



Re-scaling the economic geography of knowledge and information: constructing life assurance markets

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Abstract

This paper examines the geography of economic knowledge through research on ‘fields-of-learning’ within financial services. The paper argues that the current interest in knowledge and information has its roots in the concept of the learning economy and debates around globalisation and localisation. By exploring the way in which knowledge has been mobilised and conceptualised by theorists writing from each of these perspectives the paper argues that our understanding of the geography of economic knowledge is in danger of becoming fixed around a polarised local-tacit/global-explicit understanding of knowledge. With the aid of Michael Polanyi’s theory of tacit knowing, and the work of Bruno Latour I offer an alternative account whereby geographies are constructed and do not emerge merely as a consequence of the perceived properties of tacit or explicit dimensions of knowledge. These arguments are illustrated through an examination of some of the knowledge networks which constitute the marketing and product development process within the life assurance industry. © 2000 Elsevier Science Ltd. All rights reserved.

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1. Introduction: cookbooks and community knowledge

“Management is less a science and more like a cookbook knowledge: it is knowledge of recipes and their application ... How rationality is bounded, how behaviour is ordered, how individuals are controlled and creative, depend on the recipes in use ... Recipes do not come only from ‘cookbooks’. In addition, they derive from the stock of knowledge that is general in a community; tried and trusted ways of doing things, as well as from new and glossy manuals, in management as in the cultural arts” (Clegg and Palmer, 1996, p. 4).

Management is a knowledge intensive activity and as such managers endeavour to ‘draw upon’ and place themselves within various knowledge networks – networks that may *seek* to resemble ‘cookbooks’ or ‘community knowledge’ – in order to compose their recipes. In turn, these knowledge networks have their own dimensions and scales: ‘cookbooks’ are often written so that the recipes inside can *travel* more easily (although there is no guarantee that they will be understood, interpreted in the way that the author intended, or suit local tastes), but it *may* be more difficult to transport softer knowledge beyond the boundaries of the com-

munity within which it is produced and maintained, except when it is embedded within things like cookbooks.

Within mainstream economics and political economy there has been a tendency to view all knowledge as if it were a purified form of ‘cookbook’ knowledge (Hodgson, 1999). Such a conceptualisation of knowledge lies at the heart of the work of many writers who stress the increasing globalisation of economic activity, the propagation of disembedded information spaces and the homogenisation of the spatial distribution of information; exemplified by the rapid adoption of information and communication technologies (ICTs) and the globalisation of financial markets. From this perspective spatial variations that occur in the distribution of information are frequently represented as market failures, blockages in the free flow of information (Schoenberger, 1994). In contrast, geographers and other social scientists have endeavoured to draw attention to the salience of different forms of economic knowledge, forms that are much more situated and embodied. This keenness to emphasise the importance of what is often conceptualised as tacit knowledge forms part of a wider project to become more sensitive to the role of social and cultural relations within the economy.

From a standpoint sympathetic to the new locality literature I wish to contribute to the emerging geography of economic knowledge in a number of ways. In part two of the paper I discuss in more detail the roots of the contemporary concern with economic knowledge in geography. In particular, I focus upon the role of the learning economy and learning regions literature in drawing attention to the importance of knowledge. In part three I explore the ways in which knowledge has been mobilised and conceptualised. Although there are a variety of ways in which knowledge has been defined I argue that it is the differentiation between tacit and explicit forms which is at the crux of current interest. Drawing on the work of Michael Polanyi, and the more recent writings of the business theorists Nonaka and Takeuchi, I examine the concept of tacit knowing and its mobilisation in theories of learning. In part four I analyse these concepts within the context of debates around globalisation and localisation. Much of the rhetoric of globalisation is revealed to be premised upon an essential conceptualisation of the time-space independence of a purified form of ‘cookbook’ knowledge. But so are certain theories of the learning region themselves premised on an essentialisation of ‘community’ knowledge. I mobilise an alternative theory to argue that knowledge networks are always simultaneously both implicit and explicit. Knowledge networks may be described as ‘soft’ or ‘hard’, long or short but these are dimensions of degree, of scale (Latour, 1986). Further, the geographical scale of networks is not simply a reflection of their softness or hardness, or their length, but is also to do with power relations with other networks. Geographies of knowledge, like those which constitute product development within the life assurance sector, have to be produced. In the final part of the paper I seek to explore some of these life assurance fields-of-learning in a bid to illustrate, in the context of the financial services industry, some of the ways in which knowledge networks are actively constituted in, and through, space.

2. Some thoughts on the state of knowledge

2.1. *New economic geography*

As previously mentioned, the current interest in the geography of knowledge has two primary sources. On the one hand, information and communications technologies have been seen to be integral to the process of globalisation, both enabling and driving the disembedding of economic activity (Castells, 1989; Harvey, 1989; Ohmae, 1990, 1995; O’Brien, 1992). Predictions concerning the revolutionary impact of the internet and e-commerce have, in particular, come to personify such

a stance (for instance, see Romano et al., 1999).¹ On the other hand, this universal, objective reading of knowledge has been countered by a number of geographers who have pointed towards the significance contextual, embodied and intangible forms (for instance Schoenberger, 1994, 1997; Leyshon and Tickell, 1994). This perspective is closely associated with a wider effort to (re)assert the salience of cultural and social relations within the economy. The concern within economic geography to stress the role of social and cultural relations, what Thrift and Olds (1996) have termed a ‘new economic geography’, is most clearly illustrated in studies of localised production clusters (Storper, 1993, 1995; Morgan, 1992, 1995, 1997; Thrift, 1995; Amin and Thrift, 1992, 1994, 1995; Saxenian, 1994; Henry et al., 1996). The new wave of locality studies draws its socio-economic inspiration from three interrelated literatures (Fig. 1). These are the Marshallian industrial districts literature (Brusco, 1982, 1986; Capecchi, 1990; Marshall, 1923, 1961); the wider social networks literature (Granovetter, 1985; Swedberg, 1991, 1995; Powell, 1990, 1996; Powell and Smith-Doerr, 1994), and; the learning economy literature (Lundvall and Johnson, 1994; Lundvall, 1988, 1992; Edquist and Lundvall, 1993; Gregersen and Johnson, 1997).² Of these three literatures it is the learning economy perspective that has most successfully theorised the importance of informal, situated forms of knowledge. Learning economy theorists view tacit knowledge as one of the key competitive resources in the contemporary ‘post-Fordist’ economy. Consequently, it is this literature that has had the greatest impact upon the most recent theories of regional production ensembles (see Storper, 1995; Morgan, 1992, 1995, 1997; Asheim and Dunford, 1997).

The theory of the learning economy has been developed by a group of Danish institutional and evolutionary economists engaged in the study of innovation. At the heart of this theory is a belief that “knowledge is the most fundamental resource in our contemporary economy and learning is the most important process” (Lundvall and Johnson, 1994, p. 23). As such it is now appropriate to describe the economies of the developed world as ‘learning economies’. The stress laid upon the importance of learning stems from the strategic nature

¹ Romano et al. (1999) argue that the internet has facilitated the emergence of global-virtual-innovation systems which are time-space independent, and through the employment of video conferencing facilitate socialisation (Nonaka and Takeuchi, 1995), tacit-to-tacit knowledge conversion.

² In addition, new locality theorists have also begun to draw upon the work of Foucault (1977, 1980) and actor-network theorists (Latour 1986, 1987; Law, 1994; Callon, 1986, 1991) in analysing the interaction between social networks, knowledge and power (see Thrift, 1994, 1995; Pratt, 1997).

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