Introduction

Research on SMEs in emerging and developing economies has continued to gain significant interest amongst entrepreneurship scholars (see for example: Dana *et al.,* 2018; Krasniqi and Desai, 2016; Muralidharan and Pathak, 2017; Simba *et al.,* 2020). Such intensive focus has enhanced understanding on entrepreneurial activity in contexts where formalised institutions have become dormant (Dekel-Dachs *et al.,* 2021). The vast majority of existing studies that have emerged in the past two decades have been particularly focussed on SMEs geographically located in advanced economies (see for example: Lu and Beamish, 2001; Child and Rodrigues, 2007; Stoian *et al.,* 2016). That approach has resulted in biased assumptions and macro-theorisations of the activities of SMEs operating in developing economies especially in sub-Saharan Africa. It has also been complemented by, a long-standing imbalance within the extant literature on entrepreneurship which seems to prioritise studying large multinational enterprises (MNEs) over SMEs, despite the fact that SMEs account for a huge share of the business within Africa (Amoako and Lyon, 2014, Omeihe, 2019).

Consistent with that, there is growing research focussing on the value of networking in African trade (Aluko *et al.,* 2019; Amoako, 2018; Jenssen and Kristansen, 2004; Overa, 2006; Porter and Lyon, 2006; Simba and Ojong, 2018). While this has advanced knowledge on the importance of developing networks, more research is needed to capture the form and shape of the relationships and the institutions that define them. Thus, this article seeks to offer a comprehensive analysis of indigenous institutions that have become an alternative and trusted arbiter for solving SMEs' export issues because of weak/dysfunctional formal institutions in Nigeria. By utilising a Western African context this research provides new perspectives on export trade activities amongst SMEs in a culturally diverse African continent. Such an approach answers Roberts and Dörrenbächer (2016) call for reflexive discussion on the nature and impact of international business activity in Africa on individuals, specific communities, the environment, the economy and society from inter-, trans-, and multi-disciplinary perspectives. Thus, our research contributes to the emerging body of knowledge on firm internationalisation in Africa (e.g., Boso *et al.,* 2019; Haddoud *et al.,* 2019; Haddoud *et al.,* 2018; White *et al.*, 2019; Zoogah *et al.*, 2015) by paying particular attention on the peculiarities of the export activities of SMEs in a Western African country. Specifically, we contribute to this stream of research by showing how informal institutions including indigenous institutions and trade associations are becoming alternative establishments for governing export trade in Nigeria in the absence of government institutions. Such insights on the activities of these rarely studied institutions, and yet they are increasingly becoming central in export trade in West Africa, echo and extend "critical perspectives on international business in Africa" (Damoah, 2018; Nyuur et al., 2018). The resource-constrained environment in Nigeria complemented by its weak/dysfunctional formal institutions, makes the Western African country a unique setting for fulfilling the main purpose of this research. Furthermore, the associated implications of indigenous institutions and trade associations that have been recognised as enhancing entrepreneurship in the Western African country add another interesting dimension in the debate about its export activities.

Existing research shows that most of Nigeria's trade takes place within the informal sector (Olutayo, 1999; Fadahunsi and Rosa, 2002; Hoffmann and Melly, 2018). Anecdotal evidence points to the fact that the majority of Nigerian SMEs choose to remain active in the informal economy because they do not perceive that they can benefit from the opportunities of formal exporting trade activities. In spite of the realisation that Nigeria happens to be a nation of traders, one of the major arguments used to justify Nigeria's slow development is a lack of focus on its informal sector (Arimah, 2001; Ogunsade and Obembe, 2016). At the economic level, a focus on the informal sector, would improve its economic potentials. This is due to the fact that a high number of indigenous entrepreneurs feature prominently in Nigeria's informal sector (Onwe, 2013). Within the field of entrepreneurship, the process of establishing trust becomes particularly important especially in contexts where the court systems are fragmented and fail to reflect the interests of the societies in which they function. Thus, it is argued that a necessary condition for ensuring impartial court resolutions is the rise of competing parallel institutions built on trust (Khoury and Prasad, 2016).

In this article, we argue that despite a lack of formal institutional support (Tajeddin and Carney, 2019) often taken for granted in advanced economies, Nigerian entrepreneurs have developed ways of relying on alternative institutions which specify and define the rules for entrepreneurship to thrive (Brautigam, 1997). We capture the contributions of these indigenous institutions in facilitating export trade and sanction enforcements. This supports the expectation that partners would refrain from malfeasance for fear of reputational damage and the danger of being ostracised from future trade transactions. Moreover, we present evidence which show that the concept of institutional rivalry exists within Africa and it is emergent from a range of alternative indigenous forms which operate in parallel to weak/dysfunctional state backed institutions. The essence of institutional rivalry is complex. From this theoretical perspective, competing institutions co-exist by acting in parallel, thus leading to the emergence of a dominant institution. The rivalry between both formal (imposed and weak/dysfunctional) and informal institutions (indigenous and effective) is pronounced and resolved through the emergence of trust in effective institutional arrangements. The reasoning explains the extent to which alternative institutions effectively enhance concrete entrepreneurial relationships by discouraging malfeasance.

Undoubtedly, the case of a developing market economy presents a fertile ground as our empirical point of departure examines Nigeria's unique indigenous institutions. The central focus is the unique ability of the SME exporters to build trust across regional markets. This follows from Amoako's (2018) advocacy for alternative investigations into the economic behaviour of indigenous West African entrepreneurs. We contend that this would uncover the uniqueness of unexplainable entrepreneurial behaviour. In the view of this study, although we do not seek to offer penetrating and insightful coverage of Nigeria's difficult market conditions, instead we focus selectively on the concept of institutional rivalry to describe the features of indigenous institutions which flourish in parallel to dysfunctional formal institutions. As a consequence, this article has taken an exploratory approach which advances theory on the role of trust in indigenous institutions. Guided by the investigation of 36 exporting SME owner-managers, the empirical component is focused on multiple case studies held at cross border markets.

In the respective cases, we seek to draw insights on how alternative indigenous arrangements are sufficient to enforce credible commitments to exporting agreements, especially in the absence of effective court systems which indicates that exporters have minimal recourses to resolving trade grievances. The article also indicates the common knowledge about institutional void, yet it does not support this view. Rather, we indicate that it is not just the void or absence of institutions that exist within the Nigerian context, but the interplay of two institutional frameworks which we argue is a novel but under researched phenomenon. To achieve our aim, the analysis of our findings is centred on two sub-questions:

RQ1: How do entrepreneurs perceive formal institutions in Nigerian and West African markets?
RQ2: What are the indigenous institutions that act in parallel to weak state backed institutions?

To achieve our aim, the mechanism of trust is used to examine the set of shared expectations which enable entrepreneurs deal with uncertainties in their exporting SMEs; before we proceed to examine the different forms of indigenous institutions that act in parallel to weak/dysfunctional state-backed institutions. In explicating the former, the consensus that trust promotes entrepreneurial relationship becomes pertinent in the light of Nigeria's unique socio-economic landscape, where formal institutional arrangements appear to be underdeveloped. In terms of the second component, the limitation of weak and deficient state backed formal institutions raise questions about the role of alternative institutions, as entrepreneurs were found to take advantage of a range of indigenous institutions in facilitating exporting activities. Specifically, the multiple perceptions expressed by the entrepreneurs were similar, as they reveal that formal institutions such as courts which are meant to strengthen the compliance of contractual agreements, were too corrupt, bureaucratic and very expensive. As a consequence, this inevitably poses questions about the impact of such formal institutions on SME exporting. The rest of this paper takes an inventory of literature by undertaking a review the studies on institutions and entrepreneurship as they form the foundation of this study. Next, we bring our discourse to bear by examining the concept of trust as a purposive concept which lubricates ongoing systems of exporting relationships. We then proceed to describe our methodological choices and report the empirical findings. The article concludes by proposing directions for further empirical and theoretical developments in the field of institutions and entrepreneurship.

Formal Institutions

Before engaging the institutional arrangements debate, we start at a point of understanding the constituents of formal institutions. Formal institutions are written rules that are devised to constrain human interaction and exchange (Hodgson, 2006) by prescribing what is socially acceptable (North, 1990). Formal enforcement mechanisms rely on third party agencies such as the court to enforce contract agreements or quality assurance bodies to provide standard formulation, certification and quality monitoring (Boampong, 2010). Through such mechanisms, formal institutions are able to support complex human relationship (Hodgson, 2006). In the economic exchange literature, formal institutions are known to facilitate predictable, transparent, impartial and low-cost enforcement of contract (Milgrom *et al.*, 1990).

However, in case where they are non-existent or weak due to political instability, corrupt tendencies and market imbalances (Khanna and Palepu, 1997; DiRienzo *et al.,* 2007), trust amongst businesses or individuals can be severely eroded (De Soto, 2006). Such a situation often lead to the establishment of informal arrangements to fill the void (Webb *et al.,* 2020).

A Contextual Perspective of weak Institutional Arrangements

The foundational focus of institutions has given rise to an array of perspectives and debates. Scholarly writings of Williamson (1975), North (1990), DiMaggio and Powell (1983) have inspired major movements in economic sociology and entrepreneurship. A major reason for the various perspectives on institutions lies with the discontentment of theories which downplay the roles of norms, rules and beliefs as they vary across contexts (Fang, 2010; Bruton, Ahlstrom, and Li, 2010). The defining feature of DiMaggio and Powell's (1983) work has directed studies to how cultural beliefs and norms of institutions shape entrepreneurial behaviour. In the view of these institutionalists, the durability of institutions is ultimately centered on the consistency of human activities which creates stable expectations.

This implies that entrepreneurial action is influenced by the appropriateness of institutions which regulates its activities (Hodgson, 2006; Welter and Smallbone, 2011). Conceived as humanly devised constraints which structure social, economic and political interactions, institutions are comprised of formal rules like laws and constitutions and informal elements such as taboos, customs, sanctions and traditions (North, 1990; Nee, 2005). Indeed, the institutions which foster economic interactions in advanced economies play an important role in advancing entrepreneurial actions (Akimova and Schwodiauer, 2005; Fafchamps, 1996). We recognise that although formal institutions are weak within developing market economies, there exist parallel institutional arrangements which function in advancing entrepreneurial action to the degree by which the formal institutional arrangements cannot offer (Lyon and Porter, 2010; Amoako and Lyon, 2014; Amoako, 2018). For instance, Chamlee-Wright's (1993) study of Ghana revealed that kinship and tribal systems performed advisory and credit functions which formal banking institutions may not offer.

Central among extant studies is the indication that a relationship exists between entrepreneurship and contexts characterised by deficient institutions (Chamlee-Wright, 1993; Jackson, Amaeshi, and Yavuz, 2008; Scott, 2008; Thornton, Ribeiroi-Soriano, and Urbano, 2011). As a consequence, such environments serve to encourage corruption, foster non-compliant behaviour on the part of the entrepreneurs and arbitrary discretion on the part of government officials (Puffer, McCarthy and Boisot, 2010; Welter and Smallbone, 2011). It is also not surprising that the dominance of SMEs in many sub-Saharan African economies draws attention to the vibrancy of such contexts. Fadahunsi and Rosa (2002), using insights from Nigeria's cross border trade describe how contexts exhibit supportive and thriving networks for individual entrepreneurs. Hashim and Meagher (1999) show the trade difficulties faced by entrepreneurs in neighbouring West African countries. Tillmar's (2006) approach focuses analytical attention on how SMEs in tribal communities relied on indigenous institutions in conflict resolution and sanction enforcements. The synthesis of Dondo and Ngumo (1998) and Amoako and Lyon (2014) emphasise how culture constrains the development of African SMEs.

Overall, the implication of these studies confirms to an extent the role of context as a critical determinant of institutional analysis. As such there is a need to understand how exporting Nigerian entrepreneurs develop trust by relying on culturally specific institutions.

It follows from this that we draw on the concept of institutional rivalry to describe how the competing dimensions of institutions enable and contain social behaviour. It is important to have an approach which appropriately describes how socially constructed institutional arrangements provide meaning to the entrepreneurs' reality (Thornton and Ocasio, 1999; Thornton, 2004). From this perspective, alternative institutions act within the shadow of weak state-backed institutions by formulating rules to enhance economic and social interaction. So, what accounts for this rivalry? A certainty is that parallel institutional arrangements influence entrepreneurship activity to a degree in which formal institutions provide little or no impact. This indicates that remarkable entrepreneurial decisions are outcomes of the interplay between entrepreneurs and supportive institutional structures. Explained differently, the core assumption behind the institutional rivalry presupposes an understanding of entrepreneurial behaviour located within institutional contexts.

This is particularly important as identities, values, norms and beliefs have been acknowledged to shape entrepreneurial relations (Jenssen and Kristiansen, 2004; Chao and Moon, 2005; Omeihe, Dakhan, Khan, Gustafsson, and Amoako, 2019). Where formal institutional arrangements are perceived to be congruent to the interest of social groups, actors within such groups will be motivated to rely on alternative arrangements that promote their economic and social interest. As Nee (2005) observes that when formal norms are at variance with societal interests, alternative informal arrangements emerge to provide legitimacy. In contexts such as Nigeria, where the state which control resources needed for entrepreneurs are perceived to be at odds with their preferences and interests, alternative institutions emerge to reinforce the basis for trust by enabling entrepreneurs realise their economic interests. On this basis, it becomes important to understand indigenous institutions which shape entrepreneurial behaviour within the Nigerian context. We build on this concept to develop our theory of how SMEs within Nigeria rely on indigenous institutions in their exporting activities.

Informal Institutions and Export Behaviour in Developing Economies

Scholarship on entrepreneurship (e.g. Mair and Martí, 2009; Puffer *et al.* 2010; Stephan *et al.*, 2015) recognises that in the absence of formal institutions as arbitrators of trade, informal institutions in the form of informal social connections have served as alternative support mechanisms for firms. In the context of developing economies, the void left by formal institutions has persuaded firms involved in exporting activities to turn to informal institutions for governance and support (Murithi *et al.*, 2019; Zoogah *et al.*, 2015). Through informal institutions exporting African firms are taking advantage of their social connections to drive their internalisation agenda (Obeng, 2019; Yiu *et al.*, 2007; Thai *et al.*, 2020). İpek's (2020) systematic review of 51 articles highlighted several marketing approaches emerging market exporting firms are employing including the deployment of strategic resources targeted at reducing institutional distance, adaptation and standardisation of their offering and a focus on niche markets.

Notwithstanding these observations, scholarship on firm internationalisation and institutions is yet to develop particularly studies that pay attention on the emerging or developing country context in order to fully capture the peculiarities (and/or behaviours) of exporting firms across Africa.

A proportionately small number of emerging studies is however starting to indicate that institutional misalignments, between the emerging economy firms' needs and existing formal institutions in their home markets, are driving the majority of these firms towards informal arrangements as a way of accelerating their foreign expansion (Krammer *et al.,* 2018). These firms class informal arrangements as the embodiment of social conventions for their trade activities (Boso *et al.,* 2019; Daniel *et al.,* 2018). They see them as symbolic of accepted norms, codes of ethics and personal networks and they perceive them as representative of shared social values, attitudes and behaviours that shape economic relationships (George *et al.,* 2016; Nyame-Asiamah, *et al.,* 2020). Oppong's (2019) study of 134 Ghanaian small exporting firms concluded that informal institutions are influencing the way (behaviour) exporting firms adopt when engaging in export trade.

Previous work by Ibeh *et al.* (2012) involving a comprehensive review of 54 studies between 1995-2011 showed an upward trend in the internationalisation activities of African firms; a significant level of informal exporting indicating potential for further growth in firm-level internationalisation within Africa. Thus, the more scholarly research pays attention on the behaviours and activities of exporting firms originating in the African continent and the role of informality in complementing or as an alternative to formal arrangements, the more we can understand their actions and behaviours in cross-border trading. Indeed, the Sub-Saharan context warrants scholars to investigate how the institutional environment impacts on organisational structures, practices and behaviours (Boso *et al.,* 2019; Murithi *et al.,* 2019).

Dimensions of Trust

The core interest in trust as a foundation for social interactions has gained increased interest since it stands as a vital concept within the field of entrepreneurship. Although scholars allude to it as a fundamental lubricant which shapes entrepreneurial action (Gambetta, 1988; Mayer, Davis, and Schorman, 1995), the crux of the problem lies in differences of trust characterisations. Two influential seminal works attempt to illuminate and clarify the trust construct. As a starting point, trust is defined as a psychological state to accept vulnerabilities based on positive expectations (Rousseau, Sitkin, and Burt, 1998). The central thrust of this argument suggests that a trustor expects the trustee to behave in a way that is benevolent and in the interest of the relationship. Moving beyond this definition, Mayer *et al's*., (1995) integrative model provides another influential definition of trust. They define trust as the willingness of a party to be vulnerable to the actions of another party based on the notion that such action will be performed without any form of monitoring. This definition of trust parallels that of Rousseau *et al*., (1998) with critical respect to vulnerability. Being vulnerable suggests an exposure to losing. From this, one can clearly derive a degree of convergence as trust involves being vulnerable to risks.

In the Igbo, Yoruba and Hausa languages usually adopted by Nigerian entrepreneurs, trust is referred to as *ntukwasi obi, igbẹkẹle* and *dõgara*. These definitions of trust can be loosely translated to mean confidence and a positive knowledge of expectation. In this article, we define trust as an embedded set of shared positive expectation shaped by the confidence in effective social structures. From our perspective, trust is conceived as a property of a collective unit as it emerges from embedded sources within institutional arrangements (Lewis and Weigert, 1985; Lyon, 2000). The implication is that trust is indispensable to entrepreneurial relationships, as institutional arrangements are dependent on trust. Trust plays an important role in eliminating the need for formal contracts which is costly to write, enforce and monitor (Zaheer and Zaheer, 2006; Bromiley and Harris, 2006). For instance, the risks of reducing opportunism cannot be monitored and enforced through legal means within weak institutional contexts (Platteau, 1994; Bromiley and Cummings, 1995; Lyon, 2000). This is particularly important in contexts which create competing institutional rivalry. Here, the role of trust holds promise in institutional arrangements which provide complimentary nature of enforcements. Another explanation is that entrepreneurs are more likely to pursue enhanced social relationships when information is shared. The costs of sourcing information through networks is a key part of transactions cost in making cooperation choices.

This explains why trust not only reduces transaction costs but also necessitates information sharing which creates value in entrepreneurial relationships (Lyon, 2000; Dyer and Chu, 2003). In order words, trust necessitates information sharing which reduces inefficiencies (Barney and Hansen, 1994; Nishiguchi, 1994) and enables parties make the right anticipations. In fact, trusting relationships is sustained through a balance of reciprocity and threat of sanctions by the other party. This view assumes that social relationships are determined by the norms of those social structures which provide sanctions when trust is broken. The possibility of sanctions reduces the risk of trust betrayal, as available sanctions include reputation damage, membership termination and shaming (Luhmann, 1979; Lyon, 2000; Omeihe, 2019). Overall, the danger of these sanctions creates an obligation for trustworthiness. Thus, a reciprocal trusting behaviour where parties seek to reduce opportunism is promoted through trust in reliable institutional arrangements.

Trust and Export Behaviour in Informal Institutions

In the absence of established government institutions, traders involved in export business in the African context have resorted to informal institutions including export trade associations and indigenous institutions (Amaoko, 2015; Amoako *et al.*, 2020; Smith and Luttrel, 1994) for support. Within these rarely studied establishments, trade agreements and contracts are mainly legislated on the basis the of personal trust (Omeihe, 2019). Considering that export trade associations and indigenous institutions are based on unregulated relationships ranging from kinship, families ties, religion and affiliation (Thornton *et al*, 2011), it's arguable that trust will take centre stage as an important factor in the way export traders interact amongst themselves, with customers and their suppliers within such institutions (see Amaoko, 2019).

The literature on export trade in African (see for example: Amaoko, 2012; Boampong, 2010; Tesfom *et al.,* 2004) highlights the importance of supplier trust expectations with regards to the quality of the goods they supply. Thus, it is important that exporting traders meet the expected quality of products in order to not only build exporter-supplier trust but also exporter-customer trust especially for goods that are intended for international markets (Amaoko, 2019; Lyon, 2000). A poor quality of goods/services from suppliers put the reputation export traders particularly smaller traders at risk. In Ghana export traders tend to mitigate quality-related challenges by developing trust-based relationships with suppliers in order to access training and technical support (Boampong, 2010; Lyon and Porter, 2009). Such an approach is credited for its ability to enable them to meet the high specifications required by international customers (Amaoko, 2019). In addition, these export traders engage in several other trust-based relationships to access market information on exporting to other region, to gain reputation and legitimacy (Smith and Luttrel, 1994). Also, they participate in different types of bilateral relations (joint ventures and informal reciprocal arrangements) both within cultural groups and crossing cultural boundaries (Lyon and Porter, 2010). The relationship they build often combine multilateral forms of cooperation in powerful trader associations some of which are of single ethnic groups while others cut across ethnic boundaries.

Method

Sample and data collection

The empirical component of this study is rooted in the interpretivist approach (Eisenhardt, 1989; Hammersley, 2002; Bell *et al.*, 2018) towards understanding the richness of the phenomenon (Saunders, Lewis, and Thornhill, 2016; Welter and Alex, 2011). Based on the idea that the interpretivist approach is centred on the uniqueness of human inquiry and its subjective experience (Guba and Lincoln, 1994; Bryman, 2016), this study adopts a multiple case study approach which draws on the exporting experiences of 36 SME owner/managers. The central choice for adopting this approach is due to its ability to reveal the hidden dynamics within unique research settings. The multiple cases were bound by time and activity, which enabled us adopt a variety of data collection procedures such as interviews and observations over a period of time (Stake, 1995; Yin, 2014; Creswell, 2014). Selecting the cases was based on a purposive sampling aimed at comparing the perceptions and experiences of respondents especially as it relates to their particular environment.

The primary unit of analysis comprised of 36 indigenous SME owner-managers who have been labelled as Cases 1-36. We considered our research sample to be representative of exporting SME owner-managers who were involved in the manufacturing and agricultural sectors in Nigeria. We identified owner-managers who were responsible for making business decisions related to exporting goods to other West African markets. Before undertaking face-to-face interviews with our selected participants, we tested our interview protocol using 5 owner managers as part of a pilot study. The participants we selected for the pilot study were encouraged to 'think allowed' (Bryman, 2008) with the view to assess their understanding of our questions which were mainly semi-structured. Our observation and feedback from the pilot phase enabled us to further strengthen our interview protocol on institutions and export trade.

The face-to-face interviews for the main study with our key informants took place in their business. The idea was to allow them to tell their stories in their familiar surroundings (Saunders *et al.*, 2003) which enhances their recollection of events. The interviews lasted on average 55 minutes to 110 minutes. In cases where additional information was sought follow up emails and Skype conversations were utilised. Data collection was stopped after reaching what Saunders *et al.* (2018) described as qualitative saturation. In other words, interviews stopped at a point where we were no longer receiving any new information about the export activities of our sampled owner managers. Following such a strategy enabled us to gain a deeper understanding of their key exporting activities and strategies. As already explained the use of semi-structured face-to-face interviews enabled us to collect rich data because the participants were given the opportunity to retrospectively relive their experiences. Thus, we fully explored the influences of institutional structures on trade and export decisions taken by the respondents. As part of that we also covered issues of trust and how alternative forms of institutions impact exporting relationships. Overall, we believe that our rapport with the respondents captured their interpretations of trust, as they welcomed the opportunity to share their experiences and practices. The consideration for limiting bias was minimised through ensuring a considerable amount of observing market transactions, documentary analysis and informal discussions (Lyon and Porter, 2010; Omeihe, 2019.

Insert Table 1 about here

Procedure and Data Analysis

In investigating the indigenous institutions shaping SME trust relationships, we kept an open mind about what was needed to be known. Based on this stance, we ensured that the techniques adopted for creating and collecting data were sensitive to the phenomena being studied (Ackroyd and Hughes, 1992). To a large degree, this allowed the emergence of rich and valid findings from the data. The study concentrated largely on methods which emphasised fewer restrictions to the phenomena being studied. Based on this, we followed the advice of Yin (2014) by adopting the highly complementary but sophisticated combination of documentation, semi-structured interviews and direct observations as multiple sources of evidence. Interestingly, the major strength of adopting these multiple sources of evidence lies in the development of converging lines of enquiry, which ensures that potential findings were accurate and convincing.

With regards to choosing the strategy for data analysis, we aimed to adopt a strategy which would treat evidences fairly, rule out alternative interpretations and produce compelling conclusions. A thematic analysis was considered to be the most appropriate as it delivered a structured methodology useful in identifying key themes within the data set; and it is not limited to a particular epistemological stance (Boyatzis, 1998). In providing a rich thematic analysis of our data set, we aimed to ensure that the themes identified, coded and analysed were an accurate account of the entire data set. In this vein, we looked for issues of potential interest and patterns of meaning within the data. This involved a constant iteration between the whole data set, extracts of coded data and the analysed data. Accordingly, and following the advice of Eisenhardt (1989), evidence from each of the cases was compared in order to identify new insights and to ensure a close relationship to the data.

We also adopted a cross case synthesis technique in analysing the case study evidence. The technique enabled the analysis of each case while allowing the multiple cases to be analysed as part of a single case. Consistent with that, we are able to report the findings from the interviews, observations and documentary evidence using quotes to build our discourse. The subsequent quotes drew on the responses from the owner-managers of exporting SMEs interviewed for this study; and we made effort to ensure that the responses from these actors were not lost in the contexts in which they were made.

NIGERIA'S SOCIO-CULTURAL CONTEXT

Nigeria is viewed as a rich ethnic diverse society inhabited by approximately 250 cultural groups that speak over 250 various languages with their own distinctive set of cultures. The Igbo, Hausa and Yoruba cultural groups are considered the largest groups as together they account for more than 70% of Nigeria's population. The lesser ethnic groups namely Nupe, Gbagyi, Jukun, Idoma, Igala, Ebira and Tiv make up 25-30% of Nigeria's population, while other minorities account for the remainder 5%.

With regards to religion, Nigeria's is comprised of Muslims in the north and Christians in the southern part of the country. Other minorities of the population practice indigenous or traditional religions. Overall, the socio-cultural structure of the various ethnic groups in Nigeria are very diverse, but particularly centered on kinship; where entrepreneurs are disposed to fostering networks ties of family members, tribal groups, ethnicity and broader community. Characteristically, SMEs in Nigeria are run by entrepreneurs who make all the key decisions supported by family members and extended relatives. As a result, the family develops sets of values, norms and beliefs which are regarded to be acceptable by the society. Thus, the family is regarded as an important fuel for entrepreneurship. Family influences on entrepreneurial motives and loyalty to kinsmen are stressed in the socialisation process of children. Other qualities emphasised in children's upbringing include money, property, honesty and being ambitious.

Consequently, local customs within Nigeria's cultural contexts are closely associated with ethnicity, and this has been important to the development of social networks and trust. Across Nigeria, the sense of shared membership is viewed as been instrumental to establishing deep emotional attachments, pride and reputation within cultural groups. Ethnic and religious associations have proven to be a source for strong bonding and developing social networks with people who are geographically far away; as they play an important role in SME development.

In a recent World Bank country report, it was stated that Nigeria's current situation has been compounded by pervasive corruption, low financial inclusion, income inequality, large infrastructure gaps and slow efforts to diversify Nigeria's economy (World Bank, 2018). This observation suggests that a clear roadmap for sustainable economic development would require reforming Nigeria's formal institutions, diversifying Nigeria's export base and ensuring competitiveness of key sectors. Despite being Africa's largest economy, Nigeria still boasts of a poor economic record. Arguably, these poor records apply particularly to Nigeria's agricultural and manufacturing sectors.

However, the dominance of local trading and regional economic trade is likely to emerge as more institutional support is required. For a large market like Nigeria, it becomes pertinent to address the numerous challenges facing exporting SMEs. This research addresses this gap by investigating the range of indigenous institutions which enhance exporting trade.

Findings

SME exporters' perception of formal institutions in Nigeria and West Africa

The difficult market conditions within Nigeria and West Africa implies that SMEs are faced with a corrupt police force, have minimal access to banking infrastructure, and do not enjoy recourse to legal redress. As a consequence, when asked about the role of courts and legal institutions in their exporting activities, the entrepreneurs expressed negative perceptions about Nigeria's formal court system in resolving trade disputes and grievances.

A majority of the respondents pointed to the deficiencies of the legal system, as they all provided negative descriptions of the legal court in resolving trade disputes between fellow exporters (Table 2). Across the cases, the multiple perceptions were similar, as courts were described as being too corrupt, bureaucratic, very expensive and a waste of time. Interestingly, inefficiencies and corruption were cited as hindrances to effective legal processes.

Insert Table 2 about here

In this context, one of the exporters of plastics and hair attachments to Rodoroko Market in Ouagadougou summed up his responses as follows:

The problem with the court is the delay in the dispensation of justice. The courts are for the rich. In courts we don't trust. Yes, you know that some people don't want to go to the police and also the courts. Justice is not a reality, so we prefer to settle things within ourselves. Also, the process of contracts is a long process; it involves paperwork and most of our customers as I told you, don't have time for the long paper. Never go to court, with somebody that is richer than you, you may not get the full weight (Interview number 35, Lagos).

The above response sums up the nature of the deficient legal infrastructure which includes lengthy delays in the dispensation of justice and the corrupt nature of Nigerian and West African courts. Interestingly, the perceived deficiency across the court system allows for discretionary decisions by officials and thereby fosters corruption. These characteristics deter most of the exporters from accessing the existing formalised legal system. This explains why legal institutions which are supposed to enhance exporting entrepreneurship are perceived as constraints by the exporters. The consequence of such deficient formal institutions leaves the exporters with alternative options to compensate for the weaknesses of the formal legal system. Thus, the perception and negative experiences of the exporters imply a reliance on alternative forms of institutions in enhancing their exporting activities.

Personalised trust based on work relationships and middlemen (transites)

Consistent with the above findings, the exporters revealed that they relied on personalised trust relationships as Nigeria's formal legal framework had failed to attract similar levels of trust. In particular, they reported that legal contracts which were supposed to address export grievances were perceived to be unenforceable due to deficient government backed support. This is contrary to the practice in advanced market economies where entrepreneurs rely on written contracts as an important form of institutionalised trust. Thus, the entrepreneurs were able to compensate this deficiency by relying on personalised relationships built on trust to facilitate their exporting activities.

It is worth mentioning that all the exporters do not rely on contracts to facilitate their export activities. This was attributed to the negative perception they have about the law courts as identified above. Across the 36 cases 25 exporters indicated that they relied on oral agreements, while 11 exporters relied on written agreements. In particular, the written agreements (usually memorandum of understanding) were not prepared with the help of lawyers and are not to be confused for contracts as they are not legally binding.

Further, we were able to identify and categorise trust-based relationships into two broad classifications: (i) personalised trust based on working relationships; (ii) personalised trust based on middlemen or *transites*. A critical approach for gaining insights into the true meaning of these classifications was prompting the exporters to recall key events. With regards to the former, the most common response for trusting was the development of long-standing relationships built on previous interactions. All the exporters had developed trust after many years of prior interactions. Through such interactions, the SME exporters were able to build information about the reputation and ability of their partners. With such information, the exporters are able to avail and receive credit facilities from their partners.

One of the exporters summed up his response as follows:

Surely we offer credit but that credit as I was telling you yesterday is based on trust. For example, we have been doing business for two years or three years now. Sometimes our partner may have some unplanned financial problem and they approach us requesting for credit. We would give them the credit because we know their location and also their family. We also know that they cannot escape with our money (Interview number 36, Lagos).

Interestingly, the provision of credit facility is very crucial to enhancing exporting activities. A necessary consideration for giving credit is knowing the home, workplace and family of the partner. As explained in Case 36, the exporters reinforced their working relationships by having knowledge of their partner's location and family. This is done through conducting visits to the homes of their partners as a form of safeguard. With this in mind, the SME exporters are able seek the intervention of family members in cases of default. It is hoped that such interventions would disgrace the defaulting partner to repayment. The timeline for repayment was often dependent on the strength of the relationship. Credit relations could be in form of advances for goods, capital injection and *gbese* (short to long term loan facilities).

This is particularly important as limited access to capital and banking facilities were identified as primary constraints facing the SME exporters. An observation that applied to all the respondents revealed that trust is built through reciprocity in gestures. This includes attending marriages, naming ceremonies, and funerals. Attendance at the marriage of a customer or the funeral of his family member is considered a norm and reflects a sign of utmost respect. As such the relationship is transformed from a mere customer relationship to that of a family relationship. During these events, partners are required to give provisions or white envelopes with enclosed monetary gifts. This reinforces trust obligations as members make effort to reciprocate such gestures.

Crucially and within the classifications of personalised trust relationships, trust can be based on middlemen otherwise known as '*transites'*. The '*transites*' are conceived as actors who deliver rich and specific forms of resources to the SME exporters by allowing access to market information. They play an important role in facilitating the distribution and delivery of goods transported over long distances from their trade partners. In particular, they enable the exporters bridge the '*psychic distance*', which refers to the constraints of gaining access to foreign markets (Berry, 1997; Child *et al*., 2002; Child and Rodrigues, 2007). This includes reducing risks, recognising and identifying market opportunities especially when formal contracts are not available.

Transites are products of embedded ethnic, kinship and religious ties, which allow them to benefit from the potentials of different cross border markets. Trust with transites was dependent on emotional bonds to family members and membership to associations. The picture that emerged revealed that the *transites* ensure that information exchange is secured despite the fact they are separated by cultural and long physical distance. Specifically, such information is exchanged without delay across the border markets as a result of established trust networks. This goes ahead to facilitate greater opportunities for strengthened exporting relationships. Consistent with this, 26 out of the 36 cases maintained that they had built trust-based relationships with transites in cross border markets of Niger Republic, Mali, Accra and Burkina Faso (See Table 1). There were more cited cases across the SME exporter of manufactured goods (15 out of 26) than those involved in agricultural exports (11 out of 26). In all, female entrepreneurs reported that they enjoy the benefits of transites

A typical excerpt from indicated the role *transites* played in making secure exchanges:

With regards to my transites, anytime he meets and discusses with potential customers, he would immediately call me and inform me that the clients would require specific amount of goods. He would say, this customer wants to hear from you, and they are interested in your business and may like to partner with you. Immediately, I would tap into that opportunity and move with business (Interview number 19, Lagos).

Interestingly, it was observed that government officials also played the roles of transites. A key respondent pointed to a plain clothed custom official who exploits his role at the cross-border toll gates. In his capacity as a part time *transite*, the custom official is usually tasked to deliver goods to other trade partners in foreign markets.

His role as a *transite* is considered very important, as the goods are not subject to checks by other border officials, thus guaranteeing little or no interference. However, such cooperation can only be achieved after receiving his *egunje* (settlement), thereby gaining his trust. Most of the respondents revealed that information about the reputation of the *transites* came from existing links and other working relationships. Such information was based on the historical records of honesty, reliability and dependability of the *transites*. Additionally, some of the respondents explained that sanctions exist when *transites* break trust relationships. The sanctions may range from shaming, to damaging the personal reputation of the transites and exclusion from potential trade activities.

This is consistent with the notion that reputation usually takes a long time to build, however it can be easily damaged. Thus, knowledge of the transite's reputation plays an important role in entering any form of relationships. Across the border markets such information about their trustworthiness is disseminated effectively through quick gossips.

Indigenous trade associations as alternatives

Arguably, trade associations are one of the most unique features of West African export trade. They play specific roles such as providing support for exporters, enabling the exchange of market information and ensuring that certain market rules are followed. As such, these associations function in parallel to the inefficient features of the formal environment which impinge upon the exporters. With regards to trust, trade associations are an important source of alternative institutionalised trust. In this vein, the trade associations are able to bridge the relationships between exporters and their foreign counterpart. The empirical findings uncovered that a majority of the exporters relied on industry-specific trade associations which function entirely separate from the state. The trade associations were able to enforce export agreement (verbal or written) and provide access to foreign markets.

A majority of the exporters (29 out of 36) belonged to trade associations. Overall, the composition showed that the 29 exporters belonged to 21 different trade associations. The typical responses uncovered the trade association's unique capacity to bestow trust on its members. Specifically, its regulatory role in sanctioning members who have gone contrary to the existing trade norms was very evident. This was summed up by the response of an exporter of furniture to Benin and Ghana:

In such situations, what the association does is to ensure that when erring members come to ask for business relationships or referrals, the association will not grant them. Hence, because of this everyone tries to avoid a bad reputation. Once the association blacklists you, you know that is the end of your business. This business, a lot of the time is a family business, so you want to build a legacy for your children and future generation. You don't want to destroy that legacy (Interview number 33, Abuja).

The scope and function of trade associations in building trust among its members, is indicated in its ability to promote trust among members. In this way, trust is built as members are weary of sanctions which may include reputation damage and ostracisation. This is summed up by an exporter who exports fresh vegetables to Chad and Togo:

'*It depends on the gravity of the offence. For example, you can be suspended or expelled from the association; and no one will transact business with you in the markets*. *I mean no one* (Case 8).

The above excerpt highlights the role and reach of associations in resolving disputes between exporting partners in neighbouring markets. The Chairman, who oversees the general functioning of the association, acts as a surety for the debt of a partner who fails to fulfil their obligations. The trade associations were also reported to provide advisory services by sharing market information.

This includes creating arenas for price settings and ensuring that such prices are followed. Specifically, the indication suggests that trade association represents the interests of its members by acting as a bridge between exporters and partners in foreign markets. Interestingly, the strength of such practices such as shared values is instrumental in fostering trust relationships among members. This is particularly pertinent, as trust is able to thrive when confidence exists in other exporting members, especially when there is a possibility to act opportunistically.

Insert Table 3 about here

Cultural associations of family kinship and religion

One of the most salient features of the respondents is the overwhelming influence of family/kinship, ethnic and religious ties in building trust with trade partners. Within Nigeria and indeed across Africa, family/kinship, chieftaincy and religion are considered very important, more than how it is accorded across Western societies. The sheer power of family/kinship, chieftaincy and religious solidarity is often demonstrated in the need to build economic relations with one another. Thus, the durability of such economic relations is specifically underpinned by trust. Specifically, a majority of the exporters (30 out of the 36) relied on cultural norms of family/kinship, chieftaincy and religious ties in building trust with their customers and transites. This is based on the knowledge that family/kinship and ethnic bonds, as well as religious beliefs foster trust relationships. 7 women entrepreneurs also indicated that they relied on these norms.

Like trade associations, the cultural institutions of chieftaincy play specific functions in dispute resolutions and are responsible in ensuring and enforcing expected behaviour. The Leaders who are referred to as *Bale* or *Onye-Isi* are tasked with settling disputes and making judgements which every member is expected to abide by. Members who choose not to accept rulings are either ostracised or may not get the support of the council in the event of future disputes. In this way, such institutions are able to build trust by ensuring that the exporters perceive them to be able to sanction individuals who go against existing norms.

Beyond the family/kinship and ethnic structures, a significant part of the Nigeria's indigenous structure is founded on religion. Generally, a relative number of Nigerian exporters are traditionalists who believe in ancestral deities. One of the entrepreneurs describes the role of traditional beliefs system in building trust:

I only partner with people who have the same belief, because if you don't believe in our god or our tradition, how do you want to deal with us? That means it will be possible to cheat us. So, you have to be of the same belief if you choose to do business with us. We make you take the Iyi (oath)... do you understand? The Iyi and belief in tradition makes the business and relationship stronger (Interview number 14, Ero).

Case 14's response describes that exchange partners are obliged to draw on religious beliefs of *Iyi* (oath) in promoting trusting relationships. The evidence from the excerpt indicates that exporters are bound together by shared religious norms, thus reducing the chances of malfeasance or trust violation. The use of oaths as sanctioning mechanism portends great dangers in event of default. For instance, partners are warned about incurring the wrath of the traditional deities, as curses maybe invoked as punishment.

Another development revealed how Islamic beliefs enforced trust between trade partners. A Yoruba exporter of sugarcane explained how strong Islamic beliefs enhanced trade with his partners in the neighbouring markets of Chad and Niger Republic:

Yes, in our agreement... we ensure that we would work well together and not cheat each other. So, we would open specific passages in the Holy Quran and take an oath which is binding on our agreement. Through this, we have trust that the other partner would not cheat us, and this would reduce the fear of cheating. That is the reason why most Muslims fear to do wrong in this our export business. With this, they would not cheat any partner in this business (Interview number 31).

The statement from Case 31 indicates how religious beliefs shape the process of trust building. Religion plays an important role in allowing the exporters establish trade relationships with people whom they may not know very well. Despite, the importance of indigenous institutions, female SME exporters claimed that they faced discriminations of not being accepted into trade, cultural and religious associations. The obstacles facing the female exporters were simply for the reason of gender. It is not surprising that these institutions have failed to recognise the immense contributions of women, as sensitivity to the barriers faced by women entrepreneurs reveal a high level of masculine domination across every sphere of the society. The underlying norm within West Africa, justify that women should not be elevated to joining men in meetings.

Discussion

This main purpose of this study was to analyse and explore issues related to institutions and trust. Especially issues which had to do with the institutional rivalry and how indigenous institutions shaped exporting relationships. Overall, the goal was to achieve a richer narrative about how SME exporters took advantage of indigenous institutions competing in parallel to weak/dysfunctional and inefficient state-backed ones.

Within the remit of this study, we recognise that entrepreneurship should be interpreted within the context in which these SMEs operate. The unique insights developed in the study revealed that the difficulties faced by the entrepreneurs were exacerbated through a lack of support from formal state backed institutions. Through cross-case analysis a uniform pattern indicating that the owners of exporting SMEs perceived the formal law courts were described as being too corrupt, bureaucratic, a waste of time and reserved for the rich emerged. The competences of the court officials were cited as hindrances to effective legal processes. Given the weak/dysfunctional formal institutional contexts, the exporters did not rely on contracts to facilitate their trade activities. This was attributed to the negative perception they had about the judicial system.

The exporters were found to rely on oral and written agreements to address their trade negotiations. Commonality in responses revealed that all the exporters relied on working relationships and the use '*transites*' to deliver rich and specific forms of resources. In compensating for the weaknesses of the law courts, the findings revealed that indigenous institutions, such as ties to cultural, religious and trade associations had evolved to fill the role of formal institutions. Specifically, the article also revealed how the respondents relied on networks of family relationships to develop trust; thereby enhancing their access to market information (Child *et al*., 2002; Oviatt and McDougall, 2005; Amoako and Lyon, 2014; Amoako, 2019). Specifically, the knowledge developed in this study is particularly important in the African context. It indicated that it is customary for family members and relatives to support the enterprise of a family/kin. In fact, such help was often perceived as obligatory, since the wealth of a family member was viewed as the common property of all. Interestingly, this peculiar social structure has been institutionalised across the Nigeria's cultural structures; although evidence within the analysis points to its predominance across the Igbos exporters.

The parallel roles performed by the indigenous institutions include providing welfare support for the SME exporters, providing access to credit, providing arenas for price setting and ensuring that members conform to existing norms. Through these functions, trust is built as members perceive acknowledge that the indigenous institutions possess the ability to enforce agreements and sanction defaulting members. Not surprisingly, the strength of family ties was found to be crucial in facilitating the bridging of psychic distance. Most of the SME exporters described that they relied on trust built over generations across socially embedded structures of family and kinship. The particular emphasis draws attention to how social relations are built through mechanisms of trust.

Evidence across the cases points to the unique role of trade associations which operate as an alternative to state-backed support agencies. This finding revealed that they performed quasi-regulatory functions such as encouraging appropriate values and behavioural norms. In cases of trade disputes, these associations are quick to resolve them through the powers of the trade leader. Further along these lines, we attempted to balance the concept of institutional rivalry in such a way that it provides an understanding of how alternative indigenous institutional arrangements such as religious beliefs, norms and assumptions provide meaning to entrepreneurs. This was essential for illustrating the respective institutions which structure entrepreneurial interactions.

Although trust enhances exporting activity in contexts which lack a formalised institutional environment (Wu and Chen, 2014; Amoako, 2018), empirical evidence regarding trust in informal institutional arrangements is limited. This study contributes to the ongoing understanding of how trust in informal institutional forms can reduce uncertainty; provide exporting information, regulation and arbitration.

While one acknowledges that trust plays an important role in enhancing entrepreneurship, we warn of the danger of having a romanticised view of trust (Lyon, 2000). Specifically, indigenous institutions can encourage the development of trade mafias or trade cartels which would restrict access to markets. Accordingly, the danger of having a romanticised view is the issue of inclusion and exclusion criteria of members into trade networks. For instance, networks based on close ties built around strong loyalties and family attachments or as Woolcock (1998) puts it '*amoral familism*', discourages members from developing economically and geographically. In some cases, such ties may deter the ability to engage in amicable resolution of conflict resolutions with members outside such networks.

The results also reveal that in the absence of formal institutional arrangements, SMEs were found to rely on trust to enforce trade exporting agreements. This observation is not different from previous studies where trust was found to enhance SME internationalisation (Ibeh *et al*., 2012; Sheng and Mendes-Da-Silva, 2014; Amoako and Matlay, 2015; Omeihe, 2019). However, in this article, we highlight that in Nigeria and by extension West African markets; there are a variety of indigenous informal institutions that enhance exporting activity and they appear different to institutional forms found across world. As a consequence, our research findings do not support the assumption that SMEs operating in less mature markets may be moving towards institutional arrangements found in advanced markets. On the contrary, while SMEs may have the chance to develop new exporting relationships, we contend that their actions are embedded in trust-based relationships and indigenous informal institutions which flourish in enhancing exporting agreements.

As noted earlier, obtaining a rich and valid picture of institutional rivalry demanded capturing the true and valid experience from the lens of the local actors. Within literature, extant studies have always gone ahead to provide narratives around SMEs and have along the way lost sight of the decision makers who make these SMEs function. We have paid direct attention to the SME owner/mangers as the unit of analysis since they are tasked with the key decision process. In this vein, we sought to obtain the rich picture of their actual experiences, while going ahead to uncover logics of the competing rivalry. Additionally, if the study had not focused on the real actors behind the business, it would have been difficult to understand their interpretations and experiences. These were instructive as they revealed the simplicity and uniqueness of institutional rivalry. Thus, a major contribution of this study is ensuring that the richness of trust as a phenomenon was elucidated by allowing actors give an account of their experiences. This includes pushing back the boundaries of knowledge by providing compelling and logical justifications. We add that only through this can a proper understanding of the issues at hand be resolved.

Research Limitations

From an originality viewpoint, adopting a purely quantitative study may have been flawed, as a major challenge with quantitative studies lies in measuring concepts numerically. This limitation is further amplified by Mollering (2006), who points to the difficulty of measuring an abstract concept such as trust. In this vein, we argue that quantitative methods do not provide a richer understanding of trust; as a reliance on quantitative data would have restricted the contextual explanation of trust which this article seeks to explore. This notion implies that human actions are concerned with understanding of meanings, which is an interpretative matter rather than a casual explanation.

Correspondingly and per study limitations, it is in our opinion that while our research has revealed the importance of understanding the concept of institutional rivalry, we have not examined the historical process through which these indigenous institutions have emerged. In this case, comparative studies which examine the evolution of indigenous institutions will richly enhance the development of institutional rivalry across other unique contexts.

Conclusion

This article has set out to examine an under researched aspect of institutional rivalry in Nigeria and by extension Africa. We aimed at understanding how alternative institutional forms could function in parallel to weak formal institutions. In directing attention to this novel phenomenon, we revealed that entrepreneurs relied on indigenous institutions to enhance economic exchange in the face of deficient courts and legal institutions. While previous studies have focused on the concept of institutional void, we have established the alternative concept of institutional rivalry. Our promising conceptualisation indicates the interplay between two competing institutional frameworks. On this basis, the expectation is that future studies can build on this study to contribute more useful insights. In particular, we have set out to lay the foundations of how SMEs rely on indigenous institutions in facilitating exporting relationships. We have also laid out arguments which illustrate the role of indigenous institutions acting in parallel to weak formal institutions. In this vein and quite importantly, future studies should avoid gliding over Nigeria's socio-economic context, as this would lead to incorrect assumptions and macro-theorisations. As such, this may portend challenges for African development. Thus, it is important that the findings reached in this study should deepen the dialogue by providing well founded and valid insights for future studies.

It is particularly noteworthy that an area of study which has been neglected is the process of exporting to developed countries from contexts which lack efficient formalised institutional arrangements. While this has been outside the remit of our study, our findings make one to wonder whether trust and informal institutions will assume similar importance as those found while exporting across West African regional markets. We believe that future studies can provide the much-needed explanations.

Of necessity, is our line of policy and practice implications which reveal that SMEs play an important role in economic development, although their activities to a large extent have been largely ignored. Thus, recognising their potential advantages, forging of new exporting relationships can be mobilised to boost the regional trade. The dialogue about the influence of indigenous trade associations and the welfare implications of such associations holds promise for African trade. In contributing to practice, this article concludes that such associations do not only create individual benefits for members, rather they contribute to the development of the broader society.

In attempts to establish institutions which facilitate trade exports across Africa, formal export facilitators and donor agencies often look to the West as models (Chamlee-Wright, 1993).This indeed has been the case with Nigeria and other parts of Africa, as a lack of understanding of Nigeria's socio-cultural influence has resulted to a misplaced interpretation of its indigenous institutions. We argue that indigenous institutions have evolved to fill the gap which western institutions have not been able to fill and are successful when operating within Nigeria's peculiar context. Therefore, it becomes pertinent for a consideration of specific indigenous institutions when implementing future trade support initiatives.

Although this article has not fully concentrated on cross border trade activities, we also expect that questions should be raised about investments in infrastructure which still remain insufficient to support SME activities. Without this, SME exporters may continue to witness lengthy delays in the transportation, as roads to border markets continue to remain inaccessible. Consequently, although most SMEs prefer to bring their cargo into Nigeria by road, they face the challenge of being harassed by government officials who demand for kickbacks. For a very long period, this has inhibited cross border trade especially along the Lagos-Cotonou highway. Such illegal revenue generations are a main feature of such locations, as exporters are frequently harassed by government officials for routine checks. These challenges would encourage the informality of trade as the exporters would negotiate payments to the government officials in other to secure a smooth passage. Thus, the scope should consider a reduction in opportunities for such officials to engage in illegal revenue generation.

Further indications also points to the top trading partners of Nigerian SMEs. The cases were instructive as they revealed that West African traders from Togo, Burkina Faso, Ghana, and the Republic of Benin appear to be the largest trading partners for Nigerian SMEs. Hence, a solution in the right direction should acknowledge this evidence by fostering investing trading activities with these partners.

For this reason, our recommendations indicate policies which the government should implement if they want to increase export trade, generate employment and standard of living across its people. These recommendations are influenced from first-hand evidence from field work undertaken across three central trading states. Furthermore, such an attempt is aimed at promoting the Nigerian SMEs and favourable indigenous institutions which support their exporting activities. Thus, it becomes expedient to compliment the activities of trade associations, religious, cultural and family networks as they form a source of comparative advantage.

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