

## **MINDSET OF IMMIGRANT ENTREPRENEURS IN GHANA**

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**ABSTRACT:** *Extant literature on immigrant entrepreneurship has shown that such as activities are businesses people resort to in order to solve their own economic needs as well as send remittance to relatives in their home country. The present explored the activities of immigrant entrepreneurs in Ghana by firstly understanding their perceptions of how businesses are initiated, benefits they derive from the business and the obstacles they faced in running the businesses. Seven immigrant entrepreneurs (5 males and 2 females) from Nigeria, Britain, Togo and Benin were interviewed in the study. The results showed that the study identified major themes and sub themes such as perceptions of business setups (transfer of knowledge, uncertainty and flexibility), benefits derived from entrepreneurship (provisions of basic needs, networking, autonomy) and challenges faced from immigrant business people (disparity in profit margin, financial issues, Imposition taxes and harassment). Implications for theory and practice are discussed.*

**KEY WORDS:** perceptions, immigrant entrepreneurship, business start-ups,

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## **INTRODUCTION**

Entrepreneurship and migration is increasingly becoming a topical issue because of the rates of unemployment and economic issues (Naude et al., 2015). Due to this, a lot of immigrants with entrepreneurial skills try to set up micro to medium scale businesses to help make life comfortable for them. World statistics indicate that more than 300 million people migrate from their country of origin to stay in a cross-border country where they work, earn a wage and remit their relatives in home countries. In the same vein, Abor and Quartey (2010) reported that people engage in entrepreneurial activities and contribute to GDP of their countries. In addition, Asare (2012) report that 58.9 percent of non-Ghanaians are nationals of ECOWAS and are largely medium skilled. The author additionally

advances that immigrants in Ghana often engage in temporary businesses probably due to uncertainty that comes with it. However, a few are able to go beyond the peripherals of small businesses to establish medium sized enterprises. Furthermore, Ghana Statistical Service (2015) throws more light that immigrants constitute 1.46percent of the total population and contributes generally to the growth domestic product of the country.

Several studies have observed that immigrants are motivated by factors such as gaining their sense of independence, earning higher wages and building networks to start their businesses (Naude et al., 2015). Furthermore, Bagwell (2015) reports that immigrant entrepreneurs utilize the human capital of the indigenous people and these include their skills, competencies and characteristics thereby reducing the rates of unemployment in their resident country. While these determinants are widely noted, other studies have identified barriers to immigrant's entrepreneurial intentions (Desiderio, 2014; Shelby, 2017). As Williams and Krasniqi (2018) observed that cross-cultural factors such as having foreign spouse and understanding a foreign language have positive effects on immigrant entrepreneurship, it is assumed that lacking cultural elements has dying consequences for the sustenance immigrant businesses.

Be it as it may the issue of entrepreneurial immigrants facing challenges are common compared to natives or indigenous people as they may be familiar with the institutional environment which exist in their setting (Shelby, 2017). Kloosterman (2010) observed that the institutional environment in the immigrants operate are described as mixed embeddedness as they are structured with multiple layers of factors which are psychological, cultural, social, political and cognitive in nature. Furthermore, these factors have implications for entrepreneurial attitudes and the sustenance of the business (Williams & Krasniqi, 2018).

In Ghana, the issue of immigrant entrepreneurship can be traced many years before the 21<sup>st</sup> century where immigrants from countries such as India, Lebanon, Nigeria and Chinese engaged in trading, manufacturing and agricultural activities (Dankwah & Valenta, 2019; Kohnert, 2010). The development of these business by these immigrants have had an overwhelming effect on the economy and at the same time social and psychological effects on the attitudes of the indigenous people performing similar businesses and the immigrant themselves (Dankwah & Valenta, 2019).

In view of this, the authors seek to explore the experiences of these immigrants concerning factors that are deemed motivating and the challenges involved in managing entrepreneurial activities by immigrant entrepreneurs in Ghana.

## **REVIEW OF RELATED STUDIES**

### **Theoretical Framework**

The current study is underpinned by two theories namely; the contact hypothesis and the social identity theory.

#### **Contact Hypothesis**

This theory was developed by Allport (1954) and it states that four conditions will reduce discrimination and prejudice; equal status, common goals, intergroup cooperation and support of authorities and customs. The aspect of equal status is related to this study as it explains that when both immigrants and indigenous entrepreneurs have similar opportunities to operate the businesses it will reduce the discrimination amongst the two groups. Additionally, the aspect of intergroup cooperation suggests when an immigrant entrepreneur is pursuing the same business as an indigenous person, both individuals should not see themselves as in competition but network together to enhance their businesses. Dankwah and Valenta (2019) observed that factors such as regular contacts and competition free relationships between Chinese immigrant's entrepreneurs and their Ghanaian counterparts culminate positive perceptions.

#### **Social Identity Theory**

This theory was developed by Tajfel (1979) and it postulates that a person has sense of who he or she is based on their group membership and this can boost their pride or self-esteem. Therefore, members of the same group will seek to find negative characteristics of other groups who are in opposition to them. In this regard, it is proposed that immigrants will identify themselves with other immigrant entrepreneurs which will boost their self-esteem to work in their resident country whereas indigenous entrepreneurs will search for negative aspects of the immigrant entrepreneurs and this may affect their business activities. Studies such as Robertson (2011) have found that the issue of social identity is positively related to the type of social capital used and it further affects attitudes such as discrimination and business decisions. Also, Collins & Low (2010) reported that immigrant women who married indigenous men in Australia experienced lesser challenges because they were identified more with their husband's nationality.

### **Review of Related Studies**

Extant literature has examined determinants and setbacks of immigrant entrepreneurship (e.g. Chrysostome & Arcand, 2009; Opoku Dankwah & Valenta, 2019). For instance, Chrysostome and Arcand (2009) explored the factors that help immigrant's entrepreneurs to survive and argue that ethnicity does not affect their business enterprise however, the authors raised the concern of confidence and trust in engaging customers of the home country. It is important to note that, dealing with people of common ethnic backgrounds and cultural inclinations make transactions easier. Chrysostome and Arcand (2009) lay claim that, start-up capital and loans are not easy to come by therefore, a lot of capital used for businesses are personal savings. The ability to be successful does not require education, age or gender or race but the effort and the zeal in wanting to be successful.

Additionally, Allali (2010) explored Maghrebians entrepreneurs in Quebec (Canada) and assert the people have taken to entrepreneurial activities due to lack of jobs in the migrated country. Though education is largely important, selection criteria does not include education probably due to their status as immigrants. The study further opines that in order for the immigrants to gain employment, they must be schooled in the immigrant country and to also gain exposure and experience in order to be considered for employment. According to Allali (2010), immigrants had the opportunity to go back to home country but almost all participants declined due to the social status in being in a foreign land and also the stigma of coming back home with nothing. Hence, the motivating factors for engaging in entrepreneurial activities in a foreign land is purely internal factors. Some of the challenges identified include the lack of business financing, business operating licenses, labour and legal frustrations. The author noted with concern that Maghrebians entrepreneurs are very poor in the province owing to the social disadvantage but are however not ready to go back home.

Also, Robertson (2011) examined the experiences of immigrant entrepreneurs concerning social identification, social capital, perceptions of discrimination, level of acculturation and an immigrant entrepreneur intention to stay in Canada. A sample size of one hundred and twenty-one immigrants were given questionnaires to answer on the study variables. It was found out immigrants who relied on their co ethnic network saw themselves as having a common cultural identity. The participants also did not see perceived discrimination as relating to the use of ethnic social capital but rather strongly related to one's cultural identity. These findings imply that an immigrant's perception of his social identity that is the extent to which he or she identifies with a group can influence their perceptions of discrimination, and cultural identity.

Furthermore, Desiderio (2014) addressed some challenges in business and migration. The author argue that immigrant entrepreneurs in advanced countries survival compared to the natives are low and this is a result of legal status. In addition, those who survive too are in the low-value-added sectors and this is a sharp contrast to developing countries. Other challenges immigrant entrepreneurs encounter are constraints of tighter financial capital, lack of familiarity with markets and greater difficulty in navigation frameworks. These issues are ever present in the life of an immigrant entrepreneur except for identified ethnic group within their circle.

Similarly, Kourtiti et al. (2015) conducted a quantitative study on immigrant entrepreneurs and assert that, the growing literature on the phenomenon ought to be intensified due to the rapid changes and challenges that immigrant entrepreneurs are faced with. The authors note with concern that, access to finance, language proficiency, access to business information and industrial orientation have significant effect on different immigrant groups.

Moreover, Kloosterman et al. (2016) studied Ghanaians entrepreneurs living in Netherlands and concludes that, the upsurge of the migration was in the 1980s and hence, a considerable amount of experiences has been gathered of the period. The authors expound that, immigrants Ghanaians living in Netherlands are relatively well educated, most of them too are fluent in the English language and a few in the Dutch language and have entrepreneurial experiences from Ghana before their migration. Kloosterman et al (2016) make a strong claim that, half of the educated Ghanaians are not able to engage in cognitive cultural activities. In addition, about half of the entire population engaged in groveling and submissive activities which throws light on the challenges host countries easily accepting people with different backgrounds.

In the following years, Naude et al. (2017) in a similar study explored migration and entrepreneurship development and allude to the fact that immigrant entrepreneurs face huge discrimination such as labour, access to finance and general business environmental factors. Naude et al. (2017) is of the view that, immigrant entrepreneurs are reluctant to return to home countries due to varied circumstances and hence, survival is the motivating factor that pushes people to remain in foreign lands.

Also, Anwar and Daniel (2017) explored online home-based businesses for entrepreneurs and concludes that, one of the surest ways of breaking barriers of cultural inclinations is to be on the internet. This is because a lot of studies have sort to push for online entrepreneurial business as way of reducing stigma and rejection in home countries. It is

however demanded that entrepreneurs ought to learn skills in information technology and its related fields to enhance the scope and operation very well as it is according to trends the surest way of mitigating against stereotypes. This is also evidential of the recent surge in freight and delivery companies getting busy with parcels and other equipment being bundled around.

Shelby (2017) evaluated the benefits and challenges of establishing businesses by immigrant entrepreneurs in Finland. Eight immigrant entrepreneurs were interviewed to explore their experiences. The results of the study showed that some of the motivating factors were passion for the business, the use of prior business experience and cross-cultural experience and having the opportunity to sell goods that were not easily accessible to the Finnish. However, the participants found the aspect of challenging as the Finnish were used to a particular way of trading that is the direct sales but not online marketing. Additionally, the Finnish did not trust the immigrants and so communicating with them was difficult and this affected the success of their business.

Recently, Baum et al. (2018) conducted a study and study reveal that immigrant entrepreneurs' ability to establish a business are very low compared to native-born entrepreneurs and business people. The challenge is due to rights that the immigrants do not have as well as the government protecting its citizens on certain entrepreneurial work meant for natives. Again, immigrant entrepreneurs that survive repatriate profits to home country for investments and it is due to the uncertainty in the foreign lands. More importantly, the income level for most immigrant entrepreneurs are slightly higher than natives and it is evident in the ability to succeed as it is the only option.

Williams and Krasniqi (2018) assessed the extent to which human and social capital influences the entrepreneurial activity of immigrant entrepreneurs from Kosovo. A secondary source of data: Riinvest Immigrant's Survey data collected between period of 2008 and 2009. The findings showed that being fluent in foreign language enabled the immigrants networked and interacted with the natives and this enhanced the establishment of entrepreneurial businesses. Being married to a native also encouraged the setup of businesses. However, educational qualifications of Kosovo immigrants from their home country and trainings in destination country was not supportive of entrepreneurial businesses. The findings of the study imply that cross cultural marriages amongst Kosovans and people in their destination countries was a motivating factor in business development in foreign countries.

Njaramba et al. (2018) investigated the barriers and challenges that African women who were immigrant entrepreneurs faced when they established businesses in Australia faced. In depth Interviews were conducted with eleven women and the findings showed that a multiple of factors such human capital, networks, family issues site visits to participants businesses. Findings revealed that cultural factors, family, human capital, social capital and institutional factors were considered as barriers during the set up and management of enterprises in North Queensland.

The issue of cultural factors such as co ethnic effects and nationality effects were also examined. For example, Dankwah and Valenta (2019) explored how Ghanaian traders related to their Chinese counterparts who also doing the same business. A total of eighteen (18) informants were purposively sampled from the trade industry, departments under the under the university of Ghana and ministry of trade were interviewed. The results showed that the Ghanaian traders related in a collaborative, complementary but competitive manner with the Chinese business counterparts. In all, the Ghanaian traders expressed a mixed reaction comprising of both positive and negative impacts from foreigners who were mainly Chinese. Whilst Wang and Zhan (2019) explored on nationalism of immigrant Chinese in Ghana using multiple sites in Accra, Tema, Kumasi, Takoradi and Volta Region. The study sort to assess the true nationalism of Chinese living in Ghana and whether, their mode of operation has been altered based on ethnic and cultural diversity. The study makes profound findings that, Chinese Embassy has a leverage and uses that to support its citizens in order not to lose their identity. In fact, the indigenous people rather benefit immensely from the Chinese Government and therefore the immigrants' entrepreneurs are able to operate in hitherto a hostile environment. Wang and Zhan (2019) further argue that, most of these Chinese serve as intermediaries to firms and opportunities in their home country in the production of cheap and affordable products.

Finally, Jones et al. (2019) studied the diversity, economic developments and new immigrant entrepreneurs in the United Kingdom. The study used interviews for the respondents and concludes that immigrant's entrepreneurs have scarce resources and most of them are from personal savings. However, these entrepreneurs on the lower level create employment opportunities for their locality and cater for their community needs. In addition, they also cushion the incorporation of new communities into the British society and can therefore be concluded that, immigrants' entrepreneurs in the UK seek to support each other on social and economic fronts.



**Research questions**

1. How do you perceive entrepreneurial business set ups in Ghana?
2. What are the benefits of operating entrepreneurial businesses in Ghana?
3. What are the potential challenges of starting an enterprise in Ghana?

**METHODS****Research Setting and population**

The study was conducted in the La-Nkwantanang Municipality in the Greater Accra Region of Ghana. This area was chosen because it is noted for its rigorous commercial activities of which Ghanaians and are involved. These activities range from mobile communication and accessory businesses, transport services, trading activities and other vocational activities. It is estimated that 399,471 migrants live in Ghana and often found in commercial areas according to Ghana Immigration Statistics (2015).

**Participants and Procedure**

The study conveniently sampled seven (7) informants who were also immigrants in the La-Nkwantanang Municipality. These participants came from four countries namely; Nigeria, Togo, Benin, China and British. The interview sessions were done at a time convenient to the informant and this lasted for 45mins. Permission was sought from the informants and the interview sessions were audio taped. After which the researchers transcribed the data verbatim.

**Table 1: Summary of the Demographic Characteristics of Participants in Qualitative Study.**

Interviewee	Occupation	Gender	Age	Marital Status	Nationality
1	Manager (Restaurant)	Male	45	married	British
2	Trader	Female	37	married	Togolese
3	Phone Dealer	Male	24	single	Nigerian
4	Business Man Electronics	Male	32	married	Togolese
5	Mobile Phone Repairer	Male	28	Single	Nigerian
6	Gardener	Male	30	Married	Chinese
7	Laundry Services Owner	Female	27	Single	Benin



### **Ethical Considerations**

Following the APA code of ethics for conducting research, four ethical guidelines were observed during the course of the study. These were; informed consent, confidentiality, voluntary participation, and debriefing. Participants were given information sheets about the study and these sheets contained the purpose of the study, procedure, duration of the study and benefits to the participants. The participants were also informed by the researchers that the decision to partake in the study was voluntary. Finally, the participants were assured that data generated will be kept safe and password coded.

### **Analysis**

The responses of the participants were audio taped and transcribed and analyzed with thematic analysis. Thematic analysis is method of qualitative analysis where a researcher identifies recurring themes in transcribed data and categorizes it into major themes and subthemes.

### **Trustworthiness of Results**

The themes generated from the responses of the participants were scrutinized and peer reviewed by non-interested persons. The themes were matched against the quotes given to ascertain if the quotes were a true reflection of the responses of the participants.

## **FINDINGS AND DISCUSSIONS**

The study identified major themes and sub themes such as perceptions of business setups (transfer of knowledge, uncertainty and flexibility), benefits derived from entrepreneurship (provisions of basic needs, networking, and autonomy) and challenges faced from immigrant business people (disparity in profit margin, financial issues, imposition taxes and harassment).

The first major theme: perceptions of business set ups, respondents spoke about the mindsets they had formed about establishing businesses in Ghana. The experiences they shared depicted themes such as Transfer of knowledge, Uncertainty and Flexibility.

### **Transfer of Knowledge**

The immigrants believed that for businesses to thrive in Ghana one must have obtained some past experience on operating the business before developing such activities in Ghana. This was portrayed in the responses of the participants in the quotes below:

*“.....Back home I was a chef in a much bigger restaurant and so starting a business in the food industry in Ghana was much much easier. Hence my job in the UK served as a learning curve....” (Male respondent, 47years).*

*“..... I had some business experience from my home country and my brother recognizing this experience asked me to join him to set up his own because he believed he can run it without problems....” (Male respondent, 28 years)*

### **Uncertainty**

*“hmmm.....at times the business is good and you get a lot of customers at other times it is bad you can be in the shop and not one person will enter it to ask for the prices....” (Male respondent, 28 years).*

*“....as I do these washing of clothes and I fix my customers on specific days of the week and they agree.....but at times they call you on phone to tell you not to come and they give excuses so that day no money will come for you” (Female, 27 years).*

### **Flexibility**

Most of the participants spoke of the relaxed nature in which immigrants can operate his or her business in Ghana compared to operating such businesses elsewhere. The participants believed that they can work at their own pace. Excerpts of their quotes are stated below:

*“you feel free, like ehhe! you don't have anyone to give you pressure while you work” (Male, 24 years).*

*“Ahhe when feel like going to the garden I do so..... At times too when I want to send the seedlings of my flowers to the market I do it when I want to rest too no one gives me orders...” (Male, 30 years).*

With the second major theme: benefits derived from entrepreneurship, the immigrant respondents spoke about the positive effects of establishing businesses in Ghana. Their experiences portrayed the following sub themes; provisions of basic needs, networking, autonomy.

### **Provisions of Basic Needs**

The immigrants shared their thoughts on how their businesses have contributed to their livelihoods in Ghana. Majority of the participants said that they were able to pay for

housing facilities, utility bill, buy food for their families as well as remit their families in their home countries to do same. The participants expressed their views in the statements below;

*“ it is helping me pay for my apartment where I live and it feeds me and am able to send some home to my people too ” (Male respondent, 24 years).*

*“when I sell these items at the market at the end of the week, I take my working money out and then what is left I buy food stuffs for the house and send some to my siblings to take care of themselves and my aged mother ... ” (Female respondent, 37 years).*

*“ .... Proceeds from the restaurant feeds my family, you don't really go hungry and you can buy essential items too..... ” (Male respondent, 47 years).*

### **Networking**

The immigrants also spoke about how they were referred to people doing similar businesses or starting their business through relatives.

*“I came to Ghana to change my lifestyle and so when I came I saw the things my brother was doing and so I started my own business..... ”(Male respondent, 24 years).*

*“.....I started my washing business with two families and the number increased to six. This is because I met other Beninese who introduced me to families who needed people to wash for them ” (female respondent, 27 years).*

### **Autonomy**

This theme was gleaned from the responses of the participants. The immigrants spoke about the liberty to make decisions concerning their business activities.

*“ if you are working for yourself nobody will disturb you so you have freedom to do what you want to do today if you want to sell you sell and anytime you feel like staying at home too ..... ” (Male respondent, 28 years).*

*“ .... When I am planning for the things I sell I decide the number of things buy from the big shops in Accra no one direct me to buy them. I change the things I sell when I think more people are buying that one and no one questions me on the choices I make.... ” (Female respondent, 37 years).*

The third major theme: challenges faced from immigrant business people the respondents explained the obstacles they faced as they operated their businesses. Their experiences portrayed issues such as disparity in profit margin, financial issues, imposition of taxes and harassment.

### **Disparity in Profit Margin**

The respondents spoke about the difference in the amount of profit they made compared to managing similar businesses in their home countries. Majority of them found their operating materials cheaper than the ones they previously used. An excerpt of a respondent's statement is stated

*"....In the food industry, the profit margin is smaller than that of UK where I came from but the tax seems almost the same and this makes it difficult to negotiate...."(Male respondent, 47years).*

*".....the nature of my work demands that I import the seeds from neighbouring countries and this increases the cost of acquiring them. In the long run the money I make from selling my plants to my customers is small" (Male respondent, 30 years).*

### **Financial issues**

As part of the challenges, the immigrants also experienced financial issues as they established their businesses, they further stated that without money their business could not be elevated to a higher level.

*"It's all about money.....when I was coming I didn't bring plenty money so without money you can't do much to expand it..." (Male respondent, 28years).*

*"The business demands that you display different items in your shop... If your customers come and you put the same items day in day out in the shop so when your capital is not much you can't supply these different items to your customers and this makes them they go elsewhere...." (Female respondent, 37years).*

### **Imposition of Taxes**

The immigrants also believed that they were asked to pay certain taxes because they weren't Ghanaians in way that impedes their business growth. Below are excerpts of their experiences:

*“Hmmmmmm.....tax is a problem the zongo boys tell the officials we are not from Ghana and they are using nationality to buy us down...” (Male respondent, 32years).*

*“...my biggest problem is that the tax people are always after us...my sister when they get to know that you are not a Ghanaian they will come demanding different monies from us as tax...” (Female respondent, 37 years).*

### **Harassment**

The respondents shared their experiences on how they were treated by their Ghanaian counterparts. Whilst some spoke about the physical attacks, they experienced others narrated the deviant behaviour they exhibited towards them.

Examples of their experiences are stated below;

*“...the zongo boys in the areas come around where we do business and when they realise that we are not from Ghana they will capitalize on that and harass us....” (Male respondent, 32 years).*

*“The Ghanaians fight us here and intimidate us by saying we are from a foreign land and so we should go to our country or they will open our bags and pick a phone and ran away” (Male respondent, 24 years).*

### **DISCUSSION**

The first major theme; perceptions of business setups with subthemes: transfer of knowledge, uncertainty and flexibility explains how the immigrants perceived business set ups in Ghana. This finding implies that when immigrants establish their businesses, they find the Ghanaian business environment very conducive for their work activities once they able to apply their past experiences to sustain their businesses. However, the issue of not being familiar with the environment might create some circumstances that they might not envisage. This finding was not consistent with Baum et al. (2007) who reported that the immigrant entrepreneurs' ability to establish a business are very low compared to native-born entrepreneurs and business people.

The second major theme: benefits derived from entrepreneurship, the immigrant respondents spoke about the positive effects of establishing businesses in Ghana. Their experiences portrayed the following sub themes; provisions of basic needs, networking and

autonomy. This finding means that the immigrant entrepreneurs find the proceeds of their business fulfilling as it aids in satisfying their fundamental needs. Additionally, they enjoy the aspect of making their own decisions in the operation of the business without any external influences and finally they enjoy the opportunity of linking up with others experts in the same business. This finding is consistent with studies (e.g. Shelby, 2017; Williams & Krasniqi, 2018) who reported that immigrant entrepreneurs use their business to satisfy their basic needs and increase their social capital.

The third major theme: challenges faced from immigrant business people the respondents explained the obstacles they faced as they operated their businesses. Their experiences portrayed issues such as disparity in profit margin, financial issues, imposition of taxes and harassment. This finding describes a sense of impediments that have existed over time and other authors (Allahi, 2010; Desiderio, 2014; Shelby, 2017) have reported on similar issues. Participants in the study reveal that the issues are dire as city authorities extort moneys from them with the aim of protecting them from predators. Moreover, non-Ghanaians suffer in their quest to getting menial jobs to augment their efforts and these are not uncommon in the current literature.

## CONCLUSION

Foreign nationals in Ghana who are engaged entrepreneurial businesses have exhumed some form of confidence within the economic space. Consequently, to survive in a foreign land requires some form of intrinsic motivation as well in order to achieve goals that have been set. The study makes it empathic that the business environment in Ghana is generally very conducive and that accounts for the surge of immigrants in recent years. This phenomenon is also beset by issues which is common in most countries where research has been conducted on immigrant entrepreneurs.

Furthermore, the motive for immigrants engaging in entrepreneurial businesses is for survival and to also satisfy basic needs. It was also observed that, immigrants repatriate profits home to families as well as to pay up loans they may have contracted to come to Ghana. This probably accounts for some of the reasons why temporal businesses are setup to curtail any mishaps so as not to lose too much capital.

Lastly, immigrant entrepreneurs often have one generic problem thus access to credit. This is very topical in the course of the research as most participants kept lamenting on how financial institutions fail to lend to them despite meeting all regulations. They bemoan that

their fellow Ghanaians do not encounter these issues and so authorities should come to their aid. In a sharp contrast to this view, as espoused earlier in the demographic characteristics, most of the immigrants are engaged in activities that can be classified as high risk since they can fold easily and return to their country of origin. This might account for the reason access to credit is a challenge.

### **Contributions for Theory and Practice**

Entrepreneurial literature has often informed stakeholders on the need to adapt to trends in order to be relevant. The two theories that were used to underpin the study may not be exhaustive considering the fluidity of entrepreneurial studies hence further call is hereby made to explore the theories to the latter. Again, the attempt to throw light on the immigrant situation in Ghana using different nationalities is novel and hence, further studies are required to explore this further to unearth any hidden variables that the current study may not have captured.

It is proven that immigrants also contribute to the development of the country through taxes and therefore, certain respect ought to be given them. Nonetheless, government agencies responsible for immigrants and other auxiliary services must wake up to the realities that the influx of foreign nationals in Ghana is not only on tourism, but to engage primarily in retail trades. Additionally, immigrants of various nationals must unite to have a common front in dealing with the issues identified in the study i.e. intimidation, harassment amongst others. Foreigners are also advised to seek help from their country representatives in the form ambassadors to help negotiate with governments on the plight of immigrants.

Further studies should consider a tracer study over a medium to long term whether perception and issues faced will be the same. This helps to know what immigrants think of the country as well as whether better measures have been provisioned to cater for the excesses. The study can be replicated in other commercial centres across the country in order to compare findings which will inform future decision making.

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