe haven for their precious assets.

Anyango: Yes, there is a problem. What we do is call the shop. Then we sit down and try to advise them. We have a meeting.

Interviewer: Has that happened before?

Anyango: Once. When you have many mechanics then they start stealing things from cars. Then we solved it...if for one week or one month they are not going to change, then now you chase the guy [i.e., expel from the social world].

Interviewer: Even if they are not from your shop but a different shop?

Anyango: Yes. If he is not changing.

We observed that actors leveraged the Harambee ethos to control predatory actions and deviant behavior on their own. We find that this self-organizing dynamic developed not only to control theft from peers and enforce a quality standard for repair work, but extended to self-policing alcoholism among mechanics.

Actors also self-developed protected sanctions against trust abuse by rogue customers. For context, during our on-site visits, we observed abandoned yet functional cars parked in garages, covered in thick layers of dust (see Image 3). Cars were abandoned by customers who could not afford the repair costs, which meant foregone income for business owners and lack of workshop floor for subsequent auto repair work because business owners were unwilling or incapable of selling abandoned cars due to the potential ripple effect on customer referrals. An informant explained (emphasis added):

There are shoddy clients who make you purchase spare parts on credit. You fix the car. Then release the car. They end up not paying. Then, next time he won't come to my garage. He will go to the next garage and do the same thing. [We have a] blacklist. We know them now. In fact, if he comes into the next garage, he will be locked in there until he pays my dues. That has happened. (Njenga)

To redress their vulnerability to malfeasance in the absence of authoritative, coordinating agents who could police the mutuality-oriented social order, actors urbanized Harambee, developing sanctioning processes on their own such as informal client blacklists that are shared among businesses.

--- Image 3 ---

***Preventing trust erosion through surveillance practices.*** We find that actors navigated potential predatory actions with a distinctive managerial “trust but check” control style. One might assume that trusted and enduring relationships among peers and businesses would allow mechanics to leave their garages and potentially attend to alternative businesses (Ndemo and Weiss 2017, Weiss and Weber 2016), but we found instead that actors fully committed to remaining present in this social world. An informant who had been operating for more than 20 years in Dagoretti Corner explained:

Every day, you are here. You open in the morning. You are there overseeing what is being done. Because you can agree with the person: “This is the way I want us to work and there is a strict way of working.” They will comply. When you are not present and you leave the job to somebody, that’s where problems come in. (Wanyoike)

In a unique form of Harambee-powered self-reliance, actors took it upon themselves to safeguard the social order through continuous physical presence in their garage. In being continuously present, actors reduced the window of opportunity for trust abuse to occur. This is because the baseline assumption in this urban poverty context, as informants affirmed, was that theft will inevitably occur without continuous commitment and presence.

Similarly, we find that actors developed pragmatic, informal rules and heuristics to govern trusted relationships. For instance, three informants who operated as business co-owners described how they met their rental obligations by paying into a mobile banking account from which the monthly rent would be paid. The dedicated SIM card, the card’s PIN, and the mobile banking account PIN were each kept in separate possession, as one of the partners explained:

If you have this phone and its M-PESA (mobile banking account) and you don’t have the PIN, then you cannot access that money...We find it is the easiest way to control, just to control...If you give one person this, then money might get lost. (Wekesa; 20 years in Dagoretti Corner)

Informants stressed how Harambee-powered self-reliance in an urbanized context led them to engage in minimizing eventualities and opportune moments for predatory actions. Instead of formalizing business practices and recording financial information, actors focused their attention on cultivating and safeguarding trust-based relationships between peers and businesses.

Taken together, maintaining precarious business relationships is a key mechanism in the process of survivalist organizing. In controlling malfeasance and protecting inter-business solidarity arrangements from trust erosion, actors engaged in maintaining non-competitive, relational interdependencies between identical, colocating businesses. In times of existential crisis, as we discuss next, the mutuality-centric social order was further tested to determine whether the solidarity arrangements that received full commitment and attention could safeguard actors from facing worse poverty outcomes.

### **Survival Mechanism 3: Redistributing resources to prevent business deaths**

When faced with an existential crisis (e.g., sudden revenue loss, imminent bankruptcy, or eviction), informal businesses often fail and competitors may move quickly to absorb their customers.

Although competition, social conflict, and tensions should be the norm in this urban poverty context, we find that the village-level ethos of Harambee availed members of a mutual assistance trope to address existential crises. Harambee prompted actors to self-devise an economically oriented survival mechanism. Rather than taking over businesses in distress, actors safeguarded firm survival and averted worse poverty outcomes by redistributing resources between identical, colocating businesses. This Harambee-catalyzed survival mechanism reified the value of resourcing and protecting solidarity arrangements (mechanisms 1 and 2), because without mutual assistance, actors would not be incentivized to continue upholding the mutuality-centric social order. We find that Harambee catalyzed three self-organizing patterns: (1) leveraging business-centric solidarity groups, (2) formalizing inter-business relationships for collective survival, and (3) loaning trusted relationships to distressed businesses. The three subprocesses of mechanism 3 are discussed below and table 5 provides additional empirical evidence.

--- Table 5 here ---

***Leveraging business-centric solidarity groups.*** When a business faces an existential crisis, we find that actors leverage inter-business solidarity arrangements to promptly access critical resources that otherwise would not be available to them. The Harambee spirit of mutual assistance in times of existential crisis was perhaps best encapsulated by some of the solidarity group names, such as “DoD: Department of Defense” (Okeyo) and “Jua Kali Jitegemea” (Swahili for “Workers be self-reliant”) (Jaramogi).

Given the conditions of severe income scarcity, the potential of a cascading effect from sudden revenue loss to bankruptcy to eviction was in the air and, as such, consistently present in the minds of our informants. Informants explained that sudden revenue loss posed existential threats, to the point that co-owners could not meet basic human needs: “you can even stay for a week or two weeks without getting a job ... If you then get a little work, you have to look for food first” (Obuya; nine years in Dagoretti Corner).

When faced with existential crises, actors leveraged and activated trusted bonds. Peer actors perceived an obligation to assist businesses in distress, as an informant explained:

We have to give them. Here, we are like brothers and sisters. You kind of not deny somebody something that is going to help him. When you deny him God also will see you and will have to punish you for that. (Othieno; seven years in Dagoretti Corner)

Throughout our interviews, actors explained how crises prompted peer actors to come together in support of businesses in distress, subsequently buffering the impact of the shock.

This self-organizing pattern was indicative of organizing in the shadow of the future (Schilke et al. 2021). In anticipation of potential existential crises, Harambee prompted actors to self-organize for what may lay ahead, as is evident in statements such as “a hundred KES (~USD 1 per member) every month we put aside for emergencies” (Ocan; 10 years in Dagoretti Corner). Business-centric solidarity groups operated not only as informal savings and investment schemes, as noted above, but also as informal emergency funds to safeguard businesses from their demise. For instance, an informant explained how they first leveraged support from the emergency budgets of informal groups that they were a part of before accessing an emergency loan from the credit union that they were also a part of: “In case we were not able to get enough money, we have our own SACCO... then, we will refund it at a low-interest rate” (Obama; 19 years in Dagoretti Corner). This self-organizing pattern to draw on solidarity arrangements to safeguard firm survival further reified that drawing on the village-centric Harambee ethos in Nairobi is a vital means for survival in a context otherwise pervaded by generalized mistrust and severe income scarcity.

***Formalizing trusted relationships for collective survival.*** In moments of existential crisis that threatened the survival of a collective of businesses, we find a social organizing pattern in which actors bundle their attentional focus in pursuit of formalizing trusted relationships. For context, the longitudinal mapping of Dagoretti Corner’s historical evolution, as detailed in the methods section, revealed a growth period that occurred between 2011 and 2014. In identifying the growth drivers, we discovered that a large section on the west side of Dagoretti Corner developed in 2011. It is visible through satellite images in the form of fine lines, which designate emerging fence structures (see image 4). Our data revealed that this growth event was caused by an external shock. A government-mandated, international donor-financed urban development project to construct a road led to the collapse of an adjacent social world of auto repair businesses three miles away, causing mass evictions. An affected informant who had operated an auto repair business for over two decades explained:

Land is a big issue and is in high demand. Today you will find garages here and tomorrow you won’t find them here. Today, when you go to Yaya Center, you won’t believe it, because there is no trace that there used to be garages. We [i.e., a group of businesses now located in Dagoretti Corner] used to be in Yaya Center. (Aoro)

Informants stressed the transitory nature of their existence, evident in the semi-permanent structures that constituted their garages—which could be disassembled and reassembled at low cost—and in their short one- or two-year lease agreements. Yet, in this fleeting environment, Harambee undergirded enduring trusted bonds between identical, colocating businesses.

--- insert Image 4---

Prompted by the imminent threat of mass eviction, affected actors enacted the mutual assistance trope of Harambee and created a formal association, as an informant explained:

We realized that as individuals we cannot tackle things like [mass evictions of garages]. We formed the association, registered the association called Ring Road Garages Juakali Association. That was the beginning of the association. (Obuya)

As a formalized association, actors were able to access broader, external support (see King 1996), resulting in the city council allocating new land at the west side of Dagoretti Corner. As this shows, the mutual assistance trope enabled businesses that ought to be in competition with each other come together and mobilize resources to better navigate the crisis as a collective of businesses, as opposed to as individual ones. Intriguingly, we find that the formalized association founded in times of crisis endured for over a decade, long after the businesses had been resettled.

***Loaning trusted relationships.*** Although a business in distress could have presented an opportune moment to absorb their customers, we find that Harambee prompted identical, colocating businesses to engage in a self-organizing pattern of “loaning” trusted relationships to fend off existential crises. For instance, informants explained that that they could temporarily let go of their employees when their business was in distress, enabling their apprentices and employees to become absorbed by other businesses to perform repair work. An informant explained, “We have connections. When I don’t have work, there are friends out there, they can call me and say, ‘Hey, I got a lot of work here. Can I get one of your people to come and help me?’” (Ocan). This practice of loaning trusted relationships temporarily relieved businesses of recurrent financial obligations, with the implicit understanding that workers would return to their “home” business once the existential crisis has been successfully navigated.

In a similar fashion, actors temporarily loaned out legacy customers to distressed businesses, as an informant explained:

[This social world] is just like a miracle... You won't lack something to do. You can just tighten a tire or a bumper for somebody for KES 500 or KES 200 (~USD 5 or 2). You can't stay for those two weeks without touching anything. No, you would not survive. (Gathongo; 20 years in Dagoretti Corner)

Harambee prompted the temporary reallocation of resources to navigate an existential crisis. These mutual assistance-based self-organizing patterns between businesses emerged to prevent business deaths in this social world.<sup>13</sup>

Overall, redistributing resources to alleviate business death is an economically oriented mechanism in survivalist organizing to safeguard firm survival. This mechanism contributed to creating a business-driven support system. By self-organizing to prevent business death, actors reaffirmed the value of engaging in Harambee-powered collective self-organizing, bolstering the importance of and renewing commitment to mechanisms 1 and 2 as ways to address their own vulnerability and safeguard against worse poverty outcomes. Beyond safeguarding firm survival, actors also developed a socially oriented survival mechanism to safeguard individuals from destitution.

#### **Survival Mechanism 4: Generating collective philanthropy to avoid personal destitution**

Research has shown that people living in poverty contexts are highly vulnerable to slipping into destitution—particularly so when shocks threaten to eliminate their livelihoods and they have few means to redress their situational circumstances (Desmond 2012, 2017). Although collective self-organizing to support individuals is common in village settings, it is less clear how individuals are supported in the harsh reality of city life, where generalized mistrust and severe income scarcity can seed competition and conflict. We find that Harambee prompted actors to generate collective philanthropy in response to individual-level emergencies (e.g., the sudden deaths and severe illnesses of business owners, employees, and extended family members), and to develop a business-driven social welfare system that provides impromptu support for individual members of this social world and their next of kin. The mutual assistance trope of Harambee catalyzed self-organizing by engaging in (1) impromptu pooling of donations and (2) providing emotional support. Whereas the economically oriented mechanism 3 captures how businesses self-organize to ensure firm survival, this socially oriented mechanism captures

---

<sup>13</sup> Although we observed endogenous organizing dynamics that enabled impromptu and momentary assistance for businesses facing existential crises, it seemed that businesses facing more open-ended existential crises had to draw on resources and relationships that went beyond this social world and tapped into extended family ties. Some informants mentioned cases in which businesses closed or were passed on to apprentices.

self-organizing on the individual rather than the firm level. The two subprocesses of mechanism 4 are discussed below and Table 6 provides additional empirical evidence.

--- Table 6 here ---

***Impromptu pooling of donations.*** When individuals face existential crises, the village-level Harambee ethos contains cultural resources that activate philanthropic support between individuals. Whereas in village settings this support is organized along family and ethnic lines, in this social world urbanized Harambee activated impromptu self-organizing patterns based on being in the same line of business and operating in the same location. This self-organizing process revolved around temporally bound, one-off manifestations of pooling resources for a given cause (e.g., a death in a mechanic's family or the severe injury of a mechanic) in the form of philanthropic donations. Notably, this process is distinct from previously discussed solidarity arrangements (i.e., savings and investment schemes), which are continuously maintained through reoccurring contributions.

A common way to pool donations happened through a "book." An informant explained, "if a *book* comes around, we will definitely have to contribute. Today, it's them and tomorrow it will be you...you are the boss, so you have to pitch in" (Goko; six years in Dagoretti Corner). Throughout our interviews, informants stressed the role of Harambee and circulating a book, similar to a registry or guestbook, as a means of pooling donations and recording individual contributions in response to individual-level crisis. Practically, a designated person moves from garage to garage, informing others about the individual crisis event. In line with the Harambee ethos, actors carefully record the amount that they have donated in the book, along with their signature, capturing their commitment to other members of the social world and thus to the social world, broadly. In this way, people can see the level of contributions and support given. An informant further explained the nature of collective philanthropy (emphases added):

The garages that are all around here, *there is that welfare*...we do meet when we have bereavements; let's say, if I die here. All these garages will meet and plan how to cater for the expenses of my funeral...there is no specific amount that you should pay...you do your contributions. *You write what you have* [into the book]. (Kahiti)

This Harambee-activated self-organizing pattern resembles an informal insurance scheme through which actors collectively bear the cost of medical treatment and funerals. Actors developed a socially oriented survival mechanism to navigate the financial burden associated with these emergencies through

donations, as opposed to reoccurring contributions to an insurance fund. The Harambee ethos is reflected both in collective self-organizing, which emphasizes interdependence, and in the recognition of the individual contributing to the greater good, which acknowledges actors' independence as formalized and publicly on display in the form of the book ("you write what you have").

Further, we find that this pattern of self-organizing contained remarkably specific conventions regarding the amount of donations. An informant explained:

There is a certain amount that we normally pay. We have three stages. We have big fish, those are full mechanics, and they normally pay KES 2,000 [~USD 20]. There is the medium category, and they normally pay like KES 1,000 [~USD 10], and then, there is the lower category, they normally pay like KES 500 [~USD 5]. (Obama)

Throughout our interviews, informants stressed the substantial nature of donations, which involved one to two daily wages (in addition to recurrent contributions to other solidarity arrangements), and thus expressed their commitments to the business-driven social welfare system.

We also find that actors generated collective philanthropy that they extended to the immediate family of workers and owners. An informant explained:

In case you lose your father, parent, child or spouse. There is some amount we will contribute. If it is a member everybody produces KES 1,000 (~USD 10). If it's a parent or a child we produce KES 500 (~USD 5). We are over 50 people and so we can continue to help. Even if somebody is hospitalized. It was 2016 when I underwent a surgery. (Omondi)

Impromptu pooling of donations constituted a Harambee-catalyzed self-organizing pattern to safeguard individuals from slipping into destitution.<sup>14</sup>

***Providing emotional support.*** We find that philanthropic organizing went beyond financial donations, and the Harambee ethos also prompted actors to engage in emotional support. As a result, enduring trusted relationships between businesses revealed an important emotional dimension of care that was particularly accentuated when individuals were slipping into destitution.

After ending the formal part of our interviews, informants reported accounts of medical emergencies and death more freely. That is, they elaborated on their direct and indirect experiences, which often had significant consequences to their livelihoods and well-being. An informant explained

---

<sup>14</sup> Informants revealed that prolonged moments of existential crises due to, for example, extended hospital care and repeated medical treatments, required that individuals needed to find additional resources outside of this social world.

how they responded to a peer's existential crisis by participating in the funeral proceedings (which often occur in rural areas of Kenya):

The other thing *we normally do is visit the deceased place*. Right now, you can hear the way my voice is because I have been singing with them the whole night Saturday to do a small Harambee [i.e., pool resources from neighbours in the home community of the deceased]. We have been there thrice and so far managed to raise almost KES 97,000 [~USD 970] on three nights. (Obama)

We find that Harambee prompted actors to make significant personal commitments in supporting trusted bonds, and the business-driven social welfare system extended into the domain of individual members' families. More broadly, generating collective philanthropy to avoid personal destitution was a key mechanism of survivalist organizing. This socially oriented mechanism encourages actors to continue their commitment and interactions in support of other survival mechanisms, because they too have benefited or anticipate that they will eventually benefit from the mutuality-centric social order when faced with a crisis.

## DISCUSSION

In this study, we develop new theory on what we conceptualize as survivalist organizing. Although competition, conflict, and the eventual collapse of self-organizing should have been the norm in our empirical setting, our findings reveal that the Harambee ethos enabled enduring collective self-organizing patterns between identical, colocating businesses to alleviate poverty at scale. This research counterbalances research on the transformative change intervention mechanisms of external actors by showcasing how collectivist institutions produce a business-driven social welfare system to safeguard firm survival *and* individual welfare, preventing people from slipping into destitution.

We argue that our findings generalize beyond Dagoretti Corner to help explain the tendency of identical businesses to colocate in urban poverty contexts, particularly so in low-income and lower-middle income countries in the Global South. Despite the harsh and often adverse conditions of poverty contexts, there is a need to appreciate stronger, more embedded relationships in organizing dynamics that are inflected by altruism, care, and collective welfare, as opposed to more narrow, interest-driven economic behaviors that feature instrumental rationales, which tend to fall short in adequately explaining organizing patterns (Granovetter 2017).

The mutuality-centric social contract between colocating businesses that we observe is contingent on collectivist institutional resources. Comparable village-level indigenous institutions that avail

themselves of cultural resources (Lounsbury & Glynn, 2019) to enhance collective welfare like Harambee exist across the globe and have been well documented (e.g., Ayittey 2006, Bhatt et al. 2023, Mangaliso et al. 2022, Peredo 2019, Zoogah and Peng 2015). Due to urbanization, these indigenous institutions are now enacted in urban settings to alleviate poverty. We argue that these urbanized indigenous institutions can help us understand why and how actors embedded in poverty address their own vulnerability in pursuit of safeguarding themselves from worse poverty outcomes (e.g., destitution, hunger, and loss of livelihood).

We argue that actors leveraging urbanized indigenous institutions predicated on collectivist ideals can re-create village-like environments in urban areas. Despite ethnic pluralism and severe income pressures, identical, colocating businesses produce a social world of commonality and commitment with a deep sense of *Gemeinschaft*, or communal society (Tönnies 1957), resulting in village-like social welfare systems. Importantly, seeing an increasing amount of street vendors, car mechanics, furniture makers, and the like setting up shop next to each other—as is so common across the Global South—thus ought to be understood as producing mass employment where the state and others have failed to provide alternative pathways to creating livelihoods. In short, we argue that village-like institutions are thriving in the city and contribute to alleviating poverty. These colocation sites are particularly important given prominent examples of people living in poverty being disintegrated from society, and thus creating destitution, in high-income countries of the Global North (Desmond 2012, 2017). Further, we note that urban Kenyans, such as second-generation Nairobians, who may not have a strong cultural imprint of collectivist ideals, could eventually pose a threat to this mutualistic social order, as they may doubt the value of indigenous institutions in the city and hence engage in actions that undermine it.

We argue that survivalist organizing emerges out of the mutually reinforcing interplay of survival mechanisms; that is, actors' engagement in each survival mechanism reinforces the meaning and derived value of the other mechanisms. Put differently, in safeguarding business survival and individual welfare (mechanisms 3 and 4), the business-driven social welfare system addresses existential crises on the firm and individual level. In doing so, actors are incentivized to continue their commitment toward cultivating inter-business solidarity arrangements and engage in maintaining their otherwise precarious business relationships (mechanisms 1 and 2) because they either have benefited or anticipate benefitting from the

business-driven social welfare system. We expect such an interlocking set of survival mechanisms to generalize to other urban poverty contexts, reflecting what we understand as *thriving* and not just enduring social worlds.

We position our findings in contradistinction to the extant literature on business and development interventions. Hence, we expect our findings to generalize to urban poverty contexts with low intermediation by external actors and agents. Put crudely, we expect that the presence of western change agents—for example, non-profits that foster acontextual entrepreneurship trainings that tend to hinge on short-term gain and firm-level growth models—will undermine survivalist organizing. If collectivist ideals become seen as restraining entrepreneurial growth and change agents design and implement subsequent transformational interventions to alter the mutualistic social order, then we expect actors embedded in poverty to shed collectivism as animating their cognition and replace it with market-driven ideas. As a result, colocation sites of hundreds and up to thousands of identical, colocating businesses could eventually comply with extant theory predictions, making competition, conflict, and eventual collapse likely to ensue.

### **Contributions to Institutional Studies of Poverty**

Organizational scholarship hinges prominently on the study of institutional transformation through business and development interventions to lift people out of poverty (Claus et al. 2021, Claus and Tracey 2020, Dieleman et al. 2022, Doh et al. 2017, Khan et al. 2007, Mair et al. 2012, 2016, Prahalad 2010). This has deepened our understanding of how external change agents, such as resourceful world society actors (e.g., international NGOs, multinational firms, international governments) and (social) entrepreneurs can contribute to poverty alleviation (Bromley and Meyer 2016, Kim et al. 2019, Kistruck et al. 2013, Qureshi et al. 2018, 2023, Slade Shantz et al. 2020, Sutter et al. 2022, Swidler and Watkins 2018). Our study counterbalances this intervention focus by advancing our understanding of self-organizing patterns driven by the desire of actors embedded in poverty contexts to redress their own vulnerability and avoid worse poverty outcomes. In doing so, we demonstrate the generativity of relational processes that are self-generated by actors embedded in urban poverty contexts, which can occur in the relative absence of authoritative or coordinating actors and largely outside of formalized protection schemes (e.g., insurance schemes, grants, and subsidies).

To our surprise, a social world of 105 identical, colocating businesses in an urban poverty context demonstrated an interlocking set of survival mechanisms through which actors self-developed a contextually sensitive response to the continuous, open-ended struggle for subsistence and the eventualities of existential crises. We theorize this perspective as survivalist organizing. We argue that the study of survivalist organizing attunes researchers to the mutualistic social order that undergirds economic organizing in urban poverty contexts, which otherwise risks being eroded by the introduction of market-oriented experimental interventions (Elyachar 2005).

Whereas previous work emphasizes that poverty contexts suffer from problematic institutional conditions (Claus et al. 2021, Dieleman et al. 2022, Doh et al. 2017, Mair et al. 2012) in which institutions produce exploitative, fatalistic, and constraining configurations that are in need of reform (e.g., Claus & Tracey, 2020; Mair & Marti, 2009; Slade Shantz et al., 2018), our study shows how an indigenous institution, the societal ethos of Harambee, avails actors of cultural resources that enable survivalist organizing. This is particularly noteworthy given that actors have to navigate urban poverty contexts—as opposed to village-like settings, where the majority of research tends to focus—of ethnic plurality and generalized mistrust (Yenkey 2015, 2018), where producing trust is most difficult (Schilke et al. 2021, p. 255), and cash is hard to come by. Perhaps most remarkably, the Harambee ethos prompts disenfranchised and at-risk youth who have migrated from a variety of rural areas in Kenya and have different, even rivalling, ethnic affiliations to embed in and reproduce a village-like welfare system amid the harsh realities of struggling to survive in the city.

Currently, research examining self-organizing processes in poverty contexts is fragmented and distributed across sub-disciplines in management and organizations research (e.g., Barkema et al. 2023, Dimitriadis 2021, Kim et al. 2019, Mitchell et al. 2022, Shepherd et al. 2021, Sutter et al. 2019). This includes research in anthropology, economic geography, and microfinance—areas that we have drawn on to inform this study—that has shed insight on the self-help processes at work. We believe that a dedicated research program for the institutional study of self-organizing in poverty contexts can further unpack how people living in poverty self-organize. Such a program would counterbalance the dominant focus on interventionism through field experiments and randomized controlled trials that often seek to anchor market-driven, entrepreneurial ideals. That is, a context-sensitive approach to unpacking the

institutional complexity of self-organizing may reveal how the collectivist substratum and the output of collective performance can be enhanced. We take inspiration from Dimitriadis (2021), who shows how businesses that are both embedded in their social world and equipped with non-colocated advising relationships quickly recovered from localized shocks, in contrast to those that did not entertain such relationships. Such insight, when broadly diffused, can be critical in enhancing firm survival and collective welfare.

### **Contributions to Institutional Scholarship**

There has been growing interest among organizational scholars to unpack the enabling role of indigenous institutions in organizing (Bruton et al. 2021, Lutz 2009, Mangaliso et al. 2022, Peredo 2019, Tsui 2007, Zoogah 2021). In this study, we provide concrete evidence about how the Harambee societal ethos is transposed and enacted to produce an enduring and thriving social world in an urban setting. We suggest that conceptualizing indigenous institutions as ethos (Geertz 1957, Voronov and Weber 2017)—that is, as informal cultural institutions that shape collectivist norms, cognition, and decision-making—brings to the fore the qualities that animate practices on the micro-institutional level, which seem to override, at least in part, adverse macro-institutional conditions such as mistrust, marginalization, and income scarcity. We need more research to understand how indigenous institutional resources evolve as they become urbanized. For example, we find that in Kenya's political realm, the Harambee ethos has been leveraged to produce communal assets such as schools and roads, and produces a hierarchical decision-making structure in ethnically homogenous settings (see Mbithi 1972 for detail). However, in our case, the self-help spirit animates a business-driven welfare system with a comparatively flat hierarchy under conditions of ethnic plurality.

For institutional scholars, an intriguing aspect of the colocation phenomenon is the persistence of identicalness over time. Of course, a great deal of institutional scholarship has focused on isomorphic processes that prompt the widespread diffusion of similar organizational forms and practice models (e.g., Boxenbaum & Jonsson, 2017; DiMaggio & Powell, 1983; Meyer & Rowan, 1977). We believe that our focus on survivalist organizing provides fresh insights into isomorphic processes that highlight how homogeneity can foster the production of institution-based trust in and through business communities at societal scale (Lounsbury 2023, Zucker 1986). Social worlds such as the one we study are sustained and

policed through collective norms and behaviors by a distributed group of likeminded actors (as opposed to a centralized actor), creating a self-reinforcing assemblage of identical organizations that produce trust and reduce uncertainty. Applied to our case, colocation phenomena like Dagoretti Corner develop institution-based trust through the collectivist norms that govern actors' interactions and enable external others (i.e., customers) to take for granted that their precious assets will be safeguarded, despite this occurring in a context of generalized mistrust and severe income scarcity where asset theft should be the norm. This is particularly surprising given that these trusted worlds operate in the absence of controlling or policing actors and fundamentally lack insurance schemes that could compensate for theft or shoddy repair work. Although one might expect that only inexpensive cars would be repaired here, institution-based trust encourages Kenya's elite to bring their luxury cars for repairs. We argue that thick relational processes and social conventions reinforce identicalness in support of collective survival in the relative absence of vertical relationships to state actors, world society actors, chiefs, educational institutions, and the like. Although much research now tends to focus on how modern technological processes are reshaping the production of institution-based trust through technological systems (Lumineau et al. 2023), there is much to be learned and uncovered in leveraging early work on institution-based trust (Zucker 1986) to deepen our understanding of this social dynamism.

This study also speaks to the teleology of institutions in poverty contexts (Bothello et al. 2019, Nason and Bothello 2022). Much work has focused on designing and transforming institutional infrastructures to push actors above the poverty threshold, often by inducing and experimenting with market-oriented institutions in support of individual and firm-specific growth models. In contradistinction, we highlight the purpose of collectivist institutions for survival, which may inhibit the performance potential of single businesses. Inspired by Ferguson's seminal work (2006), we encourage a perspective shift from seeing colocation sites as evidence for failed market liberalization policies to seeing them as vibrant strongholds of collectivist institutions.

### **Policy Implications: Toward Strengthening Survivalist Organizing**

Our findings encourage policy and developmental practice to fully engage collectivist institutions and existing survivalist organizing mechanisms in urban settings in Kenya. Current Kenyan policy initiatives tend to emphasize startup financing and skills development at the individual level for unskilled

youth and at the firm level for so-called micro firms (e.g., MSEA 2023, The World Bank Group 2022). However, the projected rapid growth of Kenya's urban and working population will require "labor-intensive economic growth" that can provide livelihoods at immense scale (The World Bank Group 2022, p. 7). Rather than prioritizing the individual and the firm as the unit of intervention, we see merit in interventions at the social world level that will strengthen the operational dynamics of groups, associations, and the communal infrastructures in colocation sites (Haines 2009). For instance, already existing training programs on managing cooperatives (ILO 2023b) and community-based enterprise development (ILO 2023a) seem more relevant than ever and can be contextually adapted to strengthen the pre-existing mutualistic social order. What is more, rather than establishing new startup funds and institutions to manage them, as many policies suggest, we propose that chamas and SACCOS in Kenya can be leveraged more effectively for socioeconomic development efforts given their prominence in self-organizing.

We also argue that a fertile area of policy development and practice lies in preventing the collapse of colocation sites. As we have shown, solidarity arrangements are inherently precarious and prone to erosion. Detecting at-risk social worlds and bringing to bear collectivist repair interventions that reduce conflict, enhance the redistribution of resources, and reestablish the mutuality-centric order can be fruitful endeavors in protecting livelihoods at scale. We suggest developing indicators that can quantify the vibrancy of survivalist organizing and social cohesion in social worlds (see Rocha et al. 2020). The vitality of a social world can be evaluated by identifying the number of solidarity arrangements, their financial resources under management, the amount of investment capital deployed, and the amount of regular contributions by actors, much like cluster analysis and industry studies are conventionally used to capture competition and coordination patterns through patent data and firm performance.

Leveraging and repairing collectivist organizing needs to be supported by novel research and business interventions that make operational dynamics and social welfare functions more robust. Action-oriented and/or academic research has a unique role to play. For example, Slade Shantz and colleagues (2020) studied cooperatives in Ghana and found that flat control structures reduce conflict. This is particularly important given that solidarity arrangements are highly vulnerable to theft, conflict, and collapse. Enhancing our understanding of how cooperatives and collectivist ideals can be made more

robust is an area that is in high demand for innovation yet often neglected. Similarly, entrepreneurial innovations can help modernize self-organizing. Here, digital innovation and digitally mediated organizing techniques can play a vital role in reducing mistrust, conflict, and opportunism, making collectivist organizing more transparent and reducing opportunities for malfeasance (Rodima-Taylor 2022).

Given their current popularity, we worry that policies focused solely on individuals and/or firms may realize short-term gains but in the long run may be ill-equipped to address the larger social problems of rapid urbanization, high unemployment, and the disenfranchisement of youth. Although it may seem promising to substitute some of the social welfare functions with individualized products, such an approach may backfire and requires context-sensitive research. For example, experimental research has shown that attempts to substitute collective, informal insurance schemes with free healthcare insurance had no effect on whether participants used insurance or whether their health improved (Haushofer et al. 2020). Similarly, experimental work in Tanzania designed to prompt students to start their own entrepreneurial ventures backfired and led to students dropping out of school without engaging in any meaningful entrepreneurial activity (Bjorvatn et al. 2015). Hence, we particularly caution against the social effects of corresponding field experiments that prioritize individual, short-term gains over strengthening collectivist organizing approaches (Rahman et al. 2023, Weiss et al. 2023). More broadly, the policy approaches we advocate for is in line with more general efforts that challenge and seek to transform conventional approaches to entrepreneurship to focus more intently on enhancing overall societal welfare as opposed to the more exclusive emphasis on wealth creation and accumulation (Eberhart et al. 2022a, b, Weiss et al. 2023).

A possible way forward lies in identifying and supporting context-sensitive upward mobility and entrepreneurial growth templates that can be embedded to co-exist in social worlds to afford individual firm growth without unsettling the mutualistic social order (Busch and Barkema 2021, Dorado and Fernandez 2019). For example, research in the townships of Cape Town, South Africa has demonstrated that these templates exist, yet they often tend to remain deliberately hidden and concealed to external audiences (Nason et al. 2024), requiring careful, context-sensitive policy research to uncover and then support them.

## **Boundary Conditions and Future Research**

This study has some important boundary conditions that we hope will inspire future research. We bound our theorization and do not expect our results to extend to individualistic societies with few collectivist resources. We see little reason to expect dense collocation of identical businesses as a mechanism to avoid worse poverty outcomes in such societies. Here, other mechanisms seem to be at play, such as common demographics and identities, as is the case in the emergence of Black business communities in the South of the United States (Ruef and Beezer 2023), and deep relational ties for business growth, as has been shown in the New York fashion industry (Uzzi 1999).

We also bound our theorization to settings in which market-oriented intermediation and the actualization of corresponding entrepreneurship and formalization policies are low. That is, we expect the enduring and thriving nature of survivalist organizing patterns to subside when intermediation by actors tethered to transformative market liberalization, economic growth, and short-term gain ideas begins to increase and becomes entrenched in the social world (cf. Elyachar 2005, Musa 2023). At its most extreme, we predict that increased intermediation and transformative interventions will erode the thick relational processes we observed and spark a more competitive environment that can lead to social world collapse. Longitudinal and historical case studies are particularly well positioned to unpack the effect of intermediation on endogenous processes of survivalist organizing.

We also expect survivalist organizing to take on different shapes when different intermediation types, such as government officials, politicians, and indigenous leaders (e.g., chiefs and queens), take on more prominent roles (see, for example, Newman et al. 2023), as the risk that they will co-opt collectivist values for individual or political gains increases. The risk of political elites instrumentalizing the Harambee ethos for their own advancement—and the ease with which they do so—constitutes one of the main critiques against it (Barkan and Holmquist 1986, Ochieng’ Opalo 2022, Thomas 1987). Thus, future research is well positioned to examine how a collectivist ethos can become co-opted, what types of outcomes co-optation may engender, and how best to mitigate such exploitative arrangements. A key research focus, for example, could be the informal, apprenticeship-facilitated skill development process in which at-risk youth are deployed to craftspeople with little to no oversight, making them highly vulnerable. Such structural conditions are widespread and can facilitate misconduct and wrongdoing, and thus ought to be examined and, where possible, addressed.

We also bound our results to colocation within an occupation/craft for which multiple such colocation sites exist within an urban area. For cases in which only a single colocation site exists, research has demonstrated that customer demand aggregation plays a key role (Vitali 2022). We encourage cross-case comparison between single and multiple colocation phenomena within an occupation/craft. Single colocation sites in urban areas tend to show enhanced degrees of differentiation, revenue size, and heterogeneity across businesses. We expect that survival mechanisms exist yet are differently constituted across businesses, given the asymmetries between, for example, high-revenue, technologically sophisticated, upper-market businesses and low-revenue ones.

In a similar vein, we are intrigued by comparative studies of social worlds that examine the urbanized, collectivist indigenous resources across different empirical settings. For example, more nuance is needed to understand how cultural understandings, such as Ujamaa in Tanzania or Ubuntu across Southern Africa, shape survivalist organizing patterns in urban poverty contexts. How do such patterns differ from the Harambee-powered survivalist organizing? Such an approach would help further clarify the enactment of collectivist institutions through business, and enable a nuanced comparison of indigenous, collectivist ideals as they play out across settings in shaping self-organizing for survival.

## **CONCLUSION**

Social worlds such as Dagoretti Corner are thriving examples of how actors can self-generate mutualistic social orders to alleviate poverty. In contradistinction to the attention that transformation interventions have received, we join a rapidly growing body of research that seeks to understand and strengthen the endogenous, self-organizing dynamics that people living in poverty self-generate to enable collective welfare and prevent their people from slipping into destitution. This study contributes to this line of research in the hope that much more will follow.

## REFERENCES

- Abdelnour S, Branzei O (2010) Fuel-efficient stoves for Darfur: The social construction of subsistence marketplaces in post-conflict settings. *J. Bus. Res.* 63(6):617–629.
- Abid M, Bothello J, Ul-Haq S, Ahmadsimab A (2022) The Morality of Informality : Exploring binary oppositions in counterfeit markets. *Organ. Stud.*
- Agarwal A, Assenova VA (2023) Mobile Money as a Stepping Stone to Financial Inclusion: How Digital Multisided Platforms Fill Institutional Voids. *Organ. Sci.*:orsc.2022.16562.
- Agesa RU (2004) One Family, Two Households: Rural to Urban Migration in Kenya. *Rev. Econ. Househ.* 2(2):161–178.
- Allard SW, Small ML (2013) Reconsidering the Urban Disadvantaged: The Role of Systems, Institutions, and Organizations. *Ann. Am. Acad. Pol. Soc. Sci.* 647(1):6–20.
- Amaeshi K, Idemudia U (2015) Africapitalism: A Management Idea for Business in Africa? *Afr. J. Manag.* 1(2):210–223.
- Apunda EA, De Klerk HM, Ogina T (2017) Technical knowledge and skills development in the informal sector in Kenya: The case of custom tailors. *Int. Rev. Educ.* 63(3):341–361.
- Ayittey G (2006) *Indigenous African Institutions* (Transnational Publishers).
- Barkan J, Holmquist F (1986) *Politics and the Peasantry in Kenya: The Lessons of Harambee* (Institute for Development Studies, Nairobi, Kenya).
- Barkema HG, Coyle-Shapiro JAM, Le Grand EM (2023) How Do Field Workers in Poverty Craft Meaningful Roles to Achieve Social Impact? Female Teachers in Slums in India. *Acad. Manage. J.*:amj.2021.1244.
- Barley S (2008) Coalface institutionalism. Greenwood R, Oliver C, Suddaby R, Sahlin K, eds. *Sage Handb. Organ. Institutionalism*. (Sabe Publications Ltd, London), 491–519.
- Battilana J, Dorado S (2010) Building sustainable hybrid organizations: The case of commercial microfinance organizations. *Acad. Manage. J.* 53(6):1419–1440.
- Becker H (2008) *Art Worlds* (University of California Press, Berkley and Los Angeles, California).
- Becker HS (1963) *Outsiders* (The Free Press, New York).
- Besharov ML (2014) The relational ecology of identification: How organizational identification emerges when individuals hold divergent values. *Acad. Manage. J.* 57(5):1485–1512.
- Bhatt B, Qureshi I, Shukla DM, Pillai V (2023) Nurturing Resilient Communities: An Overview. Bhatt B, Qureshi I, Shukla DM, Pillai V, eds. *Soc. Entrep. Gandhian Thoughts Post-COVID World*. India Studies in Business and Economics. (Springer Nature, Singapore), 1–25.
- Bhatt B, Qureshi I, Sutter C (2022) How do Intermediaries Build Inclusive Markets? The Role of the Social Context. *J. Manag. Stud.* 59(4):925–957.
- Biggart NW (2001) Banking on Each Other: The Situational Logic of Rotating Savings and Credit Associations. *Adv. Qual. Organ. Res.* 129–153.
- Bothello J, Nason R, Schnyder G (2019) Institutional Voids and Organization Studies: Towards an epistemological rupture. *Organ. Stud.* 40(10):1499–1512.
- Boxenbaum E, Jonsson S (2017) Isomorphism, Diffusion and Decoupling: Concept Evolution and Theoretical Challenges. Greenwood R, Oliver C, Lawrence TB, Meyer R, eds. *Sage Handb. Organ. Institutionalism*. (SAGE Publications Ltd, London/New York), 77–101.
- Brady D (2019) Theories of the Causes of Poverty. *Annu. Rev. Sociol.* 45:155–175.
- Brewer MB (2008) DEPERSONALIZED TRUST AND INGROUP COOPERATION. *Ration. Soc. Responsib.* (Psychology Press).
- Brewer MB, Campbell DT (1976) *Ethnocentrism and Intergroup Attitudes: East African Evidence* (Sage Publications).
- Bromley P, Meyer J (2016) *Hyper-Organization: Global Organizational Expansion* (Oxford University Press).
- Bruton GD, Zahra SA, Van de Ven AH, Hitt MA (2021) Indigenous Theory Uses, Abuses, and Future. *J. Manag. Stud.* (June).
- Busch C, Barkema H (2021) From necessity to opportunity: Scaling bricolage across resource-constrained environments. *Strateg. Manag. J.* 42(4):741–773.
- Busch C, Mudida R (2023) Asserting and transcending ethnic homophily: How entrepreneurs develop social ties to access resources and opportunities in socially contested environments. *Strateg. Entrep. J.*:sej.1491.
- Charmaz K (2011) *Constructing Grounded Theory* (Sabe Publications Ltd, London).

- Chen J, Chang AY, Bruton GD (2017) Microfinance: Where are we today and where should the research go in the future? *Int. Small Bus. J. Res. Entrep.* 35(7):793–802.
- Chepkong'a MK (1989) *The informal apprentice and skill acquisition: A case study of informal technical training in Nairobi, Kenya*. Thesis. (University of Nairobi).
- Clarke A, Star SL (2007) The Social Worlds Framework: A Theory/Methods Package. Hackett E, Amsterdamska O, Lynch M, Wajcman J, eds. *Handb. Sci. Technol. Stud.* (MIT Press).
- Clarke AE (1991) Social Worlds/Arenas Theory as Organization Theory. Strauss AL, Maines DR, eds. *Soc. Organ. Soc. Process Essays Honor Anselm Strauss*. (Transaction Publishers).
- Claus L, Greenwood R, Mgoo J (2021) Institutional Translation Gone Wrong: The Case of Villages For Africa in Rural Tanzania. *Acad. Manage. J.* 64(5):1497–1526.
- Claus L, Tracey P (2020) MAKING CHANGE from behind A MASK: HOW ORGANIZATIONS CHALLENGE GUARDED INSTITUTIONS by SPARKING GRASSROOTS ACTIVISM. *Acad. Manage. J.* 63(4):965–996.
- Cloutier C, Ravasi D (2021) Using tables to enhance trustworthiness in qualitative research. *Strateg. Organ.* 19(1):113–133.
- Corbin J, Strauss A (2014) *Basics of Qualitative Research: Techniques and Procedures for Developing Grounded Theory* (Sabe Publications Ltd).
- Côté S (2011) How social class shapes thoughts and actions in organizations. *Res. Organ. Behav.* 31:43–71.
- Dencker J, Bacq SC, Gruber M, Haas M (2021) Reconceptualizing Necessity Entrepreneurship: a Contextualized Framework of Entrepreneurial Processes Under the Condition of Basic Needs. *Acad. Manage. Rev.* 46(1):60–79.
- Desmond M (2012) Disposable Ties and the Urban Poor. *Am. J. Sociol.* 117(5):1295–1335.
- Desmond M (2017) *Evicted: Poverty and Profit in the American City* (Crown Publishing Group, New York).
- Dhanaraj C, Khanna T (2011) Transforming mental models on emerging markets. *Acad. Manag. Learn. Educ.* 10(4):684–701.
- Dieleman M, Markus S, Rajwani T, White GO (2022) Revisiting Institutional Voids: Advancing the International Business Literature by Leveraging Social Sciences. *J. Int. Manag.* 28(3):100935.
- DiMaggio PPJ, Powell WWW (1983) The Iron Cage Revisited: Institutional Isomorphism and Collective Rationality in Organizational Fields. *Am. Sociol. Rev.* 48(2):147–160.
- Dimitriadis S (2021) Social capital and entrepreneur resilience: Entrepreneur performance during violent protests in Togo. *Strateg. Manag. J.* 42(11):1993–2019.
- Doh J, Rodrigues S, Saka-Helmhout A (2017) International business responses to institutional voids. *J. Int. Bus. Stud.* 48(3):293–307.
- Dorado S, Fernandez P (2019) An institutional framework to the scaling up of inclusive social innovations: the case of La Salada. George G, Baker T, Tracey P, Joshi H, eds. *Handb. Incl. Innov.* (Edward Elgar Publishing), 266–283.
- Duggan CSM (2016) Doing Bad by Doing Good? Theft and Abuse by Lenders in Inadequately-Regulated Microfinance Markets. *Stud. Comp. Int. Dev.* 51:189–208.
- Dutt N, Hawn O, Vidal E, Chatterji AK, McGahan AM, Mitchell W (2015) How Open System Intermediaries Address Institutional Failures: the Case of Business Incubators in Emerging-Market Countries. *Acad. Manage. J.*:amj.2012.0463.
- Eberhart R, Lounsbury M, Aldrich H eds. (2022a) *Entrepreneurialism and Society: Consequences and Meanings* (Emerald Group Publishing Ltd).
- Eberhart R, Lounsbury M, Aldrich H eds. (2022b) *Entrepreneurialism and Society: New Theoretical Perspectives* (Emerald Group Publishing Ltd).
- Elyachar J (2005) *Markets of Dispossession: NGOs, Economic Development, and the State in Cairo* (Duke University Press, Durham, NC).
- Ferej AK (1994) *The efficacy of apprenticeship training as preparation for self-employment in Kenya*. Ph.D. (University of Illinois at Urbana-Champaign, United States -- Illinois).
- Ferguson J (2006) *Global Shadows: Africa in the Neoliberal World Order* (Duke University Press).
- Fisman R, Khanna T (2004) Facilitating Development: The Role of Business Groups. *World Dev.* 32(4):609–628.
- Gakari BW (2018) *ORGANISATION AS COMMUNICATION: AN EXPLORATION OF THE COMMUNICATIVE CONSTITUTION OF CHAMAS IN KENYA*. (Daystar University).
- Ganle JK, Afriyie K, Segbefia AY (2015) Microcredit: Empowerment and Disempowerment of Rural Women in Ghana. *World Dev.* 66:335–345.

- Geertz C (1957) Ethos, World-View and the Analysis of Sacred Symbols. *Antioch Rev.* 17(4):421–437.
- Geertz C (1962) The Rotating Credit Association: A “Middle Rung” in Development. *Econ. Dev. Cult. Change* 10(3):241–263.
- Geertz C (1963) *Social Development and Economic Change in Two Indonesian Towns: Peddlers and Princes* (The University of Chicago Press, Chicago).
- Geertz C (1978) The Bazaar Economy: Information and Search in Peasant Marketing. *Am. Econ. Rev.*:28–32.
- George G, Corbishley C, Khayesi J, Haas M, Tihanyi L (2016) From the Editors - Bringing Africa in: Promising Directions for Management Research. *Acad. Manage. J.* 59(2):377–393.
- George G, Howard-Grenville J, Joshi A, Tihanyi L (2016) Understanding and tackling societal grand challenges through management research. *Acad. Manage. J.* 59(6):1880–1895.
- Godfrey PC (2011) Toward a Theory of the Informal Economy. *Acad. Manag. Ann.* 5(1):231–277.
- Granovetter M (2017) *Society and Economy: Framework and Principles* (The Belknap Press of Harvard Press, Cambridge, MA).
- Haines A (2009) Asset-based community development. Phillips R, Pittman R, eds. *Introd. Community Dev.* (Routledge), 38–48.
- Holmquist F (1976) Class structure and rural self-help in Kenya and Tanzania. *Afr. Rev.* 6(2):239–264.
- Holmquist F (1984) Self-Help: The State and Peasant Leverage in. *Afr. J. Int. Afr. Inst.* 54(3):72–91.
- Hossein CS, P.J C eds. (2022) *Community Economies in the Global South: Case Studies of Rotating Savings, Credit Associations, and Economic Cooperation* (Oxford University Press).
- Howard-Grenville J, Davis GF, Dyllick T, Miller CC, Thau S, Tsui AS (2019) Sustainable Development for a Better World: Contributions of Leadership, Management, and Organizations. *Acad. Manag. Discov.* 5(4):355–366.
- ILO (2023a) ILO | Training Programmes / Community-Based Enterprise Development (C-BED). *Int. Labour Organ.* Retrieved (December 20, 2023), [https://learninghub.ilo.org/program/Community-Based\\_Enterprise\\_Development\\_C-BED](https://learninghub.ilo.org/program/Community-Based_Enterprise_Development_C-BED).
- ILO (2023b) ILO | Training Programmes / Our.COOP. *Int. Labour Organ.* Retrieved (December 20, 2023), <https://learninghub.ilo.org/program/OurCOOP>.
- Kanogo T (1990) Cooperatives. Ochieng’ W, ed. *Themes Kenyan Hist.* (Heinemann Kenya Limited, Nairobi, Kenya), 175–186.
- Kenya Association of Investment Groups (2014) *The Chama Handbook 2014*
- Khan FR, Munir K a., Willmott H (2007) A Dark Side of Institutional Entrepreneurship: Soccer Balls, Child Labour and Postcolonial Impoverishment. *Organ. Stud.* 28(7):1055–1077.
- Khanna T, Palepu K (1997) Why focused strategies may be wrong for emerging markets. *Harv. Bus. Rev.* 75(4):41–51.
- Khavul S (2010) Microfinance: creating opportunities for the poor? *Acad. Manag. Perspect.*:57–71.
- Khavul S, Bruton G, Wood E (2009) Informal family business in Africa. *Entrep. Theory Pract.* (817):1219–1238.
- Khayesi JNO, George G, Antonakis J (2014) Kinship in Entrepreneur Networks: Performance Effects of Resource Assembly in Africa. *Entrep. Theory Pract.* 38(6):1323–1342.
- Kim A, Bansal P, Haugh H (2019) No time like the present: How a present time perspective can foster sustainable development. *Acad. Manage. J.* 62(2):607–634.
- King K (1996) *Jua Kali Kenya: Change and development in an informal economy, 1970–1995* (East African Educational Publishers, Nairobi, Kenya).
- King KJ (1975) Skill acquisition in the informal sector of an African economy: The Kenya case. *J. Dev. Stud.* 11(2):108–122.
- Kinyanjui MN (2012) *Vyama: Institutions of Hope - Ordinary People’s Market Coordination & Society Organization Alternatives* (Nsemia Inc., Oakville, Ontario, Canada).
- Kinyanjui MN (2014) *Women and the Informal Economy in Urban Africa: From the Margins to the Centre* (Bloomsbury Publishing).
- Kistruck GM, Sutter C, Lount R, Smith BR (2013) MITIGATING PRINCIPAL-AGENT PROBLEMS IN BASE-OF-THE-PYRAMID MARKETS : AN IDENTITY SPILLOVER PERSPECTIVE. *Acad. Manage. J.* 56(3):659–682.
- KNBS (2002) *Economic Survey 2002* (Government of Kenya).
- KNBS (2023a) *Economic Survey 2023* (Government of Kenya).

- KNBS (2023b) *The Kenya Poverty Report: Based on the 2021 Kenya Continuous Household Survey* (Government of Kenya and World Bank Group).
- Kramon E, Hamory J, Baird S, Miguel E (2022) Deepening or Diminishing Ethnic Divides? The Impact of Urban Migration in Kenya. *Am. J. Polit. Sci.* 66(2):365–384.
- Kraus MW, Piff PK, Keltner D (2011) Social Class as Culture: The Convergence of Resources and Rank in the Social Realm. *Curr. Dir. Psychol. Sci.* 20(4):246–250.
- Leana CR, Meuris J (2015) Living to Work and Working to Live: Income as a Driver of Organizational Behavior. *Acad. Manag. Ann.* 9(1):55–95.
- Lounsbury M (2023) The Problem of Institutional Trust. *Organ. Stud.* 44(2):308–310.
- Lounsbury M, Glynn MA (2019) *Cultural Entrepreneurship: A new agenda for the study of entrepreneurial processes and possibilities* Phillips N, Greenwood R, eds. (Cambridge University Press).
- Lumineau F, Schilke O, Wang W (2023) Organizational Trust in the Age of the Fourth Industrial Revolution: Shifts in the Form, Production, and Targets of Trust - Fabrice Lumineau, Oliver Schilke, Wenqian Wang, 2023. *J. Manag. Inq.* 32(1):21–34.
- Lutz DW (2009) African Ubuntu Philosophy and Global Management. *J. Bus. Ethics* 84(S3):313–328.
- Mahendra A, King R, Du J, Dasgupta A, Beard V, Kallergis A, Schalch K (2021) *Towards a More Equal City: Seven Transformations for More Equitable and Sustainable Cities* (World Resource Institute, Washington D.C.).
- Mair J, Marti I (2009) Entrepreneurship in and around institutional voids: A case study from Bangladesh. *J. Bus. Ventur.* 24(5):419–435.
- Mair J, Marti I, Ventresca M (2012) Building inclusive markets in rural Bangladesh: how intermediaries work institutional voids. *Acad. Manage. J.* 55(4):819–850.
- Mair J, Wolf M, Seelos C (2016) Scaffolding: A Process of Transforming Patterns of Inequality in Small-Scale Societies. *Acad. Manage. J.* 59(6):2021–2044.
- Mangaliso MP (2001) Building competitive advantage from ubuntu: Management lessons from South Africa. *Acad. Manag. Perspect.* 15(3):23–33.
- Mangaliso MP, Mangaliso NA, Ndanga LZB, Jean-Denis H (2022) Contextualizing Organizational Change Management in Africa: Incorporating the Core Values of Ubuntu. *J. Afr. Bus.* 23(4):1029–1048.
- Marquis C, Raynard M (2015) Institutional Strategies in Emerging Markets. *Acad. Manag. Ann.* 9.
- Marshall A (2009) *Principles of Economics* (Cosimo Classics, New York).
- Matlon J (2016) Racial Capitalism and the Crisis of Black Masculinity. *Am. Sociol. Rev.* 81(5):1014–1038.
- Mbithi PM (1972) “Harambee” Self-Help: The Kenyan Approach. *Afr. Rev.* 2(1):147–166.
- Mbithi PM, Rasmusson R (1977) *Self Reliance in Kenya: The Case of Harambee* (Scandinavian Institute of African Studies, Uppsala).
- McCormick D (1999) African Enterprise Clusters and Industrialization : Theory and Reality. *World Dev.* 27(9):1531–1551.
- McCormick D, Alila P, Omosa M (2007) *Business in Kenya: Institutions and Interactions* (University of Nairobi Press).
- Mead GH (1938) *The Philosophy of the Act* (Chicago University Press, Chicago).
- Meuris J, Leana CR (2015) The high cost of low wages: Economic scarcity effects in organizations. *Res. Organ. Behav.* 35:143–158.
- Meyer J, Rowan B (1977) Institutionalized organizations: Formal structure as myth and ceremony. *Am. J. Sociol.* 83(2):340–363.
- Mitchell W, Wu Z, Bruton G, Gautam D (2022) Micro-Level Analysis of Institutional Intermediation in a Rudimentary Market-Based Economy: Entrepreneurship in Kathmandu’s Indrachok Market. *Organ. Sci.*
- MSEA (2023) *KENYA YOUTH EMPLOYMENT AND OPPORTUNITIES PROJECT (KYEOP)* (Micro and Small Enterprise Authority).
- Musa S (2023) Organizing for Dignity. *Organ. Stud.* 44(2):320–323.
- Nadvi K (1999) Shifting ties: Social networks in the surgical instrument cluster of Sialkot, Pakistan. *Dev. Change* 30(1):141–175.
- Nason R, Bothello J (2022) Far from Void: How Institutions Shape Growth in the Informal Economy. *Acad. Manage. Rev.*
- Nason R, Vedula S, Bothello J, Bacq S, Charman A (2024) Sight unseen: The visibility paradox of entrepreneurship in an informal economy. *J. Bus. Ventur.* 39(2):106364.

- Ndemo B, Weiss T (2017) *Digital Kenya: An Entrepreneurial Revolution in the Making* (Palgrave Macmillan UK).
- Newman A, Christensen J, Embry E (2023) Stuck in the Middle: Explaining the Persistence of the Semi-Formal Economy.
- Ngau PM (1987) Tensions in Empowerment : The Experience of the " Harambee " ( Self-Help ) Movement in Kenya. *Econ. Dev. Cult. Change* 35(3):523–538.
- Ng'ethe N (1978) Harambee and Development Participation: Notes on an Illusive Ideology. Ng'ethe N, ed. *Pop. Particip. Rural Dev.* (Institute for Development Studies, Nairobi), 66–107.
- North D (1990) *Institutions, Institutional Change and Economic Performance* (Cambridge University Press, New York, NY).
- North D (1991) Institutions. *J. Econ. Perspect.* 5(1):97–112.
- O'Donnell P, Leger M, O'Gorman C, Clinton E (2023) Necessity Entrepreneurship. *Acad. Manag. Ann.*:annals.2021.0176.
- Omosa LZ (2023) Exploring the Financial Literacy of a Chama Women's Group in Rural Western Kenya. Adeola O, ed. *Casebook Indig. Bus. Pract. Afr.* (Emerald Publishing Limited), 161–181.
- Oshri B, Chen X, Burke M, Hu A, Dupas P, Lobell D, Adelson P, Weinstein J, Ermon S (2018) Infrastructure quality assessment in Africa using satellite imagery and deep learning. *Proc. 24th ACM SIGKDD Int. Conf. Knowl. Discov. Data Min.*:616–625.
- Ouko EM (2018) Contextualising integrated conservation and development projects: Restoring the lost 'harambee' link in Kenya. *Geoforum* 92(November 2016):81–91.
- Pearce JL (2005) Organizational scholarship and the eradication of global poverty. *Acad. Manage. J.* 48(6):970–972.
- Peredo AM (2019) El buen vivir: Notions of wellbeing among Indigenous peoples of South America. *Routledge Handb. Indig. Wellbeing.* (Routledge).
- Peredo AM, Anderson RB, Galbraith CS, Honig B, Dana LP (2004) Towards a theory of indigenous entrepreneurship. *Int. J. Entrep. Small Bus.* 1(1/2):1.
- Piore M, Sabel C (1984) *The Second Industrial Divide: Possibilities for Prosperity* (Basic Books).
- Prahalad CK (2010) *The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits* (Prentice Hall, New Jersey).
- Qureshi I, Bhatt B, Sutter C, Shukla DM (2023) Social entrepreneurship and intersectionality: Mitigating extreme exclusion. *J. Bus. Ventur.* 38(2):106283.
- Qureshi I, Sutter C, Bhatt B (2018) The Transformative Power of Knowledge Sharing in Settings of Poverty and Social Inequality. *Organ. Stud.* 39(11):1575–1599.
- Rahman HA, Weiss T, Karunakaran A (2023) The Experimental Hand: How Platform-Based Experimentation Reconfigures Worker Autonomy. *Acad. Manage. J.*:amj.2022.0638.
- Rammohan S, Weiss T, Teter D, Sørensen JB (2022) Pacing Entrepreneurs to Success. *Stanford Social Innovation Review* Summer [https://ssir.org/articles/entry/pacing\\_entrepreneurs\\_to\\_success](https://ssir.org/articles/entry/pacing_entrepreneurs_to_success).
- Ranganathan A (2013) Professionalization and market closure: The case of plumbing in India. *Ind. Labor Relat. Rev.* 66(4):902–932.
- Rocha H, Kunc M, Audretsch DB (2020) Clusters, economic performance, and social cohesion: a system dynamics approach. *Reg. Stud.* 54(8):1098–1111.
- Rodima-Taylor D (2022) Platformizing Ubuntu? FinTech, Inclusion, and Mutual Help in Africa. *J. Cult. Econ.*
- Sachs JD (2005) *The End of Poverty: Economic Possibilities For our Time* (Penguin Press).
- Salmon E, Chavez R, JF, Murphy M (2023) New Perspectives and Critical Insights from Indigenous Peoples' Research: A Systematic Review of Indigenous Management and Organization Literature. *Acad. Manag. Ann.* 17(2):439–491.
- Schilke O, Reimann M, Cook KS (2021) Trust in Social Relations. *Annu. Rev. Sociol.* 47:239–259.
- Schmitz H (1999) Colletive efficiency and increasing returns. *Camb. J. Econ.* 23:465–483.
- Schmitz H, Nadvi K (1999) Clustering and Industrialization : Introduction. *World Dev.* 27(9):1503–1514.
- Scott WR (1995) *Institutions and Organizations: Ideas and Interests* (SAGE).
- Shepherd DA, Maitlis S, Parida V, Wincent J, Lawrence TB (2021) Intersectionality in Intractable Dirty Work: How Mumbai Ragpickers Make Meaning of Their Work and Lives. *Acad. Manage. J.*
- Slade Shantz A, Kistruck GM, Pacheco DF, Webb JW (2020) How formal and informal hierarchies shape conflict within cooperatives: A field experiment in Ghana. *Acad. Manage. J.* 63(2):503–529.

- Smith WK, Besharov ML (2017) *Bowing before Dual Gods: How Structured Flexibility Sustains Organizational Hybridity*
- Strauss A (1978) A Social World Perspective. Denzin N, ed. *Stud. Symb. Interact.* (JAI Press, Greenwich, CT), 119–128.
- Strauss A (1982) Social Worlds and Legitimation Processes. *Stud. Symb. Interact.* 4. 171–190.
- Sutter C, Bhatt B, Qureshi I (2022) What Makes Resource Provision an Effective Means of Poverty Alleviation? A Resourcing Perspective. *Organ. Sci.*
- Sutter C, Bruton G, Chen J (2019) Entrepreneurship as a solution to extreme poverty: A review and future research directions. *J. Bus. Ventur.* 34(1):197–214.
- Swidler A, Watkins SC (2007) Ties of Dependence: AIDS and Transactional Sex in Rural Malawi. *Stud. Fam. Plann.* 38(3):147–162.
- Swidler A, Watkins SC (2018) *A Fraught Embrace: The Romance and Reality of AIDS Altruism in Africa* (Princeton University Press).
- Sydow A, Cannatelli BL, Giudici A, Molteni M (2022) Entrepreneurial Workaround Practices in Severe Institutional Voids: Evidence From Kenya. *Entrep. Theory Pract.* 46(2):331–367.
- Tavory I, Timmermans S (2014) *Abductive Analysis: Theorizing Qualitative Research* (The University of Chicago Press, Chicago).
- The World Bank Group (2022) *COUNTRY PARTNERSHIP FRAMEWORK FOR THE REPUBLIC OF KENYA FOR THE PERIOD FY23-FY28* (The World Bank Group).
- The World Bank Group (2023a) Population, Total - Kenya. *World Bank Open Data*. Retrieved (September 25, 2023), <https://data.worldbank.org>.
- The World Bank Group (2023b) Urban population (% of total population) - Kenya. *World Bank*. Retrieved (August 29, 2023), <https://data.worldbank.org>.
- Thieme TA (2017) The hustle economy: Informality, uncertainty and the geographies of getting by. *Prog. Hum. Geogr.*
- Thiong'o N wa (2009) *Something Torn and New: An African Renaissance* First Edition. (Civitas Books, New York).
- Thomas BP (1987) Development through Harambee: Who wins and who loses? Rural self-help projects in Kenya. *World Dev.* 15(4):463–481.
- Thomas-Slayter BPT Barbara (1985) *Politics, Participation, And Poverty: Development Through Self-help In Kenya* (Routledge, New York).
- Tönnies F (1957) *Tönnies, F. (1957). Community and society. New York: Harper & Row* (Harper & Row, New York).
- Tsui AS (2007) From Homogenization To Pluralism: International Management Research in the Academy and Beyond. *Acad. Manage. J.* 50(6):1353–1364.
- UN (2007) *United Nations Declaration on the Rights of Indigenous Peoples* (United Nations General Assembly).
- UN DESA ed. (2009) *State of the World's Indigenous Peoples* (United Nations, New York).
- Vershina N, Beta KW, Murithi W (2018) National culture and entrepreneurship - the role of Harambee- Accepted for publication. *J. Small Bus. Enterp. Dev.* 25(4):687–704.
- Vitali A (2022) Consumer Search and Firm Location: Theory and Evidence from the Garment Sector in Uganda. *Work. Pap.*
- Voronov M, Weber K (2016) The heart of institutions: Emotional competence and institutional actorhood. *Acad. Manage. Rev.* 41(3):456–478.
- Voronov M, Weber K (2017) Emotional Competence, Institutional Ethos, and the Heart of Institutions. *Acad. Manage. Rev.* 42(3):556–560.
- Walsh JP (2015) Organization and management scholarship in and for Africa... and the world. *Acad. Manag. Perspect.* 29(1):1–6.
- Webb JW, Khoury TA, Hitt MA (2020) The Influence of Formal and Informal Institutional Voids on Entrepreneurship. *Entrep. Theory Pract.* 44(3):504–526.
- Weiss T, Eberhart R, Lounsbury M, Nelson A, Rindova V, Meyer J, Bromley P, et al. (2023) The Social Effects of Entrepreneurship on Society and Some Potential Remedies: Four Provocations. *J. Manag. Inq.* 32(4):251–277.
- Weiss T, Perkmann M, Phillips N (2022) Scaling technology ventures in Africa: new opportunities for research. *Innovation* 24(4):552–567.

- Weiss T, Weber K (2016) The Art of Managing Worldviews in Kenya's International Technology Sector. Ndemo B, Weiss T, eds. *Digit. Kenya Entrep. Revolut. Mak.* (Palgrave Macmillan UK, London), 369–401.
- World Council of Credit Unions (2014) *2014 Statistical Report*
- Yenkey C (2015) Mobilizing a Market: Ethnic Segmentation and Investor Recruitment into the Nairobi Securities Exchange. *Adm. Sci. Q.* 60(4):561–595.
- Yenkey C (2018) The Outsider's Advantage: Distrust as a Deterrent to Exploitation. *Am. J. Sociol.* 124(3):613–663.
- Yu L, Gong P (2012) Google Earth as a virtual globe tool for Earth science applications at the global scale: progress and perspectives. *Int. J. Remote Sens.* 33(12):3966–3986.
- Zoogah B (2021) HISTORICIZING MANAGEMENT AND ORGANIZATION IN AFRICA. *Acad. Manag. Learn. Educ.* 20(3):382–406.
- Zoogah B, Peng MW (2015) Effectiveness in Africa. *Acad. Manag. Perspect.* 29(1):7–31.
- Zucker L (1986) Production of Trust: Institutional Sources of Economic Structure, 1840–1920. *Res. Organ. Behav.* 8:53–111.

## FIGURES, TABLES, AND IMAGES

Figure 1 Overview of Data Structure

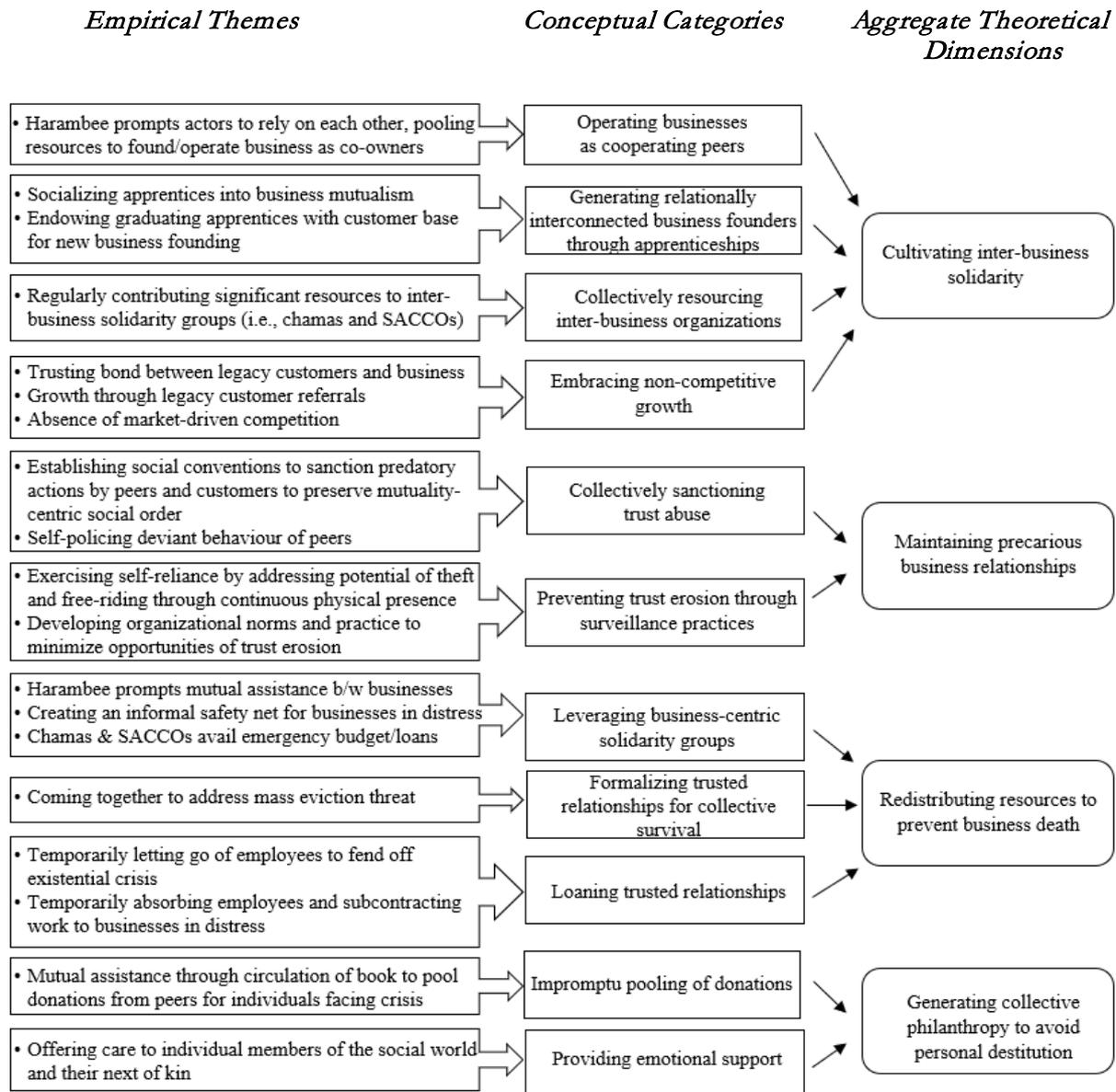
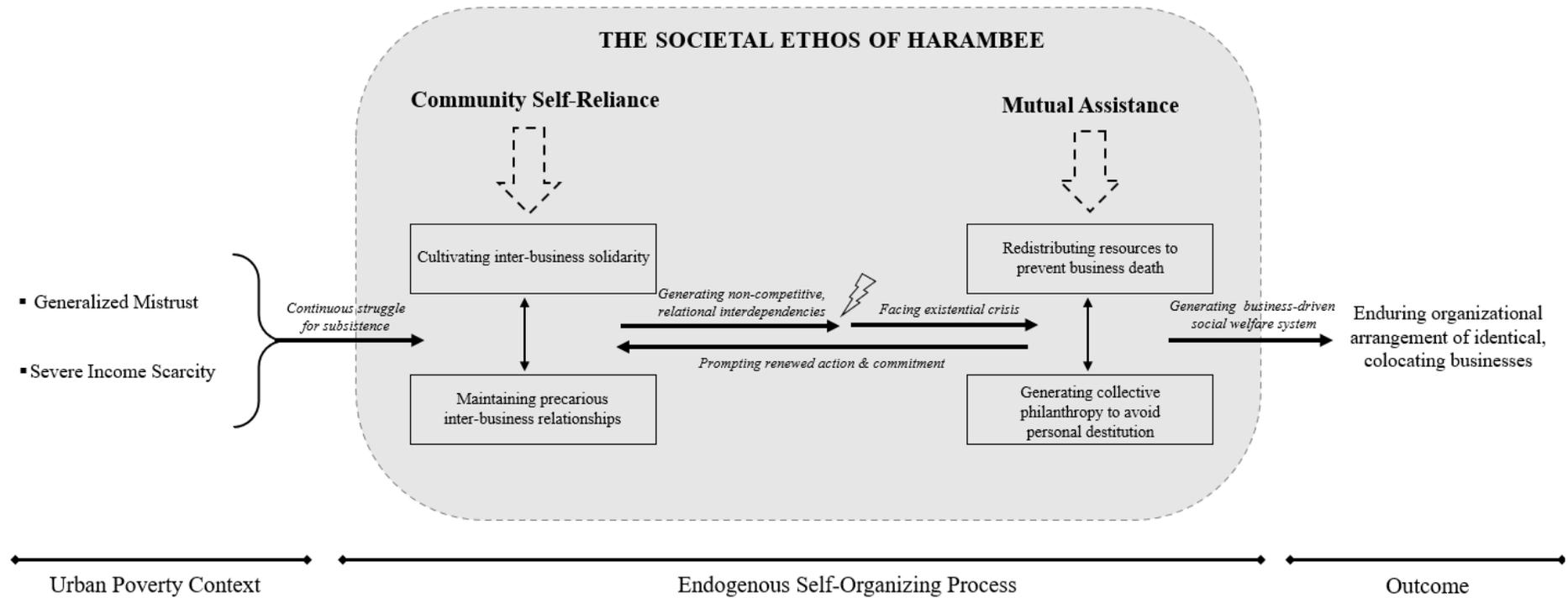


Figure 2 A model of institutionally enabled survivalist organizing in an urban poverty context



**Table 1**

**Longitudinal Mapping of Auto Repair Garages in Dagoretti Corner**

<b>Year</b>	2001	2003	2004	2006	2008	2009	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>New Firms</b>	-	4	-	26	11	8	1	5	13	8	3	4	7	7	6
<b>Displaced Firms</b>	-	-	-	4	-	-	1	-	1	-	-	1	1	1	-
<b>Growth</b>	-	36%	-	146%	30%	17%	-	9%	20%	11%	4%	4%	7%	6%	6%
<b>Total firms</b>	11	15	15	37	48	56	56	61	73	81	84	87	93	99	105*

Table 2: Longitudinal mapping of estimated growth in number of vehicle repair firms. No data is available for the years 2002, 2005, 2007, and 2010 as no satellite images could be retrieved from publicly accessible data sources.

\*Estimate based on high-resolution photograph and GIS mapping.

Table 2

## Data Collection Overview

Type	Description of Data	Use in Analysis
<b>Field Observations</b>	<ul style="list-style-type: none"> <li>• 29 hand-written field notes derived from visual inspection of each auto repair businesses (condition of garage, quality of infrastructure material, number of employees)</li> <li>• 54 photographs of selected auto repair garages and general condition of the social world (roads, shops, open workspaces, and residential buildings)</li> <li>• 14 memos captured emerging insights during fieldwork</li> </ul>	<ul style="list-style-type: none"> <li>• Developed broad understanding of how auto repair work is organized</li> <li>• Identified undifferentiated, identical nature of auto repair businesses</li> <li>• Identified salience of apprenticeships (see sub-section “Cultivating inter-business solidarity arrangements”)</li> <li>• Informed post-fieldwork inductive coding process</li> </ul>
<b>Interviews</b>	<ul style="list-style-type: none"> <li>• 45 interviews in Dagoretti Corner <ul style="list-style-type: none"> <li>○ 39 co-owners of informal auto repair businesses (29 interviews in total and several interviews were conducted with 2 to 3 co-owners)</li> <li>○ 8 owners of ancillary organizations (i.e. upholstery, spare parts, engineering)</li> <li>○ 8 casual laborers and/or business employees (i.e., welder, spray paint, tin man, wiring)</li> </ul> </li> <li>• 1 interview with Dagoretti Corner estate agent</li> <li>• 4 confirmatory interviews with co-owners of auto repair businesses in Kwangware, an adjacent social world of co-locating and identical auto repair businesses at smaller scale</li> <li>• 1 confirmatory interview with former high-ranking government employee as well as presentation to Kenyan think tank</li> </ul>	<ul style="list-style-type: none"> <li>• Acquired background information about informants’ life trajectories and ethnic background</li> <li>• Developed broad understanding of individual lived experiences in Dagoretti Corner</li> <li>• Established relational patterning across businesses and identify social conventions, processes, and practices</li> <li>• Uncovered centrality of Harambee to collective organizing process</li> <li>• Identified interlocking set of four survival mechanisms</li> <li>• Validated findings and generalizability to adjacent social world</li> </ul>

Table 3

Representative Data for Aggregate Theoretical Dimension “Cultivating Inter-Business Solidarity”

Subcategories	Empirical Themes and Representative Data
<p>Operating businesses as cooperating peers</p>	<p><i>Enacting co-ownership model with peers to pool resource and found new business</i>            “We came together and we said: ‘My friend, let’s work inside. We will be paying some rent because it’s a place we have to pay.’ We organized ourselves and said every month that we will be putting aside some cash to pay the rent, then when we do some work we share it, we work as a family....”</p> <p><i>Enduring co-ownership by operating business as equal peers</i>            “We are 4. We are working here as a partners and we also have learners who we have been teaching the job. We are equal partners. We don’t have a boss because each and every person relies on his own customers. We are working here as partners but each individual has his own customers. Each and every person treats his customers the way he wants and at the end of the month we bring the rent and then we pay together...We have partnered for the last 6 years.”</p> <p><i>Covering operating expenses of business through co-ownership model</i>            “Each [of the four] partners has their own clients. When the end of the month comes, I just tell each of the, to give me KES 2,000 (~USD 20) and then I pay the rent.”</p>
<p>Generating relationally interconnected business founders through apprenticeships</p>	<p><i>Actors used to be at-risk youth who became apprentices</i>            “You know I left school and went to Kisumu where I was doing some casual jobs at Kenya breweries, until my younger brother told me to leave those casual jobs and come to Nairobi and do some mechanics. He was a shoemaker, and I just decided to come. Let me do some mechanical work. It will help in the future...[My boss] was from our village but left when I was young. I was introduced to him by another relative. He trained me.”</p> <p><i>Actors now take on training the next generation of at-risk youth as apprentices</i>            “Because somebody came from nowhere, he doesn't have a parent. Now, I have one guy here who is now my chief engineer. He doesn't have a father, he doesn't a mother. The father's brother came and asked me to teach him, I can't charge him. He came asking me to teach him. I go to church with him.”            “His brother brought him (i.e., apprentice) to me. His brother is my friend. We live in the same area and he asked me to help him out. He is not my relative.”</p> <p><i>Socializing apprentices into the way of doing things in this social world through observation and “doing”</i>            “I also have trainees (i.e. apprentices). Take as an example that boy, he is just 19 now. So by the time he will be 40 years old, he will be in this profession for 22 years. The parent brought him that boy didn't finish high school. He dropped out in class 8 after sitting for his KCPE exams.</p>

Subcategories	Empirical Themes and Representative Data
	<p>You can't just leave a child idle. This also acts as a vocational training whereby you observe and learn. We don't send you to write something down. It is different from the polytechnics and technical schools. You don't write, we just observe and learn.”</p> <p><i>Apprenticeships create enduring interconnections between businesses</i>            “I can call the masters because they were the oldest mechanics who had worked for a long time...They are the ones who trained me. They are the ones who were here before. They are the elders.”            “We are all friends here because we can't know everything. We sometimes consult other fundis (Swahili for skilled worker)...If something gives me a headache, I can consult him. I go to his place. It's not far. Just 10 meters.”</p>
Collectively resourcing inter-business organizations	<p><i>Regular monetary contributions to informal peer groups to pool resources</i>            “We create a group then you start collecting little money. A chama.”            “We have a group which is like a Chama for the garage owners. We are many. Around 50 members.”</p> <p><i>Committing to regular meetings and resource contributions from business co-owners</i>            “Banks are not so accessible to Juakalis. Saccos and chamas are our biggest supporters. We meet every week and chuck 100 bob (~USD 1) then if you need a loan you can get it from your fellow mechanics.”</p> <p><i>Pooling resources between garages to purchase equipment</i>            “You see for these equipment, there are some we bring money together and we buy some equipment. But we are working in different garages. For example, this lifter for removing the engine. We bought it together. They use it. When I need it, I use it.”</p>
Embracing non-competitive growth	<p><i>Actors see customers as proprietary, business specific assets</i>            “All businesses have their customers. He has a customer for his job and I have customers for my job.”            “How we operate [is that] everyone has his customer. There is no problem.”</p> <p><i>Creating long-lasting relationships with customers</i>            “We've done referrals. You see the good thing is that most of the clients, we communicate with them. You see most of our clients they refer other clients to us. When they refer those clients we create rapport. When you create that rapport then its like that.”            “Because you don't ignore the customer. when you do one customer, you have to remember that that customer will make two. But when you ignore a customer, you do not have the good relationship.”</p> <p><i>Cultivating ensuring legacy customer relationships independent of customers' geographical location</i></p>

---

**Subcategories****Empirical Themes and Representative Data**

“I have connections through my customers, so they call me from different locations. They bring their car here then we will drop the car. [They come from] Lavington, Kieran, Rongai, Kayole, Hurlingham, and also Kawangware (15 mile radius). Even others come from Kisumu (220 miles from Nairobi), like the lorry.”

“At my [previous location] I had many customers. I prefer to have my own place. I have many customers. They followed me.”

*Business growth is enabled through word of mouth and customer-to-customer referrals*

“You see this car is very old, very old and we work on it. Now, after buffing, fitting and everything, if it goes. You just see somebody call from nowhere: ‘You have done so well and I been given your number by somebody.’”

“We do work for the customer and they bring another customer.”

*Resource niche for auto repair is vast and not finite*

“So many people are buying vehicles. You cannot do all of their work. There are also other people who have to get something outside there. We cannot do the whole of Nairobi or the whole of this constituency. For example, for the week we have 100 vehicles and then each and every customer needs his vehicle today. Will you really manage to do all of them? I don’t think it will be easy and there are those clients who are also impatient. They want the work to be done that day.”

TABLE 4

## Representative Data for Aggregate Theoretical Dimension 'Maintaining Precarious Business Relationships'

Subcategories	Empirical Themes and Representative Data
Collectively sanctioning trust abuse	<p><i>Relationships with customers are precarious as rogue customers exist (i.e., abandoning cars)</i></p> <p>“[This car] has been here for two years. It’s not mine! The owner is not coming. They say they don't have money ... The repairs cost around KES 350,000 (USD 3,500). It’s working! It only needs a new battery, and it will start. There is another car. Three months. [The customer] is also lost (i.e., has disappeared).”</p> <p>“You can’t do anything to [the abandoned car]. You can’t throw it out. You can’t fix it because you will be sinking your money. You don’t [know beforehand] you just come to realize later ... You can’t get it out of here without bringing problems to yourself.”</p> <p><i>Actors carefully protect reciprocal relationships against trust abuse by others</i></p> <p>“In the Jua Kali sector, we don't allow third parties to come in with the customer. The owner normally take first priority, he talks with the customer direct, then you engage [laborers] later.”</p> <p><i>Actors maintain and protect trusted relationships</i></p> <p>“[The spare part shop] trusts me. But I can’t trust customers because sometimes with a new customer you borrow a lot of things [and the customer doesn’t pay] and then it destroy your name [at the spare part shop].“</p> <p><i>Actors self-organize to police deviant behavior (i.e., free riding)</i></p> <p>“There could be someone who is slow in contributing their money for the rent, or he has worked and he hasn’t done it the way it’s supposed to be...we have to call them ‘my friend, this and this is not good, it should be this way.’ So he abides by it or leaves.”</p> <p>“Instead of going to the police station, we are doing those things (i.e., dealing with deviant behavior by rogue customers) at our office here. To save both parties.”</p>
Preventing trust erosion through surveillance practices	<p><i>Actors anticipate predatory actions and respond by exercising control through physical presence</i></p> <p><u>Informant:</u> We are always here. Even if everything is running, you cannot trust. If I am not around, I can’t assume that things are going the way I want them to be.</p> <p><u>Interviewer:</u> But you know [your partners] for 25 years.</p> <p><u>Informant:</u> Yes, but I have to see the work. You can be told that ‘We have fixed some shocks here.’ I have to see it. Are they good? You can get somebody who can reuse the old shocks and put it back on the car. After sometime the owner of the car will come back and start complaining ‘You fixed this. Why is it leaking?’ It would be shameful... </p> <p><u>Interviewer:</u> You have to be here to take control?</p> <p><u>Informant:</u> Yeah, to make sure it is good.”</p>

Subcategories	Empirical Themes and Representative Data
	<p><i>Actors know that lack of surveillance creates problems that they have to resolve</i></p> <p>“I have to check. When you are working [for me], I have to check. I have to check everything...Two days ago, I had a Subaru here and my workers were repairing a Toyota. I was concentrating on the Subaru. When I came [to check] the Toyota, it had some over spray all over, along these covers. The customer came and complained. And then we had to do the work again, repeat the work.”</p>

TABLE 5

## Representative Data for Aggregate Theoretical Dimension 'Redistributing Resources to Prevent Business Deaths'

Subcategories	Empirical Themes and Representative Data
Leveraging business-centric solidarity groups	<p><i>Chamas and SACCOs avail members of emergency budgets to safeguard businesses</i>            “So, unless someone needs to buy something or to boost his shop or to do something, he can let the group know, then the group agrees to give him the loan.”            “We call it in Kiswahili chama, so sometimes when somebody don’t have cash even to fix a car we go borrow from those groups.”</p> <p><i>Actors are self-reliant and assist each other to fend off existential crisis</i>            “We don’t need anybody from outside normally....We get from our Sacco...once we identify we need like KES 50,000 we just go and get it from the account then we see how to return it. Whether it will be by donations or by making a small harambee and then we make sure we get the money back to the account.”</p>
Formalizing trusted relationships for collective survival	<p><i>Actors faced mass eviction at former colocation site</i>            “If somebody told you that all these garages came from Yaya Center (former colocation site), you wont believe it because there is no trace.”            “When we were evicted around Yaya, Kilimani road, we were now desperate. We couldn't find somewhere to work.”            “You see what happens when you are evicted is that you are given a notice; not necessarily that you will be with a group.”</p> <p><i>Formalizing peer businesses into an association</i>            “We have like a Sacco here that all garages we came together we form some formality like organization, so that we can have... you see unite we have a voice then when particular people work on that thing it has to succeedThis land [in Dagoretti Corner] was idle. It was our ability to talk with the [property] owner and to negotiate with the County Government.”</p> <p><i>Relocating as a collective of businesses to Dagoretti Corner</i>            “When we got notice... we found here [Dagoretti Corner]. Now our colleagues found that the rest [of the land] was not occupied. Now that is what build the interest of the group to come here.</p> <p><i>Enduring existence and maintenance of association after relocation to Dagoretti Corner</i>            “[The association] negotiates with the realtor. It pays the rent. [There are] 118 members... There are 43 garages.”</p>

---

**Subcategories****Empirical Themes and Representative Data**

Loaning trusted relationships

*Businesses temporarily loan out customers to business in distress*

“If we have a lot of job, you just call somebody to help you. There are some people who know their job but don’t have clients. They search for jobs from garages. We are friends, we know each other... Sometimes if I don’t have a job and somebody may call me and then I work for him outside [of my garage]. “

*Businesses temporarily loan out their employees in times of crisis*

“[My employees] go out when I don't have work [for them]. They go out.”

*Businesses in crisis remain fully dependent on legacy customers and do not enact competitive market practices to generate new customers*

Interviewer: “Let’s say for two more weeks you don’t have any cars to repair. What would you do you to pay rent, what is next?”

Informant: “I just stay the way you have found us here, sitting. We wait for the day to end and we go back and then we wait for tomorrow... It depends on how we do it. If we do a perfect job tomorrow, somebody will come in. That’s the way we stay here.”

“We just wait here for the customer to come here. We do work for the customer and they bring another customer.”

TABLE 6

## Representative Data for Aggregate Theoretical Dimension 'Generating Collective Philanthropy to Avoid Personal Destitution'

Subcategories	Empirical Themes and Representative Data
Impromptu pooling of donations	<p><i>Self-organizing by virtue of circulating a book to record donations for individuals facing existential crisis</i>            "A book will come around and we will contribute. Yeah, people usually are very generous when it comes to a death... Just whatever you can KES 500 to 1,000 (USD 5 to 10). If a book circulates among the garages, then you know you can get a good amount."</p> <p><i>Actors pool resources to safeguard individuals from slipping into destitution</i>            "We have a group as in we all here are a group. We know each other of course. Even now, there is someone who has passed away. There is a way how we normally contribute."            "If someone passes away right now, even I have been at the bank. We have an officer here, he lost his son and I went to the bank to take some money to give him for the funeral."</p> <p><i>Actors make significant contributions to support actors facing an existential crisis</i>            "We normally contribute KES 500 (~USD 5) every person to those who own garages. Not Trainees, they can give anything they want. 50 bob (~USD 0.5) is no problem."            "We just help each other when we have a problem. We call a meeting and then we say that somebody has passed or has lost his son. Then we have smaller contributions. Even now we have lost three people and we are contributing. Last time they said that each of us should remove something like KES 300 (~USD 3) because we are many."</p> <p><i>Peers donate to support individuals meet basic needs</i>            "We work hand-to-mouth. There are few who can manage to go to the bank. Right now, we have less work. It means some three people worked. Those that have something in the evening, they say: 'My friend, can you take this KES 200 (~USD 2),' 'Can you take this KES 300 (~USD 3).' You see if you have no work you still have to eat. You are given something."</p>
Providing emotional support	<p><i>Peers self-organize to care for members of the social world in dire need</i>            "When one of our colleagues passes away, we need to come together and join hands to contribute. We buy the casket and the transportation. We do it."</p> <p><i>Peers attend funeral proceedings and commit substantial emotional resources</i>            After contributing we go to the place whoever died lives (often in the rural areas of Kenya).</p>

**IMAGE 1**

Satellite Image of Dagoretti Corner in July of 2019, showcasing dense colocation of largely identical auto repair businesses; provided by Google Earth



**IMAGE 2**

Typical street-facing side of auto repair business



Picture shows that auto repair businesses typically do not use market-driven markers of differentiation such as advertising to attract foot traffic. Picture taken by the authors.

### IMAGE 3

Abandoned Cars in Vehicle Repair Firm



The image shows an extreme case of an auto repair business. Several abandoned cars (see cars with thick dust layer) and scrap metal which limit productive workshop space for actual car repair by up to 50%. Picture taken by the authors.

**IMAGE 4**

Satellite Image of Dagoretti Corner in January of 2012 show the preparations to establish new auto repair businesses (indicated by red square) due to mass eviction at the Yaya Center colocation site; provided by Google Earth.

