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Towards a Greater Understanding of the Prevalence of Immigrant Entrepreneurship in the Informal Economy of Ghana: An Institutional Theory Perspective

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ABSTRACT

This study aims to explore the prevalence of immigrant entrepreneurship in Ghana's informal economy through institutional theory. Specifically, the study sought to understand how the elements of the institutional theory (norms, culture, and regulations, which form formal and informal institutions) support or discourage immigrant entrepreneurship in the Sub-Saharan African context, with insights from Ghana. It is qualitative research that adopts an in-depth face-to-face interview with 30 respondents. Analyzing the data from the interviews, the key findings are immigrants' inability to find paid jobs, failure to gather sufficient funds to operate in the formal sector, and the willingness to use innate ability. The Ghanaian culture of hospitality and the government's inability to implement trade regulations have been an enabler to the prevalence of immigrant entrepreneurship in Ghana. The legal frameworks that prohibit immigrants from participating in retailing, especially in the informal economy of Ghana, are well known by immigrant entrepreneurs, albeit it has yet to adhere. Therefore, there is a call for policy measures to address the weak institutional framework, which encourages disregard for the country's laws. Immigrant entrepreneurs who wish to remain in doing business in Ghana must obey the rules or suffer the punishment thereof.

KEYWORDS

Immigrant entrepreneurship;
informal economy;
institutional theory; Ghana

1. Introduction

Immigration, in recent times, has become one of the fiercest and most contentious topics in global politics (Dabić et al., 2020). For instance, presidential hopefuls of the United States of America in their 2016 elections held differing views regarding immigration. Whereas Donald Trump maintains that immigrants supplant and hurt American citizens, Hillary Clinton avers those immigrants are indispensable to building private businesses that employ Americans (Kerr & Kerr, 2016). Increasingly, immigrants are considered a critical source of growth and prosperity, promoting innovation and development in their host nations Hunt (2011); Rodriguez-Pose and Von Berlepsch (2014); Kerr et al. (2015). Hence, today, both immigration and entrepreneurship have become

relevant topics for several nations, given their potential developmental influences (Aliaga-Isla & Rialp, 2013). Immigrant entrepreneurship is the act of individuals creating and operating ventures in foreign countries (Aldrich & Waldinger, 1990).

The rising influx of immigrants in developed and developing countries has presented economic challenges for the countries involved over the past few decades. Integrating immigrants into a country's labor market is often an arduous task because some of them possess low levels of human capital or do not possess the required language skills, thereby presenting them with limited opportunities in the labor market. Given these limited opportunities in the labor market, immigrants switch to entrepreneurship to avoid being unemployed (Boasiako 2019; Chiang et al., 2013; Nkrumah, 2021). Extant research suggests that immigrants have a higher propensity to become entrepreneurs than natives (Hunt, 2011; Kahn et al., 2017; Yoon, 1995). Saxenian (2002) observes that about a quarter of businesses in the Silicon Valley (in the United States of America) are owned and operated by immigrants. However, as noted by Hart and Acs (2011), some scholars have contested the contributions of immigrants to Silicon Valley. They believe these scholars overstated their contributions. A United Nations Report (2016) revealed that there were 232 million international immigrants at the time. Irrespective of this, there is a lack of reliable data on immigrant entrepreneurship in several countries: especially at the local level (Rath, 2011). More problematic is accessing statistics on immigrant entrepreneurship in developing countries. The reason may be that most immigrant entrepreneurs operate in the informal economy, but statistics on immigrant entrepreneurs cover formally registered ventures. Immigrant entrepreneurship significantly impacts poverty reduction in some nations (Adams & Page, 2005).

The influx of immigrant entrepreneurship in Africa, and hence, Ghana, is not a new phenomenon (Fatoki & Patswawairi, 2012; Peil, 1971). Aremu and Ajayi (2014) assert that, even before the attainment of independence by Ghana, Nigerian immigrants had contributed immensely to the socio-economic development of Ghana. There has been the migration of people from African countries and others migrating to other African countries, especially to South Africa. This influx has led to several disturbances or issues in the long run. For a decade now, there have been recurrent xenophobic attacks in South Africa against immigrant entrepreneurs, especially from other African countries. These xenophobic attacks peaked in 2008, 2015 (Crush & Ramachandran, 2017) and 2019. Aside from South Africa, Ghana has also had its fair share of challenges that arose due to the activities of immigrant entrepreneurship. There has been a long-standing feud between Ghana and Nigeria over the years. Historically, this feud dates to the implementation of the Alien Compliance Order on November 18, 1969, which led to the deportation of over two hundred thousand (200,000) undocumented immigrants from other West African countries (Aremu & Ajayi, 2014; Peil, 1971). In 1983 under the civilian role of Shehu Shagari retaliated for what Ghanaians did in 1969 to deport Ghanaians from Nigeria, which resulted in the phrase - "Ghana Must Go" (Aremu & Ajayi, 2014). The feud between Ghana and Nigeria had witnessed a resurgence when Ghanaian retailers called for the expulsion of foreigners in the Ghanaian retail space. It led to the ransacking of shops belonging to some Nigerian immigrant entrepreneurs in Accra and Kumasi (GhanaWeb, 2019). These occurrences portrayed that native are the least comfortable with the activities of immigrant entrepreneurs, especially those in the

informal economy of Ghana. What institutional factors in Ghana serve as motivators or barriers to immigrant entrepreneurship if this holds?

Undoubtedly, as a discipline, entrepreneurship has become established over the past decades to the extent that independent (albeit still relatively young) fields of research that examine entrepreneurship in particular sectors have emerged (Hausmann & Heinze, 2016). An example is the study of migrants/immigrants in entrepreneurship, thus, immigrant entrepreneurship. There has been increasing interest in the study of migrant or immigrant entrepreneurship in recent years. The two concepts, immigration, and entrepreneurship have separately become issues of global interest (Kerr & Kerr, 2016). Irrespective of this, research gaps remain in the literature and practical issues that need attention.

To begin with, Baird (2015) and Shinnar and Zamantılınayır (2019), immigration and entrepreneurship have separately been examined in the literature and studies that attempt to merge the two (immigrant entrepreneurship) are scant. The few extant studies on immigrant entrepreneurship have primarily focused on areas such as the contributions of immigrant entrepreneurship to host nations (Eraydin et al., 2010). Others focused on motivations, challenges and other characteristics of immigrant entrepreneurship (Asoba & Tengeh, 2016; Khosa & Kalitanyi, 2015; Lo & Teixeira, 2015; Shinnar & Zamantılınayır, 2019; Soydas & Aleti, 2015). How do host nations' formal and informal institutions support or pose threats to immigrant entrepreneurship? Curci and Mackoy (2010) and Khosa and Kalitanyi (2016) have seen less research. In Ghana, for example, studies on immigrant entrepreneurship have focused on a call for studies that rely on institutional factors to understand the immigrant entrepreneurship phenomenon. The situation presents an issues gap in academic discourse.

Furthermore, an analysis of the literature reveals that most of the few studies on immigrant entrepreneurship have been done by scholars in the psychology and sociology disciplines, as mentioned by Robertson and Grant (2016) and Tavassoli and Trippl (2019), with limited works done by scholars in the business discipline. Once entrepreneurship concerns creating new businesses, the phenomenon must be studied in the business field, drawing on business concepts, frameworks, theories, and philosophical assumptions that help explain the phenomenon better from the business perspective.

In addition, Africa, as a continent, has witnessed an academic marginalization in the articulation of immigrant entrepreneurship (Bosiakoh, 2017, 2019; Ngota et al., 2019). Much of the existing studies on immigrant entrepreneurship were conducted in North American and European contexts. To buttress this point, Shinnar and Nayır (Shinnar & Zamantılınayır, 2019, p. 559) state, "... very little work so far has investigated developing nations in Asia, Africa or the Middle East." Tavassoli and Trippl (2019) stress that literature on immigrant entrepreneurship has been dominant on skilled immigrants in the United States of America Hunt (2011); Kerr et al. (2015); therefore, evidence from other countries is absent in academic discourse. Based on this evidence, it has become imperative to conduct studies on the issue of immigrant entrepreneurship in the African context, and hence, Ghana.

Beyond the gaps in literature also come practical challenges that immigrant entrepreneurship has triggered in host nations or among countries. Worth noting is the xenophobic uprising attacks that have been recurrent in the South African Context (Crush & Ramachandran, 2017). Ghana is not an exception to the disturbances regarding the

presence of immigrant entrepreneurs. In 2019, the country witnessed agitation toward the influx of immigrants in the Ghanaian retail sector and hence, the Ghanaian entrepreneurial space (GhanaWeb, 2019). A section of the citizens attacked some immigrant entrepreneurs, and their business premises were locked up. The reason is that they accused them of capturing or taking over the businesses in which nationals would have been engaging (ibid). These occurrences raise the question, how do institutional factors in Ghana support or disband the influx of immigrant entrepreneurship?

From the preceding discussions, this study seeks to explore the phenomenon of immigrant entrepreneurship in Ghana through the lens of institutional theory. Specifically, the study will consider how Ghanaian norms, culture, and regulations (formal and informal institutions) influence the thriving or failure of immigrant entrepreneurship since Ghana has had recent disturbances in immigrant entrepreneurship.

The study aims to understand how the elements of the institutional theory (norms, culture, and regulations, which form formal and informal institutions) support or discourage immigrant entrepreneurship in the African context, with insights from Ghana.

The study seeks to answer the following research questions: how have Ghanaian norms influenced or discouraged immigrant entrepreneurship? How have business and immigration regulations in the Ghanaian environment encouraged or discouraged immigrant entrepreneurship? Are there formal or informal rules in the business setting that discriminate against immigrants in entrepreneurship? What are the contributions of immigrant entrepreneurship to Ghana's economy? What are the contributions of immigrant entrepreneurship to Ghana's social development?

This study is one of the first studies that look at how institutions encourage or discourage immigrant entrepreneurship and contributes to the existing literature as it seeks to fill the research gap on institutional factors and immigrant entrepreneurship in Africa. The rest of the paper covers a literature review, methodology, analysis and the discussion of the findings and the last section covers the conclusion and policy implications of the study.

2. Understanding the literature

2.1 Conceptualizing immigrant entrepreneurship

The definition of immigrant entrepreneurship is grounded in understanding who an immigrant is. Over the years, several terms (foreigners, people on the move, foreign-born individuals, culturally different) have commonly been used to describe an immigrant (Mügge & van der Haar, 2016). The definition of immigrants depends on the citizenship policies of countries. Hence, the term "immigrant" definition differs among countries (Anderson & Blinder, 2011). Despite these differences, generally, in literature, an immigrant is a person who exoduses from their country of birth to another country at a point in their lifetime (Wadhwa et al., 2008). The move, as mentioned, is often more enduring than ephemeral (Schiller et al., 1995). In Ghana, a migrant is "a person whose usual current residence is different from his/her place of birth or previous place of residence" (Ghana Statistical Service, 2020, p. 8).

Based on the understanding that an entrepreneur is a person who starts, owns, and operates a business (Shane, 2001), immigrant entrepreneurship is conceptualized as the situation where immigrants recognize, build, and exploit economic opportunities via the creation of new businesses in their host nations (Aldrich & Waldinger, 1990).

The prevalence of immigrant entrepreneurship is rooted in the point that immigrants' skills, education, and work experiences are of less value in host nations than in their home countries (Imai et al., 2019; Sanders & Nee, 1996). The rising levels of education among natives in both developed and developing countries make it challenging for immigrants to gain acceptance in the labor market (Akresh, 2006; O'connell, 2019). The cultural undercurrents of host nations could be a bane to the adaptation of immigrants to the labor markets (Bird & Wennberg, 2016). These effects are evident in higher unemployment rates among immigrants than citizens (Leopold et al., 2017). Entrepreneurship has become a route through which immigrants make a living, using their most undervalued human capital (PampalonaTarrés et al., 2019). Hence, they can integrate economically into the host countries, although they are mostly necessity driven entrepreneurs (van der Zwan, Thurik, Verheul, & Hessels, 2016).

Kahn et al. (2017) argue that, on average, immigrants tend to have advanced levels of unobserved entrepreneurial skills, making them capable of threading the entrepreneurial path for survival. Immigrants adopt different modes of entry into the entrepreneurial space. Munkejord (2017a) believes that the method of entry into entrepreneurship in host nations is partly influenced by the vague feeling of being part of the new settlement area. Hjerm (2004) presents an interesting view by averring that entrepreneurship is not the best way to handle immigrants' economic marginalization and segregation and that entrepreneurship may not be positive for all immigrants engaging in it.

2.2 Understanding immigrant entrepreneurship in Africa: trends and characteristics

Migration and immigration are vital features of the contemporary world in the international landscape. Today, there are more international immigrants than in any period of human history (Dennison & Geddes, 2019; Portes, 2016). According to the United Nations (2016), by the year 2015, there were 244 million international immigrants globally. It was a significant increase from 222 million in 2010, 191 million in 2005, and 193 million in 2000. International migrants prefer countries in Europe, North America, and Asia. Consequently, several Western countries implement tauter immigration policies (OECD, 2011), shifting the focus to the developing world. A United Nations (UN, 2016) report states that by the year 2015, Africa, where scholarship on migration is often driven by the north-south discourse, with little or no intra-continental perspective, hosted a tenth of global immigrants. The country of preference for most immigrants in South Africa is the African continent. Consequently, the South African context dominates the academic discourse on African immigrant entrepreneurship (see Griffin & EL & Olabisi, 2018; Ndoro et al., 2019). Over the years, particularly in the last decade, African immigrants have encountered hostility in host nations, especially in South Africa. Despite these challenges, many immigrants have successfully pursued entrepreneurial opportunities, leading to businesses that offer employment to others (Kalitanyi & Visser, 2010). Several factors have been the motivators for immigration to Africa. They include

economic reasons, political instability, and critical economic reasons (Khosa & Kalitanyi, 2015). Immigrant entrepreneurs are pushed into entrepreneurship to survive in the host country since they often face discrimination in the job market. Khosa and Kalitanyi (2015) hence conclude that immigrant entrepreneurs are “pushed” rather than “pulled” into entrepreneurship. Given this, the marginalization thesis (Adom, 2014) can be applied to explain the entrepreneurial acumen of immigrant entrepreneurs in host nations. However, Fatoki and Patswawairi (2012) maintain that immigrant entrepreneurs are driven into entrepreneurship by both “push” (necessity) and “pull” (opportunity) factors, with employment, a push factor, being the most significant trigger. Despite the challenges immigrant entrepreneurs face in host nations, their ventures succeed and offer some benefits to the host nations. Chrysostome (2010) opine that survival is of utmost importance to immigrant entrepreneurs, especially necessity immigrant entrepreneurs. Given these positives of firms owned by immigrant entrepreneurs, it can be concluded they are necessary for the socio-economic development of nations.

2.3 Contributions of immigrant entrepreneurs

Immigrants are considered to hold high skills, are entrepreneurial, and are necessary for economic growth, development, and innovation (Borjas, 2019; Carson & Carson, 2018; Kirkegaard & Huertas, 2019; Nel & Abdullah, 2019). As such, some countries have designed special visas to attract immigrants so they can leverage their entrepreneurial activities (Fairlie & Lofstrom, 2015). An example of such countries is New Zealand which follows similar patterns to attract skilled immigrants and entrepreneurs to help shape the economy. A potential immigrant to New Zealand who can raise a minimum capital of NZ \$100,000 with a vibrant business plan, a favorable background of bankruptcy, and meets the English language requirement, qualifies for a three-year work/entrepreneur visa (Immigration New Zealand, 2016). Immigrant entrepreneurs contribute significantly to sectors such as technology and engineering in the United States of America (Fairlie & Lofstrom, 2015). Immigrant entrepreneurs also provide jobs for other immigrants and citizens of the host country (Omisakin, 2017). In essence, immigrant entrepreneurs contribute to curbing or reducing unemployment in host nations. The contributions of immigrant entrepreneurs transcend urban areas to rural. For instance, Dana (1995) indicates that immigrant entrepreneurs contribute to the economic growth and development in remote communities by being the primary sources of jobs and contributing to the volume and variety of goods and services produced (Kloosterman & Rath, 2003; Munkejord, 2017b).

2.4 Challenges of immigrant entrepreneurs

Literature establishes that immigrants are vibrant in the entrepreneurial landscape in host nations. However, their ability to effectively do so is faced with some challenges (Tengeh & Nkem, 2017). One challenge immigrant entrepreneurs face is limited access to finance (Tengeh & Nkem, 2017; Wahba & Zenou, 2012). It runs through the different stages of business, which are the start-up stages and expansion (Omisakin, 2017). The cause of the limited access to finance is that immigrant enterprises are generally unattractive to formal financial institutions for loan purposes. Ram and Deakins (1996)

postulate that in the United Kingdom, small businesses owned by African-Caribbean immigrants faced discrimination in sourcing funding from financial institutions. Likewise, Fairlie and Robb (2007) find that enterprises owned by immigrants have a low probability of getting loan approvals. It discourages immigrant entrepreneurs from applying for loans, thereby worsening the effects of the limited financing on their businesses. Koellinger and Minniti (2006), however, hold a different view. They argue that once immigrant entrepreneurs have valuable collateral, securing loans from financial institutions should not be difficult. In the developing world context, immigrant entrepreneurs have also faced limited personal and family savings, limiting their ventures' growth potential (Wahba & Zenou, 2012).

Aside from financial issues, immigrant entrepreneurs face challenges due to their country of origin. When these immigrant entrepreneurs arrive in the host country, challenges such as culture, employment, language, and others come to bear (Omisakin, 2017). The cultural background from which the immigrant entrepreneurs came or the experiences in their home countries make them unwilling to seek help from the government of the host nations due to trust issues.

2.5 Theoretical underpinning: the institutional theory

The institutional theory theorizes that all societies have organized rules and regulations that define what is acceptable in precise contexts and govern the rules for business creation and operation (North, 1990). The theory proposes that long-term systems or institutions influence the activities of firms and individuals (Clemens & Cook, 1999). Conventionally, the institutional theory elucidates how different groups and organizations can enhance their positions and legitimacy in society by conforming to the rules and norms of the institutional environment (Meyer et al., 1991; Scott, 2005). On the one hand, Suchman et al. (2001) emphasize that formal institutions create limitations to entrepreneurial activities by using a wide range of mechanisms such as prosecutions, incentives, and rules. On the other hand, informal institutions encourage individuals to partake in entrepreneurial activities that conform to social groups' shared norms, values, and beliefs (Aldrich & Baker, 2001). Therefore, the institutional theory focuses on the social, cultural, and regulatory impacts that enhance the continued existence and legitimacy than the sole focus on efficiency-seeking behavior (Bruton et al., 2010).

Generally, the institutional environment influences the entrepreneurship process (Bruton et al., 2010). For instance, perceptions concerning the desirability or appropriateness of the actions of an entity are shaped by formal and informal institutions, as Suchman (1995) and Veciana and Urbano (2008) indicate. Both formal and informal institutions define the opportunities available to entrepreneurs and encourage socially appropriate behaviors and consequences through a system of limitations and incentives (Blackman, 2000; Clemens & Cook, 1999).

Divergent views on what is socially acceptable by formal and informal institutions and the degree of bureaucracy surrounding the institutional environment aid entrepreneurs in recognizing opportunities in the informal economy (Webb et al., 2014). In line with this, Centeno and Portes (2006) accentuate that the perception of a society concerning the "legality" of actions determined by its predominant formal institutions may not necessarily be seen as "legitimate" by large groups in society who have different views

of what constitutes social acceptability. Therefore, the degree to which entrepreneurs engage in formal or informal entrepreneurial activities is dependent on the incongruence between formal and informal institutions (Webb et al., 2014). This study relies on the institutional theory to explain how both formal and informal institutions in Ghana promote or inhibit immigrant entrepreneurship in Ghana.

3. Methodology

This study adopts the phenomenological research design to explore the research phenomenon qualitatively. Phenomenology allows the study to examine the research issue given the lived experiences of the respondents (Creswell, 2003). The aim of the research should be paramount in selecting a research approach (Babbie, 2004; Fossey et al., 2002). The qualitative research approach enables researchers to unearth issues about the thoughts and experiences feelings of people (Rubin & Rubin, 1995). It is, hence, suitable for understanding people and the socio-cultural space they find themselves. Qualitative studies use small sample sizes but over some time N. Malhotra and Dash (2013).

The study aims not to find the relationship between institutional environment and immigrant entrepreneurship by exploring how institutions, both formal and informal, shape the thriving of immigrant entrepreneurship in Ghana; as such, the qualitative approach is considered suitable.

This study relies on primary data to find answers to its research questions because no existing data sought to answer the research questions. Face-to-face in-depth interviews were conducted to gather the needed data for the study. The study was conducted on immigrant entrepreneurs in the La Nkwantanang Madina Municipal District and the Osu Klottey Sub-Metropolitan District. These districts are the appropriate context for carrying out this study because it is home to many immigrants as they host famous central business districts. A particular focus was on immigrant-owned enterprises that have operated for more than one year. The belief was that being in business operation for more than a year could allow one to make valuable contributions to the research issue due to the lived experience the entrepreneur would have gone through. To achieve the aim of the study purposive sampling technique was used to select 30 respondents. The questions on the interview guide were not exhaustive, but follow-up questions emerged during the interview.

The interviews were recorded and later transcribed for analysis with the respondents' permission. The audio recording was necessary to ensure keeping key issues. Aside from recording the conversations, the researchers also took field notes to serve as a backup. The respondents requested to speak based on anonymity. Four different nationalities (Nigeria, Liberia, Niger and Burkina Faso) were interviewed in this study. English was used as a common language for the data collection. Although Burkina Faso and Niger are francophones, they speak a bit of "broken" or "pidgin" English, so their interview was also conducted in English. Therefore, the interview was transcribed verbatim for those who were fluent, and to ensure the data did not lose its meaning, the practical summary was applied when the need arose. The data were then analyzed in line with the themes that emerged from the data to make meaning and present the study's argument (Robson, 2002). The thematic analysis technique was applied as the analytical method for the

study. It is because of its strength of being capable of making judicious implications in the data analysis (Vaismoradi et al., 2013).

4Results

This section analyses the primary data following the stated themes. It begins with the profile or background of the respondents.

4.1 Profile of respondents

The study captures the profile of the respondents. It is imperative to provide an understanding of the views of the respondents. Anecdotal evidence suggests that knowing a person's background helps understand their views. The profile information of the study participants captured in this study includes nationality, motives for migrating to Ghana, age, number of years in Ghana, educational level, sector of business, professional background, age of business, and employment status as shown in Table 1.

Table 1. Profile of Respondents.

Profile	Measurement	Percentage (%)
Nationality	Nigerian	76.7
	Nigerien	13.3
	Liberian	6.7
	Burkinabe	3.3
Motives for migrating to Ghana	For greener pastures	70
	To join family	23.3
	To seek asylum	6.7
Age	20 and below	6.7
	21 – 30	13.3
	31 – 40	30
	41 – 50	36.7
	51 – 60	13.3
Number of years in Ghana	1 – 10	56.7
	11 – 20	26.7
	21 – 30	16.6
Gender	Male	73.3
	Female	26.7
Profile	Measurement	Percentage (%)
Educational level	No formal education	16.7
	SHS and below	33.3
	Diploma	20
	Bachelor's Degree	30
Sector of business	Retailing	63.3
	Wholesaling	10
	Services	6.7
	Manufacturing	3.3
Professional background	None	53.4
	Artisan	43.3
	Teacher	3.3
Age of business	1 – 10	70
	11 – 20	23.3
	21 – 30	6.7
Number of Employees	No employee	73.3
	1 – 10	20
	11- 20	6.7

Source: Field Data, March 2020.

The study participants are from four countries: Nigeria, Niger, Liberia, and Burkina Faso, with Nigeria, dominating. The study had more than three-quarters (76.7) of the sample being Nigerian. Burkina Faso had the most miniature representation of 3.3%. Some already have family members living in Ghana and moved to Ghana to live with them. It was common among people who were married. Only 6.7% of the participants migrated to seek asylum in Ghana. These respondents were mainly Liberians who moved to Ghana during the Liberian war between 1986 and 1997. The age group of 41 to 50 dominated the study with a 36.7% representation. The age group of 30 to 41 had a representation of 30%. The age group of 20 to 30 and 50 to 60 had 13.3% representation each. 6.7% of the respondents were between the age of 20 and below. The immigrant entrepreneurship population is relatively youthful. More than half of the respondents are married, and 26.6% are single. It has implications for immigrant entrepreneurship. The marital status of these respondents could have saddled them with many responsibilities such that they had to become entrepreneurs to survive; 56.7% of the participants have been in Ghana between 1 and 10 years, 26.7% have been in Ghana between 11 to 20 years, 16.6% has lived in Ghana between 21 to 30 years. No respondent who had lived in Ghana beyond 30 years was captured in the study. Only 16.7% of the study participants had no form of formal education.

Half (50%) of the respondents have had a higher level of education, a diploma and a bachelor's degree; 33.3% have a level of education of senior high school and below. In all, it can be said that 83% of the respondents have had some level of education and could better understand the issues under discussion and make valuable contributions. Concerning the sector of a business, the immigrant entrepreneurs operated in, the engagement in retail businesses dominated 63.3%. 10% of the participants were involved in wholesale ventures, 6.7% in the services business, and 3.3% in manufacturing businesses. There is at this moment a demonstration of a preference for retail businesses. This could be that investment in retail enterprises is relatively minimal. Most (53.4%) of the respondents had no professional background; However, some had obtained degrees that were not professional certificates, 43.3% of the respondents were artisans with training in electrical engineering, phone repairs, masonry, and the like. However, some respondents were engaged in businesses that were different from their line of profession. The captured companies in this study were between 1 and 20 years, with 1 to 10 years dominating. No business below one year was captured because the study intended to explore the lived experiences of the respondents. Therefore, the number of years one had engaged in business was valid. Only 26.7% of the respondents had employed others. The remaining 73.3% had no employees, and the owners operated alone or with unpaid family members. The situation shows that the informal economy's immigrant entrepreneurship arena is micro primarily or small businesses. Maybe their growth potentials are limited.

4.2 Motivations for immigrant entrepreneurship

The study explored the motivations behind the participation in entrepreneurship by immigrants, more so in the informal sector. Three main themes emerged. These are perceptions of not being employable, the lack of funds to establish ventures in the formal

sector, and the willingness to use an innate gift in business operation. Some respondents mentioned more than a single reason. Therefore, the tabulation of motivations against the percentage of respondents is done against 100% as presented in the [Table 2](#) below.

Table 2. Motivations for Immigrant Entrepreneurship Participation.

Motive	Percentage (100%)
Perception of not being employable	63.3
Insufficient capital	33.3
Willingness to use innate gift	3.4

Source: Field Data, 2020.

The study obtains that the dominant motive for immigrants in Ghana to become entrepreneurs and operate the informal economy of Ghana is the notion that they will not be employed in the formal sector of their host nation. Aside from considering the legal frameworks that mainly limit foreign countries' employment in the government sector, several immigrants who come to Ghana have limited education and skillsets necessary for work within formal working sectors. From the educational level of the study participants, half of the participants either have no academic background beyond Senior High School (SHS) or have never been to school. This presupposes that the limitation of skills needed for employment in the formal sector is a bane to formal sector employment among immigrants. Given this,

IE13 also says, "Ghana is just like Nigeria. If you want a good job, you should have a good qualification, which I did not have. So, I couldn't have also stayed unemployed. I then ventured into business."

Also, insufficient capital to aid established ventures in the formal sector is a cause of the participation of immigrants in informal entrepreneurship, as noted by 33.3% of the participants. The respondents believe that going through the formalization processes of business creation as a foreigner is an arduous task. There are stated amounts of money that a foreigner needs to establish a business in Ghana. Several of the immigrants who migrate to Ghana are not investors but pursue entrepreneurship to survive. They may, therefore, not have the means to raise capital to a certain level. This then encourages them to venture into informal entrepreneurship. Checks with the Ghana Investment Promotion Centre reveal that a wholly foreign-owned enterprise in Ghana should have a minimum capital of US\$300,000, which is beyond several of the immigrants. However, the study observed that although the immigrants were mindful that a certain amount of money was needed to own an enterprise in Ghana, almost all of them did not know the exact amount involved. Therefore, it was deduced that the participants did not try but had already made up their minds to establish ventures in the informal economy with little or no restrictions. To bolster the above discourse,

IE7 mentions, "I did not have money to start a big business that the government will accept You understand."

Further, 3.4% of the respondents stated that the choice to become entrepreneurs in the informal economy of Ghana was because they had innate gifts that needed to be explored.

These respondents noted that they think they are born entrepreneurs. They can shuffle between businesses and succeed in that. Most of the respondents who mentioned this motive were those with some form of artisanal training – for instance, IE9 states.

“I just assume I’m stronger at business than anything else.” I can move right now and make some money right now. And these kinds of movement are not something you operate through a formal means.”

Therefore, the motives of immigrant entrepreneurship in the informal economy are more necessity-driven factors than opportunity-driven ones.

4.3 Enabling factors of immigrant entrepreneurship in the informal sector

Informal entrepreneurship is growing contrary to the belief of the dualist, so too is the immigrant entrepreneurship in the informal economy in Ghana. The outcome is the clashes between citizens and immigrants, especially in the retail sector. Therefore, it is imperative to ascertain the factors that, over the years, enabled immigrant entrepreneurship to thrive in an industry that is perceived to be preserved for citizens. Two main themes arose in the interview: Ghanaian hospitality and weaker regulatory frameworks and it is presented in Table 3 below.

Table 3. Enabling Factors to Immigrant Entrepreneurship in the Informal Economy.

Factor	Percentage (%)
Ghanaian culture of hospitality	65
Weak regulatory frameworks	35

Source: Field Data, March 2020.

Most participants infer that the Ghanaian hallmark of being hospitable has been the bedrock on which immigrant entrepreneurship has thrived in the informal economy. This, the participants did not dispute. They state that upon their immigration into Ghana, Ghanaians have been accommodating and welcoming. Some indicate that their ventures are located close to the Ghanaians, but they have not encountered any issues. They add that they felt at home in Ghana until recent happenings of kidnapping that involved a Nigerian kidnapper, which made some Ghanaians act hostile toward them. Irrespective of this, they still maintain that the Ghanaian environment is friendlier than most countries in Africa. As a result, more and more Nigerians and other folks from neighboring countries are still migrating to Ghana for greener pastures, considering the slowdown of the Nigerian economy and other economies in the sub-region. In support of the preceding discussion,

In the same vein, IE 24 opines, “We have faced some form of hostility in recent times, but it is still fine. We even operate in the retail sector, which has been said to be reserved for their citizens. Yes, we know their law doesn’t support it, but we are in it. [...] if you go to my country, Ghanaians are also doing retail business.”

Another factor that has supported the influx of immigrant entrepreneurship in the Ghanaian informal economy is the non-enforcement of the Ghanaian regulations

regarding the operation of businesses in specific sectors of the economy. Notwithstanding laws that restrict immigrants from participating in the retail space within the informal economy, government and regulatory bodies have not been able to find a sustainable approach to deal with it. Even with the locking up of retail shops owned by immigrants in the informal sector, the immigrant entrepreneurs still get the clearance to operate. Introducing the minimum amount of money a foreigner must have before venturing into business in Ghana has also not yielded many results as the immigrant entrepreneurs find a way of operating informally. These issues are a clear indication that Ghana's regulatory system is weak. Views from some respondents are presented to support the discussion.

IE16 says, "The laws of Ghana frown upon our activities in petty trading. But sacking foreigners again like so many years ago will be difficult looking at the ties the country has with others."

IE3 suggests, "Disturbances often occur, and shops are closed. But it is occasionally, and we can still operate."

The factors that have enabled widespread immigrant entrepreneurship in forbidden sectors can thus be said to depend on Ghana's cultural setting, which is more collectivist and power distance. The baseline of this discourse is that if Ghana needs to resolve the issue of the influx of immigrant entrepreneurs in the country, then the strict implementation of the regulations set to govern the participation of immigrants in the informal economy of Ghana is imperative.

4.4 Contributions of immigrant entrepreneurship to socio-economic development

The contributions of immigrant entrepreneurship to Ghana's socio-economic growth and development cannot be overlooked. The calls by some Ghanaian to prevent immigrant entrepreneurs from operating in the informal sectors is a difficult task. The respondents highlighted that although their presence in Ghana appears like a nuisance, they make significant contributions to Ghana's society and economy. Immigrant entrepreneurs contribute in diverse ways, from employment creation to producing goods and services available.

A little above three-fourths of the respondents noted that the contribution of immigrant entrepreneurship to Ghana's econ Gross Domestic Product (GDP) cannot be ignored. They hold that once their activities lead to the production of goods and services, it aids in making the GDP of Ghana better. Without the actions of immigrant entrepreneurs, the volume of goods and services would not have reached the level it is now. Correspondingly, the participation of immigrants in entrepreneurship allows them to contribute to the revenue mobilization of the government of Ghana. Immigrant entrepreneurs in the informal economy do not pay "proper" taxes to the government; taxes are based on their earns. However, they do many ways to contribute to the government's revenue mobilization by paying market fees and tax stamps collected by personnel from the various district assemblies. To this,

In a similar vein, IE28 states, "Our activities are important because it helps the country grow, and there are many products in the system. [. . .] We also pay something to the government."

Additionally, immigrant entrepreneurs in the informal economy of Ghana are instrumental in stimulating competition that benefits consumers, as noted by 56.7% of the respondents. The activities of immigrants from different cultures with different ethical views about pricing beef up the competition in Ghana. Some Ghanaian retailers at a motor spare-parts market (Abosokai) rose against immigrant retailers, specifically Nigerians, at the said market. The primary catalyst for that attack was because Ghanaian retailers believed that the Nigerians charged low prices, causing most customers to buy from the Nigerians. The Nigerian business mantra is that little profits contribute to business growth over time, mimicking the idea that “Rome was not built in a day.” But most Ghanaian businesspeople prefer to make huge profits at once. This has given the immigrants the leverage to charge lower prices, making them preferable. In support of the above discussion, the views of IE3, IE9, and IE12 are presented.

Some of our colleagues in Ghana are unhappy with us because prices are reasonable and affordable. . . So, some customers want to deal with us. We have given them tough competition.” – IE3.

Lastly, about half of the participants identify that immigrant entrepreneurs spearhead innovation in the host country. They firmly hold that the immigrants brought some business ideas into Ghana. Immigrants from different countries typically initiate a new business before Ghanaians also pick the picture when they realize the idea’s viability. Examples of such companies are the sale of “Burkina” (a drink made from millet and cow milk), which is of Burkinabe origin and the beauty business of tying headgear (gele), which is Nigerian. But over time, most Ghanaians have learnt such trades and are doing them. It is evident that the contributions of immigrant entrepreneurs are significant and suggest that the presence of immigrant entrepreneurs in the informal economy is also relevant, although against the laws of Ghana.

4.5 Challenges of immigrant entrepreneurship in the informal sector

Considering that immigrant entrepreneurs operate in countries that are different from theirs, they could be facing some challenges solely due to their status as immigrants. Hence, the study revealed the challenges that immigrant entrepreneurs in the Ghanaian informal economy face. Of all the challenges faced by the immigrant entrepreneurs, the respondents mentioned the inability to obtain funding and government support and the trade restrictions per Ghanaian laws as their main challenges, as indicated in the [Table 4](#) below.

Table 4. Challenges of Immigrant Entrepreneurs.

Challenge	Percentage (%)
Lack of funding support and Government support	70
Trade restrictions	30

Source: Field Data, March 2020.

A vast majority of 70% of the respondents maintained that immigrant entrepreneurs do not obtain funding support from institutions or the government. They opine that

generally, immigrant entrepreneurs who operate in the informal economy of Ghana are unattractive to financial institutions in terms of issuance of loans, probably due to their high level of risk. These immigrant entrepreneurs, hence, find it challenging to attract funding. Again, most government interventions instituted to support micro and small businesses are more focused on indigenous businesses than immigrants. The unattractiveness of the issuance of loans to immigrant entrepreneurs in the informal economy could be attributed to the fear that they could quickly move back to another country or their home country. In the event of this, the financial institution cannot recover the loan given. Immigrant entrepreneurs in Ghana then must depend on personal savings, loans from family and friends, and plowing back profits as business financing. This issue has, over the years, been a bane to business growth and sustainability. To highlight these issues, the responses of some respondents are indicated below.

“My major challenge has been accessing finance. I can’t take a loan in this country. So expanding my business is quite difficult for me.” – IE6

Another challenge for immigrant entrepreneurs in the informal economy of Ghana is the Ghanaian trade restrictions that limit the way immigrants can conduct business in Ghana. As illustrated in previous sections and headings, the trade laws of Ghana prohibit immigrants from engaging in the retail industry in the informal economy. However, the immigrant entrepreneurship arena in Ghana is more dominated by retailers than wholesalers and manufacturers, suggesting that the said trade restriction is not being effectively implemented. Several immigrant entrepreneurs still operate in the retail space in the informal economy, sometimes causing disturbances between citizens and immigrants, as acknowledged by:

“IE4 says, “We shouldn’t be retailers in the informal economy. But we don’t have the money to venture into wholesaling. This has been a challenge because we sometimes feel we are operating illegally.”

From the preceding discussion, the challenges of immigrant entrepreneurs in the informal economy border on financing and trade restrictions. These are more challenges caused by formal intuitions than informal institutions.

5. Discussion of Findings

5.1 Immigrant entrepreneurs engage in the Informal economy out of economic necessity

Generally, immigrant entrepreneurs, as represented by the study participants, engage in entrepreneurship in the informal economy out of factors tied to economic necessity. Specifically, they are motivated by the inability to have access to formal employment – marginalization thesis (Adom, 2014), the lack of sufficient capital to operate in the formal sector, and the desire to use innate skills which could not be organized in a traditional work setting. Therefore, most immigrant entrepreneurs are necessity driven entrepreneurs (Mügge & van der Haar, 2016). As depicted in the profile of the respondents, most immigrant entrepreneurs do not have minimum levels of education to gain access to employment in the formal sector. As a result, they resort to self-employment in the

informal economy, where they can use minimal resources to make a living. These findings corroborate Imai et al. (2019) and Sanders and Nee (1996). They maintain that immigrants' skills, education, and work experiences are of less value in host nations than in their home countries. The findings also echo Pampalona PampalonaTarrés et al. (2019), who stress that entrepreneurship has become a route through which immigrants earn a living. Another motivating factor for the participation of entrepreneurship in the informal economy by immigrants is the desire to use an innate talent that otherwise could not fit within a formal work setting, such as the repairs of mobile phones, among others. This finding presents new frontiers to the research phenomenon. Ghanaian Hospitality and Weak Regulatory Frameworks as the Bedrock to Immigrant Entrepreneurship in the Informal Sector

The study reveals that the Ghanaian culture is hospitable and conducive for immigrants engaging in business. Immigrant entrepreneurs have been welcomed by the Ghanaian community, despite a few issues arising sometimes. The Ghanaian populace, especially buyers, does not discriminate against immigrant entrepreneurs in terms of patronage. This has so far made Ghana a breeding ground for immigrant entrepreneurship. The Ghanaian cultural values reflect in the acceptance of immigrant-owned ventures. Although Bird and Wennberg (2016) reveal that the culture of host nations could be disadvantageous to immigrant entrepreneurs, this study finds that the culture of Ghana has instead been the opposite. Again, this study highlights that the inability of the government and its agencies to strictly implement regulations that govern the operation of business by immigrants has led to the influx of immigrant entrepreneurs in Ghana. Irrespective of regulations that the retail and informal space of the country is preserved for citizens, most immigrant entrepreneurs flout these regulations and successfully operate such ventures. This study, therefore, submits that immigrant entrepreneurship in the informal economy thrives where there are weaker regulatory frameworks (weak institutions).

The Ghanaian Trade Restrictions on Immigrant Entrepreneurs are Floppy

From the study, the trade laws that seek to limit the participation of immigrants in the retail space of Ghana have been a failure. Over the years, successive governments have failed at its implementation, leaving citizens to attack immigrant entrepreneurs flouting the laws, an act that is not pleasant to the international community. Although most immigrant entrepreneurs are not oblivious to said laws, they still operate in such sectors.

5.2 The contributions of immigrant entrepreneurs are more economic than social

The contributions of immigrant entrepreneurs in the informal economy of Ghana have focused on economic contribution than social. Their contributions have been witnessed in the input in the GDP of Ghana, making competition keener, and the innovativeness brought to host nations. The critical contribution of immigrant entrepreneurs in the informal economy has been their contribution to the volume of goods and services produced within the country. This iterates the findings of Omisakin (2017). Together with that, immigrant entrepreneurs contribute to the government's revenue mobilization by paying market tolls to the district assemblies. Aside from this, immigrant entrepreneurs stimulate competition in the marketplace. Drawing on

different cultural backgrounds, their way of conducting business is unique, causing some citizens to sometimes prefer transacting business with them. Most of the issues that Ghanaian entrepreneurs in the informal economy have had against an immigrant in the same sector have been their ability to sell at lower prices and excellent customer service. Finally, the presence of immigrant entrepreneurs has brought some innovations in the business arena.

5.3 The challenges of immigrant entrepreneurs are structural than cultural

The study finds that the challenges that immigrant entrepreneurs in the informal economy cover are the lack of funding support and the regulations guarding immigrants' operations in Ghana's informal economy. Firstly, these immigrant entrepreneurs do not get loan facilities from financial institutions or government support in terms of funding. This echoes the views of Tengeh and Nkem (2017) and Wahba and Zenou (2012) that a critical challenge that immigrant entrepreneurs face in host nations is limited access to finance. This has mainly been the case because the enterprises of immigrant entrepreneurs are unattractive to financial institutions to issue loans (Omisakin, 2017). Beyond the challenge of accessing finance, immigrant entrepreneurs have had to encounter disruptions in business due to the efforts of government and citizens to enforce the retail regulation that prohibits immigrants from operating in the retail and informal sectors. However, these efforts by the government and citizens have not been sustainable. As such, immigrant entrepreneurs are able to get on with business after such unrest has settled.

6. Conclusions of the study

The study sought to uncover the role of institutions (formal and informal) in shaping immigrant entrepreneurship in Ghana. It expressly set out to explore how Ghana's culture and legal frameworks have impacted the thriving of immigrant entrepreneurship in Ghana. Immigration and entrepreneurship are both gaining a lot of attention. Regardless of this, there is a lack of studies that have merged both issues, especially within the Sub-Saharan African context. Aside from this, in practice, in recent times, within some countries, such as Ghana and South Africa, there have been attacks on immigrant entrepreneurs by citizens, suggesting that citizens of host nations are not all that comfortable with the activities of immigrants in the entrepreneurial space. These issues necessitated this study.

In this study, it is clear that the critical motivations for immigrants dominating entrepreneurship in the informal economy are the inability to find paid jobs, the failure to gather sufficient funds to operate in the formal sector, and the willingness to use innate ability. Also, the Ghanaian culture of hospitality and the inability of the government to implement trade regulations has served as an enabler to the prevalence of immigrant entrepreneurship in Ghana. The legal frameworks that prohibit immigrants from participating in retailing, especially in the informal economy of Ghana, are well known by immigrant entrepreneurs, albeit it has not been adhered to. Further, immigrant entrepreneurs have contributed enormously to the well-being of Ghana. Immigrant entrepreneurs have mainly contributed to the Gross Domestic Product of Ghana, stimulated

competition that has led to a fair market, and been a source of innovation in the marketplace. The key challenges that immigrant entrepreneurs face in Ghana are the lack of funding opportunities and the trade restrictions that limit them from participating in the retail space of Ghana.

The study concludes that the Ghanaian environment accommodates immigrant entrepreneurs, although most of them do not operate within the regulatory frameworks of Ghana. Perhaps, due to ties with other African countries, Ghana cannot strictly prevent foreigners' participation in its retail space in the informal sector. The participants in the informal economy of Ghana are mainly from other African countries. Immigrants from different continents like Asia, Europe, and North and South America have primarily operated according to the country's regulations. That is, they have mainly engaged in the formal sector. Considering the contributions of immigrant entrepreneurs to Ghana's economy, it would be prudent for the country to maintain them by encouraging the formalization of their activities. Therefore, there is a call for policy measures that can address the weak institutional framework, which seems to promote the disregard for the country's laws. Immigrant entrepreneurs who wish to continue doing business in Ghana obey the rules and suffer punishment.

6.1 Policy implications

The study's findings have some policy implications for how rules/laws are made and their effect on those who are to adhere to those rules/rules. With an increasing global competition to attract Foreign Direct Investments (FDIs) through immigrant entrepreneurship, stakeholders must rigorously adapt to the changing global and local dynamics to ensure a balance of projecting Ghana as Investor friendly with local content in mind.

Continuous Training and exposure to international trade best practices would be essential for frontline agencies such as Ghana Investment Promotion Council (GIPC), Ghana Export Promotion Council (GEPC), Ministry of Trade and Industry (MOTI), and the Ministry of Foreign Affairs. They are the first point of call for most immigrants wishing to do business in Ghana. The game rules must be unequivocally expressed at the entry point to promote adherence to the law.

With funding identified as one of the critical challenges for immigrant entrepreneurship, viable innovations and turnkey ideas from IE can be supported with Governments Funding from Agencies such as National Entrepreneurship & Innovation Programme (NEIP) and Export and Import (EXIM) Bank if tied to technology transfer and local content majority shareholding options.

6.2 Recommendations

Based on the study's findings, it is recommended that, given the significant contributions of immigrant entrepreneurs in Ghana, the government should find ways of making the most out of them than having citizens clash with them now and then. This should be done bearing in mind the Ghanaian regulatory frameworks concerning foreigners in the retail sector, especially in the informal economy. The industry of immigrant entrepreneurship should be regulated so that immigrants desiring to venture into entrepreneurship would abide by the country's regulations.

6.3 Future research directions

The study admonishes that future studies in the field of immigrant entrepreneurship could adopt a quantitative research methodology to test for relations between the culture and regulatory frameworks of Ghana and the thriving of immigrant entrepreneurship. Also, the scope of the study could be broadened to cover other areas such as Kumasi, Takoradi, and Tamale. This will prevent diverse views of immigrants in different regions within Ghana to reveal the role of regional dynamics in the research phenomenon. Last but not least, a gendered study could be conducted to highlight the impact of institutions on male or female immigrant entrepreneurs.

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