

Mixed Embeddedness and Nigerian Immigrants' Informal Entrepreneurship in Ghana

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ABSTRACT

This thesis on entrepreneurship of Nigerian immigrants in Ghana, is positioned at the intersection of mixed embeddedness as an explanatory framework for migration and the formation of immigrant entrepreneurship in a developing country context. Leaning on the constructivist epistemology with the empirical base anchored in in-depth interviews and observation data from Accra, the capital of Ghana, Kumasi, the second largest city after Accra, and Ashaiman, a sprawling sub-urban settlement, it argues that the formation of immigrant entrepreneurship can be researched as a form of mixed embeddedness. Moreover, since most research on immigrant entrepreneurship and mixed embeddedness focus on advanced western societies and less reflective of the actualities in developing country contexts, it demonstrates that Nigerian immigrant entrepreneurship in Ghana can be used to understand mixed embeddedness and extend it along the lines of borderlands and transnationalism.

From this view, this thesis defines mixed embeddedness as a multi-level concept that aggregate around four domains, namely the entrepreneurs' own group characteristics as embeddedness, the Ghanaian context of embeddedness, borderland as context for embeddedness, and transnational embeddedness. First, it shows that the entrepreneurs' group characteristics such as their culturally produced apprenticeship system and high theocentric orientation together with their variegated network categories, serve as embeddedness for their entrepreneurial practices. Secondly, it demonstrates that, the operation of Nigerian immigrant entrepreneurship in Ghana is conditioned on the Ghanaian-specific characteristics. In specific, they are embedded in the Ghanaian urban/inner city, socio-cultural, economic, political, policy, legal and historical contexts. Thirdly, the study shows that the mixed embeddedness of Nigerian immigrant entrepreneurship in Ghana should be linked to Ghana as a borderland context in which the entrepreneurial behaviours and actions of the immigrants are embedded, shaped and underline their borderland entrepreneurial characteristics. Finally, the entrepreneurs maintain embeddedness in a wider transnational context that is rooted in the contextual conditions of the trans-West African sub-regional economic structure and beyond. These findings contribute to knowledge of immigrant entrepreneurship and the mixed embeddedness approach within a non-western empirical frame, and further opens our understanding through incorporating the notions of borderlands and transnationalism as specifications in mixed embeddedness.

STATEMENT OF ORIGINALITY

I certify that the work in this thesis entitled *Mixed embeddedness and Nigerian immigrants' informal entrepreneurship in Ghana* has not been previously submitted for a degree nor has it been submitted as part of requirements for a degree to any other university or institution other than Macquarie University, Australia.

I also certify that the thesis is an original piece of research and it has been written by me. Any help and assistance that I have received in my research work and the preparation of the thesis itself have been appropriately acknowledged.

In addition, I certify that all information sources and literature used are indicated in the thesis.

The research presented in this thesis was approved by Macquarie University Ethics Review Committee reference number: 5201400968 on 28 November 2014 (Appendix 2).



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PUBLISHED MATERIAL

Some materials in this thesis were included in two publications I made during my doctoral candidacy. In 2014, I presented on the activities of Nigerian immigrant entrepreneurs in Accra, Ghana as a case of informal immigrant entrepreneurship at the 37th conference of the African Studies Association of Australasia and the Pacific at the University of Otago, Dunedin, New Zealand. Also in 2017, I published insights on locational/sectoral niches and inter-generational (dis)continuities in Nigerian immigrant entrepreneurship in contemporary Ghana in the *Urban Forum*, doi:10.1007/s12132-016-9298-4.

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LIST OF ACRONYMS

ADB	African Development Bank
ADP	Accelerated Development Programme
AMA	Accra Metropolitan Assembly
ANC	All Nigerian Community
BOP	Business Operation Permit
CBDs	Central Business Districts
DTRD	Domestic Tax Revenue Division
ECOWAS	Economic Community of West African States
EDA	Eagle Digital Association
EIU	Economist Intelligence Unit
GCHC	Gold Coast Hausa Constabulary
GED	Ghanaian Enterprises Decree
GIPC	Ghana Investment Promotion Centre
GoV	Government of Ghana
GRA	Ghana Revenue Authority
GSS	Ghana Statistical Service
GEM	Global Entrepreneurship Monitor
GUTA	Ghanaian Union of Traders Association
HREC	Human Research Ethics Committee
IBA	Indigenous Butchers Association
IEP	Institute of Economics and Peace
KMA	Kumasi Metropolitan Assembly
KNC	Kwame Nkrumah Circle
LGU	Local Government Units
GBA	Ghana Butchers Association
GMA	Ghana Manufacturers Association
NCA	National Communications Authority
NCPGE	National Crusade for the Protection of Ghanaian Enterprises
NDPC	National Development Planning Commission
NIEG	Nigerian Immigrant Entrepreneurship in Ghana
NUTAG	Nigerian Union of Traders Association, Ghana
OECD	Organization for Economic Co-operation and Development
PHC	Population and Housing Census
PNDC	Provisional National Defence Council
PRB	Population Reference Bureau
RGD	Registrar General's Department
RWAF	Royal West African Frontier Force
SMMEs	Small, Medium and Micro Enterprises
SWAC	Sahel and West Africa Club
UN	United Nations
UNDP	United Nations Development Programme
WB	World Bank
WBG	World Bank Group

CHAPTER 1

INTRODUCTION TO MIGRATION AND IMMIGRANT ENTREPRENEURSHIP

1.1 Setting the context

International migration is a key feature of the modern world. Currently there are more international migrants than in any period of human history. There are currently 244 million international migrants worldwide, up from 222 million in 2010, 191 million in 2005 and 173 in 2000 (United Nations [UN], 2016). Most international migrants live in Europe, Asia and North America. However, as many countries in the Organisation for Economic Co-operation and Development (OECD) increasingly implement tighter migration policies (Organisation for Economic Co-operation and Development [OECD], 2009, 2011), more international migrant communities are emerging in the developing world. For example, in 2015 about a tenth of global migrants lived on the African continent (UN, 2016), where scholarship on migration is often driven by the north-south discourse, with little or no intra-continental perspective. Thankfully, some migration scholars and commissioned studies (Arthur, 1991; Awumbila, 2009; Gould, 1974; Ngwenya, 2010; Olatuyi, Awoyinka, & Adeniyi, 2013; Sahel and West Africa Club [SWAC] & OECD, 2006) recognise the growing interest in intra-continental migration. Some also argue that the south-south theme dominates in African/West African international migration (Antwi Bosiakoh, 2009, 2011; Awumbila, 2009; Awumbila, Benneh, Teye, & Atiim, 2014; Ngwenya, 2010; SWAC & OECD, 2006). In West Africa, studies show that only a small portion of migrants move to the global north (Awumbila et al., 2014; SWAC & OECD, 2006). Hence, it can be stated that the dominant feature of migration within the West African region is intra-regional.

When in 2000 the officially recorded number of West Africans in OECD countries was 1.2 million, it was said to be 7 to 10 times less than the number of West African migrants in West African countries (SWAC & OECD, 2006, p. 9). Sadly, however, there is limited research on the dynamics of this intra-West African and intra-African migration. This present thesis about

Nigerian immigrants in Ghana is designed to contribute to scholarship on this neglected migration phenomenon.

Migration history in Ghana, as is generally the case in West Africa and Africa, dates back to a long, distant past (Amenumey, 2008; Anarfi, Kwankye, Ofosu-Mensah Ababio et al., 2003; Arhin, 1979; 1980; Goody, 1954; Meyer, 1898; Ntewusu, 2011). Anarfi et al. (2003) observe that international migration in Ghana, within the West African sub-region and between the sub-region and the rest of the continent, dates back to time immemorial, during which, according to Bump (2006), trans-ethnic migratory movements for trading, fishing and nomadic farming were part of the way of life. These trans-ethnic economic exchanges also involved crafts and use of the natural and mineral resources of the various ecological zones (Amenumey, 2008; Anquandah, 1985; Arhin, 1979; Davies, 1966; Massing, 2000). Archaeological investigations at Ntreso in northern Ghana, for example, have brought to light the remains of a population of immigrants at the beginning of the Iron Age from southern Sahara and the Niger valley, giving evidence of early trade contact and exchanges with the indigenous people of pre-colonial Ghana (Davies, 1966; Anquandah, 1985). Though much of these early trading/economic exchanges were itinerant and nomadic because of the constant peripatetic activities involved (Arhin, 1980), there were equally good cases when traders required longer time to exchange their items (Clarke, 1982), a situation which led to the creation of markets, market towns and states,¹ for example in the northern part of Ghana (Amenumey, 2008; Arhin, 1979; Kobo, 2010).

Unlike the past, contemporary migratory accounts in Ghana have focused almost exclusively on emigration to the more economically advanced western countries in North America and Europe (Anarfi et. al., 2003; Anarfi, Kwankye, & Ahiadeke, 2005; Kloosterman, Rusinovic, & Yeboah, 2016; Manuh, 1998, 2005, 2006a; Owusu, 2003; Peil, 1995). This is often placed within the economic logic of migration (Adams, 2006; Adams, Cuecuecha, & Page, 2008;

¹Amenumey (2008, p.95) argues that, market centres were created to sustain the growth of trade. In the process, smaller towns emerged, growing into bigger towns including Begho, Bole, and Wa. Additionally, these trading activities led to the creation of states in northern Ghana. Corroborative evidence is provided by Clarke (1982) in relation to Islamic development in West Africa. Along with the introduction of Islam in West Africa there was trade in kola-nuts and gold, among others, and at the points where the Muslim traders broke their journeys and rested, they established settlements. Clarke identifies Bobo Dioulasso as one such town that owes its origin to this kind of development (p.59).

Adenutsi, 2011; Mazzucato, Van Den Boom & Nsowah-Nuamah, 2008; Quartey, 2006). While recognising the value of these migration research interests, it is argued here that they occlude the dominating intra-continental dimension. Like the case of African/West African migration observed earlier, in Ghana there is a far larger number of migrants from across the West African region, Africa and elsewhere generally who cross borders into Ghana than the number of Ghanaians who are engaged in long distance movements to Western countries. Here I refer to migration into Ghana undertaken by, for example, nationals of Togo, Burkina Faso, and Ivory Coast (the three countries sharing borders with Ghana), as well as others from Nigeria, Liberia, Mali and Niger. When international immigrants have become the subject of research in Ghana, researchers have focused largely on non-Africans like Lebanese (Akyeampong, 2006; Marfo, 2012) and Chinese (Akorsu & Cooke, 2011; Ho, 2008; 2012). The level of our understanding about West African, and other African migrants in Ghana is low.

Although references are made in some studies to nationals of West African countries as the major immigrant groups in Ghana (Adepoju, 2003; Anarfi, Kwankye, Ofori-Mensah Ababio, & Tiemoko, 2003; Yaro, 2008), evidence shows that in recent times Liberians have been the most researched group of these West African nationals in Ghana (Codjoe, Quartey, Tagoe, & Reed, 2013; Essuman-Johnson, 2011; Frontani, Silvestri & Brown, 2009; Hampshire, et al., 2008; Hardgrove, 2009; Ogunbodede, Mickenautsch, & Rudolph, 2000; Porter, Hampshire, Kyei et al., 2008). A key driver of the interest in Liberian immigrants in Ghana relates to their status as refugees, but our knowledge about their entrepreneurial actions is limited, just like several other immigrant groups in Ghana, both African and non-African. The goal of this thesis is to address this limitation of knowledge by focusing particularly on the entrepreneurial activities of Nigerian immigrants in Ghana. It examines a different context for the development of immigrant entrepreneurship, that is, the setting of economically less-developed country of Ghana in Africa. The actors come from a country not generally poorer than Ghana, in this case Nigeria. This thesis thus places immigrant entrepreneurship as it occurs in Ghana (and by extension the broader developing world) into the literature on immigrant entrepreneurship.

1.2 Nigerian immigrant entrepreneurship: A brief overview

Nigerian immigrant entrepreneurs are arguably the most researched group of African immigrants globally. However, this stream of research has been eclipsed, as observed by Ojo (2013, p. 4), ‘by the flourishing trend in black African literature on ethnic entrepreneurship’. This is understandable, given the fact that the study of Nigerian immigrant entrepreneurs falls justifiably into the broader scholarship on black African immigrant entrepreneurship. However, this notwithstanding, it is still possible to distil a discourse that is specifically Nigerian - to understand their nature, scope and characteristics.

To begin, as has just been noted, entrepreneurial activities among Nigerian immigrants have been widely researched in a host of countries and geographical settings: USA (Brettell and Alstatt, 2007), UK (Nwankwo, 2005; Ojo, 2012; Ojo, Nwankwo, & Gbadamosi, 2013a, 2013b), Greece (Antonopoulos, Hobbs, & Hornsby, 2011a, 2011b), and Japan (Schans, 2012), among others. In Europe, studies on Nigerian immigrant entrepreneurs detail the ways in which these entrepreneurs rationalise working outside the formal/legal system in UK (Ojo, Nwankwo, & Gbadamosi, 2013a), including illicit activities like the counterfeit CD/DVD businesses in Greece (Antonopoulos et. al., 2011a, 2011b) or, what Ojo et. al. (2013a p. 588) call the “fringes, grey ‘twilight zone’, or plain criminal areas” of the market economy in UK. Schans’ work in Japan also reveals that, some Nigerian immigrants draw on their culture to make a decent living abroad (like the so-called *Tarentos* or side-kick TV stars for Japanese TV presenters) while a few have managed to create successful businesses by singing Christian gospel songs at Japanese weddings (Schans, 2012 p. 81). Additionally, Nigerian immigrants in South Africa engage in all kinds of retail/service entrepreneurial activities (Akintola & Akintola, 2015; Khosa & Kalitanyi, 2015), and therefore create employment not only for themselves but also for South Africans and other immigrants (Kalitanyi & Visser, 2010).

Other studies lend more insight into the entrepreneurial pathways of Nigerian immigrants. In Greece, they are engaged in the wholesale and import of ethnic foods and beverage products, including ethnic artefacts and art products, as well as in establishing bars,

restaurants, coffee shops, grocery stores, and clothing retail shops including import and export of ethnic clothes and tailored or custom-made clothing. Others are involved in other sector activities including plumbing, painting, and street vending (Labrianidis & Hatziprokopiou, 2010; Piperopoulos, 2010).

And as with many immigrant groups, to launch their businesses in Greece some Nigerian immigrant entrepreneurs rely on personal savings, and on other financial sources from friends and kin, or on bank loans. A review of sources of finance for business startups among Nigerian immigrant entrepreneurs reveals both corroboration and contrast in the extant studies. Personal savings and the use of family finance are the major options in Attica and Central Macedonia as shown by Piperopoulos (2010), and also among ethnic business communities in Thessaloniki (Labrianidis & Hatziprokopiou, 2010). Similarly, Brettell & Alstatt (2007) show that family and ethnic resources are important in setting up and running ethnic businesses. But while in the Labrianidis and Hatziprokopiou's (2010) Thessaloniki study, some Nigerian immigrant entrepreneurs had access to finance from banks, none of the Nigerian entrepreneurs in the Piperopoulos' (2010) study in Attica and Central Macedonia utilised the banking system at the business start-up stage. Earlier, Halkias et. al. (2009) examined the characteristics and business profiles of African immigrant small firms in Athens and found them to be central to their socio-cultural integration in Greece.

In terms of business entry motives, Nigerian immigrant entrepreneurs are like other African entrepreneurs in the UK, whose activities, hinge on economic, psychological, social and cultural factors (Nwankwo 2005 p. 131). These factors include the desire to be independent, the desire for "control", for more effective application of expertise, and also to improve economic and social standing. These business entry motivations were recently corroborated by Kalitanyi and Visser (2010) whose study found that Nigerian immigrant entrepreneurs in South Africa identified economic reasons for migrating there, as in Piperopoulos' (2010) study in Greece. Perception of good business opportunities in South Africa was an additional reason for which they migrated to South Africa for entrepreneurial activities. Racialised labour market structures

working to push immigrants out of work and the survival imperative in a society where there is lack of alternative survival opportunity have also been identified as predisposing Nigerian immigrants in Greece to self-employment (Lazaridis & Koumandraki, 2003). Barrett & McEvoy (2013 p. 285) have also reported on survivalist motivation for Nigerian immigrant entrepreneurs in 'Little Lagos' in Moston Lane quarter in the UK. These entrepreneurs manage life 'through an array of strategies, ranging from the use of unpaid family assistance to cut costs, to adopting a portfolio of activities within a single business premises'.² A similar strategy involving multiple portfolios of activities within a single business premises has been found among African immigrants operating restaurants/bars in Japan (Schans, 2012). Schans (2012 p. 82) notes that some restaurant and bar operators in Japan also vend 'a wide variety of African products, ranging from food items to hair gel and African movies'.

Using the case of Alex who trained first as a banker and later as pharmacist but worked as an insurance agent, Brettell & Alstatt (2007 p. 387) identify a peculiar feature of Nigerian entrepreneurs, namely, the fact of being willing and able to take 'more calculated risks in starting up businesses' without any prior experience (see also Radipere, 2012). In following this kind of thinking, Schans (2012 p. 82) observes that, 'African immigrants seem to have preference for self-employment and business ownership as a goal in itself'. Thus, as argued by Brettell & Alstatt (2007), more motivational resources rather than experiential resources account for their business startups. A counter argument exists, though, regarding Nigerian immigrants and their involvement in illicit entrepreneurial activities (Antonopoulos et. al., 2011b; Sepulveda, Syrett & Lyon, 2011). These entrepreneurs better fit what Sepulveda et al. (2011 p. 484) describe as 'necessity entrepreneurs', reflecting a situation of being 'pushed' into self-employment. Similar to the racialised labour market structure argument by Lazaridis & Koumandraki (2003) and the survivalist argument by Barrett & McEvoy (2013), the case of Nigerians involved in vending pirated CDs/DVDs in Greece is quintessential, as evidence suggests, not of personal volition but

² See also McNamee (2012 p. 18) for a similar survivalist strategy adopted by Chinese traders in five Southern African countries, namely South Africa, Lesotho, Botswana, Zambia and Angola.

exclusion from the existing local labour market opportunities (Antonopoulos et. al., 2011b p. 809; see also Sepulveda, Syrett, & Lyon, 2011). Added to the idea of necessity entrepreneurship, evidence of ‘copycat’ entrepreneurship is identified in the superdiversity and new migrant enterprises in London (Sepulveda et al., 2011). These entrepreneurs, often from the same ethnic group as those who have succeeded, typically operationalise the maxim of ‘...if he/she did it, I can do it as well’. Nwajiubal, Halkias, Thurman et al. (2009a p. 90) have also identified what they call ‘lifestyle’ entrepreneurship among female immigrant entrepreneurs in Nigeria.

In this brief overview of Nigerian immigrant entrepreneurship, several themes are discernible. They constitute the most researched group of black African immigrant entrepreneurs, with studies on them within a host of countries and geographical contexts. An emerging trend involves criminal or illicit deals, particularly in Europe. However, in general, there are several non-criminal pathways which the immigrants employ to articulate their entrepreneurial desires. Retail trade is the most prominent. In financing their startups, personal and family resources are deployed most. Nigerian immigrant entrepreneurship is also a response to lack of other livelihood opportunities, sometimes grounded in racialised discourse. This causes entrepreneurial motivations to arise more from necessity and survivalist desires. In the next section, the research case is presented with focus on the rationale, objectives and questions that underpin this thesis.

1.3 The research case: Rationale, objectives and questions

In a recent review of immigrant entrepreneurship literature, Aliaga-Isla & Rialp (2013) noted a lack of focused research on immigrant entrepreneurship in less developed countries. Sepulveda et al. (2011 p. 470) also argued that ‘much research on ethnic enterprise has concentrated on particularly well-established groups’ like Koreans, Latinos, Chinese, and Indians, among others (see also Barret, Jones, & McEvoy 1996, 2001). Thus, the extant scholarly opus biases our attention towards developed countries, mainly in North America (USA and Canada), in Europe (Netherlands, Germany, UK, Spain, etc) and in Oceania (Australia). When Africans have been

the focus of immigrant entrepreneurship, the context for analysis is often the developed world (Barrett & McEvoy, 2013; Chacko, 2015; Ekwulugo, 2006; Jones, Ram, & Theodorakopoulos, 2010; Nwankwo, 2005; Ojo, 2012; Ojo, Nwankwo, & Gbadamosi, 2013a; 2013b). Also, when Africa has become the context for studying African immigrant entrepreneurship, scholars have developed mental habits that focus on black African immigrants mainly from the southern African region in South Africa (Crush, Chikanda & Skinner, 2015; Kalitanyi & Visser, 2010; Grant & Thompson, 2015; Khosa & Kalitanyi, 2015; Ojong, 2005; Rogerson & Mushawemhuka, 2015; Thompson & Grant, 2015). The entrepreneurial activities of African immigrant entrepreneurs in African countries outside of South Africa remain largely unexplored.

One of the goals of this thesis is to respond to different lacunae in the literature. This helps shift the landscape of analysis from the relatively well-established immigrant groups (Sepulveda et al., 2011) in the Western, developed context (Aliaga-Isla & Rialp, 2013) or even Nigerians in the developed world (Ekwulugo, 2006; Jones et. al., 2010; Nwankwo, 2005; Ojo, 2012; Ojo et. al., 2013a; 2013b), as well as from black Africans in South Africa (Crush et al, 2015; Grant & Thompson, 2015; Kalitanyi & Visser, 2010; Khosa & Kalitanyi, 2015; Ojong, 2005; Rogerson & Mushawemhuka, 2015; Thompson & Grant, 2015). In contrast, this is a thesis of Nigerian migration to Ghana, and the articulation of entrepreneurial actions in the process. It is a contribution to the field of south-south migration and ethnic entrepreneurship in the global south, particularly to the intra-continental, that is intra-African and intra-West African migration (Awumbila, 2009; Awumbila et. al., 2014; Ngwenya, 2010) and the entrepreneurial practices embedded in these migration dynamics. This thesis broadens the scholarship on migration and immigrant entrepreneurship, specifically the scope of Nigerian migration and Nigerian diasporic entrepreneurship discourses. Concurrently, it contributes to understanding Nigerian immigrants' ways of life in Ghana.³

³ There are limitations though, as detailed in Chapter 10. These limitations, besides being a weakness in this thesis, also open avenues for interesting research in the future.

Migration is taken as the point of entry, specifically Nigerian migration to Ghana. It explores the variety of logics and processes that underpin the contemporary migratory movements of Nigerians to Ghana, as well as exploring the entrepreneurial activities the immigrants pursue within Ghana. The background is Ghana, a low-end middle-income country with characteristics that are emblematic of developing societies. In the field of immigrant entrepreneurship, recent scholarship draws on the mixed embeddedness approach as a more useful explanatory construct because of the significant role context plays in shaping immigrants' entrepreneurial pursuits (Jones, et. al., 2014; Kloosterman, et. al., 1999; Kloosterman, et. al., 2016; Price & Chacko, 2009; Storti, 2014). However, in general, application of this theoretical construct has been restricted mainly to developed economies in western democracies. Given this situation, the question is whether it is possible to examine similar processes of entrepreneurship, specifically immigrant entrepreneurship, in a developing economy such as Ghana. This thesis therefore deploys mixed embeddedness operating in the developing country context of Ghana to offer explanations for Nigerian immigrant entrepreneurship in the country. It aims to examine the conceptual idea of mixed embeddedness in Ghana, how it operates and what its specific characteristics are. I pose four research questions to examine this possibility, as follows:

1. What is the nature of Nigerian immigrant entrepreneurship in Ghana?
2. How are Nigerian immigrants' business activities embedded in the operating conditions of Ghana as a developing-economy context, and as their migration destination?
3. In what ways does Ghana as a country, conceptualised as a borderland and a part of the mixed embeddedness of the entrepreneurs, construe expansion in the theory's specifications and representation?
4. How do the activities of the entrepreneurs embedded in transnational contexts (that is in multiple national localities and in the West African sub-regional economic community context) attune mixed embeddedness into transnational construct?

Using the mixed embeddedness approach to explore migration and the pursuit of entrepreneurial activities by Nigerians in Ghana, I draw attention to mixed embeddedness as a multi-level

concept aggregated around group characteristics of the entrepreneurs themselves, the Ghanaian-specific context, including borderland as a context for embeddedness, and transnational embeddedness.

1.4 Prospectus of the chapters

The foregoing account introduced the study by exploring the general context within which it is situated. It presented the imperative for scholarship on migration and immigrant entrepreneurship to reflect what pertains to the global south, particularly those grounded in intra-African and intra-West African migratory narratives. This was followed with a brief overview of Nigerian immigrant entrepreneurship, to help establish the rationale, objectives and research questions before presenting the prospectus of the thesis chapters.

To serve as the background for explaining contemporary Nigerian migration into Ghana, Chapter 2 presents the socio-economic and political portrait of Ghana. It follows with historiographical accounts of Nigerian immigrant entrepreneurship in Ghana in five-phased delineations - pre-colonial, colonial/imperial, post-colonial (1957 to late 1960s), post-Aliens Compliance (1970-1992) and the recent period between 1993 and now. These phases are explored both independently and continuously to understand the changing configurations of continuities and discontinuities) from one phase to the other.

Chapter 3 presents a themed review of the immigrant entrepreneurship literature to understand the state-of-the-art knowledge in the field and to generate insight for positioning the thesis within the extant literature. Following that, Chapter 4 expounds on key theoretical positions in the immigrant entrepreneurship field. In Chapter 5, I present the methodology of the study.

Chapters 6, 7, 8 and 9 lay out the empirical body of the thesis. Each of these four chapters is structured as a findings chapter, and draws on the personal narratives, lived experiences and realities of the entrepreneurs. In Chapter 6, I examine the nature of Nigerian immigrant business activities, with focus on their locational and sectoral positionalities,

operational strategies, risks or threats and experiences of eviction, and the enmeshed social capital and social networks. In Chapter 7, the spotlight is placed on the Ghanaian context as facilitating the setting up and running of Nigerian immigrant businesses. This chapter is both empirically and theoretically relevant as it speaks to the core of Ghanaian mixed embeddedness and opportunity structure for Nigerian entrepreneurs.

To examine the boundary location identities and boundary performing practices of Nigerian immigrants and their entrepreneurial activities, Chapter 8 extends the idea of mixed embeddedness by conceptualizing Ghana as a borderland. Chapter 9 further extends the mixed embeddedness idea. It examines the transnational situations and engagements of the entrepreneurs with the view to attune the mixed embeddedness argument into a transnational construct. The last chapter is a synthesis of the main highlights and deductions for theory and research.

1.5 Conclusion

This thesis is situated within the growing literature on mixed embeddedness and immigrant entrepreneurship. In this chapter, I have provided an overview of this thesis by setting the context. This context is informed by the view that the body of scholarship on immigrant entrepreneurship provides insufficient understanding of the situational conditions in developing countries, and of lesser known immigrant groups. With this background, the chapter announces what the thesis is all about - immigrant entrepreneurship in a developing country, focusing on Nigerians in Ghana. To do this, a brief overview of the Nigerian immigrant entrepreneurship situation is provided and then the case of this study (rationale, objectives and questions) is laid out. Following here, the chapter provides a purview of the subsequent chapters before this conclusion. With the thesis focused on Nigerian immigrant entrepreneurs in Ghana, it is essential to understand the Ghanaian context where the entrepreneurs operate. Chapter 2 thus provides a socio-economic and political portrait of Ghana, and describes the evolution of Nigerian immigrant entrepreneurship in the country.

CHAPTER 2

A SOCIO-ECONOMIC AND POLITICAL PORTRAIT OF GHANA AND THE EVOLUTION OF NIGERIAN IMMIGRANT ENTREPRENEURSHIP

2.1 Introduction

This chapter examines the socio-economic and political situation of Ghana and the historiography of Nigerian immigrant entrepreneurship in Ghana. The aim is to provide context for understanding the current configuration of Nigerian immigration to Ghana and its attendant entrepreneurship. This is because of the structuring influence of context on immigration trajectories and immigrants' entrepreneurial actions (Kloosterman, Van Der Leun & Rath, 1999). Therefore, an attempt to understand Nigerian immigrant entrepreneurship in contemporary Ghana requires some focus on the investigation of the socio-economic and political situation of Ghana, and how immigrant entrepreneurship activities existed in the past and have evolved over time. This chapter has two main parts. The first part presents an overview of the Ghanaian socio-economic and political context as a background to why Nigerian immigrants are attracted to Ghana for entrepreneurial activities. The second part presents a five-phase portrait of the changing configuration of Nigerian immigrant entrepreneurship in Ghana from the pre-colonial era to contemporary times.

2.2 Ghana: A country context

2.2.1 A basic profile of Ghana

Ghana, geographically located in the south-central part of West Africa, is bordered to the east by Togo, to the west by Ivory Coast, and to the north by Burkina Faso. The southern end of the country is littoral, stretching into the Gulf of Guinea. Between Ghana and Nigeria are two small French-speaking countries – Togo and Benin (Figure 2.1). The country's population stood at 24,658,823 on 26 September 2010 (Ghana Statistical Service [GSS], 2012) and was estimated to have increased to 27.7 million by mid-2015 (Population Reference Bureau [PRB], 2015). The country is divided into ten administrative regions, namely Ashanti, Brong Ahafo, Central,

Eastern, Greater Accra, Northern, Upper East, Upper West, Volta and Western regions. Of these, the largest in population terms are the Ashanti (19.4 percent) and Greater Accra (16.3 percent) regions (GSS, 2012 p. i). The three research sites of the study are in these two regions – Accra and Ashaiman in Greater Accra, and Kumasi in Ashanti (Figure 2.2). Table 2.1 provides more key facts about Ghana.



Table 2.1: Key facts about Ghana

Official language	English
Independence from Britain	1957
Surface area (thousands of sq km, 2014)	238.5 ^a
Population – mid-2015 (millions)	27.7 [^]
Population growth (avg. Annual %, 2005-14)	2.5 ^a
Population density (people per sq km, 2014)	117.7 ^a
Income Level	**LMI [#]
Human Development Status, 2014	Medium [~]
GDP at market price (current, US\$ in billions)	38.62 [‡]
GDP Growth (Annual - 2014)	4.0 ^{^!}
GDP per capita, PPP (constant 2011, US\$)	3,894 ^{!!}
GNI per capita (US\$)	1580 [^]
Human Development Index (HDI) value, 2014	0.579 [~]
HDI Ranking out of 188 countries and territories, 2014	140 [~]
Global competitiveness ranking (of 144 countries), 2014-2015	111 ^{~*}

Sources: ^aWorld Bank, 2016; [^]Population Reference Bureau, 2015; [#]The World Bank data bank available at <http://data.worldbank.org/country/ghana>. Accessed 12/01/2016; [~]UNDP (2015); [‡] The World Bank data bank available at <http://data.worldbank.org/indicator/NY.GDP.MKTP.CD>. Accessed 21/01/16; ^{^!} The World Bank data bank available at <http://data.worldbank.org/indicator/NY.GDP.MKTP.KD.ZG> Accessed 12/01/2016; ^{!!}The World Bank data bank available at <http://data.worldbank.org/indicator/NY.GDP.PCAP.PP.KD>, Accessed 21/01/2016; ^{~*}World Economic Forum available at <http://reports.weforum.org/global-competitiveness-report-2014-2015/rankings/> (Accessed: 25/01/2016); ^{**} LMI = Lower middle income.

2.2.2 Political environment

Ghana gained independence from Britain in 1957 and went through short spans of democratic governance but long periods of military rule, ending in the promulgation of a fourth republican constitution in 1992, and the birth of neoliberal politics in the country. Year 2000 marked the first transfer of political power via the ballot box from one political party to another in Ghana, and in 2008 the second transfer occurred. Both the 2000 and 2008 presidential elections went into second rounds. Also, the 2012 presidential election was challenged in a Supreme Court petition and the hearing lasted 8-months before the final verdict settled on incumbent victory. Ghana's seventh set of presidential and parliamentary elections were held in December 2016, marking almost two and half decades of institutionalised multi-party democratic consolidation, what Lenhardt, Menocal & Engel (2015 p.11) refer to as 'golden age' of political practice. Like the 2000 and 2008 elections, the 2016 elections brought the opposition party to power (see table 2.2). Ghana now enjoys peace and stability and a much wider range of political rights and civil liberties, earning her a *free* status in *Freedom in the World* ranking (Puddington & Roylance, 2016). Various democratic institutions have developed, including an independent judiciary, a well-functioning legislature, a vibrant civil society and free and independent media. Ghana's

neoliberal democracy has thus been touted as a good case of political success in Africa (Abdulai & Crawford, 2010; Gyimah-Boadi 2008; 2009; Kermeliotis, 2011; Lenhardt et. al., 2015).

Table 2.2: Democratic Presidential Elections - Ghana and Nigeria, 1990-2016

	Year of independence	Current political system	Recent elections	Recent change in government
Ghana	1957	Democracy	NDC (1992,1996); NPP (2000, 2004); NDC (2008, 2012); NPP (2016)	2000, 2008, 2016
Nigeria	1960	Democracy	PDP (1999, 2003, 2007, 2011) APC (2015)	2015

Source: Compiled from African Elections Database Country Reports (<http://africanelections.tripod.com/>), The Election Headquarters (<http://www.myjoyonline.com/electionheadquarters/>) and the Independent National Electoral Commission of Nigeria (http://www.inecnigeria.org/?page_id=31). All sources accessed on 15/01/2017

Meanwhile in Nigeria it was not until the death of the military strongman General Sani Abacha in 1998 that a democratic pathway was charted and in May 1999 the democratically elected Olusegun Obasanjo took office as President of the country (Table 2.2). In more recent years, insurgencies by the Islamist militant group Boko Haram have prosecuted a terror agenda leading to mass displacements and a dramatic increase in violence, thereby placing Nigeria in the low-end of recent freedom rankings (Table 2.3). Comparatively, therefore, Ghana performs better than Nigeria in both *Freedom* and *Governance* rankings; this is across all identified indices and years (Tables 2.3 and 2.4). The mean rate for the seven-year period (2010-2016) of political rights (Ghana, 1; Nigeria 4.14) and civil liberties (Ghana 2; Nigeria 4.43) all place Ghana ahead of Nigeria (Table 2.3). Similarly, in the WGI (1996-2014), Ghana outperformed Nigeria each year in all the indices. Also, the 2015 *Democracy Index* of the Economist Intelligence Unit which evaluates countries' overall democratic performance ranked Ghana 53rd best and Nigeria 108th out of the 167 countries included (Economist Intelligence Unit [EIU], 2016).

Table 2.3: Freedom rankings: Ghana vs. Nigeria, 2010-2016

Measures	Countries	2010	2011	2012	2013	2014	2015	2016	Mean
Political rights*	Ghana	1	1	1	1	1	1	1	1
	Nigeria	5	4	4	4	4	4	4	4.14
Civil liberties*	Ghana	2	2	2	2	2	2	2	2
	Nigeria	4	4	4	5	4	5	5	4.43
Aggregate score ⁺	Ghana	-	-	-	-	-	-	83	N/A
	Nigeria	-	-	-	-	-	-	48	N/A
Freedom rating [#]	Ghana	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
	Nigeria	4.5	4.0	4.0	4.5	4.0	4.5	4.5	4.29
Freedom status	Ghana	Free	Free	Free	Free	Free	Free	Free	N/A
	Nigeria	Partly Free	Partly Free	Partly Free	Partly Free	Partly Free	Partly Free	Partly Free	N/A

*Political rights and civil liberties rankings (1-7). 1 represents the most-free and 7 the least free rating; ⁺Aggregate score: A larger score indicates a greater level of freedom; [#]Freedom rating (1-7). 1 represents the most-free and 7 the least free rating.

Source: Compiled from different *Freedom House's* reports (Puddington & Roylance, 2016; Puddington, 2015; 2014; 2013; 2012)

Table 2.4: Governance rankings – Ghana vs. Nigeria, 1996-2014

Measures		1996	1998	2000	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Voice and accountability	GHA	39.42	37.98	49.52	46.15	55.29	55.29	57.21	58.65	60.10	58.65	62.09	62.56	61.97	60.66	60.66	64.53
	NIG	4.81	12.50	30.29	27.40	28.37	25.48	24.52	29.81	25.96	27.40	24.64	27.01	27.23	27.49	27.49	29.56
Pol. stability and absence of violence/terrorism	GHA	34.62	35.58	31.25	38.94	40.38	46.15	52.88	46.15	40.38	44.50	45.97	47.64	52.83	50.24	46.92	40.78
	NIG	13.46	24.52	8.65	7.21	5.77	4.81	6.25	2.88	3.85	5.26	4.27	3.30	3.30	3.32	3.79	5.34
Government effectiveness	GHA	53.17	50.24	57.56	52.20	52.20	51.71	50.73	58.54	55.34	56.31	53.59	54.07	53.55	52.15	49.28	44.23
	NIG	15.12	10.24	14.63	11.71	15.61	14.63	20.00	17.07	16.02	15.53	9.57	10.53	13.74	15.79	15.79	11.54
Regulatory quality	GHA	35.78	38.24	49.02	35.29	45.10	41.18	52.45	51.96	52.43	53.40	54.07	54.07	55.45	55.98	54.55	50.96
	NIG	22.55	17.16	20.59	11.76	10.29	8.33	23.53	19.12	19.42	22.33	25.36	26.32	27.49	25.36	26.32	23.56
Rule of law	GHA	41.15	35.89	54.55	51.67	53.11	48.80	48.80	54.07	53.59	52.40	52.61	54.03	53.99	54.03	56.40	59.13
	NIG	10.53	9.57	14.83	4.31	5.74	6.70	8.13	13.40	13.88	14.42	12.32	12.32	10.80	10.43	11.85	11.54
Control of corruption	GHA	49.27	53.66	58.05	47.32	49.27	49.76	45.85	58.05	58.74	56.80	59.81	60.48	59.24	55.02	55.98	50.96
	NIG	8.78	10.24	5.85	1.46	4.39	6.34	11.71	10.73	14.08	21.36	17.22	15.24	10.43	11.00	8.61	7.21

Source: Compiled from Worldwide Governance Indicators database (World Bank Group, 2016b). Available at

<http://info.worldbank.org/governance/wgi/index.aspx#home>

2.2.3 The economic environment

a. The economic situation of Ghana

Economically, Ghana is a lower middle-income economy. It is West Africa's second (after Nigeria), and sub-Saharan Africa's 12th largest (African Development Bank [ADB], 2012). Historically, Ghana's economy has depended on two key commodities – gold and cocoa, and more recently on earnings from oil. The service sector, dominated by finance and tourism, has grown during the past decade. The economic and business environment in Ghana is among the best, not only in West Africa but across the entire African continent. In the 2014-2015 Global Competitiveness Report, Ghana (score 3.71 out of 7; rank 111 out of 144 countries) towered over Nigeria (3.44 score and 127 ranking) (Schwab, 2015). Also, Ghana, classified *moderately free*, ranked fifth best in Africa in the 2016 *Economic Freedom* rankings, and 72nd globally. Nigeria was classified *mostly unfree* and ranked 116th in the world and 20th in Africa (Miller and Kim, 2016). In the 2016 global *Doing Business* (DB) rankings (World Bank Group, 2016a), Ghana outperformed Nigeria in both overall DB rankings (Ghana 114; Nigeria 169; Sub-Saharan average 143) and in the overall *Distance to Frontier* (DTF) rankings (Ghana 57.69; Nigeria 44.69). In eight of the ten best practices in regulatory environment, Ghana out-performed Nigeria (Table 2.5).

b. The Ghanaian economy and informality

Studies show that informality is a key feature of the Ghanaian economy, featuring in urban street trading (Adaawen & Jørgensen, 2012), artisanal gold-mining (Hilson & Potter, 2005), skills development (Palmer, 2007) and in employment creation (Adaawen & Jørgensen, 2012; GSS 2005; Hart, 2006; Osei-Boateng & Ampratwum 2011; Overå, 2007). Drawing on the dual economy model (Godfrey, 2011; Lewis, 1958), this informality can be distinguished from formal economic activities because of the ease of entry and degree of using skills derived from outside the formal training system. These economic activities, according to LaPorta and Schleifer (2008), are conducted by unregistered firms or by registered firms but hidden from taxation, and

provide an employment and income safety net for the poor (Hart, 1973). But this approach fails to recognise the legal requirements, which are needed to protect the existence of these enterprises. As such, a legalist explanation (De Soto, 1989; Waters, 1997), proffers that these economic activities need regulation to bring about regularity and recognition, and it is when regulation becomes extreme and overstretched that some economic operatives take the informal pathway. This view regards informality as the outcome of over-regulation which makes it difficult for small-scale economic operatives to operate (Chen, 2004; Ngiba, Dickinson, Whittaker, & Beswick, 2009). A more structuralist explanation conceives informality as an appendage, an outgrowth or even as economic activities subordinated to large capitalist enterprise development (Moser, 1978; 1984).

Table 2.5: Doing Business (2016)

Doing Business (best practices in regulatory environment)	Rankings	Ghana	Nigeria
Starting business	Doing business	102	139
	Distance to frontier	83.73	77.13
Getting electricity	Doing business	121	182
	Distance to frontier	59.48	30.91
Registering property	Doing business	77	181
	Distance to frontier	66.12	31.43
Getting credit	Doing business	42	59
	Distance to frontier	65	60
Protecting minority investors	Doing business	66	20
	Distance to frontier	56.67	68.33
Paying taxes	Doing business	106	181
	Distance to frontier	71.24	32.17
Enforcing contracts	Doing business	116	143
	Distance to frontier	54	48.59
Resolving insolvency	Doing business	161	143
	Distance to frontier	21.88	30.68
Dealing with construction permits	Doing business	132	175
	Distance to frontier	62.32	49.61
Trading across borders	Doing business	171	182
	Distance to frontier	36.48	18.05
Overall ranking	Doing Business*	114	169***
	Distance to frontier**	57.69	44.69

Note: *DB = Doing Business ranking is the score of ease of doing business across 189 countries (Score 1 is best and score 189 the worst). **DTF = Distance to Frontier measures how close or far away a country is to the best practice from 0-100. Score 0 is worst and 100 is best. ***Data based on 2 cities and average reported.

Source: World Bank Group (2016a)

Generally, the idea of (in)formal economies applies, in one breadth, to different or disconnected economic abstractions, but with a very emaciated stripe separating them, and in another breadth, to inter-connected and overlapping formal and informal economic activities (Adaawen &

Jørgensen, 2012; Obeng-Odoom 2011; Owusu, 2007; Vasta & Erdemir, 2010). Vasta and Erdemir (2010 p. 17) argue that ‘the formal and informal economies are intimately linked’, and that categorizing entrepreneurs along the lines of formal and informal can also be misleading. Owusu (2007) has also pointed out how in the face of dwindling employment opportunities, many formal sector employees resort to informal economic activities to supplement or diversify their incomes. Some studies have argued that the attempt to divide economic activities into formal and informal spheres is an exercise in futility (Godfrey, 2011; Hart, 2006; Meagher, 2010). Also, the informal sector, often treated as ‘territorially bounded’ or as ‘trapped in the boundaries of specific nation-states’, bestride borders and interact with both informal and formal institutions and agencies of ‘transnational networks of trade and entrepreneurship’, even beyond continents (Peberdy & Rogerson, 2000 p. 35).

In Ghana, the notion ‘informal’ describes many employment forms and economic activities. One estimate of total employment in 1990 was 45% (Ninsin, 1991), increasing to 89% in the late 1990s (Yankson, Laryea & Aryeetey, 2001). Some recent estimates point to more than 80% of all persons employed in Ghana working in the informal sector, with over half (55.9 %) of them in self-employment and a fifth (20.4%) in family-related enterprises (GSS, 2008; Osei-Boateng & Ampratwum, 2011 p. 9). In Accra, Grant and Yankson (2003 p. 70) observe that about 40% of the population were engaged in informal sector economic activities in 2000. But despite its ubiquitous presence and contribution to the Ghanaian economy, the informal sector defies a single depiction in public policy. It is not only an employer (Bob-Milliar & Obeng-Odoom, 2011) affecting the ‘livelihoods of millions of people in Ghana and Africa much more directly’ (Frimpong & Nubuor, 2013 p. 121), but also, it is depicted as backward and a nuisance (Bob-Milliar & Obeng-Odoom, 2011).

2.3 Immigrants and the socio-economic and political profile of Ghana

Emerging, therefore, from the political and economic situations in Ghana is increased migration into the country in recent years from the West African sub-region and elsewhere around the

world. Essuman-Johnson (2006), whose work explores immigration to Ghana since the 1990s, observes that immigrants have entered Ghana from across West Africa, the Middle East and Asia. West African immigrants have come from a cross-section of the sub-region including Burkina Faso, Ivory Coast, Liberia, Mali, Niger, Nigeria, and Togo. Immigration in Ghana (both from the West African sub-region and elsewhere around the world) is dominated by Nigerians (see, for example, Twum-Baah 2005). Of the estimated 5.2 million Nigerians living in other countries (Orozco & Mills, 2007), 5% is said to be resident in Ghana (Mberu & Pongou, 2010; Olatuyi, Awoyinka & Adeniyi, 2013; Orozco & Mills, 2007). This makes Ghana the third top destination of Nigerian migrants in the global south⁴ and the fifth destination the world over (Olatuyi et. al., 2013).⁵ A key part of the explanation for immigration in Ghana relates to the context of democratic culture and the engendered peace and stability in the country (Antwi Bosiakoh 2009; Essuman-Johnson 2006). In the case of Nigerians in Ghana, explanation for the motivation is multi-factorial, reflecting political, economic and historical considerations (Antwi Bosiakoh, 2009 p. 108). These factors explain not only migration dynamics in Ghana (both in the past and in contemporary times), but also the pursuit of entrepreneurial activities. As such, I have described recent Nigerian immigrant entrepreneurship in Ghana as showing elements of historical connections such that the sectoral areas of trading activities they pursue embody shapes of continuity with those of their earlier generations in pre-colonial, colonial and post-colonial times (Antwi Bosiakoh, 2017).

Further, studies on Ghana's informal sector pay no attention to the participation of non-Ghanaians, in other words, immigrants in this sector of the economy. But given the dominance of the informal sector in Ghana's economy and the fact that the majority of the informal economic operatives are own-account workers (self-employed), a large proportion of the immigrant population in Ghana is likely to be involved in the informal sector for upward social mobility, as formal sector operation and employment generation in Ghana both face expansion

⁴ Ghana comes after Sudan and Cameroon

⁵ Ghana comes after Sudan, United States, United Kingdom and Cameroon.

challenges. The informal economy therefore presents to the immigrant what may seem to be a firm, secure, and steady pathway for participating in economic activities, and for making a living in Ghana. Thus, the domination of the informal sector in employment generation and general economic activities partly explains immigrants' engagement in informal economic behaviours (Freeman & Ögelman, 2000) since, in the scheme of probability, immigrants generally enter economic frontiers with lower entry barriers (Waldinger, 1984) such as those in the informal economic domain.

This socio-economic and political situation of Ghana provides the context for understanding why Nigerian immigrants are attracted to Ghana for upward social mobility through entrepreneurial activities. Next in this chapter, the changing configuration of Nigerian immigrant entrepreneurship in Ghana, with a view to understanding the historiographical contours of the process, is explored.

2.4. The evolution of Nigerian immigrant entrepreneurship in Ghana

2.4.1 Hausa traders and the origin of economic contacts

Studies on pre-colonial economic exchanges in West Africa are definitive on the directions of focus and on the sources of the products. Arhin (1979) explores the contours of these trading activities and argues that in Ghana, particularly in the Ashanti hinterland, these trading exchanges originated from three directions, namely North-west (that is middle Niger), North (that is the Mossi countries), and East (that is the Hausa countries). Trade from the West was associated with the Dyula, a Mande speaking people of Mali known to the Akan ethnic group of Ghana as the Wangara. The second direction of the trading activity was from the Yarse people of present day Burkina Faso who distinguished themselves as astute business intermediaries between the Ashanti hinterland and several North African ethnic trading groups. The third direction of trade flow into Ashanti and its hinterlands before colonization was from the East, that is from the Hausa region of present day Nigeria.

From Arhin's account, Hausa traders from Nigeria have been an important group forming part of the earliest West African immigrants to participate in economic activities in Ghana,⁶ and their activities were also an important part of the West African migratory-related economic and trading exchanges which helped to offset differences in natural resources endowments in different ecological zones (Amenumey, 2008; Anquandah, 1985; Arhin, 1979; Arhin, 1980; Davies, 1966; Kobo, 2010; Massing, 2000). In the view of Amenumey (2008 p.95) they contributed to the creation of markets, market towns and states, particularly in the northern part of Ghana (see also Arhin, 1979; Kobo, 2010 p. 70). These Hausa trading activities started between 1433-1454 with the opening of trade routes between Bornu (Bono) and northern Nigeria, and 'Gwanja' (Gonja) when Beriberi (Hausa) traders settled in Gonja districts (Mabogunje, 1968), and was originally interested in kola-nuts which led to the establishment of kola market centres at Gbuipe, Kafaba, Umfaha and Yendi (Arhin, 1979; Goody, 1954;). Later in the nineteenth century, Salaga became the 'grand Market of the Gonja state' Bowdich (1819 p. 172) and therefore became connected with the kola trading nexus at the time. After the collapse of the Salaga market (1875-1881), Kintampo took its place (Kirby, 1884), and from the accounts of Arhin (1970), Atebubu, a non-kola producing town at the time, also became a kola market town.

These traders used caravans of different sizes ranging from one hundred persons and a similar number of beasts of burden (Clapperton & Lander, 1829 p. 102) to two thousand persons and a fairly large number of beast of burdens including asses, pack-oxen, mules, and horses (Meyer, 1898).⁷ And though they were itinerant or even nomadic (Arhin, 1980), they also settled for a longer time to exchange their trading items (Clarke, 1982). Thus, long before European travelers arrived in several parts of what is now Ghana, Hausa people from present day Nigeria and other ethnic traders in West Africa - Wangara/Dyula, and Yarse - were already involved in

⁶Modern day names of Ghana and Nigeria are used here, while recognising that these nationalities did not exist in the way they are constituted now. In the past, particularly in pre-colonial times, they existed more as ethnic groups and kingdoms before coming under colonial reign and then emerging as modern-day nation states. During the colonial period, Ghana was known as the Gold Coast.

⁷ Details on the organisational structure of the caravan are provided by Arhin (1979 p. 7).

trading and other economic exchanges, sometimes taking residence in towns and communities in Ghana.

2.4.2 Colonial period - 1844-1957: Expansion and consolidation

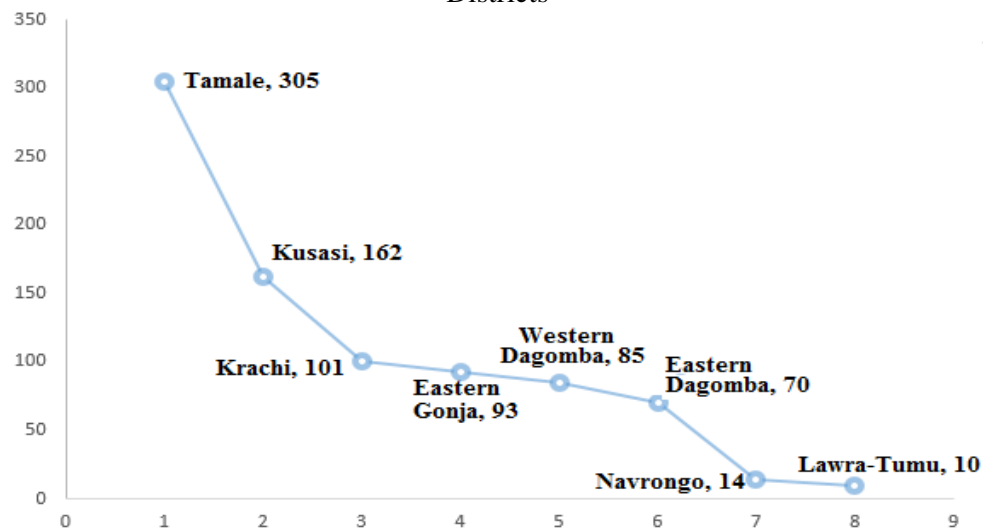
The year 1844 marked the official signing of the (in)famous Bond of 1844 which signified the official move by Britain to control the Gold Coast.⁸ However, Gold Coast was proclaimed a British colony much later, in 1874 (Austin, 2007; Hymer, 1968) and remained so until 1957. During this period, the colony witnessed systematic immigration from many countries (Addo, 1974; Amenumey, 2008; Boahen, 1975; Buah, 1980; Kay & Hymer, 1972). Specifically, Nigerian immigrants showed an interesting, increasing trend in the 1921 and 1931 population censuses. In 1921, they were 21,200 in the Gold Coast (about 44% of all foreign Africans at the time), increasing to 67,700 in 1931 (23% of all foreign Africans). Locally-born Nigerian ‘immigrants’ had also become part of the population vocabulary as 26% of Nigerians in Accra at the time of the 1948 Census were born in Accra (Acquah, 1958). These immigrants worked in mining, on cocoa farms and in infrastructural development projects such as the construction of roads, railways, bridges, harbours, schools and hospitals (Addo, 1974 p. 48). Later, some of them entered other sectors like ‘petty trading and small-scale commercial activity’ (ibid p. 48). Eades (1994 p. 27) reports that most Yoruba migrants (Nigerians) came from major towns along the rail line in Nigeria including Abeokuta, Ibadan, Ede, Oshogbo, Offa, Oyan, and Ilorin.

By the beginning of the 20th century, some immigrant groups had started showing predilections for different types of work (Eades, 1994; Peil, 1974). Yorubas and Ibos Nigerians preferred load carriage in mines to underground activities (Eades, 1994) but others entrenched themselves in diamond digging and butchering in the Eastern region, particularly in Akwatia, and Akim-Oda areas, which in the 1960s, had the highest concentration of Yoruba migrants in Ghana. In a recent account of commercial activities by immigrants in colonial Ghana, Ntewusu (2011 p.162-163) shows that kola-nut trade was a key commodity from earliest times until 1908.

⁸ The significance of the Bond was that it provided legal backing for the illegal occupation and jurisdiction that had already been in place.

In this and other trading activities, the British colonial authority allowed, and sometimes encouraged, immigrant traders (mainly Hausa Nigerians, but also other traders) to penetrate the forest enclaves of the Gold Coast (Hargreaves, 1981) and set up new zongos⁹ to stimulate trade of different goods and produce. As such, Southall (1978 p. 198) reports that there was a string of petty-brokers in the Gold Coast, many of them non-indigenous in the sense of being ‘strangers’, and points out the ‘Hausas’ or ‘Lagosians’ (as Nigerian elements were mainly known), as those who maintained an unstable ‘existence by scouring the villages for marketable cocoa and supplementing their income by employment as labourers on cocoa farms’. These traders, in serving as money lenders, advanced loans against coming crop seasons.

Figure. 2.3: Distribution of Yoruba migrants in Northern Territories of the Gold Coast, 1931, by Districts



Source: Eades (1994, p. 34)

The nature of trading activities of the immigrants was like the case described by Boakye-Boaten (1975) as *bodwua-bodwua* trading categorisation, in contemporary terms *petty-trading*, but this was a familiar spectacle on the early 20th century market landscape in the Gold coast. Though locals were involved, they did so on part-time because they regarded trading activities as secondary to the cultivation of cocoa and other farm crops. As such it took small scale traders

⁹ Zongo (Arabic word Suk), means market but its usage often denotes an appendage of a town where strangers reside or a term for camping place of carriers or lodging place of travelers (Schildkrout, 1978 p. 67). In the late 19th century Atebubu and Kintampo, it designated a place where important trade exchanges were done, i.e. the hub of trade or central commercial institution (Arhin (1974 p. 12).

from Nigeria, especially from the Yoruba land (Boakye-Boaten, 1975) to spread petty trading deep into the rural Gold Coast economy. In a 1931 handing-over note in Kumasi, 64 government-owned stalls in Bawku market and 34 others were operated by Yoruba traders. (Eades, 1994). In Eastern Dagomba, these Yoruba traders traded an array of items including foodstuffs, cigarettes, matches, leaf tobacco and goods from Japan,¹⁰ making their headquarters in Tamale, Yendi and Bimbilla. In the northern territories of the Gold Coast, they were found in almost every district, nearing 1000 (Figure 2.3).

The successes of these Yoruba traders were recognised widely in colonial Ghana, even in official records. A 1938/9 Annual Report of the Northern Territories described them as ‘the most enterprising traders’ (p.18). Two factors explain the success of these Yoruba traders. The first was their commercial ingenuity, replete and expounded in the historical records on Yoruba settlement in the Gold Coast and West Africa (Eades, 1994; Hill, 1970; Kohnert, 2010). The second factor was the burgeoning cocoa industry at the time which captured the attention of the native Asante (Boakye-Boaten, 1975). In this context, Yoruba traders seized the opportunity to expand their trading activities making their shops the sources of the needed manufactured consumer items in the Gold Coast. Many Nigerians who were recruited into the colonial army, the Royal West African Frontier Force (RWAFF), eventually settled in the Gold Coast colony, particularly in Kumasi and Accra, and were involved in Gold Coast transport, mining and cocoa industries (Eades, 1994; Kirk-Greene, 1964).

During the Second World War, economic activities in the colony slumped with shrinking implications for population in-flows. This however changed after the war, during which time some Nigerians formed small companies and workshops (Addo, 1974; Peil, 1974) and wealthy traders began buying goods in large quantities and selling to retailers for resale (Eades, 1994 p. 27). Towards the end of colonial rule in 1957, the foothold of immigrants on the Gold Coast

¹⁰ The Annual Report of the Northern Territories of the Gold Coast, 1938/39 indicates that ‘Japan’ had at that time become a word in most dialects of the colony to describe goods that were of inferior quality, just as we find in contemporary Ghana of Chinese goods.

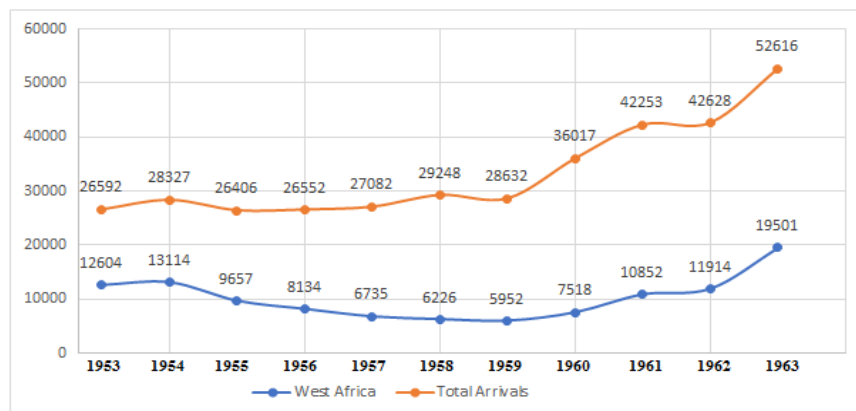
economy increased and in the National Assembly it was observed that non-nationals controlled as much as 98% of the import and distributive aspects of the economy (Ofori-Atta, 1970, [cf. Ofosu-Amaah, 1974 p. 456]). Micro-level studies corroborate this observation. Garlick (1959 p. 6) notes that a 1954 study of 3,612 traders in Kumasi by Rouch showed that the native Ashantis (13%; $n=472$) were outnumbered by the Yoruba traders alone (22%; $n=805$), not to mention all other immigrants engaged in trading activities there at the time. Also, in his own study of 111 traders in Kumasi, Garlick (1959 p. 7) found that nearly all the small-scale haberdasheries were Yoruba; other Yorubas traded in smoked fish and in prepared foods (e.g. 'agidi' and konkonte). Hausas were engaged in the sale of bagged maize.

2.4.3 Post-colonial consolidation and decline – 1958-1969

Immigration trends in Ghana changed quite drastically after independence in 1957. Compared to the five-year period preceding independence, arrival statistics surged up, both in the total arrivals and in the West African component (Figure 2.4). Two factors account for this. The first relates to the increased tempo of economic development, for example infrastructure and public works which offered jobs to many immigrants (Addo, 1974). The second factor was political - the expressed African unification policy of the Ghanaian government which attracted many Africans (Awumbila et al., 2011). These migrants continued to engage in diverse economic activities. In the 1960 Population Census of Ghana for example, Nigerian immigrants were engaged in a host of economic activities, including farming, mining and quarrying, craftworks and retail activities, among others. The single most important occupation for Nigerian female migrants at the time was trade. As much as 91% of Yoruba, 86% of Hausa, 81% Igbo and 51% of all other Nigerian women in Ghana were engaged in trade related activities (Hill, 1970 p. 34). Also, nearly half of all Yoruba men (48%) engaged in trading, a far higher proportion than any other migrant group in Ghana at the time, and almost as a rule, the Yoruba men, except for few, steered clear of wage employment. In the mining sector, 145 licenses issued to diamond diggers in 1960 (total of 236)

went to non-nationals, mainly Yoruba (Eades, 1994 p. 55). Igbo migrants were said to have strong aversion to farming activities with only 3% involved.

Figure 2.4: Arrival of immigrants in Ghana – 1953-1963



Sources: Ghana Central Bureau of Statistics, 1965, 1962 and 1958.

In the introduction to her seminal work on the occupations of migrants in Ghana, Polly Hill remarked in relation to Yoruba (Nigerian) migrants in Ghana that they:

‘... spread evenly over the whole of Ghana, ... in every one of the 69 local authority areas to the degree that a Ghanaian marketplace *is* a concourse of buyers and sellers such that at least two or three of the sellers are Yoruba women. As for Yoruba men, they percolate deeply into the countryside, tapping a great variety of neglected economic opportunities. They tend to operate behind the scenes as collectors and processors of produce; they have a strong aversion to limitations imposed by wage-earning employment’ (Hill, 1970 p. 1)

Other studies (Adjepong, 2009; Kobo, 2010; Peil, 1974) corroborate Hill’s assertion. Kobo (2010: 79) indicates that migrants ‘dominated both the labour market and the commercial sectors’ of the Ghanaian economy at the expense of indigenous people. This, however, was to change in subsequent years. In the early 1960s, cocoa prices on the world market plummeted and the government’s response led some immigrants engaged in the cocoa cultivation to leave the country.¹¹ Additionally, economic decline mounted, registering higher unemployment and increased pressure for Ghanaians to take a more commanding position in the economy. In the process, the Aliens Act 1963 (Act 160), the first act to control immigration in independent

¹¹ One policy response was to restrict foreigners from remitting. This adversely affected several foreign workers, especially those from Nigeria and Upper Volta, most of whom were known remitters. To make matters worse, there were better cocoa prices in the neighbouring countries of Togo and Ivory Coast, which attracted several cocoa migrants.

Ghana, was promulgated.¹² Several modifications and amendments were made to Act 160 including the Aliens Act 1963 (Commencement) Instrument 1963 LI 247 and the Aliens Regulations 1963 LI 265. In 1965, the Aliens Act 1963 was amended into the Aliens (Amendment) Act 1965, but as observed by Olaniyi (2008 p. 14), the government rarely enforced application of these laws except in cases when aliens meddled in local politics.¹³ However, these laws placed people of foreign provenance, regardless of the length of their stay in Ghana, in a state of constant trepidation (Kobo, 2010: 75).

Meanwhile, anti-immigration and indigenisation campaigns had been mounting in Ghana from the 1950s, pioneered by indigenous business people. These campaigns were headed by Y. Denkyi- Awere and B. A. Mensah (Kobo, 2010; Peil, 1971) and led to the establishment of the National Crusade for the Protection of Ghanaian Enterprises in 1953 (Olaniyi, 2008 p. 13). In 1968, non-foreign members of the Ghana Manufacturers Association disaffiliated themselves from the association and founded the Indigenous Manufacturers Association (Kobo, 2010). Similarly, indigenous Ghanaian members of the Ghana Butchers Association formed the Indigenous Butchers Association (Addo, 1974; Kobo, 2010; Peil, 1971). From the government side, the Ghanaian Enterprises Decree (N.L.C.D. 323) was promulgated to reserve certain aspects of the economy for Ghanaians. Also, the government released policy for the promotion of Ghanaian business enterprises. In these efforts, the term ‘protected fields’ was used to designate areas reserved for Ghanaian businesses including retail trade, wholesale trade, taxi services, other small-scale businesses, extractive manufacturing business, among others.

In wholesale and retail trade, N.L.C.D. 323 reserved to Ghanaians, trade enterprises with turnover of ₵1 million or less, and 500,000 or less respectively. All enterprises employing thirty

¹² This Act, apart from controlling immigration in independent Ghana, also gave legal backing to immigration operations in the country at the time. In colonial times, the Immigration Service was known as the Immigration and Passport Unit, and became a Department in 1960 after cabinet decision moved it to the Ministry of Interior (see http://en.wikipedia.org/wiki/Ghana_Immigration_Service Accessed: 12 December 2016).

¹³ The few enforcement attempts were tagged ‘selective’ and led to deportations of some immigrants. However, official opinions suggested that these actions were based on law. Government officials pointed to the Deportation Act of 1957, and its amended Act of 1959, which empowered the government to deport people with questionable character (Adjepong, 2009). Sudarkasa (1979 p.162) notes that these enforcement attempts reflected a shift in the legal status of foreign populations in Ghana from being ‘strangers’ to ‘aliens’.

or less people that required simple production and operational techniques were reserved for Ghanaians. Immigrants already operating in protected/reserved fields were to put in place urgent training measures to prepare Ghanaians to replace them and government was to discourage new foreign capital and enterprises entering the trading/retail sector. Over a period of five years, such foreigners were to shut down their businesses. Also under the decree, no new foreign business activities were to be licensed in Ghana in the protected fields (Macdonald, 1972). In the process, the government handed over more than 200 foreign firms to Ghanaians,¹⁴ affecting especially Lebanese, Indians, Syrians and Nigerians (Chhabra, 1969). By 1969 government machinery had succeeded in placing migrants at the heart of the conversation on the deteriorating national economy. Thus, later that year, the democratically elected Busia-led government which succeeded the military regime, promulgated compliance to the Aliens (Amendment) Act of 1965 in what came to be known as the Aliens Compliance Act 1969.

2.4.4 The Post Aliens Compliance Era: 1970-1990

This period saw the most visible reduction in immigrant population throughout the history of Ghana. It was in this period that the enforcement component of the Aliens Compliance order was put into effect, and saw many immigrants driven out of protected areas of economic activity, and deported (Adjepong, 2009; Adomako-Sarfoh, 1974; Afolayan, 1988; Kobo, 2010; Peil, 1971; 1974). Peil (1971) notes that, over 100,000 immigrants, mostly West African nationals were deported. Afolayan (1988 p. 6) states that 60,000 Nigerians, Dahomeans, Togolese and Voltans were deported, but official estimates reported by Adomako-Sarfoh (1974 p. 138) put the total number of deported foreigners at 213,750. In the 1970 Population Census of Ghana, the immigrant component had reduced by half from 12.3% in 1960 to 6.6%. All immigrant enterprises in Ghana after the ‘quit order’ were prohibited from expanding without government

¹⁴ This was in accordance with Section 2 of the Ghanaian Enterprises Decree. Adjepong (2009 p. 82-83) notes that the affected firms included the Pioneer Shoe Factory, Ameen Shangari Motor Products, Rahwanji Brothers, Rajah Wholesales, Ramsons, N and H Sallman, C.B. Seraphim and Sons, Anwal Sfarjilami Store, M.Z. Sfarjilani, M.B. Sfeir Store, E. Sfeir and Co., Terasons, Shalimar, Sick-Hagemeyer, M. Tabbica and Sons, Tapeddine Brothers and Co., Tesano Terrazzo Tile Factory and Lilaram Tharwadas.

permission (Ofosu-Amaah, 1974), and by early 1971 most foreign-owned stores 'had been taken over by Ghanaians' (Macdonald, 1972 p. 553).

On 13 January 1972, Colonel I.K. Acheampong and his National Liberation Council (NLC) overthrew the Busia-led government, and declared its intention to protect the interests of aliens. In his first radio and television broadcast on 13 January 1972, Acheampong expressed intention to review the Aliens Compliance Order because, Ghana had to make 'concessions for vital labour force and service businessmen to return, and restore cordial relations between Ghana and her immediate neighbours (Republic of Ghana, 1972 p.3). A week later (17 January 1972), he repeated this intention in an address to heads of diplomatic missions in Ghana and actualised this intention later by suspending continuous enforcement of deportations. Acheampong also granted immigrants permission to work and trade in Ghana (Kobo, 2010 p. 84). Addo, 1974 p. 54), observes that consequent to this, there was 'virtually no official announcements hostile to immigrants'.

By the mid-1970s, the deteriorating domestic economic situation (Asamoah, 1996; Songsore, 2011) had made the Acheampong regime unpopular. But worse developments were to follow. From July 1978 to January 1993, Ghana came under four different governments, all military except the short period of the People's National Party by Dr. Hilla Limann from September 1979 to December 1981. Also within this period, the country was confronted with unprecedented droughts with attendant famine and fire disasters (Derrick, 1984; Ofori-Sarpong, 1986). These conditions made Ghana unfavourable in the eyes of migrants. By 1984, the immigrant component of the Ghanaian population had reduced to an all-time low of 3.6 %. In a typical reverse migration transition situation, many Ghanaians migrated to Nigeria following that country's burgeoning oil industry in the 1970s and 1980s (Anarfi, 1982). The *Agege exodus*, as this economic migration to Nigeria came to be known, thus emerged as the first large-scale emigration of Ghanaians, until 1983 and 1985 when millions of Ghanaian emigrants were deported from Nigeria (Brydon, 1985; Gravil, 1985).

2.4.5 Immigrants' participation in Ghana's economy: 1990 – present

Following development in the 1970s and 1980s, the immigrant question in Ghana in the early 1990s did not feature prominently in national discourses. Part of the reasons for this situation was that the immigrant component of the Ghanaian population was unknown, or unclear. Since the attainment of republic status in 1960, Ghana had population censuses every decade except in the 1990s. Additionally, the early 1990s, which followed the long years of socio-economic quagmire and the military rule of the Provisional National Defense Council from December 1981 to January 1993, relegated immigration to the background of national conversation. At this point in time, Ghana battled its own internal socio-economic and political challenges. When in 2000 Ghana conducted population census, the stock of immigrants had increased marginally to 3.9% but decreased in 2010 to 2%. Of this, 86% were African nationals with 68.3% from countries of the Economic Community of West African States (ECOWAS), mainly Nigerians (GSS, 2013).

Currently, there are an estimated one million Nigerian immigrants in Ghana according to the Nigerian embassy in Accra (Akinyoade, 2015 p. 217). These immigrants cut across the three main ethnic groups in Nigeria. Igbos are mainly resident in Accra, and while Yoruba and Hausa immigrants appear to see Ghana as another homeland, Igbos who are numerically dominant, are more in flux. They see Ghana as a 'stepping stone' in a broader migratory project to Europe and North America (Akinyoade, 2015 p. 214). Self-employment is a common feature of the economic profile of these immigrants (Akinyoade, 2015; Olatuyi, et. al., 2013). A key factor accounting for this economic profile of Nigerian immigrants in Ghana is the way they perceive Ghana - as a country 'open to investment' (ibid p. 28) where they can achieve their desired upward social mobility. Most of these immigrants are thus involved in unregistered informal trading and business activities (LaPorta & Schleifer, 2008) within the Ghanaian informal economy.

2.5. Conclusion

This chapter explored the socio-economic and political context of Ghana and the historiographical contours of Nigerian immigration and entrepreneurship to provide the context with which to understand the contemporary configuration of Nigerian immigration and entrepreneurship in Ghana. The chapter demonstrates that the existing socio-economic and political situation in Ghana, compared to what pertains in Nigeria, attracts Nigerian migration into Ghana for entrepreneurial activities. This is a key part of the explanations of motivations for contemporary Nigerian migration to Ghana (Antwi Bosiakoh, 2009; Essuman-Johnson 2006) and corresponds to the long held African and West African migration motivation hypothesis that there is positive relationship between economic conditions in a country and the rate of immigration (Anarfi, 1982; Antwi Bosiakoh, 2009; Prothero, 1965). But while it is true that the economic context of Ghana plays out in the migration of Nigerians into the country, the chapter also points to a favourable political situation in Ghana and the long history of migratory episodes into Ghana as part of the explanation. Thus, the motivation of contemporary Nigerian migration to Ghana is anchored, not just in the economic and political contexts of Ghana, but also in historical considerations. Altogether, the chapter provides context for understanding the nature of Nigerian migration to contemporary Ghana and the entrepreneurial articulation of these immigrants in the country. In Chapter 3, the broader research on immigrant entrepreneurship is reviewed.

CHAPTER 3

LITERATURE REVIEW OF IMMIGRANTS' ENTREPRENEURSHIP RESEARCH

3.1 Introduction

Having established the context for immigration from Nigeria to Ghana in Chapter 2, this chapter examines the themes and contours in immigrant entrepreneurship scholarship relevant for this study. The aim is to understand the wider context of the existing research in the field, and to identify what it is missing or does not do sufficiently and eventually contribute to it in relation to the context established in Chapter 2. This implies positioning the present study within the extant scholarship. The discussion begins with the concept of the entrepreneur, before investigating immigrant entrepreneurship, by focusing on definitions and characterizations. This is followed with an examination of markets or sectoral openings for immigrant entrepreneurs and then a discussion on embeddedness of immigrant entrepreneurship. Subsequent sections examine the themes of borderland, migration, immigrant entrepreneurship, and transnational immigrant entrepreneurship before deducing conclusions.

3.2 Conceiving the entrepreneur

The concept of entrepreneur has no shortage of definitions. Different scholars operating from different ideological persuasions have approached the concept in various ways. This has led to a situation of diverse understanding about what precisely entrepreneurs and entrepreneurship might be. One of the earliest definitions by Richard Cantillon, circa 1700, is captured by Kilby (1971) as someone endowed with *rational decision-making* ability, able to take *risks* in the management of firms. Cantillon's work provided the foundation for three major economic perspectives that have driven the entrepreneurship discourse ever since (Hébert & Link, 1989). The *first* perspective, termed the German tradition, is most associated with Schumpeter (1934) and conceives the entrepreneur as a *hero figure* who introduces groundbreaking products, innovations, or processes into the market. The entrepreneur in this Schumpeterian conception

identifies 'new markets or sources of supply or develops new types of organisations' (Gough & Langevang, 2016 p. 3). The *second* perspective is the Chicago tradition and sees the entrepreneur as a *risk-taker*. The most prominent proponent of this perspective is F. H. Knight whose work demonstrated that opportunity for profit arises mostly because of uncertainty surrounding change (Knight, 1921). The Austrian tradition, the *third* perspective on entrepreneurship that emerged from the work of Richard Cantillon sees the entrepreneur as a person who is *alert to profitable opportunities* and is most associated with Israel Kirzner. Kirzner (1978) considers information gap in markets to be crucial in identifying profit-making opportunities and this is a major asset for the entrepreneur because he possesses superior knowledge to identify such opportunities. These definitional approaches affirm the conviction of Girard (1962), who, in tracing the concept from the French verb *entreprendre*, explained it to mean to 'undertake', 'attempt', 'try', or to 'adventure'.

In the mid-19th century, Marx and Engels (1972 [1848]) used 'bourgeoisie' to refer to the existing capitalist class - the 'owners of the means of production and employers of wage labour' (p. 31), or the entrepreneurs of the time. This included 'petite bourgeoisie', a concept 'traced to the craft-workers and small traders of the mediaeval period', and seen as an upshot stratum during the development of industrial capitalism (Baker, 1986 p. 10). Bechhofer and Elliott (1981) see the petite bourgeoisie as an uneasy stratum of small capitalists including shop owners involved in managing production, distribution, and exchange of goods and services. From this line of thought, they defined the petite bourgeoisie to include 'all men and women who use their capital to take over and establish an enterprise, who invest in it with their labour, supplementing that with the effort of family or kin who may also employ a small number of other people' (p. 188).

In the late 1980s, key discourses on entrepreneurship were predicated on one question - who was the entrepreneur? (Carland, Carland and Carland, 1988; Gartner, 1988). Gartner (1988), in drawing on behavioral interpretation, suggested this was a wrong question because entrepreneurship involved activities geared towards the creation of organisations - the functional

part, and not the traits of the entrepreneurial person, the individual part. As such, Gartner (1988 p. 26) proposed the definition of entrepreneurship as ‘the creation of new organisations’. In a quick riposte, Carland et al. (1988) suggested Gartner could not be right, and that, questioning who the entrepreneur was, was a legitimate one; it was worth asking. For Carland and his colleagues therefore, the attempt to understand entrepreneurship required consideration of both behavioral and trait perspectives. Along this line, some later studies (for example Littunen, 2000; Stewart, Watson, Carland et al., 1999; Ray, 1993) detailed the personality characteristics of the entrepreneur which, they argued, differentiate them from others. This appeared to settle the contention and scholars operating in the field of entrepreneurship often relied on insights from both behavioral and trait perspectives. Therefore, in analysing how entrepreneurship was used in published articles in the 1990s, Morris, Lewis, and Sexton (1994) found that the concept denoted starting, founding or creating a new business or product, and the entrepreneur, conceived as a risk-taker, profit-seeker and someone with the ability to marshal resources for value creation.

Recent work by McKenzie Ugah and Smothers (2007) re-visits the debate by questioning if the question ‘who is an entrepreneur?’ is still the wrong question. While suggesting that entrepreneurship researchers bring the unit of analysis back to the level of the individual, McKenzie, et al. (2007 p. 35) proposed that current entrepreneurship research needed to include ‘multitude forms of opportunity exploitation’ to bring new insights into the field and to make significant contributions to other fields of study and endeavors. In line with this, the concept has evolved to be an important requirement for socio-economic advancement in contemporary societies and has attracted a myriad of disciplinary fields including ‘economics, management or business administration, sociology, psychology, economic and cultural anthropology, business history, strategy, marketing, finance, and geography- representing a variety of research traditions, perspectives and methods’ (Carlsson, Braunerhjelm, McKelvey et al, 2013). These notwithstanding, the business/economics fields continue to be the main domain of entrepreneurship (Welter, Blackburn, and Willy, 2013; Cordeiro, 2011), and here Schumpeter (1934) credits Mill (1848) for introducing and bringing the concept entrepreneur into general

use. Beyond business and economics, the concept entrepreneur has been appropriated in other areas, for example in entrepreneurial universities (D'este & Perkmann, 2011; Philpott, Dooley, O'Reilly et al., 2011), entrepreneurial sports (Crick & Crick, 2016; Hemme, Morais, Bowers & Todd, 2016), entrepreneurial law (Benade, Henning, du Plessis, Delport, De Koker & Pretorius, 2008, Hobbs, 2009), entrepreneurial medicine (Alubo, 1990; Loscalzo, 2007), and even in entrepreneurial governments (Link & Link, 2009; Link & Scott, 2010).

To move the research agenda on entrepreneurship forward, especially in Africa but also in the rest of the developing world where much of entrepreneurship and self-employment are informal, Hanson (2003 p. 11) argues there is no need to distinguish between 'true entrepreneurship and mere self-employment'. Operating from a similar mental direction within the Sub-Saharan African context, Spring and McDade (1998 p. 28) have shown that entrepreneurs may 'range from the woman in an open-air market selling dried beans and earning sixty-one cents a day to the M.B.A.-schooled manager of a large firm that has revenues of millions of dollars annually'. Langevang, Gough, Yankson, Owusu & Osei, (2015 p. 452), in drawing insight from both Hanson (2003) and Spring and McDade (1998) consider the entrepreneur to be 'coincident with owning and managing a business including any self-employment or trade activity'. This definitional point of view identifies well with the realities of Africa, in particular the entrepreneurs whose stories and experiences form the empirical body of this thesis. These entrepreneurs, operating largely within the Ghanaian informal economy, are small scale both in terms of capital outlay and in terms of the number of employees, as well as other operational characteristics. They are part of the informal sector in which, according to Lindell (2010) and Potts (2008), much entrepreneurial activities in Africa is located. While for some of them, there is no distinction between what they do and what ordinary road-side hawkers do, there is equally a good number of them whose activities are distinct, and would perhaps fit somewhere in the mid-way of Spring and McDade's (1998) continuum.

The use of entrepreneurship in this study therefore draws on Spring and McDade's (1998) continuum, particularly from the low-end to the mid-way points and applies to the

ownership of small scale businesses or economic activities (Langevang, et al., 2015) by Nigerian immigrants in Ghana. It is also inspired by the call of McKenzie et al. (2007) to include different forms of opportunity exploitation as this can help to bring new insights into the field and make significant contributions to it. Following this conceptual appraisal, relevant themes in immigrant entrepreneurship research are treated in depth, as a context for exploring the case of Nigerian immigrant entrepreneurs in subsequent chapters.

3.3 Immigrant entrepreneurship

3.3.1 What is immigrant entrepreneurship?

Immigrant entrepreneurship simply refers to the various business/entrepreneurial pursuits of immigrants in their countries of destination (Rath, 2006). These business and entrepreneurial pursuits, mostly at the low-end of the destination economy (Waldinger, Aldrich and Wardal, 1990) and small or medium sized, are viable routes for immigrants' economic incorporation as well as integration of immigrants and their children in the destination country (Rath, 2010 p. 9). In this study (as concluded in the previous Section), focus is on the entrepreneurial activities of Nigerian immigrants in Ghana. Given the minority status of immigrants in destination countries, their business activities are sometimes termed as minority entrepreneurship (Chaganti & Greene, 2002). Immigrant entrepreneurship is a consequence of immigration and draws largely on existing national immigration and immigrants' incorporation laws and regulations. As such, Rath (2006) observes that immigrant entrepreneurship differs from country to country and is contingent upon the existing regulatory architecture. Generally, immigrant entrepreneurship is related to ethnic entrepreneurship. This is because, it forms the foundation for the development of ethnic entrepreneurship. Ethnic entrepreneurship develops when first-generation immigrant entrepreneurs are joined by second and native-born generations in their self-employment activities, and leads to ethnic minority specialisation in self-employment (Light & Bonacich, 1991). This process further leads to establishment of connections and interactions among these ethnic/immigrant entrepreneurs because they share common national backgrounds.

3.3.2 Characterisations of immigrant entrepreneurs

Scholarship on immigrant entrepreneurship is replete with different characterizations. Different immigrants have different motivations for engaging in entrepreneurship and these motivations structure the kind of entrepreneurs they become. Some entrepreneurs are ‘pushed’ by personal circumstances, or even by the destination situation, into entrepreneurship. Others choose entrepreneurship on their own. Drawing from these, two typologies of entrepreneurs exist, namely *necessity* and *opportunity* entrepreneurs (Global Entrepreneurship Monitor [GEM], 2012). Necessity entrepreneurs (Antonopoulos, et al., 2011a, 2011b; GEM, 2012) typically start their businesses because of lack of any better option for them. They live up to their name by necessarily engaging in entrepreneurial activities as the only choice available to them to avoid unemployment. For some of these entrepreneurs, their entry motivations are structured, in part, by the imperative for socio-cultural integration into the host society (Halkias, et al., 2009). Some literature identifies survivalist entrepreneurs as a variant of the necessity entrepreneur. These are entrepreneurs whose entry into business is for economic survival - the need to survive (Choto, Tengeh, & Iwu, 2014). This is out of the inability to secure jobs in the formal sector (Choto et al., 2014; Jesselyn, 2006). Necessity and survivalist entrepreneurs are thus similar; each is just a slight variant of the other. Some entrepreneurs, as part of their survival impulses, use entrepreneurship to obtain income for basic survival needs in their families or to supplement their incomes (Choto et al., 2014; Li, 2001). Others operate by resorting to their personal motivations and instincts in times of need (Nwajiubal et al., 2009a, 2009b; Radipere, 2012; Radipere & Dhiwayo, 2014).

Both necessity and survivalist entrepreneurs use self-employment as an avenue to free themselves from undesirable conditions – mainly socio-economic. In this way, they are a response to blocked opportunity and disadvantage theses (Boyd, 2000). Entrepreneurship pursued via these characterizations are often grounded in informality particularly in developing societies, mainly because of resource disadvantage. As argued by Williams (2015), *informal entrepreneurship* is a *survival* practice conducted out of necessity. Iwu, Gwija, Tengeh, Cupido,

& Mason, (2016, p. 18) also describe survivalist entrepreneurs as those ‘involved in business activities which are undertaken informally’. Valenzuela (2001, p. 339) categorises survivalist entrepreneurs into two groups, namely value entrepreneurs and disadvantaged entrepreneurs. Valenzuela’s value entrepreneurs see self-employment offering flexibility, independence or autonomy, and being one's own boss and prefer it to low-wage jobs. For disadvantaged entrepreneurs, self-employment is an avenue to earn more, or simply because there are no other employment options for them. Jesselyn (2006) also finds three types of survivalist entrepreneurs - producers, distributors, and service providers. As I have argued in Chapter 2 where I presented the socio-economic and political contexts, Nigerian migrants are attracted by the Ghanaian context and for their upward social mobility the best way, historically, has been informal entrepreneurship because other avenues are more difficult.

Apart from the survivalist and necessity arguments, there are those referred to in the literature as opportunity entrepreneurs (GEM, 2012) or even calculated entrepreneurs (Brettell & Alstatt, 2007; Radipere, 2012) whose entry motivations are predicated on calculated ambitions and personal volitions. They set up their businesses not because of blocked opportunity but based on identified good opportunity on the market, that is to exploit opportunity to improve their economic standing and social status (Kalitanyi & Visser, 2010; Nwankwo, 2005; Piperopoulos, 2010). If business involves considerable risks, these entrepreneurs would say they take calculated ones (Brettell & Alstatt, 2007) based on desirability and feasibility (Stevenson, & Gumpert, 1985; Stevenson & Jarillo, 1990). Stevenson and Gumpert, (1985) suggest ideas for opportunity must reflect a desirable future state that involves some form of change and the entrepreneur must believe in the probability of reaching that future state.

Hunter (2013) argues that the desire of opportunity entrepreneurs arises from displeasure with their existing life situation and awareness about possible positive prospects in the future, and goes ahead to identify four forms of opportunity entrepreneurs based on the degree of innovation (p. 137), namely imitation-based, allocative-based, discovery-based and constructive-based opportunity entrepreneurs. At the very low-end of this continuum is the *imitation-based*

opportunity entrepreneurs. They are the most basic form of opportunity entrepreneurs providing very little or no innovation and value creation. Some scholars refer to them as ‘copycat entrepreneurs’ (Nwajiubal et al., 2009a; Sepulveda, et al., 2011) mainly because they rely on existing models that are successful. Perhaps the only change they make is in the geographical location. Hunter’s (2013) *allocative-based* opportunity entrepreneurs operate in response to mismatches and imperfections in the market. These entrepreneurs possess environmental scanning ability which they deploy to identify both areas of resource or product endowment and scarcity, and then try to work to bring about equilibrium. The Ghanaian hair dressing entrepreneurs studied by Ojong (2005) in South Africa fit into this category. Both allocative-based and imitative-based opportunity entrepreneurs are at the passive/reactive level and they are contrasted with the more active, imaginative entrepreneurial forms - the discovery-based and construction-based opportunity entrepreneurs. Development often leads to opportunity gaps, both in its trail and in the process which requires distinctive cognitive feat to identify (Hunter, 2013; Kirzner, 1978; Shane, 2000). Discovering these opportunities is the task of the *discovery-based* opportunity entrepreneur, but when entrepreneurial opportunities don’t exist but are created, the architects of these opportunities are referred to as *construction-based* opportunity entrepreneurs. Here, the entrepreneur provides high level proactive intervention, exploiting inputs - physical, social, institutional, and others, which other entrepreneurs have rejected or ignored (Baker & Nelson, 2005). Both necessity and survivalist entrepreneurs use self-employment as an avenue to free themselves from undesirable conditions – mainly socio-economic. In recent times, there is emerging conclusion that seeks to suggest that a dichotomous classification of necessity/survivalist-driven entrepreneurship and opportunity-driven entrepreneurship is unhelpful and quite misleading given the fact that they all entail taking advantage of some opportunities as well as risks.

3.4 Markets and sectoral openings for immigrant entrepreneurs

Research in the field of immigrant entrepreneurship shows that, most immigrants' business activities occur within sectors with lower entry requirements (Antonopoulos et al., 2011a, 2011b; Barrett, et al., 2001; Kallick, 2012; Kloosterman, 2003a, 2003b, 2010; Ojo et al., 2013a; Waldinger, et al., 1990). This is so because, immigrants often lack the requisite qualifications such as finance that destination countries spell out for entry into their desired business sectors. Therefore, for these immigrants, the relatively lower areas (small scale, low value-added, and low-skilled labour sectors), what Kloosterman (2010) terms as the lower segments of the economy become a fertile environment for the deployment of their entrepreneurial skills. In this situation, trading and catering sub-sectors (part of the traditional sectors of immigrant entrepreneurship) become particularly attractive, and many immigrants seize the opportunities offered in these sectors to set up and run small-scale businesses in their destination societies (Kloosterman, 2003a, 2010). These immigrants' entrepreneurial development trajectories have been reported in a host of countries and regions (Aliaga-Isla and Rialp, 2013; Antonopoulos et al. 2011a, 2011b; Kalitanyi & Visser, 2010; Kloosterman, 2010; Ojo 2012; Ojo et al., 2013a, 2013b; Schans, 2012; Xiao, 2015). In Europe for example, Kloosterman (2010) identifies the small-scale retail activities like groceries, bakeries, snack bars et cetera and others in the lower segments of the restaurant sector as areas immigrants often set-up their businesses. These kinds of businesses, particularly the small-scale take-away restaurants are on the decline, partly because of competition from bigger multinational brands like McDonald's and other hamburger chains. In this situation, some Nigerian immigrant entrepreneurs have not only transited from ethnic enclave entrepreneurship to diaspora/transnational entrepreneurship (Ojo 2012) but also, as argued in Chapter 1, have succeeded in rationalising their operation outside the formal/legal system (Ojo et al. 2013a). This includes illicit activities (Antonopoulos et al. 2011a; Antonopoulos et al. 2011b) and others in "fringes, grey 'twilight zone', or plain criminal areas" of market economy Ojo et al. (2013a, p. 588). Similarly, in Japan, these immigrant entrepreneurs

are engaged in diverse trading activities including the transnational container business¹⁵ (Schans, 2012).

In Africa, just like elsewhere in the world, a key theme in immigrant entrepreneurship scholarship is trade, that is small-scale trade and cross-border trade (Cissé, 2013; Gebre, Maharaj & Pillay, 2011; Giese & Thiel, 2015; Kalitanyi & Visser, 2010; Marfaing & Thiel, 2013; Moyo, Nicolau & Gumbo, 2016; Ntema, 2016; Peberdy, 2000a; Peberdy & Crush, 2001; Peberdy & Rogerson, 2000). In these trading entrepreneurial activities, informality is a key part of the development and operational processes. For example, Peberdy and Crush (2001), in exploring the cross-border trading activities between Mozambique and South Africa argue that, there is a two-way flow of activities between the two countries and embedded in these flow of activities is informality. And while drawing attention to their short-term stays (both in Mozambique and South Africa), and the fluidity in the scheme of their activities, these entrepreneurs can be categorised more as short-term cross-border informal immigrant trading entrepreneurs (Peberdy & Crush, 2001). A more compelling narrative on informality is offered by Xiao (2015) about Chinese petty entrepreneurship in Nigeria. Faced with daily corruption both from officialdom and ordinary people, these entrepreneurs strategise their interactions both economically and socially by drawing on informality in the processes of securing documentation, by helping co-ethnic members to cope with fluctuations in interstate links at the macro-level and by developing a sense of community through interaction via the internet (Xiao, 2015).

Further, Crush et al. (2017 p. 29) note that, in South Africa, immigrant actors in the informal trading activities are ‘markedly vulnerable to constant victimization, harassment and violence’ (see also Ntema, 2016). Though they provide goods at cheaper prices and in affordable quantities and sometimes on credit to customers, these traders are frequently accused of using illegitimate practices like selling expired goods and or evading the tax system, accusations which are said to be ‘too over-exaggerated, biased, xenophobic and driven mainly by prejudice’ (p. 56).

¹⁵ The transnational container business activities of Nigerians in Japan involve buying second-hand cars, car parts as well as other kinds of items and shipping them back home in containers to sell (see Schans, 2012, p. 81).

And despite being portrayed these ways, Ntema (2016) notes that, immigrant entrepreneurs in the informal trading sector have a knock-on effect on the performance of local (South African) informal home-based entrepreneurs and have left them out-performed. A similar knock-on effect of immigrant trading activities on local counterparts have been reported in Kenya (Gadzala, 2009), Namibia (Dobler, 2008; 2009) and elsewhere in Africa and this often forms the foundation for the troubled relationships between immigrant entrepreneurs and their local counterparts (Cissé, 2013; Lampert & Mohan, 2014). Cissé (2013) further discusses an analogous knock-on effect (but without angst-ridden relationship) among Chinese immigrant traders, that is between new arrivals and the well-established traders who benefit from price competitiveness through their strong networks in China to order manufactured goods at low price. These entrepreneurs have become a vital element in wholesale and retail sectors of Africa (Hanisch, 2013; Lampert & Mohan, 2014; Marfaing & Thiel, 2013; Xiao, 2015), a situation which has been described by Khan Mohammad (2014, p. 83) as ‘cooperation from below’ and ‘globalisation from below’ (p. 73).

3.5 Embeddedness of immigrant entrepreneurship

Immigrant entrepreneurship reflects embeddedness, which can be categorised in two ways, namely i) the social capital/social networks within which entrepreneurship is positioned, and ii) the opportunity structure including the socio-cultural, economic and politico-institutional contexts of receiving countries which make these entrepreneurial actions possible (Jones, et al., 2014; Kloosterman, et al, 1999; Moyo, 2014). Portes and Sensenbrenner, (1993) in drawing on the work of earlier scholars like Granovetter (1985) and Polanyi, Arensberg and Pearson (1957) show that, different forms of social structures affect economic action of immigrants arguing that, the concept ‘social embeddedness’ serves as umbrella for aggregating these social structures in economic actions. They further demonstrate how shared values and enforceable trust serve as sources of social capital in immigrant entrepreneurship. Similarly, Kalnins and Chung (2006) show that immigrant entrepreneurs rely on the social capital provided by their groups to establish

their businesses so that those with few of their own resources receive help from those with more. Kalnins and Chung's (2006) work focuses on immigrant entrepreneurs in the US lodging industry and shows that, for these entrepreneurs, there is higher likelihood of survival when surrounded by high-resource hotel establishments owned by individuals from their ethnic group than when they are not. For Anderson and Jack (2002), social capital must be conceptualised as a process that creates the condition for social capital. This conceptualisation draws on Granovetter's (1985) structural and relational aspects and sees social capital as existing as a relational artefact for 'facilitating interaction' (p.192) and as a structure for constructing 'bridges of bonds' (p. 207) for entrepreneurial actions. Both as a relational artifact and for constructing bridges of bonds, social capital provides access to resources, helps to leverage resources held by contacts, influence benefits that can be mobilised and act as channels of information transmission (Salvato & Melin, 2008; Tata & Prasad, 2008, 2015).

But embeddedness of immigrant entrepreneurs goes beyond network of relations. As economic activity, immigrant entrepreneurship involves 'an instituted process of interaction between man and his environment' Polanyi (1957 p. 248). This implies an enmeshment in the structure and functioning of economy and society, that is in institutions, both economic and non-economic. Jessop (2001, p. 223) identifies interpersonal economic relations (more of Granovetter (1985) and 'societal embeddedness' of functionally differentiated institutional orders in a complex, de-centred society (ibid p. 224). Here, Jessop seeks to emphasise the relevance of embedding economic actions in the instituted structure and functioning of the wider society (Polanyi, 1957). Heidenreich (2012 p. 553) calls this 'the structural relationship of economy and other societal subsystems', but North (1991, p. 97) sees it more as the 'rules of the game' or 'humanly devised constraints that structure political, economic and social interaction'. This is where the embeddedness of immigrant entrepreneurship beyond the network relations of the actors takes its source.

Along this line, work by Kloosterman et al. (1999) show that, the wider structure of market conditions plays a significant role in determining the segments where opportunities and

openings occur. As such, these conditions need to be considered in explaining (immigrant) entrepreneurship. Kloosterman et al. (1999 p. 258) further contend that, the activities of immigrant entrepreneurs are also embedded in society in different ways that relate to the morphology of cities, socio-economic, cultural and political dynamics. This insight helps advance the argument of how the existing opportunity structure, governed by North's (1991) rules of the game and the wider institutional framework, determine the kinds of openings based on accessibility and growth potentials (Kloosterman, 2010; Collins, 2003). Following this, many scholars have emphasised how the wider societal structure of immigrant's destination countries implicates the formation of immigrant entrepreneurship.

Collins (2003 p. 147) articulates this insight at two levels in Australia. First, he notes that, the introduction of business immigrant category, multiculturalism and changes to taxation policy have contributed to shaping the group characteristics and opportunity structures for new immigrants, and these together, impact the rate of ethnic enterprise formation at the macro-level. In large metropolitan areas, the development of ethnic precincts and ethnic entrepreneurial activities are shaped partly by the settlement regimes of immigrants and partly by local and state government policies (Collins, 2002; 2003). The second level of argument is at the micro-level where a case is made for education and training for immigrant entrepreneurs and their workers, support for unemployed immigrants to become entrepreneurs and a policy to improve communication between immigrant entrepreneurs and all levels of governments (Collins, 2003). In relation to female ethnic entrepreneurs, another study (Collins & Low, 2010) found ethnicity/race operating in terms of linguistic, religious and cultural differences to create 'accent ceiling' which encumber labour market prospects and entrepreneurial possibilities.

In a study of Somali immigrants' small business activities in Leicester, Ram, et al. (2008) found that, exclusive reliance on their social capital, namely the exchange of information about commercial opportunities, the recruitment of labour and the pooling of finance etc., offer inadequate explanation of the business dynamics of these immigrants. This is because, their social capital resources were 'conditioned' and 'subverted by market barriers, under-

capitalisation and the associated sectoral and spatial entrapment' (p. 440). Therefore, for an adequate interpretation of their business activities, Ram, et al. (2008) suggest consideration of how the different forms of capital are mobilised within the political, social and economic context of Leicester. A similar study focuses on the ways in which the economic and political opportunity structures and the group characteristics of Ethiopian and Bolivian immigrants affect the establishment and development of their businesses in metropolitan Washington (Price & Chacko, 2009). While acknowledging the role played by the blocked mobility and labour market segmentation in directing the immigrants into entrepreneurship, Price and Chacko (2009) emphasise fusing concrete (social networks) and abstract (politico-institutional environment) embeddedness in the creation of Ethiopian and Bolivian immigrants' businesses. Both familial and social ties are utilised within a context where formalised channels of support and information on business set-up were lacking or limited (p. 343). In the process, both local contacts and political alliances are forged to exploit the opportunities embedded in the context in which they operate.

Storti (2014) analyses how two groups of immigrant micro-entrepreneurs of Italian origin engaged in different activities (pizzeria and ice-cream parlour) but in the same kind of sector activity and interacting with the same formal opportunity structure in Frankfurt, Germany, are impacted differently by the opportunity structure. This study shows that, the restaurant sector where these entrepreneurs operate in Frankfurt, is large with low access barriers and receptive local clientele base. However, the two groups of Italian entrepreneurs took different entrepreneurial pathways. Pizzeria operators were based on the adaptive modification of desires and beliefs, and ice-cream parlour operators on aligning to their prior desires and beliefs. Further, while the ice-cream operators engage in cooperative practices with dense inter-group ties and relational resources, such as solidarity and reciprocity, the Pizzeria operators were more individualistic with few mediated interrelations (p. 537). Storti explains that, the entrepreneurial directions of the two groups of immigrant micro-entrepreneurs (with same macro variables) are

explainable with micro factors like desires, beliefs and opportunities operating in tandem with meso factors of group structures and emergence of collective actions (p. 538).

A study on black African immigrant businesses in inner city Johannesburg, South Africa (Moyo, 2014) also shows that, their formation/growth is contingent on factors that transcend the innate individual characteristics and cultural attributes. There is a generally permissive legislative framework which is utilised by the immigrants to set up and run their businesses. While those with formal qualifications were better positioned to exploit this permissive legislative framework, police corruption allows other entrepreneurs to operate outside of the law. Moyo (2014 p. 264) explains that, different categories of individuals are actively involved in entrepreneurship, and how this works is explainable by 'the environment in which the entrepreneurs operate – the mixed embeddedness of Black African immigrant entrepreneurs in inner city Johannesburg'. This includes not only the roles played by institutions in allocating trading stalls, rent regime and economic and social conditions within the inner-city area but also the 'intricate web of the individual characteristics of immigrant entrepreneurs, markets and opportunity structures, and transnational connections as well as the massive Black African immigrant population' within the inner-city Johannesburg area Moyo (2014 p. 270).

This empirical excursion shows that the wider societal structures of immigrant's destination countries play vital roles in the formation and structuring processes of immigrant entrepreneurship. This is an important position held in this thesis, specifically how the Ghanaian societal structure or context shapes the formation of Nigerian immigrant entrepreneurship in the country. This Ghanaian context is conceptually extended into borderland and transnationalism.

3.6 Borderlands, migration and immigrant entrepreneurship

A key part of the discourse in this thesis is the ways in which the Nigerian immigrant entrepreneurs, both in their migration trajectories and in their entrepreneurial activities in Ghana occupy borderlands. This means that the immigrants are not only already in a spatial borderland but also, the characteristics of their entrepreneurial activities also place them in socio-economic

or trade borderlands. This Section explores the ways in which the notion of borderland has been deployed in (im)migration and (im)migrant entrepreneurship scholarship.

3.6.1 Immigrants in borderland

In the broader field of migration, the notion of borderlands not only transcends boundaries but also denotes ‘interstitial zones of hybridisation’ (Dudziak & Volpp, 2005 p. 595). Coutin (2003) sees it as a space of nonexistence for undocumented immigrants in the United States because ‘it divides the legal and the illegal, the legitimate and the illegitimate, the overt and the clandestine’ (p. 172). This space has its own characteristics; it is hidden within the space of existence, it is of a bricolage make-up and is embedded with different forms of temporalities (Barenboim, 2016; Coutin, 2003; Dudziak & Volpp, 2005; Villegas, 2014) which Villegas (2014 p. 288) thinks should be taken as a contingent process in immigration status research and in the production of migrant (il)legalisation discourse. Drawing on the ‘hidden existence’ and or the ‘nonexistence’ of borderland actors, Barenboim (2016 p. 84) shows that, Maya migrants in the San Francisco Bay Area in borderland zone employ a wide ‘repertoire of tactics ... to evade interception by police, federal agents, and informers’. Similarly, Acosta (2008) explores the experiences of Latina lesbian migrants in the United States and argues that the fear of exposing their closeted lesbian sexual identity compels them to create borderland space or life for themselves. In this space, their sexual, racial, and class personas are positioned in response to different situations. For example, when dealing with their partners and families of choice in the US, their lesbian sexual identities are overt. However, with families of origin, their lesbiana identities are silenced (p. 646-7). For these migrants’ therefore, borderland becomes a space for expressing agency - a creative force, and a space of potentialities (Mata-Codesal, 2007) to live multiple sexual autonomies and identities. This way, borderland aided their lesbian identity construction through attachments to places or nations by grasping and holding on to their ideologies, and through dis-identifications with places, peoples and ideologies (Acosta 2008). Hardwick and Mansfield

(2009) discuss a similar process of identity construction by immigrants residing in a borderland region through attachment and dis-identifications.

On his part, Chávez (2016) discusses the border lives and experiences of Mexican residents who frequently navigate to and from the US for work purposes. This work demonstrates how border commuters exhibit agency in the face of increasing US restrictive immigration policies. Like Acosta's (2008) lesbian migrants whose agency helps in negotiating their identities, Chávez (2016) shows that border commuters, also imbued with agency, negotiate for improving their economic lives, as in the case of young ethnic Burman women in the borderland town of Tachilek who use their movement into the borderland town to circumvent poverty and social-cultural restrictions (Kusakabe & Oo, 2007). These negotiations by lesbian migrants (Acosta, 2008), border commuters (Chávez, 2016) and by ethnic Burman women migrants into ethnically diverse borderland town (Kusakabe & Oo, 2007) are part of what Barenboim (2016, p. 84) calls 'repertoire of tactics' so significant for living in the borderland. These tactics sometimes go beyond the immigrants. For example, Raunet (2016 p. 9) talks about the influential role of local chiefs in the mobility dynamics along the Ghana-Togo borderland, and how they affect long-distance traders (both migrants and non-migrants) as well as migrants coming to settle in borderland communities, and therefore lead to the creation of 'local borderland structure' (p. 9).

3.6.2 Entrepreneurial borderland or immigrant entrepreneurs in borderland?

A key part of the borderland discourse in migration research is borderland entrepreneurship. This relates not only to actual immigrants' entrepreneurial activities within physical borderlands but also to how for some immigrants, the characteristics of their entrepreneurial activities exude borderland meanings. Unfortunately, this strand of immigrant entrepreneurship research is under-developed. Only few studies exist, with the trend towards a physical space where immigrant entrepreneurship occurs. Hu-DeHart (2012) for example examines how Chinatowns across many developed countries constitute borderlands and thus allow for inter-Asian

encounters and exchanges in the diaspora. These encounters and exchanges include the various forms of entrepreneurial articulations pursued within these borderlands both by immigrants and by natives. Similarly, other studies (Kusakabe & Oo, 2007; Peberdy, 2000b; Peberdy & Rogerson, 2000) show that borderland trading actors are involved in two-way trade, carrying products to and from both directions across borders. Kusakabe and Oo (2007) focus on ethnic Burmese women migrants in the borderland town of Tachilek, Myanmar, and show that they are engaged in petty trading entrepreneurship both in the border town and across the border to Thailand. Schoenberger and Turner (2008) provide similar narrative of trade on the Vietnam-China border. In the US, work on Latino informal immigrant entrepreneurs within the South Texas border zone (Pisani, 2012) shows that, there is occupational concentration in sales, food, auto, and general-and-household services-domestic work, trades, and childcare (p.36). These concentrated occupations are also gendered, in terms of different male and female participation rates as well as different associated earnings for men and women.

Additionally, work by Wielecki (2015) is grounded in the frame of physical space where immigrant entrepreneurship occurs. However, unlike the other studies, Wielecki (2015) argues that, for ethnic entrepreneurship in Post-Soviet Russia on which he focuses, it is the Russian urban centers, in particular the urban open-air markets (not physical frontier towns), that have become borderlands. These open-air markets are not only the places where contact of people and cultures occur but also places where immigrants from Central Asia operate various kinds of market trading activities. While being borderlands, these open-air markets constitute places of tension because of competition between different ethnic and immigrant groups, as well as being places for challenging negative stereotypes (Wielecki, 2015 p. 38). Like these open-air markets, work on Latina-owned businesses in the borderlands in the US show that they help reduce the incidence of poverty in the borderlands (Robles, 2004, p. 3), and increase the competitive landscape of the local business environment (Pisani, 2012 p. 36).

Evidently, immigrants' borderland entrepreneurship research is unduly centered on physical border situations, mainly border towns and markets. There are two deficiencies in this

research trajectory. Firstly, there is no recognition of how an entire country may constitute a borderland for some immigrants. Secondly, the discourse misses out on how enterprises run by immigrants may represent manifold layers of borderland meanings and characterisations for the immigrants. This is where Pio's (2006) work on Indian women's entrepreneurship in New Zealand becomes the game-changer in immigrants' borderland entrepreneurship research. For these Indian women entrepreneurs, their present life situations in New Zealand constitute a 'border zone' between the lived experiences of their Indian past, and the future New Zealand of better life and opportunity. They negotiate their past and present as non-white women migrants within two worlds (p. 165), that is the country of origin and the host country, as they pursue their entrepreneurial drives as home-based solo singers and as symphony orchestras. This is a case of living in two cultural worlds, juggling opposing cultures and messages (Anzaldua, 1987) toward 'a future of fluid boundaries, acceptance and integration into New Zealand' (Pio, 2006 p. 170).

Drawing on insights from this body of scholarship on immigrants' borderland entrepreneurship, particularly Pio's conceptualisation, this thesis builds on and further contributes to the conversation with the case of Nigerian immigrant entrepreneurship in Ghana. It recognises how, for these immigrants, their migration to Ghana and the entrepreneurial activities they pursue constitute borderlands. This conceptualisation of migration and immigrant entrepreneurship in borderlands form the focal point of empirical discussion in Chapter 8. Here, Ghana constitutes a borderland for the immigrants, and as immigrants, different parts of their living experiences also constitute borderland. Additionally, the nature of the trading entrepreneurship pursued by the immigrants, that is the characteristics of their entrepreneurial activities also place them in borderlands. These conceptualisations of Ghana as a borderland and the characteristics of the entrepreneurial activities evincing borderland meanings help place Nigerian immigrants into the discourse on borderland research.

3.7 Transnational immigrant entrepreneurship

According to Rogerson and Mushawemhuka (2015 p. 136), transnational immigrant entrepreneurship represents an 'evolving and consolidating field' that occupies the 'interface between social and regional sciences'. Given this unique positioning, transnational enterprises of immigrants have become part of the globalising process and contribute in diverse ways to economic and cultural or even political integration of immigrants across space. They also contribute to bridging localities and places (Portes, et al., 2002). But as pointed out by Rusinovic (2008), it is not every immigrant entrepreneur who is or can be transnationally active or embedded. This is because, this form of immigrant entrepreneurship requires a *transnational capital*, sort of transnational networks (see also Peberdy & Rogerson, 2000; Portes & Yiu, 2013) in the form of contacts or associates and this is not available automatically to every immigrant entrepreneur. Thus, Zhou (2004) has noted that transnational enterprises, regardless of their sizes, are firmly dependent on social networks across space for their operation. Also, Peberdy and Rogerson (2000 p. 22) note that transnational entrepreneurs are involved in diverse activities as 'cross-border traders, street traders, and operators of small, medium, and micro-enterprises (SMMEs), and their activities connect strong informal and formal transnational networks of trade, entrepreneurship, and migration, some of which extend beyond continental boundaries. Similarly, a study of Latin American immigrant entrepreneurship in the USA shows that, two-thirds of them depend on different categories of transnational ties for their survival and for expansion (Portes, Guanizo & Haller, 2002). Further, Rusinovic (2008) demonstrates that transnational immigrant entrepreneurs are embedded in transnational networks, but while these networks are important for both second-generation and first-generation, the extent declines from the first to the second. Also, while for first-generation immigrant entrepreneurs, transnationalism networks are often a necessity, for the second-generation, they are deployed more as a strategy, the so-called 'strategic transnationalism'.

Thus, by and large, access to transnational capital/network is an unavoidable pre-requisite for immigrants to engage in transnational entrepreneurship. But as Goktan and Flores (2014)

note, there are a set of micro and macro-level factors that explain why transnational entrepreneurship emerges. While the transnational capital/networks of the entrepreneurs are important micro-level requirement, the most critical factors are macro in nature and aggregate around international migration itself giving the fact that, transnational immigrant entrepreneurs are immigrants who have left their own countries of nationality, residing and pursuing their entrepreneurial activities in another country and bear cross-national links (Rogerson and Mushawemhuka, 2015). Also, international migration is a function of other factors including political disturbance, violent internal conflicts, and domestic economic problems. For example, Rogerson and Mushawemhuka (2015) show how political turmoil and economic collapse in Zimbabwe explain Zimbabwean migration to South Africa and thus formed the foundation for the emergence of Zimbabwean immigrants' transnational enterprises. Similarly, migration of Nigerians to Ghana is anchored on multiple factors reflecting political, economic and historical considerations (Antwi Bosiakoh, 2009) and it is on this migration that Nigerian immigrants' transnational businesses hang.

Some research give accounts on the different ways immigrant entrepreneurs become transnational (Grillo, 2007), and the key characteristics and success factors of these entrepreneurs (Lin & Tao, 2012). In the UK, some studies on Nigerian immigrant entrepreneurs detail their transition from the old 'ethnic enclave' character to diaspora/transnational entrepreneurship (Ojo, 2012) where dual opportunities are leveraged by traversing entrepreneurial opportunity spaces (Barrett & McEvoy, 2013; Jones et al., 2010; Ojo, 2012). Schans (2012, p. 81) also reports on the transnational stratagem for success in the so-called *container business*, by Nigerians in Japan who buy second-hand cars, car parts and other items, and ship them back home to sell. For some immigrant entrepreneurs, business expansion imperative is the primary driver for going transnational (Lin & Tao, 2012), but also, most factors responsible for driving immigrants into co-ethnic owned businesses, for example obstacles in host countries' labour market also exert pressure on some immigrants to go into transnational entrepreneurship (Lin & Tao, 2012). More recently, Bagwell (2015 p. 346) has shown that for

Vietnamese businesses in London, transnationalism should be regarded as a continuum ranging ‘from extensive cross-border connections who are fully embedded in two or more countries, to those for whom such links may be less active but are still important for the business to varying degrees’.

Increasingly, technological advances in air travel and other means of communication like email, teleconferences, and the internet also contribute to speeding-up the business expansion motive as well as international migration itself (Goktan & Flores, 2014; Portes et al., 2002; Rogerson & Mushawemhuka, 2015). Work by Portes, et al. (2002) portrays transnational entrepreneurship as a unique mode of immigrant economic adaptation, often undertaken by better-off and more resourceful immigrants with long duration of stay in their host country and professionally better established. From this account, a typical transnational immigrant entrepreneur was more of an elite immigrant. But this account fails to recognise what Lin and Tao (2012) refer to as *transnational semi-proletariats* embedded in the discourse on ‘transnationalism from below’. For example, Rogerson and Mushawemhuka (2015) show that, Zimbabwean transnational enterprises in South Africa are mainly in the small, medium and micro enterprises (SMMEs), employing between three to 23 people.

Therefore, in several transnational immigrant entrepreneurship studies in Africa (Peberdy & Crush, 2001; Peberdy, 2000a, 2000b; Peberdy & Rogerson, 2000; Rogerson & Mushawemhuka, 2015), transnationalism is seen to be part of both informal and formal processes of regional trade relations. This means that the trans-border activities of immigrants, both formal and informal, contribute to regional economic cooperation and development as people, goods, capital and ideas in these trading activities cross borders and circulate along the routes of the trade. But even in this context, Peberdy (2000b) notes that the use of ‘informal’ to describe some transnational trading activities of immigrants is misleading and obscures the multiple linkages that exist between the formal and informal sectors of economic activities in countries connected to *informal* transnational immigrant entrepreneurship. She provides three such threads that mislead thinking in this area. First, she argues that, it is difficult to extricate

formal and informal sector activities of transnational immigrant entrepreneurs as these trading entrepreneurs often interact with both formal and informal retail sectors (see also Peberdy & Rogerson, 2000 p. 29). Secondly, the complex border-crossing interactions and negotiations of some transnational business operatives with formal border officials fits informal interpretation. Thirdly, Peberdy argues that while some transnational immigrant entrepreneurs engage in illegality, some are not and show willingness to formalise their operations. In line with these, an overlapping interpretation of transnational immigrant entrepreneurs' encounters with formal and informal sectors may offer better understanding (2000b).

3.8 Conclusion

This chapter examined the existing research on immigrant entrepreneurship with the aim of gaining insight into the field, and to position this study within the literature. After examining the different conceptions on the *entrepreneur*, what emerges is a lack of a common perspective. Therefore, more appropriate for this study, a free-flowing pluralistic view is considered, that draws on Spring and McDade's (1998) continuum and is informed by the need to include different forms of opportunity exploitation (McKenzie et al., 2007). Other important themes and contours in immigrant entrepreneurship scholarship are explored. This includes what immigrant entrepreneurship is about: their characterisation, markets and sectoral openings, embeddedness and borderlands. Transnational immigrant entrepreneurship is also treated.

Emerging from this chapter is the discovery that the scholarship on borderland entrepreneurship is under developed, even though it is a key part of the borderland discourse on migration research. Thus, following the few existing studies (e.g. Pio, 2006) with the view to remedy the existing deficiencies (e.g. absence of recognition/conceptualization of entire country as constituting borderland and how enterprises run by immigrants may represent manifold layers of borderland meanings and characterisations), the chapter exposes the inadequacies in the literature and at the same time unlocks possibilities for this study, in terms of conceptualising Ghana as borderland and to understand the diverse shades of borderland meanings and

characterisations in the entrepreneurial transactions of the Nigerian immigrants. This is explored in Chapter 8.

CHAPTER 4

IMMIGRANT ENTREPRENEURSHIP: THEORETICAL FOUNDATIONS AND APPLICATION TO NIGERIAN ENTREPRENEURS IN GHANA

4.1 Introduction

In order to understand Nigerian immigrant entrepreneurship in Ghana, this chapter discusses theoretical views in the field of immigrant entrepreneurship to draw insight for application to Nigerians in Ghana. Immigrant entrepreneurship is in many ways a product of the 20th century. When Marx and Engels (1972 [1848]) used the concept '[petite] bourgeoisie' to describe the capitalist class of the 19th century, there was no reference to immigrants or strangers. However, in the classic works of Sombart (1914), Weber (1930), and Simmel (1950a), we get glimpses of the 'stranger' as a merchant. Simmel for example argues that in the history of economics, the stranger everywhere appeared as a trader, that is the trader as a stranger. Following these early efforts, scholars have offered different theoretical models to account for the emergence of this phenomenon. This chapter systematically discusses these theoretical models in order to explain Nigerian immigrant entrepreneurship in Ghana. Beginning with traditional explanations of immigrant entrepreneurship, the chapter drills down to the social embeddedness perspective and then discusses structural and interactive models, before turning to *mixed* embeddedness as an integrated approach. Drawing insight from the existing theoretical models, and based on the present study, I argue for the idea of mixed embeddedness to be extended via the concepts of borderlands and transnationalism.

4.2 Traditional theories of immigrant entrepreneurship

4.2.1 The personal trait theory

Studies show that immigrants are more entrepreneurial than native populations (Borjas 1986; Higgs, 1977; Li, 2001; Light, 1980; Waldinger, 1984). This situation is often attributed to the specific attributes of immigrants, that is the fact that, immigrants possess attributes which correlate to entrepreneurship, and which native populations often lack (Carland et al. 1988; Constant, Shachmurove, and Zimmermann, 2007; Li, 2001; Light, 1984; Littunen, 2000;

Nwankwo, 2005; Ojong, 2005; Stewart et al., 1999; Ray, 1993). One of such attributes of immigrants considered to correlate to entrepreneurship is their risk-taking ability. Sitkin and Weingart (1995) define risk-taking propensity as the tendency to take or avoid risks. Drawing on this definition, Tang and Tang, (2007, p. 453) argue that risk-taking 'is a fundamental part of entrepreneurship because a person cannot know with certainty if the desired products can be produced, consumers' needs can be met, or profits can be generated before a new product or service is introduced'. This means Tang and Tang recognise uncertainty and risk to be part of the entrepreneurial process. Successful entrepreneurs are the ones who are able to scale over risk and uncertainty (Van Praag & Cramer, 2001) or have high tolerance for uncertainty (McMullen & Shepherd, 2006). Constant, et al. (2007) note that immigrants are risk-takers in their bid to seek better lives in their countries of destination. Similarly, Sancak and Finke (2005) demonstrate that migration is risk-taking business. This means that higher willingness to take risks is part of immigrants' psyche (Constant et al., 2007; Sancak & Finke, 2005) and therefore drive them to succeed. As noted by Boneva and Frieze (2001, p. 45) "descriptions of immigrants as 'adventurous and risk-taking' and more energetic and enterprising than those left behind" fit into a personality trait argument. Therefore, as Constant et al. (2007) argue, by taking the risk to migrate, immigrants stand out as most likely to be entrepreneurs (see also, Kushnirovich, Heilbrunn & Davidovich, 2017). Other personality traits considered to be associated with entrepreneurship are the need for achievement (Lee & Tsang, 2001; McClelland, 1961), tenacity and passion (Baum & Locke, 2004) and willingness and or intention to start a business which Zhao et al. (2010) define in terms of high conscientiousness, openness and extraversion, and low neuroticism.

4.2.2 Cultural explanation of immigrant entrepreneurship

The cultural theory of immigrant entrepreneurship postulates that immigrants come to their host countries with some unique cultural characteristics that help them in setting up and running businesses. Though there are controversies surrounding the definition and meaning of culture,

many scholars believe it includes patterns of thinking, feeling and acting, which are learned and shared by people (Hofstede, 2003; Krueger Liñán, and Nabi, 2013). In the field of entrepreneurship, scholars identify two levels of explanation for the role of culture. The first is that some cultural upbringing legitimises entrepreneurial activity by creating a favourable institutional environment for it. This could have positive impact on business start-up (Krueger et al., 2013). Secondly, pro-entrepreneurial cultural values and patterns of thinking creates traits and attitudes which correlate with entrepreneurship (Krueger Jr, 2000). For example, culturally embedded values like hard work and asceticism can make some immigrants more entrepreneurial than others or compared to the non-immigrant population. This explanation, a high up-shoot of Weber's (1930) *protestant ethic* explanation in capitalist development process, provides enterprising cultural values and a spirit of rational economic pursuit (Carr, 2003). For example, cultural values and traditions (like investing, saving, and initiative) provide preconditions for business development and explain why Protestants with these values showed higher tendency than Catholics and Hindus to develop economic rationalism (Weber, 1930). Sombart (1914) also shows that Jews were more culturally suited to venture into business development.

Therefore, when immigrants bring with them the culturally suitable characteristics, cultural theorists arguing about entrepreneurial orientation as a product of cultural background draw on them for explaining high propensity for entrepreneurship among immigrants. In other words, when immigrants have cultural backgrounds, that is values, norms and attitudes that support starting a business, they tend to become entrepreneurs (Basu & Altinay, 2002; Marchand & Siegel, 2014). This perspective draws attention to the general cultural up-bringing and tradition of business engagement and the ways in which they introject entrepreneurship as a desired value/aspiration and a kind of normative expectations (Light, 1984; Nwankwo, 2005; Ojong, 2005). Masurel, Nijkamp, Tastan, and Vindigni (2002) argue that ethnic and immigrant groups possess culturally-determined characteristics which make them more entrepreneurial. These characteristics include commitment to hard work, willingness to live in austere manner, strong ethnic community membership, willingness to take risks, and a general orientation

towards self-employment, among others. Additionally, cultural preference for goods and services – for example the demand for ethnic foods and products could open opportunity for the setting up of business by immigrants to take advantage of the demand (Marchand & Siegel, 2014).

Vinogradov (2008), drawing on earlier cultural approaches to immigrant entrepreneurship classifies the cultural explanation into orthodox and reactive theories. The orthodox theory attributes the business success among immigrants directly to the cultural values they carried with them from the country of origin to the country of destination. On the other hand, the reactive cultural theory argues that the cultural labels for business success among immigrants are acquired as part of their adaptation into the host society. For Vinogradov (2008), the reactive theory is in response to the limited options for opportunities that immigrants have in their host countries. Therefore, they adapt to the context by combining the disadvantage (discussed next) and cultural approaches.

4.2.3 The immigrants' disadvantage theory

The immigrants' disadvantage theory (sometimes referred to as the blocked mobility thesis in immigrant entrepreneurship research) emphasises how conditions in destination countries inhibit some immigrants from economic opportunities and therefore push them into self-employment (Collins, Gibson, Alcorso, Castles, and Tait, 1995; Lazaridis & Koumandraki, 2003; Reitz, 1980; Storti, 2014; Vinogradov, 2008; Zhou, 2004). Zhou (2004) points out that there are structural barriers in destination countries (including racial exclusion and discrimination) that often prevent immigrants from competing on equal terms with natives. Similarly, Storti (2014) emphasises conditions of social disadvantage in which immigrants find themselves. From these social disadvantage points of view, immigrants' self-employment is a response to the disadvantages (Vinogradov, 2008; Zhou, 2004) or as Storti puts it, an 'adaptive reaction to the adversities encountered in the host society' (2014, p. 523). In Australia, Collins et al., (1995, p. 209) show blocked mobility as an important factor in explaining the motivation of many immigrants to embark on self-employment.

Immigrants' disadvantage also reflects in their characteristics, explained in disadvantaged terms, that is in terms of hindrances the characteristics pose in participating in the mainstream labour market. This explanation hinges on such factors as poor language, non-verifiable and non-validated educational qualifications, as well as discrimination (Lazaridis & Koumandraki, 2003; Reitz, 1980). Other factors (like ethnicity, gender and class) play significant roles but Collins et al., (1995) see racialisation as undergirding them. Disadvantage also manifests in inaccessibility to credits and loans to build business and lack of access to mainstream market (Bonds, 2007).

These disadvantages are often part of the way the destination markets have been structured and thus work to push immigrants out of work. This, together with the survival imperative in new societies where there is lack of alternative survival opportunity, predispose immigrants to self-employment (Lazaridis & Koumandraki, 2003). Kogan (2011) recognises the grave problems immigrants encounter in the labour market and argues that even after accounting for their education and human capital, ethnic disadvantages still appear to increase. This situation crowds many immigrants and their entrepreneurial activities at the bottom-end of the destination market, the vacancy-chain openings where market accessibility and entry are relatively easy (Section 3.4). In this way, immigrants are blocked from mainstream economic sphere and they fill vacancies left behind by established native entrepreneurs, similar to ecological succession or invasion and succession in residential areas as theorised by the Chicago scholars (Aldrich Zimmer, and McEvoy, 1989). Indeed, some immigrants go into self-employment simply to avoid discrimination in their host societies (Constant and Zimmermann, 2006).

4.3 Social embeddedness perspective of immigrant entrepreneurship

From the traditional models of explaining immigrant entrepreneurship, scholars began to emphasise the social dimension of immigrant entrepreneurship. This notion of social embeddedness emanated from the pioneering work of Mark Granovetter and refers to the ways in which economic transactions and successes are grounded in social relations such as personal networks, informal exchanges, reciprocity, and family and friendship ties (Granovetter, 1985), in

other words, how social relations and social ties are embedded in economic rationality. Granovetter distinguishes between *relational* and *structural embeddedness*. Relational embeddedness consists of personal relations with others including normative expectations, reciprocity transactions and the quest for mutual approval. It may also include the ‘network of social relations with customers, suppliers, banks, competitors, and, not to be ignored law enforcers’ (Kloosterman, 2010, p. 27). Structural embeddedness on the other hand refers to the network of social relations to which a person belongs (Granovetter, 1990; Kloosterman, 2010; Portes, 1995). These social relations are crucial for entrepreneurial successes and help immigrants insert themselves into the social and economic spaces of the countries of destination and in opportunities that arise from social relations (Portes, 1995; Portes and Sensenbrenner, 1993).

Portes (1995) argues that social networks are among the most crucial categories of configurations in which immigrants’ economic exchanges are embedded. As such, Massey (1988, p. 396) defined it as the ‘interpersonal ties that link migrants, former migrants, and non-migrants in origin and destination areas through the bonds of kinship, friendship, and shared community origin’. Ebaugh & Curry (2000) add on ‘systems of fictive kin’¹⁶ as essential part of social networks of immigrants, providing them with both material and social support. For some scholars (Coleman, 1988, p. 105; Martinelli, 1994), social networks and social relations facilitate some forms of *social capital*, and social capital itself constitutes a resource for their possessors (see Coleman 1988). Thus Bourdieu (1985, p. 248) defined social capital as consisting of the aggregate resources, actual and potential, linked to the possession of a durable network of somewhat institutionalised relationships of mutual acquaintance or recognition, and denotes instrumental quality which individuals exploit within set groups and societal norms of reciprocity (Whitehouse, 2011) for the goals and interests they pursue. As a concept, social

¹⁶ ‘Fictive kin’, also called ritual kin refers to ‘relationship, based not on blood or marriage but rather on religious rituals or close friendship ties, that replicates many of the rights and obligations usually associated with family ties’ (Ebaugh, & Curry, 2000: 189).

capital also constitutes resource and benefits (including information, employment, housing, and other forms of supports) appropriable in the pursuit of one's interests (Bourdieu, 1985; Coleman 1988). A person's membership in groups (e.g. minority ethnic population, secret societies, political parties, and trade unions) comes with benefits created by the group and shared by its members to be utilised for self-improvement. In immigrant entrepreneurship, they serve as entrepreneurial resources in the form of interpersonal and institutional trust, the so-called dense social networks (Light, 1972) or a form of capital appropriable for the expansion of entrepreneurial opportunities (Turkina & Thai, 2013) through cost-cutting measures, e.g. in labour recruitment (Light, et al. 1990).

The role of social networks and social capital in entrepreneurship can be categorised into three. First, they supply vital economic information to immigrant entrepreneurs and would-be immigrant entrepreneurs. Ojong (2005) found this among Ghanaian women in Durban, South Africa. These immigrant entrepreneurs relied on their networks in establishing their own businesses in different ways including 'providing accommodation, circulating goods and services, as well as psychological support and continuous social and economic information' (Ojong (2005, p. 39). Secondly, immigrant networks supply below market price co-ethnic labour to immigrant entrepreneurs (Light, et al. 1990), and thirdly they are a source of different categories of mutual aid and assistance for the development of immigrant enterprises (Light, 1985; Light, et al. 1990).

These benefits of social networks/social capital notwithstanding, they carry inherent material and immaterial costs (Flap, Kumcu & Bulder, 1999; Ojo et al., 2013a; Whitehouse, 2011) and 'undermine individuals' aspirations, threaten their interests, and penalise their successes' by compelling 'the successful few to share in the misfortunes of the majority' Whitehouse (2011, p.107). Solidarity of these networks also leads to exclusion of outsiders, excessive claims on group members, restrictions on individual freedoms and the generation of downward levelling norms Portes (1998, p. 16). Also, while some scholars characterise social networks and social capital as chaotic and operating more as a warm metaphor and vaguely

suggestive heuristic device (Johnson & Percy-Smith, 2003, p. cf. Whitehouse, 2011, p. 97), others like Robison, Schmid & Siles (2002, p. 1) believe social capital has ‘taken on so many meanings’ and ‘is at risk of becoming the ether that fills the universe’.

Moreover, social capital/social networks and more broadly the traditional explanation of immigrant entrepreneurship lock our understanding of immigrant businesses as a micro level process. In this regard, Storti (2014, p. 523) thinks much of the traditional explanation for immigrant entrepreneurship, the so-called supply side argument is oriented to ‘adaptive reaction’ and fosters ‘individualistic and monadic idea of entrepreneurs’ as if these entrepreneurs operate in ‘socio-economic vacuum’ (Kloosterman, 2010). Therefore, in more modern explanatory approaches (see next Section), immigrant entrepreneurship is seen to be grounded in meso and macro structures, particularly those of the immigrant destination society. And even when social networks or capital and the other micro-level characteristics of immigrants are acclaimed to explain entrepreneurial articulation and success, scholars concede that it takes conducive and receptive context for these resources and characteristics to blossom.

4.4 Structural and interactive models of immigrant entrepreneurship

4.4.1 Structuralist explanation of immigrant entrepreneurship

Thus far, theories of immigrant entrepreneurship focus largely on micro-level issues, that is to say the personal characteristics of the immigrants including their cultural and disadvantage labels as well as the social network/capital resources. But Jones et al., (2014, p. 503) point out that explanation of the role of social capital and other micro-level characteristics of immigrants in entrepreneurial successes must recognise the context in which they are located, that is the political-economic environment of the market and the legal structure which regulates them. This implies there is the instrumental role of structural conditions in immigrants’ country of settlement when accounting for their entrepreneurial successes. As such, some theorists provide insight on the politico-institutional frameworks that implicate immigrant entrepreneurship in destination countries. Freeman & Ögelman (2000), for example, note that state regulatory

regimes operate to structure the informal economic behaviour of immigrants inside its borders. Similarly, Kloosterman (2000) argues that the institutional context of immigrants' destination country offers an important pathway for explaining immigrant entrepreneurship (see also Robinson, 2006). Similar to the state regulatory and institutional regimes, other important structural conditions, and factors that shape the emergence and operational processes of immigrant entrepreneurship are market conditions, and location within the spatial context of the destination country, that is the specific local urban context (Rekers & van Kempen (2000). Ley (2006) shows that business opportunities and performance among immigrant entrepreneurs are narrowed by perceived precariousness in the regional market. This means, among others that there are structural influences that facilitate or constrain the economic lives of immigrants. These structures, including regulatory and institutional arrangements, help offer an explanation as to what is permissible or otherwise, and in what sectors and markets or locations. These specifications go beyond the entrepreneurial person or their characteristics and resources.

Thus, advocates of the structuralist approach explain immigrant entrepreneurship away from the immigrants themselves; they place the spotlight on the immigration society and its structures regarding laws and regulations, market, and institutions, that is the enabling or constraining opportunity structure (Freeman & Ögelman, 2000; Kloosterman, 2000; Rekers & van Kempen 2000; Robinson, 2006). This they do as a response to the micro-level explanation that appeals to the individual characteristics of immigrants – the agency of their inner drives to take risks (Constant et al., 2007), their pro-entrepreneurial cultural and behavioral background (Basu & Altinay, 2002; Krueger Jr, 2000; Liu & Almor, 2016; Marchand & Siegel, 2014; Nwankwo, 2005; Ojong, 2005), the disadvantages that come with their characteristics (Kogan, 2011; Lazaridis & Koumandraki, 2003; Reitz, 1980) and the social capital/resources embedded in their networks (Light, 1985; 1972; Light, et al. 1990; Ojong, 2005; Turkina, & Thai, 2013). So, who then is right and who is wrong? Both are right from their perspectives but neither explanations can be accepted alone to account for immigrant entrepreneurship. According to Gorton (2000, p. 276), pursuing entrepreneurship research along this line of dichotomy

‘replicates the traditional structure-agency divide in social theory’ where agency ignores structure and structure negates the role of agency. Theoretical accounts of immigrant entrepreneurship therefore need to go beyond this artificial, unhelpful opposition; it needs to ‘avoid the limitations of mechanical structuralism or teleological individualism, which a mono-causal reading of each pole in the structure-agency dichotomy respectively produces’ (ibid, p. 180).

4.4.2 Interactionist perspective of immigrant entrepreneurship

Towards dealing with the structure-agency dichotomy and to move away from analysing immigrant entrepreneurship from one perspective, the interactive model (Waldinger, 1986; Waldinger, et al, 1990) becomes useful. Here the development of immigrant entrepreneurship is attributed neither to agency nor to structure alone. Rather the ‘complex interaction between opportunity structures and group resources’ (Volery, 2007, p. 34; see also Waldinger, et al, 1990) is evoked, or, as Bun and Hui (1995) observe, it integrates ethnic resources and opportunity structures. In this way, the approach sees immigrant entrepreneurship as emerging from a process of interaction between the immigrants’ group characteristics (agency) and the opportunity structure (made up of ‘market conditions, access to ownership, job market conditions, and legal and institutional frameworks’ (Volery, 2007, p. 34)). This is very much so given the fact that even with their entrepreneurial characteristics, immigrants adapt to their environments (Vinogradov, 2008; Zhou, 2004), and more significantly to the ‘the resources made available by their environments, which vary substantially across societies and over time’ (Aldrich & Waldinger, 1990, p. 131). This approach thus purports to explain the complexity of immigrant entrepreneurship in a multi-dimensional way by combining socio-cultural factors with politico-economic factors (Kloosterman & Rath, 2003).

But like other theoretical constructs, the interactive model has received criticisms – criticisms meant to steer it more to the path of offering a more comprehensive explanation of immigrant entrepreneurship. For example, Light and Bhachu (1993) scolded it for being too

narrow as it ignores other influences of the host society on the entrepreneurial process, for example immigrant entrepreneurs' advantaged links with non-immigrant networks which when properly deployed could also have positive implications for their entrepreneurial activities. Similarly, the model ignores the significance of the banking system and the complexity of the regulatory and policy framework (Light & Gold, 2000; Oliveira, 2007; Watson, Keasey and Baker, 2000). Watson et al., (2000) for example argues that banks in immigrant destination countries still discriminate against immigrants for business loans even though entrepreneurs are less vulnerable. Further, Kloosterman and Rath (2003, p. 6) recognise that the interactive model steps towards a comprehensive theoretical approach but at the same time they view it more like a classification than an explanatory model. In a similar vein, the model is seen to be narrow and static in its treatment of the economic and regulatory factors (Rath, 2002), and the proponents would still consider immigrants' features, including their cultural traditions, to be less important in accounting for their entrepreneurial strategies (Rath, 2000). Other critiques relate to methodological flaws (Light & Rosenstein, 1995), absence of the process of racialisation (Morokvasic, 1993) and lack of gender treatment (Collins et al., 1995).

4.5 Towards an integrated approach – the mixed embeddedness

Towards the end of the last century, Dutch scholars Kloosterman, van der Leun and Rath (1999) came up with the mixed embeddedness approach to explain immigrant entrepreneurship. This approach builds on the agency-structure interactive model of Waldinger et al., (1990) and further draws on Granovetter's (1985) social embeddedness. It postulates a nexus of entrepreneurs' own characteristics and the wider socio-economic and political contexts (Kloosterman 2010; Kloosterman & Rath 2001; Kloosterman, et al, 1999) or in simple terms how economic activities of immigrants are rooted not just in the micro-level characteristics of the immigrants, including their social embeddedness but also the wider meso and macro-structures of the destination country. It incorporates multiple realities of social embeddedness, market dynamics or economic embeddedness and politico-institutional embeddedness in explaining immigrant entrepreneurship

because they impact the decisions and choices of immigrants regarding the economic activities they can pursue (Jones et al., 2014; Kloosterman, 2010, 2003a; Kloosterman et al, 1999; Moyo, 2014). Kloosterman et al, (1999, p. 253) argue that migrants' expectation of upward social mobility in destination countries can properly be understood only by considering 'their (*migrants*)' embeddedness in the socio-economic and politico-institutional environment of the country of settlement' rather than the undue emphasis on co-ethnic social and cultural networks. This somewhat implies that the articulation and pursuit of the 'migratory goals and expectations' require embeddedness into the social, economic, political and institutional spaces and arrangements of the migration destination. Mixed embeddedness therefore argues about immigrant entrepreneurship as grounded, not just in immigrants' own resources of ethnic-social capital (as espoused by the social embeddedness and the social capital/social network theories), but also, more importantly, in the operating conditions of their contexts (including political-economic environment, legal, and policy) of the immigration society.

Kloosterman and Rath (2003) liken the working process of mixed embeddedness to Esping-Andersen's (1990; 1998) treatment of how national institutional frameworks shape post-industrial transition by creating divergent post-industrial employment trajectories. Here is a peculiar reference to the nature of national institutional frameworks (referring here to contextual arrangement in the immigrant destination) and their implications in facilitating or constraining the entrepreneurial actions of immigrants. For instance, the regulatory regime existing in the immigration society outlines, among other things, the nature of entrepreneurial activities immigrants can and cannot pursue. Additionally, the opportunity structure and market conditions/dynamics in the immigrant destination implicate the kinds of businesses immigrants permitted and or not permitted to enter. As observed by Ibrahim and Galt (2003) and Kloosterman (2010), businesses are not started in a socio-economic vacuum. They are started not just with resources available to the entrepreneur, but also have so much to do with the concrete, time-and-place specific contexts (Kloosterman, 2010). Therefore, for Kloosterman and Rath (2001, p. 190), mixed embeddedness appeals not just to the 'concrete embeddedness in the social

networks of immigrants, but also their more abstract embeddedness in the socio-economic and politico-institutional environment of the country of settlement'. Just as different institutional frameworks bring about different post-industrial self-employment trajectories (Esping-Andersen, 1998; 1990), from the mixed embeddedness perspective, these different institutional frameworks and market dynamics also bring about different opportunity structures for immigrant entrepreneurship.

In the scheme of our peculiar circumstance of Nigerian immigrant entrepreneurs in Ghana, mixed embeddedness relates to the conceptualisation of these entrepreneurial activities as grounded in the broader contextual arrangements of the Ghanaian society, that is the socio-economic, political, institutional, legal, and policy arrangements. It relates to the ways in which Nigerian immigrant entrepreneurship in Ghana is explainable by drawing insights from the political economy of Ghana and the ongoing patterns of social relations and networks embedded in these activities. This approach resonates with a quintessential 'cat and mouse game' in which the conditions of the immigration receiving country (Ghana) define and shape the opportunities for immigrant entrepreneurship, and while taking advantage of these opportunities, some immigrants employ tactics aimed at manoeuvring and traversing around the context of the broader political economy. This includes the negotiations and ingenious reactions around policy and regulatory environment, as well as manipulation of norms and exploitation of loopholes. Mixed embeddedness thus helps when explicating why Nigerian immigrant enterprises proliferate in Ghana. These businesses are to be seen as immersed in the local conditions of Ghana, including the morphologies of law and informality.

Informality as a concept (and a key feature of the Ghanaian economy – see Section 2.2.3b) is particularly useful as it allows some entrepreneurs to contrive around the existing regulations (Section 7.4.3), and in addition, provides market platform for the goods and services they offer. This situation reverberates a sense of emancipated prospect for formal sector employment, for Ghanaian nationals but more so for immigrants. Kloosterman, et al. (1998, p. 250) argue that when immigrants are 'excluded from privileged positions in the formal labour

market', they 'become more prominent in the informal economy'. Also, as migratory activities are increasingly conceptualised as a livelihood strategy for many people (Awumbila and Ardayfio-Schandorf, 2008; Owusu et al., 2008), the underlying prospects and expectations of the migratory projects continually resonate expectations of up-ward economic and social mobility (Beckers & Blumberg, 2013; Fielding, 1992; 1995; Platt, 2005). However, this upward mobility is never realised outside the situational context of the migration destination. Thus, Ojo et al. (2013a, p. 593) observed that 'a collection of governmental and non-governmental regulatory structures which promotes certain economic activities while inhibiting others, exists for ethnic entrepreneurship'. Consequently, to understand the socio-economic position of immigrants it is pertinent that one appreciates the governmental and non-governmental regulatory structures existing in the migration destination context of Ghana and how they either constrain or facilitate the economic activities of the immigrants.

The mixed embeddedness perspective thus offers a sensitising prism with which to analyse the conditions of the immigrant destination to understand the ways in which immigrants insert their businesses into the context, or how those conditions make for the development of immigrant enterprises. It trounces earlier explanatory approaches because it incorporates not only the interactions of opportunity structure and immigrants' contexts but also the host society's reception or otherwise of these entrepreneurial activities by immigrants, through its complex institutional arrangements, socio-cultural set-ups, political, legal, and policy contexts, as well as its constraining and facilitating characteristics. In Chapter 7, Nigerian immigrant entrepreneurship in Ghana is discussed using this theoretical position, arguing that these entrepreneurial activities are conditioned by the structural imperatives in Ghana, appropriately called the Ghanaian mixed embeddedness, structured around macro-level processes of cultural, historical, political and economic processes that shape and define the Ghanaian society.

4.6 Extending the mixed embeddedness argument

It is now proposed here that in the general context of contemporary Nigerian migration to Ghana and the engendered entrepreneurial articulation in the country, mixed embeddedness should be linked to two key theoretical perspectives in migration scholarship namely *borderland* and *transnationalism* (Fig. 4.1). This will help to generate a more comprehensive understanding of migration and entrepreneurship nexus. My first proposition draws on the borderland theory to make meaning of the process of migration from Nigeria to Ghana, the experiences of living in Ghana and a host of entrepreneurial characteristics displayed by the immigrants in Ghana. I argue that borderland, both as an objective empirical reality of the immigrants and as a theoretical construct, should be linked to the mixed embeddedness as a context that allows *borderland living* and *entrepreneurial borderland* to be pursued. Secondly, I propose a transnational mixed embeddedness approach to place the activities of Nigerian immigrant entrepreneurs in Ghana within a broader transnational context.

4.6.1 Borderland as context of mixed embeddedness

The study of borderlands emerged from the fundamental existence of *a border* – a line or boundary dividing a ‘space’ into two parts (Havlíček, 2007). Originating from the field of geography, modern discourse particularly in the field of politics places the growth in significance of border to the rise of ideas of nation states, particularly in Europe (Stoddard et al., 1983; Orozco-Mendoza, 2008). Usage of the word ‘borderland’ is often confused with boundary and the two are frequently used interchangeably. However, they are not the same. Van Wijhe (2010) points out that ‘boundary’, from ‘bound’ is broader with inward orientation, but ‘border’ with its quintessential ‘line of territory’ creates an inside and outside, interior and exterior shades of demarcations (see also Paasi, 2011). In politics, Anderson (2013) reminds us about how borders and boundaries helped organise the Roman Empire into a hierarchical form of settlements, cities, provinces and regions. Borders thus helped delimit territories and the possessions therein, and leaders deployed it to picture their possessions and influences (Brunet-Jailly, 2005). From

geography and politics, the notion of *border* has percolated into other social science disciplines, and increasingly, the study of *borderland communities* as unique kinds of communities with localised cultures – including ethnicity, language, and other cultural variables have gained ascendancy (Beswick, 2007; Gibbins, 1989; Madsen, 2014; Oates-Indruchová, & Blaive, 2014). Political geographers Paasi and Newman, in the later part of the last century, floated the idea that borders may be institutions; albeit as institutions they may be fraught with disputed functions (Newman & Paasi, 1998; Paasi, 1999).

Over the course of the last three decades, there has been increased interest in *border* as a theory (Anzaldúa, 1987; 1999; Newman, 2006a; 2006b). Additionally, there have been publications in the form of conference proceedings and edited books. The *Journal of Borderland Studies*, established in 1986 has been kept in print till this date, while other journals keep devoting pages to issues that relate to borders and bordering (Diener & Hagen, 2009; Liikanen, 2010; Newman, 2006a; 2006b; Parker & Vaughan-Williams, 2009; Popescu, 2011). In May 2006, the *European Journal of Social Theory* was devoted to theorising borders with Newman (2006b), arguing that the growth in border studies stands in sharp contrast to the borderless ‘sermon’ in globalisation discourse. Also, Rumford (2006) expounded the need to extricate ‘border theorising’ which draws attention to the shifting role of political borders and the changing relations between borders and society. Concerning this latter approach, Rumford (2006, p.155) argued that theorising borders also concerns the ‘attempt to understand the nature of the social ... and social theorists *now* place borders more centrally in the study of society’. After all, as he eloquently illustrated, theorising ‘mobilities and networks is, at the same time, to theorise borders’, and in celebrating this line of thought, scholarship on networks and mobilities has developed, thanks to Castells (2004) who oriented us on how ‘space of places’ is now under siege by ‘space of flows’.

Also key to the sociological theorising of borders is that it can be socially constructed and re-constructed as abstract notions (Lindemann, 2005) but still possesses the power to shape the life practices of inclusion and exclusion within what Luckmann (1970) refers to as the

boundaries of the social world. In this regard, the sociological configuration of social ties along the lines of dyad and triad and the interactions they engender among group constituents (Simmel, 1950b), and the ways in which these interactions are embedded with notions of borders and bordering on identities, come into sharp focus. Further, when sociologists talk about social class stratification, the ideas of border and bordering underlie these thoughts. They seek to create spaces and zones (Rączaszek, 2011) and *borderlands*. Thus, *border* has moved beyond the physical territorial lines of demarcation and separation to incorporate the socially constructed abstract *spaces* of conceptions, where, increasingly, the concepts ‘closed’ and ‘open’ have emerged to illustrate different degrees of ‘entry into’ and sometimes ‘exit from’ the *borderland space*.

In the preface to *Borderlands La Frontera*, Anzaldúa (1987) contributes powerfully to the sociological conceptualisation of the borderland – the place where ‘two or more cultures edge each other, where people of different races occupy the same territory, where under, lower, middle and upper classes touch, where the spaces between two individuals shrink with intimacy’. The borderland for Anzaldúa is a place of ‘half and half’ ‘neither one nor the other but a strange doubling’ - a ‘two in one body’ (ibid, p. 19). It is not only a way to balance or mitigate duality and its various dimensions in social reality, what Kellner (1989) calls *totalising*, but also a way to attack and subvert duality. It constitutes ‘the coming together of opposite qualities within’ (p. 19), the symbol of the fusion of opposites (p. 47), ‘a boundless, floating state of limbo (p. 72), or simply, *the new mestiza*. In Anzaldúa’s borderlands or *new mestiza* is a plural personality with transcended duality – a crossfire between camps and a battleground. *Borderlands* thus maps a sense of mestiza - a plurality of self or as Anzaldúa (2000, p. 176) explains in *Interviews/Entrevistas* ‘the dimensions of the experience of living in between overlapping and layered spaces of different cultures and social and geographic locations, of events and realities’. To be in a borderland, to be mestiza, or to use Anzaldúa’s other term ‘nepantla’, is to be a ‘supreme border crosser’ (Anzaldúa, 2004, p. 20), ‘a hybridity, a mixture’ or a ‘liminal state in-between worlds, in-between realities, ...’ (Anzaldúa, 2000, p. 268). It is a consciousness and

awareness of multiple subjectivity. Borderland denotes what Rey (2001, p. 197) calls the ‘space’ or more appropriately ‘condensation points’ (Pavlovich-Kochi et al., 2004). For Van Gennep (1960 [1909]) and Turner (1967; 1987), Anzaldúa’s borderland may serve to construe liminality.

Borderland helps unify the different parts of opposing categories and offers fundamental lenses for understanding social realities at intersection arena - the place of contacts, cooperation and conflict (Havlíček, 2007; Morehouse, 2004), what Matlon calls (2015, p.148) ‘contested terrain of exclusion and inclusion’. This implies that there is friction and social struggle that are part of everyday practices of resistance (Rosas, 2006) and mediated via different nodes of *identity* construction and re-construction through collaboration, at times, but sometimes opposition to one another - a process which leads to the creation of motley *identities* with oxymoronic physiognomies. Clearly, issues of identity surface and some actors may seemingly find themselves in *double identity locations* and as liminars (Turner, 1987). The borderland/mestiza arenas should thus be construed as a context, as a conditional state, and/or a part of the mixed embeddedness which is Ghanaian. These arenas help to offer meaning not only to the migratory and lived experiences of Nigerian immigrants in Ghana, but also to their entrepreneurial activities in the country. Chapter 8 draws on this as a theoretical lens to explore the objective empirical reality of the immigrants as archetype borderland category.

4.6.2 A transnational (mixed) embeddedness?

I further extend the conceptualisation of mixed embeddedness to the realm of transnationalism, broadly defined as ‘multiple ties and interactions linking people or institutions across the borders of nation-states’ (Vertovec, 1999, p. 447) or, as noted by Schiller, Basch & Blanc-Sztanton, (1992) and echoed by Mazzucato (2008), the back and forth movements of people, goods, money and ideas between and among the countries. It also denotes the ways ‘trans-migrants develop and maintain multiple relations – familial, economic, social, organisational, religious, and political - that span borders’ (Basch, Schiller & Blanc, 1994, p. 7). Given these multiple relations in transnationalism, Portes, Guarnizo and Landolt (1999) have categorised transnationalism into

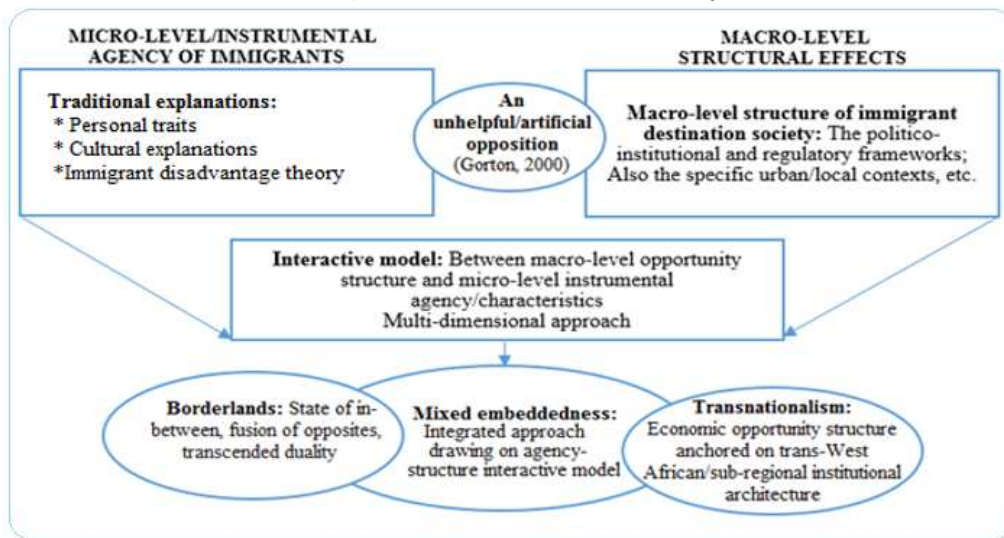
three heterogeneous but interrelated forms, namely economic, political and cultural. Two of these forms, the economic and the cultural transnationalisms are of interest for this study. While the economic form of transnationalism involves entrepreneurs' mobilisation of 'contacts across borders in search of suppliers, capital and markets', the cultural form comprises all the 'socio-cultural enterprises oriented towards the reinforcement of a national identity abroad or the collective enjoyment of cultural events and goods' (Portes et al., 1999, p. 221). As the entrepreneurs engage in transboundary movements of capital and goods in the pursuit of their entrepreneurial activities, they not only reinforce and articulate their national identities but also carry with them important cultural variables (see Vertovec, 1999). From this line of thought, transnationalism recognises the intangible and immaterial aspects of immigrants' lives. In the case of Nigerian immigrant entrepreneurs in Ghana, a key part of the articulation of culture is the deployment of their traditional apprenticeship system for the recruitment of labour transnationally.

Though there are many historical antecedents to the notion of transnationalism, scholars argue that the scale of intensity and simultaneity of current long-distance, cross-border activities in the areas of economic transactions provide compelling emergent, distinctive and, in some contexts, now normative social structures and activities which should merit the term 'transnationalism' (Portes et al., 1999; Vertovec, 1999). Accordingly, Portes (2003) argues that transnationalism represents a novel perspective but not a novel phenomenon (see also Portes, Guarnizo, & Haller, 2002) and that it is grounded in migrants' daily-life activities, experiences, and social relationships, allowing them to 'engage in complex activities across national borders that create, shape and potentially transform their identities' and contribute to changing conditions of global capitalism (Schiller, Basch, & Blanc-Sztanton, 1992, p. 4).

Conceiving transnationalism as a novel perspective is informed by the conditions of its emergence. Transnationalism proliferates in current immigrant entrepreneurship mainly because of the technological conditions of the time which not only make communications (mobile voice and text communication including, for example, WhatsApp, internet calls and e-mails) and

travels (air and road) across national borders easy but also quick and on a mass scale. This is part of what Castells (2004) would call ‘space of flow’, and it is anchored on fluid communication and interactions. This situation has provided impetus to the establishment of ‘long distance enterprises’ (Portes et al, 1999, p. 223) by immigrants. In the case of Nigerian immigrants in Ghana, an added impetus to transnationalism in the operation of their businesses is the existing economic opportunity structure emanating from West African economic community (ECOWAS) which, in line with developments globally, is geared towards growing interdependence between national economies, reduced barriers to migration, and accelerated technological advancements. And while some scholars argue that transnationalism in business development among immigrants is more an exception and ‘regularly undertaken only by a small minority’ (Zhou, 2004, p. 1058), proponents of this analytical optic (e.g. Portes et al., 2002; Rogerson and Mushawemhuka, 2015) believe it is more than an exception and that many immigrant entrepreneurs both in the global north and south are transnational entrepreneurs.

Figure 4.1: Theoretical summary chart



Source: Personal construct

In this thesis, transnationalism as it operates in the businesses of Nigerian immigrants in Ghana, just like borderland in section 4.6.1, is conceived in terms of embeddedness (Figure 4.1). This simply means the activities of the entrepreneurs are transnationally embedded, or as is argued in Chapter 9, are made possible by the existing transnational context. With this context, the

entrepreneurs engage and connect their activities quite effortlessly to countries within the West African sub-region and beyond, sometimes establishing businesses in multiple countries and localities. This way, they attune their activities to multiple national institutional and cultural environments (Rogerson and Mushawemhuka, 2015) and the space that makes it possible, as has just been noted, is the transnational context. This allows the entrepreneurs to perform different transnational practices as features not only of their businesses but also of the local markets, economies and societies in which they operate.

4.7 Conclusion

This chapter has discussed key theoretical perspectives in the field of immigrant entrepreneurship with the aim of gaining insight for laying out the theoretical framework specifically for the case of Nigerian immigrants' entrepreneurship in contemporary Ghana. The mixed embeddedness theory is found useful for explicating Nigerian immigrant entrepreneurship. This is because of its focus on the interactions of opportunity structure, immigrants' group characteristics and the complex socio-political, institutional, legal, and policy contexts, of the host society. It is also useful because of the fact that it affords insights and expands on earlier theoretical models. A key part of the chapter is the proposed extension of mixed embeddedness via 'borderland' and 'transnationalism' (Fig. 4.1). Both borderland and transnationalism are conceptualised as contexts of embeddedness for the immigrant to pursue their entrepreneurial desires. These extensions help not only to embed the migration and entrepreneurial activities of immigrants in the specific contexts where they occur but also help lay out important specifications and connections to the theory. Next in Chapter 5, the methodological approach of this thesis is laid out.

CHAPTER 5

RESEARCH METHODOLOGY AND CHARACTERISTICS OF THE ENTREPRENEURS AND THEIR BUSINESSES

5.1 Introduction

This chapter describes the methodological approaches for exploring the entrepreneurial activities of Nigerian immigrants in Ghana and the underlying ontological and epistemological assumptions. Research methodology generally designates the combination of techniques used to explore specific situations (Easterby-Smith, Thorpe & Jackson, 2008), or in the words of Crotty (1998, p.3), the ‘strategy, plan of action, process or design lying behind the choice and use of particular methods and linking the choice and use of methods to the desired outcomes’. This simply means theoretical and philosophical assumptions inform methodological decisions (Gray, 2004). With this background, the chapter begins with a brief discussion of the ontological and epistemological positions to create the appropriate philosophical context, and then elaborates on the research sites before presenting the study design where the qualitative case study approach is discussed. How were the entrepreneurs located and what processes were deployed in selecting them? These strategies are discussed next before moving on to the data collection methods and the data management/analysis procedures¹⁷. The characteristics of the entrepreneurs and their businesses are then presented before concluding with a summary of the chapter.

5.2 The ontological and epistemological positioning

Research methodology is largely driven by philosophical traditions regarding ontological and epistemological assumptions and/or questions framing the direction of investigation (Grix, 2004; Mills, Bonner, and Francis, 2008; Tuli, 2010). Ontological questions which make claims about the nature of reality (Collis & Hussey, 2009), that is, what we believe constitutes social reality, or as Gopinath (2015, p. 1874) notes, the tasks of ‘unpacking what exists’, and epistemological assumptions about the appropriate ways to generate such knowledge (Guba & Lincoln, 2005;

¹⁷ Like any other research method design, there are limitations such as its full focus on urban sites and the fact that the sample is small. These are discussed in detail in section 10.5.

Morgan, 2007), together inveigle methodological approaches researchers adopt. Given the nature of ontological questions which respond to ‘what exists that can be known’, two broad, contrasting positions exist in the philosophy of science, namely positivism and constructionism¹⁸. Positivism (also objectivism or empiricism) makes claims about an independent reality out there which the scientist tries to understand through the laws governing it, while constructionism believes reality is constructed through social process (Neuman, 2003).

This work is constructivist-orientated and draws on methodological and theoretical discourses which see meaning or truth as enacted, and emerge from engagement with the actualities of the world. This implies that meaning is created, and is both inductive and interpretive (Pouliot, 2007; Crotty, 1998). Geertz (1973, p.5) puts it as ‘in search of meaning’. This ontological view stands in sharp contrast to the positivist thinking which believes that objective reality exists out there to be observed by the scientist (Steinmetz, 2005; Riley, 2007). Thus, unlike the positivist paradigm, my ontological argument is positioned in an epistemological path that envisions the researcher as ‘the author of a reconstruction of experience and meaning’ (Mills et al., 2008, p. 26). Further to the idea of constructed reality in constructivism, scholars with bent in this ontological and epistemological position argue for contextual relativity, sometimes termed a relativist ontological position (Guba & Lincoln, 1994) in explicating social phenomena as being ‘relative to a specific conceptual scheme, theoretical framework, paradigm, form of life, society, or culture’ (Bernstein, 1983, p. 8), and make way for multiple realities to be influenced by different contexts (Mills et al., 2008).

5.3 Epistemologically constructivist; theoretically mixed embedded

The relationship between philosophical-methodological assumptions and theoretical frames, that is, the fact that theory and methods go hand-in-hand in research remains an important ‘doctrine’ shared by many scholars. Gee (2011, p. 11) notes that ‘method always goes with a theory’ and ‘[m]ethod and theory cannot be separated...’. Mills et al. (2008, p. 28) also indicate that aligning

¹⁸ Critical-postmodernist and pragmatic views also exist. Critical-postmodernists investigate to expose power relations and pragmatists focus on interventions, interactions and their effect in multiple contexts.

methods and theory ‘enables an analysis of data and a reconstruction of theory that is richer and more reflective of the context in which participants are situated’. Thus, there is consensus among research scholars that decisions regarding ontological and epistemological assumptions and the analyses that come with them align researchers to specific theoretical frames. This implies philosophical views influence methodological paths and theoretical decisions of researchers.

A general tenet of the constructivist approach is that it is sensitive to, and make recourse to the social contexts in which the participants are located (Crotty, 1998). Related to the Nigerian immigrant entrepreneurs, we can recognise the research context (including the socio-economic, political, regulatory, policy and institutional arrangements) within which they find themselves, and how these contextual arrangements influence their entrepreneurial actions. This approach is in tandem with the *mixed embeddedness* theoretical frame discussed in Section 4.5 and applied in the empirical chapters 7, 8 and 9. My theoretical stance of mixed embeddedness is therefore in line with the ontological and epistemological assumptions in constructivist path of research methodology.

The target population is the Nigerian immigrant entrepreneurs in Accra Kumasi, and Ashaiman. Currently, there is no database on business activities owned by Nigerian immigrants in Ghana. Additionally, there is a scarcity of published scientific works about Nigerian immigrant entrepreneurship in Ghana during the past three decades or so. This dearth of knowledge on Nigerian immigrant entrepreneurship in Ghana is more complicated in the informal sector. My empirical focus is therefore on the narratives of the Nigerian immigrant entrepreneurs themselves in Ghana, i.e. the social reality of their entrepreneurial practices which is ever-evolving and reflective of the contextual realities of Ghana.

5.4 Accra, Kumasi and Ashaiman: The contexts for Nigerian immigrants’ entrepreneurship in Ghana

Accra is the capital of Ghana, Kumasi the second largest city, and Ashaiman is a sprawling suburban settlement. Accra and Ashaiman are in the southern part of Ghana, and Kumasi, in a

'terminal centrality that belies the conventional hierarchy of center, periphery and semi-periphery' (Clark 2003, p.87). Together, Accra and Kumasi constitute the nerve-centre of economic activities in Ghana. Accra is home to the headquarters of major companies and organisations in the country, with Kumasi retaining itself as an economic, political and cultural centrality (Clark 2003, p. 87). These two cities serve as home to the largest number of immigrants in Ghana (GSS 2013). On its part, Ashaiman has become attractive to new immigrants. As a sprawling sub-urban area in a peripheral location, Ashaiman attracts Nigerian immigrants because it has a wide array of marginal suburbs, like those identified by Harvey & Brand's (1974) study of spatial allocation of migrants in Accra. Ashaiman's location is important for many Nigerians coming to Ghana by road as it is one of the likely places to settle on the way to Accra from the border town of Aflao. The narrative below from Achebe (pseudo name) typifies observations on how Ashaiman's location is important for Nigerian immigrants settling in Ghana.

Q: Why did you decide to set up your business in Ashaiman?

R: This was my first place when I came to Ghana. It was Ashaiman that I first stepped my feet on. This was the last stopping place for the car that brought me to Ghana. I didn't know any other place... not Accra, not Kumasi, not even Tema. I didn't know any other place. It was the first place I got to know... nowhere else except Ashiaman, that's why I set up my business here.

Therefore, among other things, the selection of Accra, Kumasi and Ashaiman was based on the idea that though this is a qualitative study based on a small sample, they provide an opportunity to paint a broader picture of Nigerian immigrants and their entrepreneurial activities in Ghana. In Chapter 8, Ghana is conceptualised as a temporal-spatial borderland for Nigerian immigrant entrepreneurs, and in this conceptualisation, Accra, Kumasi and Ashaiman constitute the specific local borderland spaces. These three sites are in two regions of Ghana, the Greater Accra (Accra and Ashaiman) and Ashanti (Kumasi) regions. The Greater Accra and Ashanti regions serve as home to the largest number of immigrants in Ghana (GSS, 2013). According to the 2010 Population and Housing Census (PHC) of Ghana, 600,049 foreign nationals were in Ghana (86% African nationals). Of these, 68% were from the regional economic bloc - the Economic Community of West African States (ECOWAS) (GSS, 2013, p. 206). A fifth (20.24%) of the

total non-Ghanaian nationals was in the Greater Accra region, and 16.7% in the Ashanti region. Among the ECOWAS nationals, a fifth (21%) of them was concentrated in the Greater Accra region and close to 15% in the Ashanti region (Table 5.1).

Table 5.1: Non Ghanaian population by regions and origins

Regions	All Non-Ghanaians	Non-Africans	Africans, non ECOWAS	Africans, ECOWAS
Western	8.01	10.38	9.74	7.08
Central	8.89	9.08	8.77	8.88
Greater Accra	20.24	19.74	17.46	21.07
Volta	8.6	1.73	2.66	11.54
Eastern	7.60	8.06	8.26	7.34
Ashanti	16.69	20.9	20.91	14.74
Brong-Ahafo	10.07	10.49	11.59	9.58
Northern	11.37	11.33	12.27	11.13
Upper East	5.10	4.89	4.97	5.17
Upper West	3.44	3.39	3.38	3.46
All	600,049	81,811	108,328	409,910

Source: GSS, 2013

In terms of livelihood characteristics, 83.1% of the immigrants in Ghana work in the private, informal sector with more females (87.9%) compared to males (79.7%) in the sector (GSS, 2013, p. 219). Further, close to sixty percent (57%) of non-Ghanaian population, with females more likely than males, work as sole proprietors or self-employed with no employees.

Twum-Baah (2005) observes that Nigerians constitute the largest group of immigrants in Ghana, dominating in both sub-regional and general immigration statistics in Ghana. Personal observation of Nigerian immigrants in Ghana over the past 10 years and specifically their entrepreneurial activities for the past 4 years indicate that the three research sites provide a good approximation of the Nigerian immigrant entrepreneurship in Ghana. They provide a fertile ground for understanding Nigerian immigrants' economic activities in contemporary Ghana. Additionally, Accra and Kumasi have long been places of settlement for Nigerian immigrants in the country. Pellow (2001, p. 59) mentions Sabon Zongo as one of Accra's earliest migrant enclaves, having been established by and for 'migrant Muslim Hausa from northern Nigeria' in the first decade of the twentieth century. These migrants had been brought to Accra in the mid-1870s as teachers and soldiers in the Gold Coast Hausa Constabulary (GCHC) (Adamu 1978;

Ahmed-Rufai, 2002; Pellow 2001). Also, they came as traders after the break-up of Salaga in the north as a major market centre (Kirby, 1884; Adamu 1978; Pellow 2001) (see Section 2.4.1). Besides Sabon Zongo, many suburbs in Accra have been settlement places as well as places for eking out a living, both formal and informal, for many Nigerian migrants including Old Accra, Tudu, Old Fadama, and New Town, Nima and Madina (Ntewusu 2011). Part of the explanation for the choice of these suburbs by migrants is that they offer cheaper rents in the city and proximate location to the city centre and the central markets where many migrants seek casual and informal employment activities such as market trade (Grant, 2006).

On its part, Kumasi has historically played host to many West African immigrants in Ghana (Lovejoy, 1971; Sudarkasa, 1979) just like Segou, Kano, Kong, Sokoto, Salaga, and Ouagadougou, and boasts of a good number of permanent stranger communities, the so-called *zongos* so characteristic of migratory phenomenon across the West African sub-region (Shack & Skinner, 1979; Skinner, 1963). These immigrants first came in as traders particularly in the nineteenth century (Lovejoy, 1971). In the 1920s and 1930s, the Yoruba community, for example in Kumasi, increased in size (see Section 2.4).

Currently, the location of Nigerian immigrants in Accra and Kumasi defies what one may describe as a single locale. While holding onto many of the old settlement enclaves (stranger communities or *zongos*), some contemporary Nigerian immigrants in Accra and Kumasi have spread to diverse localities - low, middle and high-income locales, as well as to inner, sub-inner, outer and even sprawling satellite areas, and are engaged in different entrepreneurial activities. These Nigerian immigrants who have their entrepreneurial activities in Accra, Kumasi and Ashaiman are the source of the empirical curiosity prompting this thesis.

5.5 The study design

This is a qualitative study that draws on in-depth interviews and observations to generate data. This is in keeping with admonition in immigrant entrepreneurship literature (Aliaga-Isla & Rialp, 2013) that quantitative empirical studies preponderate and that future research needs to consider the use of qualitative approaches to provide more nuanced understanding of the phenomenon.

The in-depth interviews of the entrepreneurs and observations of business activities were supplemented with key informant interviews. The use of this approach is in line with contemporary strategies of researching immigrant entrepreneurs, particularly those in the informal sector (see Jones et al., 2014; Ojo et al., 2013).

This thesis employs a case study design. Yin (1994, p. xi) regards the case method as ‘part of a social scientist’s complete armamentarium’ to inform a view of ‘reality’. Punch (2012) explains that a case study involves detailed study of one case (or perhaps a small number of cases) using whatever methods deemed appropriate. The general objective is to develop as full understanding of that case as possible. To this end, Punch (2012, p. 144) suggests that a qualitative case study design must be adopted when there is need to ‘understand the case in depth, and in its natural setting, recognising the complexity and its context’. Yin (2014) also outlines the conditions for case study design, including a) when the study seeks to answer ‘how’ and ‘why’ questions, b) when one cannot manipulate the behaviour of those involved in the study, c) when the study seeks to cover contextual conditions because they are believed to be relevant to the phenomenon under study, d) when the boundaries are not clear between the phenomenon and context, among others.

The selection of case study method is informed by the ‘how’ questions underlining this study (Yin, 2014) to understand the nature and operational strategies of the entrepreneurs and their embeddedness in the Ghanaian context. This is also in following with Creswell’s (1998) admonition that case study offers advantages when exploring bounded system or a case [or multiple cases], through detailed, in-depth data collection involving sources of information rich in context (see also Punch, 2012). In this regard, I seek to understand the meaning the immigrants attach to their migration and entrepreneurial activities in Ghana. Issues of decision-making are involved, such as why they decided to come to Ghana for their entrepreneurial activities. Also, the decision to go into informal entrepreneurship should reflect some context realities – the Ghanaian socio-cultural, political and economic context realities. Thus, a case study design anchored on the interview and observational methods (Section 5.6) is appropriate

for understanding the particularity and complexity of these activities in depth and in context rather than in magnitude.

5.5.1 Negotiating access to the entrepreneurs

While acknowledging the difficulty in estimating the number of Nigerian immigrants in Ghana, there is no such hurdle in perceiving their presence and participation in informal entrepreneurship in Ghana. One source puts the number of Nigerians in Ghana at 8,891 in 1999, 28,489 in 2000, 44,929 in 2001, and 24,718 in 2002 (Manuh, 2006b). Collecting information from a representative sample of Nigerian immigrant entrepreneurs in the three research sites would be difficult, if not impossible, since information on them is scarce. Moreover, immigration-related issues are generally sensitive in Ghana, as elsewhere, and immigrants are generally wary of outsiders (Van Amersfoort, 1996). In an earlier study on Nigerian migrant associations in Accra (Antwi Bosiakoh, 2009; 2011), contacts with some Nigerian migrant entrepreneurs were made. These contacts were relied upon for recruitment of participants. In the literature on African immigrant entrepreneurs, a similar strategy has been employed to study Ghanaian women's entrepreneurs in Durban, South Africa (Ojong, 2005).

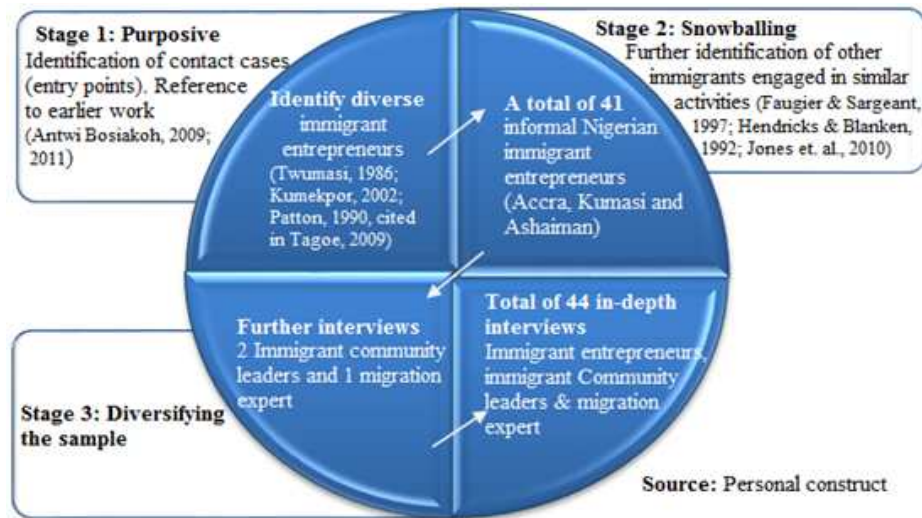
5.5.2 Sampling strategy¹⁹

The criteria for inclusion in this study was that the immigrant should own a business, that is, that the business should be owned by the individual migrants themselves (Hollander & Elman, 1988). This definition was suitable for the study because it left no room for doubting the participation of the individual immigrants in self-employment activities, as ownership does a better work in identifying one's participation in entrepreneurship. A multi-stage Sampling strategy (Figure 5.1) that combines purposive and snowball processes was adopted. The recruitment process first drew on multiple entry points or contact cases (stage 1) to generate diverse entrepreneurial activities. This was purposive and reflected the needs of the study (Kumekpor, 2002 Twumasi, 1986. See

¹⁹ I use sampling here in a broad sense recognizing that for some qualitative researchers, 'selection process' is rather preferred.

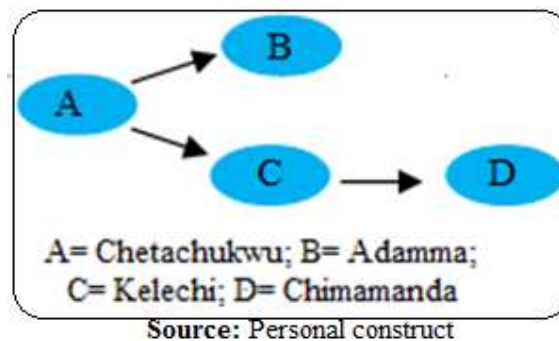
also Patton, 1990, cited in Tagoe, 2009). The rationale was to seek committed respondents capable of throwing light on their entrepreneurial activities.

Figure 5.1: Sampling strategy and process



A similar purposive strategy was recently deployed (see Jones et al., 2014) to examine the experiences of new migrant business owners in the East Midlands, UK. In this current study, the entry point contact cases were generated from personal contacts and trusted intermediaries from my previous studies (Antwi Bosiakoh, 2009; 2011). In the second stage, I relied on referrals (snowball process) from the personal contacts and trusted intermediaries since the immigrants knew and or had contact with others (Edwards and Holland, 2013). This led to identification of other entrepreneurs engaged in both same and different activities. For example, Chetachukwu who was purposively selected because I knew him from a previous study, recommended both Adamma and Kelechi to me. Further, it was through Kelechi that I came to know Chimamanda (see figure 5.2).

Figure 5.2: Sampling network: from purposive to snowball



As suggested by Faugier and Sargeant (1997, p. 792), 'attempting to study hidden populations for whom adequate lists and consequently sampling frames are not readily available, snowball sampling methodologies may be the only feasible methods available' (see also Hendricks & Blanken, 1992; Jones et al., 2010). In Ghana, it is sometimes difficult to know the ownership of certain businesses run by immigrants. This applies, not only to Nigerian immigrant entrepreneurs but also other immigrant entrepreneurs like Chinese, Lebanese and Indians, etc. But as research methodologists suggest, carefully planned snowball and purposive methods of sampling help address the problem. They are a good way to access and study populations that are particularly hard to reach, including immigrant populations (Penrod, Preston, Cain, and Starks, 2003; Spring et al., 2003). As such, the respondent-driven snowball process, also termed 'chain referral' or 'multiple snowballing' was utilised in the second-stage of the process to identify and recruit some of the participants. This helped curtail refusal rates and generated variation. Therefore, the personal contacts (purposive), serving as snowball poles were snowballed until saturation was achieved. The process yielded 41 entrepreneurs, and in addition, three in-depth interviews, two with Nigerian community leaders, and one with a migration studies expert in Ghana, were conducted, making a total of 44 in-depth interviews (Table 5.2; Appendix 1). The participants were carefully briefed about the study (Appendix 3) and verbal consents obtained from all of them.

Table 5.2: Distribution of interviews across the study sites (total=44)

Interviews	Research sites			Total
	Accra	Kumasi	Ashaiman	
Entrepreneurs	17	14	10	41
Key informants	2	1	-	3
Total	19	15	10	44

Source: Fieldwork

5.6 Data collection strategies

5.6.1 Interviews

All the 41 interviews were conducted from January to July 2015. For the entrepreneurs, each interview was conducted using a set of topic questions and sub-topic questions. This helped to structure the interview into relevant themes and sub-themes. However, this is where the structure

ended. In the actual interviews, the process was flexible and open-ended. In many cases, the process was adjusted to suit different situations of the entrepreneurs. For example, in some interviews, the entrepreneurs' biographical data was elicited before the business-related data. In others, the process was reversed. Also, when respondents were asked to give brief comments about themselves and their businesses, some of them ended up touching on issues itemised for discussion. In such cases, the interview continued from those items before reverting to those that were skipped. Moreover, not all the itemised issues applied to the kinds of businesses operated by the respondents. This means that for some respondents, the process was further flexed to reflect their situations. This way, some respondents offered nuanced discussions not thought of before the interviews. A similar process was adopted in the interview with the key informants. Minichiello, Aroni, Timewell and Alexander (1990) offer a continuum model of interviews from structured through focused semi-structured to unstructured interviews. For this study, the interviews best fall between focused semi-structured and unstructured categories. They were, as Kvale (1996, p. 209) notes, 'creative conversations, in which the object of study was brought into being; as collaborative endeavours in which meaning was produced through negotiation between the respondent and myself; and as communications in which language and meaning were inseparable'.

Most of the interviews with the entrepreneurs (85%; n=35) were conducted at the business premises of the research participants. The rest were conducted at places agreed upon by the participants. Two of the interviews (Okonkwo and Onyeama) were conducted at their church premises after they had closed from Sunday church services. Chimamanda was interviewed at Haatso on the campus of Wisconsin International University College, Ghana, where, as a student, it was convenient to spare time for the interview. Similarly, Kelechi's interview was in a restaurant at Haatso near the Total Filling Station where he had checked in to take dinner. Onyekachi invited me to his home at Caprice and it was there that I interviewed him. Finally, Udoka was interviewed at a mechanic shop off the Labour-Asokwa road in Kumasi where he was waiting for his car to be fixed. Interviews with the two Nigerian community leaders were

conducted in their homes and for the migration expert, the interview was in his office. All interviews were conducted face-to-face in interviewees' preferred language and were recorded with a digital audio recorder. Though almost all the entrepreneurs spoke the Ghana language Twi (Section 5.8.7), they were more comfortable with English. Similarly, one community leader and the migration expert were interviewed in English. Only one interview with a community leader who did not speak English was conducted in the Twi language. Most interviews lasted approximately 1 hour and there were few instances of follow-ups to clarify issues.

5.6.2 Observations

Further to the interviews, the businesses of the entrepreneurs were observed in the process and notes taken. All the participants' business places were observed on the day of interview except for those who were interviewed outside of their business premises. In most cases, I did further observations after the interviews when I visited their businesses. For those who were interviewed outside their businesses, I made requests to visit them at their business premises and these requests were all granted by the entrepreneurs. In most of the observations, I engaged in informal conversations with the entrepreneurs. This helped cast light on some issues discussed in the interview and further clarified some issues I needed to understand during the observations. Interviews are generally self-reports of respondents' experiences, opinions and feelings. However, with observation, I made direct interpretation of what I saw. This complemented what the respondents told me. Most of the entrepreneurs allowed pictures of their businesses to be taken. Like the interviews, all the observations were undertaken between January - July 2015.

The interview and observation processes were rewarding, not only for me and my study, but also for the respondents. While for me the two processes helped capture the data needed for the study, for the entrepreneurs the processes offered them opportunity to share their migration and entrepreneurial experiences, and more importantly, the challenges they face in Ghana. Many of them commented that the interview experience was the first to make them talk about their migration and entrepreneurial experiences. All the procedures for this research met the

requirements of the Australian National Statement on Ethical Conduct in Human Research (2007, updated in March 2014 as the *National Statement*) and were approved by the Human Research Ethics Committee (HREC (Human Sciences & Humanities))—Reference No: 5201400968—at its meeting on 28 November 2014 (Appendix 2).

5.7 Data management and analysis

5.7.1 Translation and transcription

Translation and transcription were the first processes for transforming the narratives of the participants and key informants into analysis-friendly formats. All the recorded interviews were transcribed with the help of *Express Scribe Transcription Software*, a foot pedal-controlled digital transcription audio player. For the two interviews conducted in Twi, translation and transcription processes were done together such that the audios were translated into English and simultaneously transcribed. The observational notes were also typed, edited and put into files. The objective of these processes was to convert the spoken words and living/personal conversations of the entrepreneurs and key informants into texts for analysis (Kvale 1996). Through these processes, I not only distanced myself from the interview situations and participants, but also edited ‘myself out of the interviews’ (Dortins, 2002, p. 208). In this way, the jokes and conversations meant to build rapport were taken out of the transcriptions.

5.7.2 Analysing the data

Analysis of the data followed the bottom-up qualitative data analysis framework proposed by Creswell (2009, p. 185) involving organisation and preparation of data for analysis, reading through all data transcripts, data coding, identification of themes and relationships, describing and interrelating themes, and interpreting the meaning of themes, relationships and descriptions. The transcripts from the interviews and observational notes were treated as the spoken words on migration and entrepreneurial experiences of the immigrants, and constituted a complex mix of heterogeneous data for analysis. Each of the transcripts were read multiple times to ensure that they did not contain errors. Following this, they were organised using the Nvivo software,

version 10 for Windows. Kikooma (2010), Welsh (2002) and Richards and Richards (1991) have all noted that when software is used in qualitative data analysis process, it adds rigour to the research. The Nvivo software is noted for this rigour (Kikooma, 2010; Welsh, 2002) ‘within a constructionist epistemological framework’ (Kikooma, 2010, p. 45). Nvivo’s rich text allows integrated emphasis through colour, font and character style (Jones, 2007).

Nvivo has functions for word frequency queries and text search queries which facilitate interrogation of qualitative data. These were used in the initial state of analysis to gain understanding of the transcripts. The output of the word frequency and search queries provided understanding of some of the important themes in the data. Two refined outputs in the form of word-tree structures are provided in figures 6.1 and 6.3. Some of these themes were pursued further through coding in the analysis process. As noted by Welsh (2002, p. 4), carrying out electronic search like the one offered by Nvivo produces ‘more reliable results than doing it manually simply because human error is ruled out’. This process helped to gain an impression of the data in a way not unduly influenced by the memorable accounts from the field. Nvivo has rich editing, and coding functions. It also allows memos and comments to be made on imported transcripts. These functions allowed for easy and progressive reflection and conceptualisation of the data (Jones, 2007; Richards 2002, 211). For example, it was possible to link memos to different pieces of data, such as codes, to build up themes across the data. This was useful when creating higher-level codes and organising codes, or nodes, into parent and child, like creating themes and subthemes, or what Ozkan (2004, p. 599) calls ‘tree codes’. This way, related concepts were gathered together and built into hierarchical structures to allow more explicit relationships to emerge.

During the coding and other analyses processes, specific words, phrases, paragraphs and so on, were highlighted to serve as codes/nodes or to be linked to codes/nodes. Those linked to nodes became the authentic voices of the entrepreneurs in chapters 6-9. As Nwankwo, Madichie, and Ekwulugo (2011, p.71) advise, there is the need to allow reality to tell its story on its own terms. Going by this, the explanations and interpretations offered bear faith to the narratives of

the entrepreneurs. It was far easier to deal with issues about who said what in the different themes, and in what contexts they were said, for instance. Compared to manual process, Nvivo makes coding quite easy. As such it is possible to link a lot more words, phrases, paragraphs to the thematic codes generated. This presents more options in selecting quotes to highlight explanations and interpretations.

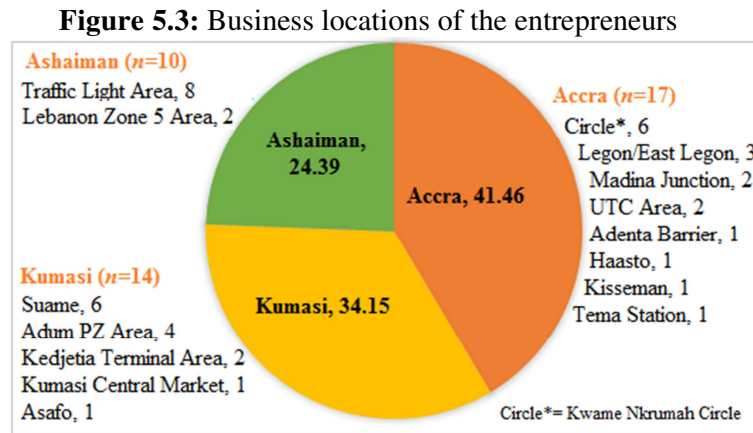
Another useful tool in the Nvivo software used for the analysis is *classification*. This function uses attributes of the entrepreneurs and was employed to create classification tables of biographical and other characteristics of the entrepreneurs. The significance of the classification function is that, though in qualitative software, it categorised and generated quantifiable figures on the relevant variables. This way, classification helped integrate some form of quantitative elements into this qualitative research, to augment the results of analysis (Jones, 2007). Following from here, the characteristics of the entrepreneurs and their businesses are presented. The figures on these characteristics (Section 5.8 below) and elsewhere in the thesis were generated with the help of Nvivo classification table.

5.8 Entrepreneurs and their businesses: Characteristics

5.8.1 Business locations and business types

The location characteristics of the entrepreneurs' businesses are presented in Figure 5.3. While almost half of the entrepreneurs (41.46%; $n=17$) were in Accra, a little more than a third of them (34.15%; $n=14$) were in Kumasi and a quarter of them (24.39%; $n=10$) in Ashaiman. In each of the three locations, the entrepreneurs were dispersed across multiple micro-locations. In terms of business types, the entrepreneurs were engaged in two broad categories, namely trading activities (85%; $n=35$) and provision of services (15%; $n=6$). In the trading category, six product categories were identified. These were phone/IT accessories, food-related trade, automobile spare parts vending, sale of metals and hardware, watch/clock shop and miscellaneous trade. In the service sector, two categories were identified, namely fashion/beauty/entertainment, and

cleaning/repairs. Section 6.2.1 discusses further the locations and business types, in terms of the clusters and niches that appear to be emerging.



Source: Fieldwork

5.8.2 Age and Gender

Table 5.3 presents the age and gender of the entrepreneurs across the three locations. Males overwhelmingly outnumber females, the proportion being 85% males; $n=35$ to 15% females; $n=6$. This male dominance is across the three research sites. This gender structure of the entrepreneurs was influenced by the sampling procedure and is both consistent and conflicting with existing views on gender and entrepreneurial activities. The entrepreneur, described as a hero figure (Schumpeter, 1983) and a risk taker (Knight, 1921), is often seen from a male perspective (Ahl 2006) and women are seen to be less likely to be entrepreneurs (Mazzarol, Volery, Doss, and Thein, 1999; Leoni & Falk, 2010). In the Ghanaian situation, however, a converse view is what exists. Langevang, et al. (2015) have shown that female participation in entrepreneurial activities is higher than males. Therefore, the gender proportion of the Nigerian immigrant entrepreneurs in this study is incongruent with the entrepreneurial literature on Ghana but consistent with the general view.

In age terms (Table 5.3), the oldest entrepreneur was 60 years, and the most noticeable feature of the age structure is the high concentration (83%; $n=35$) in the 20-49-years age regime (the most active of all age groups). This is also across the three research sites. Within this active age group, majority of them were between the ages of 40-49. Almost a third of the sampled entrepreneurs ($n=14$) were in this age bracket. This supports empirical claims that this age cohort has a high propensity to set up their own businesses (Henley, 2005; Evans, 1989) because their

ages put them ahead of others in terms of knowledge, work experience and better possibilities for capital acquisition. However, for some scholars, more old age among immigrants does not correlate with high entrepreneurial propensity. This is because of the difficulties with their technology uptake, a situation which deters many older immigrants from venturing into entrepreneurship. Kidd (1993) notes that new technologies allow immigrants to set-up new businesses.

Table 5.3: Summary characteristics of the entrepreneurs

Variables	Categories	Accra	Kumasi	Ashaiman	Total
<i>Sex</i>	Male	14	12	9	35
	Female	3	2	1	6
<i>Age</i>	20-29	3	3	3	9
	30-39	5	5	2	12
	40-49	5	5	4	14
	50-59	3	1	1	5
	60+	1	-	-	1
<i>Marital Status</i>	Married	14	10	8	32
	Single	2	4	2	8
	Divorced	1	-	-	1
<i>Children</i>	None	3	3	3	9
	1-2	7	8	-	15
	3-4	4	3	6	13
	5-6	3	-	1	4
<i>Education</i>	Basic*	-	2	2	2
	Secondary**	5	6	6	17
	Post-Secondary [#]	3	2	-	5
	Tertiary	7	4	1	12
	N/A	2	-	1	3
<i>Years in Ghana</i>	1-5	10	3	2	15
	6-10	4	1	4	9
	11-15	1	3	1	5
	16-20	2	4	1	7
	21+	-	3	2	5

Note: *Basic (Primary, JSS); **Secondary (SSS, HSC, dropped out & completed);

[#]Post Sec (O' level, diploma)

Source: Field data

5.8.3 Marriage and family

For each of the research sites, most respondents (Accra: 82%; Kumasi: 77%; Ashaiman: 80%) were married (Table 5.3). In total, 78 percent of the entrepreneurs (n=32) were married at the time of interview. For these entrepreneurs, a further majority (66%; n=27) were males. Among the unmarried entrepreneurs (22%; n=9), one had been married before but was divorced at the time of interview. Only one female (in Kumasi) indicated that she was single at the time of the interview, and further observed that she was in relationship. For the married females (12%; n=5),

only two of them came to Ghana on their own. One came 'on a business trip – and the rest for marriage-related reasons - to get married, and to join their husbands. Marriage is said to boost business entry motivations (Le, 2000; Li, 2001) but overall, it affects the genders differently. Leoni & Falk (2010) show that marriage acts positively for a woman if she intends to start business, but for men, it acts negatively. Among the married female entrepreneurs, two of them had their businesses in Ghana set up after getting married with the help of their husbands.

Also, majority of the entrepreneurs (78%; $n = 32$) had at least one child and the highest number of children for a single entrepreneur was six for a 50-year-old female entrepreneur. For those with children, close to half of them (37%; $n = 15$) had one or two children and additional 32% ($n = 13$) with three to four children. Together, these two classifications (1–2 and 3–4) form the highest concentration of the number of children of Nigerian immigrant entrepreneurs, accounting for 69%. Entrepreneurs in Ashaiman were more likely to have more children (70% of them had three or more children) compared to those in Accra (41%) and Kumasi (21%). Among those without children (22%; $n = 9$), two of them were young females, both 28 years, one single and the other recently married.

5.8.4 Education

Education is noted for its influence on the propensity to engage in self-employment and entrepreneurial activities because of its managerial enhancement potential (for example dealing with clients, suppliers and bankers, among others) which helps increase profitability (van Praag, Van Der Sluis and Vijverberg, 2005). However, the relationship between education and entrepreneurship is not linear. Fairlie (2012, p. 29) shows that the rate of entrepreneurship is lower among high school graduates than among high school dropouts. Constant et al., (2007) also show that there is negative correlation between education and entrepreneurship. However, in other studies (Carbonell, Hernandez, and García, 2014), education background is seen to be the factor on which much of business activity depended. This shows the importance of education in entrepreneurship, that is how it correlates positively with entrepreneurial activities. Table 5.3

shows the educational attainments of the entrepreneurs. More than a quarter (26.8%) of the entrepreneurs have tertiary education with females more likely than males to have tertiary education. Additionally, about 15% of the entrepreneurs have post-secondary level education. The highest concentration however was within the secondary level (SSS, HSC, dropped out and completed). Entrepreneurs in Ashaiman (60%) and Accra (59%) were more likely than those in Kumasi (42%) to have post-secondary and tertiary education. The high educational background of the entrepreneurs forms a key part of the human capital needed for running their businesses.

5.8.5 Duration of stay in Ghana

The duration of stay of immigrants in their destination society contributes to the acquisition of better local knowledge. This local knowledge is appropriable for the pursuit of the one's entrepreneurial activities. Li (2001) shows that in Canada, immigrants with longer stay have higher rate of becoming entrepreneurs. Among the entrepreneur participants of this study, the duration of their stay in Ghana is used as a proxy for year of arrival in Ghana, and shows that all the entrepreneurs arrived in Ghana from 1990 onwards. And though all them came to Ghana in the past 27 years, many of them (37%; n = 15) came in the last 5 years (2010 = 2015) and about a quarter (22%; n = 9) of them from between 6 and 10 years. Together, they constitute about 60% of the entrepreneurs. Additionally, a total of 41% (n = 17) of the entrepreneurs have been in the country for more than 10 years. Analysis of the arrival years of the entrepreneurs shows they correspond with the period of Ghana's 4th Republic democratic development which started in 1992. Clearly, the data shows that most of the entrepreneurs have stayed in Ghana for a long time (more than sixty percent of them (63.4%; n=26) for more than five years). This long duration of stay is important for the acquisition of relevant local context knowledge for setting up and running their businesses. One key evidence on this point is in the competence levels of the entrepreneurs in the major Ghanaian language, Twi, for communication (see table 5.5).

5.8.6 Ethnic profiles of the entrepreneurs

a) Ethnic origins

The ethnic origins of the entrepreneurs (Table 5.4) show Igbo dominance overall (Igbo - 76%, n=31; Yoruba – 24%, n=10). In Accra, 94% of the entrepreneurs were of Igbo origin; it was 70% in Ashaiman and 57% in Kumasi. This Igbo dominance is across both sexes (all the female entrepreneurs and most of the male entrepreneurs in this study) were Igbos. This finding is novel, as the Igbos have historically been identified, at best, as second to their Yoruba counterparts or as an insignificant group in the ethnicities of Nigerian immigrants in Ghana. In the pre-colonial years when Nigerians first had encounter with Ghanaians, Hausa ethnics were the dominant group (Arhin, 1979; Clapperton & Lander, 1829; Lovejoy, 1971). Later in the colonial and post-colonial period up until the last two decades of the 20th century, the Yoruba ethnics dominated Nigerian migration to Ghana (Eades, 1979, 1994; Hill, 1970; Sudarkasa, 1975, 1979; Peil, 1974)²⁰. This study indicates a new ethnic dominance, the Igbos.

Table 5.4: Ethnic profiles of the entrepreneurs

Variables	Categories	Accra	Kumasi	Ashaiman	Total
Ethnicity	Igbo	16	8	7	31
	Yoruba	1	6	3	10
State of origin	Anambra	5	4	2	11
	Enugu	6	1	-	7
	Imo	1	2	4	7
	Oyo	-	4	-	4
	Ebonyi	3	-	-	3
	Cross River	1	-	1	2
	Kwara	-	2	1	3
	Ogun	1	-	2	3
	Delta	-	1	-	1

Source: Field data

The Igbo people are renowned for their entrepreneurial acumen, a quality often highlighted in the discourse on capitalist development in Nigeria. They are known to admire, as Green (1947) points out, ‘the man of energy, the go-getter’, and Igbo parents bring up their children stressing such qualities as ‘property, money, honesty, and loyalty to kinsmen’. They are also known to place premium on occupational skill, enterprise and initiative’ (LeVine, 1966; Olutayo, 1999).

²⁰ For example, in the 1960 census of Ghana, Nigerian immigrants in Ghana were made up of 100,560 Yoruba, 61,730 Hausa and just 14,050 Igbo ethnics (Sudarkasa (1979, p. 142).

Inferring from these enterprising norms, the Igbo entrepreneurs in Ghana can be seen to have carried this acumen from Nigeria to Ghana just as their counterparts elsewhere in Europe have done, even into illegal entrepreneurial activities (Antonopoulos et al., 2011a, 2011b).

b) The state origins of the entrepreneurs

The state origin of the entrepreneurs reproduces the ethnic contours. The majority of the entrepreneurs in this study originate from south-eastern states in Igboland mainly Anambra, Enugu and Imo (Table 5.4). Four Igbo states, namely Anambra, Enugu, Imo and Ebonyi constitute 68% (n=28) of the state origins of the entire respondents, and together with Cross-River (with some Igbo affiliations), the Igbo states make up more than 70% of the state origins of the entrepreneurs. From the western Yoruba states, entrepreneurs from Oyo are in the majority.

5.8.7 Languages spoken by the entrepreneurs

Reflecting their state origins, many of the entrepreneurs speak Igbo and related Nigerian languages. Table 5.5 presents the distribution of languages spoken by the entrepreneurs. Only 6 of the entrepreneurs (15%) do not speak the Igbo language at all. Four of them, 10%, speak only Yoruba and the remaining two entrepreneurs, 5%, speak only Yoruba. None of the entrepreneurs speak only Hausa language. Igbo-speaking predominates in the true sense of the word as close to half of the entire respondents (44%; n=18) speak only the Igbo language. This is across the genders; 12.5% of the 15% female entrepreneurs speak only the Igbo language and 31.5% of the 85% male entrepreneurs also speak Igbo language only. Additionally, 41% of the entrepreneurs (n=17) speak the Igbo language along with other Nigerian languages: 24% (n=10) with the Yoruba language, 7% (n=3) with the Hausa language and 10% (n=4) with both the Yoruba and Hausa languages. The major non-Nigerian languages spoken by the entrepreneurs are English (all the entrepreneurs) and Twi (40 out of 41 entrepreneurs) (see Table 5.5). English is widely spoken among the entrepreneurs because it is the official language in Nigeria, just like in Ghana,

and many Nigerians can express themselves and engage in meaningful conversations with it. Those with no formal education use pidginised versions. Many Nigerian business owners in Ghana are therefore able to use the English language to interact with their Ghanaian customers, at least those who also speak the language.

Table 5.5: Languages spoken by the entrepreneurs

Languages		Total
Nigerian Languages Spoken, n=41	1 language (Igbo only)	18
	1 language (Yoruba only)	2
	2 languages (Igbo & Yoruba)	10
	2 languages (Yoruba & Hausa)	4
	2 languages (Igbo & Hausa)	3
	3 languages (Igbo, Yoruba, Hausa)	4
Other Languages Spoken, Multiple Responses	Ghanaian languages	
	Twi	40
	Ga	2
	Ewe	1
	Non-Ghanaian	
	English	41
	French	3
	Mandarin (Chinese)	1
	Spanish	1
	Arabic	1
	Dutch	1
	Italian	1

Source: Fieldwork

For the Ghanaian populace, Twi is the main language of communication. This is even more the case in the market place where many of the businesses are located. Business owners' proficiency in this language is therefore a key requirement for meaningful participation in Ghanaian market operations. The entrepreneurs acknowledge this and avail themselves of it. Thus, all but one of the entrepreneurs have learnt to speak the Twi language to some degree, ranging from complete fluency to just competences around calling out and negotiating prices. Some of the entrepreneurs combine the Twi language with English but others use their employment strategy to deal with their language incapability by employing Ghanaian sales assistants (Section 6.3.3a(i)). Three of the entrepreneurs speak the French language, something they learnt and carried over from their stay in the French-speaking countries between Ghana and Nigeria.

5.9 Conclusion

Gelo (2012) notes that one of the challenges confronting contemporary science is that the training and practice are often divorced from the philosophical assumptions underlying them. This leads to disregard of basic tenets. To deal with this, Gelo admonishes that researchers ‘critically examine the interconnections between specific methods and the underlying philosophical assumptions’ and then ‘develop personal positions about them’ (p. 125). This admonition holds a central position in this chapter. The chapter begins on the essential note that discusses the philosophical assumptions underlying research methods. It elaborates the philosophical suppositions regarding ontology and epistemology (Gopinath, 2015; Gray, 2004) and how this study is situated in these traditions. These elaborated positions constituted the base upon which the whole research design (accessing and recruiting the entrepreneurs, data collection, management and analysis strategies, etc.) was anchored. Chapters 6 - 9 draw on the outcome of processes in this chapter.

This chapter also provides understanding about the study sites, and the rationale for selecting them to study Nigerian immigrant entrepreneurship in contemporary Ghana. It shows that of Ghanaian towns and cities, Accra, Kumasi and Ashaiman proffer good cases for this kind of study. In this study, forty-one Nigerian immigrants engaged in a wide range of trading entrepreneurship, and a few in the provision of services participated. The biographical characteristics of these entrepreneurs (age, gender, marital status and number of children, and educational backgrounds) are presented in this chapter. Also elaborated are the entrepreneurs’ duration of stay in Ghana, and their ethnic profiles, including their state of origin and languages spoken. With this understanding of the methodological position, I discuss in chapters 6, 7, 8 and 9, the outcome of thematic analysis of the data obtained from the entrepreneurs. Here, efforts are made to ensure that the entrepreneurs ‘tell their own story’ (Stake, 2003, p. 143) or as Sandelowski (1991, p. 162) notes, they become ‘narrators on the interpretive possibilities’.

CHAPTER 6

UNDERSTANDING NIGERIAN IMMIGRANT ENTREPRENEURSHIP IN CONTEMPORARY GHANA

6.1 Introduction

This chapter investigates key motifs underlying the operation of Nigerian immigrant businesses in Ghana with the objective of understanding the nature of the businesses (Research Question One). Several characterisations that aggregate on four broad areas (nature, strategies, risks and networks) are discussed. From these discussions emerges the positionality of the entrepreneurs in terms of locational and sectoral concentrations and clustering which helps to understand the patterns of ‘precinctisation’ and specialisation integral to the operations of Nigerian immigrant entrepreneurship in Ghana. Also, different aspects of the entrepreneurs’ strategies parallel Yu’s strategy of ‘guerrilla force’ (2000, p. 182), Kirznerian alertness (Kirzner, 1973 p. 2009), and Jacobson’s (1992) flexibility in entrepreneurial success. The chapter also reveals the strategies deployed by the entrepreneurs to undercut competitors and the wide-ranging human relational practices - for employee recruitment and mediations, and social networks which enable, facilitate, and structure the entrepreneurial transactions of the migrants. A final discussion of key analytical themes in the chapter is provided.

6.2 Nature of Nigerian businesses in Ghana

6.2.1 Positionality

a. Locational concentration

The three research sites (Accra, Kumasi and Ashaiman) were the macro-level business locations of the entrepreneurs. In each of these locations were multiple micro-level locations (Figure 5.3) as well as different levels of sectoral concentrations (a pattern of specific business activities concentrated at specific business locations) (Section 6.2.1b). In Accra, the businesses were identified in Adenta, Madina, Haatso, Kisseman, University of Ghana, Legon, East Legon, Tema Station in Accra Central, UTC, and Kwame Nkrumah Circle (KNC). Similarly, in Kumasi, the

enterprises were identified within the Adum-Kedjetia business precinct particularly in the PZ and Kedjetia terminal areas, Asafo, Kumasi Central market, Suame Magazine area and its surroundings including the Suame market area. In Ashaiman, they were concentrated mainly at the Traffic Light Area around the main Lorry Station. These locations evince four (4) areas of high concentrations, namely the KNC area in Accra, Adum PZ-Kedjetia business precinct (Adum PZ and Kedjetia) and Suame Area (Suame Magazine and Suame Market Area) in Kumasi and Ashaiman Traffic Light Area in Ashaiman.

These four locations of high concentration are all in central business districts (CBDs). The Adum-Kedjetia area, constitutes the hub of economic activities not only in Kumasi but also for all Ghana and West Africa. The Kedjetia market, which is said to rival the Onitsha market in Nigeria as ‘West Africa’s largest open-air market’ (Baeyens, 2012, p. 106), together with Adum, constitutes the CBD of Kumasi. Wholesale and retail trading activities at Kejetia, Adum and Kumasi Central market constitute perhaps, the biggest of three main economic activities (the other two being car repair and wood-making industries) in Kumasi. About 5 kilometers north-east of Kedjetia lies the Suame Magazine, home to sub-Saharan Africa’s largest artisan engineering cluster (Baeyens, 2012), and the ‘heart of Ghanaian car repair’ (Jaarsma, Maat, Richards, & Wals, 2011, p. 440) - a place full of shop-owning proprietors and mechanics. Thus Adum, Kedjetia and Suame, constitute, arguably, Kumasi’s commercial centers. In Accra, the KNC area is traditionally not a CBD. But as Grant and Yankson, (2003) have noted and recently re-echoed by Afutu-Kotey (2013, p. 90), the KNC is now categorised ‘as another CBD in the city of Accra’. This is illustrated by the range of services in the area, particularly in the phone, computer and IT related services. Also in Ashaiman, the traffic area is by far the largest knot of economic enclave, radiating in all directions up to about a kilometer distance. As Ashaiman’s CBD, it contains a huge expanse of space where the main Ashaiman lorry station and several banks are located. But what defines this place is more related to the open-air market, shop retailing and artisanal activities that are concentrated in this area.

These CBDs in Kumasi, Accra and Ashaiman offer opportunity structure and constitute embeddedness for the operation of Nigerian immigrant entrepreneurship. They are clusters for different economic activities pursued by Ghanaian business men and women. As such, the immigrants have found these locations appropriate to set up businesses and form concentrated niches in the process. Abiola²¹ is a 50-year old Nigerian man operating a phone/IT accessories business at Tiptoe Lane, KNC in Accra. He has been doing this for the past three years and is a member of the Eagle Digital Association, a local business group for Nigerians. He observed:

‘Here at Tiptoe Lane, there are more than 300 Nigerian business operatives. We have an association that meets regularly with about 200 registered people and others who have not registered for the association. So yes we are many here. All the shops on this particular lane, except two, are owned by Nigerians, so yes we are many here’.

Thus, in the Tiptoe Lane Area in KNC, Accra, but also in the other places of locational concentration (for example Adum-PZ area in Kumasi), the Nigerian immigrant entrepreneurs have become an important element of the changing dynamics of the economic processes and social geography, an accepted part of the local landscapes, and support each other with the needed networks for the growth of their businesses. This finding parallels the case described by Moyo (2014, p. 267) about black African immigrant entrepreneurs in inner- city Johannesburg, South Africa, whose concentration reflects not just an ‘immigrant enclave scenario’ but also their support provisioning regimes imitative of ‘ethnic rallying’.

Like the black African immigrant entrepreneurs in South Africa, the entrepreneurs in this study use their diverse networking strategies, sometimes co-mingling in form but generally informal, worm-holing and snowballing in characteristics, to reinforce their concentration in their places of operation. Partly because of these operational strategies, but also their locational and sectoral concentrations, these areas of operation in Kumasi and Accra have become embedded vortexes attracting other micro-level entrepreneurs both from places near and around as well as from far-off places in the regions, districts, towns and villages across the length and

²¹ All name references to entrepreneur respondents are pseudonyms.

breadth of Ghana. Some even pointed out patronage of their businesses by micro-level entrepreneurs from far-off places - Mali, Niger, Chad and Burkina Faso. To this end, the activities of the entrepreneurs appear to produce an enclave scenario, or perhaps a nascent immigrant business precinct connecting the operation of business activities of Nigerians in Ghana, not only to the regions, districts, towns and villages across Ghana, but also to others within the West African sub-region. Thus, Kumasi, which together with Salaga, was the headquarters of the ancient West African trading enclave (Arhin, 1970; Boaten 1973; Bowdich, 1819; Lovejoy, 1971), continues to hold its predominance in West African trading affairs in contemporary time with Accra.

b. Sectoral niches

The entrepreneurs are engaged in a diverse range of trading sector activities in Ghana. Though there is no available data to show the prevalence of Nigerian traders in Ghana, evidence from this study point to many of them being involved in the phone and IT-related accessories (29.2%; $n=12$), food-related activities (17.1%; $n=7$), and auto mobile spare parts activities (15%; $n=6$). The growth of phone and IT-related accessories businesses has been occasioned by the neo-liberal telecommunication policies implemented in Ghana during the 1990s which, among other things, opened space in the industry for private participation, including small scale businesses like those of the immigrants (see section 7.5.2). And while their participation in food-related activities feeds into the ethnic economy thesis (Aldrich et al., 1989; Barrett, Jones, McEvoy, & McGoldrick, 2002; Light & Gold, 2000) because of their growing numbers in Ghana in recent times, those in the auto mobile spare parts activities are more analogous to their early post-independence fore-bears and thus continue to hold fort for the business traditions of the earlier generations of Nigerians in Ghana (Antwi Bosiakoh, 2017).

Additionally, most of the respondents were trading entrepreneurs: engaged in trade-related activities (Langevang, et. al., 2015; Spring & McDade, 1998) – food and foodstuffs, auto mobile spare parts, phone and IT-related accessories, watches, industrial materials, electrical

items, as well as tailoring and shoe-making accessories. A few of them in phone accessories, automobile spare parts and watches, however, were into wholesale and were typically at the interface of import and supply. These entrepreneurs fit Bechhofer and Elliott's (1981) *petite bourgeoisie*, who, as small capitalists like shop owners, invest capital and labour, in the service of exchanging goods and services, or as McKenzie et al. (2007) would put it, involved in opportunity exploitation. Also, though most of the interviewees were into retail trade, from time to time as demand was placed beyond retail, they organised themselves to honour the demand. Similarly, wholesale traders, particularly those who identified themselves as suppliers, often engaged in retail practices. Thus, for these trading entrepreneurs, it is difficult to assign either retail or wholesale to their activities. In Chapter 8, these characteristics of the entrepreneurial activities are described as *borderland*.

Different levels of sectoral concentrations are discernible. Patterns of specific business activities clustered at specific business locations are a part of the embeddedness of the entrepreneurs in Ghana. Almost all the phone accessories and IT related activities were in Accra and Kumasi. The KNC in Accra which is arguably the headquarters of mobile phones and computer sales businesses in Ghana, or as observed by Afutu-Kotey (2013, p. 137) 'the main cluster of mobile telephony businesses' and the Adum PZ/Kedjetia Area in Kumasi were the hubs for these phone accessories and IT related activities. All the entrepreneurs involved in these businesses in Accra were in the KNC area and those in Kumasi were in the Adum PZ/Kedjetia Area. Similarly, all the auto-mobile spare parts businesses were in Kumasi Suame Magazine and Ashaiman (Traffic Light Area). Thus, the Nigerian immigrants in Ghana engage in entrepreneurial activities that exude some elements of specialisation and precinctisation, albeit incipient in form, and this is an important part of their embeddedness in the Ghanaian urban landscape.

6.2.2 Creative imitation or strategic entrepreneurial apprenticeship

The creation of entrepreneurial specialisations and precinctisations among Nigerian entrepreneurs in Ghana is occasioned by several factors. Key among them is their culturally flavoured apprenticeship system (Sections 6.3.3a(ii) and 6.5.4). Most entrepreneurs recounted what they described as a *cultural obligation* for successful entrepreneurs to assist young ones through training. As such, narratives of entrepreneurial journeys often began with their own training under trade masters through the informal apprenticeship system, and like their own training, they also relied on this system to satisfy their cultural obligation and meet their labour needs. The apprentice boy works with the trade master (as a training/learning process) for between 5-7 years, after which the master settles him financially or helps him to set up his own business. This is usually in the same line of business as the master and within the same locale. Now the apprentice is a master on his own in the same kind of business as his master, within the same local market, and he is also expected culturally to raise other young ones. Over time, what emerges is clustering in specific sectoral areas.

The long period of the apprenticeship system helps make the apprentice learn the ropes of the business to eventually become adept at it, and this requires obedient followership. For apprentices from poor households, this requirement for obedience is strategic for their own socio-economic upward mobility. Many families seek this ‘opportunity’ for their young ones, even more when it involves traveling outside to Ghana. Narratives affirming this notion revealed that in Nigeria, no young person ‘will reject an opportunity to travel outside’. They will ‘be very happy’ [Nnamdi, 30, Nigerian restaurant]. A key part of the apprenticeship/training system is that trade masters become mentors while the apprentices learn, or to put it more bluntly, imitate the trade masters. But beyond imitation, the apprentices are further expected to be imaginative and creative to be able to perceive the business in new ways. Successful apprentices are not just obedient followers, they are strategic followers; they are not just imitators, they are creative and strategic imitators. But important from conceptual/analytical points of view is that the apprentices ‘copy’ the business models of their masters (Kloosterman & Rath, 2001; Ojo, 2013;

Ritterbush, 1988). This can be applied to ordinary apprentices, a kind of copycat venture (Nwajiubal et al., 2009a; Sepulveda et al., 2011), but the very successful ones are, as pointed out, imaginative, strategic and creative. The deployment of their apprenticeship system also adds important breadth to the cultural explanation of immigrant entrepreneurship, that is how cultural backgrounds (Basu & Altinay, 2002; Marchand & Siegel, 2014), and in this case the culturally devised system of apprenticeship implicates the development process.

6.3. Strategies and practices

6.3.1 Guerrilla Entrepreneurship

Guerrilla entrepreneurship describes entrepreneurial strategy in which usually small-scale entrepreneurs, seek opportunities with high profit margins, and within a short time develop strategies to exploit these opportunities using what is termed ‘the strategy of a guerrilla force’ (Yu, 2000, p. 182). In this strategy, the entrepreneur, though aware of the past, and attracted by the future, only lives in the present - the here and now, and employs the contemporaneous technologies with the *modus operandi* recognising the precious nature of time. Indeed, time is life for the guerrilla entrepreneur, and as a ‘strategy for latecomer’ businesses to compete with well-established ones (Yu, 2011, p. 161), the goal is to flood the market as quickly as possible with his products and make as much profit as possible in the short period of his ‘reign’ before well-established firms can respond (Yu, 2000), at which time, as part of the strategy, the guerrilla entrepreneur leaves the market for another opportunity.

This strategy characterises many of the Nigerian entrepreneurs in Ghana, especially when one looks at the trajectories of their entrepreneurial journeys. Most of them started off their entrepreneurial activities in Ghana by identifying profitable but unexplored opportunities²² (Kirzner, 1978) and after exploiting it over time, they leave for a new opportunity especially

²² The use of ‘unexplored opportunity’ here is in relation to the availability of the goods/products of the trade pursued by the entrepreneurs. Many of the entrepreneurs had experience of trade in Nigeria before, either as part of their expansion strategy into the West African market, or because competition kept prices too low to make the business less profitable, they entered the Ghanaian market which, as many of them observed, was less competitive and easy to enter.

when new players enter the market to make the business less profitable. Okonkwo for example is now involved in glass and picture framing business in Accra but this is not his first business in Ghana. The early stage of his business in Ghana involved the identification and supply of goods/products from Nigeria to Ghanaian customers who in turn retailed in Ghanaian markets. 'I supplied the goods, come for my money and then go back to Nigeria to bring more'. But over time as other players entered his line of business, Okonkwo moved into electrical gadgets and accessories and for the first time, he acquired a shop in Ghana. He developed quick knowledge about Ghanaian product preferences: 'I got to know the kinds of things that moved fast, so I switched over to those ones'. This way, when profit on the electrical gadgets dipped because other players had entered the market, he quickly switched to electronic gadgets, later to bags and luggage (travelling bags, school bags, etc.) and then became a floral merchant. Okonkwo's entrepreneurial characteristics of alertness (Fatoki, 2014; Kirzner, 1978; Yu, 2000; 2011) and flexibility were critical to his entrepreneurial discovery process (Jacobson, 1992). He is now into glass and picture framing business and it is not yet certain of his next move. However, there is no doubt he will switch to a different business. As he notes, 'it is like whenever I *get* information about any business, I move in'.

Okonkwo therefore not only typifies the Kirznerian entrepreneur whose success is attributable to alert awareness of changes in the market (Kirzner, 2009; 1973; 1985; 1998) but he is also flexible, and his *modus operandi* adaptive and short-term in nature. In 19 years, he has been involved in six different businesses, an average of three years in each. Similarly, Odichi who runs a mobile phone and accessories business in Kumasi, recounts two other businesses he has operated within his four years of stay in Ghana. Therefore, as is characteristic of these entrepreneurs, they are always on the lookout for hidden profit-making opportunities. This places them more in the Austrian tradition of entrepreneurship as business people alert to profitable opportunities (Kirzner, 2009; 1978).

6.3.2 Undercutting strategy

Another strategy of the entrepreneurs is the deployment of undercutting practices. Key among these practices is the adoption of predatory pricing system which Rogers (1913) describes as unfair trading competition. The narratives point to two constituencies of perceptions – opposition and support. Ghanaian traders viewed these as ‘knavery’ and against commercial morals expected of guest entrepreneurs, but the Nigerian entrepreneurs espoused it as a preferred strategy to accumulate profit on large quantities rather than high profit on single units of traded items. To this end, they reduce price per unit of item with the expectation that purchases in larger quantities would make up for the reduced unit price.

Several entrepreneurs (e.g. Jibola, Chichima and Chinedu) alluded to this practice. Jibola uses price reduction to attract customers such that when customers go to other shops and find out that they cannot get the price he offers, they are compelled to come back. His strategy is to sell in larger quantities to customers who then retail in smaller towns and villages but as he noted, he also sells to other customers who ‘buy few pieces, or just one piece’, at the price of high quantity buyers. Chichima also ‘reduces prices’ to ensure that next time when customers need something, they would remember to come to her shop while Chinedu preferred to offer reduced prices as an end-of-year package and during festive occasions.

Among the entrepreneurs, this practice of cut-throat (price) competition (Kloosterman, 2010, p. 31) was a key part of the norms of their businesses, not an exception, nor an instrument of abuse. Many of them described it as being the hallmark of competition or an attempt to transfer part of the benefits of the economic system to consumers in concrete terms. To this end, they accused their Ghanaian counterparts of ‘ripping off’ customers and denying them benefits from the economic system, by making abnormal profits and creating monopolistic market conditions. These were key recurring themes of the entrepreneurs in relation to their Ghanaian counterparts who were accused of wanting to make as much as ‘300% profit if he goes to China to bring goods’, and thus puts high prices on goods and sometimes, to cash in on the situation, hoarding till they become scarce. This was often rebuffed by Ghanaian traders who argued that

the deployment of those pricing strategies was deliberate, to undercut and ultimately eliminate them from their own market, and this formed the basis for the frosty relationship between the two groups of entrepreneurs (Section 6.4).

6.3.3. The human side of business

The human issues in the operation of Nigerian immigrant businesses in Ghana are discussed under two broad topics, regarding the employee recruitment practices, and relational mediation terms.

A. Employee recruitment practices

Three employee recruitment modes are discussed below. The first is *salaried recruitment* of which most entrepreneurs dislike to avail themselves. Nevertheless, they are forced to by the challenges they face in Ghana. The second is the use of the *traditional apprenticeship* system as a strategy to fill in their labour needs, and the third being the use of *family labour*.

i) Salaried recruitment

As a rule, Nigerian immigrant entrepreneurs in this study have an aversion to remunerated labour. They prefer family labour and labour services of their apprentices. However, due to the challenges they face in the Ghanaian market place, they are compelled to employ salaried employees. Two of these challenges require mention here, namely the frosty relationship with their Ghanaian counterparts, and the challenge in using Ghanaian languages in market transactions. The entrepreneurs deal with these problems by recruiting Ghanaians to offer sales assistance services and also camouflage and shield the owners' identities. In this way, the shops appear to be owned by Ghanaian business people (see Liu, 2010 for similar development with Chinese traders in Ghana). Though this was downplayed by many interviewees, it was not difficult to get such stories from their Ghanaian counterparts and from some of the long-established Nigerian entrepreneurs.

The assistants also help, sometimes with language translation in market transactions. Adamma notes that ‘Ghanaians prefer to speak their local languages, especially the Twi language’, and for entrepreneurs without adequate competence in Ghanaian languages (mainly Twi), this employment strategy is used to mediate transactions. Onyekachi had 3 assistants in his Tiptoe Lane shop, KNC in Accra and one each in the two branches in Kumasi. Similarly, Nwankwo had seven Ghanaian employees in two branches of his laundry business (two more had just been engaged at the time of interview).

ii) Apprenticeship as recruitment strategy

It was common practice to use the traditional apprenticeship system as a labour recruitment strategy. This system, derived from a philosophy where individuals including the socially deprived, can negotiate better social status (Uchendu, 2007), is applied in real world market situation. Here, parents ‘bargain and negotiate with successful traders’ and business people (*Oga, master, Nna Ukwu, big father/master*) to pass their skills on to young apprentices (*Odibo*, or just ‘Boys’ as this often involves young males) through a certain process, which has been described by Agozino and Anyanike (2007, p. 236) as a traditional Igbo business school. In this practice, an *Oga* (e.g. in auto-mobile spare parts) recruits young apprentices for training (usually for five to seven years) and serially replaces them as they become adroit in the business (Agozino & Anyanike, 2007; Forrest, 1994; Olutayo, 1999). During the period of apprenticeship, the *Oga* provides the needs of his *Odibo*, including shelter and boarding as well as transportation and healthcare. However, there is no salary payment but the *Oga* helps the *Odibo* to set-up their own businesses.

This cultural system (Krueger Jr, 2000; Weber, 1930) is deployed as a labour recruitment strategy and almost all the entrepreneurs shared in it – as something they had done before or currently do, or that they know people who had done so in the past, or are doing it currently, or they had heard about people doing it now or in the past. While it sometimes involves family members (see below), it is mainly for people from the same ethnic group (like an Igbo

entrepreneur with Igbo apprentices), and most commonly from the same federal State, town or village. A typical case may involve entrepreneur and apprentices from the Anambra State. Most entrepreneurs had at least one apprentice-employee but others had more. Those without any Odibo hoped to have some in the future when their businesses expand. This is because, almost all the entrepreneurs were apprentices themselves before setting up their own businesses and thus know how useful it is to the growth of their businesses. A key feature of this apprenticeship system, noted elsewhere, is its imitative, role-model effect on the apprentices, and the fact that it provides skills, albeit informally (Godfrey, 2011; Lewis, 1958).

iii) Family labour

The third and most dominant labour recruitment strategy of the entrepreneurs is the use of family members. Osita, (industrial materials shop owner, Ashaiman) and Adeyemi (restaurant owner, Accra) both explained how their businesses rely on the labour services of their family members:

We are three people working here. Myself, my brother in-law, and another guy who is related to my brother-in-law who we brought not long ago. The two of them are working full time but they are not on salary. It is like what we do in Nigeria, you start with the person for six or seven years and thereafter, we settle the person by setting up a business for him. **Osita**

The whole of my family helps in this business. We need workers but we can't pay now so everyone here volunteers to help build the business. When there are so many people I also help. I serve, I pack and wash plates or even mop the eating area and clean the tables etc. We send the children on errands to buy stuffs from the market or something else, but when they are busy, I do those things myself. **Adeyemi**

Interesting in these narratives is that, besides the employees being related in family terms and thus allowing for more intimate understanding of each other (Smith, 2000), they also do not receive wages or payment for the labour service they render. In the case of Osita, the labour service of the family members is subsumed under the traditional apprenticeship system, a point further resonated in Ijeoma's narratives in relation to her eleven-year-old sister who helps in her business. Ijeoma noted that her business depends partly on the labour services of her eleven-year-old sister and her own Nigerian fiancé. Working with people related to her is preferred because they understand each other:

We are three people working here. My fiancé helps me as well as my younger sister and we are all related. Working with my own relatives is ok, we understand each other. My younger sister is eleven years old. She was with my mum when my mum died. **Ijeoma.**

The narratives of Ijeoma and Adeyemi also reveal that not all family labour services come under the apprenticeship system. In Ijeoma's case, her fiancé offers non-remunerated labour to support the business. Similarly, in Adeyemi's account, non-remunerated family labour is a form of support 'to help build the business' in a 'copreneur' system (Smith, 2000). Other entrepreneurs receive non-remunerated family labour in exchange for help they offer family members. Obike's two sisters come to his foodstuff shop during evening-time to help because he is the one taking care of their university education. This is an important cost-cutting measure (Light et al., 1990).

Children of the entrepreneurs also constitute a fundamental component of family labour, taking up tasks normally assumed by adults including cleaning and stocking shelves, among others, as the case of Adeyemi illustrates (see for example Kasnitz et al., 2009). Adamma's sachet water business at Madina Accra is another example:

My children also help me in this business when they come back from school. They offer help in different ways to my business. I usually ask the two workers to close immediately my children come back from school. It is like a shift system. I decided to do it like that to help those two workers. **Adamma.**

Other cases of children helping in parents' businesses were identified. Olu operates a chemical store in the Kumasi Central Market. He narrated the help of his daughter over the years. Olu's daughter is set to enter the university and still feels optimistic he can continue counting on her especially when she is on vacation and will eventually take over from him '... my daughter helps when she is around ...' and 'I hope she takes over from me'. In the process of helping in parents' businesses, some children become vital elements in business activities (Smith, 2000) or learn useful skills which help in their own businesses. This way, working in parents' businesses serve as incubation and mentoring process for building their own business development potentials. Kasnitz et al., (2008, p. 179) note that 'helping out' in the businesses of immigrant parents make children 'feel grown up' and inspire them to 'to have their own businesses' in the future. This

expectation is also embedded in the apprenticeship systems as highlighted in the narratives. Therefore, the family is appropriated as capital in the service of the entrepreneurial exploits (Turkina & Thai, 2013), in particular as a cost-cutting measure (Light et al., 1990).

B. Relational mediation practices

Relational mediation refers to the strategies and practices deployed by entrepreneurs to *relate* to clients and fellow entrepreneurs both in their market of operation and elsewhere, including suppliers. These strategies and practices, embedded in different aspects of the entrepreneurial operation particularly in the interactions with customers and fellow entrepreneurs, are both direct and indirect, and seek to create convivial and trustful relationships and also protect their business interests. Three such strategies, for clientele attraction, for promotion/advertisement of businesses and for customer referrals are discussed. They help the entrepreneurs to attract customers, to maintain customers, to promote business, and to maintain cordial relations with other businesses in the markets they operate. These strategies/practices and the help they offer in businesses are part of what Granovetter (1995) calls *relational embeddedness*. Razin (2002, p. 163) notes that immigrants' inclination to entrepreneurship is accounted for not only by the economic opportunity structure, but also by the 'location-specific traits of the immigrant community'. Here, we can illuminate the framework of relational transactions of the entrepreneurs with their clients and fellow entrepreneurs both in their market of operation and elsewhere, including suppliers, and the general Ghanaian hosts in convivial and trustful relationship terms as encapsulating these location-specific traits that inure to the entrepreneurial articulation of the immigrants.

i) Clientele attraction

As discussed earlier, most entrepreneurs employ undercutting strategies, like the use of predatory prices to attract customers. But pricing was not the only strategy for attracting clients. Chibueze notes that '... customers like to be welcomed and be treated well', and this is well known to many entrepreneurs. For this reason, 'treating customers well' was constantly echoed as a strategy to attract them. Some entrepreneurs preferred 'building good relations' with their

clients, or ‘being good to the customers’, and embedded in these is the idea that when customers have problems and they discuss them with you, you must be able to help them. The following dialogue with Achebe illustrates a typical case of how the entrepreneurs attempt to treat customers well by building good relations or being good to them. In his words, treating customers well ensures that they continue to come to you whenever they need something:

Q: What do you do to attract your customers?

R: I treat my customers well.

Q: How?

R: For instance, if someone buys a remote control from me and comes to complain that it isn’t working, I apologise and change it for them. That way next time when he wants to buy something, the person would still come to buy from me.

For some entrepreneurs, treating customers well also meant ‘giving them good (reduced) price’, ‘interacting with them with smiling face’, ‘sometimes allowing very good and reliable customers to take goods on credit when they need it’, and listening to customers. Bakasi understands this strategy well and explains how it applies in his business:

The way I attend to them ...the way I treat them ... the way I speak to them, etc. These things make them come back. You know it is because of them that is why I am here so I must treat them very well so that tomorrow they will come back. **Bakasi.**

On her part, Chimamanda thinks treating customers well involves just more than offering smiling face and points out the need to listen carefully to customers and incorporating their suggestions into one’s strategies ‘... [I] try as much as possible to listen to customers, add their ideas to [my] own so that [I] balance it’. Similarly, Chetachukwu listens to find out what customers need or ask for and try to incorporate them into his portfolio of items. By so doing, he argues, he ‘moves [his business] with the changing needs of the customers’ ... and thus ‘keeps those customers’. Therefore, in listening to customers (Chimamanda) and acting on what customers say (Chetachukwu), these entrepreneurs appear to operationalise what Udoka succinctly referred to as ‘knowing what the market really wants’ and being as creative as possible to capitalise on it.

Consequently, in the opinion of some entrepreneurs, ‘to have what the customers need’ is essential to attracting customers to one’s business. Jibola likened his customer attraction strategy

to the operation of a fuel pump station, arguing that if one has what the customers want the customers would come to one's business.

'Well, I believe this business is like a petrol station. If you don't have petrol, nobody will come to your station. If you have it and other stations don't have, even if you are away, everybody will drive to buy from you.

In a similar vein, Chibueze noted that what makes customers come to his business is first, because he has what they (customers) need. After all, as Obinna submitted, '... if you don't have the goods ... the customers will not come for you to treat them well. Therefore, the arguments by Jibola, Chibueze and Obinna call for a rethink of the place of 'treating the customer well' strategy. In line with this, Chibueze noted that treating customers well is important, but as a business person the first thing is to have what the customers need as this is what will bring them to the business in the first place. He concedes, however, that business people need more than this. To sustain customers coming to the business, business owners need something else – character and attitude to treat them well, especially if other businesses also have what the customers need. Nnamdi knows there are other Nigerian restaurants located where he operates. So, abiding by Chibueze's admonition, he has subscribed to a digital satellite television that broadcasts general entertainment programmes, including movies, lifestyle and culture, sports, documentaries, news and commerce, children, music, religion, among others. Additionally, Nnamdi has a betting game right inside his restaurant. These programmes attract some patrons.

Another dimension to the strategies of attracting customers is to offer 'quality goods'. This builds trust in the business and the entrepreneurs know this not only in terms of how it attracts customers but also in helping to maintain them. Obike is one such entrepreneur. He believes some customers patronise his goods because of the 'quality' he offers. Obike's business involves going to Nigeria on a weekly/fortnight basis to bring Nigerian foodstuffs to Ghana to retail in Adenta, Accra. He emphasised the time he takes to ensure that his goods are properly preserved to maintain freshness.

[I] take time to preserve the vegetables well so when they [customers] come and they see it as exactly as what is in Nigeria, they are happy and patronise it. That is why our goods come every week and always fresh.

Chetachukwu also referred to the quality of the goods he offers: ‘I give them the right goods ... the original ones’, and for this reason, he argued that his customers ‘trust what they buy’ from him, even though, as he observed, sometimes his prices are a bit higher than what others offer. However, when the customers try his goods, ‘they keep coming back. They get to know the quality’.

ii) Promotion and advertisement

Promotion and advertisement strategies are part of the overall marketing mix (Belch & Belch, 2007) for providing visibility to businesses to stimulate sales/business growth. The entrepreneurs deploy these strategies to attract and maintain customers, and to promote their businesses to win the loyalty and support of customers and members of the general society. Though recent research on SMEs show these enterprises are unable to pursue comprehensive marketing strategies because they are unable to employ professional marketing managers (Ahmad & Saber, 2015; Law & Ng, 2011; Yolal, Emeksiz, & Cetinel, 2009), the promotional and advertising practices of the entrepreneurs in this study provide a somewhat antithesis argument as we identify several elements of conventional promotion and advertisement techniques, as well as technology-mediated promotion and advertisement techniques.

Conventional strategies²³

Hanekom and Scriven (2002) argue that traditional methods of advertising have several advantages over *online* methods and will never ‘be obsolete’ (p. 49) or be replaced (Hanekom & Scriven, 2002; Markham, Gatlin-Watts & Bounds, 2001) by online methods. As such, some scholars observe that online advertising methods are best used to supplement conventional methods (Karimova, 2011; Markham, et. al., 2001) and they are ‘no substitute’ to conventional strategies (Bonello, 2000, [cf. Hanekom & Scriven, 2002, p. 55]). In this study, five conventional

²³ Some scholars use the term ‘traditional’ in place of ‘conventional’ (see for example Hanekom and Scriven, 2002). Thus in using conventional, we do not wish to distinguish it from traditional.

methods of advertising and promotion are deployed by the entrepreneurs, namely word of mouth, signage, flyers/brochures/business cards, TV/radio, and on-site item display strategies.

As a small-scale sachet water vendor, Adamma's approach to promoting her business has been to talk to people about her 'ice-cold water'. She does this to all manner of people, including those who just walk past her container shop and others who park their cars in front of her shop. She has several girls who retail her water for discounts. As she noted, 'I come to their level' to 'promote my water'. On his part, Ezediugwu simply noted: 'I go around telling people ... I use word of mouth to tell [people] what I do]. Kelechi, however, spoke about multiple strategies: '... [We] sometimes do promotion on the radio and television' but 'we sometimes do it verbal, we have conversation with people and we introduce the business and ask them to give it a try. Kelechi's verbal approach is best animated during social gatherings. He identified the church and association meetings as places where business flyers are distributed and also converse with people. Similar to Kelechi's approach, Oluchi noted that she attends almost every Nigerian programme in Kumasi and sometimes outside of Kumasi and in each programme, her approach has been to 'tell people about [her] business'.

The second conventional approach is the use of signage. Most entrepreneurs placed standing wooden or metal board in front of or near their businesses. In some cases, the signboard was fixed to the upper frontage of the business/shop. Typically, on the signboard, an arrow pointed to the business/shop. One finds the basic details of the business - the name, products or services offered, phone number and so on. Like the word of mouth strategy, signboard advertising was often combined with other strategies. Obike noted: '[I] have signboard, flyers, and business cards that [I] give to people and ask them to share with their friends'. Others like Okonkwo, Onyekachi, Nnamdi, Eze and Onyekachi etc. spoke about placing billboards with business details at strategic locations.

Some entrepreneurs (e.g. Kelechi, Onyekachi, Oladele, Udoka, and Obike) use flyers, brochures, and business cards to promote their businesses. The following are quotes of the entrepreneurs on the deployment of these strategies:

'I have business cards' and 'flyers ...' [Kelechi].

'I have brochures and flyers that I distribute to people to promote my business' [Onyekachi].

'[I] always give my business cards to customers' [Oladele].

'I have business cards to direct people to my business [Udoka].

Further to these testaments, Abiola noted that he advertises his business through friends. Being aware of the ethnic nature of his business – the fact that he provides Nigerian-specific menu in his restaurant, the promotional strategy involves taking the business cards and flyers to social programmes (church and association meetings where he meets friends and ethnic people) to distribute. He then tells the friends to do the same by giving out his business cards/flyers to their own friends, and so on and so forth. According to Abiola, this strategy works well as he often receives calls from people he never knows asking for directions to his restaurant.

Some entrepreneurs also promote their businesses on radios FMs, in newspapers and on televisions. Onyekachi is one such business person. His advertisements are interesting for one reason – the fact that even though his business is in Accra, he not only advertises on Accra-based FM radios but also on the Tema-based Adom FM station, and together with the newspaper and television advertisements, the visibility of Onyekachi's business transcends beyond Accra to far-off places wherever these advertising media reach. Similarly, Eze, advertises his auto spare parts business not only on the Ashaiman-based Sena Radio, but also on one of Accra's top FM stations, Joy FM and Adom FM in Tema.

Chibueze's business is promoted on television in a different way. As movie/music CDs and electrical accessories merchant, Chibueze noted that the music and movie CDs are not his personal products. The owners are the producers and they advertise and promote their products on radio and television '...these are not my personal goods. They belong to some other people and I am selling them. I am therefore here just to sell them'. What Chibueze does to promote his business is therefore to locate the business at a 'good' place for customers to find him. After the customers have seen or heard about the movies or songs on TV and radio, 'they come to us'. Therefore, for Chibueze, the location of one's business does as well as any conventional business promotion/advertising strategy.

Achebe is in the same business line as Chibueze and in addition to locating his business at a 'good place', he thinks playing some of the music on large speakers is part of the promotion strategy. 'I think it is the music I play that advertises for me. When people hear it, they come and buy. That is how I promote my business'. Location is also related to duration of stay. Osita argued that his business had been located at the Ashaiman Traffic Light Area for a long time and many customers know him. In this way, location is connected to duration of stay which together promote the business. Other entrepreneurs (e.g. Osuofia) noted that the business location and how he displays his goods advertise his business: 'In this place ... when we display our goods, people passing around see them and patronise us'. Perhaps a more direct location-specific advertisement/promotion is provided by Nwafor:

I am located where people know these things are sold ... that when they come around they can get all their phone accessories. That is the place I am located so people come around and enter shops asking about one product or the other and if we have, we sell to them.

Technology-mediated strategies

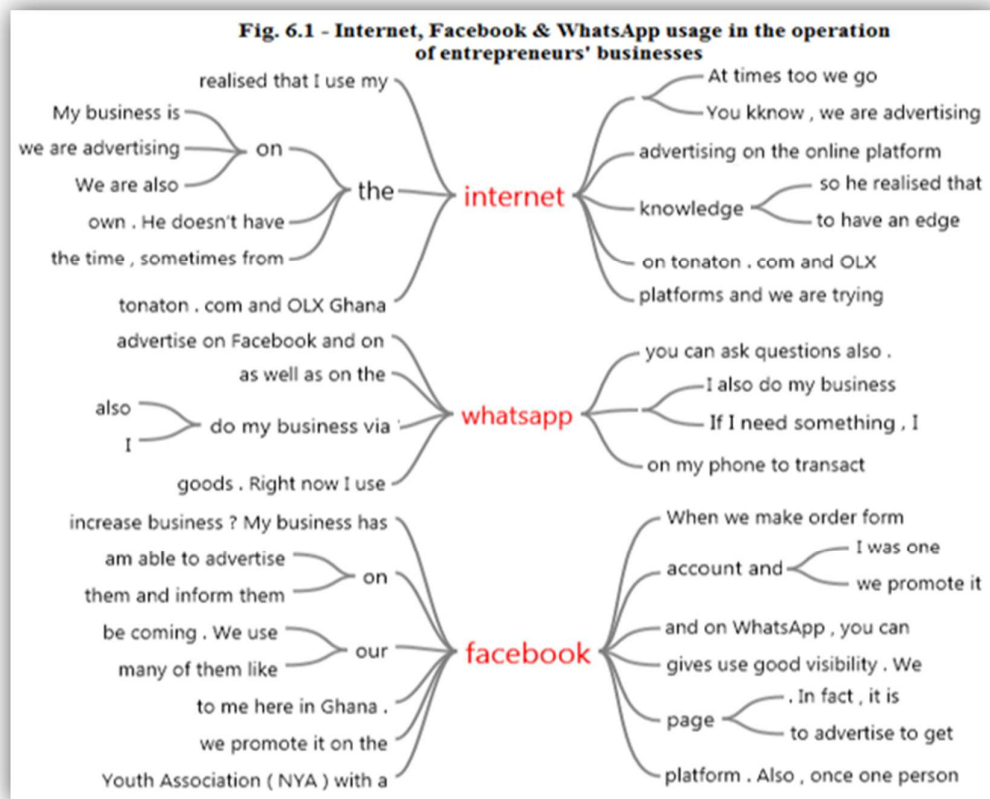
Besides the conventional strategies, some entrepreneurs deploy technology-mediated business promotion strategies. Among these strategies are the use of internet advertising, Facebook advertisements, and WhatsApp and other social media platforms, among others. Two narratives on the use of these technology-mediated promotion and advertisement techniques are presented here:

'Nigerians in Kumasi here have a forum – the Nigerian Youth Association (NYA) with a Facebook account and I am one of the admins, so anything that happens here I post it for them to see. When we make order from Nigeria for vegetables, we get them posted there. So yes, I advertise on Facebook, etc.'. **Nnamdi**.

'We have marketers of advertising companies coming into our office to help us with advertisement. We are thus on the OLX Ghana online platform ... we also have electronic signboards to promote the business'. **Chimamanda**.

The narratives of Nnamdi and Chimamanda are part of the broad episodes of how some entrepreneurs exploit web-based tools to achieve fast and efficient business advertising goals. Nnamdi's Facebook posts and Chimamanda's presence on the OXL Ghana online platform provide visibility for their businesses to thousands of people logging onto those platforms on

daily basis. Additionally, Nnamdi's narrative exudes element of instrumentality 'When we make order from Nigeria for vegetables, we get them posted'. In this way, Nnamdi is alert to when to use Facebook as an advertising tool. And while Chimamanda employs the services of professional marketing managers to help with her business advertisement on the OXL Ghana online platform, other entrepreneurs use 'business photos' as their WhatsApp profile pictures. This way, friends and customers who have the business number and are also on WhatsApp see this photo and 'thus maintain the business presence on the phones of these friends and customers'.



Source: Author's construct based on field data

Some entrepreneurs also use web and technology-based tools to facilitate business transactions with suppliers and with their customers (see figure 6.1). The use of WhatsApp facilitated communicating with suppliers and customers, for sending and receiving product orders, and so on. Udoka explained: 'Right now I use WhatsApp. It is just about taking pictures and sending it to them and the production starts. When I pay the money, they ship them to me here'. Oladele

shares a similar opinion and further notes that he makes payment for his purchases using a mobile phone application ('app'). 'These days, I don't do a lot of travels. I do my business via WhatsApp. If I need something, I just *snap it* [take a photo of it] and send to them. If they have it, I pay via my mobile phone and they package and send to me here'.

For immigrants involved in largely informal entrepreneurial activities, the deployment of these advertising and operational strategies appears interesting from a mixed embedded point of view. This is particularly so when we refer to the existence of the *permissive environment* of internet and mobile services platforms, and the ways in which this environment interacts with the endowed *social capital* characteristic of the entrepreneurs. According to Internet World Statistics²⁴, Ghana with a population of 26 million, has a total internet penetration of 19.6% (Internet World Statistics, 2015). Additionally, there is a high mobile voice subscriber base, 132% as at April 2016 (National Communication Authority [NCA], 2016). This internet penetration and mobile voice subscription base allow the entrepreneurs to deploy various internet/technology-mediated strategies for their business operation and advertising. For example, the high mobile voice subscribers base suggests potential mobile money services accounts that can be registered and operated. This context of internet penetration and mobile subscriber base serve well, the interest of the entrepreneurs, many of whom (82.9%)²⁵ have high social capital in the form of education - secondary level of schooling or better - to exploit them for their businesses.

iii) Customer referrals

The third relational mediation strategy is 'referral of customers'. The entrepreneurs maintain cordial relations between themselves and other owners of the same kind of business. They also maintain cordial relations with other businesses in the markets where they operate. Referral of customers is a key to understanding how these relationships are maintained. The analysis is two-directional, i) whether the entrepreneurs refer customers to other businesses/shops when they are

²⁴ Internet World Stats - <http://www.internetworldstats.com/stats1.htm#africa> Accessed 1/7/2016 at 11:05am

²⁵ The breakdown is as follows: Secondary level (41.4%); Post-secondary including 'O' level and diploma (12.2%); and Tertiary (29.3%).

unable to provide what the customers need, and ii) whether other businesses refer customers to them when they are unable to provide what the customers need. Regarding the first, most entrepreneurs ($n=31/41$) provided affirmative responses. Adamma is one such entrepreneur. She mentioned a Ghanaian shop owner not far from her shop to whom she directs customers, though as she noted 'other entrepreneurs only direct to their co-ethnic business owners'. Uchechukwu also directs customers, noting that this is 'part of the help [he] can give to some of the customers ...'. Sometimes, Uchechukwu explains, some customers 'come back to do business with me because of this good gesture'. Likewise, Nwafor and Udoka explained that this helps to build and maintain 'cordial relationships' with the customers, especially when, as observed by Afiba and Obike, the item in question is not in their line of business. Aware of the kinds of products he sells (fake watches, not original watches), Afiba, for example, is quick to point this out to his customers and is willing to direct them to shops where original watches are sold, just like Obike who intimated he 'definitely' will show such customers, when the items in question are not in his line of business.

'...there are fake and original watches. I don't sell original watches. So if you need original ones, I direct you to where you can get it. They are more expensive' **Afiba**.

'Yes, if you need things that are not part of my business line, I will definitely show you where to get them'. **Obike**.

Moreover, some business-owners direct customers because those customers are not their 'recognised customers' and do not have time to wait. If the customer is a recognised one and has time to wait, the best approach, according to Nwafor is take the list of the items and send assistants or apprentices to buy from nearby shops for the customers, or as Obike noted, to convince the customer to make do with what is available, with a promise of stocking the item on the next visit. In Nwafor's view, recognised customers are to be kept because they play important role in marketing/promoting their businesses. Okonkwo and Amobi agree with Nwafor and explain that the fear of losing some good customers to competitors makes the idea of customer referral a bad business practice:

‘..referring [customers] makes them exposed to other shops. They go there and out of business competition the owner will decide to reduce the price totally to make me lose that customer. I don’t direct them; I let them discover things themselves’. **Okonkwo**.

‘I don’t. When I direct the person to that place, next time when they come to the market, they will walk straight there to buy and go’. **Amobi**.

Competition is at the heart of these decisions, but more specifically, there is the fear of competitors offering predatory prices to customers they may refer or the customers being ‘exposed’ to other shops that in Okonkwo’s further submission, are ‘better stocked’ than his own, where the customer gets exposed to ‘things that [he doesn’t] have in [his] shop’. In this situation, Okonkwo’s fear is the same as Amobi – next time when such customers need other things, they will not come to them; they will go to the new shop where they can get everything. The urgency with which the customer needs the item in question is also a function of how some entrepreneurs respond to the referral question. If the customer is in urgent need of the item, some entrepreneurs ‘would direct them to other shops’, otherwise, the practice for these entrepreneurs is to note the contact details of the customer to be able to call them when they receive stocks of the needed item.

Besides referring customers to other businesses, entrepreneurs were asked if other businesses direct customers to them when they are unable to provide what those customers needed. While this was a common practice for entrepreneurs involved in different lines of business as in a foodstuff vendor receiving customers directed by phone dealers, very few entrepreneurs in same lines of business attested to this practice. One of these entrepreneurs is Okonkwo who noted he only receives customers directed by Ghanaian business people because his ‘fellow Nigerians never do so’. For other entrepreneurs engaged in same or similar kinds of business and engaged in this practice, there appears to be a kind of reciprocal expectations: ‘...if you direct people to someone’s shop, they will do same to your shop... This is the way it is here’ (Abiola). Sometimes, customer referrals were made by customers, not entrepreneurs as echoed below:

Question: Do you receive customers who have been directed here by other business people around?

Ijeoma: Yes, many of them. They are mostly directed by customers, not other restaurant operators.

Ikechukwu: Yes, there are some people who call me on phone to say somebody, like a customer or friend directed them and gave them my phone number.

Oluchi: They don't come because other shop owners have directed them. They come because the people who have come to buy from me directed them.

Other entrepreneurs, however, thought customers did not come to their shops just because some people, entrepreneurs or customers, had directed them. For these business people, customers make their own decisions after spending time on window shopping, to check prices from different shops to assure themselves about best prices. It is after this that they decide to buy from one shop or the other. For this reason, Afiba observed that 'customers are 'wiser' and so when they come to one's shop, they do so 'by themselves ..., not directed'.

6.4. Risks: Threats and experiences of eviction

Across the urban African landscape and in several urban spaces around the developing world, informal trading activities have been the target of eviction attempts, by governments and city authorities. In a review of these activities in Africa, Skinner (2008) suggested a continuum treatment of these traders by African governments and their city authorities from large scale, sustained evictions, to sporadic event-driven evictions as well as instances of lower level ongoing harassments. These typologies apply in different ways to both local and foreign traders. In Accra, recent work by Steel, Ujoranyi and Owusu (2014) demonstrates repeated attempts by the city authorities to evict street traders, albeit unsustainable. While it is true that many of these traders are Ghanaian nationals, field observations²⁶ suggest that some foreigners, mainly Nigerians, are involved. To this end, the threats and experiences of eviction transcend the national/non-national binary, and in the case of foreigners the experiences of Nigerian immigrant entrepreneurs in this study provide insights.

Most Nigerian trading entrepreneurs operate in Ghanaian market places, a situation which presents a different dimension to the discourse on eviction threats and experiences. Their

²⁶ In doing the field work for this research, I came across several foreigners, mainly Nigerians, engaged in one kind of street-related trading activity or the other. This was across the three research sites of Accra, Kumasi, and Ashaiman. The Tudu, Abeka Lapaz and Madina Zongo Junction areas in Accra, the Adum-Kedjetia precinct in Kumasi and the area between the Traffic Light and the main lorry station in Ashaiman were just a few of such places where the foreigners were found to be engaging in street trading activities.

operation in these markets are an affront to the regulatory regime governing the operation of trading activities in Ghana. This is well noted by Jibola who operates wholesale and retail shops at Kumasi Kedjetia: ‘...what we are doing here is unconstitutional, it is against the law. It is a risk we are taking’ (see section 7.5.3 on the Ghanaian law and the participation of immigrants in economic processes). Many of the entrepreneurs, like Jibola, are aware of the stipulations and requirements of the Ghanaian law and are nonetheless motivated to operate in those prohibited areas. As a result, they deal with the threat of eviction quite frequently, and stories around this are quite replete in the Ghanaian and Nigerian media. One recent episode of these eviction threats was in September 2014 when the Ghanaian ministry of Trade and Industry issued a 30-day ultimatum to non-Ghanaian nationals operating retail-related trade activities in 48 Ghanaian markets across the country to terminate their operations²⁷. Earlier in June 2014, thousands of traders belonging to the Ghanaian Union of Traders Association (GUTA) in Accra and Kumasi had closed down their own shops in protest against what they described as unfavourable government policies, and failure of government to eject foreign traders from their markets²⁸. Reminiscent of anti-immigration and indigenization sentiments of the 1950 (Kobo, 2010; Peil, 1971), some members of the Ghanaian Union of Traders Association at Suame Magazine in Kumasi locked up shops belonging to Nigerian retail traders in July 2014, accusing them of illegally engaging in retail business.

From the side of the Nigerian entrepreneurs, several mobilisation attempts have been made to lobby the Ghanaian government to relax its rules and to bring them in sync with the existing protocol of the sub-regional body, the ECOWAS. These mobilisation efforts have led to the emergence of advocacy groups including the Nigerian Union of Traders Association, Ghana

²⁷ This ultimatum stated in part that ‘notwithstanding numerous interventions by the government to encourage non-Ghanaians engaged in retail trading in the market place to relocate, some non-Ghanaians have refused to comply with the directive’, and therefore warned that these “non-Ghanaians who further contravene the provisions of the Act 865 in the GIPC Law 2013 shall be prosecuted. The list of markets included several areas where interviews for this research were conducted - Tip-Toe Lane at Kwame Nkrumah Circle, Tudu market Area, Tema Station, UTC, Madina Market the Ashaiman market, Suame market, Adum market, the Kumasi Central market and Asafo market.

²⁸ See more from <http://citifmonline.com/2014/06/24/accra-shops-closed-to-protest-govt-policies/> and <http://citifmonline.com/2014/09/19/non-ghanaian-retailers-ordered-to-leave-markets-in-30-days/#sthash.6q247YSX.dpuf>. Both sites were Accessed on 6 January 2015.

(NUTAG) and the All Nigerian Community (ANC) as well as market-specific groupings and associations such as the Eagle Digital Association (EDA) at Tip Toe Lane, KNC in Accra.

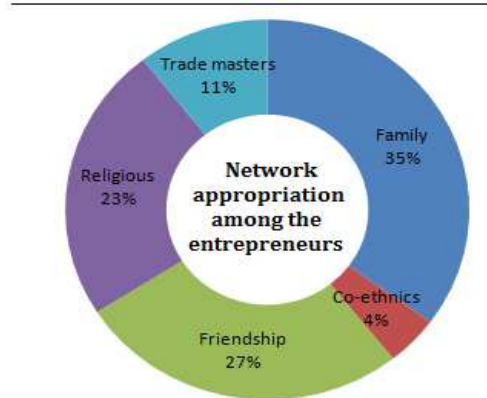
Licences often serve as inclusionary and exclusionary tool but this is far from reality in the case of the entrepreneurs. In lamenting their plights, many of them produced business-operating permits issued by Ghanaian city authorities – the Accra Metropolitan Authority, the Kumasi Metropolitan Assembly and the Ashaiman Municipal Assembly in their revenue mobilisation bids (King, 2006) but they face these threats frequently – a sign of exclusion. What comes out in these imbroglios therefore is the disconnect between the existing law and the actions of the city authorities involved in the issuance of business operating permits to non-Ghanaian nationals. Moreover, the Ghanaian law is at variance with the protocol of the sub-regional economic body, the Economic Community of West African States (ECOWAS) which seeks to promote integration of trade and other economic activities within the community. The next section discusses the complex structure of network resources embedded in the entrepreneurial process of Nigerians in Ghana.

6.5. Enmeshed networks

Research has shown the important role of networking and the building of social capital in the new venture creation process (De Carolis, Litzky, & Eddleston, 2009; Hoang & Antoncic, 2003; Liao & Welsch, 2005), and in improving the performance of entrepreneurs through the mediating influence of the network and social capital benefits (Hoang & Antoncic, 2003; Tata & Prasad, 2015). This is also true for the entrepreneurs in this study. Their activities are embedded in different kinds of networks that offer benefits and resources (Coleman, 1988; Bourdieu, 1985) not only in the new venture phase but also in the growth and operational processes. This section discusses these networks and social capital and specifies where and how they play a role in the process of entrepreneurial transactions. Five networks and social capital classifications - family and descent, religious networks, friends and acquaintances, co-business/ethnics, and trade masters/mentors - are discussed expressing the relatedness of the entrepreneurs to significant

others (Portes, 1995; Granovetter, 1985; 1990) or what Granovetter (1985) refers to as relational embeddedness and structural embeddedness. They are avenues the entrepreneurs deploy to express a diverse range of instrumental and functional topics in their businesses and thus constitute important resources (Coleman, 1988; Bourdieu, 1985) and also form part of the mixed embeddedness rationalities in the operation of these businesses.

Figure 6.2: Network expression and appropriation among the entrepreneurs



Source: Field data

6.5.1 Family and descent (35%; $n=14$)

Family is an important institutional repository for the provision of resources to entrepreneurs (Mustafa & Chen, 2010; Peredo, 2003; Steier, 2007; Stewart, 2003). This is in line with Granovetter's (1985) argument that all economic activity is embedded in social context. Steier (2007) notes that the family is an important dimension of the social context within which entrepreneurs are embedded, and identifies four ways - economic, affective, educative and connective – that entrepreneurs are embedded in family resources. For entrepreneurs of this study, the family connoted not just the parents and siblings (nuclear family) as in a typical Euro-American conception where 'intrinsic strength of consanguinity ties is preserved only for ... the closest kin' (Peng, 2004, p. 1049) but also far off/distant relations within the extended family descent system such as in-laws, grandparents, uncles and aunts. As a key feature of putatively collectivist culture (Danes, Lee, Stafford & Heck 2008), these family constituencies provide a significant proportion of the labour needs of the entrepreneurs. Section 6.3.3a(iii) shows how the use of family members is a dominant pathway for entrepreneurs to meet the labour needs of their

businesses. This labour is free in most cases (especially when placed under the traditional apprenticeship system) and cheap even when it is remunerated. Additionally, different members of the family from the nuclear and putatively collectivist structure were sources of business ideas (see also section 8.4.4a) helping in the early phases of their business developments and also provided motivation for sojourning on when things got difficult.

By employing the labour services of family members and benefiting in different ways from them, the entrepreneurs express the relatedness of their businesses to their families and kinship groups. This includes 'systems of fictive kin', both in proximity terms (like a direct blood tie that connects the husband and wife to their children) (Ebaugh & Curry, 2000) and in remote terms of distant relations, e.g. brothers-in-laws) (Carsten, 2004; 2000; Sahlin, 2011), and the implications of how these relations contribute to the growth and development of their businesses (Mustafa & Chen, 2010). Additionally, the family and descent ties elaborate the socio-cultural subtleties, including the so-called strong ties that undergird entrepreneurial activities of immigrants. It is clear from the narratives of the entrepreneurs that key support bonds and transaction elements within the family, including acts of reciprocity, trust, and norms of altruism and interpersonal ties, are implanted in their operational rationality. These bonds and transaction elements are further re-enforced by the deployment of the traditional apprenticeship system which is based partly on the family and kinship lines. Thus, within the family, the entrepreneurs not only find trustful people, but also people they understand (see Ijeoma's account), and for many, trust in family members provided safe ground for cooperative endeavor (Smith, 2000) which had implications for minimising business operation costs (Anderson, Jack & Dodd, 2005). The entrepreneurs in this study thus have proclivity to adopt 'kinship-mode' of organizing business activities, or what Granovetter (1985) may call relational embeddedness in economic life, as their activities are structured by elements of socio-cultural morality embedded in family and kinship structures.

6.5.2 Friendship networks (27%; $n=12$)

Friendship networks work to relay crucial information on market and business operational practices, both for new and established entrepreneurs. This observation is shared by the entrepreneurs in their entrepreneurial activities and in their migration processes. Their friendship network narratives thus intersect the migration decision-making motivations and the entrepreneurial trajectories as shown below:

Achebe: My friend who stays in Ghana came to Nigeria to buy goods. I met him in Lagos and told him I was interested in coming to Ghana. From conversation, I got to know life will be easy for me in Ghana so I decided to follow him. So yes, it is my friend who helped me to this place.

Bakasi: Some of my friends came to Ghana in 1997. They were doing fine and they told me about Ghana that is why I decided to do my business here; not in Nigeria.

Abiola: [M]y friends urged me to come here. They told me business here is good. When I came here, I met other friends who also encouraged and told me business is good here.

Achebe's observation represents a case of how trading entrepreneurs who source their goods from Nigeria influence the migration decision-making of their friends in Nigeria through the contacts and interactions they foster with them. Similarly, Bakasi and Abiola also depended on the information provided by friends about business prospects in Ghana and the urge to act on the information to come to Ghana. Thus, quite characteristically with many entrepreneurs, Achebe, Bakasi and Abiola trace their entrepreneurial activities in Ghana to their friends via information relayed to them. This information facilitated their migration decision-making in the first place, and subsequently, the pursuit of their entrepreneurial interests. Since all of them came to Ghana with the reason to do business, the migration information offered by their friends transcended into 'entrepreneurial facilitation information' as they required them as a pre-requisite to pursue their business interests.

Adamma's story also offers an important dimension to the role of friends in the migration decision-making and in the ensuing entrepreneurial pursuit. When she came to Ghana in 2011, she was visiting the UK-Ghana business she was running with her Ghanaian friend and partner, which turned out to be a hoax. She was swindled by this business partner and now runs her business alone, but she recounted how she relied on other friends to be able to set

herself up in business. One of these friends is her landlady, who helped to get the basic equipment for her first business in Ghana. Also, one member of Adamma's network of friends provided the land on which the container for her current sachet water business is located; another provided a fridge with which she started this business. Adamma's experience with friends can therefore be explicated along two nodes. They are both a facilitating resource and a drawback.

For other entrepreneurs, friends and acquaintances were the direct sources of their business ideas. Nwachukwu is an example. After merchandising second-hand clothes in Accra for some time, Nwachukwu realised the business had become less profitable and unsustainable. He thus moved to Ashaiman where his friend suggested he learns the metal fabrication business, and even accepted to pay for the training. Nwachukwu's friend was thus the source of his business idea, as well as catering for the cost of the 24-month training. Chinedu also had a similar experience. His friend not only helped in identifying the business but also taught him the details of it. His friends were the source of the knowledge acquired as 'they taught me what to do and what I don't have to do'.

The role of friendship networks is also detectable in capital mobilisation for business startup. Across the globe, capital mobilisation is a challenge that many entrepreneurs acknowledge and increasingly, informal sources through friendship networks have become important for obtaining both start-up and operational capital (Garg & Phayane, 2014; Huck, Rhine, Bond & Townsend, 1999). This is the case for Osuofia and Ijeoma. Osuofia noted the story behind his start-up capital, 'is a long, difficult one', and Ijeoma simply retorted: 'I was alone'. However, at the end of the long, difficult story, and the lone moments, Osuofia and Ijeoma found help from friends and acquaintances. Help from these friends contributed to both start-up and operational capital structures and for Osuofia, additional help from friends came in the form of trade credit. His business location (Ashaiman) helped to secure goods on credit from friends who found Ashaiman to be far off from their own location in Abossey Okai, and thus reduced possible competition from him. However, location was not the sole explanatory variable. Osuofia indicated the trustful relationships he had with his friends which allowed him to obtain

trade credit arrangements from them. Work by Huyghebaert and Gucht (2002) and more recently by Tengeh Ballard and Slabbert (2012) have demonstrated the expediency of this arrangement and emphasises the mediating role of trust. Thus, financing strategies of start-up and operational costs via networks of friendship and acquaintances substituted for formal sector borrowing, which is not only difficult and sometimes non-available but also expensive when available.

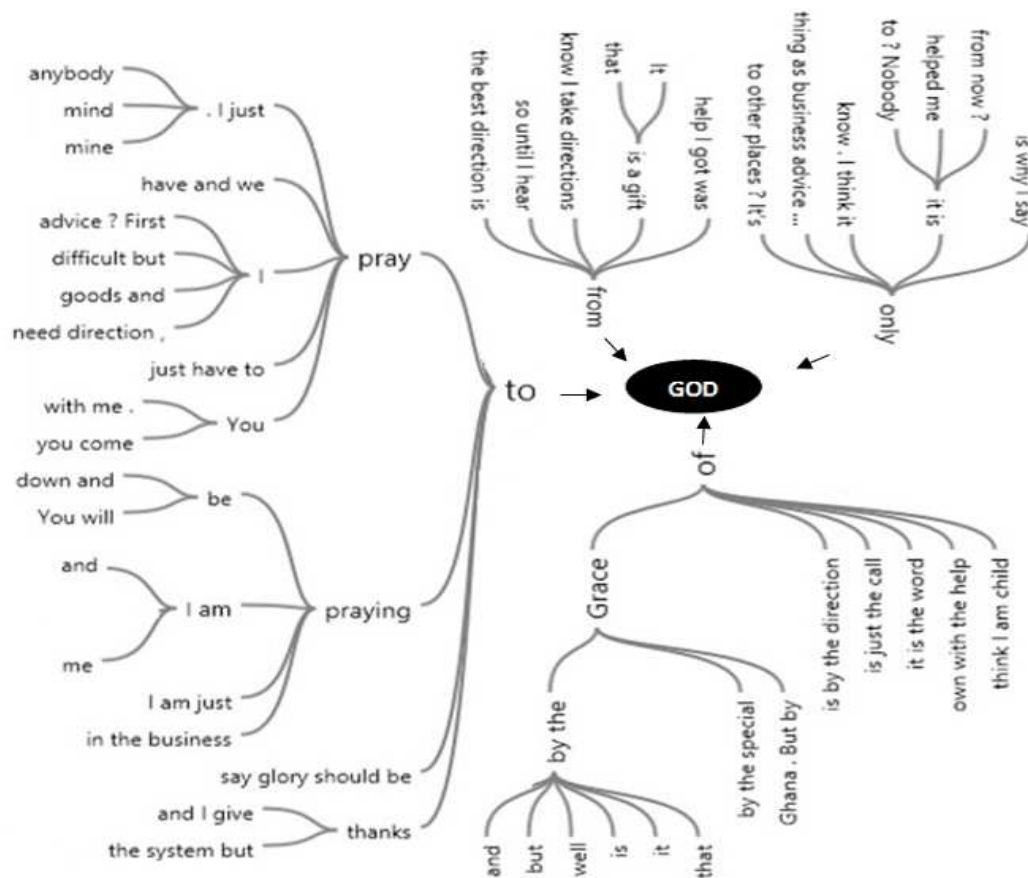
Friendship networks, especially with those who own businesses played further role in the entrepreneurial activities of the immigrants, particularly in offering advice. These friends were frequently consulted in difficult times. And as entrepreneurs themselves, they offered practical advice, sometimes in dealing with Ghanaian officialdom including the police, immigration and customs offices, or on other matters relating to business operation challenges (see section 9.3.3). Apparently, it is through this kind of advice (available only in friendship groups) that such information for sidestepping high import tax and for dealing with many of the challenges they face in Ghana is shared. Such knowledge, so vital for these entrepreneurs to lower operation costs and maximise profit, is only derived from the foundation of networks composed of friends and acquaintances, or what Ebaugh and Curry (2000) call the systems of fictive kin and are embedded with reciprocal influences (Francis & Sandberg, 2000).

6.5.3 Religious networks (23%; $n=9$)

Network relationships embedded in religious groups also characterise the activities of some entrepreneurs. Here, the church appeared as the main religious group and place for the entrepreneurs to network with other entrepreneurs and draw significant clientele bases for their businesses. The Christian God was the Supreme Being to whom the entrepreneurs made all their references. In this section, I explore the religious networks of the entrepreneurs (all professed to be Christians), but as a prologue, I examine the theocentric orientation of the entrepreneurs which helps to understand this network configuration. Figure 6.3 shows the entrepreneurs' reference to the 'God' factor was a frequent occurrence in their narratives. This they did for many reasons – to show their dependence on Him, as the source of their inspirations, advice and directions, and to make different kinds of requests or to thank and glorify Him.

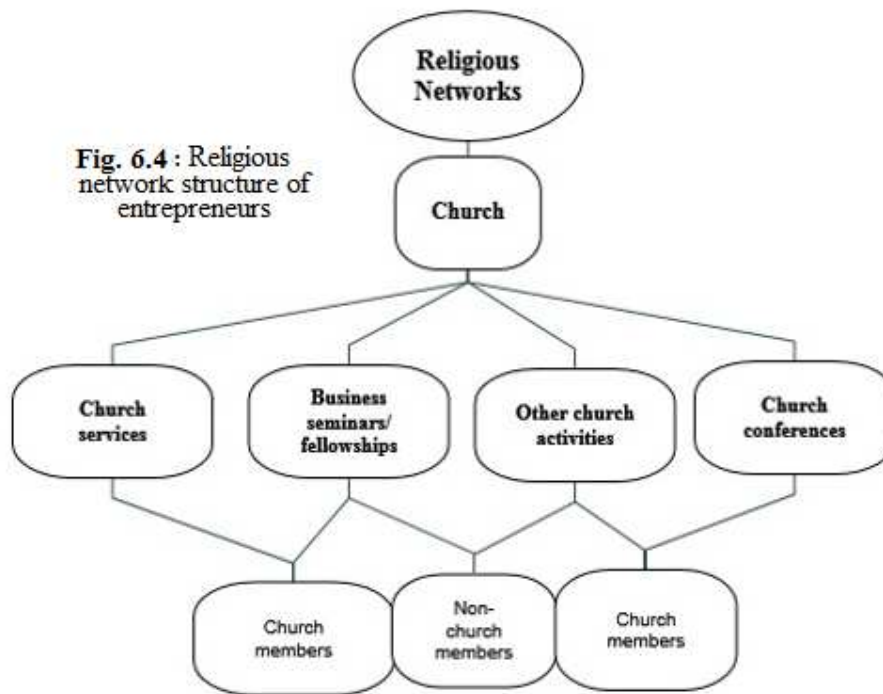
These references are not unexpected. Idowu (1962, p. 5) explains about the Yoruba people and more generally about the Nigerian belief system that ‘the full responsibility of all the affairs of life belongs to the Deity’ (see also Dixey, 1999; Reimanis, 1977) and the individual, as far as he is concerned, is to do as ordered to by priests and diviners. Citing Idowu’s observation to support his argument, Dixey (1999, p. 206) notes that fatalism and pre-destination are central themes in the cosmology of the Yoruba and Nigerians in general and are the nodes for explaining why things happen the way they do. In economic pursuits among Nigerian immigrants, Nwankwo (2005, p. 132) has expanded our understanding on how ‘act of faith’ forms the basis for explaining the success outcomes of entrepreneurial efforts, an argument recently corroborated by Ojo (2013) among Nigerian immigrant entrepreneurs in London. Thus, the respondents’ frequent references to God reflects their belief system which places a higher locus of control to the supernatural, the God factor, in the entrepreneurial process.

Figure 6.3: God factor in the thought processes of the Nigerian entrepreneurs



Source: Field data

This theocentric orientation informs the religious networks (Figure 6.4) and the instrumental rationality of the entrepreneurs in the entrepreneurial process. This is because, business networks sometimes display levels of religious concentration. For example, right from the motivation through the identification of a business line and the mobilisation of initial capital, the narratives of Adamma exuded strong coatings of religious networks: ‘I went to church’ and ‘the pastor asked what I wanted to do’, he ‘gave me GHC 300.00’ and ‘prayed over it’ and asked me to find something to do with it. Thus, for Adamma, religion was an important anchor in the establishment phase of her business.



Source: Field data

Like Adamma’s accounts, Afiba pointed out how he frequently visits his pastor for advice when faced with challenges in his business: ‘I get my business advice from my pastor. He has been helping me a lot’. But beyond the help from the pastor, Afiba’s account brings out another dimension of the religious network and the help it offers to his business: ‘My church also organises seminars on how to deal with challenges in business and I am trying to put those stuffs into practice’. In this account, Afiba’s involvement in the church activities provides opportunity

to participate in business seminars. These seminars are part of the different forums, mostly referred to as 'business fellowships' that some churches in Ghana, including Nigerian owned churches, have created to meet the business needs of their members (Bay & Ramussen, 2011, p. 85). The most popular of these fellowships is the Full Gospel Business Fellowship of which some entrepreneurs in Accra and Kumasi are members, and whose membership (though as a religious group), is largely motivated by the desire to be part of the business network benefits it offers. Like Romeo's account reported by Bay & Ramussen (2011), these business fellowships bring people of diverse business interests together to help each other. In this regard, participating in these seminars is also an opportunity to meet and interact with other businessmen, and on this point, an analogous observation was made specifically on 'church conferences. 'I have met a couple of business people through church conferences, etc' (Nwankwo, Laundry business, Accra).

Church networks also facilitated business promotion and advertisement strategies of some entrepreneurs (Section 6.3.3b). Through verbal introduction of the business to church members, and sometimes following it up with business promotion/advertisement paraphernalia, the entrepreneurs exploit this network to attract and expand their clientele base. Sometimes, like the case described by Kelechi, the church leader (pastor) may take a personal interest in one's business and help promote it to the members: 'In my church if you have a business that is good, the church leaders help you distribute the flyers and try to introduce you to the members and encourage them to patronise your business' (Kelechi, Event management, Accra). This is in addition to observations that some religious leaders use their moral authority to arbitrate disputes and organise collective action for some entrepreneur members of their churches. These religious networks of the entrepreneurs are an essential part of what Ebaugh and Curry (2000) call the systems of fictive kin for providing both material and non-material support for some immigrants.

6.5.4 Trade masters/mentors (11%; $n=4$)

About 11% of the network appropriation among the entrepreneurs was with trade masters and mentors and provided benefits in the areas of receiving trade credit and short-term capital/loans, business secrets and advice. This network structure is tied to the informal apprenticeship system from which many of the entrepreneurs acquired their business knowledge and training. As a cultural feature implanted in both kin and non-kin structures of Nigerian economic and social lives, the networks it engenders is crucial in the entrepreneurial activities of some entrepreneurs. These networks are first and foremost with their own former trade masters but also with other colleagues of their trade masters. During the period of training as apprentices, would-be entrepreneurs interact with many of their masters' colleagues and some of these interactions crystallise into networks for subsequent use. This is the case for some entrepreneurs who, beyond their own masters, make references to other business owners they interacted with during the period of their training. Benefits from these trade masters involved receiving trade credit, and short-term capital loans and, more crucially, business secrets and advice for dealing with the challenges they encounter. Some of these entrepreneurs identified mentors, some of whom were entrepreneurs themselves. Others engaged in different lines of economic activities. Generally, these mentors were seen to be successful individuals and offered high quality advice to the entrepreneurs. Onyekachi referred to his mentor as 'a god-father', from whom the idea to enter the phone/IT accessories business originated. Though his mentor lives in Nigeria, he continues to receive help and advice in strategic decision-making matters transnationally (Bagwell, 2015; Chen & Tan, 2009).

6.5.5 Co-ethnics (4%; $n=2$)

A small proportion (4%) of the structure of network appropriation among the entrepreneurs was with co-ethnics engaged in some forms of ethnic business associations. This involved the two major southern ethnics in Nigeria, the Igbo (76%, $n=31$) and Yoruba (14%; $n=10$). In all the research sites, associations of ethnic silhouettes were identified and some entrepreneurs

identified themselves as members. Igbo ethnic associations were identified in Accra, Kumasi and Ashaiman, and a Yoruba association in Kumasi. Additionally, some business associations were identified in both Accra and Kumasi, like the Eagle Digital Association, in KNC, Accra. The KNC, arguably the epicenter of digital appliances business in Ghana has shops that deal in mobile phones, computers, and their accessories and some Nigerian immigrant players have formed themselves into an association. These ethnic and business associations meet periodically to discuss matters of interest to their stay in Ghana and the businesses they operate in the country. From these associations, entrepreneurs derive useful network benefits including access to some important business information, and group help when members face challenges.

6.6 Conclusion

This chapter highlights several analytical issues in the operation of Nigerian immigrant businesses in Ghana. Some of the findings corroborate earlier studies but others are novel and potentially carry important imperative for the discourse on immigrant entrepreneurship. They together cast important light on the nature of immigrant entrepreneurship within the south-south migration discourse. Most of the entrepreneurs are positioned in the trading sector within urban CBDs. This supports the common conception of trade and retail as a major pathway for immigrant business ownership (Kallick, 2012; Kloosterman, 2003a). Together with locational clustering within the CBDs, this places the entrepreneurs into economic precincts and specialisation embedded within the Ghanaian urban landscape. A key part of the process for the creation of this precinct and specialisation is the deployment of guerrilla strategy (Yu, 2000) in which alertness (Kirzner, 1973; 1985; 2009) and flexibility (Jacobson (1992) to business opportunities become essential and predatory pricing system utilised to undercut competition.

The entrepreneurs loathe remunerated labour in their operation but are compelled to employ Ghanaian sales assistants who not only help with purchasing transactions and language translations, but also subterfuge Ghanaian officialdom about ownership of the businesses. Here is a social embeddedness grounded on the architecture of trust from the Ghanaian assistants. A

dominant narrative in employee recruitment practices is the reliance on ethnic labour, sometimes in what is referred to as *copreneurship* (Muske & Fitzgerald, 2006; Smith, 2000) but also family labour and co-ethnics through their traditional apprenticeship system (Agozino & Anyanike, 2007; Forrest, 1994; Olutayo, 1999). This traditional apprenticeship system, with its imitative pigment, lends itself more to the copycat business strategy (Kloosterman & Rath, 2001; Ojo, 2013; Ritterbush, 1988) rather than imagination and creativity.

Different relational mediation arrangements are embedded in the businesses with efforts to attract clientele focused on building good relations with clients. Quality is essential for building trust with clients and different promotional and advertising strategies – both conventional types and those mediated by technology are employed. The deployment of technology-mediated advertising/promotion and other operational areas by the largely informal immigrant entrepreneurial operatives, is interesting from the mixed embeddedness point of view. It provides testament to the structuring influence of context on immigrant entrepreneurship (Jones, et.al., 2014; Kloosterman, et. al., 2016; Moyo, 2014; Kloosterman, 2010; Kloosterman, et. al., 1999). A common practice of the entrepreneurs to maintain cordial relations with other business owners in the markets where they operate is the use of the customer referral strategy, though this is not without fear of competitors undercutting them with predatory prices. Thus, we find diverse relational mediation strategies deployed to attract customers and build good relations with other business owners and the larger society. This is emblematic of Granovetter's (1985) relational embeddedness thesis with entrepreneurs on one hand and others like customers, suppliers, banks, and law enforcers on the other hand (see also Moyo, 2014).

The entrepreneurs are also enrooted in an array of social capital/networks, encompassing family of descent, friendships and acquaintances, religious groups, trade masters/mentors and co-ethnics. The chapter suggests that these social capital networks are not just evocative metaphors for the entrepreneurs but possess real enabling and facilitating power, resources and capital, for structuring migration dynamics and entrepreneurial transactions. This shows just why understanding the role of networks in migration decision-making and migration processes are

imperative for appreciating how immigrant entrepreneurs (re)structure their social networks in the country of settlement (Katila & Wahlbeck, 2012). The narratives demonstrate the interwoven embeddedness of migration, adaptation and business activities in socio-cultural capital-network configurations. This however is by no means a new discovery in immigrant entrepreneurship scholarship. The extant corpus is definitive about the utility of these networks in immigrant businesses and the different ways they are mobilised within the wider social, political and economic contexts (Price & Chacho, 2009; Ram, et al., 2008).

What is remarkable however, is the way these networks are structured in such a way that networks derived from religion and trade masters/mentors come to the fore ahead of co-ethnic networks. While all the network categories are culturally derived, two of them merit some elaboration. As noted, the cultural label of ‘high theocentric locus’ among the entrepreneurs evokes the religious networks just as the traditional apprenticeship system instigates the networks with trade masters. These culturally-coated social network categories have instrumental values (Whitehouse, 2011) in the entrepreneurial motivations, opportunity identification, mobilisation of resources and the running of businesses. Work by Ojo (2013) and Nwankwo (2005) show the role of religiosity in the entrepreneurial locus of control among Nigerians in the UK. In this work, I find this applicable among Nigerians in Ghana and further demonstrate how networks drawn from the architecture of religion help structure the whole of the entrepreneurial journey. With regards to trade masters, there is no mention of it in the literature on Nigerian immigrant entrepreneurship and the entrepreneurs in this study help understand how it is activated and mobilised in the complex and dynamic processes of appropriating social capital/network advantages in immigrant businesses.

The chapter also opens frontiers for understanding the embeddedness of the entrepreneurs, ranging from their setting in the Ghanaian urban landscape through their location in CBDs, to more specifically within sectoral niches, that is IT/phone accessories and automobile spare parts. Further, the activities of these entrepreneurs are implanted in various network categories (that is family and descent, religious networks, friends and acquaintances, co-business

ethnics, and trade masters and mentors). Therefore, the entrepreneurs' location in the Ghanaian urban landscape, and in the IT/phone-accessories and auto-mobile spare parts sectors, plus their diverse network categories constitute important aspects of their mixed embeddedness rationalities in Ghana. Chapter 7 examines the national context of Ghana as mixed embeddedness in the formation and operation of business among Nigerian immigrants in Ghana.

CHAPTER 7

MIXED EMBEDDEDNESS AND NIGERIAN IMMIGRANT ENTREPRENEURSHIP IN GHANA

7.1 Introduction

Chapter 6 examined the nature of Nigerian immigrant entrepreneurship in Ghana and ended with insights into their embeddedness in the Ghanaian urban landscape and specific sectors, and into their own network configurations. Chapter 7 now explores how the Nigerian immigrants' entrepreneurial activities are embedded in the Ghanaian national context. This means examining the Ghanaian setting to understand how its elements play out in accounting for the nature of Nigerian immigrants' entrepreneurship in Ghana. The chapter responds to the question of how Nigerian immigrants' economic activities are embedded into the operating conditions of Ghana as an immigrant country. The mixed embeddedness approach, which draws its historical roots from the social capital, social networks and the opportunity structure models, offers broad-based micro, meso and macro explanations of immigrant entrepreneurship. It sees immigrant businesses as grounded in immigrants' own resources (economic and social, among others), and in the 'politico-institutional environment' of the country of settlement (Barret et al., 2001, p. 241). Kloosterman & Rath explain that the approach focuses on immigrant entrepreneurs' 'concrete embeddedness' in their 'social networks' as well as their 'abstract embeddedness in the socio-economic and politico-institutional environment of the country of settlement' (2001, p. 190).

Key in this approach is *context* as it relates to the immigration country, including the socio-economic, political, institutional, legal, and policy environments, among others, and how they facilitate or constrain the development of immigrant entrepreneurship. This also relates to the reception or otherwise of immigrants as well as the existing opportunity structure for immigrant entrepreneurs (Jones, et al., 2014; Kloosterman, 2010; Kloosterman, et al., 1999). One strength of this theory is its ability to locate entrepreneurial actions and processes within specific sets of contexts. This helps answer questions relating to how different contexts and structures,

both formal and informal in their characteristics, implicate different immigrant entrepreneurial trajectories (Kloosterman, et al, 1998). Thus, in its sense of application, the rise of immigrant entrepreneurial activities is attributable to the existing concrete and abstract embeddedness because different embeddedness begets different mixed embeddedness of immigrants' economic activities. The chapter identifies four *dimensions* of (mixed) embeddedness, namely the history, socio-cultural, economic, and politico/institutional/policy dimensions (See Figure 7.1), systematically examined below.

Fig. 7.1: Mixed Embeddedness and Nigerian Immigrant Entrepreneurs in Ghana (NIEG)



Note: *NIEG = Nigerian immigrant entrepreneurship in Ghana

Source: Personal construct

7.2 Historical embeddedness

7.2.1 Why history matters in mixed embeddedness

Peters (2002, p. 33) critiques the mixed embeddedness theory for lacking historical perspective that is capable of accounting for the development of immigrant entrepreneurship over time. As such, empirical application of the theory focuses entirely on existing conditions of immigrants' destination societies at the time, to the neglect of research that spans different generational and economic time periods. But history also matters. Thus, in this Section, I draw history into the specification of mixed embeddedness, to explain Nigerian immigrant entrepreneurship in Ghana across several time and generational periods. This insight helps capture both historical and evolving factors and institutions into a *historicised mixed embeddedness*, for explaining the evolution process and the changing configurations of Nigerian immigrants' economic activities

in Ghana. The approach recognises how forces of history interact with contextual realities to shape the nature and form of immigrants' economic realities. This approach of analysis offers a sharper sensitizing prism, for understanding both history and context and the facilitating and constraining conditions, and allows us to respond to the question of what historical epochs did immigrants' economic activities flourish(ed), and what objective historical and context-specific factors accounted for the development? This process allows change and continuity to be observed and also confronts the static view of history. As observed by Sherman (1993) the historical approach is *historically specific* and characteristically fluid and dynamic, reflecting the grounded social time and location realities.

7.2.2 The historicised mixed embeddedness

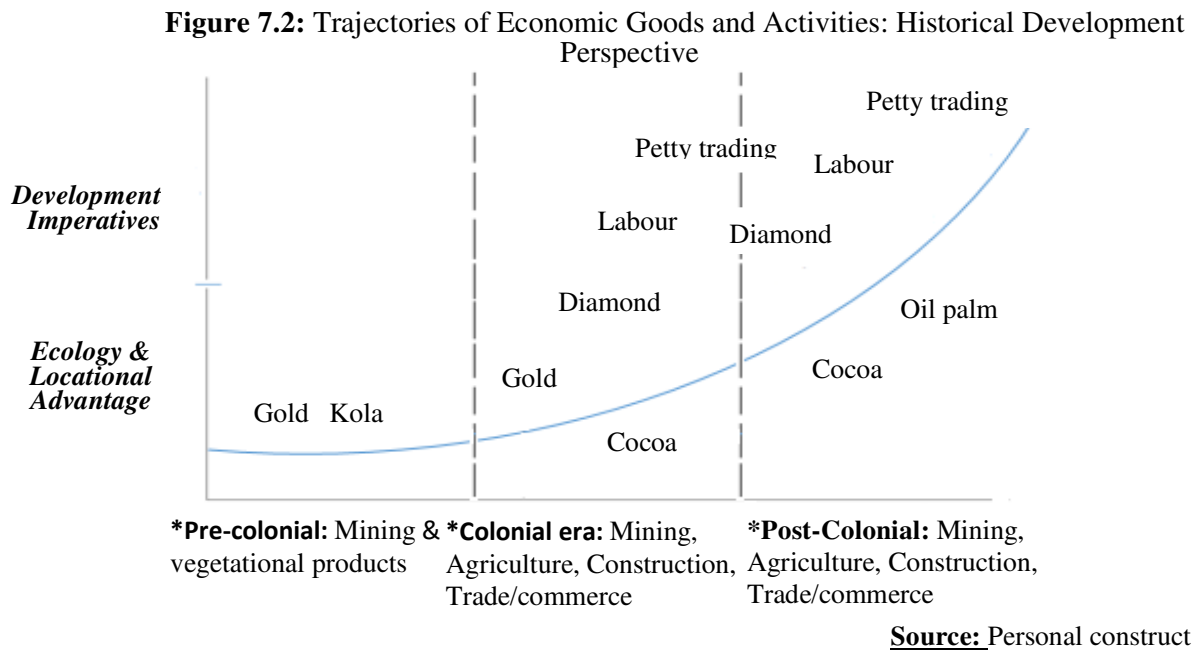
History offers glimpses of the evolutionary stages of society and the key socio-economic, political, ecological and even geographical factors that worked to create the platform and context for this evolution. Historically, Ghanaian ethnic groups and kingdoms had economic exchanges with other pre-colonial West African ethnic groups, particularly the Hausa ethnic group of Nigeria. Chapter 2 examined these economic exchanges (e.g. trading in gold and kola, etc.) between Ghana and Nigeria. These economic exchanges led to the establishment of market centres, small and bigger towns like Bobo Dioulasso, Begho, Bole, and Wa, as well as to the creation of states in northern Ghana (Amenumey, 2008; Clarke, 1982). These immigrant traders, the items of trade as well as the markets and towns their activities helped to establish, constituted an important context for the development and growth processes of the ancient West African trading architecture.

Further, the geographical location and ecological endowments of Ghana were key factors on which these activities were anchored. Ghana's location within the ancient West African trading nexus was that of a central locality where traders from the west (the Mande speaking Dyula or the Wangara), east (Hausa people of Nigeria) and north (the Yarse people of Mossiland, now Burkina Faso) came to transact businesses (Arhin, 1979; 1991). These ancient

trading groups were themselves engaged in trade with other people and extended their activities to pre-colonial Ghana. The Mande people traded with the Moor of the Sahara bringing in some of their products of trade to Ashanti and its hinterlands. Similarly, the Yarse people served as intermediaries to the north-south trans-Saharan trade which terminated at the littoral (Arhin, 1991) while the Hausa city-states like Katsina, Daura, Kebbi, Kano transacted trade with North African people including Agadez, Tripolitania, Cyrenaica, Waddai, Darfur and Egypt (Ariyo, 2015). While the forest-savannah ecology of the Gold Coast was the source of kola, the land itself provided gold and other minerals which fed the West African trade. This drew people from Housaland in northern Nigeria and elsewhere in West Africa to pre-colonial Ghana. Therefore, from ancient times, the geography of Ghana (its location and ecology) provided context for the architecture of trading and other economic exchanges that existed in West Africa, particularly Nigerian immigrants' cross-border economic activities with pre-colonial ethnic groups and empires in Ghana. This was re-enforced by the historically specific needs for kola, the forest product, and for gold, the abundant fruit of the Ashanti-land (Arhin, 1979; 1980; 1991; Ntewusu, 2011).

Caravans were the means of transport and carrying goods, a process which used wide-ranging complex trading routes (Arhin, 1991; Boaten, 1973). These caravans and trading routes constituted primordial transport institutions and strategies for organising and facilitating the operation of the trade. Through this process, Salaga became *grand market*; Kintampo and Attebubu became important kola trading towns; and Begho became associated with the gold trade, both as a route to gold-producing enclaves in Akan forests and as a settlement for gold merchants (Arhin, 1979; Clarke, 1982; Kirby, 1884). The role of the Asante state in regulating market activity of stranger trading networks in markets like Salaga (Lovejoy, 1971; 1980) added an important structuring force for the bargaining processes at the local level. This way, we find the embeddedness of the traders in the external structural contexts of ancient *state* regulations, ethnic groups and community resources, kingdoms, towns and market structures as well as their facilitating institutions and organisations. This illustrates, from mixed embeddedness, the

interplay of ethnic resources and opportunity structures in the context of the immigrants' host society and further highlights the facilitating or constraining environment structures at the time. This helps understand the mixed embeddedness of pre-colonial immigrant economic activities, their characteristics and forms, and how they helped convert West Africa into an ancient trading context.



In colonial and post-colonial times, economic development and other contextual imperatives led to expansion in economic activities and goods of the immigrants. Diamond, cocoa and palm oil became important commodities in addition to petty trading items and labour services provided by immigrants (see Figure 7.2). While in pre-colonial time, Hausa traders were the key actors from Nigeria and exchanged their ethnic products for kola and gold, this changed in subsequent years. Agriculture and mining activities in colonial and post-colonial times required more labour that was unavailable locally and many Nigerian ethnics including Yoruba and Igbos came to Ghana to fill in. The production and marketing processes of kola in the 19th century also provided context for cocoa cultivation. For example, the capitalist outlook and methods of the kola trade were adapted to cocoa production and marketing. Additionally, the tools and equipment for kola production were directed to cocoa production. This included the resources (capital and labour)

acquired through the kola trade (Arhin, 1970, pp. 370-372). In the process, the British colonial authority also shaped local cross-border trading activities with wide-ranging regulatory systems. Thus, the historicised mixed embeddedness of Nigerian immigrant entrepreneurship should be grounded in multiple operational logics - the local Asante regulatory system, the operational and organizational strategies and structures of the traders themselves (e.g. the caravan strategy and Hausa landlordism, etc.), and the impact of British colonial state policies on the patterns of economic organization of the immigrants, and the changing configuration of the economic goods.

7.2.3 A case study of Baba Olutunde

I draw on the entrepreneurial experiences of Baba Olutunde and his family to provide further insight into the historicised mixed embeddedness of Nigerian immigrant entrepreneurship in Ghana. Born in 1924, Baba (91 years in 2015) was the head of one of the seven Yoruba sub-tribes in Kumasi. Baba and his family's entrepreneurial activities in Ghana span from 19th to 21st centuries. His maternal grandfather, Bamitola, was a first-generation itinerant trader in Yoruba clothes in Kumasi and other parts of Ghana, sometimes selling in markets in and around Kumasi and other villages. He was part of the several Nigerian traders, money lenders, brokers and transporters at the time (Southall, 1978), who penetrated deeply into the Gold Coast economy, into towns and villages. John Anarfi is an academic on Ghanaian and West African migration history, and he corroborates the itinerant nature of the trading activities of Bamitola and his contemporaries at the time:

‘[t]hey knew the major market days and market towns and beyond operating in shops in some of the markets, some of them moved their wares from one market to the other and further carried some from villages to hamlets to sell’.

Bamitola was a successful trader, at least, according to Baba. Through this, his daughter (Baba's mother) became a second-generation trader, initially on a table-top (buying goods from Kumasi and selling in Cape Coast), and later acquiring a store in Cape Coast where she stockpiled

provision items and *Alata*²⁹ goods. The motivation for her trading entrepreneurship was drawn from the success of her father Bamitola, a pioneer immigrant trading entrepreneur at the time. This way, Bamitola's trading activities became a benchmark from which his daughter (and quite similarly his grandson Baba) determined their economic participation options in the Gold Coast. As initiator-entrepreneur, his business and behaviours became a model and part of the resource for subsequent entrepreneurs in his kin-line. This is an important part of the process for niche-creation, just as though a master-plan was in effect (Werbner, 1987), and contributed to the entrepreneurial embeddedness of subsequent generations. In her mid-thirties, Baba's mother traded in almost everything that was marketable in Cape-Coast. She was invited later by her father to stay in Kumasi in one of four houses he had built with trading proceeds in Kumasi in the late 19th century. It was around this time that she built her own house at Aboabo, a suburb of Kumasi.

Baba's account further sheds light on his own trading activities in Ghana. In 1948, he graduated as a trained tailor and practised till 1966. Thereafter, he turned to trading, but unlike his mother, Baba was a transnational wholesale trader. He bought his goods from Nigeria and sold them from home, not in the then-established Yoruba market in Kumasi because, as he noted, he was 'more of a wholesaler', and retailers were the ones who operated from the market. From monthly to fortnightly trips, Baba's business increased until he entered the sugar trade. In 1977, on his fifth sugar business trip, he brought an articulator-full load of sugar to Ghana. He became successful and paid for his mother's pilgrimage to Mecca around the time. In the early 1980s, Baba gave up on the sugar business for *gold smuggling business*. He bought gold from Obuasi (as some Hausa traders did in pre-colonial times) and in undercover networks of bush routes through Hohoe to Lome, he sold to banks in Togo and returned to begin the cycle. This increased his fortune and he 'acquired several properties'. From 1987 onwards, Baba shifted the focus of

²⁹ *Alata* was the Akan name for Yoruba people in Ghana. Its usage was later extended to all Nigerian ethnics, *alatafoo*. Later, it assumed a prefix status for a wide array of Nigerian peculiarities, including the then popular Yoruba indigo tie and dye cloth, *Alata Ntoma*, Nigerian specific foods, *Alata Aduane*, and the most popular Nigerian type of trading, the *Alata Edwa* which was smallest in scale, both sedentary and itinerant in nature, and involved retailing of goods to the smallest unit to suit all income levels.

his trading activities to the sale of fabrics (*sheda*) and then retired from transnational trading business in the early 1990s. But this was not the end; he continued trading in Nigerian and Ghanaian goods in a front shop attached to his Asawase residence in Kumasi (at a lower scale) until 2001. None of Baba's five children took to trading but his wife engaged in small scale trading activities in Kumasi.

Baba's story evinces the cultural hypothesis in entrepreneurship scholarship. He follows earlier generations of entrepreneurs and this became his entrepreneurial background (Light, 1984; Nwankwo, 2005; Ojong, 2005) and a key part of his entrepreneurial embeddedness. This background included people not only in his kin-line but also co-ethnics. As Eades (1994) and Southall (1978) note, several stalls in the Bawku, Eastern Dagomba, and Koforidua in colonial times were owned by Nigerians. A key feature of these traders was their ability to retail to the minutest level:

'[I]f one could not buy a full piece of onion, or a box of stick matches for example, it was possible to buy a peel or piece of the peel in the case of the onion and few sticks tied with a robe in the case of matches to serve the very immediate purpose people wanted them for.' **John Anarfi.**

From the mixed embeddedness point of view, these trading activities were made possible because of the presence of enabling, permissive environment and opportunity structure including market. The regulatory structure of the operational environment and other macro structures of Ghana also permitted the immigrants to enter the trading sector (Kloosterman, 2006; 2010). This was captured in a typical mixed embeddedness language by John Anarfi as follows:

'... as a nation, it was not until the Aliens' Compliance Order in 1969 that we limited certain categories of economic activities to Ghanaians. Until that time, the Ghanaian market space was permissive, sort of a free range. Legislations and policies to limit them came much later. So, in a way, one can say yes, Ghana was a free for all market until those legislations came in'.

Evidently from the regulatory and policy contexts, there was no official decision about what was legally permitted, or even who may become a trading entrepreneur. Immigrants with interest in trading activities therefore participated unrestricted. These trading activities, part of the low-skilled openings for the immigrants (Kloosterman, 2006; 2010), required relatively low to

modest outlay of capital, and thus became attractive to them (Eades, 1994; Garlick, 1959). This had important implications for how immigrants accessed the chain of opportunities in the trading sector, and therefore orientated that sector into an ethnic niche:

‘[t]here were clear boundaries. The Yoruba people were into retail trading of almost everything, in things which became known as *provisions* like milk, sugar, etc, but when it came to bulky items like yam, maize etc, it was the Hausa people who were mostly involved’ **Baba.**

‘[the] Nigerians sold to suit the income of almost everybody. They perfected low-end retail such that it became almost like a niche for them’ **John Anarfi.**

7.3 Socio-cultural embeddedness

Previous research shows that immigrant entrepreneurs have a diverse range of motivations for starting their businesses. For many entrepreneurs, these motivations connect to socio-cultural embeddedness of the country of destination. This means that market logics of the entrepreneurs in setting-up/running their businesses also connect to socio-cultural logics, that is to say social structures affect economic actions (Granovetter, 1985; Polanyi et al., 1957; Portes & Sensenbrenner, 1993). For the Nigerian immigrant entrepreneurs in this study, their attributions on the Ghanaian socio-cultural environment and the existing pool of Nigerian ethnics in Ghana served as embeddedness and influenced their motivations to set up their businesses in the country.

7.3.1 Proverbial Ghanaian hospitality

One conduit often deployed to understand Ghanaians as a people is their hospitality to foreigners. The Akan proverb ‘Nnipa nua ne nipaa’, translated literally to mean ‘Man’s brother is man’ lies at the base of this communal value. This part of the Ghanaian life is drawn from a very high regard for social harmony and human relationships in terms of sociability, communal life, humanity and brotherhood (Akurang-Parry & Akurang-Parry, 2004; Gyekye, 1996; Utley, 2009). Gyekye (1996) notes that Africans ‘recognise the dignity of the human being and, in consequence, hold a deep and unrelenting concern for human welfare and happiness’. He further observes ‘recognition of the value of humanity is intrinsically linked with recognition of the

unity of all people, whether or not they are biologically related' (Gyekye, 1996, p. 23). To accentuate this, he draws on a range of Ghanaian proverbs³⁰ to place the Ghanaian socio-cultural quality in perspective, and, as pointed out by Akurang-Parry and Akurang-Parry (2004, p. 109), 'it is now axiomatic that Ghanaians are hospitable' (see also Utley, 2009) and 'foreign visitors to Ghana use the proverbial Ghanaian hospitality as a scale to assess the level of hospitality in other African countries.

This communal frame of thought and desire to be hospitable to all human kinds contrasts with racism and discrimination, and is at the heart of the explanations proffered by Nigerian immigrants in Ghana regarding their stay and entrepreneurial activities in the country and build into their embeddedness in the socio-cultural attributes of Ghana. I draw here on the entrepreneurs' narratives of the friendly, accommodative, and hospitable nature of Ghanaians for analysis.

Chimamanda (laundry entrepreneur) is a 33-year old married Igbo woman from Enugu State with two children. Her experiences in Ghana and the reasons she set-up her laundry business in the country, began with her travels to Ghana prior to the decision to stay. She first came to Ghana in 2008 as an assistant on a movie project. It was on that trip that she fell in love with Ghana. She explains that the peaceful environment and the friends she made created in her the desire to return there. She was invited a year later by one of her friends to spend Christmas in Ghana. This second visit crystallised her desire to stay in Ghana. Auspiciously, she met a Nigerian man resident in Ghana who, in 2010, became her husband. Chimamanda's narratives confirm why she decided to stay and set-up her business in Ghana. Her overall experience of Ghana is positive:

'My experiences in Ghana are generally beautiful. The people I met are ..., you know when you go somewhere and everything about them is different ... you know, different on erm ... how should I put it ... ok let me maintain my words that the people are beautiful, yea, they are beautiful'.

³⁰ Here are a few of such proverbs: 'Human being is more beautiful than gold', 'it is human being that counts'; 'I call upon gold, it answers not; I call upon cloth, it answers not; it is the human being that counts', 'it is human being that is needed' and 'humanity has no boundary', etc.

Chimamanda's notion of Ghanaian people being *beautiful* is amplified by Eze (auto-mobile spare parts dealer). Eze talks about Ghanaians he met in the initial stages of his business as hospitable: 'their hospitality has been great'. Similarly, Chetachukwu talks about Ghanaians as 'easy-going people', a quality which emphasises Ghanaian friendliness and sociability: 'Here in Ghana, the people are easy-going', but Osuofia (auto-mobile spare parts dealer) with his 22 years of stay in Ghana goes back to the Ghanaian hospitality thesis: 'as someone with long stay in Ghana, I have experienced Ghanaians. They show hospitality, they receive [people] well, they show kindness' (Gyekye, 1996).

These depictions and episodes of hospitality and sociability attitudes of Ghanaians were across all three research sites (see table 7.1), and position Ghanaians as a welcoming people. The entrepreneurs are thus embedded in this welcoming and pro-immigration socio-cultural landscape of Ghana. Almost three-fifths of the interviewees (59%; $n=24$) spoke directly on Ghanaian hospitality and sociability. They recognised the receptive socio-cultural setting and used it economically in the pursuit of their business in Ghana. Hence, the 'Ghanaian hospitality and sociability thesis' offers a pathway for understanding the receptivity there for immigrant entrepreneurs. It is expressed in an open-armed welcome of Nigerians into Ghana and its outcome has been the proliferation of Nigerian immigrant businesses in the country. This reception provides the platform for the immigrants to relate with Ghanaians within Granovetter's (1995) relational embeddedness.

Table 7.1: Expressions of Ghanaian Hospitability ($n=24$)

	Accra	Kumasi	Ashaiman	Number of entrepreneurs	Total number of references*
Hospitable	3	2	3	8	18
Friendly/sociable	4	3	1	8	15
Conducive place	1	1	-	2	5
Accommodative	2	2	1	5	9
Free to move	1	-	-	1	5
Total	11	8	5	24	52

*Multiple references were observed in some cases

Source: Field data

7.3.2 Peace of mind and safety from crime

Peace is an essential requirement for human wellbeing and at the base of factors that facilitate growth and development. According to the Institute for Economics and Peace [IEP] (2015, p. 3), peace is a factor for development and needed by ‘individuals to produce, businesses to sell, entrepreneurs and scientists to innovate and governments to effectively regulate’. Therefore, a peaceful setting in immigrants’ place of destination is a *sine qua non* for their entrepreneurial development. This way, the entrepreneurs’ accounts about Ghana as a place for setting-up their businesses reflected the role of peace as a socio-cultural element³¹. These accounts connect the notion of peace to the attainment of what they described as *peace of mind* in settling in to live there (social life), and in the setting up and running of their businesses in Ghana.

The peace indices of Ghana and Nigeria are compared in Table 7.2 to help explain why the entrepreneurs chose to stay, setup, and run their businesses in Ghana. Ghana’s *High* peace status in global peace ranking places her among the top group of peaceful countries the world over, compared to Nigeria’s *Very Low* peace rank, in the bottom group. In Sub-Saharan Africa, only five countries (Mauritius, Botswana, Namibia, Senegal, and Malawi) surpass Ghana. Nigeria, with its 40th position in Sub-Saharan Africa is only ahead of DR Congo, Somalia, Central African Republic and South Sudan. In the 15-nation West African ranking, Ghana is second best after Senegal and Nigeria is 14th.

Table 7.2: Peace Indices of Ghana and Nigeria (2015)

Indices	Ghana	Nigeria
Societal safety and security (Most peaceful to least)	2.34 (score)	3.68 (score)
Ongoing internal and international conflict (Most peaceful to least)	1.43 (score)	2.93 (score)
Militarisation (Most peaceful to least)	1.31	1.36
Overall state of peace (West Africa) – Ranking out of 15 countries	2 nd	14 th
Overall state of peace (Sub-Saharan Africa) – Ranking out of 44 countries	6 th	40 th
Overall state of peace (global) – Ranking (162 countries) & score	54 th (1.840)	151 st (2.910)
The state of peace (descriptive)*	High	Very low

*Global state of peace statuses: Very High 25; 38 High; 52 Medium; 35 Low; and 12 Very Low

Source: IEP (2015)

³¹ The other dimensions of peace are reflected in the sections on economic and political embeddedness.

Even in its narrow interpretation, peace, which connotes absence of violence, is associated with several desirable social characteristics and correlates strongly with better economic outcomes because it offers an ideal atmosphere for potential to flourish (IEP, 2015). Moreover, it provides stability for human development efforts, such as the establishment and nurturing of entrepreneurial ventures. By contrast, therefore, when there is insecurity, or perception of it, economic growth is affected. Peace in Ghana therefore implies that one could live with far less fear for ones' safety. This, for most of the entrepreneurs, brings about *peace of mind* to pursue their economic activities. Chinedu's observation that 'anywhere one's mind rests, their mind will always be there' is useful here and explains why he and his countrymen live and pursue their entrepreneurial activities in Ghana. They find Ghana 'a peaceful place' where their minds '... settle' and their safety is secured.

This depiction contrasts sharply with what pertains in Nigeria. Nwankwo, who lived in the UK before moving to Ghana to set up his laundry business, noted that he could have settled in Nigeria but found Ghana to be 'a very peaceful place unlike in Nigeria'. Similarly, Obike noted that 'it is the peace in Ghana ... compared with the violence in Nigeria' that attracts many Nigerians including himself to Ghana. Therefore, in making the decision to come, settle, set-up and run their businesses in Ghana, the Ghanaian context of peace was a key factor. Nwankwo further noted that his decision was also guided by the need to 'raise up' his 'kids in a peaceful manner and Ghana was the best option' for him'.

An attribute of peace relevant for the socio-cultural embeddedness of Nigerian immigrants' entrepreneurial development in Ghana is its inverse correlation to crime. The entrepreneurs described their perception of peace in Ghana with reference to their perception of its low crime rate. Illustrating the reason for coming to Ghana for his entrepreneurial project, Uchechukwu noted, 'one good thing about Ghana is that crime rate is low', but Udoka adduced 'free movement' for his move to Ghana, emphasising safety and security in Ghana compared to Nigeria: 'In Ghana there is free movement. You can move freely even at night, not like in Nigeria'. Also, Afiba summed-up his reasoning as follows: 'Here, you can walk through major

streets at night without any issue - nobody will attack you’. Therefore, in the view of Afiba and other entrepreneurs, when it comes to the issue of crime, ‘living in Ghana is excellent’. These views were also shared by key informant Chief Ihenetu, the Igbo King of Ghana³².

‘Ghana is conducive for us. When we are travelling and we leave our family behind, we are not afraid that armed robbers would attack them or Boko haram will attack them or anything like assassins will attack them. We have relaxed minds’.

These narratives highlight the entrepreneurs’ lived experiences with regards to crime and security in Ghana. This is supported by crime statistics (Table 7.3). Overall there is 65% more crime in Nigeria than in Ghana, and 90% more fear and worry about being attacked in Nigeria than in Ghana. Concern about home break-ins is 39% more in Nigeria than Ghana, and for the perceived problem of ‘property crimes’ (including vandalism and theft) it is 75% more in Nigeria than in Ghana.

Table 7.3: Comparison of Crime Statistics: Ghana and Nigeria, 2014

Statistic Variables	Ghana	Nigeria
Crime levels	50 Ranked 7th.	82.35 Ranked 7th. 65% more than Ghana
Believes crime rising past three years	61.11 Ranked 10th.	72.22 Ranked 27th. 18% more than Ghana
Fear: Feels safe walking alone at night	25 Ranked 13th.	29.17 Ranked 75th. 17% more than Ghana
Fear: Violent hate crime	13.89 Ranked 18th.	44.12 Ranked 12th. 3 times more than Ghana
Fear: Worries about being attacked	41.67 Ranked 8th.	79.17 Ranked 5th. 90% more than Ghana
Fear: Worries about being insulted	30.56 Ranked 11th.	75 Ranked 2nd. 2 times more than Ghana
Fear: Worries about being robbed	37.5 Ranked 13th.	77.94 Ranked 6th. 2 times more than Ghana
Fear: Worries about home break/entry	50 Ranked 9th.	69.44 Ranked 10th. 39% more than Ghana
Perceived problems: Violent crimes including assault & armed robbery	66.67 Ranked 6th.	81.58 Ranked 7th. 22% more than Ghana
Perceived problems: Property crimes including vandalism and theft	44.44 Ranked 12th.	77.94 Ranked 8th. 75% more than Ghana
Violent crime: Gun crime (Guns per 100 residents)	0.4 Ranked 167th.	1.5 Ranked 127th. 4 times more than Ghana

Source: “Crime: Ghana and Nigeria compared”, NationMaster <http://www.nationmaster.com/country-info/compare/Ghana/Nigeria/Crime#2014> Accessed on 14 August 2016

The entrepreneurs’ perception of Ghana as a peaceful country with low rates of crime is thus supported by crime statistics and these make Ghana safer for living and for running businesses. This is an important explication of the Ghanaian socio-cultural context, part of Razin’s (2002) ‘location-specific traits’. These characteristics of Ghana form part of the Ghanaian mixed embeddedness, serving to create a conducive atmosphere for immigration and immigrants’

³² Chief Chukwudi Jude Ihenetu is the Eze Igbo Ghana (King of Igbos in Ghana). Further details about his activities are provided in section 7.4.3b.

entrepreneurial articulation. It is this context of Ghana, grounded in the broad socio-cultural milieu, which the immigrants have found attractive and embedded their entrepreneurial activities. This way, explanations of migration and the formation of businesses in Ghana are anchored on the Ghanaian context/embeddedness which reflects existence of peace as a socio-cultural trait, and how this correlates, not only with *peace of mind* and low crime, but also better economic outcomes because of the atmosphere it offers for entrepreneurial potentials to flourish (IEP, 2015).

7.3.3 Regularity in power supply

Regular supply of electricity power in Ghana compared to Nigeria is another socio-cultural embeddedness element of Nigerian immigrant entrepreneurs in this study. This element expands our understanding of how the Ghanaian social structure enables the entrepreneurial actions of the immigrants. Earlier work on Nigerian immigrants in Ghana shows that their migration motivations were anchored on stories they received from prior migrants on regular supply of power in Ghana (Antwi Bosiakoh, 2009, p. 105). This motivation is like the entrepreneurial motivations of this sample and has both economic and social implications for their embeddedness in Ghana.

In Nigeria, studies on power supply provide a converging conspectus. Agboli and Ukaegbu (2006) and Okafor (2008) describe it as ‘epileptic supply’ and ‘dismal’ performance respectively, while Aliyu, Ramli, and Saleh (2013) see it as a ‘crisis’ situation with serious implications for social and economic lives. Surveys show that only 6.2% of firms in the manufacturing sector exclusively rely on the grid electricity (Adenikinju, 2003; Aliyu, et al., 2013). With majority depending on independent power generating sets, this makes cost of running business very high. Additionally, power outages in the industrial sector last for 16.48 hours a day; actual power supply lasts for just about 7.5 hours a day (Odiaka, 2006. [cf. Okafor, 2008]). This power supply situation is well known to the entrepreneurs and featured in their narratives:

Osita: In Nigeria, we do not enjoy power as much as we do in Ghana. It is unstable. If it comes in the morning, after few hours, it goes off, and the next time it comes it will be in the evening. It is irregular and one cannot use it to plan for any business’.

Eze: In Nigeria, there is short span of electricity. This affects industry there.

Chetachukwu: We experience regular power outages in Nigeria and businesses often resort to power generating sets to operate. I found out Ghana was not like that.

These narratives contrast sharply with the case in Ghana below, and thus highlight part of the explanations for the entrepreneurs to come to Ghana for their entrepreneurial activities³³:

Chimamanda: When I came to Ghana, I stayed here for a whole year and there was no blink of light-out. This is part of the peace I talk about. When you don’t run to go and charge your phone, because you always know the light is there to charge your phone ... That is not only peace. It also enhances social life.

From Chimamanda’s account, important themes emerge that border on both social and economic lives of the immigrant entrepreneurs. She refers to regularity in power supply as part of the peace enjoyed in Ghana. This is in reference to how it helps regularise her use of phones (and by extension, other electrical gargets and appliances). Phone usage plays a vast role in communication and interactions between and with different categories of people. This, in Chimamanda’s considered opinion, is peace and ‘enhances social life’ in Ghana.

7.3.4 Ethnic concentration and its embeddedness

In Section 6.5, the network categories embedded in the entrepreneurial operation of Nigerian immigrants in Ghana were explored. This ‘suitcase’ of networks, derived from the existing, evolving ethnic and non-ethnic relationships of the entrepreneurs, were crucial sources of business ideas and information, of capital mobilisation and of other market operational practices, including advertisement and promotion, among others. They also possessed instrumental rationality for the entrepreneurs across the various stages of the entrepreneurial process, and constituted embeddedness for the entrepreneurs. While recognising the fact of non-ethnics in these networks, by far, those with ethnic layers predominated, remindful of what Granovetter

³³ Ghana experienced challenges with electricity supply in the recent past, what came to be known as ‘dumsor’ crisis, and even in this situation, the entrepreneurs talked about regularity as in knowing when to expect power cut in Ghana compared to what pertains in Nigeria.

(1985) will call relational embeddedness in economic life. They also reflected the concentration of Nigerian ethnics in Ghana, and the implications for their entrepreneurial activities. From the mixed embeddedness point of view, this concentration constitutes ethnic embeddedness in terms of how it influences entrepreneurial development decisions among the immigrants.

Obike runs a Nigerian foodstuff shop in Accra and his business relates directly to ethnic concentration: ‘There are many Nigerians around here and this was one of the things that influenced me to establish Nigerian food stuffs business here’. Though other ethnics both in Ghana and Nigeria patronise his business, Obike thinks most of his customers are Igbos, his own ethnic people. As he observed, ‘Igbos like to cook food in their own house ... we take it as a respect to the home’. This, he noted, is a cultural practice, and giving the fact of many Nigerians migrating to Ghana, he related his business to the food needs of these migrants:

‘The rate of Nigerian migration to Ghana is high so I discovered that if they come, they will need their food and I decided to provide. So, the increased migration of Nigerians to Ghana encouraged me to set up the business. They constitute customer base ... they will need their Nigerian foods’.

As in Obike’s account, Ijeoma (Nigerian restaurant operator) and Ikechukwu (Nigerian foodstuffs shop operator) both anchored the logic of their business identification strategies in the increased migration of Nigerians to Ghana and the expected food needs of the immigrants. This is part of the market conditions (Kloosterman et al., 1999) and reflects how the needs of customers determine the emergence of opportunities in certain segments of the economy. In explaining their decision to operate Nigerian-specific restaurants and foodstuff shops in Ghana Ijeoma and Ikechukwu noted as follows:

Ijeoma: ‘There are a lot of Nigerians working in this precinct and I thought running this kind of business will sell. These Nigerians want to eat something they are used to, their ethnic food’.

Ikechukwu: Many Nigerians are in this area and they need their food which we provide so they can enjoy their stay here in Ghana.

These accounts show how the entrepreneurs have embedded their businesses in the ‘dense Nigerian ethnic pool’ and preference for ethnic products (foods and services) (Marchand & Siegel, 2014). This is important as businesses need a market to sell their goods and services

(Kloosterman, 2010, p. 26). The entrepreneurs have established themselves in the markets where they operate as popular places for ‘authentic ethno-cultural specialism’ (Barrett, et al., 2002, p. 17) which Nigerian immigrants in Ghana need. These restaurants and foodstuff activities are ethnically embedded in both the supply and demand sides. On the supply side, they are implanted in the heritage culture with high premium placed on those that bear the closest similarity to what comes from Nigeria to create the authentic taste expected by customers at the demand side of the logic.

Besides the food sector, evidence of ethnic embeddedness is detectable in the automobile spare parts business in Suame, Kumasi and in the phone and IT accessories business in the PZ area (Kumasi) and Kwame Nkrumah Circle area (Accra). These sectors and the locations of concentration (see sections 6.2.1a & b) served to attract newly-arrived entrepreneurs. This process contributes to niche formation in certain sectors by Nigerian immigrant entrepreneurs. Amobi affirmed this, noting that ‘there are many of us doing the same kind of business here’. Akin to this observation is Abiola’s argument in Section 6.2.1a, reproduced below as testament to the ‘ethnic concentrated’ embeddedness line of reasoning.

‘Here at Tiptoe Lane, there are more than 300 Nigerian business operatives. We have an association that meets regularly with about 200 registered people and others who have not registered for the association. So yes we are many here. All the shops on this particular lane, except two, are owned by Nigerians, so yes we are many here’. [Abiola, phone and IT accessories, KNC, Accra].

As Razin (2002, p. 163) has noted, accounts on immigrants’ inclination to entrepreneurship need to recognise the ‘location-specific traits of the immigrant community’ and the ways in which immigrants and their businesses ‘are inserted into the socio-cultural and institutional context’ of their host society (see also Kloosterman, 2010). This observation applies to the discourse on Nigerian immigrant entrepreneurs in this study. Their business set-up and operation narratives are linked to the location-specific traits, or the wider context of Ghana and the ‘dense Nigerian ethnic pool’ in Ghana and preference for ethnic products - a case of ‘instituted process between man and his environment’ (Polanyi, 1957, p. 248). In particular, the Ghanaian socio-cultural labels of hospitality and sociability, of peace of mind, safety from crime, regularity in power

supply, and ethnic concentration, all form a critical part of the influences on entrepreneurs to set-up their businesses in Ghana. These influences constitute the *socio-cultural embeddedness* within which the entrepreneurial articulation of the immigrants is grounded. Yet mixed embeddedness underscores the interaction of the determinants of entrepreneurship, rather than their separation. Subsequently, focus is now turned to the economic aspect of these determinants, so that the nature and complexity of mixed embeddedness may be later better explicated.

7.4 Economic embeddedness

7.4.1 The Ghanaian economic context

Immigrants' predilection for self-employment is also a function of the economic opportunity structure in the country of destination, both at the national and at local or community levels. Polanyi (1957) calls it the enmeshment in the structure and functioning of the economy and society. It reflects the economic opportunities exploitable by immigrants and the governing laws and policy frameworks (Barrett, et al., 2002). The preference for self-employment also reflects whether the environment is permissive or restraining. This section explores the economic-opportunity structure of Ghana and the ways it constitutes embeddedness for the entrepreneurs such that their business set-up decisions in Ghana are implicated by it. From Chapter 2, a comparative analysis of the economic situations in Ghana and Nigeria shows that Ghana outcompetes Nigeria in key global ranking variables including *competitiveness* (Schwab, 2015), *economic freedom* (Miller & Kim, 2016) and *doing business* (World Bank Group, 2016a, see Table 2.5). Ghana also has a large informal sector. This environment structures immigrants' business activities including the small medium and micro enterprises (SMMEs) of the entrepreneurs of this study, and they are better protected in Ghana than in Nigeria (World Bank Group, 2016a). With this background, the narratives of the entrepreneurs displayed a deep sense of conducive economic context, and how their activities are embedded in it. As Barrett et al., (2002, p. 11) note, immigrant enterprises are grounded in the 'mainstream resources, primarily market conditions', or economic traits. These market conditions set outer parameters of how

much and what kind of ethnic enterprise can exist and thus constitute either attractive or constraining traits for immigrants' economic incorporation. Two aspects of the Ghanaian economic context, ease of setting-up business and informality, are discussed below.

7.4.2 Ease to set-up business

The narratives of the entrepreneurs contain two themes that build the argument for the ease of setting up business activities in Ghana. These two themes are *less competition* and *less capital requirement* in Ghana to set-up business. These narrative strands shed light on the *economic-embeddedness* perspective of Ghana and the general context logic of mixed embeddedness for entrepreneurial activities of the immigrants. The Ghanaian economic environment is competitively favourable for the entrepreneurs and made it possible for them as economic actors, to insert their businesses in the country (Moyo, 2014; Kloosterman, et al., 1999). The entrepreneurs eulogised the fact of less competition in Ghana compared to Nigeria in the businesses they operate.

‘And if I must be honest with you, Nigeria is a very competitive market. Ghana hasn’t got that yet. In Nigeria, somebody like me cannot compete. Ghana is still like a virgin place in terms of the laundry business. Ghana is the best place for me.

■ Nwankwo

In this account, Nwankwo reveals he could not have competed in the existing laundry business sub-sector in Nigeria. Similarly, Onyekachi’s (phone accessories) noted that Lagos was ‘too competitive’ to be able to do the kind of business he had in mind. Both Nwankwo and Onyekachi thus found Ghana, with its ‘less competition’ credential, to be the best place for them. Analogous observations were made by Abiola (phone and IT accessories). First, he referred to the entrepreneurs’ frequent lamentation of high (Nigeria) vs low (Ghana) competition. But beyond this, Abiola looked more to profit outcome which he thinks is low in Nigeria because competition pushes prices down:

Take for instance this earpiece. In Nigeria, no one will buy it for GHC 10.00. It will go for just GHC5.00 but here in Ghana, I am able to sell an earpiece for between GHC15-20 and people are happy to buy.

Therefore, for some entrepreneurs, less competition in Ghana was a key reason for setting up their business in the country. This was further supported by lower start-up capital in Ghana: 'In Ghana, you don't need huge capital to start your business' (Amobi, Auto-mobile spare parts). This observation, and the perception it carries about capital requirement for setting up business in Ghana, formed a recurring theme in many accounts:

Achebe: In Ghana, one can set up business with any little money and grow it. I started with GHC500.00 and today, I am in a shop full of goods. This place is better for me than Nigeria.

Nnaji: This [business] can be done by anybody with or without money. I started with little money and from that amount, I am what I am today.

Chinedu: I think it is very easy to set up business in Ghana. Any amount you have, you can. It is not same in Nigeria.

Though these narratives make sense on their own, they are more meaningful when viewed in the context of informality. In formal reality, there are capital requirements, which make entry less easy compared to how the entrepreneurs perceive the situation. However, most entrepreneurs operate outside the formal domain of the economy (Godfrey, 2011; Lewis, 1958), in the informal sector where there is ease of entry. Thus, the entrepreneurs' accounts position Ghana more as conducive for their informal small medium and micro enterprises (SMMEs) they operate and their canticles of 'less competition' and 'less capital requirement' not only help place this argument in the empirical frame but also in the dual-economy framework in informality discourse. What emerges is an 'economic opportunity structure' (Razin, 2002), in this instance the Ghanaian economic context, which lends itself better to the entrepreneurial intentions of the immigrants. This structure is a conducive economic context, part of mainstream resources, 'primarily market conditions' (Barrett et al., 2002), and strikes the bell of economic embeddedness in Ghana. It is also in accord with the country's status in the Doing Business report (World Bank Group, 2016a).

7.4.3 Informality

a. Entrepreneurial informality

Informal ‘economics’ is an accepted part of the economic process in Ghana and reigns high in employment creation (GSS 2008; Osei-Boateng & Ampratwum 2011). Infact in contemporary Ghanaian capitalism, one cannot separate informal economic practices from the formal economy and Ghanaian economic informality has become part of the broader informal sector economy in Africa in which much entrepreneurial activities are located (Lindell, 2010; Potts, 2008). From mixed embeddedness frame of thought, this level of informality presents a context which economic operatives recognise and use in their respective operations, both formal and informal. As such, different aspects of the immigrants’ economic activities are characterised by informality. For example, all the businesses were small and largely owned individually or by a family. Most employed few people, typically 1-2 employees, and employees often included family and extended members, through the informal apprenticeship system. Additionally, as noted in Section 7.4.2, a key part of the respondents’ discourse on the ease of setting-up in Ghana is the less-capital requirement. Consequently, many of them, in taking advantage of this situation, are locked within small scale informality.

Most businesses were not registered with the Registrar General’s Department (RGD), the Ghanaian institution mandated with business registration responsibility, nor with the Ghana Investment Promotion Centre (GIPC) responsible for investment facilitation in the country. However, some operatives produced Business Operation Permits (BOP) issued by local government units (LGUs), namely the Accra Metropolitan Assembly, the Kumasi Metropolitan Assembly and the Ashaiman Municipal Assembly (Section 8.4.1). Largely because they are unregistered, most businesses evade tax (LaPorta & Schleifer, 2008), and engage in corrupt practices, particularly in their cross-border movements. The deployment of tripartite transnationalism strategy (Section 9.3.3) is an archetypal approach to sidestep taxes and duties in Ghana.

Table 7.4: Matrix of Informality: Business/tax Registration and Account Statuses

	Business registration status	
	√	X
RGD	3	38
GIPC	2	39
BOP	16	25
	Tax registration status	
LGU	14	
DTRD of GRA	13	
	Account status	
No formal account records	29	
Some accounts recorded	9	
Full accounts recorded	3	

Note: RGD= Registrar General's Department; GIPC= Ghana Investment Promotion Centre; BOP= Business Operation Permits, LGU= Local government units; DTRD= Domestic Tax Revenue Division; GRA= Ghana Revenue Authority

Source: Field data

Table 7.4 also shows that only a third of the businesses are registered for tax purposes with the relevant local government unit (34%; $n=14$) and the Domestic Tax Revenue Division of the Ghana Revenue Authority (32%; $n=13$), and for many entrepreneurs, keeping record of business activities is not part of their normal practices. These characteristics support LaPorta and Schleifer's (2008) construction of informal economy as involving unregistered firms hidden from taxation and even when registered, some entrepreneurs still evade taxes. Overå's (2007, p. 543) argument that some registered self-employed operatives operate without paying taxes finds empirical confirmation here. These entrepreneurs are thus part of the huge informal economy in Africa (Lindell, 2010; Potts, 2008; Spring & McDade, 1998).

b. Informal power brokers

A key part of the broader governance structure of Nigerian immigrant entrepreneurship in Ghana is the way in which informal power brokers shape different aspects of the entrepreneurial activities. As part of their adaptation, and the need to preserve their cultural labels, Nigerian migrants in Ghana, through various ethnic associations, have created different miniature chiefdoms in Ghana. Perhaps, the most prominent of these is the Igbo Paramountcy in Accra headed by Chief Chukwudi Jude Ihenetu. Operating from its palace in East Legon, the Igbo Paramountcy represents the entire Igbo community in Ghana. Chief Ihenetu and his elders sit in Igbo community meetings to discuss and resolve matters of interest to Igbos in Ghana. There are

similar community meetings in the regions and Igbo leaders and members submit to Igbo Central in Accra. Chief Ihenetu is involved in the creation of sub-chiefs. He has installed La-Nkwantan-Madina Sempe, Dansoman, Amrahia- Adoteiman, and Ashaiman chiefs and aims to install sub-chiefs in all regions and *constituencies* to take care of the needs of his people. Key among these needs is to give them education on basic requirements for peaceful living in Ghana:

‘...we are working to educate our people about living in Ghana, like the need to have updated documentation to make our people law abiding’.

■ Chief Chukwudi Jude Ihenetu

Chief Ihenetu is a business person himself. He first came to Ghana as a businessman in 1995 engaged in the supply of auto-mobile spare parts. After convincing himself about the conducive business environment in Ghana, he decided to settle. He owns businesses under the Chi-bert name dealing in mother care products, oil, and aluminium products. He also owns a talent hunt company and produces movies in Ghana and Nigeria. He was crowned Eze Ndi Igbo Ghana (King of Igbos in Ghana) in August 2012 by the President of Presidents of Ohanaeze Ndi Igbo in Diaspora, Chief (Sir) Oliver Akubueze. Additionally, Chief Ihenetu is involved in the *Ezeigbo* Foundation which helps young Igbo boys to learn various trades and further provide capital for them to start their own businesses. Many of Chief Ihenetu’s sub-chiefs, like himself, are also business people and they provide business advice to their subjects.

Besides, there are other informal structures for organising Nigerian immigrants and their entrepreneurial activities in Ghana. The Yoruba Association, Kumasi, the Eagle Digital Association at Tiptoe Lane at KNC, Accra, the Coast City Brothers’ Association, Kumasi, and Nigerian Youth Association are a few such structures, which, apart from their core activities, are also involved in providing business advice and services to their members. Together with the heads of ethnic chiefdoms and their sub-chiefs, these informal power brokers arbitrate in disputes between their member-subjects as well as between their member-subjects and their Ghanaian business counterparts. As largely trading entrepreneurs, these business people frequently encounter problems with the Ghanaian Customs and Police officials, and Nigerian

Chiefs in Ghana and leaders of the associations have regularly intervened to resolve them out of court (Antwi Bosiakoh, 2011). These activities and services enhance the economic activities of their members.

7.5 Politico-institutional and policy embeddedness

7.5.1 Neo-liberal political economy and policy framing in Ghana

Thus far, I have examined different fasciae of the Ghanaian mixed embeddedness and how Nigerian immigrant entrepreneurship is inserted. This section discusses the politico-institutional and policy dimension of the Ghanaian embeddedness. Most clearly, the dimensions of embeddedness already examined - historical, socio-cultural, and economic – find optimum appreciation when placed within the politico-institutional and policy frameworks. This is so given the structuring consequences of politics, law, and policy on different aspects of societal evolution. Market conditions are structured by the applicable politico-legal regulatory structures within society (Barrett et al., 2002). Also, ideology of political system, posture of political leadership, philosophy of national economic policy and the resulting economic regulatory practices, as well as the institutional contexts have crucial bearings on migration policy and in facilitating or hindering entrepreneurial development possibilities of immigrants. These are in consonance with the argument in mixed embeddedness scholarship that businesses are not set up in a vacuum but are rooted in the concrete time-and-place specific opportunity structure (Ibrahim & Galt, 2003; Light & Rosenstein, 1995), and to understand them requires invoking the wider societal context (Kloosterman, 2010), including the political context.

Chapter 2 discussed Ghana's practice of neo-liberal politics from the early 1990s. By its nature, neo-liberalism entails two aspects, political and economic. Politically, it entails the safeguard of constitutional democracy, individual rights and freedoms (Luckham, et al., 1998; Thorsen, 2010; Thorsen & Lie, 2006). In the economic sphere, it involves a free-regulating market that unleashes the creative potentials in individuals (Friedman & Friedman, 1980; Thorsen, 2010; Thorsen & Lie, 2006). Political liberalism in Ghana has led to stronger

democracy, stability and peace (Lenhardt, et al., 2015; EIU, 2016). Economically, Ghana's liberalism has been touted as the triumph of economic liberalism in Africa (Obeng-Odoom, 2012) - the 'star pupil' (Hutchful, 1995) and 'trail blazer' (Bawumia, 2010). Flowing from these two aspects, the country's development frameworks and economic thoughts have been anchored in market principles (Government of Ghana, 2003; Obeng-Odoom, 2012), and various neo-liberal-friendly laws, policies and regulations, have been fashioned out. Entailed in these are privatization, liberalisation and deregulation principles aimed at opening of the economic space for private investment, and the removal of restrictions to the importation of foreign goods. These are important from the mixed embeddedness framework of thought, and provide an important macro-level context for Ghana in terms of Nigerian migration and entrepreneurship in the country.

One area of interest for discussion is the telecommunications sector of Ghana which, as part of the World Bank's and IMF's supervised neo-liberal economic practice, was divested from government-owned to one open to private participation and competition (Frempong, 2002; Republic of Ghana, 2004; Tobbin, 2010). As found in Section 6.2.1a, about a third of the immigrant entrepreneurs in this study are involved in low-end activities within the telecommunications sector – specifically in the sale of phone and IT-related accessories. What makes this possible must be explainable via the principles and philosophies of the existing policies – a key part of the mixed embeddedness of Ghana. Next, the framing guide of the telecommunication sector policy and its consequence on the mixed embeddedness activities of the immigrants are discussed.

7.5.2 Telecommunication policy embeddedness

The foundation of contemporary telecommunication policy in Ghana traces back to the 1994 Telecommunication Accelerated Development Program (ADP). This Program, anchored on privatisation, competitive operation, and liberalisation (Frempong, 2002; Haggarty, Shirley, & Wallsten, 2003; Tobbin, 2010; Republic of Ghana, 2004), sought to liberalise and revamp the

sector by introducing private sector participation and led to licensing private entities in the sector³⁴. There are both economic and political factors underpinning Ghana's telecom sector liberalisation. Economically, it was a way to attract private capital investment into the sector to expand coverage and accelerate growth, which from the political side, the government of the 1990s was unable to provide (Haggarty, et al., 2003). By the end of 2004, the regulator of the telecommunications sector, the National Communications Authority (NCA), had licensed 166 telecom equipment dealers in the areas of mobile phones, accessories, and terminal equipment, among others,

Consequently, and from the opportunity-structure point of view, there emerged diverse economic forms that owe their existence to the enshrined spirit of the sector policies (Freeman & Ögelman, 2000; Kloosterman, 2000; Robinson, 2006). Frempong, Esselaar, Stork, and Anyimadu note that competition drove mobile phone and call prices down and this increased access, usage and ownership (2005, p. 97). Afutu-Kotey (2013) also shows how these developments influenced demand for mobile devices and the accompanying accessories. This serves as opening and opportunity structure for many of the entrepreneurs, and they are intensely involved in exploiting it. Therefore, the mixed embeddedness framework helps account for the exploitable opportunity structure of Ghana since the 1990s in the telecommunications sector. This opportunity structure draws on the neo-liberal framing. The phone and IT-related accessories business operatives are part of the large number of small scale business operatives whose activities actualise the privatisation and liberalising credos of policies in Ghana's telecommunications sector. Thus, the political and policy dimensions of the Ghanaian mixed embeddedness are at work in shaping the possibilities of Nigerian immigrant entrepreneurship within the telecommunication sector. This way, the activities of Nigerian immigrant entrepreneurs in this study are embedded in the political, economic and policy regimes of Ghana (Collins & Low, 2010; Jones, et al., 2014; Kloosterman, 2010; Kloosterman, et al., 1999; Moyo,

³⁴ For example, Celltel and Spacefon began mobile telephony operations in Ghana in 1995 and 1996 respectively; Westel, became the second fixed-line service operator in 1998.

2014). They have been steered towards the small-scale informal trading activities created by the opportunity structure of the telecommunication sector policy.

7.5.3 The GIPC Act and participation of immigrants in Ghana's economy

The Ghanaian law for regulating immigrants' economic activities is the Ghana Investment Promotion Centre (GIPC) Act of 2013, Act 865. This Act, a revised version of its 1994 antecedent, the GIPC Act of 1994, Act 478, draws on early post-independence legislations in Ghana that sought to regulate the activities of immigrants in the country. Back in 1968, the Ghanaian Enterprises Decree (N.L.C.D. 323) restricted aspects of the Ghanaian economy like retail trade, wholesale trade and taxi services among others to Ghanaians only (Asante, 1997). In 1970, the Ghanaian Enterprises Decree was re-enacted into the Ghanaian Business (Promotion) Act (Act 334, 1970) and prohibited foreign entrepreneurs from operating as owners or part owners in small, medium scale and wholesale trade areas³⁵, as well as from expanding without government permission (Ofosu-Amaah, 1974). Drawing from this legislation, Section 18 of the 1994 Ghana Investment Promotion Centre Act, Act 478 listed the following as enterprises reserved for Ghanaians:

- a) The sale of anything whatsoever in a market, petty trading, hawking or selling from a kiosk at any place.
- b) Operation of taxi service and car hire service. (A non-Ghanaian may undertake this service provided he has a minimum fleet of ten new vehicles).
- c) All aspects of pool betting business and lotteries, except football pools.
- d) Operation of beauty salons and barber shops.

Currently, the GIPC Act of 2013, Act 865 clarifies and expands Act 478. Section 27(1) of Act 865 prohibits non-Ghanaians and enterprises not wholly owned by Ghanaians from investing or participating the following list of activities:

- a) The sale of goods or provision of services in a market, petty trading or hawking or selling of goods in a stall at any place.
- b) The operation of taxi or car hire service in an enterprise that has a fleet of less than twenty-five vehicles.
- c) The operation of a beauty salon or a barber shop.

³⁵ Enterprises in these categories with annual tax exceeding ₵ 500,000 threshold in the 1967-68 tax were however exempted.

- d) The printing of recharge scratch cards for the use of subscribers of mobile telecommunication services.
- e) The production of exercise books and other basic stationery.
- f) The retail of finished pharmaceutical products.
- g) The production, supply and retail of sachet water.
- h) All aspects of pool betting businesses and lotteries, except football pool.

From a legal point of view, all immigrants, including those forming the sample of this study are prohibited from engaging in activities that fall in the list provided in Section 27(1). To participate in Ghana's economy, the Act outlines some enterprises and minimum capital requirements as eligibility criteria. Section 28 enumerates the criteria as follows: In a joint enterprise with a Ghanaian business partner, the required foreign partner capital should not be less than US\$200,000 in cash or capital goods relevant to the investment or a combination of both by way of equity participation. Here, the Ghanaian partner should not own less than ten percent equity participation in the enterprise. Where the enterprise is wholly non- Ghanaian owned, the foreign investment capital should not be less than US \$500,000 in cash or capital goods relevant to the investment or a combination of both by way of equity capital in the enterprise. Non-Ghanaians can only engage in trading enterprise³⁶ with investment capital not less than US\$1 million in cash or goods and services relevant to the investment, and in addition, employing at least twenty skilled Ghanaians.

This legal/regulatory requirement is meant to structure what immigrants can and cannot take part in the country (Freeman & Ögelman, 2000; Kloosterman, 2000; Rath, 2006; Robinson, 2006), a part of what Ojo et al. (2013a) describe as governmental structures for promoting certain economic activities and inhibiting others or, in the words of North (1991, p. 97), 'the rules of the game'. Most entrepreneurs in this study (80.5%; $n=33$) are in prohibited areas (Table 7.5), as they are involved in retail and wholesale trading activities, in markets and in out-flowing areas of markets, as well as in trading stalls located at places that do not have the designation as market. Of this, about eighty-two percent ($n=27$) operate in markets. Included in this categorization are entrepreneurs engaged in retail of finished pharmaceutical products and sachet

³⁶ By 'trading' the Acts means purchasing and selling of imported goods.

water which are mentioned specifically by the law as prohibited for non-nationals. These entrepreneurs are in breach of the law not just by operating in defined prohibited areas, but also by locating their activities in designated markets. Additionally, 15% of the sample entrepreneurs ($n=6$) operate their businesses in outflowing markets and stalls located at places other than markets. Only 19.5% ($n=8$) of the entrepreneurs involved in restaurants, laundries, event management, and metal scrap were operating in non-prohibited economic sectors.

Table 7.5: Enterprise Characteristics vs. GIPC Requirements

<i>Enterprises in GIPC's prohibited areas</i>	<i>Accra</i>	<i>Kumasi</i>	<i>Ashaiman</i>	<i>Total</i>
Sale of goods or provision of services in a market	10	8	7	25
Selling of goods in a stall at any place (other than in a market)	3	1	2	6
Retail of finished pharmaceutical products	-	1	-	1
Retail of sachet water	1	-	-	1
<i>Entrepreneurs' investment capitalisation (estimated in USD)</i>				
Less than 10,000	8	7	8	23
10,001-20,000	4	2	1	7
20,001-30,000	2	3	1	6
30,001-40,000	1	1	-	2
40,001-50,000	1	-	-	1
50,001 or more	1	1	-	2

Source: Field data

In terms of size or capitalisation and number of Ghanaian employees, all the enterprises conflict with the law. None reported that their businesses were jointly owned with a Ghanaian business partner. This means that ownership is wholly by the immigrants and so were expected to invest not less than US\$1million in cash or goods and services relevant to the investment, in addition to employing at least 20 skilled Ghanaians. These are disregarded by all the entrepreneurs (Table 7.5). Capitalisation is mostly far less than required, and employees were mostly Nigerian nationals, except where Ghanaians had been contracted to help with sales and language translation services (Section 6.3.3.a(i)). Where Ghanaians are employed, their numbers averaged one or two, and all were engaged in low-skilled activities.

From the foregoing, argument of legal/regulatory structuring or embeddedness in the entrepreneurial activities of the Nigerian immigrants in Ghana cannot stem from the usual permissive framework of laws and regulations, that is from the fact that the law defined

permissible areas and the immigrants inserted their enterprises in these areas. Rather, what we see in this case is a high-level infringement of the law by the entrepreneurs. The Ghanaian law enforcement authorities' tolerance of these infringements explains this turn of legal contravention. The authorities are unable or unwilling to 'crack the whip' (Chen, Jhabvala & Lund, 2001). From this analysis, the activities of the entrepreneurs are implanted in a *weak law enforcement context* where, even though stipulations exist, they are never enforced to effect compliance. This highlights from a legalist informal economics conceptualisation, the idea of *over-regulation* (Chen, 2004; De Soto, 1989; Ngiba, et al., 2009; Waters, 1997), implying that the Ghanaian legal requirements perhaps place thresholds too high, making it impossible for the entrepreneurs to fall in line. Thus, they break the law and, given the weak law enforcement context, they get away with it. This finding is in accord with previous studies in South Africa (Moyo, 2014), in the UK (Ojo et al., 2013a) and in Greece (Antonopoulos, et al., 2011a; Antonopoulos, et al., 2011b).

Among the entrepreneurs in this study, one way to explain why they get away with the infringements is to place the discourse into the trans-West African institutional and regulatory structure (Sections 8.3.1 and 9.4). Therefore, in line with the context argument in the mixed embeddedness theory, the GIPC law only serves to create a certain milieu through its definition of what economic activities are permissible for immigrants in the country and vice versa. The entrepreneurs have succeeded in operating in non-conformity to the law and this has been a recurring theme underlining the threats and experiences of evictions discussed in Section 6.4.

7.6. Conclusion: Whither the mixed embeddedness theory?

In this chapter, I have demonstrated how specific histories, socio-cultural and economic structures as well as politico-institutional and policy frameworks of Ghana constitute important avenues for explaining the Ghanaian opportunity structure for immigrant entrepreneurship. They provide support for casting the mixed embeddedness approach somehow into an expanded portraiture. From the socio-cultural context of embeddedness, the Ghanaian hospitality and

sociability, expressed in open-armed societal reception, and peace as in peace of the mind and from crime, served to implicate positively the entrepreneurial activities of Nigerian immigrants by creating conducive context for their activities. This is because, these attributes draw Ghana more to a pro-immigration position, in which both the immigrants and their entrepreneurial activities are embedded. These are important empirical contributions to the ways in which socio-cultural elements of migration destination, and the attributions proffered by immigrants, help structure their entrepreneurial possibilities within migration host-society, and thus expand mixed embeddedness' representation in relation to the socio-cultural context.

But the immigrants' entrepreneurial activities are also embedded, expectedly, in the economic context of Ghana. The chapter draws attention to the ease of setting up business due to less competition and less capital requirement for these informal businesses, and because the Ghanaian informal economic context somehow allows the entrepreneurs to operate without registration, evade the tax system, and leverage on informal power brokers in their operations. Given the fact that informality is a normal part of the economic process in Ghana (GSS 2005; Hart, 2006; Osei-Boateng & Ampratwum 2011; Overå, 2007), the entrepreneurial informality of the immigrants finds grounding in this highly informal milieu in Ghana. Moreover, the broader neo-liberal political ideology in Ghana influenced economic development policy frameworks, particularly the telecommunication sector policy whose liberalisation opened-up low-end activities as opportunity structure (in the phone and IT accessories sectors) for the entrepreneurs. This together with low law enforcement regime in Ghana means that even with the existence of GIPC law which outlines what immigrants can and cannot engage in, these immigrant entrepreneurs infringe the law and get away with it. Here is a kind of mixed embeddedness anchored in contexts of political ideology, economic (telecommunication) policy, and in law and its weak enforcement.

Also in this chapter, the analyses offer historical perspective to the mixed embeddedness theory, a response to the ahistorical critique (Peters, 2002; Razin, 2002). In this way the specification of the embeddedness framework is expanded, to help account for the development

of immigrant entrepreneurship over time by referencing *historical* and *context* realities of different time periods. In this regard, history, with its structuring corollaries, for example on politics, law and policy, and indeed for the broad process of societal evolution, and which, before this study was only anecdotal at best to the exposition of mixed embeddedness on immigrant entrepreneurship, has received expanded treatment.

The chapter altogether shows how Nigerian immigrants' economic activities are embedded in the operating national conditions of Ghana, their destination country. It illustrates specifically how the mixed embeddedness' account of Nigerian immigrant entrepreneurship in Ghana must recognise the broader structures of Ghana's history, socio-cultural life, economics and politics. But in addition to these broader national structures, as it is suggested in Section 4.6.1, the Ghanaian mixed embeddedness of Nigerian immigrant entrepreneurship should be linked to borderland, which as a context, allows *borderland living* and *entrepreneurial borderland* activities to be possible. This is explored next in Chapter 8.

CHAPTER 8

NIGERIAN IMMIGRANT ENTREPRENEURS IN BORDERLAND LOCATIONS IN GHANA

8.1 Introduction

This chapter expands on the idea of mixed embeddedness by incorporating *borderland* as defining Ghanaian mixed embeddedness and on which the explanation of migration, lived experiences and entrepreneurial articulation of Nigerians in Ghana are anchored. The goal is two-fold. First, it advances the view that Ghana is a *borderland space* which some immigrants use upon entering in the pursuit of their goal which in general is to migrate to an advanced Western country, mainly Europe or North America. This way, Anzaldúa's (1999) *mestiza* and van Gennep's (1960 [1909]) *liminality* (see also Turner, 1967; 1987) are used to shed light on the temporal-spatial and in-between position in the immigrants' migratory projects in which they acquire self-plurality or dual-selves expressed in dual consciousness and thus engage in various performance practices associated with their statuses, including the setting up of business activities. Both *mestiza* and *liminality* serve to articulate the appropriation of new values and characteristics that serve to heal the split between two habitually incompatible categories (Anzaldúa, 2007, p. 100; Turner, 1967; 1987). The second goal of the chapter is to place the entrepreneurial activities and characteristics into borderland entrepreneurship. Here, I locate the entrepreneurial actions of the immigrants at the intersection of ideal opposing categories such that they bear some characteristics of both categories but without the full complements of any of them. They are 'neither fish nor fowl' but display some characteristics of both categories, and therefore provide nuanced understanding of what can be described as immigrant entrepreneurship in a borderland location.

Borderland as a lens and a context thus helps to better understand the boundary location identities and boundary performing practices of Nigerian immigrants and their entrepreneurial activities in a borderland context of Ghana. After all, it takes a borderland context to produce borderland migration and borderland entrepreneurial phenomena. Following this introductory

remark, the migration process of the entrepreneurs and the experience of their stay in Ghana are examined. Shifting, then, to explore different aspects of their entrepreneurial activities, it is shown that the immigrants constitute borderland *genre*, both in terms of their migration to Ghana and experiences of living in Ghana, and in terms of the nature of the entrepreneurial activities they pursue in the country.

8.2 Migration and borderland narratives

8.2.1 Otunla and Osofia: Bribes that open borders

Otunla, 25, first came to Ghana in 2008 after secondary school in Nigeria. He, like many of his countrymen and women interviewed, ‘came to do business’. He currently operates a phone accessories business at PZ Area between Adum and Kejetia in Kumasi in a *showcase* (glass cabinet). Asked about the first time he came to Ghana, he stated that it was easy from Nigeria through Benin to Togo. Otunla explained that he and a few of the people he travelled with at the time had documents to travel to Ghana, but the vast majority did not have and so they were made to pay monies, as a group, to officials who were detailed to control the various borders. This was easily done. Then in Togo when they were to cross the Aflao border into Ghana, things became difficult. Officials identified all of them to be non-Ghanaians who needed to possess valid travel documents before allowing them entry into Ghana. Within a short time, their luggage was seized, and as Otunla observed, they had to put their heads together quickly to contribute monies for the officials just like they had done at previous borders. This was done without any recourse to the fact that he and some other travelers, possessed valid travel documents. The initial money they made from the contributions was rejected; this was because, the official considered the amount to be too small. They increased it three times before it was accepted. They were allowed entry to Ghana.

Like Otunla’s experience, Osofia, 51, and has lived in Ghana for 22 years, speaks of force, extortion and sometimes physical abuse by border officials. The border officials not only search travellers with impunity but also force them to comply to their demand for bribes.

‘Those officials at the borders collect a lot of money from us. They extort ... by force and if you don’t comply, or if you don’t have, sometimes they beat you up...’ They search with impunity and with force and collect your money. Yes, we are forced to pay money and this still happens now’.

As Osuofia notes, this practice of extortion continues now, regardless, sometimes, of whether the traveller possesses valid travelling documents or not. For many respondents, the nature of their trading activities which involves frequent travel across the borders to and from Nigeria, made it imperative for them to acquire valid travelling documents, but this has not immobilised the habituated extortions at the borders. Like Otunla, Osuofia also mentions not only the Ghana-Togo border but also the Nigeria-Benin border, as the places where the extortion is most prevalent, ‘The problem is worse at the Togo-Ghana border and at the Nigeria-Benin (the Seme Border)’ which, in his words, is not a ‘one-day’ affair. The officials have made it, as part of the task to man the borders, to ‘extort money from us’.

These accounts typify, and summarise somehow, a vast body of narratives shared by the entrepreneurs. Like the documented case of Ghanaians travelling to Nigeria in the early 1980s (Anarfi, 1982), we find an institutionalised system facilitating this process involving drivers of long distance passenger vehicles, migrants themselves, immigration officials along the Nigerian-Ghana migration route. Drivers charge migrant passengers without travelling documents extra fares to be able to ‘see’ immigration officials at border check points on their behalf. There are also ‘resident’ border-crossing agents, often known by officials at different borders who negotiate to take different migrants across borders. From this, we see not only the immigration officials and drivers but also border guards benefiting from the institutionalised system that facilitates cross-border movements within the ECOWAS sub-region. This applies to both legal and illegal cross-border movements (see Osuofia’s accounts above).

Like the cases of Otunla and Osuofia, most entrepreneurs, and here we can estimate about a quarter of the sample respondents of this study, reported similar compromises to demands and coercion to pay bribes at different stages in the process of their migration to Ghana as well as in their frequent cross-border movements. These incidents of bribe payments have

created pathways for immigrants who, as citizens of the ECOWAS community with visa-free entry entitlements to ECOWAS-member states including Ghana (Section 9.4), not only abetted and continue to abet but also participate(d) in ‘bribe-giving rituals’ intended to open borders for them. As citizens of ECOWAS Community who, with valid travel documents, were entitled to free entry to Ghana, they had no need for ‘palm greasing’. They were legal ‘travellers’ within the community. However, as we have noted, many of them paid, including Otunla and Osuofia and continue to pay bribes, and this places them into boundary subversion positions (Kellner, 1989) – from legal community citizens to illegal undocumented immigrants. By these, the entrepreneurs could be conceived simultaneously as lawful and lawless – a kind of contested terrain (Matlon, 2015) or ‘in-between-ness’ (He & Phillion, 2001). They, as nationals of Nigeria, are full citizens of the ECOWAS community, but in participating in the bribe-giving sacrament, they relegated themselves, or were perhaps forced, to recline into peripheral and sort of second-class positions. They thus became half here (legal citizens) and half there (illegal non-citizens), a two-in-one body or simply a dual personality (Anzaldúa, 1987) of both legal citizens and illegal non-citizens – a totalising *mestiza*.

8.3 Ghana: A borderland space

8.3.1 Trapped in a web: Supra-national protocol vs National legislation

For the entrepreneurs in this study, Ghana embodies a space of borderland in which they are entombed. This ‘entrapment’ was illuminated by their narratives on the intersection of the Ghana Investment Promotion Centre (GIPC) law, Act 865 and ECOWAS protocols and decisions. The GIPC law (Section 7.5.3) defines prohibited economic activities for foreigners and those eligible for foreign participation including for example the minimum foreign capital requirement, among others. These economic participation delineations have been the subject of hue and cry, particularly by the Nigerian community in Ghana who argue that the law is in grave contravention to the spirit of ECOWAS whose objective is, among others, to promote economic cooperation and integration among its members, an objective which has been pursued through

protocols and decisions that grant free movement of peoples and goods, right of residence and Community citizenship for nationals of member countries, as well as the right to undertake commercial and industrial activities in the territories they find themselves. It is in this spirit of free movement, right of residence and to undertake commercial and industrial activities (a kind of context and part of the mixed embeddedness of Ghana) that many of the entrepreneurs have migrated to Ghana. But in Ghana, their expectations clash with the GIPC law with its definition of prohibited areas economic activities and foreign capital requirements.

Therefore, in the estimation of the entrepreneurs, they, as citizens of the 'Economic Community' are entitled to freedom to participate in economic activities in the country. However, from the point of view of the Ghanaian law, they are not permitted as 'foreigners' to participate in certain economic activities and for those allowable, they are expected to meet the minimum foreign capital requirement set out by the law. This has become a huge point of contention between the entrepreneurs on one hand and their Ghanaian counterparts on the other. On innumerable occasions, the entrepreneurs have called on the Ghanaian government to harmonise its law with the protocols of the sub-regional economic body. Their calls have yet to be heeded, however, and until this disquiet is settled, their situation will continue to hinge on an uneasy balance. Their entrepreneurial activities in Ghana are, and would continue be girdled by an ether which borderland best describes – an entrepreneurial reality at the intersection context where sub-regional and supra-national protocol meets the definitions of national legislation – 'the crossfire between camps' or battleground (Anzaldúa, 1987; 194).

8.3.2 Onyeama: In *Mestiza*

Onyeama, 43, from Anambra State, Nigeria. He first came to Ghana in 1997 with two motives. First, he was to buy goods (baby napkins, children's dresses and fabrics) to sell in Nigeria. This he did for some time, and came to realise there were some products in Nigeria that were needed in Ghana as well. So instead of coming to Ghana with money to buy goods, he started bringing goods from Nigeria to Ghana to supply Ghanaian traders, and used the proceeds to buy goods

from Ghana for Nigeria. Onyeama's second reason was to travel to a Western country and thought that by first travelling to Ghana, he could mobilise the needed capital through trading activities to finance his long-term goal. This way, Ghana became a stepping stone³⁷. Moreover, Onyeama envisioned, and other respondents disclosed similarly, that travelling to Western countries from Ghana, particularly with Ghanaian travelling documents, was easier than to do so from Nigeria with Nigerian travelling documents. Thus, his Ghana-Nigeria-Nigeria-Ghana business was in the service of a long-term goal. His business took shape and before long, what he considered a long-term goal became an immediate one. A friend told him about a travelling opportunity to the US which caught his interest. As he noted, he 'rounded up' his goods and sold them all at prices that enabled him to recoup his invested capital. He also travelled to Nigeria to do the same with the shop there and gave up his apartment in Lagos. The proceeds were directed to his 'intended' travel to America. But in the end, Onyeama found out he had put all his capital into a 'scam deal'.

He became devastated for months, and lived on the generosity of friends. But Onyeama found consolation in his entrepreneurial abilities. He started all over again, first by getting into the sale of foreign gospel music and Nigerian movie CDs which ended him up in a litigation with other business people. He was charged by court of law to the tune of USD 7000 or serve imprisonment term. He preferred paying the fine which he did in instalments. Later, Onyeama tried his hand at different business activities without success, unlike the success he had earlier. He currently deals in scrap catalytic converters at Fadama in Accra, but has not abandoned his dream of migrating to the Western world. Part of what he has done in preparation for this dream is that he has now acquired a Ghanaian passport through 'fishy' means to facilitate the process.

Onyeama represents a small group of entrepreneurs in this study (19.5%; $n=8$ - Section 7.5.3) engaged in non-prohibited economic activities. Moreover, his business was located neither in a designated market, including an out-flowing area characteristic of Ghanaian markets, nor in

³⁷ Akintola and Akintola (2015) have reported a similar episode of Nigerian migrants using South Africa as a stepping stone to western countries. Analogous cases have been observed by Lekogo (2006) of nationals of Francophone African countries using Gabon and Ivory Coast as stepping stones to travel to some countries in Europe, particularly France, and elsewhere in the developed world such as the US.

a trading stall located at a place that does not have the designation as market. His story resonates elements of entrepreneurial resilience in the face of setbacks. With this resilience, he bounced back multiple times from low-end points in his entrepreneurial journey. But what is also imperative in Onyeama's story is in his subsuming his entrepreneurial 'projects' under the long-term migration goal. For him, deducing from the story, his entrepreneurial pursuit embodies 'peripheral status'. It is his long-term migration goal that takes the 'core' position. Entrepreneurship as a periphery, thus feeds the forward-looking 'core' goal (Baldwin, 2001). This is reflected in how he rounded up his businesses both in Ghana and Nigeria to finance the opportunity to travel to the US. Though unsuccessful, he continues to strongly nurse this migration goal.

In this continuous aspiration to migrate to the West, Onyeama epitomises Anzaldúa's (1987; 1999) *mestiza*. My interactions with him revealed not just a restless man, but also a man on purpose to achieve his dream. He was entangled in a borderland zone in which elements of harmony and tension co-existed (Morehouse, 2004; Havlíček, 2007; Acosta, 2008). His life in Ghana characterises a shifted and repositioned identity (Acosta, 2008) or a dual identity (Anzaldúa (1987; 1999) first as Nigerian (by birth and citizenship), and second as a Ghanaian (at least in terms of holding a Ghanaian passport acquired through underhand means). He contends with projecting himself as Nigerian by origin and as a Ghanaian in the pursuit of his dream that one day, he would live in a Western country. Like Onyeama, some entrepreneurs also carry themselves in a way that places them in dual identities. Others are in the process of acquiring Ghanaian passports to place them in such positions to 'ease' the process of their intended migration to developed countries. Otunla did not have a Ghanaian passport at the time of interview but hoped to acquire one (by underhand means). His entrepreneurial activities, just like Onyeama, are meant to raise money to finance his 'travel to Europe'. He describes his strategy which is like Onyeama's, as follows:

'If God blesses me in my business and I make money, I will not like to stay in Ghana anymore. I just want to do Ghana passport to travel to Europe'.

Already, Otunla is in a borderland; Ghana is a borderland for him and it is this borderland context that he holds on to. His story bears parallels with that of Odichi who proclaimed, 'I don't have any intention of going back to Nigeria; I have intention of travelling outside Ghana to other countries'. Ghana is a borderland for both Otunla and Odichi. In addition, if successful in his plans to acquire a Ghanaian passport, Otunla would acquire self-duality (Anzaldúa, 1999) – a mestiza identity just like Onyeama has, and just like some Nigerians in Ghana have. For these immigrants, Ghana is thus a borderland space between Nigeria, where they come from, and the destinations they desire to finally settle. Akinyoade (2015) aptly describes this situation as *Nigerians in transit* and Ghana has become a transit, liminal community or borderland context.

However, it is not just Ghana that has become a borderland. For many of the entrepreneurs, their lives also exude borderland physiognomies made possible by the borderland context they inhabit, as they negotiate creative ways of merging both worlds – 'having entry into both worlds' (Anzaldúa, 2007, p. 41) – a way that fleshes out the contradictions embedded in a borderland context. For these immigrants, Anzaldúa's mestiza is empowering, and offers them the capability to perform their dual identities in borderland Ghana, that is to express agency and creative forces (Acosta, 2008; Mata-Codesal, 2007). They are Nigerians when they are with their Nigerian countrymen in Ghana, when they travel to Nigeria or when they are in interactions with their families and friends back home. This Nigerian identity is suppressed and Ghanaian identity evoked when they are engaged in efforts that relate to their Western migration (with embassies and officialdom within the migration process). These situationally and circumstantially evoked and suppressed identities are made possible by the borderland context in which they find themselves, and feed into the step-wise migration or stepping stone process to their 'intended final physical and or socio-economic destination' (Akinyoade, 2015, p. 214). It also positions them in overlapping realities (Anzaldúa, 2000) that reflect what Anzaldúa calls 'supreme border crosser' (2004, p. 20).

8.3.3 Adamma: Involuntary immobility in temporal-spatial borderland

Adamma, mother of 6, is a 50-year-old Nigerian woman. She is sachet water business operator at Zongo Junction, Madina. She lived briefly in the UK³⁸ and managed to secure casual work in the aged care sector. When she came to Ghana in 2011, she was ‘on a business trip’ – to get a good sense of how the second-hand goods business she was running with her Ghanaian friend was going. As she pointed out, ‘I came here just to see how the UK-Ghana second-hand goods business I was running with my Ghanaian friend was going’. While in Ghana, her Ghanaian friend and business partner whom she now describes as a ‘con artist’ refused to meet up with her, and on top of that she lost all her travel documents in the hotel where she lodged. Complaints to the police did not help matters and eventually, Adamma said she could not return to UK (without papers) nor to Nigeria (also because she does not have travel documents but more importantly, because of ridicule).

Adamma decided to go *underground* in the borderland context of Ghana with the help of some Nigerians whom she met together with Ghanaian friends she made. Later she joined a Nigerian church and received help (rented room and little money) from the pastor after discussing her situation with the church. Soon after, she befriended the wife of her landlord, who, after getting to know Adamma’s situation suggested she finds something to do with her life. She implored Adamma to go into the sale of mobile phone credit cards. To start with this business, she helped Adamma to get a table and an umbrella canopy. She also showed Adamma the shops where she could buy the cards from. With the money from the pastor, Adamma started the mobile phone credit cards business, but as she explains, ‘the profit was not good enough’ and so she decided on her own to ‘shift to the sale of sachet water’. Adamma was interviewed in January 2015 at Madina. This was followed with several informal conversations later. In one of these conversations, she disclosed she was in the advanced stage of acquiring a Ghanaian passport through some Nigerian friends. She hopes this would begin a new process to travel to UK – this time as a different person – as a Ghanaian. But until that time, even though she wants

³⁸ Her travelling documents were acquired through devious means.

to travel, she is unable to do so. She has no bother for her missing Nigerian passport, evincing further that ‘I do not want to go back to Nigeria now. If I want one, I can get it to travel back, but this is not the time for that’.

Adamma’s migration trajectories display different layers of dubious dealings. Her travel to UK, the work she did in UK, and her ability to travel out of UK were all etched on mendacities. This is what she is maintaining in Ghana to acquire her Ghanaian passport. Like Onyeama and Otunla (and some others), this is the pathway with which she hopes to travel to Europe, the use of spurious processes. The story of Adamma also reveals she is *trapped* in borderland Ghana. When she came to Ghana in 2011, she was on a short business visit. But this was extended days and weeks and months. In 2015, she had been in Ghana for four years – something she neither anticipated nor planned for. She tells me she is unable to travel. She is stuck and ‘frozen’ in her travel journey. Ghana has become a borderland for her, but more appropriately, particularly in her imagination, a temporal-spatial borderland context between Nigeria where she comes from and the UK where she plans to travel to. In this sense, her situation embodies an interplay of aspiration and reality. She planned on staying in Ghana temporarily; she still holds on to the temporality of her stay in Ghana, and temporality has become a central part of the reasons she is acquiring a Ghanaian passport (Barenboim, 2016; Coutin, 2003; Dudziak & Volpp, 2005; Villegas, 2014). But Ghana has also become a borderland space for her – a temporal-spatial borderland, or a transit (Akinyoade, 2015) and this situation informs her entrepreneurship in the country.

Ghana as a temporal-spatial borderland is full of tension for Adamma. She does not like staying in Ghana but she is compelled to do so. She is Anzaldúa’s (1999) *mestiza* and her identity which is shifted and repositioned (Acosta, 2008), is shrouded. But beyond the *mestiza* status, her situation also demonstrates what Carling (2002) calls involuntary immobility. She aspires to migrate to UK again but – for the reason of losing her travelling documents – she is unable to do so. Carling’s (2002) involuntary immobility seeks to capture this aspiration to migrate but without the ability to do so, in other words, the desire to migrate but the inability to

do so. This is the situation of Adamma in Ghana. She is an unwilling immigrant, trapped in Ghana by circumstances and her immobility is involuntary (Jónsson, 2008). She represents ‘a synthesis of duality’ in mobility and immobility – ‘a third perspective’ and a symbol of ‘mobility and immobility’ (Anzaldúa, 1987, p. 46-47) in borderland Ghana.

So, being involuntarily immobile, Adamma has become restless in Ghana and said she ‘wants to make money fast’ to be able to travel out of the country. This restlessness and the desire to make money fast converge to explain the reasons she got into business. In 2012, she was offered a job in a small Nigerian church in Accra but declined, citing low salary as a justification. She did not want to work for ‘low salary’. She wanted to work for herself in the informal space in the Madina market to make her ‘fast money’. Also, the desire to make fast money lies beneath her decision to change from mobile phone credit business to the sachet water vending business. Indeed, her entrepreneurial activities in Ghana were, and continue to be, in the service of this ‘fast money’ mental habit, and just like those of Onyeama, and Otunla, are directed at financing her intended migration away from borderland Ghana. Both the mobile phone credit cards business which she did, and the sachet water vending business she is currently running in Ghana, together are a springboard to her migration goal. Her entrepreneurial activities are secondary, peripheral to the primary, core goal (Baldwin, 2001) which is to migrate back to UK, and borderland Ghana is the context for these entrepreneurial transactions.

8.3.4 Liminal context

Liminality as a concept draws on van Gennep’s (1960 [1909]) work on rites of passage in which, in the process of transiting from one identity to another (for example from boy to man or girl to bride), three distinct stages – separation, liminality and aggregation – are traversed. Separation denotes symbolic detachment of the individual undergoing the rites – the ritual subject – from the rest of society; liminality (*margin*) signifies an ambiguous moment or realm in which the ritual subject has few or none of the attributes of the past or the coming state; and finally, the aggregation stage which represents consummation of the passage and the individual re-joins

society with full rights and obligations. Following van Gennep, Turner (1967; 1987) conceptualises the liminal period as inter-structural betwixt and between separation and aggregation – ‘not-boy-not-man’, and ‘not-girl-not-bride’ personae. Here, individuals no longer fit the prior classification, and have no new classification yet generated for their situation (Turner, 1987). Liminality in this sense then becomes a transitory and transformative (empowering) stage in *seclusion* (Turner, 1987, p. 8), and the liminar endowed with the freedom to reflect, ‘to juggle with the factors of existence’ and promiscuously intermingle and juxtapose categories of event, experience and knowledge with pedagogic intention’ (Turner, 1967, p. 105-106).

With reference to the *migration* process, the meaning of liminality incorporates temporal-spatial, in-between origin and destination (that is, out of the origin but not yet in the destination), the movement process, among others. It is a period characterised by ambiguity and uncertainty, evoking multiple meanings. In Turnerian terms, actors in the migration process can be conceptualised as *transitional beings*, “neither one thing nor another; or maybe both; or neither here nor there; or maybe nowhere . . . and are at the very least ‘betwixt and between’ all the recognised fixed points in space-time of structural classification” (Turner 1967, p. 96). Inspired by this, recent migration scholarship has examined different aspects of temporality and marginalisation (Rando, 2007) and spaces of liminality (Noussia & Lyons, 2009) including liminal legality (Menjívar, 2006) inhabited by migrants. Sutton, Vigneswaran, and Wels (2011) have also analysed the waiting and queuing experiences of asylum seekers at South Africa’s Home Affairs offices as ‘waiting in liminal space’ while for Ip (2011), the identity anxieties of 1.5 generation Chinese migrants in Australia evocate liminality. Casting to the specific situation of Nigerian immigrants, there are various facets of the migration experiences and practices that correlate with the conceptualisation of liminality.

A good way to initiate this discussion is to place liminality within the ‘movement process’ of migration, that is to conceive of the immigrants as ‘moving’ such that their present location in Ghana is better captured as in-between the migration origin country and their

intended destination – a borderland. As noted earlier, some Nigerian immigrants in this study nurse dreams of travelling to more developed countries in North America, Europe and elsewhere. For these immigrants (e.g. Onyeama, Otunla, Odichi, and Adamma, etc), their migration to Ghana and their stay in Ghana feed into the *moving* process. They are on the move, out of their origin country of Nigeria but not yet in their intended destinations. Van Gennep's (1960 [1909]) notions of separation, liminality and aggregation fittingly apply to their situations. Separation connotes leaving Nigeria, which has been achieved by their presence in Ghana. Aggregation on the other hand implies actualisation of the long-term migration dream of living in a developed country (which is yet to be achieved). Being in Ghana in this case is to be in liminal context – a 'midpoint of transition in a status-sequence between two positions' (Turner, 1975, p. 237).

This situation of Ghana as a midpoint of transition in the migration trajectories of the immigrants is described as a borderland. But Ghana is not just a borderland; Ghana is a liminal zone. The immigrants are liminal residents, what Walker will describe as 'a liminal group' (2008, p. 53). As liminal immigrants, narratives on their stay in Ghana are characterised by a strong sense of ephemerality and temporality (Barenboim, 2016; Coutin, 2003; Dudziak & Volpp, 2005; Rando, 2007; Villegas, 2014) with explanations implanted in the long-term goal of travelling to a western country. For some of them, their entrepreneurial efforts are directed to service the temporality of their stay in Ghana, that is to finance and facilitate their intended journeys out of Ghana (some of them have, for example, acquired Ghanaian passports) while others maintain their Nigerian passports and are still in the pursuit of their out-of-Ghana travel agendas. However, although temporality characterises these liminal immigrants, an element of permanency is also embodied in their experiences. Adamma's fortnight visit in Ghana turned into months and years. She and Odichi are in their 4th year of stay in Ghana while Otunla and Onyeama are in their 7th and 18th year of stay in Ghana respectively. A clear majority of the immigrants (63.4%; $n=26$) had, at the time of fieldwork, stayed in Ghana for more than 5 years, 44%; $n=18$ for more than 10 years and the rest 19.5%; $n=8$ for 6-10 years inclusive. Eze, Osuofia, Oladele, Olu, and Obinna have each stayed in Ghana for more than 20 years. Therefore,

to view the stay of these immigrants purely with evanescent lens is to fail to acknowledge the element of permanence in liminality.

Additionally, the meaning of liminality as applied to the objective lives of the immigrants reveals empowerment (Acosta 2008; Mata-Codesal, 2007), similar to Anzaldúa's (1999; 2007) *mestiza*, which allows some immigrants to appropriate, and be in both worlds, that is, Nigerians and Ghanaians at the same time. This is exemplified by the fact of acquiring Ghanaian passports even though they continue to be Nigerians. By this, the immigrants who are also 'Ghanaians', traverse the structures of nationality, and thus appropriate the senses of belonging, benefits and support from both worlds. Frequently stories were heard of how, for some immigrants, both Ghana and Nigeria are homes, 'We have two homes, one here [referring to Ghana], one there [referring to Nigeria]', and they appear very adroit in navigating both settings. They live transnational lives (Chapter 9). An Igbo man, married in Kumasi to a Ghanaian Moslem girl has his nuclear family in Ghana and the extended family in Nigeria. He sends his daughter back to his village in Anambra State for a visit to 'their hometown'. He himself moves effortlessly, and quite frequently between Ghana and Nigeria, because he has business in Kumasi and Lagos. While in Ghana, he loves *Fufu*³⁹ but in Nigeria, he is attracted to *Eba*⁴⁰. He even has a Ghanaian day-born name and a full Ghanaian name on his Ghanaian passport, besides his actual Nigerian name.

Being liminars or performing as liminars is also part of the process for moving out of the liminal zone into the aggregation zone (van Gennep, 1960) which denotes the eventual migration to North America, Europe or elsewhere deemed more developed than Ghana. This however, is not without the potential division in loyalty because of the possible *multiple* belongings. But, as shown by Vasta (2013), this does not necessarily undermine cohesive belonging. They do not disengage from loyalty and attachments with Nigeria. Rather, they progressively pursue attachment and 'loyalty' with Ghana and these loyalty and attachment engagements with Nigeria

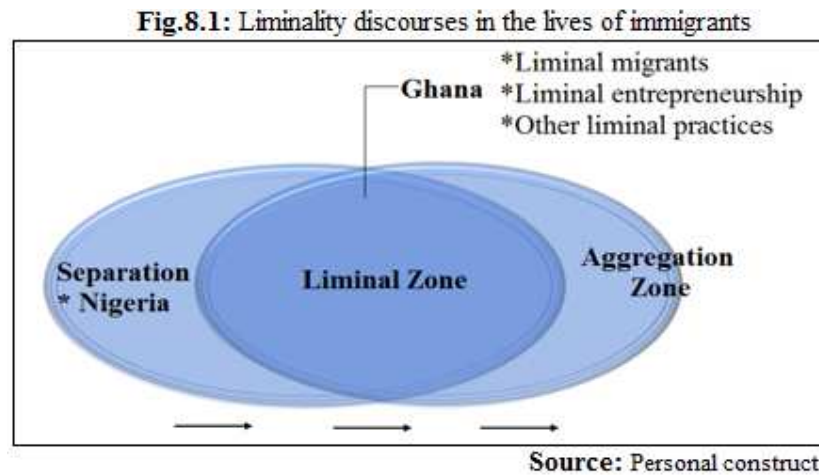
³⁹ 'Fufu' is a dough of boiled and ground plantain or cassava or both and served with soup.

⁴⁰ A Nigerian food made from fried cassava flour called 'garri'.

and Ghana nosh their future migration aspirations. Here is a case of multiple engagements and belongings, (with)out senses of (un)ambiguity. They are a misnomer, because while appearing to ‘belong’ in Ghana, their identities as Nigerians are never shrugged. Perhaps a better way to capture this situation is to conceive of them as *partially belonging and engaging* because, as argued by Walker (2008, p. 54), ‘one cannot fully belong to more than one culture’ as, in the ‘process of acculturation in one culture, one is simultaneously being dis-acculturated from another’, or perhaps in the processes of dis-acculturation and acculturation one is also involved in the creation of an entirely new cultural identity imbued with features of (dis)acculturated societies. In this way, the meaning of Bourdieu’s (1977, p. 95) habitus, as an ‘acquired system of generative schemes objectively adjusted to the particular conditions in which it is constituted’ aptly fits the shifting positions of the immigrants’ belonging and attachment.

A key part of the theme of empowerment potential in liminality relates to the entrepreneurial activities pursued by the immigrants. These activities are conceived as part of the liminal practices, that is *liminal entrepreneurship*. First is in terms of the fact that these entrepreneurial activities are pursued in the liminal zone or in borderland Ghana, that is in the zone between Nigeria (separation stage) and the intended western migration destination (aggregation stage). Secondly, as noted earlier, these entrepreneurial actions are part of the processes and efforts for transiting into the aggregation stage of their migration journeys, and here we find the transformative potential in liminality along the lines of (liminal) entrepreneurship. This liminal entrepreneurship thus feeds into Baldwin’s (2001) ‘core’ goal; they are in the service of the core goal – the long-term migration dream, and are pursued with agency and instrumentalism (Brettell & Alstatt, 2007; McMullen, Wood, & Kier, 2016). Liminality is thus of theoretical essence in the long-term migration goal and in several significant practices of the immigrants, including their entrepreneurial pursuits. Like borderland, liminality is related to the Ghanaian mixed embeddedness. The liminal discourses (liminal living, liminal entrepreneurship and other practices) in the lives of the immigrants (Figure 8.1)

are explainable only with reference to the borderland Ghanaian context within which the possibility of these practices is assured, that is in the wider context of Ghana.



8.4 Borderland entrepreneurship

Borderland describes not only the migration experiences of the Nigerian immigrants in Ghana but also their entrepreneurial activities. Their entrepreneurial activities have become part of the ‘repertoire of tactics’ (Barenboim, 2016, p. 84) for living in the borderlands and thus lend useful insights into the *genre* of borderland thinking. This section spotlights these insights, demonstrating how different aspects of the entrepreneurial activities pursued by the immigrants reinforce borderland thought. I argue that by their borderland location character these entrepreneurial activities rip apart the strict categories and confined compartments by which most immigrant entrepreneurial activities are often ordered. Emerging, therefore, is an ordering process in which idiosyncratic descriptions and portrayals into compartmentalised categories are supplanted with a fluidity that takes care of spaces of flows and is made possible by the Ghanaian context where they operate. In other words, though in this section I focus on the borderland characteristics of the entrepreneurial actions, I do so with the view that it takes borderland context like the case of Ghana to make borderland entrepreneurship possible.

8.4.1 Immigrant entrepreneurship on the margin of (in)formality

[... from one ticket to another. If you are unable to pay, they just come and pack your goods for no reason. Once upon a time, KMA brought notice to sack everybody here. Everybody packed their goods home but the customers didn't know homes to come and buy. So after, we went to KMA to beg them and we paid money to them and they gave us this place to sell, so we are paying money for this place].

■ Otunla, PZ Area, Kumasi

Otunla's narrative above captures the multiple-identity nature of the entrepreneurial activities pursued by some Nigerian immigrants in Ghana. These entrepreneurs operate within, and as part of, the entrepreneurial informality described in Section 7.4.3 – unregistered, small-sized and largely individually owned with few employees. Besides, different shades of informal power brokers shape different aspects of their entrepreneurial activities. These informal entrepreneurial activities, part of the general economic informality processes and context in Ghana, is the space occupied by the immigrants. But Otunla's account also opens the Pandora's box of formality in these informal activities in Ghana. This is in relation to, among others, the different taxes and duties the entrepreneurs pay, one of which Otunla refers to as 'tickets'. As he notes, they are granted place to operate (operation permit) after paying some monies to the Kumasi city management – the Kumasi Metropolitan Assembly (KMA). This way, reference to formality in the informal economic processes of the immigrants is not only to the taxes they pay but also to the 'officially' sanctioned spaces allocated to them to operate, 'they gave us this place to sell so, we are paying money for this place'.

Similar to Otunla's assertion, Olafemi, who operates phone-accessories business also at the PZ Area in Kumasi disclosed, 'Now KMA officials don't come to sack us. They don't harass us anymore'. This statement, an affirmation of Otunla's account and several others, together describe a recurring theme of formal recognition of the activities of the entrepreneurs by the city authorities. Largely in Accra (Tiptoe Area) and Kumasi (PZ Area and Suame) but also a few cases in Ashaiman, the entrepreneurs sought to place their informal economic activities into some sort of formal category based on the 'recognition accorded them by the respective city authorities. In the Tiptoe Area in Accra for example, part of the activities of the local business group for Nigerians, the Eagle Digital Association, has been to register its members such that as

the association liaises with the Accra Metropolitan Assembly (AMA) on their statuses, it builds various forms of legitimacy for the members. First, their places of operation, though within designated market, are looked upon with friendly eyes by city officialdom. This has led to a situation in which some entrepreneurs have received permits to operate. Similarly, some entrepreneurs in Kumasi and Ashaiman spoke about their permits which they displayed in their shops. Also, particularly for those operating in stores (including those in wooden and metal kiosks), specific mention was made about officials from the Domestic Tax Revenue Division (DTRD), a division of the Ghana Revenue Authority (GRA) coming to their shops to collect taxes.

Moreover, some of these informal entrepreneurs projected their businesses in ways that are characteristic of formal enterprises, sort of a formality of informality. This is in line with the argument that formal and informal are often inter-linked (Hart, 2006; Mergher, 2010; Vasta & Erdemir, 2010). As we noted in Section 6.3.3b(ii), these informal entrepreneurs deploy various forms of formal advertisement and promotional strategies – signboards/signposts, flyers, brochures, and business cards, radios/FMs, televisions, newspapers, internet, Facebook and WhatsApp. These advertising, promotional materials provide basic details of the enterprises including name, address, telephone number, business opening hours, and services or products on offer, among others.

From these portraiture, the informal entrepreneurs and their entrepreneurial activities constitute what Anzaldúa's (1999) will call 'in-between' categories. Their statuses evince a sense of non-recognised informal pursuits but as one entrepreneur asks '...if we are informal and not recognised, why then do they come to our shops to take taxes?'. This is a case of borderland entrepreneurial operatives negotiating creative ways within their operational contexts in Ghana to assert their senses of selves that stand at variance to those of the powers that be. They are active agents inhabiting prohibited and forbidden zones (Anzaldúa, 1987, p. 3). They are informal but also formal. They are informal but their characteristics transgress into formality. They occupy a transgressive and overlapping domain, between informality and formality, and

constitute a confluence space that transcends the literal and figurative borders of informality placed on them by law and practices of officialdom. In this way, their entrepreneurial activities reside *sin fronteras* because of the resistance they pose to the (in)formal binary categories. They are re-configured as a non-occluding social reality that elucidates a form of ‘plural personalities’ and operates in pluralistic modes that flounder in uncharted seas and sustain contradictions with the attendant ambivalence turned into something else (Anzaldúa 1987, p. 79). This way of operating on the margin of formality and informality is made possible by the Ghanaian context, part of the Ghanaian mixed embeddedness.

8.4.2 Neither retail nor wholesale: A third perspective of immigrants’ trading in urban Ghana

In *Borderlands La Frontera* (1987; 2007), Anzaldúa uses the term ‘third perspective’ to describe the ancient Aztec goddess of *Coatlicue*, said to have given birth to the moon, stars, and the god of the sun and war. In doing so, Anzaldúa attempts to capture simultaneously, the representation of duality in life, a synthesis of duality and something more than a duality or a synthesis of duality within *Coatlicue* – a depiction of contradiction and ‘of the fusion of opposites’ like heaven and underworld, life and death, mobility and immobility, and beauty and horror, among others in this Aztec goddess. This depiction is part of Anzaldúa’s efforts to crystallise the borderland experience as constituting ‘two self-consistent but habitually incompatible frames of reference’ (2007, p. 100), and further give a voice to being in a hybrid zone and *mestiza*. This Section offers a ‘fusion of opposites’ analyses, not to the ‘*Coatlicue* goddess’, but to a peculiar characteristic of Nigerian immigrant trading entrepreneurs in urban Ghana. The borderland space is described as the space these entrepreneurs build for their businesses through their everyday operational decisions, which help open a path for thinking of them beyond retail and wholesale. They are a third perspective crystallising and celebrating borderland in the way Anzaldúa invites us to reflect upon – a strange doubling. *Strange doubling* and *third perspective* underline the explanation of the entrepreneurs’ characterisations with regards to retail/wholesale

categorisations. This state of being of the entrepreneurial activities of the immigrants lies in Hart's 'economics of uncertainty' rationality (1970, p. 108) and in Ghana as a borderland.

a. From supplier/wholesaler to retailer

For most trading entrepreneurs, at the start of their businesses in Ghana was a clear-cut notion of purpose – to do supply/wholesale business. That is, to bring their goods of trade to Ghana in relatively large quantities and supply to retailers. The statement - *I came to do supply business* - captures their intentions more accurately than anything else. Operating from this state of mind, these entrepreneurs identified themselves in the initial stages of their stay in Ghana as *suppliers* of goods to Ghanaian retailers.

'I did supply of goods initially' [Kanayo].

'When [I] started, [I was] supplying goods to Ghanaian shops' [Osuofia].

'I was doing supplies. I supplied the goods ...' [Okwonko].

'When I came to Ghana, ... I supplied [goods] for many years' [Obinna].

However, this was to give way to retail business in due course. The supply/wholesale business was fraught with challenges, and the processes it entailed were numberless. Bakasi explained that this business involved bringing 'large quantity of goods to Ghana from Nigeria, or China, supply to Ghanaian retail shop owners on credit (*possibly in a week*), wait for about two weeks to be able to get your money'. From cost minimisation point of view, waiting in Ghana for the retailers to pay for the goods was a better option than going back to Nigeria and coming later for one's money. This however, meant suppliers had to find hotel to lodge in for the period which, together with the supply week, made hotel cost prohibitive and unbearable. Additionally, Ghanaian retailers often paid 'in bits' (instalments), and given the fluctuating nature of currency exchange rates, this made their businesses less profitable.

'It took long before they pay you', and '...one had to stay in hotel from week to week, etc., so at the end of the day, all the money got dissipated' [Okonkwo]

'They pay the money in bits and by the time they finish paying, exchange rate had gone up and eaten your profit and sometimes part of your capital' [Osuofia]

'Even as I am talking with you, some of the people I supplied goods to last year still owe me. They have not paid my money' [Obinna].

Thus, for these entrepreneurs who started off as suppliers/wholesalers and eventually turned to retailing, the transition was a natural development. It was a rational response to the risks and challenges encountered in the operation of their businesses. It was because they discovered that the supply business had become less profitable and its future more uncertain.

‘That is why we started setting up retail shops like this in Ghana’ Obinna.

‘So some of us decided to get shops so we can sell the goods ourselves in Ghana’ Bakasi.

That is why we started opening the shops here so we sell them by ourselves’ Kanayo.

‘So I decided to find a place and sell [the goods] by myself’ Okonkwo.

b. Mixed breed: (Both/neither) retail (and/nor) wholesale

As noted earlier, challenges in the operation of the supply/wholesale trading in Ghana occasioned transforming into retail trading. Yet, though now oriented to retail trading activities, some of the entrepreneurs continued to offer supply services to some Ghanaian retail traders, within the markets they themselves operated, as well as from other markets. Over time, operating as both retailers and wholesalers in the Ghanaian market space provided high visibility for them, and some of them came to be known by their Ghanaian customers as both wholesalers and retailers. This way, just as the initial ideal of operating as suppliers/wholesalers flared into retail, their retailing intentions also punctured into wholesaler/retailer. More than three-quarters (78%; $n=32$) of the entrepreneurs in this study (Table 8.1) identified themselves, both as retailers and wholesalers, though most of them leaned towards ‘very much’ retail identification (75%; $n=24$) than towards ‘not much’ wholesale (72%; $n=23$) identification. A total of 28% of the trading entrepreneurs ($n=9$) identified themselves at the high-end (‘Very much’) of wholesale, (many of them in phone/IT-accessories and a good number of them in auto-mobile spare parts and fashion/entertainment).

In Section 6.2.1(b) it was argued that even though most of the trading entrepreneurs are involved in retail trade much more than in the wholesale trade, from time to time as demand is placed beyond retail, the entrepreneurs organise themselves to honour such demands just as

wholesale trader/suppliers from time to time engage in retail practices, that is by selling in single pieces instead of large quantities.

Table 8.1: Trading entrepreneurial identification (raw figures)

Entrepreneurial/ trading areas	<i>n</i>	Retail		Wholesale	
		Very Much	Not much	Very Much	Not much
Phone and IT-related accessories	12	7	5	4	8
Food-related activities	7	7	-	-	7
Auto mobile spare parts	6	3	3	2	4
Watches/clocks	2	2	-	1	1
Metals & hardware	2	2	-	-	2
Fashion & entertainment	2	2	-	2	-
Cleaning & repairing	1	1	-	-	1
Total	32	24	8	9	23

Source: Field data

Below are illustrated the cases of the wholesale/retail confluences in the trading activities of 6 entrepreneurs (Nnaji, Uchechukwu, Jibola, Olu, Kanayo and Obinna). These illustrations describe a familial dynamic alluded to in the borderland narratives of the entrepreneurs.

‘So everybody is our customer but the students are many. Some people buy to go and sell. They come and do selection from our place here and send them to their places to sell. When it happens like that we reduce the prices and sell in quantities, say 50 pieces or more, make some profit and then we go back to bring in more’. Nnaji.

‘I am involved in wholesale mainly. But sometimes some people come in for single pieces or few pieces and we allow that too’ Uchechukwu.

‘I supply goods to them so after supplying, I sell the remaining one here, retail and wholesale’ Jibola.

‘We have some customers who come monthly and fortnight basis from the villages and some come for supply from my shop - for basic tablets’ Olu.

‘Some of them buy and put in their stores, so this place is like a wholesale point for them but for others, they come here for pieces’ Kanayo.

‘... you see bolts and nuts in this shop but I also deal in the supply of carbides and electrodes, in large quantities’ Obinna.

These wholesale practices, identified with retail traders, and the corresponding retail habits with wholesale traders, make many trading entrepreneurs both retailers and wholesalers and neither retail nor wholesale traders exclusively. They are a mixed breed of immigrant trading entrepreneurs in Ghana, who, like the Aztec goddess of *Coatlicue* (Anzaldúa, 2007) represent duality – duality of wholesale and retail, a synthesis of wholesale and retail and something more

than wholesale/retail duality or a synthesis of wholesale/retail duality. They represent Anzaldúa's 'third perspective' and inhabit the borderland of the retail/wholesale dichotomy. Their position is one of intersectional trading that appropriates archetypal characteristics of both categories. This is made possible by the peculiar Ghanaian urban market place where they operate.

8.4.3 Entrepreneurial specialisation vs. entrepreneurial eclecticism

The entrepreneurs in this study are involved in a whole range of business activities such as phone/IT accessories, auto-mobile spare parts, CD/Electricals, TV, TV stands, restaurants and foodstuffs, laundries and industrial/hard wares. For these entrepreneurs, identifying their businesses these ways portended that they were involved in 'entrepreneurial specialism'. Though this was true for some of them, but for most of them, to talk about their entrepreneurial activities in specialism terms would mean obscuring what they do and stand for. Unfortunately, most research done on immigrants' economic life in Ghana in recent times has placed their economic activities in only one specialty (Ajavon, 2014; Cook, Lu, Tugendhut, & Alemu, 2016; Eades, 1994; Hilson, Hilson, & Adu-Darko, 2014). This approach, though with recognised value, obscures full understanding of the ways in which the immigrants participate and implicate economic process in the country. Therefore, given the strong predilection of the entrepreneurs of this study for diversification in their businesses (much like they do for specialisation) the analysis of their activities attempts to de-obfuscate meaning. Next, there follows an exploration of how these activities embody elements of 'entrepreneurial specialisation' and 'entrepreneurial eclecticism' or both in the Ghanaian context they operate.

Though in defining themselves and their entrepreneurial activities, the entrepreneurs tended to place their businesses activities in concentrated categories – a kind that is suggestive of their specialisations, deeper observations reveal that diversification is also implanted in many of these business activities. Table 8.2 presents the activities of the entrepreneurs in dualities of specialisation and eclecticism (58.5%; $n=24$ in specialisation and 41.5%; $n=17$ in eclecticism).

In entrepreneurial specialisation, nuanced elements of diversification are also detectable just as in entrepreneurial eclecticism, there is the tendency for the actors to focus more on one entity of the battery of activities or items of trade than others. This means that analytically, the entrepreneurial activities of the Nigerian immigrants in Ghana are positioned more at the confluence zone of specialisation and eclecticism than at either specialisation or eclecticism alone.

Table 8.2: Specialisation vs Eclecticism

	Respondents' business identification (Specialisation)	<i>n</i>
(N=24)	Auto spare parts	6
	Nigerian restaurant	3
	Nigerian foodstuffs	3
	Watches wholesaling & retailing	2
	Laundry	2
	TVs, TV stands & tables	1
	Industrial materials/ hardware dealer	1
	Sachet water vendor	1
	Event management	1
	Metal fabricator	1
	Scrap dealer	1
	Chemical store	1
	Glass and photo framer/vendor	1
	Respondents' business identification (Eclecticism)	<i>n</i>
(N=17)	Phone & IT accessories	12
	CD/electricals/phone accessories	3
	Tailoring & shoe-making material	1
	Second-hand bag & luggage repairer and seller	1

Source: Field data

Even for specialised entrepreneurs, elements of diversity were also identified. A good case of this observation is drawn from the auto-mobile spare parts trading sub-sector. Below, Osuofia who identifies himself as an auto-mobile spare parts dealer (specialisation) in Ashaiman, speaks illustratively about how diversity is embedded in his business and of the logic of this diversification in his business.

The demand here is low and because of that we deal in general cars ... the kind of cars we see around. We deal in their parts - the Korean cars like Hyundai and Kia, the German cars for example Opel, Benz (207 and sprinters) and Japanese cars - Nissan and Toyota cars as well as spare parts for trucks - DAF, Man Diesel, Benz etc. So we do general auto spare parts business bringing in parts of all kinds of cars. If we specialise, we will not get enough customers with the kind of car we decide to specialise on. That will be a waste of time and resources.

■ Osuofia

In this quote, Osuofia reveals that in the Ghanaian market place where he operates, he does not focus on any brand. He offers spare parts for diverse auto-mobile brands: Hyundai, Kia, Opel,

Benz, Nissan, Toyota, DAF, Man Diesel, and so on. The reason he proffers for this diversification is quite legitimate. As a business person, he is in for profit and profit is dependent on sales. But sales quantities cannot be attained by restricting his business to Korean or German cars or even Japanese cars only. Diversification for Osuofia in the circumstance of his auto-mobile spare parts trade is thus a highly rational course of action reinforced by the market situation and his own experiences of running that kind of business in Ashaiman. For him, diversified portfolio guards against the risk of confronting low sales if one were to specialise. His is a kind of diversification *within* the auto-mobile spare parts business.

A different thread of observations on entrepreneurial diversification related to cases of entrepreneurs identifying themselves in some areas, and operated concurrently elsewhere, in other areas. It is a case of diversification into areas *outside* of one's specialty. This means that for some entrepreneurs, there were other business interests run alongside their identified areas of specialisation. In some cases, the 'other sides' of their entrepreneurial articulations were of higher importance than the business interests they were interviewed about. Obina is a good example. At Suame Magazine, he operates a thriving business that specialises in bolts and nuts. His shop is an archetypical case of specialisation within the specialised auto-mobile spare parts business in Kumasi. However, interviews with him revealed that he not only deals in bolt and nuts; he is also involved, quite intensely in the supply of carbide and electrodes in large quantities. Similarly, Kelechi is into event management. He plans and manages birthdays, graduations, funerals, and a host of outdoor and indoor activities in Accra, particularly within the Nigerian community there. But like Obinna, he is also involved in a different kind of business – the 'food business'. Kelechi runs a restaurant which provides both Ghanaian and Nigerian cuisines ('half-half'), unlike others which offer only Nigerian cuisine. For him, diversification is a big part of his business strategy. Therefore, besides the event management and restaurant businesses, Kelechi also imports and supplies musical instruments, and in partnership with other businesses, he also provides entertainment services by bringing Nigerian music artists to Ghana to perform in programmes.

Referring, in Table 8.2, to the eclectic business identification (41.5%; $n=17$), the logic of diversified portfolios becomes more apparent. All the entrepreneurs in this category displayed their eclectic business identifications by denoting or describing themselves in dual (or multiple) functions or nature: 'phone and IT accessories', 'CD/electricals/phone accessories', 'tailoring and shoe-making material/accessories' and 'second-hand bag and luggage repairer and seller'. Admittedly, this way of identifying their businesses, just like those of entrepreneurial specialisation, was a rational course of action intended to leverage sales and profit, and as a response to the risks of future uncertainties. These operational logics and advantages notwithstanding, elements of specialisation were also implanted in their activities. Their business configurations displayed, beyond the dual/multiple functions, the tendency to focus more on one aspect. Based on empirical observations, many of these businesses rely most often, on not more than one aspect of their eclectic business. For example, the second-hand bag/luggage repairer and seller was seen more as a second-hand bag seller while the tailoring and shoe-making material was more a tailoring accessories seller. Similarly, for the three CD/electricals/phone accessories traders, it was possible to detect more focus on one of the items of trade – CDs, electricals or phone accessories, just as in the phone/IT accessories, many of the entrepreneurs were involved more in phone accessories than in other IT accessories.

Therefore, for most entrepreneurs in this sample, neither entrepreneurial specialisation nor entrepreneurial eclecticism describes accurately the nature of their activities in Ghana. Entrepreneurial specialisation argument occludes the reality of what they do as immigrants in Ghana by over-simplifying and offering a mystified rendition of their entrepreneurial activities. This is illustrated more clearly with the cases of Obinna and Kelechi. Entrepreneurial specialisation therefore only places a false boundary on them – false boundary that entrammels the 'other sides' of their entrepreneurial interests. In this regard, a better way to understand these activities necessitates an analytical approach that looks at not just a single aspect or 'sector' of their entrepreneurial activities as an isolable entity, rather, one that focuses on all the economic aspects and all the economic sectors of participation. Here I refer to an approach that

recognises all the diversified and eclectic parts - the totalising (Kellner, 1989) and integrative whole of their entrepreneurial activities in Ghana.

Similarly, though entrepreneurs described themselves as eclectic or diversified, an implied tendency was there, to be more of one aspect than to be all aspects the same way. These entrepreneurs were diverse in their interests, but were nonetheless identified more with one interest than the rest. Thus, the analyses point to a line of conclusion that positions the entrepreneurs largely at the confluence zone of specialisation and eclecticism than at either specialisation or eclecticism. They are more of a specialisation-diversification synthesis. In Anzaldúa's (1987) terminology, they constitute 'the coming together of opposite qualities' (p. 19) or 'the symbol of the fusion of opposites' (p. 47), and occupy a border space – sort of dwelling in intersectional location (Plüss, 2013) or borderland Ghanaian market situation where they are embedded.

8.4.4 Entrepreneurship in inter-generational borderland

Nigerian immigrants' entrepreneurship in Ghana can further be placed in 'inter-generational borderland'. By this, I seek to show how, contemporary as they are, the entrepreneurs draw important silhouettes from past and future generations through inheritance and succession aspirations that shape the contours of these businesses. In terms of inheritance, the discourse highlights the importance of past generations in two ways. Firstly, in terms of business ideas originating from parents or the parents' generation, and secondly, businesses inherited from parents. In terms of succession, the entrepreneurs link their businesses to another generation, that is the generation of their children. A key dimension of this discussion relates to how the activities represent both old and new kinds; old because they are a 'clone' of those pursued by their forerunners, and new because they depart from those of the earlier generations. This section discusses these dimensions of inter-generational connectedness in the immigrants' entrepreneurial pursuits, in what I describe as 'entrepreneurship connected to the past and the

future at the same time’ or simply entrepreneurship at the borderland of past and future generations.

a. Entrepreneurial idea

Obike, 38, has been in Ghana for six years and is married with three children. His family lives with him in Ghana. Interview with Obike focused on his Nigerian-ethnic-foodstuffs retail shop in Adenta, Accra⁴¹. When asked about the source of the idea for running his foodstuff retail business, Obike responded, ‘[M]y mother sells foodstuffs so that is where I got the business idea - that foodstuffs business is lucrative’. Later, he noted that both his father and mother are entrepreneurial, ‘[M]y dad is a business man - a timber contractor; my mother is also a business woman’. From this account, he attributed the source of idea for his own entrepreneurial interest to both parents, [S]o I got the business idea from them’. Similarly, Uchechukwu (see below) noted how, from the early beginning of his life, he was surrounded by people, including his own parents who were involved in business.

My father was a business man; my mother was also a business woman. So from the beginning, I had the business kind of experience from them ... all the people around me were business people.

• Uchechukwu

Uchechukwu’s story brings attention to the ways in which families, with experiences in entrepreneurship, provide platforms for entrepreneurial possibilities for their young ones. Because of his parent’s involvement in entrepreneurship, Uchechukwu built up his own interest in entrepreneurship. He also benefitted from being surrounded by other ‘business people’. His is a case of early association with business people – parents and others, and this contributed to the interest and decision to go into business. In attributing the source of the idea for going into business, Uchechukwu did not apostatise, and further revealed that his father provided the initial capital for his business:

‘... from my parents. Sometimes my parents asked that I follow them and through that I gained the knowledge and ideas of business ... [M]y father gave me money’.

⁴¹ In addition to operating the ethnic foodstuff shop, Obike, with Diploma in Theology from Nigeria, also works as a Christian Evangelist. He worked full time as a Christian evangelist/minister in Nigeria before coming to Ghana.

In a similar fashion, Amadi, 28, said his father is a businessman. Together with his mother, they were 'instrumental in setting up my business'. Other entrepreneurs linked the sources of their entrepreneurial ideas to their parents. Okonkwo, 49, noted: 'I can say I inherited it from my mother'. Another respondent (Afiba, 55) observed, 'My mother is into business. She sells food. So, my business ideas come from her'. Bakasi, 45, on his part talks about business attitude. He notes that both his father and mother have been business people 'My father and my mother are into business'. Therefore, in tracing the source of his 'business attitude', he was unequivocal, 'So more or less I got my business attitude from my parents'.

Emerging from these accounts are various threads of influences and connectedness with the past (the generation of their parents). These influences and connectedness are largely related to the sources of business ideas (also the source of initial capital), and bring into sharp focus one major pathway by which the entrepreneurial activities of the immigrants are rooted, that is from the past. However, the connection of these entrepreneurial activities with the past is not only in terms of ideas or capital. In some cases, the entire businesses were inherited from the past, from the previous (parents') generation, as the case of Jibola illustrates below.

b. Inherited business

Jibola, 43-year-old Yoruba entrepreneur, comes from Kwara State in Nigeria and has lived in Ghana for 18 years with his wife and five children. He owns a watch shop in Kumasi. After completing his secondary school education in Nigeria, he obtained professional teaching qualifications in a College of Education in Nigeria, and later proceeded to University of Nigeria in Nsukka for sandwich courses. Jibola practised as a professional teacher for several years in Nigeria, eventually becoming a class one headmaster (a supervising headmaster with four schools under him) before leaving the teaching profession to come to Ghana. His migration to Ghana was on the request of his mother, who, as an entrepreneur for more than 30 years in Ghana, invited Jibola to come and take charge of the 'family' business. Jibola's mother was growing old and needed someone to take charge of her business. Jibola's other siblings were all

married; he was not, and was the most suitable candidate for the business succession strategy of his mother. In 1995, Jibola arrived in Ghana, helping to run the business for two years before his mother left it to his care, ‘That is how I started running this business and I have operated it ever since ... for the past 18 years now’.

Here, we see Jibola’s entrepreneurial biography correlating well with Obike, Uchechukwu, Amadi, Afiba, and Bakasi and others whose businesses have influences and connectedness with the past generation - the generation of their parents (Bull, 2002; Blanchflower & Oswald, 1990). However, Jibola’s story is also different from the other entrepreneurs. His is not just about drawing the entrepreneurial idea from his parents. It is about inheriting the business, the whole business, from his mother. This required Jibola to give up the teaching career. He accepted this well, given what he described as the ‘unattractive wages in the 1980s and 1990s’, and the fact that most teachers of the time ‘looked for ways to travel out of the country’. Thus, his mother’s request was opportune and he inherited the capital and all the resources needed to run the business. He also received the goods of the business and so the entire business direction was already charted for him. But as Jibola notes, the business needed change. His mother was involved in ‘women’s items, assorted women’s wares’. He thus reasoned the business needed to change to suit him.

I decided to change it a bit. I tweaked it to bring in men’s’ watches from Lagos to sell here. So that is what I do now ... going to bring these watches from Lagos in Nigeria to sell ... both retail and wholesale.

• Jibola

Therefore, the trajectory of Jibola’s entrepreneurial journey is firmly anchored on his mother’s. For the past 18 years, he has been running the business left to him by his mother. His mother, as an old entrepreneur, did not instruct him regarding how the business should be run, and this gave Jibola the opportunity to tweak the inherited business to suit him as a man. His story generally draws attention to a key layer of the pathways by which the entrepreneurs and their activities are rooted in the past. This is through inheritance. He is ‘holding fort’ the task of running the business from the business progenitor. Therefore, in broad terms, the narratives highlight

entrepreneurial inheritance and source of business ideas as openings for connecting these contemporary entrepreneurs to earlier generations (Blanchflower & Oswald, 1990; Bull, 2002). But these businesses are not only connected and rooted in past generations. Through analyses of the entrepreneurs' business succession intentions (next Section), we glean further shades of connection to a future generation, the generation of their children.

c. Business succession intentions

If the entrepreneurs were unavailable for the reason of ill-health or in old age, who would they ask to operate their businesses? This question was meant to explore the business succession intentions of the entrepreneurs. Incidentally, most of the entrepreneurs shared similar intentions – or perhaps aspirations, namely to relay the baton of running the business to their family (87.8%; $n=36$. 15%; $n=6$ to spouses and siblings and 73%; $n=30$ to their children). Those who cited their children more often answered the question from 'old age' point of view; for the rest, it was of ill-health. Three entrepreneurs (7.3%) revealed they would fold-up or sell-out their businesses. There was no mention of friends and other co-ethnics in the business succession narratives of the entrepreneurs. This discourse highlighted the centrality of the business owner's children. It was regardless of the source of business idea, or whether the business was inherited or not. Okonkwo's narrative is expounded:

It is my children. If the first is not interested, I have a second one and I believe they will. You see, that business thing is in our blood. So, in my retirement, they don't need to go and work for anybody.

• Okonkwo

Here, Okonkwo's account exudes a sense of surety. He is sure of his children succeeding him in the business. He recognises this, citing the fact of 'business thing' in their blood. Okonkwo's mother, even without any formal education, was an entrepreneur. When Okonkwo's father retired as a civil servant in Nigeria, notes Okonkwo, 'my mother was the bread winner; she was trading from State to State'. Okonkwo's assertion that business is in their blood is in reference to his mother. He took after his mother and expects his children to follow his example, a kind of

intergenerational continuity. But Okonkwo is not just sure of his children taking after him. He is also conscious of the possibility that some of his children may develop non-business interests in their adult lives. This, however, does not deter him from building his business. His operative logic is to grow it and eventually make it available to them if they so wish to ensure that they don't 'go and work for anybody'.

Onyeama's expectation also, is for his children to take over his business in future. Yet, unlike Okonkwo, Onyeama weaves his succession argument around culture, what he terms 'tradition'. He opens his response with '[a]ccording to our tradition', and points out his first son as the culturally legitimate child to take over his business, to play out the role of 'a father' to the rest of his siblings. 'That is our culture,' he proclaimed, 'whether there is will or no will, my first son inherits me'. Here, we find succession narrative enlivened with culture and the certainty of the first male child taking over the business. Together with Okonkwo and other entrepreneurs, we see how in matters of succession, children (the generation of the future) constitute the centrum to which the arches of business continuity are attached. This was the case for both males and females but mainly for the male entrepreneurs, as there were only six females, relatively younger and two of them without children.

d. Inter-generational continuities and discontinuities

Further, we identify the nature of business activities as also demonstrating connectedness to past generation (sort of continuity) though there are other areas that reveal element of discontinuity with the past. Earlier studies on Nigerian entrepreneurs in pre-colonial Ghana reveal they were involved in trading activities - in cola nuts, gold, asses, pack-oxen, mules, and horses (Meyer, 1898; Arhin, 1979; 1980; Amenumey, 2008; Ntewusu, 2011). In the early stage of the colonial era, the extant work shows they took to labour work in mines, cocoa farms and construction sites and then to self-employment/entrepreneurial activities in the last few decades before independence (Eades, 1994; Garlick, 1959; Hill, 1970; Peil, 1974). These entrepreneurial

activities continued even after independence in 1957 (Boakye-Boaten, 1975; Eades, 1994; Hill, 1970), only to be terminated somehow by the Aliens Compliance Order in 1969.

In this study, the entrepreneurs in the phone/IT accessories are in the majority and, together with others, in pure/sachet water vending (Food-related), second-hand bags/luggage mending and vending (Cleaning/repairs), event management (Fashion/beauty/entertainment) and laundries, are charting livelihood frontiers that can be framed as both continuities and discontinuities to those of earlier generations of Nigerians in Ghana. The sampled entrepreneurs are engaged in the same 'old' trading activities (continuity with earlier generations) but in new items of trade in discontinuity with their pre-colonial, colonial and post-colonial counterparts. The element of discontinuity can be explicated in terms of the entrepreneurs' experience of the changing Ghanaian market demand and supply dynamics. They display good knowledge of the Ghanaian context, so important for entrepreneurial success, and abides theoretically with the mixed embeddedness notion in terms of context relativity. Further, the discontinuity argument is related to the globalising process and the mass production of new consumer items especially in the past three decades. Consequently, the change to new frontiers of economic activities can be illuminated as a response to changing times and the globalisation of consumer items, a response of attempting to replace the old items of trade with the new.

From the continuity point of view, as noted earlier, the entrepreneurs are engaged in the 'old', inherited trading activities in which their counterparts in generations before were also involved. Beyond this, more business activities demonstrate sectoral continuity with the past. All the entrepreneurs in auto mobile spare parts and industrial material/hardware were in business activities analogous to some of the early post-independence fore-bearers. This construes the entrepreneurs as holding fort for the business traditions of their earlier generations in Ghana. They, together with others involved in trading activities, embody the shade of continuity, bringing alive or 'cloning' their forerunners in contemporary Ghana (Antwi Bosiakoh, 2017).

8.5 Conclusion: Borderland as a defining feature of mixed embeddedness in the context of migration and entrepreneurship

This chapter set out to expand on the idea of mixed embeddedness by incorporating borderland as a context to explain migration and entrepreneurship among Nigerians in Ghana. From the mixed-embeddedness point of view, different contextual arrangements offer different facilitating and constraining influences and thus produce different opportunity structures and embeddedness. Ghana, as a borderland space therefore, like the mixed-embeddedness model, helps capture the specific borderland influences and interwoven relationships underlying respondents' migration-to-Ghana and their living-in-Ghana experiences. The chapter thus, highlights the boundary-living and boundary-performing practices and experiences of Nigerians in Ghana. In doing so, Ghana is conceptualised as borderland which, as a part of the broader Ghanaian embeddedness, explains the migration, lived experiences and practices and the entrepreneurial articulation of the immigrants in the country.

For these immigrants, their migration processes exude borderland notions via legal-illegal boundary subversion personae or two-in-one personalities. Having arrived in borderland Ghana, or in transit (Akinyoade, 2015), the legal basis of their entrepreneurial activities drawn from the supra-national ECOWAS body, came face to face with specifications of Ghanaian legislation, the GIPC, and entrapped their entrepreneurship at the borderland – at 'the crossfire' (Anzaldúa, 1987, p. 194) between sub-regional and national regulations. Also, in their long-term or broader migration aspiration, Ghana becomes borderland. This is like Hu-DeHart's (2012) Chinatowns for inter-Asian encounters and exchanges in the diaspora and Wielecki's (2015) rendition of open-air markets in Russian urban centers. Ghana is also a temporal-spatial borderland and liminal zone, between Nigeria where they come from and their intended destination, and this situation shapes their entrepreneurial pursuits and practice of acquiring Ghanaian passports. The various dimensions of the entrepreneurial articulations of the immigrants, namely (in)formality, wholesale/retail, eclecticism/specialisation and inter-generational positioning all re-enforce borderland thinking. Also, though these entrepreneurial characteristics are not contexts in

themselves, it takes such contextual arrangements to make them possible. Therefore, to understand Nigerian immigrants' borderland entrepreneurial characteristics in Ghana requires that we take the borderland environment (Ghana) into account as this is the context in which they operate and which makes it possible for them to bear these borderland characteristics.

Borderland thus offers a context and strategic avenue of explanation for understanding migration and entrepreneurial articulation or incorporation characteristics among Nigerian immigrants in Ghana. Like structures of socio-cultural, historical, economic, politico-institutional and policy forces which shape behaviours and actions of migration and entrepreneurial formation of Nigerian immigrants in Ghana (Chapter 7), conceptualising Ghana as a borderland in this chapter has shown how both migration and entrepreneurship respond to borderland as a context. This is an important extension in the mixed embeddedness discourse that is the Ghanaian mixed embeddedness of Nigerian immigrants' entrepreneurship in Ghana. But in addition to borderland, it is suggested in Section 4.6.2 that the Ghanaian mixed embeddedness in the operation of Nigerian immigrants' entrepreneurship reflects transnational embeddedness, which, among other things, is attuned to the structural imperatives of the existing trans-West African economic community (ECOWAS). This is discussed in Chapter 9.

CHAPTER 9

TRANSNATIONAL EMBEDDEDNESS OF NIGERIAN IMMIGRANT ENTREPRENEURSHIP IN GHANA

9.1 Introduction

This chapter examines the transnational engagement physiognomies in the operation of Nigerian immigrant entrepreneurship in Ghana. It is part of the extension in the mixed embeddedness discourse, the Ghanaian mixed embeddedness proposed in Section 4.6, and aims to respond to the question of how the entrepreneurs' embeddedness in transnational contexts attune the mixed embeddedness argument into a transnational construct. The chapter draws on the various transnational contours and practices in the operation of the entrepreneurs, to build an argument that positions them as transnationally engaged and or embedded.

I proceed from here with discussion on transnationalism as embeddedness and then examine three levels of transnational embeddedness, namely one-way, two-way and tripartite transnationalism. This is followed by examination of the West African economic community (ECOWAS) as an institution with protocols and regulations that shape migration and immigrant entrepreneurship within the region, including those of Nigerians in Ghana. This way, the entrepreneurial activities of Nigerian immigrants in Ghana can be seen as embedded in ECOWAS through the transnational economic opportunity structures it has created and are being exploited by the immigrants and the range of institutions, practices and services that have emerged because of the existence of ECOWAS itself. Following here, I place the spotlight on the transnational labour recruitment practice of the entrepreneurs and then provide a synthesised discussion of highlights from the chapter. Finally, it is concluded that Nigerian immigrant entrepreneurship in Ghana is transnationally embedded (Rusinovic, 2008).

9.2 Transnationalism as embeddedness

Transnationalism in immigrant entrepreneurship highlights the simultaneous ways in which the operation of immigrant businesses transcends multiple national boundaries. This implies the emergence of new geographies beyond the local and national contexts, wherein some immigrant

entrepreneurial activities are embedded, that is in opportunity and niche structures that transcend the national borders of their adopted countries. Located in the countries of destination, these immigrant entrepreneurs increasingly look for business opportunities that connect their countries of destination to their own countries of origin, and as would be show later, sometimes further connecting their businesses to countries other than their destination and origin countries. Among the entrepreneurs of this study, transnationalism is so deeply grounded in their activities in Ghana that it allows them to engage in complex cross-national border activities across a range of business tasks, and contributes in diverse ways to sustaining their businesses. These cross-border national activities connect the entrepreneurs to Nigeria, Togo, China, UK, Japan, United Arab Emirates, Singapore, etc. (Table 9.1) and thus constitute embeddedness that functionally connects, coordinates and networks their businesses to places that are outside of Ghana.

As noted by Schiller et al. (1992) and echoed by Mazzucato (2008), the transnational perspective involves back and forth movements not only of people and goods, but also of money and ideas between and among the countries. These constructions of transnationalism find reality in the activities of Nigerian immigrant entrepreneurs in this study. Their activities involve back and forth movements of people, goods, money, culture and tradition, and ideas. They crisscross national borders in West Africa as *West African traders* by road and by air, as well as other countries outside of Africa, mainly China in the so-called *China trade*⁴². For this reason, transnational entrepreneurs in this study are hardly permanent in staying in Ghana, their destination country. Below, the nature of the Nigerian immigrant entrepreneurs' transnational activities are discussed with a view to positioning these entrepreneurs and their activities as implanted in *transnational embeddedness*. There are three levels of transnationalism (one-way, two-ways, and three-ways). These aside, the grounding of the activities of the entrepreneurs in trans-West African economic opportunity or institutional structure is described. From these

⁴² 'China trade' is used here as one illustration of the dominance of traders involved in the sale of (Chinese) goods in Ghana. However, interviews revealed that the entrepreneurs sourced their goods from other places outside of Africa, like Dubai, Singapore, UK and Germany, among others.

discussions, it should be possible from a convenient analytical point of view to distinguish, immigrant entrepreneurial activities that are *transnationally embedded* as shown in this chapter, and those that are *domestically or nationally embedded*.

9.3 Three levels of transnational embeddedness

9.3.1 One-way transnationalism

Unsurprisingly, transnational ties of Nigerian immigrant entrepreneurs of this study begin with the immigrants' homeland, Nigeria, but extend also to China and Togo, among others. These ties involve sourcing goods (from Nigeria, China, Togo, and others) and services (mainly from Nigeria) and entail direct travels, but also interactions in different forms. For example, ties with China and Togo are purely for sourcing goods, and entrepreneurs travel personally or find ways of organising to bring their goods to Ghana. *Oluchi* provides a good example of this kind of transnationalism. The products of her Nigerian Foodstuff business (a *cultural or ethnic enterprise*) at Suame in Kumasi are sourced from her hometown and other places in Nigeria. This is a typical form of cultural transnationalism (Portes et al., 1999). Her business connects Suame (in Kumasi) specifically and Ghana in general to physically and culturally distinct places in Nigeria, a kind of transnational field (Vertovec, 1999) or embeddedness. Her business is transnationally embedded, or perhaps engaged. Most entrepreneurs in this study are involved in this kind of transnationalism (Table 9.1). They source the products of their trading entrepreneurial activities from Nigeria, Togo, China and elsewhere around the world. This, however, does not suggest that these products were produced in the source countries. The entrepreneurs are aware that for most manufactured goods, what they consider to be the source countries (Nigeria and Togo) are intermediary countries that belie somewhere in the conventional hierarchy of centres in global flow of goods.

In the particular case of Nigeria, their home country, there are added connections and ties, with friends, family and other contacts. These connections are typical cases of transnational capital (Portes & Yiu, 2013; Rusinovic, 2008) or in the words of Peberdy and Rogerson (2000, p.

22), 'transnational networks' in the operation of their businesses transnationally (see also Zhou, 2004). They help the entrepreneurs by facilitating their entrepreneurial processes, serving as points of contact not only for the supply of goods from Nigeria, but also in employee recruitment. This way, the entrepreneurs' transnational networks help to sustain their retail and wholesale economic activities in Ghana as well as help to build transnational relationships anchored in bounded solidarity and trust that stem from common national origin. As one-way transnationalism, these relationships, connections and ties, with friends, family and other contacts flow in uni-directional way (Nigeria-Ghana, Togo-Ghana, China-Ghana, and Other countries-Ghana) (Table 9.1). For some entrepreneurs, transnationalism in their businesses is bifocal in character (see next section). Whether bi-focal, one-way or even tripartite, there is unavoidable dependence on transnational capital networks for the viability of these businesses. These repertoires of transnational capital categories facilitate access to a range of benefits, including competitively priced goods, and recruitment of labour.

9.3.2 Two-way transnationalism

Among the entrepreneurs of this study, the idea of two-way transnationalism construes two-country transnational engagement practices. It is distinguished from the one-way transnationalism (Section 9.3.1) and the tripartite transnationalism (Section 9.3.3), and involves constant movements of the entrepreneurs in Ghana to Nigeria to bring goods into Ghana and sending Ghanaian goods to Nigeria for same purposes. This is dual entrepreneurship with the entrepreneurs owning businesses in both Ghana and Nigeria or maintaining simultaneously, entrepreneurial statuses in both countries. Their Ghanaian entrepreneurial activities draw on goods from Nigeria while those in Nigeria are fed by Ghanaian goods. This way, they sustain the circuit flow of material resources and information, among others between the two countries. This kind of transnational entrepreneurship, as it operates among these respondents, is exclusive to Ghana and Nigeria. It is a West African affair grounded in the existing trans-West African economic opportunity or institutional structure discussed in Section 9.4. Their activities transcend the uni-directional view or one-way flow of transnational engagement practices and

helps to recognise the immigrants as entrepreneurs embedded in both the destination country (Ghana) and in the sending country (Nigeria) contexts. This transnational operation strategy, made possible by transnational embeddedness, is functionally important for the entrepreneurial processes of the immigrants. *Obike* provides account that shows how this strategy helps him and his entrepreneurial colleagues, to deal with challenges they face in operating only in Ghana, including unstable exchange rate.

‘There are foods in Ghana that Nigerians value but Ghanaians don’t because of their norms on food. We buy some of them and take to Nigeria and we buy our own Nigerian foods and bring them to our people who are living here. In the process, we make double profits on imports and exports. This helps deal with the unstable exchange rate’. **Obike.**

In this narrative, *Obike* shows that by maintaining entrepreneurial status in both Ghana and Nigeria, he makes double profits – profit in Ghana and profit in Nigeria. But beyond making double profit with this two-way transnational import and export activities, immigrant entrepreneurs engaged in these transnational transactions also explained that they are spared the processes of transferring money to and from Ghana and Nigeria, including the costs associated with these transfers. *Obike*’s logic of maintaining dual entrepreneurial statuses in Ghana and Nigeria also connects to remittance. He thinks his business in Nigeria is fed and sustained by the one in Ghana through the goods and profits he obtains from Ghana. As such, his business in Nigeria is a remittance contribution from Ghana to the progress of his home country. A further theme revealed in the two-way transnational operation is that it is a mark of expansion and internationalisation (Lin & Tao, 2012) and brings respect and sense of success to the entrepreneurs. For this reason, entrepreneurs who currently are not engaged in this two-way transnational transaction hope to do so or simply establish branches abroad, particularly in Nigeria but also elsewhere, and thus broaden the border-crossing/transnational engagement practices and embeddedness. These rationalities speak of transnational operation as motivated and oriented in profit-and-loss economics, expansion and internationalization and more broadly in Nigeria’s economic development.

But the logic of the entrepreneurs’ two-way transnational trading activity is more than profit-and-loss economics and development. A further rationality is that engaging and

embedding both in Ghana and Nigeria helps in their continuous engagement with the homeland. This means they do not disengage from their homeland. By maintaining business presence in Nigeria and by their own frequent travels to Nigeria on account of these businesses, the entrepreneurs maintain their attachment with Nigeria as they exploit and traverse between entrepreneurial opportunity spaces (Barrett & McEvoy, 2013; Jones et al., 2010). However, between opportunity exploitation and national attachment sentiment, it is not clear which is stronger or even comes first. What is clear, however, is that as succinctly submitted by Obike:

‘... it feels like there is security. If things don’t work out well in Ghana, at least I can go back to Nigeria as I am not disengaged’.

In this sense of security, Obike also implies that he and others like him are able to identify and position themselves back in their own country even though they live in Ghana. They are engaged and embedded, not only in Ghana but also in Nigeria. Through this, they are not seen as people who have travelled abroad and have abandoned their homeland. This is a respected behaviour non-migrant family members, friends and the general home-country people expect from their migrant members and forms part of the national attachment logic. This logic, attached to and embedded in the operation of two-way transnational trade, allowed the entrepreneurs to reclaim and develop both migration and entrepreneurial identities that reflected expected family norms and values as well as their patriotic sentiments. From this discourse, the entrepreneurs used their business pursuits to meet normative expectations from their non-migrant members. The two-way transnational mode thus offered them pathways for expressing their multiple embeddedness and illuminated how each of the multiple elements of their embeddedness were important in relation to their entrepreneurial lives.

But not all the entrepreneurs share absolutely in the line of account offered by Obike and his friends. Some entrepreneurs like Uchechukwu and Onyeama have somewhat different accounts. For Uchechukwu, the two-way transnational operation strategy was deployed only in

the initial stages of his business and helped him to learn more about Ghana before settling in the country:

‘I was bringing mobile phones to supply. After supplying and I received payment, I used the money to buy goods in Ghana and sent back to Nigeria ... Then I eventually decided to stay. Operating both in Ghana and Nigeria was my way of knowing Ghana’.

This account by Uchechukwu approximates the experiences of other entrepreneurs like Onyeama who started trade by buying goods from Ghana, and in the process, found out that there were products that were needed in Ghana too. With this knowledge, Onyeama began bringing in some of these products like photo frames from Nigeria to Ghana. It was in this process that he decided to settle in Ghana. In these narrative, both Uchechukwu and Onyeama draw on their two-way transnational operations in Ghana and Nigeria to know Ghana. This is a case of using transnationalism as a strategy to embed their businesses domestically in Ghana. For some entrepreneurs, this process also helped them to ‘disembed’ in Nigeria.

As entrepreneurs, both in Ghana and in Nigeria, two-way transnational immigrant operators are open to opportunities in the two countries and thus acquiesce themselves and their entrepreneurial activities into dual country and regulatory contexts/regimes (Rogerson & Mushawemhuka, 2015). This allows for strength-weakness counterbalance and thus to lend themselves to transnational embeddedness (Rusinovic, 2008). Like other forms of transnational engagements, this is characterised by repeated movements and crossing of borders, and exchange-based circulation of capital and goods to and from both directions (Mazzucato, 2008; Schiller et al. 1992), a process which builds complex *social field*. This way, transnational embeddedness (enmeshing geographically in Ghanaian and Nigerian localities and nations), with different contextual challenges, enablements, regulations, socio-cultural scenes, etc., help attune mixed embeddedness in an augmented configuration that recognises the geographical tincture of entrepreneurs engaged simultaneously in two countries compressed into a single space, i.e. social field. Mixed embeddedness and this two-way transnationalism therefore somehow coalesce into *transnational space mixed embeddedness* to explain activities of some Nigerian immigrant entrepreneurship in Ghana. These trading entrepreneurs are tapping into transnational economic

opportunity structure that is specific to ‘citizens’ of the West African sub-regional economic community, the Economic Community of West African States (ECOWAS) which non-community citizens are disqualified to participate in it (Section 9.4).

Table 9.1: Transnational practices of sampled entrepreneurs (based on source of goods)

Transnational exchange interfaces in business	Accra	Kumasi	Ashaiman	Number of entrepreneurs
Nigeria-Ghana	4	3	2	9
Nigeria-Ghana & Ghana-Nigeria	2	2	1	5
Mix of Ghana & Nigeria	1	1	1	3
Togo-Ghana	1	1	0	2
China-Ghana	2	2	2	6
China-Nigeria-Ghana	1	2	0	3
Mix of Ghana, Nigeria & China	1	1	0	2
Others countries* - Ghana	2	2	2	6
Ghana Non-transnational	3	0	2	5
Total	17	14	10	41

*UK, Japan, UAE, Germany, Singapore, etc

Source: Field data

9.3.3 A Tripartite transnationalism

The activities of some entrepreneurs also exude three-way transnational engagement character. Unlike the one-way and two-way transnational engagement practices, this form of entrepreneurial transnationalism relies on *triangular* movements with Ghana, China, and Nigeria constituting the three-point vertices. Entrepreneurs in this arrangement, located in Kumasi and Accra only, belong to the ‘Chinese trade’ category, with the products of their trade manufactured and sourced from China. They travel to China for their goods, and either retail or wholesale them in Kumasi and Accra. However, their entrepreneurial operations are connected to Nigeria in an unusual manner - a way meant to deal with what they called *high* tax regime in Ghana. Udoka explains below:

‘When I went to China for the first time, I brought my goods to Ghana directly and found out that the duties were too high. I complained to a friend who advised that I try Nigeria and I did it. It was cheaper. So, what I do is to ship from China to Nigeria and then bring the goods from Nigeria to Ghana. This is a longer process but cheaper overall than bringing directly to Ghana from China’. **Udoka.**

By this strategy, entrepreneurs like Udoka receive vital information - part of the social capital resources (Salvato & Melin, 2008; Tata & Prasad, 2008; 2015) to sidestep the so-called high taxes in Ghana. This is despite the long process of business turn-around in this strategy. In this

way, these entrepreneurs submit themselves to the Nigerian importation procedures, which they believe are friendlier to the operation of their businesses. However, in other interviews, I found out that this was not the case. The Nigerian system was rather amenable to evasion practices. These entrepreneurs appear to know the loopholes in the Nigerian importation regime and exploit them to their business advantage. That is not all. Entrepreneurs involved in this three-way transnationalism further submit themselves to the West African-specific importation procedures in Ghana and therefore join many others, who, mainly because of lack of requisite capital to engage in 'China trading' (and this was the case for several the entrepreneurs), source their goods from Nigeria.

Thus, the entrepreneurs in this study can be classified into three categories. The first and most dominant category is the West African trading entrepreneurs. Some of these entrepreneurs operate simultaneously in Ghana and Nigeria (the two-way transnational entrepreneurs), but many of them bring goods from Nigeria, and a few, from Togo. The second category is the Ghana-China entrepreneurs. This includes those who source goods from other countries outside of Africa including China, Singapore, UAE, UK, Japan, etc. Notwithstanding these additions, China remains the dominant figure in this category. All the entrepreneurs employing the tripartite transnational strategy belong to this category. Because of their relatively strong financial position and their frequent international travels, the first two categories of entrepreneurs carry a glorified identity (Lo, 2016) and they are differentiated from the third, the Ghana-specific entrepreneurs whose activities do not involve international travels.

Thus, for most of the entrepreneurs in this study, transnationalism constitutes agency in exploiting transnational entrepreneurial opportunities and market niches and in embedding their activities transnationally. This involves setting up subsidiaries outside of their destinations – in the origin country, but also the variegated cross-border practices they are involved for sourcing goods and services related to their businesses. These activities contribute to the structuring of 'global transactions', opening up 'international capital, labour and consumer markets', and create potential for the integration of enclave economy, both horizontally and vertically (Zhou, 2004, p.

1059). This way, transnationalism bridges the bi-locational meta-narratives which conceptualise immigrant entrepreneurship as taking place in two territorially separated places that retain their autonomies to one of *communitas* or transnational social field (Mahler, 1998), and in relation to the central argument in this chapter, transnational embeddedness for immigrants' entrepreneurial articulations.

9.4 Transnational embeddedness in West African States

The preceding sections have discussed the three levels of transnational subtleties underlying Nigerian immigrant entrepreneurship in Ghana. A key theme underneath these discussions and the transnational exchange interfaces (Table 9.1) is that of entrepreneurship embedded in the West African states. This is elaborated in this section. Here, I seek to cast light onto the structure of the West African economic community – operating as a sub-regional institution, with its enshrined protocols to facilitate free movement of goods and people, which has occasioned myriad migratory configurations, services and practices, both formal and informal, and features in the discourse of Nigerian immigrants' entrepreneurship in Ghana. The entrepreneurial activities of these immigrants thus exist in Ghana to exploit the transnational economic opportunity structure provided by the Economic Community of West African States – ECOWAS. They draw inspirations from the ECOWAS protocols and this helps in exploring the West African institutional embeddedness of Nigerian immigrant entrepreneurship in Ghana.

9.4.1 ECOWAS: Institution and regulation

Established in 1975, the Economic Community of West African States (ECOWAS) fosters sub-regional economic integration. Its founding treaty conferred the status of *Community citizenship* on nationals of member countries and enjoined member states to exempt Community citizens from holding visitors' visas and residence permits in their territories. Community citizens were also allowed to work and undertake commercial and industrial activities in any part of the Community (Awumbila et al., 2014) to create an economically integrated and borderless region.

In its revised treaty of 1993, ECOWAS reiterated ‘the removal, between Member States, of obstacles to the free movement of persons, goods, services and capital, and to the right of residence and establishment’ (Article 3.2.d.iii), and member nations were to recognise these rights and take appropriate measures to ensure full enjoyment of these rights in accordance with the Community’s protocols. Key in these protocols is the 1979 Protocol A/P.1/5/79 relating to the Free Movement of Persons, Right of Residence and Establishment. This protocol, which draws from the founding treaty, emphasised the visa-free entry for ECOWAS citizens intending to stay in any part of the Community for up to 90 days, or obtain permission from the appropriate institution within the member territory for extension beyond 90 days.

Following these, several supplementary protocols have been created to clarify and set directions for implementing different aspects of the 1979 Protocol A/P.1/5/79. These include the 1985 supplementary protocol A/SP.1/7/85 on code of conduct for the implementation of Protocol A/P.1/5/79, the 1986 supplementary protocol A/SP.1/7/86 on the *Right of Residence* part of Protocol A/P.1/5/79, and the 1990 supplementary protocol A/SP.2/5/90 on the implementation of the *Right to Establishment* part of Protocol A/P.1/5/79. In 1985, ECOWAS Member States adopted, through Decision A/DEC.2/7/85 of the Authority of Heads of State and Government, a standardised ECOWAS Travel Certificate to facilitate cross-border movements, making these movements easy and less costly. Similarly, in May 2000, an ECOWAS Passport was introduced to deepen the cross-border facilitation processes. All these required ratification and actions to be taken by member countries. As at 2013, only Ghana and Sierra Leone had taken actions of implementation in all cases (Table 9.2). Nigeria is yet to harmonise its immigration and emigration forms, but this notwithstanding, several Nigerian nationals are in Ghana on the account of Protocol A/P.1/5/79 and its supplementary protocols and decisions.

9.4.2 ECOWAS as embeddedness

Seen from the mixed embeddedness point of view, the ECOWAS structure constitutes an institution, more appropriately a *transnational* institution and its protocols, signifying regulations

whose implementation has structuring implications, not only for migration within the West African sub-region, but also for entrepreneurial activities. Almost all the entrepreneurs in this study linked the explanation of their coming to Ghana to the fact that Ghana and Nigeria are members of the ECOWAS Community, and are therefore entitled, as ‘citizens’ to visa-free entry to any ECOWAS-member states including Ghana. Though all the entrepreneurs have been in Ghana for more than 90-days, it was not possible to ascertain if they had obtained the appropriate permission from the Ghanaian immigration office to continue their stay in the country. However, even in the absence of this verification, the role of ECOWAS in their migration was never doubtful. And in their stay in Ghana, they rely on the injunction of ECOWAS to undertake commercial and industrial activities in the country (see also Section 8.3.1). This means that ECOWAS regulations/protocols and decisions provide the appropriate setting in which the entrepreneurs have implanted their businesses, by allowing free movement of peoples and goods, along with granting right of residence through Community citizenship for nationals of member countries, as well as the entitlement for these ‘citizens’ to undertake commercial/industrial activities in the member territories.

Table 9.2: Implementation actions on ECOWAS free movement protocols

Countries	Abolition of visa and entry requirements for stays up to 90 days	Introduction of ECOWAS travel certificate	Introduction of ECOWAS passport	Harmonised immigration and emigration forms
Benin	√	X	√	X
Burkina Faso	√	√	*	X
Cabo Verde	√	X	*	X
Côte d’Ivoire	√	X	√	X
Gambia, the	√	√	X	X
Ghana	√	√	√	√
Guinea	√	√	√	X
Guinea Bissau	√	X	√	X
Liberia	√	X	√	√
Mali	√	X	*	X
Niger	√	√	√	X
Nigeria	√	√	√	X
Senegal	√	X	√	X
Sierra Leone	√	√	√	√
Togo	√	X	√	X

Keys: √=Implemented; X=Not yet implemented; *=No information provided.

Source: Awumbila et. al., 2014: 67

As such, both migration and entrepreneurial articulation of the immigrants are occasioned by ECOWAS and its protocols, a case of mixed embeddedness of sub-regional institution/protocol at work in migratory projects and entrepreneurial pursuit of the immigrants. These entrepreneurs are thus tapping into the West African economic opportunity structure, whose openings favour ‘citizens’ of the sub-regional community. This economic opportunity structure and activities exploited by the immigrants are like the case described by Ban (2012) on Romanian immigrants’ economic transnationalism within the Eastern borders of the EU in terms of their characteristic short routes and easy border-crossing regimes⁴³. This is an archetypical case of transnational migration and transnational immigrant entrepreneurial engagement practices *enforced* by the ECOWAS protocol on free movement of peoples and goods and the granting of visa-free access into Ghana to citizens of member countries.

9.4.3 ECOWAS: Emerging institutions, practices and services

Further, many institutions and services, both formal and informal in Ghana and Nigeria have emerged and are involved in the transnational structuring of the entrepreneurial activities of the immigrants. A good point of entry in this discourse is the banking system, where tighter consolidation/recapitalisation and regulatory requirements in Nigeria forced some Nigerian banks to relocate, undertake merges or takeovers, or open foreign branches in Ghana (Antwi Bosiakoh, 2011). This fed into the essence of the economically integrated and borderless region and some entrepreneurs rely on these foreign branches or merged/taken-over banks in Ghana for their transnational payment transactions. Additionally, some entrepreneurs depend on the burgeoning mobile-money transfer services in Ghana (Bampoe, 2015; Nyame-Mensah, 2013). In Ghana, the biggest operator in the mobile money sector is *MTN Money*. It also operates in Nigeria and this helps with currency conversion across the two countries. The usefulness of these mobile-money transfer services is reflected most in the activities of immigrant entrepreneurs

⁴³ On the field, the entrepreneurs shared their experiences in moving goods from Nigeria to Ghana and vice versa. And while complaining about ‘high costs’, it appears that what was considered expensive depended on scale of business the entrepreneurs were involved. It was observed that for many, the cost was either affordable or forced to be affordable through bribery and corrupt practices that involved institutionalised patronage and networks involving government agencies like customs, immigration and police.

inhabiting the informal side of the economic process in Ghana. This way, banking operations within the West African sub-region including mobile-money transfer services aid the activities of the entrepreneurs in their transnational payment transactions activities and therefore contribute to the transnational configurations embedded in these activities.

Additionally, in Accra, Kumasi and Lagos, many cross-country coach/bus services exist, providing comfortable and hassle-free transport, thus facilitating the Ghana-Nigeria activities of most entrepreneurs. These Coach services contribute to the transnational engagement practices of the entrepreneurs across the two countries and therefore add weight to the transnational embeddedness argument. They provide parcel delivery services which is becoming increasingly popular among some entrepreneurs. The operation of these coaches helps reduce entrepreneurs' frequent travels to and from Nigeria. As found out in interview, some entrepreneurs maintain links with coach service providers for their frequent travels within the ECOWAS region, also for receiving goods from their suppliers in Nigeria. This is increasingly becoming an embedded norm in the transnational operation. Often, the entrepreneurs communicate with their suppliers in Lagos through phone and WhatsApp calls about quantities of goods they need. Following this, the supplier initiates a process of parcelling the goods, but before this is completed, the entrepreneur makes payment through a mobile money transfer service. The supplier then sends the parcel to the designated Lagos-Accra coach station, and before long it is received in Accra.

ABC Coach West Africa is a major player in this business, operating daily fleets from Accra to Lagos and vice versa and prides itself for providing 'dignified service' ... very suitable for business, travel and tourism'⁴⁴. There are also, several airlines including Africa World Airlines, Arik Air, Aero Contractors, Eagle Atlantic Airlines, Ethiopian Airlines and ASKY Airlines, just to mention few, that facilitate these transnational engagement practices and embeddedness of entrepreneurs who have the means to afford them. These coaches and air services therefore facilitate and help sustain the movement of some entrepreneurs and their goods between Ghana and Nigeria. Therefore, the trans-West African structuring of the

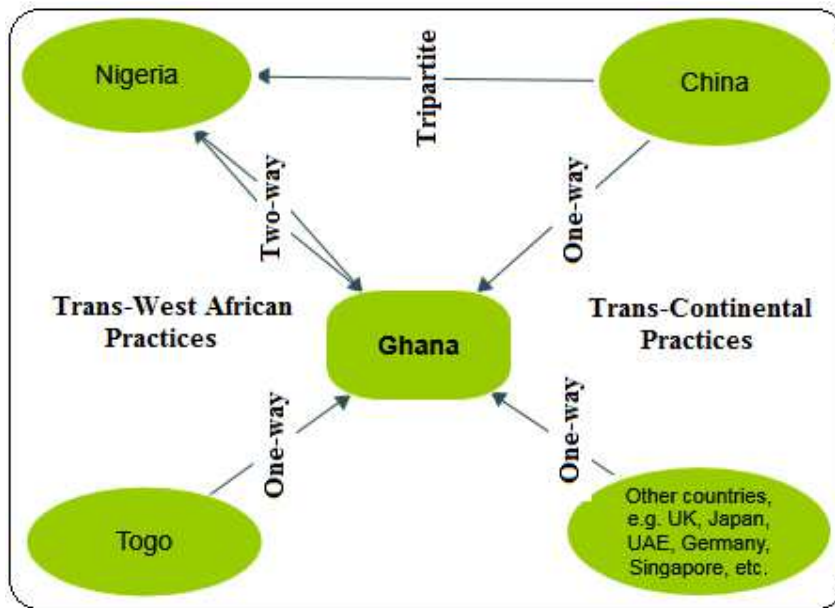
⁴⁴ Sourced from the company's website at <http://www.abctransport.com/coachwestafrica.php>. Accessed 15 March 2016.

immigrants' entrepreneurial processes is explainable, from the mixed embeddedness frame of thought, both in terms of the Ghanaian context, and the sub-region's institutional context.

9.5 Transnational recruitment of labour

Another aspect of the entrepreneurs' activities grounded in transnationalism, that is the trans-West African embeddedness is in the labour recruitment structure and the cultural logic underlining this process. As noted in Section 6.3.3a, many entrepreneurs depend on transnational recruiting from Nigeria to meet their labour needs, through the traditional apprenticeship system (Agozino & Anyanike, 2007; Forrest, 1994; Olutayo, 1999). This labour is thus constituted by informal apprentices both family and ethnic people who are expected to learn the business over a period, thus providing non-remunerated labour for the running of the business (Section 6.3.3a). This way, the transnational-labour-apprentice-recruitment pattern, through its cultural manifestations, feeds into the broader transnational governance structure of labour re-allocation within the West African economic opportunity structure and thus contributes to a culturally-flavoured trans-West African embeddedness of immigrant entrepreneurship. In this process labour, the recruiting process and its cultural philosophy, are all grounded in 'intersubjective field that crisscross the home and host communities' (Ban, 2012, p. 143), and are grounded in the institution of ECOWAS and its protocol on free movement of people and goods across the sub-region. Thus, through this labour recruitment (via the traditional apprenticeship system), the transnational configuration of the entrepreneurs takes on cultural elements. This means that it is not only physical products that move across borders but also intangible and immaterial aspects such as cultural practices.

Figure 9.1: Routes of transnational engagement practices of the sampled entrepreneurs



Source: Personal construct

9.6 A transnational mixed embeddedness?

In this chapter the investigation into transnationalism in the operation of Nigerian immigrant entrepreneurship in Ghana, reveals how some immigrant entrepreneurial activities respond to the emerging economic opportunity structure that is conditioned by developments occurring internationally. This includes the growing interdependence between national economies and accelerated technological advancements. For these entrepreneurs, transnationalism helps them to deal with the challenges in Ghana, take advantage of emerging opportunities and more importantly helps to conceptualise their activities as transnationally embedded. This conceptualisation makes the best meaning when linked to the existing sub-regional economic community (ECOWAS) and the embeddedness it creates in member countries. Portes (2003) argues that the extent and forms of transnational activism vary with context of exit and reception. These exit-reception circuits relate, among other things, to the existing entry facilitation structures and frameworks. In the case of Nigerian immigrants' transnationalism in Ghana, this is facilitated by macro-politics of regional integration, law and regulations (specifically the binding protocols and decision of ECOWAS), improved access to transportation (mainly road and air transport), economic imperatives (integration of the economies of ECOWAS member states) and

recent advances in tele-communication technology (radio, television, voice and video calls, text messages) which have created unprecedented possibilities for both physical and virtual cross-border practices and interactions.

In this context, the discussion of Ghanaian mixed embeddedness in Nigerian immigrant entrepreneurship reflects transnational mixed embeddedness rooted not only in the contextual conditions of Ghana and Nigeria, but also in the West African sub-regional economic structure and beyond. Rogerson and Mushawemhuka (2015, p. 138) note that the ‘most critical distinguishing factor of transnational entrepreneurs ... is that of bifocality and their capacity to operate in (at least) two different business environments’. The entrepreneurs of this study provide empirical testament to this observation with their operation in the business environments of Ghana and Nigeria within the broader West African economic community. But besides the different cross-border practices within the West African sub-region, the entrepreneurial activities of the immigrants also connect to other regions of the world – Europe, Asia, and the Middle East. These border-crossing practices and interactions, like those within the West African sub-region, are inspired predominantly by individual self-interests, and are structured transnationally. Thus, the notion transnationalism describes much about the activities of Nigerian immigrant entrepreneurs in this study as they maintain business-related links with their country of origin (Nigeria) and the country of residence (Ghana), as well as with other countries far off in Europe, Asia and the Middle East.

When viewed from the enabling conditions and contexts provided by the sub-regional economic community of ECOWAS, and following Welbeck’s observation based on appraisal of contributions to the discussion on transnationalism (2004, p. 105), the activities of Nigerian immigrant entrepreneurs in this study can be conceptualised as ‘firmly rooted in specific localities and nations’, and cast into the language of mixed embeddedness. These activities are conceived as embedded in both Ghana and Nigeria, that is in multiple or ‘dual institutional and cultural environments’ (Rogerson & Mushawemhuka 2015, p. 137). This highlights the point that transnational immigrant entrepreneurs transform isolable geographical places into *space*, and

permanent migration into a cyclical pattern. In the specific case of this study, they further attuned to the structural imperatives of the sub-regional economic community and international business/economic transaction norms, particularly for those who travel to Europe, Asia and the Middle East to source goods and services. These processes point not only to the existence of technological pre-requisites (Portes et al., 1999) but also the unique case of sub-regional economic politics as necessary conditions. A transnational mixed embeddedness therefore trounces the specific conditions of national geographic place or local context and redefines them as transnational, multi-local or trans-local spaces of context for the articulation of entrepreneurship.

9.7 Conclusion

This chapter has examined the transnational configurations embedded in Nigerian immigrant entrepreneurship in Ghana. In doing so, it discussed three levels of transnationalism and the ways in which the trans-West African economic community (ECOWAS), an institution with binding regulations and protocols on member states, configures the activities of the entrepreneurs. These discussions situate Nigerian immigrant entrepreneurs of this study not only in a transnational logic but also, and more importantly in a transnational embeddedness context. As shown in this chapter, only a small number of the entrepreneurs are non-transnational in their operation and fit the analytical concept of *domestic embeddedness*. Most of the entrepreneurs, however, are transnational, connecting people, capital, goods and services, markets, institutions and cultures across national boundaries or countries outside of their destination. This shows that transnationalism in the operation of the sampled Nigerian businesses in Ghana, instead of being an exception and undertaken by a small minority (Zhou, 2004), is rather the norm and a defining characteristic of the entrepreneurs (Portes, et al., 2002; Rogerson & Mushawemhuka, 2015).

Transnationalism is a key part of the strategies they employ and contributes to mixed embeddedness through the context it provides for the entrepreneurs to articulate their entrepreneurial transactions. As context for cross-border engagements, transnationalism provides

a good framework for understanding both migration and entrepreneurship configurations associated with Nigerian immigrants in Ghana, and, more importantly, the entrepreneurs' embeddedness in the transnational context. From this perspective, transnationalism as a context serves to take the definition of mixed embeddedness, in the entrepreneurial activities of Nigerian immigrant in Ghana, further – beyond the entrepreneurs' own group characteristics and beyond the structures of the destination country by recognizing a much wider external and supra-national context.

CHAPTER 10

MIXED EMBEDDEDNESS AND NIGERIAN IMMIGRANT ENTREPRENEURSHIP IN GHANA: SYNTHESIS AND CONCLUSION

10.1 Introduction

This thesis is situated at the intersection of mixed embeddedness as an explanatory framework for migration and the formation of immigrant entrepreneurship in the developing country context of Ghana. This positioning is essential because, the existing empirical application of the mixed embeddedness theory to immigrant entrepreneurship focuses mainly on developed economies in western democracies. With this situation, the discourse on mixed embeddedness and immigrant entrepreneurship is less reflective of the actualities in developing country contexts. Therefore, as noted in Chapter 1, this study aimed to examine how mixed embeddedness operates in a developing economy, focussing on how it functions and the specific characteristics it bears in relation to the formation of Nigerian immigrant entrepreneurship in Ghana. Specifically, it asks four questions as follows:

RQ1: What is the nature of Nigerian immigrant entrepreneurship in Ghana?

RQ2: How are Nigerian immigrants' business activities embedded in the operating conditions of Ghana as a developing-economy context, and as their migration destination?

RQ3: In what ways does Ghana as a country, conceptualised as a borderland and a part of the mixed embeddedness of the entrepreneurs, construe expansion in the theory's specifications and representation?

RQ4: How do the activities of the entrepreneurs embedded in transnational contexts (that is in multiple national localities and in the West African sub-regional economic community context) attune mixed embeddedness into transnational construct?

Drawing from the data and analyses done in this study, many issues are germane for understanding Nigerian immigrant entrepreneurship in general, and mixed embeddedness as an explanatory framework for these entrepreneurships in Ghana. In this concluding chapter, I bring together the analytical highlights of the study to produce a synthesis based on the research

questions and how the findings answer and or respond to these questions. Based on this synthesis, I offer a concluding statement and then elaborate on the limitations of the study. On the basis of the limitations, I discuss areas for future research in the field of immigrant entrepreneurship.

10.2 Synthesized issues from the study

10.2.1 Nature of Nigerian immigrants' entrepreneurship in Ghana

Research question 1 asks about the nature of Nigerian immigrants' entrepreneurship in Ghana. To answer this question, the discussion points to diversity in sectoral focus including trading as in buying and selling, service provision (for example the case of the three laundries and the event manager), artisanal entrepreneurship as in the metal fabrication, and those involved in some basic forms of production/ processing—like the photo/glass framer and second-hand bag/luggage mender. However in general, the discourses highlight dominance of trade-related activities clustered within the central business districts of the study sites. This way, the entrepreneurs appear to specialize in trading activities in Ghanaian urban precincts. As noted in Chapter 6, part of the nature of these entrepreneurs is the deployment of guerrilla strategy anchored on alertness and flexibility to business opportunities. And while predatory pricing system is commonly deployed to undercut competition, entrepreneurs nonetheless pursue diverse relational mediation practices (for e.g. building good relations with clients, employing different promotional and advertising strategies, etc.) to attract own clientele base. The study also illuminates how in the operation of their entrepreneurial activities in Ghana, Nigerian immigrants display strong aversion for remunerated labour preferring rather, their traditional apprenticeship system as a pathway for labour recruitment. This traditional apprenticeship system, together with other network classifications – family/descent, religious networks, friends/acquaintances and co-ethnics - enroot these entrepreneurs in a *rich suitcase of social capital configuration*.

10.2.2 The mixed embeddedness of Nigerian immigrants' entrepreneurship in Ghana

Research questions 2, 3 and 4 seek to explore the specific operational characteristics of mixed embeddedness in Nigerian immigrants' entrepreneurship in Ghana. The findings from this study demonstrate that mixed embeddedness is at work as a process of interaction between the entrepreneurs' own group characteristics, the Ghanaian national situation and the opportunity structure or market conditions it proffers, as well as the broader borderland and the transnational contexts within which Ghana is located. These multi-level paradigmatic vistas aggregate in an interactive nexus to offer a composite framework of mixed embeddedness explanations and understanding for Nigerian immigrant entrepreneurship in Ghana (Section 10.3). Below here, I discuss the key operating themes of the mixed embeddedness of Nigerian immigrants' entrepreneurship in Ghana.

a. Group-level characteristics as embeddedness

The immigrants' own group characteristics served both as strategies in their entrepreneurial processes and as embeddedness. One such group characteristic is their traditional apprenticeship system and another is their theocentric orientation, both of which are cultural systems which contribute to the cultural explanation of immigrant entrepreneurship. These characteristics are implanted in the processes and strategies of their entrepreneurial processes and transactions. Specifically, the apprenticeship system underlies the human relational strategy of their businesses, as a labour recruitment strategy (because of their aversion for remunerated labour) and as cultural capital for instigating network relations with trade masters. Similarly, it is the high theocentric orientation among the entrepreneurs which actuates their religious networks (also key part of their social capital/network architecture). Moreover, the entrepreneurs are implanted in other network categories like family and descent, friends and acquaintances, co-business ethnics, and in ethnic pool that provide embeddedness for the pursuit of some entrepreneurial activities, particularly those in ethnic food businesses (Chapter 6). Given the entrepreneurs' embeddedness in these culturally-produced 'own group' characteristics (part of

the mixed embeddedness argument) drawn from their cultural backgrounds, ethnic resources and network architecture, part of the explanation is made for the entrepreneurial development processes and operational strategies of Nigerian immigrants in Ghana.

b. The Ghanaian context of embeddedness

The investigation of the Ghanaian context of mixed embeddedness in the immigrants' businesses entailed analysis of the complex national level contexts, that is the country-specific histories, cultures, social structures and politics within which they operate in the country. This is a direct response to research question 2 which asks about how Nigerian immigrants' business activities are embedded in the operating conditions of Ghana. It is also in line with Kloosterman's admonition to invoke the 'wider societal context' and its influences in the quest to comprehensively account for the formation of immigrant businesses (2010, p. 27) as this helps to understand the conditions and opportunity structure within which the businesses are located. For the entrepreneurs of this study, there are five key specifications of their embeddedness that connect to the Ghanaian context or the Ghanaian operating conditions, namely, i) Urban/inner-city positionality as embeddedness, ii) Socio-cultural embeddedness, iii) the Ghanaian economic context as embeddedness, iv) Politics, policy and law, and v) historical embeddedness. These specifications are elaborated below:

i) Urban/inner-city positionality as embeddedness

The entrepreneurs' positionalities point to both precinctisation and specialisation. Precinctisation (around Kwame Nkrumah Circle area in Accra, the Adum-PZ and Suame areas in Kumasi and the Traffic Light area in Ashaiman) constitute the locational concentration for the Nigerian entrepreneurs in this study. While some businesses were identified elsewhere across the three sites, there were clusters, both in the sample and in actual physical observations in these identified areas. These clusters, in urban and inner-city areas or CBDs, offer competitive advantages (large market, economically viable locations) and therefore attract businesses including those of immigrants. They are the hubs for economic activities. It

is in these areas that the entrepreneurs have clustered specifically in the trading sector as retailers and wholesalers in phone and IT-related accessories, auto mobile spare parts, and food and foodstuffs. This concentration is in line with the discourse which identifies trading activities as an easy-to-enter sector, and a major pathway for immigrant business ownership (Kallick, 2012; Kloosterman, 2003a). In the case of this study, this has been occasioned partly by the entrepreneurial advantages including informal strategies and markets which are crucial components of the opportunity structure and constitute embeddedness because they provide understanding of the local urban CBD context where the entrepreneurs operate.

ii) Ghanaian socio-cultural embeddedness

Another aspect of the mixed embeddedness of Nigerian immigrant entrepreneurship in Ghana is the Ghanaian socio-cultural environment within which the entrepreneurs and their economic activities are located. The entrepreneurs' attribution peculiarities on Ghana reflected key traits including hospitality and sociability, and peace and safety with a low crime rate. Attribution influences perceptions, thoughts and decisions (Heider, 1958), and in the case of the immigrants, this created a conducive atmosphere and receptive settings for their entrepreneurial processes in Ghana. This implies that the Ghanaian socio-cultural traits played a significant role in the complex ways in which the immigrants inserted their businesses into the country. They considered the Ghanaian social-cultural attributes such as hospitality and sociability, peaceful living and safety to be important contextual influences for their decision to set-up and run their businesses in the country. The migration of these Nigerians to Ghana is thus attributable, in some ways, to an existing liberal immigration context. From the mixed embeddedness framework of thought, this case of Nigerian immigrant entrepreneurship in Ghana thus presents pro-immigration social and cultural attributions and characteristics as conditions which encourage the formation of immigrant businesses. It specifically contributes to the socio-cultural context of mixed embeddedness and helps broaden the specification of the mixed embeddedness framework.

iii) The economic context of embeddedness

While the socio-cultural traits of Ghana were important conditions for the business formation of the immigrants, it is within the economic context that they found the exploitable opportunity structure and thus positioned their activities accordingly. Ghana's economic environment, comparatively better for the entrepreneurial activities of the immigrants, shaped the discourses of the entrepreneurs. The narratives highlighted two themes – ease to set-up business because of less competition and the fact that there is less capital requirement for these informal businesses they operate. Along with these, the entrepreneurs grounded their activities in the existing high economic informality in Ghana by specifically operating without registration and evading the Ghanaian tax system in different ways. Informality was further reflected in how informal power brokers shaped different aspects of the entrepreneurial activities by providing new arrivals with education on requirements for living in Ghana, giving advice on running business in the country, brokering arbitration between disputing members, and regularly intervening to offer amicable resolutions for disputing members. This way, the economic context of Ghana offers the needed opportunity structure and favourable environment for the entry of Nigerian immigrants into small businesses in the country.

iv) Politics, policy and law

This study also draws attention to how exploitable economic opportunity structure for Nigerian immigrants in Ghana is grounded in the broad-based political economy of Ghana. In other words, the broad-political context has a crucial impact on immigrant entrepreneurship since it governs the structure of opportunities for immigrants to put their talents and motivations to work for their own economic advancement, also for development in their host country and the places they left behind. This implies that the existing political ideology, policies and laws together create or frame economic opportunities and further define which types of the economic opportunities are open and permissible for immigrants to participate. Cast into mixed embeddedness, this infers that the opportunity structure for Nigerian immigrant entrepreneurs in

in this study is a product of the applicable politico-legal and policy framework of Ghana. This underscores that the neo-liberal political ideology of Ghana since the 1980s which led to privatisation, competitive operation, and liberalisation framing, especially in the telecommunication sector of the economy, is at the base of their entrepreneurship as it opened exploitable opportunities in that sector. Entrepreneurs of this study who are engaged in phone and IT-related accessories business in Ghana are therefore embedded in this telecom policy regime. However, regardless of policy, most entrepreneurs operate in conflict with the law in the prohibited areas outlined in the Ghanaian investment promotion law, GIPC Act of 2013, Act 865. This is explained from the mixed embeddedness framework by referencing the contexts of weak law enforcement and the general tolerance of the Ghanaian law enforcement authorities.

v) *Historical embeddedness*

As I have noted in Section 7.2 of this thesis, there is need for a historical perspective in mixed embeddedness' account of immigrant entrepreneurship. Operating with this logic, attempt to understand the mixed embeddedness of Nigerian immigrant entrepreneurship in Ghana also entailed understanding the historical context in which they were located, that is how immigrants from Nigeria have, across several time and generational periods in the past, participated in entrepreneurial activities in Ghana. A historical perspective is offered by blending several aspects: Accounts of historical forces, historically specific contextual realities and their interaction with ancient community resources, also the broad external, structural and ecological context of states, ethnic groups or kingdoms, and finally with market situations. This historical perspective expands the specifications of the mixed embeddedness framework.

10.2.3 Borderland context of embeddedness

A further dimension of mixed embeddedness in Nigerian immigrant entrepreneurship in Ghana is in borderland, i.e. how Ghana, conceptualised as borderland context, provides facilitating or constraining influences on different exploitable opportunity structures for the immigrants

(Research question 3). Conceptualizing Ghana as a borderland and as part of the Ghanaian mixed embeddedness for the immigrants, allowed ‘borderland living’ and ‘borderland entrepreneurship’ (Chapter 8). This means that Ghana as a borderland space or zone for the expression and articulation of borderland living experiences (including borderland entrepreneurship), adds a useful breadth of macro-level representation to the mixed embeddedness framework in the lives of immigrants. It is also useful in understanding the impact of ‘borderland host societies’ on immigrants’ entrepreneurial activities. This interpretation places the immigrants of this study and their entrepreneurial activities in ‘boundaries’, between Nigeria where they come from and their desired western countries and between national regulations of Ghana, and supra-national and sub-regional ECOWAS protocols. Further, the characteristics of immigrants’ entrepreneurial actions lend themselves to borderland expositions – between (in)formality, of (both/neither) retail (and/nor) wholesale, specialisation/diversification synthesis and in inter-generational borderland. These specifications of mixed embeddedness in the operation of Nigerian immigrant entrepreneurship in Ghana are important novelty in the way entrepreneurial activities of immigrants are conceived and interpreted and thus extend the specification and representation of mixed embeddedness through the incorporation of borderland as a context and as a conditional state. They also contribute to the scholarship on borderland with regard to migration and immigrant entrepreneurship.

10.2.4 Transnationalism and mixed embeddedness

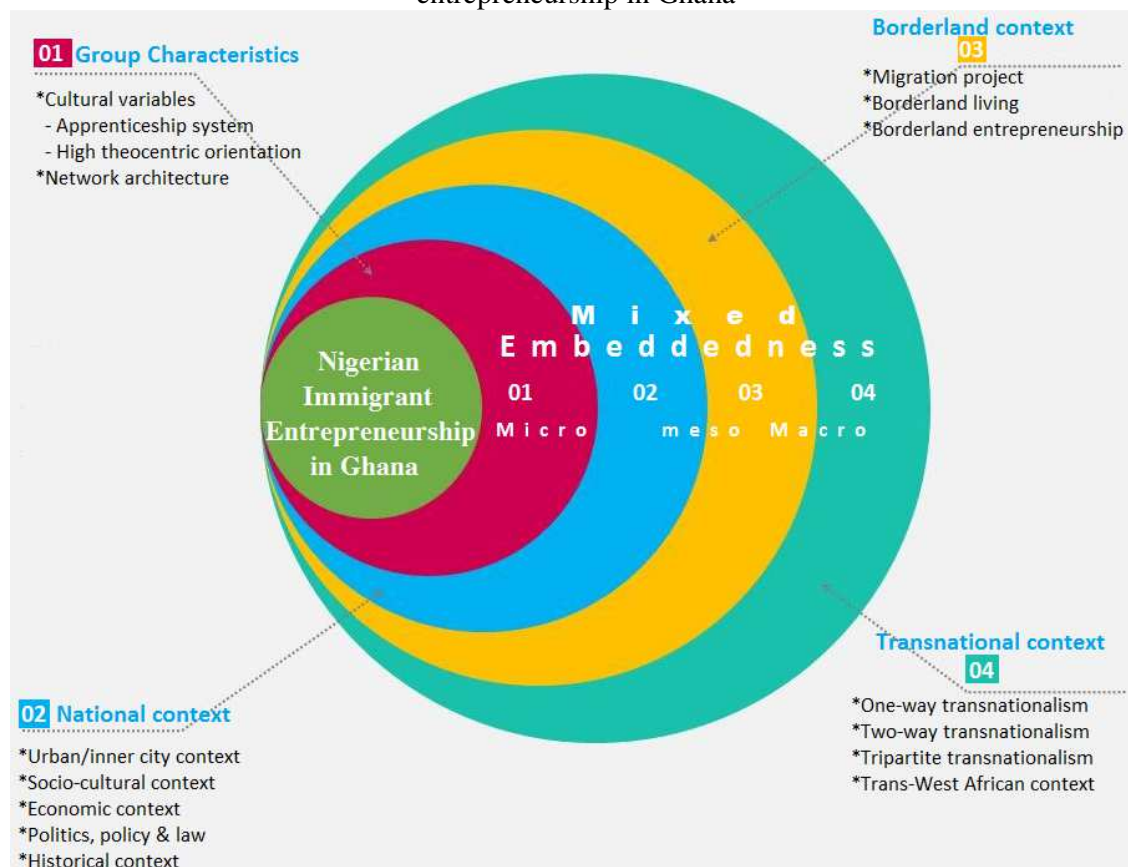
As with borderland in this study, transnationalism also helps to extend the mixed embeddedness approach. Research question 4 asks how the activities of the entrepreneurs embedded in transnational contexts (that is in multiple national localities and in the West African sub-regional economic community context) attune mixed embeddedness into transnational construct. By transnationalism, I mean the diverse border-crossing movements within the West African sub-region and elsewhere around the world, particularly in China. This strategy is deeply embedded in the articulation of entrepreneurial pursuits by Nigerian immigrants in Ghana. As

a strategy, it confers competitive advantage in the entrepreneurial process through means such as cost minimisation. But transnationalism is not only a strategy. It constitutes embeddedness, and forms an important part of the mixed embeddedness of Nigerian immigrant entrepreneurship in Ghana (Chapter 9). First, the immigrants' ability to maintain simultaneous entrepreneurial statuses in Ghana and Nigeria meant a transcendence over unidirectionality to 'bifocality', that is to say they acquired the capacity to operate in multi-national business environments. This means that the Ghanaian and Nigerian contexts/regimes constituted not only embeddedness, better as transnational embeddedness, but also connected in a space of *communitas* and social field for the entrepreneurs. A key aspect of this transnational embeddedness is the transnational economic opportunity structure of the sub-regional economic community, the Economic Community of West African States (ECOWAS). But transnationalism as a context in the immigrants' activities extends beyond West Africa into a much broader trans-continental context of opportunity structure. In simple terms, transnationalism in the activities of the entrepreneurs connects with mixed embeddedness, becoming *transnational mixed embeddedness*, and offers an important pathway for conceptualising and understanding Nigerian immigrant entrepreneurs in this study. This helps link the trans-contextual realities within which they operate mainly in Ghana, but also in Nigeria and elsewhere to the transnational economic opportunity structure. This interpretation recognizes the macro-level influences exerted by supra-national bodies and contexts in the formation of immigrant entrepreneurship. From this point of view, the investigated phenomenon of Nigerian immigrant entrepreneurship in Ghana, could be taken as an emergent effect or an epiphenomenon of transnational mixed embeddedness. This thus attunes mixed embeddedness into transnational construct (Research question 4).

10.3 A composite situation of mixed embeddedness and implications for theory and research

Having provided various shapes of the study's findings in terms of how they respond to the research questions on the entrepreneurs' business formation and operational embeddedness, it is now possible to define and build a composite understanding of mixed embeddedness as it pertains to the sampled Nigerian entrepreneurs in Ghana. From the syntheses of analyses, what emerges as the mixed embeddedness of Nigerian immigrant entrepreneurship in Ghana is multi-level and aggregate around four domains, namely (1) group characteristics as embeddedness, (2) the Ghanaian context of embeddedness, (3) borderland as context for embeddedness, and (4) transnational embeddedness. These shapes of embeddedness amalgamate into micro, meso and macro level specifications of mixed embeddedness in a developing country context (Figure 10.1).

Fig. 10.1: Synthesised mixed embeddedness of Nigerian immigrants' entrepreneurship in Ghana



Source: Personal construct

Empirically, this study of Nigerian immigrant entrepreneurship in Ghana addresses the lacunae of immigrant entrepreneurship research in less developed economies (Barret et al., 1996; Barrett & McEvoy, 2013; Sepulveda et al., 2011) and on relatively less established immigrant groups in the field. It is a case of immigrant entrepreneurship in a different context, in the developing world, or in a less developed economic context, in Africa, specifically in Ghana, with the actors from Nigeria. This has a further significance for south-south migration and south-south immigrant entrepreneurship, and contributes to establishing Black ethnic entrepreneurship which Nwankwo (2005) describes as tenuous compared to Asian ethnic entrepreneurship, as a legitimate field of enquiry.

Immigrant entrepreneurs often rely on co-ethnics to meet their labour needs. This is important from both a business strategy point of view and from a more pragmatic point of view. Co-ethnics, because they come from the same cultural background, speak the same languages and understand each other better. This study corroborates this view. The entrepreneurs rely significantly on family labour and others drawn from co-ethnic sources. But while this is important in itself because of its corroborative effect on the extant literature, what is more noteworthy is that in this study, the entrepreneurs draw on their co-ethnics through the deployment of their informal traditional apprenticeship system. This is a valuable empirical contribution because, it shows a culturally-structured pathway by which co-ethnics are drawn into immigrant entrepreneurship. This is further reflected in the embedded architecture of social capital and social networks and shows how trade-masters, drawn exclusively from the informal traditional apprenticeship system, constitute a category in social capital and social networks architecture constructions for immigrant entrepreneurs.

From a theoretical perspective, this study first contributes to expanding the geographical contexts of mixed embeddedness' application, particularly in the developing world context. Since entering the theoretical lexis of immigrant entrepreneurship in the late 1990s, empirical application of mixed embeddedness as a theory has focused mainly in developed country

contexts (see for example: Barret et al., 2001; Chacko, 2015; Jones et al., 2014; Kloosterman et al., 2016; Peters, 2002; Price & Chacko, 2009; Storti, 2014). In the developing world, there is a general paucity, with the exception, perhaps, of Moyo's (2014) study of Black African immigrant entrepreneurship in inner-City Johannesburg. This case of Nigerian immigrant entrepreneurship in Ghana therefore broadens the scope of empirical application, with the geographical context of developing societies.

More significantly, this thesis contributes to expanding the specifications of the mixed embeddedness construct at four levels. Firstly, the Ghanaian hospitality and sociability and narratives of peace in Ghana in the discourse on Nigerian immigrant entrepreneurship help broaden the socio-cultural specification of the mixed embeddedness theory. A second contribution to the specification of mixed embeddedness is in offering a historical perspective to the theory. This helps respond to a key critique of mixed embeddedness as being deficient in accounting for the development of immigrant entrepreneurship over time (Peters, 2002). Thirdly, the thesis extends the idea of mixed embeddedness by incorporating borderland as a context and conditional state, which, as part of mixed embeddedness implicates the entrepreneurial activities of immigrants. Lastly, through this thesis, there is understanding of how immigrant entrepreneurs can be embedded transnationally. This helps situate mixed embeddedness in a transnational context of countries, institutions and economic opportunity structure(s).

10.4 Conclusion

The goal of this thesis was to provide understanding of the nature of entrepreneurship pursued by contemporary Nigerian immigrants in Ghana. Even though migration and entrepreneurial actions of Nigerian immigrants in Ghana date to precolonial times, contemporary actors in this ancient migratory phenomenon have yet to be studied in any detail. While the existence of these immigrants in contemporary Ghana is not unknown, their entrepreneurial activities have never been the subject of academic research. Therefore, by investigating the experiences of Nigerian immigrant entrepreneurs in Ghana, this thesis has filled an important gap in research

on Nigerians in Ghana. Through this study, it has become apparent that immigrants' entrepreneurial activity can be embedded in a complex mix of contexts that transcend own-group characteristics and national territorial structures, to borderlands, and to much wider transnational contexts. This knowledge carries potential for shaping future theoretical arguments in immigrant entrepreneurship. The thesis is therefore an important contribution from the global south to migration and immigrant entrepreneurship scholarship and to the mixed embeddedness theory.

10.5 Limitations

This study, like all others, is subject to limitations and it is pertinent that they are acknowledged. These limitations are highlighted below. The first limitation is its urban focus. Accra is Ghana's capital, Kumasi, the second largest city, and Ashaiman being a suburban settlement. The entrepreneurs of this study were drawn from these three urban areas only. But Nigerian immigrant entrepreneurs in Ghana are found not only in these urban areas. Some operate their businesses outside metropolises and in metropolitan areas in the districts and rural areas. The experiences of these entrepreneurs were not considered in this study. This potentially limits the generalisability of the outcomes in this study. Secondly, there is limitation in generalising the outcomes of this study. Even though the selected entrepreneurs ($n=41$) conform to the qualitative research methodology convention, the number is also limited in the scope of generalisation that can be drawn since they do not fully represent the whole research population (Page & Meyer, 2000). Moreover, the study is based on the conditions in Ghana so findings must be limited to the specific conditions in Ghana.

Thirdly, the interpretations in this study assume ethnic homogeneity among Nigerian immigrant entrepreneurs in Ghana. Nigeria is so ethnically diverse that even among the broader ethnic categories like Igbo, Yoruba and Hausa, there are numerous isolable distinctions. These ethnic diversities come with differences in cultural values and practices. As such, to place all Nigerian immigrant entrepreneurs in Ghana under a single Nigerian culture to understand their

customs and traditions (for example the use of the informal traditional apprenticeship system) for entrepreneurial operation may perhaps lead to distorted accounts. Ojo (2013) makes a similar point in his study of diaspora entrepreneurship among Nigerians in London. Obviously, different ethnic groups and sub-groups with different cultural and sub-cultural labels may have different customs and traditions and associated implications for entrepreneurial practice.

A final limitation of this study is the lack of gendered interpretation. The entrepreneurs in this study were of both genders with more males (85%; $n=35$) than females (15%; $n=6$). Given the male dominance, the interpretations in this study reflect the male immigrants' views and experiences more than the females'. Some studies (Díaz-García & Jiménez-Moreno, 2010; Wilson et al., 2007) show that gender differences affect ethnic entrepreneurship generally, as well as entrepreneurial career intentions. And yet, in this study, there is no attempt to place the interpretations in gendered terms. This limitation could be taken up for exploration in future studies to provide insights into the experiences of female immigrant entrepreneurs and perhaps, compare such experiences with males.

10.6 Areas of further research

This thesis opens up several promising directions that merit attention for future research. First, some of the emerging empirical themes of this study could be tested quantitatively. For example, the study points to a culturally-structured pathway (the informal traditional apprenticeship) by which co-ethnics are drawn into immigrant entrepreneurship for labour needs. Additionally, it is through the informal traditional apprenticeship system that trade-masters emerged as a critical part of the social-capital and social-networks architecture constructions for the immigrant entrepreneurs. These and other novel findings of the study could engage the attention of some quantitative investigations in this field.

Secondly, the expanded specifications of the mixed embeddedness theory could be investigated further. While for example the Ghanaian hospitality and sociability and the entrepreneurs' narratives on peace in Ghana contributed to broadening the socio-cultural

specification of the theory in Ghana, in other contexts this might not be the case as there may be different operating socio-cultural variables. Future studies in this regard will thus help situate the findings of this study in the broad ambit of the theory by corroborating its findings, or could further expand the specifications by identifying other socio-cultural operating variables. Other areas of the expanded specifications of mixed embeddedness theory like the transnational mixed embeddedness and the conceptualisation of Ghana as borderland context for entrepreneurial articulation of the immigrants, could further be examined.

Further, this study is urban-focused and lacks gender perspective (Section 10.5). Potential future studies on Nigerian immigrant entrepreneurship should include those that shift the base of the empirical settings to rural areas, or offer comparative insights on both rural and urban settings. This is important not only for bringing rural immigrant entrepreneurs into the broader discourse, but more importantly for the possibility of offering more comprehensive understanding on Nigerian immigrant entrepreneurship in contemporary Ghana. Another direction for future research is to analyse male and female entrepreneurs to understand how gender implicates their entrepreneurial experiences.

A further topic for research could focus on the impact of Nigerian immigrant entrepreneurship on development in Ghana and Nigeria. There is no doubt that Nigerian immigrant entrepreneurs in Ghana contribute to development both in Ghana and in Nigeria. In Ghana, some entrepreneurs offer employment to Ghanaians. This contributes to employment generation. Also, some entrepreneurs revealed in informal conversations that they are involved in building houses in Ghana. This theme was not explored in this thesis and therefore holds promise for future investigations into how the entrepreneurs are contributing to the Ghanaian housing sector. There are existing studies showing how Ghanaian migrants elsewhere contribute to the Ghanaian housing sector (e.g. Diko & Tiple, 1992; Smith & Mazzucato, 2009). Yet there are no comparable studies on the contribution of immigrants to the sector in Ghana. Also, while there are studies on the role of Ghanaian migrants on the development of Ghana (e.g. Adenutsi, 2011), there are no studies on the role of immigrants in Ghana in the development processes of

their countries of origin. Therefore, future studies could explore the development impacts Nigerian immigrant entrepreneurs in Ghana have on Ghana and Nigeria.

One more new direction for future research is that in the coming years, it will be interesting to understand the transformations that would happen to these largely informal economic activities. Would they transmogrify more into formal sector enterprises or remain ‘crystallised’ in their informal states? Would they disperse in their locational and sectoral focuses or they would solidify their locational clustering and sectoral specialisations to create ethnic niches and precincts? Finally, would they be able to increase their autonomies to form their own ethnic markets? These questions proffer stepping stones for more fruitful engagement in the future.

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APPENDICES

Appendix 1: List of respondents

Respondents	Pseudo name	Respondents	Pseudo name
R1	Adamma	R23	Onyeama
R2	Chetachukwu	R24	Nwafor
R3	Amadia	R25	Jibola
R4	Chibueze	R26	Oladele
R5	Adeyemi	R27	Olafemi
R6	Abiola	R28	Afiba
R7	Chichima	R29	Olu
R8	Chimamanda	R30	Udoka
R9	Ezediugwu	R31	Otunla
R10	Chenedu	R32	Ijeoma
R11	Nwankwo	R33	Odichi
R12	Obike	R34	Nnamdi
R13	Achebe	R35	Ikechukwu
R14	Osita	R36	Ibeamaka
R15	Eze	R37	Kanayo
R16	Kelechi	R38	Bakasi
R17	Nnaji	R39	Amobi
R18	Nwachukwu	R40	Obinna
R19	Okonkwo	R41	Oluchi
R20	Osuofia	Baba Olutunde (Key informant)	
R21	Uchechukwu	*Chief Chukwudi Jude Ihenetu (Key informant)	
R22	Onyekachi	*John K. Anarfi	

**Real names*

Source: Field data

Appendix 2: Ethical and scientific approval



Office of the Deputy Vice-Chancellor (Research)
Research Office
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28 November 2014

Associate Professor Ellie Vasta
Department of Sociology
Faculty of Arts
Macquarie University
NSW 2109

Dear Associate Professor Vasta

Reference No: 5201400968

Title: Informal business activities of Nigerian migrants in Ghana

Thank you for submitting the above application for ethical and scientific review. Your application was considered by the Macquarie University Human Research Ethics Committee (HREC (Human Sciences & Humanities)) at its meeting on 24 October 2014 at which further information was requested to be reviewed by the HREC (Human Sciences and Humanities) Executive.

The requested information was received with correspondence on 20 November 2014.

The HREC (Human Sciences and Humanities) Executive considered your responses at its meeting held on 28 November 2014.

I am pleased to advise that ethical and scientific approval has been granted for this project to be conducted at:

- Macquarie University

This research meets the requirements set out in the *National Statement on Ethical Conduct in Human Research* (2007 – Updated March 2014) (the *National Statement*).

Details of this approval are as follows:

Approval Date: 28 November 2014

The following documentation has been reviewed and approved by the HREC (Human Sciences & Humanities):

Documents reviewed	Version no.	Date
Macquarie University Ethics Application Form & Appendix B: Research to be Undertaken Outside of Australia	2.3	July 2013
Correspondence from Mr Bosiakoh responding to the issues raised by the HREC (Human Sciences and Humanities)		Received 20/11/2014
MQ Participant Information and Consent Form	2	20/11/2014

This letter constitutes ethical and scientific approval only.

Standard Conditions of Approval:

1. Continuing compliance with the requirements of the *National Statement*, which is available at the following website:

<http://www.nhmrc.gov.au/book/national-statement-ethical-conduct-human-research>

2. This approval is valid for five (5) years, subject to the submission of annual reports. Please submit your reports on the anniversary of the approval for this protocol.

3. All adverse events, including events which might affect the continued ethical and scientific acceptability of the project, must be reported to the HREC within 72 hours.

4. Proposed changes to the protocol must be submitted to the Committee for approval before implementation.

It is the responsibility of the Chief investigator to retain a copy of all documentation related to this project and to forward a copy of this approval letter to all personnel listed on the project.

Should you have any queries regarding your project, please contact the Ethics Secretariat on 9850 4194 or by email ethics.secretariat@mq.edu.au

The HREC (Human Sciences and Humanities) Terms of Reference and Standard Operating Procedures are available from the Research Office website at:

http://www.research.mq.edu.au/for/researchers/how_to_obtain_ethics_approval/human_research_ethics

The HREC (Human Sciences and Humanities) wishes you every success in your research.

Yours sincerely



Dr Karolyn White
Director, Research Ethics & Integrity,
Chair, Human Research Ethics Committee (Human Sciences and Humanities)

This HREC is constituted and operates in accordance with the National Health and Medical Research Council's (NHMRC) *National Statement on Ethical Conduct in Human Research* (2007) and the *CPMP/ICH Note for Guidance on Good Clinical Practice*.

Appendix 3: Participant information and consent form



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Chief Investigator Name: A/Professor Ellie VASTA
Co-Investigator: Mr Thomas ANTWI BOSIAKOH

Running title: INFORMAL NIGERIAN IMMIGRANT BUSINESS ACTIVITIES IN GHANA

Participant Information Sheet

Dear Research Participant,

You are invited to participate in this study on Nigerian immigrants' entrepreneurship in Ghana. The aim of the study is to understand the economic activities of Nigerian immigrants in Ghana. The study is being conducted by **Ellie VASTA** (Chief Investigator, also A/Professor at the Department of Sociology, contact telephone number (02) 9850 4114 and email: ellie.vasta@mq.edu.au), and **Thomas ANTWI BOSIAKOH**, Co-investigator who is using it to meet the requirements for the degree of Doctor of Philosophy under the supervision of A/Professor Ellie Vasta at Macquarie University in Sydney, Australia. The above stated Chief Investigator is the supervising professor of this postgraduate degree.

If you decide to participate, you will be asked to take part in an interview and we will take photographs with your consent. In the interview which will last approximately 1hr., you will be asked questions relating to your business activities.

Your contribution to this project and any personal details you give will be kept confidential. We do not want to record your name or anything you consider illegal in this interview. If we use what you say or quote you, your name, and any details that could identify you as an individual will not be used. Only the researchers directly involved in this research will have access to the data. A summary of the results of the data can be made available to you on request. Participation in this study is entirely voluntary: you are not obliged to participate and if you decide to participate, you are free to withdraw at any time without having to give a reason and without consequence.

If you would like more information or have any questions about the research project, please contact A/Prof. Ellie VASTA on phone: +61 (02) 9850 4114 or email: ellie.vasta@mq.edu.au

The ethical aspects of this study have been approved by the Macquarie University Human Research Ethics Committee. If you have any complaints or reservations about any ethical aspect of your participation in this research, you may contact the Committee through the Director, Research Ethics and Integrity (telephone +61 (02) 9850 7854; email ethics@mq.edu.au). Any complaint you make will be treated in confidence and investigated, and you will be informed of the outcome.