University of Colorado, Boulder
CU Scholar

Undergraduate Honors Theses | Honors Program

Spring 2017

Living Well: A Holistic Approach to Development

Jordan Thomas
Jordan.Thomas@Colorado.EDU

Follow this and additional works at: https://scholar.colorado.edu/honr_theses

Part of the African History Commons, African Languages and Societies Commons, African Studies Commons, Bilingual, Multilingual, and Multicultural Education Commons, Business Law, Public Responsibility, and Ethics Commons, Entrepreneurial and Small Business Operations Commons, International Relations Commons, and the Social and Cultural Anthropology Commons

Recommended Citation
Thomas, Jordan, "Living Well: A Holistic Approach to Development" (2017). *Undergraduate Honors Theses*. 1458.
https://scholar.colorado.edu/honr_theses/1458

This Thesis is brought to you for free and open access by Honors Program at CU Scholar. It has been accepted for inclusion in Undergraduate Honors Theses by an authorized administrator of CU Scholar. For more information, please contact cuscholaradmin@colorado.edu.

Jordan Thomas

International Affairs, University of Colorado at Boulder

Honors Thesis:

Living Well: A Holistic Approach to Development

April 5, 2017

Thesis Advisor:

Robert Wyrod

Defense Committee:

Robert Wyrod, Women's Studies

Carol Conzelman, Anthropology

Douglas Snyder, International Affairs

Lucy Chester, History

Table of Contents

Abstract 3

Introduction 4

Sidebar: Living Well--A Bolivian Concept with Global Reach 6

Literature Review 6

Methods 16

Sidebar: Acknowledging Historical Implications of Development 18

Findings 19

Case Studies
Part One: Balloon's Faults in Addressing Notions of Living Well 19
Part Two: Balloon's Strengths in Recognizing Notions of Living Well 34

Sidebar: A Thesis Inspired by Personal Experience 47

Conclusion 48

Works Cited 54

Abstract

The effectiveness of development work has traditionally been measured through economic indicators such as Gross Domestic Product. In my thesis I argue that in order for development work to have a positive impact, development agencies must act through local lenses of living well. Living well is a concept that provides a more holistic approach to measuring development by taking into account not only economic principals but more anthropological notions of wellbeing tied to local community values. I use a specific case study of a microfinance organization, Balloon Ventures, in Ghana, to address my key question, can development work be economically effective and simultaneously promote happiness and wellbeing in a deeper sense? I examine the experience of local entrepreneurs working with western volunteers to understand how development work can best incorporate local definitions of living well. Ultimately I argue that living well relies on self-determination. While scholars can analyze the effectiveness of development work and explore notions of living well, the true value of development work is dependent on how well organizations respect the local autonomy in defining their own visions of wellbeing.

Introduction

> *The gross national product does not allow for the health of our children, the quality of their education, or the joy of their play. It does not include the beauty of our poetry or the strength of our marriages; the intelligence of our public debate or the integrity of our public officials. It measures neither our wit nor our courage; neither our wisdom nor our learning; neither our compassion nor our devotion to our country; it measures everything in short except that which makes life worthwhile.*
>
> *– Robert Kennedy*

To live well is to live a life of value. So often when we measure the success of a nation we focus in on one thing and one thing only: GDP (Gross Domestic Product). Seeing value in this way limits us from seeing all the wonders and beauties only our peripheral vision can capture. Yes, our central vision is essential; without it, our periphery remains unclear. But without both we can't see the big picture. Macro-economic growth is vital to the strength of any nation. Without economic growth, none of the peripheral variables such as culture, community, and prospects of self-determination can be fully realized. However, economics isn't everything. Economic growth creates opportunities for development, but culture, community, and prospects of self-determination create happiness. With economic tunnel vision, we only see a narrow dimension of society, but with our peripheral vision we can see all the beauty woven in its existence.

In this thesis I explore the notion of living well and how this idea can inform development work. I stress the limitations of a narrow economic definition of living well and emphasize the need for a more multidimensional definition that also includes the cultural dimensions that affect the happiness of communities. My

central question is: can development work be economically effective and simultaneously promote happiness and wellbeing in a deeper sense?

I see microfinance as one of the most effective development solutions, one that provides much insight into answering this question. Microfinance not only addresses economic issues but is often explicitly focused on empowering a community. Microfinance, as defined by *Merriam Webster*, involves "financial services, especially in the form of microloans, provided to impoverished individuals and groups in poor and developing regions" ("Microfinance"). Ultimately, microfinance aims to provide low-income people the chance to become self-sufficient. By giving people resources, microfinance helps the poor help themselves.

This type of development work, I believe, is the closest form we have of truly addressing living well in its multidimensional form. It addresses not only economic necessities but also gives microfinance recipients the autonomy over how the funds will affect other important factors of living well, such as their culture and community. In this thesis, I examine the benefits of microfinance, as well as its limitations, to understand how microfinance is, or is not, a tool for improving all facets of living well. What can we learn from the strengths and weaknesses of microfinance if we are concerned with promoting a more holistic vision of living well? And how can these insights be applied to development work more generally?

Ultimately, money can't buy happiness, but economic development that is sensitive to local measures of happiness can have a measurably positive impact. If we, the international community, can learn how we are and are not addressing the concerns of living well in the societies we wish to help, we will be better able to

create a more multidimensional approach to development that pays attention to all the important dimensions of living well. To see how these issues play out in a real world context, I examine one specific microfinance organization, Balloon Ventures, working currently in Ghana, Africa. A large portion of my data comes from my direct experience working as a summer intern in Ghana for this organization.

I argue that acknowledging what it truly means to live well is the most important question in development work today. A quality life is the cornerstone to the human experience; it is what we spend our whole lives pushing and yearning to achieve. A quality life not just for the privileged few but for all of humanity. As we progress as a species, we need to lean on each other; we need to be aware of our similarities just as much as our differences. There are core things we all need: a sense of security, a sense of identity, and a sense of purpose (Tobgay). It is important to acknowledge the universality of the definition of living well. However, it is also just as important to acknowledge the distinct cultural differences woven within our own definitions of living well. Western development organizations tend to assume the universality of western notions of wellbeing in their efforts to help the developing world. In this thesis, I demonstrate that in order to truly promote development, these organizations need to look beyond western definitions and seek to understand the much broader array of ideas of living well that are evident around the globe.

Living Well: A Bolivian Concept with Global Reach

In December 2005, Evo Morales became the first indigenous president of Bolivia. His platform was built on resisting the neoliberal agenda of favoring global capitalism and taking back Bolivia for the indigenous majority. This revolution was built around the principles of *vivir bien* (living well). According to Morales, living well means:

> the supply of wellbeing for everyone, without exclusions. It means respect for the diverse economies of our societies. It means respect for local knowledge. It means respect for Mother Earth and its biodiversity as a source of nurture for future generations…It means to distribute wealth and to heal the wound caused by inequality, rather than widening the injustice. It means combining modern science with the age-old technological wisdom held by the indigenous, native and peasant peoples that interact with nature respectfully. It means listening to people, rather than the financial markets (Morales).

The concept of living well is rooted in the mobilization of Bolivians to take back their right to self-determination and build a society on their own notions of *vivir bien*. In my thesis, I borrow from Morales's idea of living well to articulate the importance of development work being driven through local lenses. I also borrow from other explorations of living well, happiness, and wellbeing, such as the Bhutan Gross National Happiness Index. In a broader sense, living well may include universal notions such as self-determination, economic prosperity, a sense of security, identity and purpose, but it is also critical to value the notions of wellbeing that reflect local cultural beliefs and values.

Literature Review

In this literature review I will look at two main schools of thought when addressing what it means to live well: the economic perspective and the anthropological perspective. Further, I will examine how these schools of thought have shaped the way governments perceive the notion of living well. I will then assess the scholarly literature on microfinance as a development tool, including its documented benefits as well as its limitations. Finally, I will discuss microfinance as

a possible, more general template for development solutions that pay heed to both economic and anthropologic notions of living well.

In 1937, economist Simon Kuznets, who worked at the National Bureau of Economic Research, introduced a breakthrough formula for measuring living well. He introduced a formula for what we now know as Gross Domestic Product (GDP), a single measurement for all economic production by individuals, companies, and the government (Dickinson). In 1944, the international financial institutions the World Bank and the International Monetary Fund (IMF) began to use GDP as a standard tool for computing a country's economy (Dickinson). In 1959, economic scholars including Moses Abramowitz began questioning the validity of using GDP to size-up a society's overall wellbeing. He warned that, "We must be highly skeptical of the view that long-term changes in the rate of growth of welfare can be gauged even roughly from changes in the rate of growth of output" (Dickinson). His warnings address the need to separate welfare and economic output, although the two are associated, he questions the validity of their co-linear relationship.

By the late 1900's, this cautionary take on GDP was spreading throughout the economic field, leading to breakthrough work from Nobel Prize winning economist Amartya Sen and from Mahbub ul Haq, former president and minister of finance in Pakistan. Sen and ul Haq designed the Human Development Index (HDI) as an alternative metric of living well ("Advancing"). The Human Development Index includes Gross National Income, which, rather than measure production output within the country like GDP, measures the income of the people within the country, their life expectancy, and education levels. By measuring factors in the quality of life

for individuals (income, health, education), the HDI begins to provide insight into factors that may have a greater impact on how development effects the population as a whole ("Human").

Building on Sen and ul Haq's approach to living-well, other scholars, including Angus Deaton and Nic Marks, and international financial institutions, such as the Organization for Economic Coordination and Development (OECD) and United Nations Economic and Social Council, have developed their own holistic approaches to living well. The works of Angus Deaton and Nic Marks--the Legatum Prosperity Index and Happy Planet Index, respectively--include measurements such as inequality, ecological footprint, wellbeing, governance, personal freedom, and safety/security ("Legatum;" "World"). The "Create Your Better Life Index," and "World Happiness Report," drafted by the OECD and United Nations Economic and Social Council, expand further on the previous measurements including social support, generosity, perceptions of corruption, work-life balance, civic engagement, and life satisfaction in their indexes ("World"; "Create"). These measurements demonstrate what economist Joseph Stiglitz argued in "Mis-Measuring Our Lives: Why GDP Doesn't Add Up," which criticizes the flaws in our economy of meeting the needs of our society. These scholars assert that if we only look to GDP as our end goal, we won't address other vital areas in society such as economic inequality, environmental degradation, health, and education (Stiglitz).

As the previous section demonstrates, several economists have acknowledged the need for more holistic guidelines when measuring living well. Many of these more holistic measurements highlight areas of concern which

anthropologists have brought up in their scholarship on living well. As Carolina Izquierdo and Gordon Mathews discuss in their book, *Pursuit of Happiness: Well-Being in Anthropological Perspective*, there is a need to acknowledge that well-being means different things for different people. In *Geography of Bliss*, Eric Weiner reiterates these points as he delves into the different notions of happiness in different parts of the world (Weiner). *The Gift*, a monograph by anthropologist Marcel Mauss, speaks to the abstract anthropological notion of reciprocity and its importance in building community relationships (Mauss). Clifford Geertz, in his essay "The Interpretation of Cultures," furthers this notion of reciprocity to talk about the notions of culture and how important they are in communities (Geertz). These two notions of living well and the varied definitions present in different parts of the world illustrate that much of how we define who we are is connected to abstract concepts of wellbeing.

Governments are beginning to pay attention to the work economists and anthropologists have done to define living well. They are looking at how economists have expanded on this definition and how anthropologists have argued for a definition that breaches beyond quantifiable measurements. The nation of Bhutan is a particularly notable example. As their prime minister demonstrated in his *Ted Talk* on happiness, the most valued measurement on living well "is the need for a sense of security, a sense of identity, and a sense of purpose" (Tobgay). These necessities are demonstrated within the nine domains that define their nation's "Gross National Happiness Index," a guide for which Bhutan addresses how, as a nation, it is developing. Bhutan has paved the way for other nations to begin to think

about living well as a much more holistic measurement, one that delves into the expanding economic notions but also pays attention to the less obvious concepts brought up by anthropologists ("Gross"). On November 15, 2010, when British Prime Minister David Cameron announced that the British government would begin surveying happiness in addition to other economic measures, the notion of living well was further introduced to the international community (Winnett).

Notions of living well and its importance in defining how we classify a nation are clearly beginning to become a part of international conversation; however, what I did notice in my review of the literature was a lack of information on how we define living well in developing nations. Large indexes created by economists, as mentioned above, often do not include a majority of the world's developing nations. If we, the international community, wish to help developing nations in their journey to further development, we need to pay attention to means of living well. We need to pay attention to living well not just from the expanded economic definition but also with an anthropological approach. In my thesis, I argue that microfinance is an especially important development tool to examine when looking for approaches that address economic development concerns and pay heed to notions of living well from an anthropological approach. This is the case because microfinance aims to support local entrepreneurs, who are inherently attuned to the needs and the values of the local community.

Microfinance was first pioneered in the 1970's in Bangladesh by Mohammad Yunus, through his organization Grameen Bank of Bangladesh, with the goal of alleviating poverty through the lending of small financial resources. Since its

conception there has been much evidence that validates its importance and success as a development tool to eradicate poverty ("History"). According to Kenyan scholars Irene Rotich, Charles Lagat, and Japhet Kogei, who examine microfinance in East Africa:

> Kenyan microfinance has shown resiliency despite local droughts and high inflation rates that afflicted the economy in 2008 and 2009. With the Kenyan government and the Central Bank of Kenya (2005) emphasizing financial access as a key to modernizing the economy, the sector has been strengthened by progressive policies and innovative approaches to delivering financial services. A large deposit base, along with the existence of well-developed MFIs, has allowed financial and operational expenses to remain relatively low and has led to some of the highest profitability measures in the region. (Rotich, et al. 207)

This success story is not exclusive to African countries. John Njiraini, a scholar for the journal *African Renewal Online*, talks about how the introduction of microfinance in China in 2005 has spurred growth in enterprise in rural areas, exponentially growing the industry and bringing millions out of poverty (Njiraini). Mohammad Yunus's introduction of microfinance has inspired the development of thousands of similar organizations and has dispersed $18 billion to nearly nine million borrowers since its inception, and further, has become one of the most notably far reaching development tools of this century ("Grameen").

In recent years, some scholars have begun to question microfinance and raise doubts about its notion of development through economic empowerment. In "Microfinance Perils and Prospects," Jude L. Fernando notes that larger societal barriers may limit the benefits of microfinance. Ideally, Fernando states in his article, "Microcredit can not only generate financially sustainable lending

institutions for poverty alleviation, it can, furthermore, facilitate institutional relations necessary for broad-based social change. In fact, microcredit is a source of empowerment" (Fernando 3). With that being said, he goes on to point out the institutional barriers to empowerment. For example, women may have more economic freedoms but political and educational barriers, if entrenched in the system, cannot be taken over by a small increase in female economic liberty (Fernando 4). In "Microfinance Misses Its Mark," Aneel Karnani observes, "Microloans are more beneficial to borrowers living above the poverty line…This is because clients with more income are willing to take the risks, such as investing in new technologies, that will most likely increase income flows" (Karnani). Without addressing the most at risk, Karnani questions whether microfinance can truly be a development solution (Karnani).

Amartya Sen offers a different solution in poverty reduction in his book, *Development as Freedom*, which addresses the importance of the expansion of freedom in the means of development (Sen). Jude L. Fernando had argued that we aren't really empowering people if the institutions that oppress them still exist. Amartya Sen would argue that to truly empower them, we must get rid of the institutions that bind them. Sen argues that economic development and freedom need to go hand in hand with political freedom and development to truly have lasting impact on wellbeing (Sen).

Other scholars have recently begun to critique microfinance not as a concept but in terms of the way it has evolved. Instead of being purposed to benefit the receivers, in recent years many banks see it as a profitmaking scheme, increasing

microfinance loan interest rates to benefit themselves. These interest rates have risen upwards of 100 percent or more. With such high rates receivers become trapped in their debt and are further bound to their loaners. Reflecting on this new phenomenon in the microfinance world, Yunus said at a U.N. gathering for financial officials, "We created microcredit to fight the loan sharks; we didn't create microcredit to encourage new loans sharks. Microcredit should be seen as an opportunity to help people get out of poverty in a business way, but not as an opportunity to make money out of poor people" (MacFarquhar). As Yunus himself notes, microfinance can turn into a monster if intentioned in the wrong way.

The points made in these works are compelling and raise important questions about the right way to go about development. In my thesis, I addresses these counter arguments as tests to the legitimacy of my work but will further argue the flaws within these counter arguments, drawn from their inability to address cultural implications. They don't talk about the overarching value of happiness and how different cultures define this value. They look at logistics as the means to fulfill their argument, instead of addressing the harder, almost immeasurable dimensions of living well and happiness. Microfinance may not solve larger institutional problems, but can we put a value on the feelings people get when they are able to work for themselves for the first time?

In my thesis, I use the anthropological perspective and economic perspective on living well to argue how microfinance, as a development solution, pays attention to both important measurements of living well. I focus on the work of one specific microfinance organization, Balloon Ventures, an international non-governmental

organization based in the United Kingdom. More specifically, I examine their work in Ghana as my case study, drawing on my own three months of working as a Balloon Ventures intern on their Ghana project. I examine how they have impacted microfinance recipients not just economically but also how well they have addressed their anthropological notions of living well. Has microfinance not only positively affected their lives based on economic measures, but has it also empowered them and allowed them autonomy over important anthropological pieces in their lives such as their culture and sense of community? Ultimately, how can we use the development tool of microfinance to understand how well development through empowerment pays attention to notions of living well and, further, how can we use measurements of living well to understand the effects of microfinance? What flaws in the structure of microfinance can help us to understand how to better improve the lives of people in the developing world by truly developing through the lens of living well?

Methods

The field research for this paper largely comes from the case studies observed from the six weeks I spent in Ho, Ghana, as a fellow for the British-based microfinance organization Balloon Ventures. Balloon Ventures is a social enterprise that began its journey in Kenya, and has since expanded its involvement to the Philippines, Ghana, and Uganda. Balloon's model is based in recruiting youth volunteers (roughly 18-25 years of age) to serve as mentors for hopeful entrepreneurs in these varying locations. Funding for Balloon comes from the fees volunteers pay to be a part of the program, as well as funds from the British government. Balloon sends volunteers to these varying locations, teaches them their own entrepreneur curriculum, and then partners them with three to five entrepreneurs in the local communities. Volunteers spend six weeks with entrepreneurs, teaching them tools from the Balloon curriculum. These tools include understanding the differing segments of their business, different marketing techniques, and how to keep proper financial records. After the six weeks, entrepreneurs have the opportunity to apply for grants or loans, depending on the program. Volunteers help entrepreneurs create a pitch for the grant or loan, using a power point to demonstrate how they will use the grant or loan money to apply what they've learned the past six weeks and expand their business. Balloon gives out grants in Ghana and its loan repayment program in other regions is interest free and flexible, making sure entrepreneurs are not hindered by their debt.

In my Findings section, I present different case studies I collected through my work in Ghana. The case studies are direct findings from the field notes I took

throughout the six weeks I was there. These field notes consist of quotes from different conversations I had with Ghanaians, as well as daily reflections. I chose the four entrepreneurs I worked with in Ghana as the most compelling individuals for my case studies because of our sustained daily interactions. Along with my two fellowship partners, I spent approximately ten hours a week with each entrepreneur, understanding their strengths and struggles, and working together to identify how Balloon as a program could effectively improve their businesses and ultimately enhance their wellbeing.

The themes discussed below come from the interactions I had with my entrepreneurs, as well as observations from my field notes about life in Ghana and the Balloon program in general. I re-read each of my field notes carefully and picked out important themes present throughout my field note entries. These themes include the limitations of Balloon as an organization, the importance of culture on wellbeing, and the power of cross-cultural connections. Each case study highlights a different theme portrayed throughout my field notes. The case studies have direct quotes from the entrepreneurs I worked with, as well as ethnographic summaries of their experience. Their experiences reflect the themes I chose, and serve to make my findings more rich and powerful. This qualitative data will help to inform the content of my study: how this organization, microfinance in general, and development at large does at addressing the multidimensional aspects of living well.

Acknowledging Historical Implications of Development

To understand the importance of critiquing approaches to development and advocating for an approach that encompasses notions of living well, it is important to understand the history of development as a concept and practice. The practices of development are rooted in colonialism. Although colonialism happened throughout the world, we can focus on the example of Ghana to see how a pattern of relationships forms between the west and developing nations. Ghana was originally colonized by the Portuguese in the 1400's. The Dutch later gained control until the British took over as the final colonial power in the mid-1800's. Throughout this period, colonial powers influenced systems of education and government, exploited natural resources and the Ghanaian people, ultimately taking dignity out of their hands and denying them self-determination over their own land and life. In 1884 colonial powers met at the Berlin Conference to divide up Africa, further emphasizing what prior history already shows us: colonial development was for western powers and had nothing to do with acknowledging the wellbeing of the African people (Waggeh).

In 1957 Ghana became the first African country to gain independence. Despite this major feat, through neocolonialism, we see the prevalence of continued western control over the former colony. When Kwame Nkrumah became the first democratically elected president in 1960, one of his first acts as president was to side with the USSR, a move against his former colonial powers. Once this allegiance became clear, the U.S. CIA helped overthrow Kwame, controlling politics to serve their best interests. These notions of control rooted in colonialism are perpetuated again through economic development projects. We see this in the case of the Volta dam. In the 1960's the American aluminum company Valco built a dam in Ghana, taking 80% of the profits. When the company left Ghana, they left no engineers to run the dam. Today Ghana suffers from an energy crisis because of this economic imperialism (Waggeh). The IMF loan conditionality of the 1970's also portrays economic development gone wrong. The IMF gave out development loans to African countries including Ghana on the condition that they cut back on public service spending such as education and healthcare. These loans weren't channeled into the hands of the people, and the debt they created put countries like Ghana at the mercy of western institutions. Much of this development is justified with modernization theory, the idea of transitioning societies like Ghana from traditional to modern societies (Waggeh).

The labels *developed world* and *developing world* are rooted in this theory, which asserts that there is a modern *developed* society and a traditional society *developing* to become modern. This idea and practice, rooted in colonialism, that societies outside of the western world are uncivilized and need help modernizing, has created a history of exploitation and left many countries in crisis today. These countries, in a state of inherited dependence, continue to look to western development for answers to their problems having lived for centuries without the genuine freedom to exercise self-determination. By understanding colonial history, we can understand the origins of this relationship. This cycle will perpetuate itself so long as development practices follow the historical western-serving pattern of dominance and control.

Findings

My findings are presented as case studies drawn from field notes and daily work with entrepreneurs. These case studies illustrate themes that ultimately support my assertion that development work is most effective when it is attuned to local values and needs that promote self-determination and empowerment of those it seeks to help. The three themes provide examples of how development efforts can go awry when this focus on local values and wellbeing is lost but also how it can produce highly effective results that show the strong promise of microfinance as a development tool when effectively tapped into.

Part One: Balloon's Faults in Addressing Notions of Living Well

Know Your Limitations or Risk Undermining Your Principles

My teammates and I had to make the difficult decision of dropping one entrepreneur from the program. Her name is Akos and she is from a small village outside of the town we were working in, Akoefe Tokor. She applied to the program hoping to get a grant for her hairdressing business. During the first week of the program we held mini workshops with her and the other four entrepreneurs, introducing, or to those already familiar with business concepts, reintroducing basic business skills. During the workshops she would always ask me, or the other two volunteers in my group, to take notes for her. During our individual meetings with her the following weeks, she would continue to ask, and we would continue to take her notes.

By the third week we gave each of our entrepreneurs homework assignments: we wanted them to record a cash-in/cash-out statement as we had taught them during the workshops, and also record typical customer demographics. When we showed up to the next meeting and she had no notes, we were forced to face the reality of the situation and make difficult decisions. Ultimately we had to address why she hadn't been taking notes and push the sensitive subject of her illiteracy. Due to the nature of the program and the requirements of financial records as well as personal statements for the grant application process, it became obvious that she wouldn't be able to complete the program.

The hardest thing my teammates and I did during our six weeks in Ghana was tell Akos she could no longer be a part of the program. She cried to us, told us she could handle it, and when we had to say our final, definitive "no," she told us we had given her false hope. The whole point of why I wanted to volunteer was to provide those without financial options a sense of hope. Coming away from the meeting with Akos, I remembered thinking that no hope was better than false hope; after this moment I felt extremely discouraged and began questioning the integrity of Balloon as an organization, and the integrity of my decisions as a volunteer. Balloon failed to be attuned to local conditions and principals of wellbeing in a variety of ways. By failing to anticipate and account for the likely condition of illiteracy among many locals in the informal economy, they allowed someone like Akos to gain a sense of false hope that she could be a part of the program and improve her social and economic conditions. By creating this sense of false hope and then expelling her from the program, Balloon controlled the outcome of Akos's time.

When control is taken out of the hands of the local and into the hands of the western outside power, the local no longer controls their wellbeing. False hope perpetuates colonial concepts of western control. By taking away Akos's opportunity, Balloon perpetuated a colonial history of westerners coming in and leaving locals worse off than before they came. Living well includes self-determination. By failing to be sensitive to local needs and conditions and then taking away control from Akos, Balloon failed to develop through local lenses of living well.

As I reflect on that moment six months later I see it really telling of the limitations of Balloon as a program. Their business model is built around desired impacts, their primary impact being poverty alleviation, their secondary impact being increased health, education, and food security, and their tertiary impact being the entrepreneur taking on socially responsible roles. In their business model they talk about the limitations within each desired impact, ultimately alluding to the fact that their financial system being based on grants and interest free loans enables program participants to more easily move from one impact to the other. By issuing the loan or grant they fulfill the first. With money to invest in their business, they are able to use their extra earnings to pay for things like education and health, fulfilling the second. Finally, they claim that entrepreneurs, after being on a sustainable development program, will be inspired to carry out sustainable work, the tertiary impact (Balloon 35). They very eloquently address how entrepreneurs will move through the different impact stages of their program but only briefly touch on the requirements for reaching stage one.

Their requirements include, “any entrepreneur who meets our basic criteria (e.g., has a business idea of start-up)” (Balloon 30). The ultimate goal of Balloon Ventures is to bring more people in the developing world out of the informal sector and create Small-Medium Enterprises (SME’s). SME’s are distinguished from the informal sector because they are legally registered companies or businesses, giving them huge advantage over informal businesses (Srinivas). There is a huge gap between the rich and the poor in the developing world, fostering economies of the informal sector and large corporations. Corporations often buy their products abroad, taking monetary flow out of the economy, and the informal sector is often crowded and unregulated. Small-Medium Enterprises could, in due course, meet them both in the middle, decrease the gap, and create jobs. The idea with Small-Medium Enterprises is to create regulated businesses that employ people from the informal sector, but also buy local products, contributing to the local economy (Balloon 14). Balloon’s goals are laid out in their phases of development. Each phase represents a new stage of the entrepreneur experience, the idea ultimately being that entrepreneurs will continue to reapply to different phases of the Balloon program, advancing in the Balloon business curriculum. The hope is that they continue repaying and applying to new loans and advance to the final phase as a developed Small-Medium enterprise.

From the outside their business model sounds fantastic and cohesive. It presents obvious progression and enables investors to see how entrepreneurs could meet each impact and the final goal of creating more SME’s. They take you from phase one to the final phase of SME creation, laying out a logical flow. What they

don't delve into is the story behind the people who are going to advance through these phases. Balloon's business framework is confident; they believe in their curriculum and its ability to develop entrepreneurs, as they should, but even confidence has its limitations. Akos's story exemplifies these limitations. Not everybody is built to go through Balloons stages of development; you need more than a business idea to become an SME. There are key foundational pieces missing to Balloon's model, as Akos's story illustrates.

Without a clear screening process, the foundation of the program is weak and people like Akos are set up for failure. Entrepreneurs apply knowing that they may not get accepted or, once admitted, that they may not get grant money. However, once in the program they believe they will see it through until the end, working with volunteers for six weeks helping develop their business models. Akos didn't see the program through until the end because she wasn't a good fit for the program in the first place. By dropping her from the program, Balloon took away Akos's sense of self-determination and left her feeling disempowered. Balloon failed to be attuned to local conditions and to respect the principle of self-determination, both key aspect of living well.

Akos was born in a small community in Togo, and in her teens she decided to migrate to Ghana to look for work. The economy in Togo couldn't support Akos, who was trying to help support her family. She moved to Akoefe Tokor where one of her aunts lived, a small village outside of the town where we worked in Ghana. Throughout her life she had always been good at doing hair and saw it as a way to make money in the village. When she moved to Akoefe Tokor she began doing local

girls hair and using that money to help pay for some of the costs of living with her aunt. Unfortunately she couldn't afford a lot of the products the girls in the village wanted for their hair, making it hard to do business. When her local church made an announcement about the Balloon Program, she immediately saw it as an opportunity to buy more hair products, a move that could eventually expand her cliental. If she gained more clients she hoped she would earn enough money to finally start sending some back to her family in Togo.

As I mentioned before, the only requirement to join the Balloon Program is to articulate a business idea or have an existing start-up (Balloon 30). When she went to interview to be on the program, Akos technically had both, a small hair dressing start-up and a business idea to buy more products so she could expand it. In order for Balloon Ventures to operate, they need enough hopeful entrepreneurs to partner with their volunteers. When Balloon Ventures went to Ho, Ghana they had to make connections fast and recruit enough entrepreneurs to match Balloon Volunteer spots. There are usually around 12 volunteers, and these volunteers are put into groups of three. Each group starts with around three to five entrepreneurs with the idea that around half won't make it all the way through the program. Akos was accepted onto the program to fulfill a spot, not because she was an ideal Balloon candidate.

What we learn from Akos's case is not that Balloon Ventures is a bad program that shouldn't be doing work in the developing world, but that it has a limited scope. Their mission is noble but some of their actions are flawed. In an attempt to reach as many entrepreneurs as possible, Balloon's goal becomes

constructing the biggest possible puzzle, but in this attempt they end up forcing pieces that don't fit. Akos was one of the unfit pieces. The goal of Balloon and any developing organization for that matter should be to improve the wellbeing of those they are attempting to help. Living well means different things for different people and one solution doesn't solve the problem for everybody (Izquierdo). But everybody should be given the dignity to determine their own notions of living well.

When we look at Akos's case specifically, we can see that improving wellbeing is broad and complex and holds different implications for everybody. Balloon Ventures has the capacity to contribute to the wellbeing of many people but certain foundations need to be laid out. The final process of applying for grant or loan money at the end of the six weeks requires a certain set of skills that Balloon Ventures can't teach. Volunteers are taught to implement a program that teaches entrepreneur skills. Before these skills can be taught entrepreneurs must know basic math skills, they must know how to read and write, and they have to be able to contribute these skills to the final pitch, proving that they can use the grant or loan money effectively to improve their business. The Balloon curriculum specifically required entrepreneurs on their own time to fill out cash-in/cash-out sheets, to come to meetings with notes about the customers they had interacted with, and to contribute to the material in the final power-point pitch presentation. Akos couldn't continue in the program not because she isn't a capable individual, but because the program requires more of their entrepreneurs than just a business idea.

Living well means different things for different people and not everybody is on the same standard spectrum. We all have different life experiences that put us at

different places in our life cycle. By truly getting to know the stories and challenges of each individual, Balloon could have avoided planting a seed of false hope for Akos. On a very basic level it makes sense that grant money from Balloon could have potentially improved Akos's wellbeing. This conclusion is drawn, however, without acknowledging the big picture. The challenges that Akos faces stem from a lack of educational opportunity. To truly improve her wellbeing, Akos needed a program that focused on her challenges. Wellbeing cannot be addressed with a one-solution approach. Akos's circumstances give concrete resonance to Fernando's note of concern quoted earlier: "Women may have more economic freedoms (with microfinance) but political and educational barriers, if entrenched in the system, cannot be taken over by a small increase in female economic liberty" (76). The problems in Akos's life stem from her lack of educational opportunity. A micro grant could have temporarily supported her in purchasing more products and gaining more customers, but without a base of educational knowledge, once the products from the grant money ran out, she still wouldn't have had the skills to progress from her current situation. In order to progress, her educational obstacles need to be addressed.

The ultimate goal of all development work should be to improve the wellbeing of the individuals it seeks to help. Balloon Ventures should have been more thoughtful when choosing their individuals. From this case study we see the implications of unaddressed limitations. By assuming their curriculum could universally address the needs of the entrepreneurs in Ghana, Balloon Ventures, and I as a volunteer, fell into the trap of potentially doing more harm than good. By

accepting Akos onto the program, Balloon wasn't putting her wellbeing first. To help build more SME's, Balloon needs a set of entrepreneurs with a pre-established set of foundational skills. Balloon has specific goals. This specificity means they are limited to helping specific types of people. Akos is a very capable individual with lots of potential but her individual needs must be addressed before this potential can be tapped and her wellbeing improved. The notion of living well can inform the work of Balloon but only if we know the individual and what they need in order to improve their dimensions of living well.

Western "Efficiency" Fails When Local Values are Not Nurtured

All entrepreneurs who were chosen to receive funding after their program pitches expected it to arrive three weeks after the program was over. With this in mind, many began preparing their investments around that time frame. The next case study will illustrate another limitation to the Balloon program, a failure to follow their own philosophy of being attuned to local notions of living well by prioritizing western-style efficiency over the deep rooted value of relationship building.

Each time Balloon Ventures sets up a program in a new place, they send a UK representative to make connections with the local non-profits in the program area. The hope is that workers at the non-profit will help them connect and bridge the gap between the community and their organization. They believe that the best work is done if it is centered and driven by the community, a philosophy that fits nicely with notions of living well. The eventual goal is that the UK representative will run the

first program and the ones to follow will be led by a local community non-profit. The UK representative on our program, Oscar, left for Ghana in May with the task of finding a local non-profit to partner with the Balloon Ghana program and a village to host the volunteers. We were all set to arrive at the end of June, giving Oscar one month to arrange everything.

When we arrived it was very evident that relationships with the village and the local non-profit were chaotic and unclear. David was the representative from the local non-profit, an organization called "Hope for Future Generations." This local organization works on improving the health of women and children in Ghana. David worked with Oscar, the UK representative, and Kwaku, the UK volunteer coordinator, to organize the Balloon Ghana program. The three of them set up our living arrangements in the host village and interviewed and chose the entrepreneurs we would work with in the program. With such a short time frame, relationships with the community didn't have time to solidify.

The partnership between the local non-profit and Balloon Ventures exemplifies Balloons failings to address Ghanaian notions of living well. The western mindset in general is set at high speed; we like to get a lot done and we like to get it done fast. Ghanaians, on the other hand, care about relationships above everything else. Business and friendship aren't separate entities, they foster each other. I saw this through every business transaction I had. The banana and avocados I bought every day, the Jollof (a local rice dish) stand I visited for lunch, and the tailor I went to for all my gifts were all dependent on the connections I had with the people selling the product. Prices aren't set; the more you connect with a vendor, the

cheaper the product will be. The stronger this connection, the stronger you will be tied to coming back.

The same is true for the relationship between Balloon Ventures and "Hope for Future Generations," the local non-profit. Had Balloon spent more time connecting with them, their relationship would have been stronger, built on more trust and understanding, leading ultimately to a better outcome. By taking on too much too fast, as an organization, Balloon was preoccupied with the entrepreneurs, testing business ideas and preparing pitches. They weren't able to create a relationship with "Hope for Future Generations," thus not solidifying an in-country partner to distribute grant money effectively once the program was over, nor a partner to lead the program after the six weeks. In Ghanaian society a huge part of living well stems from the relationships you build. By not building a strong relationship with "Hope," they did not develop through Ghanaian lenses of living well and thus were set up for a bad outcome.

Balloon sets high expectations for itself and what it seeks to get done within a six-week period. They want to have entrepreneurs chosen for their program, they want to create partnerships with volunteers and entrepreneurs, they want to not only teach volunteers their business curriculum, but also have the volunteers teach it to the entrepreneurs, they want entrepreneurs to test out new business ideas, and finally they want entrepreneurs to prepare to pitch for a grant or loan. Setting a project at high speed is a western construct, one that doesn't always translate as easily in a society that values taking time to foster relationships, and uses these relationships to guide everything else.

Many of the problems we came across during the program came from this rushed approach. The UK Balloon office was supposed to direct the grant money to "Hope for Future Generations," which, in turn, was supposed to distribute it to entrepreneurs. All volunteers left after the six-week program was over with the idea that the entrepreneurs who had received grant money would get it within three weeks. We told this to our entrepreneurs when we left Ghana, without any control over the events that would follow. Three weeks had passed, none of our entrepreneurs had received grant money, and they began to contact us, the volunteers, now back in our home countries. We messaged them back, reassuring them it would come soon. Oscar, the UK representative, was still in Ghana and we were sure he would work with "Hope for Future Generations" to ensure the grant money would get to our entrepreneurs very soon. Meanwhile, Oscar was preoccupied setting up the next Balloon Ghana program, which was set to take place one week after we left.

The grant money was finally distributed but it was six weeks late. Paul Kwame, an electrician on our program, applied for grant money so he could open an electrical shop. He had to wait six weeks, well beyond his original plan to buy street space for his shop three weeks after the program was over. He had already staked claim on a certain spot but since the money didn't come when it was supposed to, he had to lose that space. Paul would continuously contact me and my partner volunteers asking about the grant money, but unfortunately we were no longer in control over anything that took place in the Balloon program. To further complicate matters, Oscar left the program in Ghana, forcing the UK branch to send a

replacement, Todd. Todd would continue to meet with entrepreneurs, assuring them everything was a process and was going to work itself out. Although he was reassuring, Todd hadn't created a relationship with the entrepreneurs. The strongest relationships had been between the entrepreneurs and the volunteers. Paul would message me on behalf of the other entrepreneurs in our group saying, "Can you find out how much longer, Jordan? We count on you guys." In Ghana, relationships ensure trust, and since he didn't know Todd, even though he was the one directly in Ghana, he still sought out my teammates and I for reassurance.

Balloon believes that the best work is done if it is centered and driven by the community. This is a righteous belief, but it is one that needs to be driven from the community in practice. Balloon wanted "Hope for Future Generations" to eventually direct the Balloon Ghana program; their belief is rooted in notions of living well that the people of the community know the needs of their people and thus should direct a need-based project. In theory Balloon is spot on, but in practice, as the case of the Balloon Ghana program exemplifies, they didn't foster strong enough community relationships because they prioritized western-style efficiency over Ghanaian values. Balloon had a system to direct their program and the eventual distribution of grant funds after the six weeks. "Hope for Future Generations," however, wasn't included as an integral piece to that system, they were just along for the ride. Balloon wanted "Hope" to take control over the program after the six weeks, but with only a short amount of time to establish relationships, "Hope for Future Generations," didn't know how to effectively do so.

As I noted above, the relationships I built with the people in Ghana showed me that Ghanaians care about relationships above anything else; business and friendship are wound together. An integral piece to living well in Ghanaian society is the communities that make up it and the relationships within these communities. As life in the village Akoefe Tokor, the village in which we lived as volunteers, showed me, they lean on each other for survival. We weren't hosted by a family; we were hosted by a village. That village was a family in the way we see family in western society: they loved each other, they took care of each other, they ate together, they celebrated together, they mourned together, and as Maybel, the Chief's wife told me, "we are a part of each other" (Maybel). In order to improve the wellbeing of those we are trying to help, we need to understand these pieces of their society. If Balloon were to jettison its western agenda of getting a lot done fast, they could have taken the time to build the necessary relationships with "Hope for Future Generations" needed for sustained success. The grant money may still not have been distributed on time, but there would have been a sense of trust and community between "Hope for Future Generations," the Balloon program, and the entrepreneurs.

Dimensions of living well need to be used to inform the work of Balloon. They are right in wanting Balloons program to be lead from a community-based approach, but as a program in order for work to be directed by the community, Balloon needed to spend more time creating a sense of community with the people they were working with. Balloon Ventures came into the program with all the best intentions but without a true grasp on their limitations they ended up constructing a puzzle without an integral piece, community. If more time were put into the

relationship with "Hope for Generations," there would have been better communication and a greater sense of community. For Balloon to have truly addressed Ghanaian notions of living well, they needed to have built a sense of community with the local non-profit and used these relationships as the locus of their work. The problem wasn't necessarily that the grant money was late, entrepreneurs were able to adjust, the problem was a lack of certainty and trust gained by established relationships after the program was over. In order for "Hope for Generations" to have facilitated the Balloon Ghana program after the first six-week program, they needed to have a relationship with the people of Balloon. If these relationships were in place, easing out of the program and delivering the grant money would have been executed with much greater stability.

* * *

As a development program, some of Balloon's approaches missed the mark of being attuned to principals of living well and being sensitive to the local conditions. By not establishing a thoughtfully designed selection system, certain individuals who were not a good fit for the program were selected. Also through a process of trying to get a lot done fast, they did not establish strong enough relationships with their in-country partner, "Hope for Future Generations," making the end of program transition difficult between the entrepreneurs and the program. These case studies portray the consequences of losing sight of the definitions of living well. From an economic standpoint, helping as many people as possible in the shortest amount of time creates optimal efficiency. Human cultures, however, are too multi-dimensional and complex to always be that efficient. By not recognizing these

complexities and the more abstract anthropological views of living well, Balloon, in these instances, failed.

Akos exemplifies the individuality of humanity we must be cognizant of when creating solutions for wellbeing; one solution may not be the answer for all individuals. "Hope for Future Generations" illustrates the importance of recognizing culture when addressing wellbeing. In this particular culture, establishing relationships and a sense of community is critical to living well and a key aspect of understanding wellbeing in Ghana.

Although the structure of Balloon created limitations within the organization, as volunteers our time with our entrepreneurs was very unstructured, allowing us to take time and build strong relationships. Through our relationships, we built trust with our entrepreneurs and were able to use their strengths to enhance their businesses and business ideas. The case studies in the following section will demonstrate the programs strengths in addressing notions of living well.

Part Two: Balloon's Strengths in Recognizing Notions of Living Well

Community and Culture Make Us Happy: Recognizing Local Definitions of Living Well

Culture was the cornerstone of my experience in Ho, Ghana because it is the cornerstone of life and living well in Ghanaian society. Culture is a reflection of who the people are, what's important to them, and how they embrace and appreciate their ancestry and each other. By working with my entrepreneurs, I learned that to them culture is power and can be used as a powerful force. Much of this power comes from the relationships they build in their community and how they use these

relationships to establish a sense of reciprocity. Through the following two case studies--Marty and Elizabeth—we will see how culture served as a tool that helped build our entrepreneurs' businesses and enhance their final grant proposals.

Marty applied to be in the Balloon Ghana program to earn back money he had lost from a robbery that had occurred in his store six months earlier. Marty sells recharge cards from the big phone companies operating in Ghana, MTN and Vodaphone. He knows the patterns of his customers and anticipates their daily routines, walking to and from his shop to their daily obligations, topping off on phone minutes. He has built relationships and trust with these customers because in his culture, community relationships not only solidify who the people are but are key to everyone's survival and wellbeing.

Many of his customers come in the morning to top off on recharge cards and pay him on their way back from work. When I ask Marty why he allows his customers to pay on their own time, he said, "We support each other; money isn't always there when you need it, but it comes. I get that" (Marty). In their article, "Familial Reciprocity and Subjective Well-being in Ghana," Ming-Chang Tsai and Dan-Bright Dzorgbo speak to this notion of trust and reciprocity claiming, "For African people in exchange relationships, offering resources gives one a right to receive, and receiving makes one obliged to offer resources in return. The mutual benefits from such give-and-take interactions build connections, trust, and a community sanctioned by an explicit norm of reciprocity" (Tsai and Dzorgbo 217). By giving his customers payment freedom, they in return offer customer loyalty,

solidifying a cultural norm of trust and reciprocity, important aspects of living well in Ghanaian terms.

Vodaphone and MTN are huge phone service monopolies in Africa. They have rules and regulations and don't have this same flexibility. Each store reports back to the greater corporations. Marty buys from each on wholesale and sells on retail. His advantage comes from his ability to tap into cultural notions that often get lost within corporate organizations. When we worked with Marty to help him formulate his grant proposal, we highlighted his community relationships as the greatest strength to his business. We were able to prove that Marty has a strong customer base, using signatures from recurring customers and cash-in/cash-out statements, proving they're loyal to their word and do pay back. We argued that he understands his culture and community. We argued that this understanding keeps customers coming back to him for recharge cards rather than going to Vodaphone and MTN directly.

In the end Marty received grant money and was able to use it to repay the debt incurred from his robbery. After paying off debt, he has regained his normal income and is able to buy enough recharge cards at wholesale to meet the demands of those in his community. The strength of his business comes from the cultural aspects of community relationships, relationships built on the notions of trust and reciprocity that Tsai and Dzorgbo allude to in their article. To live well in Ghana means valuing cultural norms. By respecting the norms of trust and reciprocity woven within Ghanaian society in general and within Marty's business specifically, we were able to successfully advocate for Marty to get a grant.

Elizabeth is a 23-year-old entrepreneur who owns her own clothing and shoe shop in the alley behind the main market in Ho, Ghana. When we first went to visit Elizabeth we were amazed by how many products she sold. She sells modern women's and men's clothing, Muslim attire for men and women, and also traditional northern-style Baraka shoes.

We spent the first weeks with Elizabeth trying to get her to specialize more; we wanted her to sell the products that made her the most money. This seemed like a logical conclusion from our perspective, but the more we began to understand Elizabeth and the cultural needs she was trying to address, the more we understood her business model. Elizabeth saw life in Ghana beyond just the few weeks' snap shot we had. She knew the trends of the seasons, the day-to-day challenges, and times of celebration; she understood living well in Ghana in a way we never could and used this knowledge to construct her business model. She understood her culture and knew the importance of building community relationships.

She had a group of young female and male friends who wanted trendy modern clothes. She saw a need in the market and had relationships to secure the purchases, so she went out and bought trendy modern clothes. The choices behind the rest of her products followed this same need-based approach. Every Friday when she went to her local mosque, she would hear men and women ask about where they could buy Muslim dresses. Being a dominant Christian township, Ho didn't offer a lot of Muslim attire; she saw a need and told them they could find traditional Muslim dresses at her shop. People knew Elizabeth was from the

northern region of Ghana, where traditional Baraka shoes were made. She noted interest and began getting shoes through her brother in the northern region.

Elizabeth has built her business platform on the connections she has made with the people in her life. She listens to their day-to-day needs but also notes their interest in specialized products. People buy from Elizabeth and trust her because she listens to them, she responds to their needs and builds her business around the most important aspect of living well in Ghana, culture and community relationships.

When I asked Elizabeth why she sold so many different products, she said, "I sell so many products because people ask and I promise them I will find what they need. If you want to make money here, you have to fulfill promises…I know what's important to them. Tradition is worth a higher price, but we're modern people too, we like modern things, I promise that I will give them both" (Elizabeth). Elizabeth was speaking to two different aspects of her culture, tradition and modernity. There are over 100 ethnic groups living in Ghana ("Ghana"). Elizabeth's shop is a representation of this diversity. While these numbers reflect the great diversity in humanity, there is much to be said about the commonality interwoven within this diversity. Around the world young people seek trendy modern clothes, which holds true in Ghanaian culture as well.

While this modernity serves as an element of culture in Ghana, their traditions are timeless and widely celebrated. We see this mix of tradition and modernity in the construct of their plural political system. They have a parliamentary-based democracy, a modern political construct, as well as traditional customary politics based on the institution of chieftaincy, rooted in pre-colonial

culture. Each chieftaincy represents a different ethnic group and hence differing cultural norms (Stoeltje). Their plural political system seeks to speak to the common experience interwoven in Ghanaian society as well as the different sub-groups that make up it. As Dr. Peter Sarpong states in his book, *Ghana in Retrospect: Some Aspects of Ghanaian Culture*, "culture is dynamic, never static, and it would be a mistake to suggest or hope that there has not been any deviation from the status quo" (Sarpong 1). Culture is dynamic and never static but it also carries the past with it, evolving into something new but carrying with it what it was.

Elizabeth's shop encompasses the dynamic and complicated aspects of Ghanaian culture. She sells modern clothes because there are common themes and interest that are uniting the youth culture, but she also sells a particular sub-set of traditional clothes. She is connected to the Muslim and northern communities in Ho and represents these communities in her shop. Just as the political system of Ghana is plural, representing Ghana at large democratically but also through customary law with each chiefdom, Elizabeth's shop is plural, speaking to the universality of modernity in Ghanaian culture, but also representing particular sub groups of people by selling traditional Muslim wear, and northern style Baraka shoes.

Elizabeth understands the multidimensionality of her culture and is connected to two different important aspects of it, both modern and traditional. She uses her community connections to solidify youth customers whom she has built relationships with to buy modern clothes from her shop. She also uses the connections she has made with different ethnic sub groups (people from the Northern region who buy Baraka shoes, and Muslims who buy Muslim dresses) to

buy traditional pieces. She sells a lot of clothes because she has a lot of connections. Connections are key to business in Ghana, and they represent one of the most important aspects of Ghanaian culture.

* * *

Elizabeth's and Marty's knowledge of their culture was a key strength in the Balloon program. By giving their volunteers time to connect with their entrepreneurs before implementing any changes to their business, volunteers were able to better understand their entrepreneur's business and further, how culture is an integral aspect of business. If Balloon didn't establish a sense of community between volunteers and entrepreneurs, we would have pushed our own notions of the key to business success on our entrepreneurs rather than them letting them guide success based on their knowledge of living well in Ghana. Elizabeth would have adopted the strategy of specialization, selling only one type of product, losing either customers with traditional or modern cultural values, and Marty wouldn't have permitted customers to pay at the end of the day, losing the customers that relied on his platform of trust and reciprocity. Balloon strives to celebrate the notions of local culture and community, and in these case studies, they stay true to those principles, to the benefit of all. Their curriculum is driven with the idea that the entrepreneur leads the way. As volunteers, our task was to foster idea development and teach different business strategies, but never to push our agenda. Their mission statement says, "Entrepreneurs own the solution" (Balloon 1). In practice we were able to foster this statement. Our first tasks were centered around understanding the entrepreneur. Before we could talk through ideas and give

advice, it was important to understand who the entrepreneur was, what circumstances they faced and why the entrepreneur sold what they sold.

We spent lots of time with our entrepreneurs. We talked through their current businesses, through the challenges they faced, what was most important to them, and what they felt made a successful business. We learned that business success in Ghana meant understanding culture in Ghana, and thus a successful Balloon program meant adhering to the most important aspect of their culture, building a sense of community with entrepreneurs. By recognizing the anthropological notions important to wellbeing, culture and community, volunteers were able to foster these relationships and thus Balloon, as a program, was able to approach development through their lens of living well. The next case studies will demonstrate the intersection of anthropological and economic concepts of living well, and how these interceptions ultimately led to powerful outcomes.

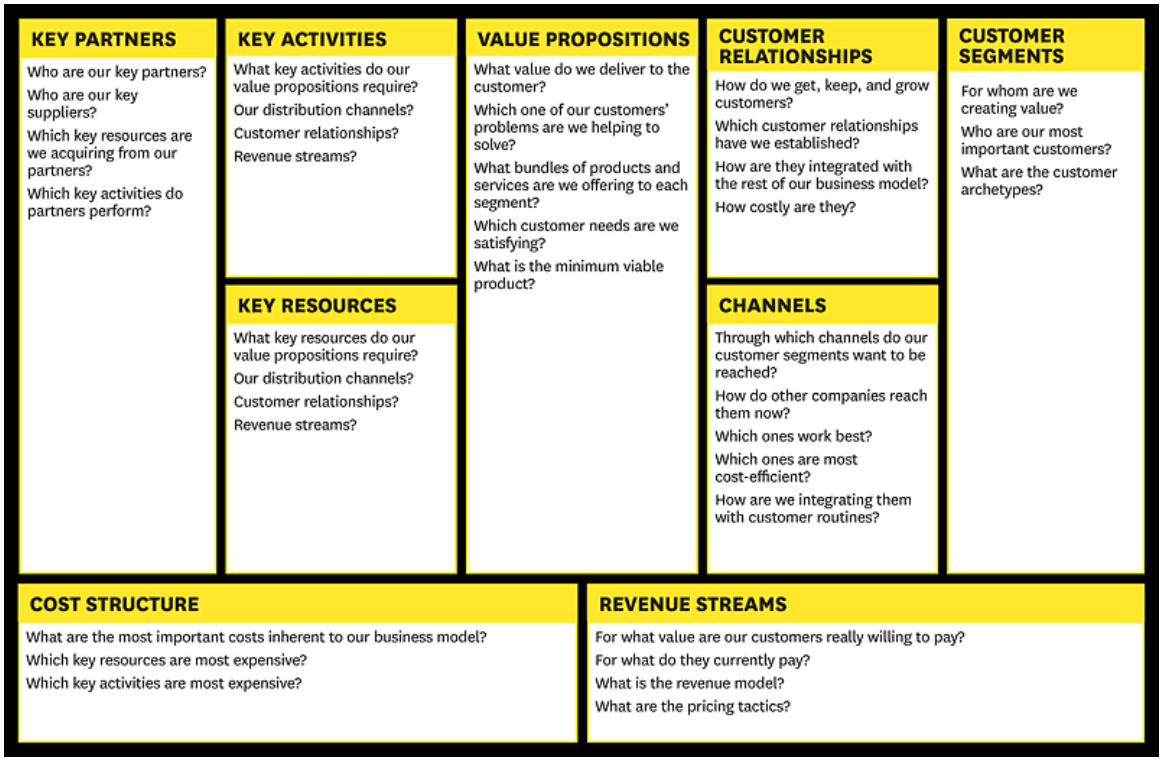
Cross-Cultural Connections are Powerful

By being on a program that fostered a sense of community with our entrepreneurs we were able to celebrate their culture and use it to enhance our time together and their final grant proposals. While having our entrepreneurs "own their solution" was key, we also learned that cross-cultural connections are beautiful and powerful and have the potential to push both parties to develop and grow. When I speak about cross-cultural connections I am referring to the respectful convergence of western ideas with local notions of wellbeing. When a sense of community is built, you open the way for cultural exchange. The following two case

studies—Emmanuel and Paul—will illustrate the impact of this exchange on the entrepreneur experience.

Emmanuel was our most eager and enthusiastic entrepreneur. He was a recent college graduate who had huge aspirations for his graphic designing business, SKripMultimedia. The majority of his work dealt with creating advertisements for local businesses. By talking through business ideas with him, we were able to help him expand his business idea and think of new ways to connect with customers.

A key aspect of the Balloon curriculum is the Business Model Canvas (BMC), a business break-down tool developed by Swiss business theorist Alexander Osterwalder. The following illustration is a diagram of the BMC:



The BMC pushes business start-ups or existing businesses to examine the key features of their business and break down their business into different features and

to understand their strengths and weaknesses within each category. We talked through the BMC with each entrepreneur and together we created a BMC for their businesses. After looking at Emmanuel's, we noted a need for improvement in the area of Key Partners, the Customer Segment, and Value Proposition. We hoped by improving these segments, the other segments would be impacted and hopefully improve as well.

The first segment we sought to improve was his key partnerships. To print off the advertisements he did for his clients, he had to go to a printing shop and spend money on printing and printing supplies. Half the profit he made went towards the cost of making the product. This partnership cost Emmanuel a lot of money and took from the profit he was making from his clients. The 2,000 cedi (Ghanaian currency) grant money could go towards paying for a printer, eliminating a partnership that cost Emmanuel much of his profit. In order for Emmanuel to show he deserved this printer, we had to prove he had the customer base to make it worthwhile.

Being a start-up, Emmanuel was still working on gaining more customers. Our next step was to figure out how we could expand his customer segment. We did what Ghanaians do best and sought out connections in the community. In order for future clients to know what work Emmanuel did, we proposed making him a portfolio. He thought it was a great idea, so we used our program funds to print out a portfolio that Emmanuel would present to different businesses in his community. Emmanuel spent the next week walking around to different businesses in town, introducing himself to shop owners and showing them the type of advertisements

he could make for their shops. His portfolio brought him a list of future clients and proof that he had customer demand for a printer.

As our interactions with Emmanuel helped him expand his ideas, his interactions with future customers helped him improve his value proposition. A woman who owned a wedding planning shop asked if he did videography for events. He did not up until that point, but with this seed planted into his mind, he further expanded his business, tapping into the videography skills he learned in graphic design school. The creation of a BMC allowed Emmanuel to examine his business through different lenses. Looking into flaws in his key partnerships helped him examine flaws within other segments, leading into innovation throughout his business plan. He improved his value proposition by offering another service, event videography; he expanded his customer segment by walking through town and showing shop owners his portfolio, and he eliminated cost by eliminating costly partnerships, using his grant money to buy a printer.

Paul is a humble electrician who joined the Balloon program because he wanted to apply to receive grant money for an electrical shop. The majority of his income came from the different projects he was contracted for. When he didn't have contracts, he didn't have an income. He wanted to have a shop so he could make an income during the dry periods without contracts. Paul came to us with a clear business model, his experience gave him great value, he had strong partnerships with public and private industries that contracted him, and he had loyal customers. One of his main and only weaknesses was his cost structure.

His monthly earnings and what he came home with didn't seem to be matching up. By helping Paul take a closer look into his finances, we were able to help him improve his cost structure and create a stronger final pitch for a grant. We taught him how to record a cash-in/cash-out sheet which allowed him to see how much money was coming in and all the expenses he had. By subtracting his earnings from his cost, he could see his actual income. He told us, "Before I didn't think about this, I just spent what I got until I earned more!" (Paul). A lot of his expenses were on unnecessary things (buying lunch for his workers, unnecessary material, etc.). He was able to see all his unnecessary expenditures and cut back on them so he could have a positive income.

We also helped him break down the pricing for things he would sell in his shop, and used other similar shops, and customer referrals to prove the demand for his product. By introducing a financial strategy for Paul, he was able to set more money aside for savings, and prove to the grant proposal panel that he had a clearly laid out financial plan for his shop.

* * *

Culture doesn't have to be lost in cross- cultural connection. Ian Birrell, in an article questioning programs like Balloon Ventures, cautions, "The desire to engage with the world is laudable, as is the desire to volunteer. But we need to tread more carefully. Unless we have time and transferable skills, we might do better to travel, trade and spend money in developing countries" (Birrell). However, Paul and Emmanuel represented individuals to whom we could give our time and transferable skills in a way that has demonstrably positive effects. As the case study

of Elizabeth and Marty exemplified, culture is powerful and strengthens business, and business relationships in Ghana. Culture is powerful, but so is cross-cultural connection. Cultural knowledge helped to strengthen Marty's and Elizabeth's businesses. By acknowledging this strength as Balloon volunteers, we did not disrupt already successful aspects to their businesses, but by using our time and transferable skills we were able to build on the business successes of Paul and Emmanuel. We were able to improve Paul's and Emmanuel's economic wellbeing by helping them improve their businesses and earn grant money, but we also respected anthropological notions of living well. We worked with Emmanuel to use the community relationships so important in his culture to gain more customers, and we worked with Paul to improve the financial organization of an already flourishing business, making sure not to disrupt his pre-existing customers established on a basis of loyalty. Cross-cultural connection and culture can work together to foster something fruitful as long as the "entrepreneur owns the solution," and only if the latter is the most important and respected entity.

Elizabeth in front of her shop in Ho, Ghana

A Thesis Inspired by Personal Experience

The summer after my freshman year of college I took a three-week anthropology class in Bolivia. While in Bolivia each student conducted research on a topic of their choice, gathering enthnographic data that would ultimately be used as the content of our qualitative research papers. I chose to write about how Bolivians defined happiness. Through my research I learned about the indigenous movement and the notions of living well. I learned that much of these notions stem from a critique on Western development. By gathering enthnographic data I saw that Bolivians had varying definitions of happiness, but at the core was the idea that in order to be happy, they needed self-determination. They couldn't be happy without the ability to define their own happiness. Western development represented control over Bolivian happiness, control over how they defined living well. After I left Bolivia my interest in this topic continued and I looked more closely into the history of development and its link to colonial notions of control. Last summer when I had the opportunity to do an internship with a UK-based microfinance organization in Ghana, I saw it as an opportunity to understand community development first hand and critique the ways in which it did and did not address local notions of living well. This thesis is a representation of my personal experiences as I have learned and begun grappling with the relationships between the developed and developing world, the problematic rhetoric created by labeling one *developed* and the other *developing*, and ultimately how this dichotomy between the two worlds affects local people who are affected by development work. Through my internship with the local microfinance organization Balloon Ventures, I was able to see this relationship in play and further look to notions of living well to truly understand the effectiveness of the program.

Balloon Ventures volunteers with Emmanuel
(second from right) following his grant "pitch."

Conclusion

While scholars have discussed implications of development and evolved definitions of living well, my thesis explores new connections between the two and ultimately illustrates how the concept of living well can inform development work. When Robert Kennedy questioned the legitimacy of GDP in being a true measurement of quality of life, he was asking some of the core questions I returned to in my thesis on development and its correlation to living well. The core question of this thesis is, can development work be economically effective and still promote happiness and wellbeing? Earlier history illustrates the destructive and self-serving nature of development; it served to promote western economic gains at the cost of the developing world. In the last few decades we've seen a new wave of development that seeks to tap into broader notions of living well that place the values of local communities first. This new wave includes programs such as fair trade organizations, a multitude of NGO's, sustainability projects, and microfinance. These programs give us hope that development is on a better track and moving toward truly addressing the needs of the individuals it impacts.

My experience in Ghana as relayed through the case studies in my findings section support the idea that development work can be economically effective and still promote happiness and wellbeing. By looking at the specific microfinance organization Balloon Ventures, I was able to critique whether microfinance as a part of this new wave of development promoted local community values not just in their

mission but in practice. Through my case studies we see that Balloon's mission encouraged "entrepreneurs to own the solution," a notion of self-determination rooted at the core of living well. The first two case studies illustrate the limitations within the Balloon organization and how, in the face of their limitations, Balloon sometimes failed live up to their ideals. They failed to create a selection system that vetted entrepreneurs who were not a good fit for their program, and they failed to establish strong relationships with their in-country partner, "Hope for Future Generations." When they dropped Akos from the program they undermined values of self-determination by producing a scenario where they had to create a sense of false hope and take control out of individual hands. By not establishing strong relationships, on Ghanaian terms, with their in-country partner, they failed to follow their own philosophy of truly connecting to values of the local community, prioritizing instead western values of efficiency.

When Balloon stayed true to their mission, "entrepreneurs own the solution," they paid attention to local notions of wellbeing and successfully developed through the lens of living well. Through the case studies of Marty and Elizabeth we see how volunteers got to know their entrepreneurs and were able to recognize the values and strengths of local cultures in our entrepreneurs' businesses. If we hadn't addressed local values, we would have pushed Marty to force payments upfront, ruining the reciprocal relationships he had built with members of his community, and we would have pushed Elizabeth to specialize, ruining her relationships with either the traditional or modern cultures in Ghanaian society. Instead, we let entrepreneurs own their solution and maintain one of the most important facets to

living well in Ghana, community relationships. These case studies teach us that business can be strong when local values of wellbeing are respected; western concepts can fail when they don't respect these local notions of living well.

The case studies of Emmanuel and Paul, however, illustrate that western concepts can be useful if they serve only to enhance local businesses rather than disrupt local values of living well. By having Emmanuel analyze his business through his personal BMC (the business tool that breaks apart different facets of an entrepreneur's business), he was able to improve upon weaker segments of his business model, and gain more customers. By showing Paul how to record his finances in a cash-in/cash-out sheet, he was able to better keep track of his spending and increase his profit margin. We had time and transferable skills to give Emmanuel and Paul and thus were able to help improve their businesses. We did this without taking away self-determination, their ability to have the ultimate say, nor by disrupting the community relationships they had already built.

So, in answer to my central question, can development work be economically effective and still promote happiness and wellbeing: yes, but only if it is driven by local values of living well. The lessons from this study are important and can be applied not only to microfinance as a development solution but to the practice of development in general. This study illustrates that living well goes far beyond economic notions. Although these notions are important, we must also understand the anthropological implications of failing to address local values of wellbeing. Before we can improve economic conditions of wellbeing, we must have a grasp on and respect these anthropological notions of living well.

Development agencies need to ask themselves if they have time and transferable skills to give to the locals they seek to help. Without time, they won't be able to build relationships and understand local values of living well, and without transferable skills, they don't have a basis from which to improve wellbeing. Ultimately we all have limitations and development agencies are no exception. By truly understanding the local culture and their vales of wellbeing, development organizations will understand their own limitations and thus won't breach their own capacity to develop through local lenses of living well.

My thesis also pushed me to recognize my own limitations as a writer and the value of my work given the time I had. I wanted to explore fair trade as an example of new wave development. Fair trade, like microfinance, is a form of development I see as development through empowerment. By selling local products at fair prices abroad, local producers get fair wages and are able to use these extra earnings to make their own decisions about investments. I believe fair trade in some ways holds even truer to notions of living well than microfinance does. Fair trade challenges dependency and modernization theory because, unlike microfinance, it does not rely on westerners for loan money but rather has a more mutual business partnership with western businesses. I wanted to explore how fair trade and microfinance could create a partnership. Because fair trade organizations already deal with localized development, they could invest in local entrepreneurs, giving them microloans. This partnership would be true development through living well because it would be a partnership based on locals helping locals. Given more time, I believe this is an important concept worth exploring. Given the reality of my thesis,

however, I did not think I could develop it with quality. I had spent time working directly with microfinance and could speak about it from a place of understanding. Honoring key elements of my own thesis, I finally chose not to expand further on potential connections to fair trade because, in order to add value, you must spend time nurturing and understanding before implementing.

I was also forced to recognize my own limitations on understanding living well in Ghana. I initially wanted to create my own living well index for Ghana. Much of this paper is inspired by the concepts in the Gross National Happiness (GNH) Index created by the prime minister of Bhutan. I felt this index was ground breaking. It is a country-specific model of wellbeing that captures anthropological and economic ideals of wellbeing far beyond anything captured in GDP. When I struggled to conceptualize this model in a Ghanaian context, I was reminded of the ways in which my knowledge was limited. One important element to the GNH index is self-determination, the idea that living well is rooted in the ability of individuals to control their own destiny. As much as human beings share certain common experiences, we are all individuals shaped by our own cultural context. I couldn't create my own index for Ghanaian culture because, though I can analyze from afar and enhance my understanding of the culture of Ghana, by creating the index myself I would be contributing to what my whole thesis warns about, interpreting wellbeing of others through a western lens.

Limitations are always prevalent, they were prevalent with the microfinance organization Balloon Ventures, they are prevalent in development work in general, and they are prevalent in our own lives. When addressing these limitations in my

thesis I was always brought back to the same theme. The answer always lies in understanding the local values of living well. So often development organizations do more harm than good, perpetuating the exploitation woven within the historical legacy of colonialism. Valuing self-determination and giving locals the autonomy to define their wellbeing is the only way we can move forward from a history so long recycled. The developing world can gain from the transferable skills of western development organizations so long as these skills are driven by local control. Self-determination is the core of living well, it is the dignity piece, it is the piece that makes us feel human, human enough to lived flawed lives, but lives in which we write our own history. As outsiders, development organizations must let locals be dignified, they must acknowledge their own limitations in improving local notions of wellbeing, and recognize that development only works if it is driven through the local lens of living well.

Community gathering in village of Akoefe Tokor, Ghana.

Works Cited

"Advancing, Sustaining Human Progress: From Concepts to Policies." *Human Development Reports.* -Hdr.undp.org. N.p., n.d. Web. 20 Nov. 2016.

Akos. Personal Interview. June 2016.

Balloon Venture Curriculum Book. *Balloon Ventures.* 2014.

Birrell, Ian. "Before you pay to volunteer abroad, think of the harm you might do." *The guardian*. Theguardian.com. N.p., 17 Nov. 2010. Web. 06 June. 2016.

"Create Your Better Life Index." *OECD Better Life Index*. -Oecdbetterlifeindex.org. OECD. n.d. Web. 11 Oct. 2016.

Dickinson, Elizabeth. "GDP: a brief history- one stat to rule them all." *Foreign Policy*. -Foriengpolicy.com. N.p, n.d. Web. 22 Nov. 2016.

Elizabeth. Personal Interview. June 2016.

Emmanuel. Personal Interview. June 2016.

Fernando, L. Jude. "Microfinance Perils and Prospects." *Routledge Studies in Development Economics*. –books.google.com. Taylor and Francis, 2006. Web. 10 Oct. 2016.

Geertz, Clifford. "The Interpretation of Cultures." Basic Books, 1973.

"Ghana Guide: Ghanaian Language, Culture, Customs and Etiquette." *Commisceo Global Consultancy Ltd.* 2016. commesceo-global.com. Web. 14 Feb. 2017.

"Grameen Bank." G*rameen Bank.* www.grameen.com. Grameen Bank for the Poor, n.d. Web. 4 Deb. 2016.

"Gross National Happiness Index." *Gross National Happiness*. – grossnationalhappiness.com. Centre for Bhutan Studies & GNH Research., n.d. Web. 11 Oct. 2016.

"History of Microfinance." *Microfinance and Microcredit*. Microfinanceinfo.com. N.p., n.d. 4 Dec. 2016.

"Human Development Index (HDI)." *Human Development Reports*. -Hdr.undp.org. N.p., n.d. Web. 11 Oct. 2016.

Izquierdo, Caroline, and Gordon Mathews. Pursuit of Happiness: Well-Being in Anthropological Perspective." Berghahn Books, 2010.

Karnani, Aneel. "Microfinanace Misses Its Mark." *Standford Social Innovation Review*. Summer 2007. Ssir.org. Web. 2 Dec. 2016.

Kennedy, Robert F. "Remarks at the University of Kansas." John F. Kennedy Presidential Library and Museum. www.jfklibrary.org John F. Kennedy Presidential Library and Museum, 18 March 1968. Web. 6 Dec. 2016.

"The Legatum Prosperity Index." *Legatum Prosperity Reports*. Prosperity.com. Legatum Institute, n.d. Web. 20 Nov. 2016.

Marty. Personal Interview. June 2016.

Maybel. Personal Interview. June 2016.

Mauss, Marcel. *The Gift: Forms and Functions of Exchange in Archaic Societies*. Norton, 1990.

MacFarquhar, Neil. "Banks Making Big Profits from Tiny Loans." *The New York Times*, 13 Apr. 2010, nytimes.com. 27 Mar. 2017.

"Microfinance." *Merriam-Webster Online Dictionary.* Web. 29 Mar. 2017.

Morales, Evos. “Towards A New World Order For Living Well.” 15 June 2014. worldfuturefund.org. 15 Mar. 2017.

“News Release: Gross Domestic Product.” *U.S. Bureau of Economic Analysis* (BEA)-Bea.gov Home Page. N.p., n.d. Web. 11 Oct. 2016.

Njiraini, John. “Microfiance: Good for the poor?” *Africa Renewal Online*. www.un.org. African Renewal, August 2015. Web. 4 Dec. 2016.

Paul. Personal Interview. June 2016.

Rotich, Irene, et al. “Effects of microfinance services on the performance of small and medium enterprises in Kenya.” *African Journal of Business Management.* - www.academicjournals.org. Academic Journals, March 2015. Web. 4 Dec. 2016

Sarpong, Peter. *Ghana in Retrospect.* African Books Collective Ltd. 1991.

Sen, Amaryta. *Development as Freedom.* Oxford University Press, 1999.

Stiglitz, Joseph E. et al. “Mismeasuring Our Lives: Why GDP Doesn’t Add Up.” *The New Press*, 2010.

Stoeltje, Beverly. “Disentangling Modernity in Ghana: The Cosmopolitan Chief.” *West African Review,* no. 22, 2013. africaknowledgeproject.org. 14 Feb. 2017.

Srinivas, Hari. “What Are SME’s?” GDRC: Global Development Research Center. GDRC.org. n.d. Web. 17 Feb 2017.

Tobgay, Tshering. “Happiness Matters.” TED. April 2012. Lecture.

Tsai, Ming-Chang and Dan-Bright S. Dzorgbo. “Familial Reciprocity and Subjective Well-being in Ghana.” *Journal of Marriage and Family*, vol. 74, no. 1, 11 Jan. 2012, pp. 215-228. *Wiley Online Library*. Web. 14 Feb. 2017.

Waggeh, Fatoumata. “Africa Post-Colonial Development.” TEDxGallatin. 23 Sep. 2013. Web. 23 Mar 2017.

Weiner, Eric. *The Geography of Bliss.* Hachette, January 2008.

Winnett, Robert. “I want to make people feel better.” *The Telegraph*. Telegraph.co.uk. N.p., 25 Nov. 2010. Web. 20 Nov. 2016.

“World Happiness Report.” *World Happiness Report*.-worldhappiness.report. The Sustainable Development Solutions Network., nd. Web. 11 Oct. 2016.