Ghanaian entrepreneurship

First-generation Ghanaian entrepreneurs in the Netherlands

Yeboah, D.A.

Link to publication

Creative Commons License (see https://creativecommons.org/use-remix/cc-licenses):
Other

Citation for published version (APA):

General rights
It is not permitted to download or to forward/distribute the text or part of it without the consent of the author(s) and/or copyright holder(s), other than for strictly personal, individual use, unless the work is under an open content license (like Creative Commons).

Disclaimer/Complaints regulations
If you believe that digital publication of certain material infringes any of your rights or (privacy) interests, please let the Library know, stating your reasons. In case of a legitimate complaint, the Library will make the material inaccessible and/or remove it from the website. Please Ask the Library: https://uba.uva.nl/en/contact, or a letter to: Library of the University of Amsterdam, Secretariat, Singel 425, 1012 WP Amsterdam, The Netherlands. You will be contacted as soon as possible.
3. The Backdrop of Ghanaian Migration to the Netherlands

3.1 Introduction

Yaw is a member of a royal family in the Ashanti region of Ghana. He attended the Asuansi Farm Institute in Ghana from which he graduated in 1979. In the same year he married his wife Gina and both of them left for Nigeria to look for a better life. In Nigeria Yaw worked as a foreman at a company which manufactured building blocks, while his wife was a petty trader. A few years later, the Nigerian government deported many Ghanaian residents in Nigeria. Though Yaw and his wife were not among the deportees, they decided to return to Ghana, as they no longer felt safe in Nigeria. In 1984, Gina’s brother Alex who lived in the Netherlands was able, through an ‘intermediary’, to help her migrate to the Netherlands. Yaw became a supervisor of a Palm plantation project, established by his uncle, the paramount chief of the area. Although the business was lucrative, Yaw felt that going to Europe was a better option. The photographs sent to him by a few friends living in the Netherlands and the constant stream of money and material goods they sent to their family members in Ghana, indicated that life there was far better than just being a supervisor of his uncle’s project. In 1987 he informed his wife and family about the savings he had made and with some financial support and through the same ‘intermediary’ Yaw joined his wife in the Netherlands. Yaw, who is a member of the Pentecost church in The Hague, disclosed to me that, before he left Ghana, he travelled to ‘Adomfia’ Pentecost prayer camp in the Central region of Ghana for a month of prayer and fasting. He believed that such an ordeal would cause God to grant him favour and a safe passage to the Netherlands. He sought asylum in Delft with a pre-planned story prepared for him by other Ghanaians in the Netherlands. His story was accepted by the Netherlands Authorities and he was granted permission to stay in the Netherlands. Both Yaw and his wife moved to The Hague in 1990 and have since settled in this city. They now also have four children, three boys and one girl. Yaw started his automobile and cargo shipping company in The Hague because he saw the opportunity to succeed. He was also convinced that taking risks in life is one of the challenges for financial success. Yaw’s wife Gina followed Dutch language courses and subsequently followed courses in the care sector (‘zorg’ sector). She works with and for old people in their homes in The Hague. Yaw disclosed that he and his wife have to work diligently to accumulate savings for their children’s future and also help them get a good education. In addition, being his parents’ only son means that Yaw has to remit his parents in Ghana every month. Yaw is a deacon in the Ghanaian Pentecost Church Assembly and also a staunch member of ‘Asantemankuo’ of which both are in The Hague. According to Yaw these two Ghanaian organisations have, in different ways, contributed to the start and survival of his company.
Yaw’s story illustrates how Ghanaians migrate at a relatively young age to other countries in search of better lives. It shows how Ghanaians are eager to migrate to pastures greener outside Ghana. Furthermore, Yaw’s case highlights the fact that Ghanaians’ motive to migrate is often economic, though there are also political and social reasons for migration. These push and pull factors are discussed in detail below. Most Ghanaians rely on their relations who are already settled in the country of destination. These relations help them to facilitate the entire migration process. They receive financial contributions from them to cover the travelling costs and/or they assist them with concocted asylum stories. Ghanaian migrants continue to depend mostly on and use existing informal social networks to obtain resident permits in the country of residence. Yaw’s story also shows that most of the migrants who come to developed nations such as the Netherlands always consult different sources of supernatural powers for safe passage to their destinations and also to avert deportation (Van Dijk 2002).

As the case illustrates as well, Ghanaian migrants typically reside in the large cities of the host country. In the Netherlands, for example, more than 50 per cent of the legal Ghanaian residents in the Netherlands live in Amsterdam (CBS 2012). From the Ghanaian migrants’ perspective, the large cities of the Netherlands offer them much greater and better job opportunities and other sources of income earning potential. For example, they found Ghanaian ethnic associations which facilitate the process of obtaining legal residence in the host country, as well as support in various ways to members who set up their own businesses, a point which is elaborated on in Chapter 5. As the Yaw’s story also showcases, Ghanaian migrants in the Diaspora develop and maintain economic, social and cultural links with relatives, communities and institutions back home in Ghana. This involves individual migrant or non-state actors such as churches and hometown associations. These transnational links have therefore enabled some Ghanaian migrants to set up businesses in the Netherlands via which they can have their products supplied directly from Ghana or have Ghana as their main market. This chapter stresses that economic and socio-religious relations between Ghanaians at home and those abroad are inseparably linked.

This chapter seeks to describe the Ghanaian migration to the Netherlands. I start with a general description of the post-war 20th Century migration to the Netherlands (section 3.2). The next section briefly discusses the self-employment of the ‘traditional’ migrants e.g. the Turks, the Moroccans and the Surinamese (3.3). The dissertation generally looks at Ghanaian migration and focuses on some distinguishing features of their migration (section 3.4). In section 3.5 I specifically present Ghanaian migration to the Netherlands and the factors that engendered it. In section 3.6, I present their pre-migration characteristics and the resources which they possess which enable and facilitate the migration process. Finally, I conclude with the summary of the chapter and also explain the relevance of this chapter for the entire dissertation in section 3.7.
This chapter intends to add a new element to the discourses on migration literature of the non-Western migrants in the Netherlands, which focuses more on Mediterranean ‘guest’ workers, Surinamese, Dutch Antilleans and also Indonesians, given that little or only isolated aspects of Ghanaian migration to the Netherlands have been researched.

3.2 Brief Background Information on Post-war 20th Century Migration to the Netherlands.

Yaw and millions of others made the twentieth century the age of mass migration. The mass migration trend has also continued into the 21st century as about 3 million long-term immigrants including international students enter OECD countries legally every year (OECD 2011). According to Castle (2000: 269) migration means ‘crossing the boundary of a political or administrative unit for a certain minimum period’ (see also Boyle et al. 1998). The above definition shows that migration can be both international and internal. International migration entails a movement beyond the borders of one country to another (Castle 2000: 269). International migration is an ‘integral part of the process of globalisation which can be characterised as the ‘widening, deepening and speeding up of worldwide interconnectedness in all aspects of contemporary social life’ (see Held et al. 1999: 2).

Migration has become increasingly diverse along a number or dimensions (cf. Vertovec 2007). Not just with respect to countries of origin, motives (which can be economic, political, religious, professional/educational or personal motives), but also with respect to educational qualifications; comprising unskilled workers as well as medical doctors and ICT professionals and much in between. Especially, human capital endowment is an important factor determining the post-migration trajectory. According to Sweetman (2011), migrants who find post-migration jobs ‘close’ to their pre-migration ones may have much better labour market outcomes than those who do not and may also have more success. In other words, individuals who migrate with skills, experiences and a high-level educational qualification have greater chances of securing a post-migration job close to the pre-migration one. By contrast, the skills, experiences and educational qualifications will be of much lower value if the migrant is unable to secure employment in the same or related occupation in the host country (ibid.). Many skilled or unskilled migrants, especially those from non-Western countries who migrate to the developed nations, tend to take jobs in the lowest tier of the labour market doing dirty, dangerous and demeaning jobs, except those with knowledge of new technologies and in the health sector (OECD 2011).

On the other hand, internal migration refers to a ‘move from one area (a province, district or municipality) within the same country’ (Castle 2000: 269). Different reasons that might arise for internal migration to occur include: job transfer within a country, attending college in another part of the country or other reasons best known the individual involved (ibid.). Despite the differences in the definitions of internal and
international migration, many scholars argue that internal and international migration is one and the same process and should be analysed together (Skeldon 1997: 9-10; Castle 2000: 269). Castle (2000) argues that international migration could be over short distances where people with similar cultures live in different countries, while internal migration could stretch over long distances with different people with diverse cultures living in one country. For example, the dissolution of the Soviet Union has changed many Soviet Union citizens into citizens of new states and consequently internal migrants have become international ones (ibid.).

Before specifically describing the Ghanaian immigration to the Netherlands, a general introduction to the post-war migration flows of non-Western migrants to the Netherlands is given. In the early 1960s the Netherlands switched from being an emigration to being an immigration country because immigration exceeded emigration (Vermeulen and Penninx 2000:5). Years of strong economic growth reduced emigration, while they induced new migration flows at the same time. Yet, since 2003 the number of emigrants have risen (see Van Dalen and Henkens 2008; Rath 2009).

In the history of post-war migration to the Netherlands, several phases can be distinguished (Obdeijn and Schrover 2008). First, immigrants from the former Dutch colonies. In 1951, some 3,000 Moluccan ex-servicemen and their families from the Dutch East Indies, now Indonesia, came to the Netherlands (Rath 2009). These ‘repatriates’ came from the ranks of former colonial bureaucrats or the white colonial elite (Rath 2009: 676). In the same period, people with relatively high social status in which were then still colonies of the Netherlands (Suriname, Dutch Antilles and Aruba came to the Netherlands to study (Obdeijn and Schrover 2008; Rath 2009). A large number of African-Surinamese (creoles) and the offspring of Indian indentured workers (hindostanis) decided to leave Surinam for the Netherlands prior to the expiration of the transitional agreement on the settlement and residence of mutual subjects (Lucassen and Penninx 1997). In total, approximately 150,000 Surinamese migrated to the Netherlands (Rath 2009: 676).

Second, migrants from the Mediterranean countries known as ‘guest workers. In addition to the migrants from post-colonial countries, many immigrants from the Mediterranean countries came to the Netherlands in the 1960s and 1970s. These migrants were recruited to alleviate the shortage of manpower in the labour-intensive sectors, such as mining, steel, and shipbuilding industries(Lucassen et al. 1974; Obdeijn and Schrover 2008; Rath 2002, 2009). In this regard, migrants were recruited from Spain, Italy, Portugal, (former) Yugoslavia, Greece, Tunisia, Turkey and also Morocco. The initial recruitment and settlement process was left in the hands of private companies, however, the government established recruitment agencies in the affected countries who made contractual deals with their respective governments (Rath 2009) .
Although the recruitment policy stopped when the first oil crisis broke out in 1973, the immigration from these countries continued as part of a chain-migration dynamic. At first, in the 1970s, it was mainly for family reunification. After that, in the 1980s and 1990s, family formation was the main reason. Migration was not limited to legal, documented migrants. Undocumented immigrants from the Mediterranean countries came as well in the 1960s and 1970s. At that time, their migration was not discouraged. ‘On the contrary, ‘spontaneous guest workers’ as they were labelled. could easily find a job and received the right papers in due course without much ado’ (Wentholt 1967 in Rath 2009: 677). In the case of the colonial and ‘guest’ worker migrants, the state had already regularised their residence upon arrival.

Third, arrival of mostly illegal migrants. A third group which mainly arrived in the Netherlands in the 1980s and the 1990s are un-recruited labour migrants and asylum seekers, escaping the economic hardships and political persecution and civil war in their home countries. These groups include people from Third World countries such as Vietnam, Nigeria, Ghana, Iraq, Somalia, Ethiopia and Eritrea. Many entered the country as asylum seekers and as refugees based on political and religious persecution (Rath 2009: 678), while others came to the Netherlands to escape economic hardships, poverty and disease in their countries of origin. These new groups who came to the Netherlands of their own accord, exhibit different dynamics and face different contextual factors than these older migrant groups (Van Kessel and Tellegen 2000). They initially migrated to the new country with legal entry documents valid for a short stay, but quite a few of them became illegal residents because they overstayed (Tapinos 1999; Van der Leun 2003).

Three phases of undocumented migration to the Netherlands have been identified (Engbersen and Van der Leun 2001; Van Liempt and Doomernik 2006: 169). The first phase (1960-1970), was characterised by welcoming so-called ‘spontaneous migrants’ who were legalised on arrival and mostly employed in low-skilled factory work (Wenthold 1967; Van Liempt and Doomernik 2006). The second phase (1970-1991) was a period of more or less turning a blind eye or tolerating to what were then called ‘illegal workers’ (Van Liempt and Doomernik 2006: 169). The 1980s, more in general, were the years of tolerance par excellence and condoning (gedogen) certain activities (such as dealing in soft drug) even became something of an official policy. Despite the apparent shift to a more restrictive migration policy in the wake of the economic recession following the first oil crisis in 1973, which was partly driven by a public fear of abuse of asylum, there was still a large gap between theory and practice. Practice often turned out to be non-enforcement. For example, it continued to be quite easy for illegal migrants to acquire an official social-fiscal number which they could use for work (Van Liempt and Doomernik 2006). The third phase (1991-present), however, is characterised by, on the one hand, an increase in asylum seekers, and,
on the other, by attempts to enforce more restrictive policies such as excluding and deporting ‘illegal aliens’ (Van Liempt and Doomernik 2006: 169)

The number of asylum seekers has increased significantly all over Europe since the mid-1980s (Engbersen and Van der Leun 2001; Van Liempt and Doomernik 2006). The Netherlands became an attractive country for asylum seekers and in 1987 the country hosted more than 10 per cent of all applications in the European Union (EU). Asylum applications rose between 1988 and 1994 from less than 10,000 to over 50,000 (Van der Leun 2003). As a consequence of this relative large influx, asylum became the main reason for tighter control policies as the ‘real’ asylum seekers had to be separated from the ‘bogus’ ones (Engbersen and Van der Leun 2001; Van Liempt and Doomernik 2006: 169).

Lately the Dutch authorities have enacted a migration policy that allows knowledge and professional migrants (kennismigranten) from developed and emerging economies to migrate to and work in the Netherlands. While the Netherlands was tightening the rules for asylum seekers, it was also changing its perception of the qualifications and skills of migrant workers, especially those from Third World countries. The Dutch government officially eased its immigration rules relating to high-skilled aliens as from October 2004 (IND 2004). Many advanced countries which largely depend upon a highly developed technology sector, experienced a shortage in high-tech professionals in their respective countries and as a result felt the urgent need to import such skilled personnel from abroad (Rothgang and Schmidt 2003; Hercog 2008: 2). Under the influence of business interests, the Netherlands introduced an accelerated entrance procedure for foreign skilled workers. In 2001, skilled knowledge workers from the Philippines, South Africa and India were given work visas on a temporary basis to work in ICT and health care sector (NMI 2002).

With this new migration policy, labour migration is discouraged and only permitted if a foreigner brings with him or her unique skills and qualifications which are deemed to boost the Dutch economy (Grünell and van den Berge 2003: 2). While promoting the access of high-skilled migrants such as IT specialists, the Dutch government is at the same time trying to limit the access to its labour market of unskilled migrants (Marinelli 2005: 4). Notwithstanding the fact that the Dutch government has wanted to restrict the inflow of unskilled (economic) migrants does not mean that the need for workers willing to do unskilled jobs against relatively low wages has disappeared. In fact, the demand for cheap, undocumented migrants seems to have increased lately (Van der Leun and Kloosterman 2006: 60; Kloosterman 2014).

Finally, and more recently, the Netherlands witnessed the influx of migrants from the new EU member states. Since twelve countries joined the European Union (10 countries in 2004 and 2 others in 2007), workers from these countries have migrated to the Netherlands in search of a better life. It is estimated that over 100,000 migrants from these new EU member states are now gainfully employed in the Netherlands with their number constituting about 1.5 per cent of the Dutch labour force (Beckers 2010).
The citizens of Romania and Bulgaria, which joined the European Union in January 2007, are required by the Netherlands authorities to obtain work permit to work in the Netherlands. With the relaxation of this policy in future, the number of workers from these new EU countries is likely to increase.

3.3 The ‘Traditional’ Migrants and Self-Employment.

Immigrants, from Turkey, Morocco and other Mediterranean countries were then recruited as wage labourers in the 1950s and 1960s to fill the sharp decline in the labour force of the Dutch manufacturing sector. Many of the ‘guest’ workers were laid off due to the recession (Wolff and Penninx 1993; Kloosterman 1994). Some of these unemployed ‘guest’ workers set up shops, hallal butchers, import and export businesses, travel agencies and coffee shops (see Rath and Kloosterman 2003). The Dutch economy flourished again in the 1990s and unemployment declined, and many jobs in the service sector emerged during the last few years of the twentieth century (Kloosterman and Lambregts 2001; see Rath and Kloosterman 2003). The few remaining manufacturing industries are primarily firms specialised in high-value-added, knowledge intensive activities (ibid.). The educational qualifications of first-generation Moroccans and Turks who came as ‘guest’ workers were very low and do not match with the growing demand for high-skilled workers in the modern manufacturing or service industries. Migrants from Surinam and the Dutch Antilles have, on average, higher educational levels, but not as high as those of the native population. Besides, their labour market position is also affected by discrimination (Bovenkerk et al. 1995).

Generally, the above mentioned migrants often found themselves in marginal economic positions. These and other factors resulted in high and long-term unemployment among these first-generation migrants. Therefore, to improve their economic position, many first-generation immigrants went into self-employment (Choenni 1997). Self-employment among first-generation migrants was facilitated by the Dutch economy which boomed in the 1990s, even though unemployment decreased (ibid.). The number of migrant entrepreneurs increased sharply in the 1980s, with about 12,000 non-Western immigrant entrepreneurs living in the Netherlands in 1989. By 2007, the number of non-Western immigrant entrepreneurs had risen to 61,000 (see Rusinovic 2006; EIM 2011; see Jacobs 2012).

Sahin (see 2012) noted that one out of every five new businesses established in the Netherlands is run by a migrant entrepreneur. Due to their low educational qualifications first-generation Turkish migrants, and Moroccan migrants, set up businesses in the traditional sectors such as wholesale, retail and catering and in the hospitality industry (see Choenni 1997; see Rath and Kloosterman 2003; see Rusinovic 2006). The research study on first and second generation immigrant entrepreneurs in Dutch cities by Rusinovic (see 2006) shows a marked difference between both generations regarding the markets in which their business
are involved. According to the results of her research into 252 immigrant entrepreneurs in the Netherlands, 31 per cent of first-generation and 14 per cent of second-generation migrants respectively are active in ethnic markets.

The ethnic businesses are set up to meet ethnic demand and thus have an internal orientation which offers a more protected market. However, if an ethnic business remains limited to the ethnic market the potential for growth is sharply circumscribed (Aldrich and Waldinger 1990). Recently, however, some of first-generation entrepreneurs have gradually started moving into non-traditional producer sectors such as personal and business services due to increasing pressure and high competitiveness on the traditional sectors (see Rath and Kloosterman 2003; see Rusinovic 2006). Unlike first-generation Turkish or Moroccan entrepreneurs first-generation Surinamese entrepreneurs are, on average, better educated, more familiar with the Dutch culture and language and are already more active in the non-traditional sectors such as the business-service sector, consultancies and ICT companies. The non-traditional sectors are more externally oriented and require more skills and diversified communication skills and access to government policy support measures (Light and Bhachu 1993; Bates 1997; Deakins et al. 1997; van Delft et al. 2000).

Ghanaian migration to the Netherlands was primarily and mainly escaping from economic hardships in the home country and unlike the ‘guest’ workers their labour was unsolicited in the Netherlands. In principle, therefore, some of those who sought asylum with unfounded stories of political and religious repression invariably ended up being denied a further stay in the Netherlands. In addition, many of them ended up as cheap undocumented migrants who had to find their own means of survival. Before I specifically discuss Ghanaian immigration in the Netherlands, I discuss, in the next section Ghanaian migration in general, that is migration to other parts of the world.

### 3.4 Setting the Scene: Ghanaian Migration.

The number of Ghanaians estimated to be living abroad varies (Tonah 2007: 3; Owusu Ankomah 2006). Some sources estimate that the number of Ghanaians living outside Ghana exceeds 3 million (out of the total Ghanaian population of 20 million) (Twum-Baah 2005). According to Tonah (2007: 3): ‘the fact that such a large proportion of Ghanaians live abroad is quite a recent phenomenon’. However, Ghanaian migration, both internal and international, dates back quite some time (Peil 1974).

Anarfi et al. (2003) distinguish four phases in the international history of migration from Ghana. One should be careful in interpreting the phases of Ghanaian migration as discrete because migration, as a movement concept, is a flow and therefore different phases could easily overlap.
The first phase, during the 1950s and the early 1960s, is one of minimal emigration; Ghana enjoyed relative economic prosperity and was a destination for many migrants from neighbouring countries (Poel 2005). During this phase, government policy was geared towards Pan-Africanism. Consequently, Ghana became a hiding place for African freedom fighters and Pan-Africanists. What is more, Ghana attracted many migrant workers from neighbouring countries to work in the mines, the cocoa plantations and also to augment the workforce in the civil service sector and in the urban economy which were experiencing rapid expansion (Anarfi et al. 2000, 2003; Adepoju 2005: 26-8; Tonah 2007: 3). During the first decade of the second half of the 20th Century, only a handful of Ghanaians had migrated abroad to the United States of America, Canada, the United Kingdom and Eastern European countries. The Ghanaian government, at that time, had sent them abroad to acquire skills and training that could not be offered in the country itself (Asiedu 2005; Tonah 2007: 3). It was also on record that about a hundred Ghanaian migrants, mostly scholars, had already settled in Canada in 1967 (Owusu 2000; Tonah 2007: 3). The intention of the Nkrumah’s government¹ was to modernize the Ghanaian industries and also to overhaul the Ghanaian agrarian economy for an industrial one (Owusu 2000; Tonah 2007: 3).

According to the government, the only way to achieve that was to train Ghanaian manpower abroad to embark upon road building projects, to offer mass education to adults and children, and to improve the health services as well as the construction of the Akosombo Dam that supplied hydro-electric power to industries that were being built. Tonah (2007:3) states that ‘many of the educated Ghanaians returned home, despite attempts by foreign governments to encourage them to stay abroad’. On the contrary, a few Ghanaian professional trained in those destination countries chose to stay behind (Tonah 2007; Anarfi et al. 2003).

The second phase, from 1965 through to the 1970s, was a period of much more comprehensive emigration. In the 1960s and 1970s Ghana had begun to witness unfavourable economic and political conditions (Poel 2005) and as a result many people voted with their feet. The unfavourable conditions in Ghana set in motion the movement of Ghanaians, both skilled and unskilled, to migrate to neighbouring countries such as Nigeria and Côte d’Ivoire. According to Tonah (2007: 4), the skilled workers included masons, carpenters, mechanics, drivers etc., while lecturers, doctors, teachers, nurses accountants and bankers were among the professionals (Peil 1995).

The third phase of migration from Ghana covers the 1980s. In the 1980s, Ghana was characterized by worsening economic conditions and a further deteriorating political landscape. Bad governance and economic management initialed in hardships made migration the only best and survival option for many Ghanaians (Tonah 2007). Hence, the number of Ghanaians leaving the country rose sharply with most of them still leaving for Nigeria and Côte d’Ivoire, as well as to Western European countries and the United States of America and Canada (Nuro 1999; Owusu 2000; Poel 2005; Tonah 2007; Nkrumah 2016).
According to Anarfi et. al (2003:7), in the 1980s, unofficial estimates showed that 300 Ghanaians left Ghana for Nigeria each day (see also Anarfi 1982).

The countries of Nigeria and Côte d’Ivoire, where most Ghanaians migrated to began to experience strains in their economies. Nigeria, for example, which in the 1970s had experienced a significant surge in its oil production and thus became economically strongly depended upon oil, unexpectedly witnessed a sharp decrease in production and as a result, ushered in a period of stubbornly high unemployment with its concomitant social and security problems (Tonah 2007). The Ivorian economy was also hit when the West-African Franc was devalued in this same period. The effect of the economic crunch in both countries, subsequently resulted in the deportation of many Ghana domiciled in these countries back to Ghana and hence putting pressure on the labour market of their home country (Anarfi et al. 2003; Adepoju 2005; Tonah 2007: 5).

Coincidentally, Ghana initiated the process of revamping its economy through the Structural Adjustment and Economic Recovery Program along the lines of IMF and World Bank which put downward pressure on wages. (Gyimah-Boadi 1990; Boafo-Arthur 1999; Anarfi et al. 2003; Tonah 2007: 5). Ghana also experienced a natural disaster of heavy drought, political instability and the repatriation of about more than one million Ghanaians from Nigeria (Nimako 2000: 119-120). Hence, ‘migration became one of the survival strategies of individuals and families’ (Poel 2005: 31).

Another reason for the increase in migration, besides unemployment, was the gloomy picture of the Ghanaian economy, attributed to bad governance by both civilian governments and military regimes which culminated in Ghanaians to have lost faith in Ghana’s future (Anarfi et al. 2003; Poel 2005).

Records showed that in a period of six years, from 1975 to 1981, about 14,000 Ghanaian trained teachers had migrated abroad (Rimmer 1993; Anarfi et al. 2003: 28; Bump 2006).

The fourth phase covers the 1990s and onwards, and marks a period of intensification and diasporisation of the Ghanaian (Anarfi et al. 2003; Poel 2005; Tonah 2007). Many Ghanaians felt they could earn higher and more secure incomes and achieve a relatively higher standard of living by migrating abroad. In the 1990s poverty reduction and remittances, transferred to the families from abroad, became important motives for young Ghanaians to migrate (Mazzucato 2008b).

In the last decade of the 20th century many Ghanaian migrants were located in cities such as London, Amsterdam, Hamburg and New York (Anarfi et al. 2003:8; Tiemoko et al. 2003). Some of the repatriated Ghanaians from Nigeria and other African countries also decided to migrate to the West. By the mid-1990s, a significant number of Ghanaians were living abroad. It was estimated that about 17 per cent of the population was residing in the USA, 14 per cent in Germany, 9 per cent in the United Kingdom, 10 per cent in other EU countries and 31 per cent in other non-EU countries (Eurostat NIDI 2001).
Since independence, Ghana suffered from a serious brain drain and the number of skilled professionals who have left Ghana has continued to increase. Between 1995 and 2002 Ghana lost 487 out of 702 trained GPs/Medical officers and 1,553 out of 7,876 trained nurses/midwives. Other health-care trained personnel also emigrated in large numbers (ISSER, University of Ghana 2003). It is estimated that most of the Ghanaian health professionals who emigrated did so to the United Kingdom.

The influx of Ghanaian professionals to the United Kingdom might be attributed to the former colonial links between the two countries. The migration is facilitated by the English language, it being a common denominator of communication between the citizens of the two countries. Following on from the above is the tacit acceptance of Ghanaian qualifications in the United Kingdom. In 1998, the United Kingdom embarked on a large-scale reorganisation of the National Health Service, which included the recruitment of foreign health-care workers. Part of the plan consisted of a website intended to recruit nurses from other countries (Bump 2006; www.nursinguk.nhs.uk n.d.). Both Ghanaian nurses and doctors went to work in the United Kingdom under this scheme. Factors contributing to the flight of trained medical personnel from Ghana included low salary and remuneration, but also poor, long-term career prospects and poor prospects for saving enough money for retirement. These factors are the main reasons why Ghanaian-trained professionals emigrate to other countries even within the African continent. As a result, the Ghanaian diaspora has continued to grow across the globe (Bump 2006).

The unprecedented mass migration of people from less-developed countries caught the attention of European media. The continuous and mass movement of foreigners to many European countries was described by the media as a ‘wave’ or ‘flood’ which would be difficult to control (Ter Haar 2005; Tonah 2007: 5). Hence, migrants that had come to Europe had two issues to contend with, as they were seen as people who had come to take advantage of the European welfare system or to displace them from their jobs (Tonah 2007: :5). To ward off or curtail the flow of migrants to their countries, many European countries introduced stringent asylum laws (Tonah 2007). First of all this resulted in a distinction between political and religious refugees, on the one hand, and economic migrants on the other. Second, many countries where migrants had come from had no evidence of political or religious persecution and these countries included Ghana. Ghanaians, who intended to migrate to European Union countries, for example, had a tough hurdle to clear as they were required to show that they had return tickets, hotel accommodation, a minimum amount of 1,000 dollars to spend during the short stay, and in some cases a sponsor in the destination country. Many of these requirements were difficult to meet and consequently many of the potential Ghanaian migrants resorted to solving this problem by using falsified documents, and the services of the so-called ‘visa’ contractors in Ghana to sneak into Europe (Tonah 2007: 5).

Despite the strictness of the entry requirements that Ghanaians had to face before coming to Europe, many of them successfully arrived at their respective destination countries through the ‘back door’, and
consequently they were seen as illegal migrants (Vernooij 2004; Nieswand 2005; De Haas 2006; Mazzucato 2007; Tonah 2007: 6).

Between 1982 and 1991, the United Nations High Commissioner for Refugees (UNHCR) registered 97,536 asylum applications from Ghana, of which most of the applicants were primarily fleeing economic hardship and bad governance in the country. This number of applicants from Ghana placed it among the top countries of origin for forced migrants at that time (www.migrationinfo.org/USFocus, n.d.). The above information illustrates how noticeable Ghanaian migration to other developed countries such as the United States of America, Canada and the United Kingdom had become. The Ghanaian community in the developed countries had become one of the newly-created diaspora groups of recent times (Van Hear 1998).

From the above information it can be deduced that Ghanaians focused their migration hopes on the West due to both push and pull factors (Ravenstein 1889; Lee 1966). This research, concurs with the theoretical framework postulated by Ravenstein (1889) in his work ‘Laws of Migration’ which concluded that unfavourable conditions in one place ‘push’ people out and favourable conditions in an external location ‘pull’ them in. These push factors include domestic economic decline amid global oil crisis, political instability, natural disaster such as drought and expulsion of Ghanaians from the neighbouring West African countries. The pull factors include better educational and manpower training and relatively more prosperous Western economies which ‘lure’ many Ghanaians, especially young people, to migrate to these countries. Both the push and pull factors stated above also underpin the motives of Ghanaian migration to the Netherlands. A more detailed account is offered in the following section.

3.5 The Causal Factors of Ghanaian Migration to the Netherlands

This section specifically discusses the various motives (push factors) that drove Ghanaians to migrate to the Netherlands, the factors in the Netherlands (pull factors) that motivated and attracted them to migrate there and finally the characteristics of the Ghanaians who migrated. The Nkrumah government in the early 1960s began to persecute the opposition members of the United Gold Coast Convention (UGCC)\(^2\). One prominent Ghanaian immigrant in the early 1960s was Dr K. A. Busia who was the leader of the opposition United Party to Dr Kwame Nkrumah’s CPP government. He felt his life was threatened by the introduction of the Preventive Detention Act that stipulated that those considered to be a threat to the government could be imprisoned without trial. He fled to the Netherlands and became a professor of sociology at the University of Leiden (wikipedia.org/wiki/Kofi_Abrefa_Busia).

Apart from people fleeing political persecution in the early 1960s, only a few Ghanaians had come to the Netherlands in the late 1950s and early 1960s either to study or as sea merchants (see Anarfi et al. 2003).
Some of them settled in Amsterdam, The Hague or Leiden, which are cities with extensive educational facilities, while the merchants mainly settled in the port cities of Rotterdam and Amsterdam.

The migration of Ghanaians to the Netherlands is partly a spin-off effect of Ghanaian migration to Great Britain. Ghanaians turned their migration focus to the Netherlands after Great Britain tightened its immigration laws. In the Netherlands, Ghanaians are seen as a new migrant group, though there were already a few Ghanaian migrants in the 1960s and the 1970s. According to Choenni (see 2002:13), the small number Ghanaian illegal migrants that were living in the Netherlands by 1975, benefited from the general amnesty passed in that year to regularise illegal residents. The Ghanaian beneficiaries of this amnesty facilitated a chain of Ghanaian migration to the Netherlands (ibid).

Lastly, the political instability in the country, economic mismanagement, poor governance, the severe drought and the expulsion of about 1 million Ghanaians from Nigeria in the early 1980s exacerbated the harsh socio-economic conditions in Ghana. As a result many Ghanaians migrated in between 1980s and 1990s, with sizable communities of Ghanaian migrants emerging in London, Hamburg and Amsterdam (see Van Dijk 2002).

The intensification of Ghanaian migration to the Netherlands and other European countries in the 1990s was, however, mainly driven by economic motives. The Dutch economy boomed in the 1990s and became quite attractive to many Ghanaian migrants. The economic boom reduced unemployment and generated a strong demand for workers in the service sector for both natives and migrants alike. It also created a favourable environment for immigrant entrepreneurship (see Kloosterman & Rath 2003).

As some of the few Ghanaian migrants living in the Netherlands, who returned to Ghana either on holidays or as permanent returnees displayed excessive spending and wealth, many of the young people in Ghana saw the Netherlands as a prosperous country. Any information contrary to the perception that the Netherlands is prosperous is typically seen as a lie by those who stayed behind in Ghana. A remark that the local people usually make is ‘You are lying’. Plenty of people came back from the Netherlands with a lot of goods. There is no problem in the Netherlands (Arhinful 1999). The Ghanaian youth is motivated by the perceived prosperity associated with migrating to the Netherlands as well. Many Ghanaians have come to the Netherlands to make money with the hope of re-migrating to Ghana in the future to create a better future for themselves.

Another reason for Ghanaians to migrate to the Netherlands was family reunion and formation (Kraan 2001:7-8; see Choenni 2002:14). These were Ghanaian migrants who were already married after settling in the Netherlands and who brought over their family in Ghana and others who also began to form families. Ghanaian migrant families in the Netherlands are on the increase. This is evident in Table 3.5.1 below which shows that, between 1987 and 2010, Ghanaian population has increased by more than 18,000 persons (CBS 2010) many of these persons are second-generation, young and are still at school.
Ghanaian immigrants initially considered their stay in the Netherlands as temporary and, as a result, investing and integrating in the Dutch socio-economic system was not a high priority. However, with a significant number of Ghanaian migrants still young and more especially with the second generation who are born and/or brought up in the Dutch society, it has become obvious that many Ghanaian migrants have begun to view the Netherlands as a permanent place of settlement for them and their children.

Table 3.5.1: (Registred) Ghanaian Immigrant population in the Netherlands between 1987-2012

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>2,515</td>
</tr>
<tr>
<td>1993</td>
<td>9,385</td>
</tr>
<tr>
<td>1996</td>
<td>12,480</td>
</tr>
<tr>
<td>2000</td>
<td>15,609</td>
</tr>
<tr>
<td>2005</td>
<td>19,108</td>
</tr>
<tr>
<td>2010</td>
<td>20,829</td>
</tr>
<tr>
<td>2012</td>
<td>21,922</td>
</tr>
</tbody>
</table>


3.6 Pre-migration Characteristics and Resources

As stated above, the post-war migration to the Netherlands has much to do with either colonial or ‘guest’ worker migration that was collective and planned by the host country. Ghanaian migration to the Netherlands did not fall under either of them. Instead it was rather an unsolicited, individual and self-induced Ghanaian plan. The question is what were some of the pre-migration characteristics that enabled Ghanaians to make the adventure to the Netherlands? It is difficult to know who migrated from Ghana to the Netherlands because information regarding their pre-migration age, marital status, places of residence, household incomes, reasons for leaving, occupation and educational qualification, is scant and therefore difficult to rely on. Since almost none of the Ghanaian migrants who have entered the Netherlands applied for asylum, the Dutch government does not really have any reliable information about them (see Choenni 2002: 19).

The few who sought political asylum in the 1980s decided to conceal their genuine background information for the fear of reprisals by the then military government of Ghana. Some of the migrants, more especially the women who later came to join their husbands, were customarily and traditionally married prior to migration. Yet some of them used false information or impersonation in the process of applying for the travelling visas. As a result they continued to use this false information to process their
resident permits in the Netherlands. Some Ghanaian migrant women in the Netherlands, especially in Amsterdam and The Hague, were involved in illegal prostitution (see ibid: 13). The information I gathered from a few first-generation Ghanaian immigrants in Amsterdam indicated that names, dates of birth and places of birth were sometimes tampered with.

The flaws in some Ghanaian immigrants’ documents became clear when the Netherlands Immigration and Naturalisation Service (‘IND’) of the Ministry of Interior began the verification and legalisation of their birth and marriage certificates. It was concluded that some of the information in the documents regarding the dates of birth, places of birth and parents’ names presented to the Netherlands embassy in Ghana for verification and legalisation were different from what the embassy obtained in Ghana after conducting background checks on the applicants. Hence, some Ghanaian migrants had their applications for permission to stay in the Netherlands rejected. However, Ghanaian immigrants considered this policy as camouflage which hindered migration to the Netherlands.

It is estimated that most of the Ghanaians who initially migrated to the Netherlands were generally young adults in their twenties and thirties. Ghanaian women migrated at a slightly younger age than men (Bilsborrow et al. 2006). This is shown in the gender composition of Ghanaian migrants in the Netherlands. Among those between 20 and 34 years it was discovered that there were more women than men, while those between 35 and 55 years showed the opposite (see CBS 2000). This age variation could be attributed to the fact that Ghanaian men who form partners through marriages usually marry younger women, as is a common cultural practice in Ghana. In addition, there are a few singles who migrate to the Netherlands as well.

It is also estimated that about 75 per cent of the Ghanaians who migrated came from towns and urban areas with most of them coming from Accra and Kumasi urban municipalities (see Bilsborrow et al. 2006). These urban dwellers are more informed about the possibilities of travelling abroad through newspapers, internet facilities and return migrants. Rural dwellers in Ghana are, typically, rather isolated in more traditional societies and households and do not usually have access to these information channels because they scarcely exist in the rural areas. Reliable information, however, shows that a sizable number of Ghanaian migrants who came to the Netherlands come from less developed regions of Brong-Ahafo and Eastern regions of Ghana (see Eurostat/EU 2000). This information does not, however, mention where they lived before migrating to the Netherlands. Most of the Ghanaians who migrated to Europe including the Netherlands (ibid: 14) came from relatively low and middle-income households.

Many Ghanaians migrated to the Netherlands primarily for economic reasons and were treated by the host country as such. The available evidence shows that, between 1990 and 1995, 1500 Ghanaians applied for asylum in the Netherlands, but only 15 of them were granted asylum status (www. forum.nl). Economic reasons relate to work, employment or lack of it, as well as reasons related to job improvement, a better
income or a higher standard of living. The economic motive for many Ghanaians who migrated to European countries including the Netherlands is even emphasised in gender migration. It is estimated that 56 per cent of the Ghanaian female migrants came to Europe for economic reasons (see Eurostat/EU 2000). This deviates from the general notion that most of the women who migrate to Europe from the less developed countries do so for family reuniification or family formation.

Apart from the basic pre-migration characteristics of the Ghanaians who came to the Netherlands, there are some pre-migration resources of these migrants worth discussing, notably their human capital which includes their pre-migration educational qualifications and occupations and experiences and their social capital.

**Human capital**

Education is an important factor in migration because it facilitates both socio-cultural and structural integration in the host country. Most of the Ghanaians who migrated to the Netherlands and to other Western countries have secondary school or higher education. The educational distribution of Ghanaian migrant women differs only slightly from that of the men, with about 60 per cent of the men with secondary or higher education compared to about 50 per cent of the women. However, there are more men with tertiary education than women (see Bilsborrow et al. 2006: 12). According to some estimates, 33.8 per cent of migrants from Ghana living in the Organisation for Economic Co-operation and Development (OECD) possessed medium skills, 27.6 per cent had high skills and only 3 per cent had no skills (EU 2006).

The high level of education that most of the Ghanaians possessed before migrating to the Netherlands may have enabled them to organise ethnic socio-religious organisations which are found in the Ghanaian communities in Amsterdam, The Hague and Rotterdam where their presence is largely visible. These organisations assist their members economically and socially, given the fact that some of the benefactors by the laws and policies of the Netherlands do not qualify for such benefits (see Choenni 2002: 24). This point will be elaborated in the latter part of the dissertation.

In addition to education most of the Ghanaian migrants prior to migration, more especially the women like other local Ghanaian women, were gainfully self-employed ‘market mammies’ selling food, textile wax prints, cosmetics and perfumes and many other goods (see ibid.: 11). Most of the Ghanaian women who migrated were more likely to have been employers, self-employed, and unemployed, and less likely to be employees or not in the labour force than men migrants. It is estimated that 30 per cent of all the Ghanaian men who migrated were unemployed (see Bilsborrow et al. 2006: 13).

The pre-migration work occupation and experience shows that most of these migrants, and especially the women, were active in self-employment. The active involvement of Ghanaian women in Ghana’s
economic life also reflects the greater percentage of the Ghanaian female respondents in the retail sector (see Chapter 4). Self-employment that promotes independence and self-initiative probably contributed to the fact that two Ghanaian women became councillors on the Amsterdam City Council (see Choenni 2002: 20).

This Ghanaian entrepreneur is active in a mainstream market

**Social capital**

One resource which many Ghanaians possess before migrating to the Netherlands is their membership of social networks. Consequently, more than one person is involved in financing the costs of the migration. Family members and friends contributed towards the funding with the perception and the anticipation that the investment made would later yield a greater return, hence, it was their surest means of economic success and survival (see Van Dijk 2002; O’Neil 2003; Robinson 2005). The pooled funding therefore makes many people contribute financially, as well as to the decision-making process. Therefore, Ghanaian emigration is, in many cases, more of a family strategy than just an individual one (Amassari and Black 2001; Kabki et al. 2004). It shows the critical role that social capital theory plays since much of this migration is considered to be an investment to boost the economic live of families. The Ghanaian migrants send remittances to their relations based on the initial financial commitments towards their migration as well as the ties they have and forge with them.

This statement of pooled sponsorship is not ‘generic’ because not all Ghanaians who emigrated had to be supported by family members. Some of these Ghanaians who returned from Nigeria and other West
African countries and made the decision to travel to Europe largely financed the migration costs themselves. Family members, friends and acquaintances who have already settled in the destination country serve as ‘receiving guarantors’ to potential migrants, besides contributing to the funding or in some cases, solely financing the costs of the migration of a family member. The story with which this chapter started is a case in point. This informal network resource which helps to open a communication channel between would-be migrants and the settlers could be a facilitator to the chain migration of Ghanaians to the Netherlands.

Following on from the above resource is religion, which also plays a crucial role in the Ghanaian migration process at both the inter-regional and the inter-continental levels. The role of religion is rarely engaged in the discourse of the migration process of the Ghanaian from the preparation stage to the successful arrival at the destination country (see Van Dijk 2002). Many Ghanaians in both Ghana and in the Diaspora believe in some cosmic powers that impact their lives in the positive or negative ways and as a result, seek spiritual support to alleviate problems or to maintain ‘success’ while sojourning in a foreign country. It is estimated that 69 per cent of the Ghanaian population belong to the Christian denominations which include the orthodox and Pentecostal churches, 16 per cent are Muslim and the rest belong to other religious practices such as Buddhism, Judaism, Hinduism and others (www.nationsencyclopedia.com/Africa/Ghana/RELIGIONS.html).

The Pentecostal churches in Ghana have become a religious platform which many (prospective) migrants consult for spiritual support and guidance before they leave the shores of Ghana. The majority of these Pentecostal churches are located in the cities of Accra and Kumasi where most of these potential emigrants live. These churches have invariably focused on and targeted educated young middle-class professionals and businessmen, of whom most can look forward to a prosperous and successful life (Gifford 1994; 2004). Their messages are also firmly situated in the prosperity gospel which propounds the notion of combined spiritual and socio-economic success. Accordingly, their messages sounded attractive to a lot of individuals who wanted to travel abroad, especially to Europe and other Western nations, where most Ghanaian migrants perceive socio-economic success is attainable.

Consequently, from the early planning stages to the implementation of the migration process, they consult ‘men of God’ for prayers at residential prayer camps established by some of these Pentecostal churches to ensure their smooth passage through the preparation phase to the travel phase and on to their safe arrival at their final destination in the West. Personal conversations I had with a few Ghanaian migrants in The Hague confirm the assertion that Ghanaians in the Netherlands consider spirituality as an essential resource in the success or failure of any project they embark upon. It is not unusual for close relatives of Ghanaian migrants in the Netherlands and elsewhere to attend prayer camps occasionally to engage in prayer and fasting for the success and protection of their relations who have travelled abroad. This
practice is closely linked to the notion of social investment that a family makes in one of its younger members to allow him or her to send home revenues\(^3\) while sojourning abroad. The aforementioned high level of educational qualifications, business experiences as well as the high level of informal social capital coupled with the religious dogma that most of them possess, are the impetus and motivation for some of the Ghanaian migrants to become self-employed in the Netherlands, taking into consideration the time of migration, the opportunity structure and institutional framework. What is more, the members of Ghanaian churches and hometown associations in the cities of Amsterdam, Rotterdam and The Hague are more likely to become the resource centres for Ghanaian businesses, providing personnel for recruitment as well as being the primary customers/clients.

3.7 Conclusion
Ghanaians had been settling in the USA, in Canada, and more particularly in Great Britain, the country that colonised Ghana, prior to altering their migration destination to the Netherlands. They did so when the British adopted immigration measures that restricted movement to that country by citizens from less-developed countries, including Ghana. This is an illustration that Ghanaian migration to Europe has surpassed colonial and linguistic boundaries and ventured into countries with cultures which are distinct from those of their colonial power. When they hear that a country has an open-border policy, they go there in search of better opportunities. Before the arrival of Ghanaians in the Netherlands, the country had received migrants from the Dutch colonies of Indonesia, the Antilles and Surinam. The Dutch authorities also invited guest workers from Mediterranean countries such as Morocco and Turkey to make good the labour shortfall in the Dutch heavy industries.

Ghanaian migration to the Netherlands, which is quite recent, was individually-induced and necessitated by internal push and external pull factors. The push factors related to the developments in Ghana. The migration occurred in two phases. The first phase took place between 1974 and 1983, a period when the world experienced severe oil crisis. The second phase began between 1983 and the early 1990s when Ghana experienced severe drought, political instability and the repatriation of more than one million Ghanaians from Nigeria which compounded the economic problems in Ghana (see Nimako 2000). Ghanaians arrived in the Netherlands in the 1980s although, at the time, the Dutch economy was not doing so well and was in a recession coupled with increased unemployment rates. Ghanaian migration to the Netherlands intensified and continued through the 1990s, a period when the Dutch economy experienced a turnaround (see Kloosterman and Rath 2003).

Unlike the non-Western migrant groups, for example the Moroccans and Turks who came to the Netherlands in the 1960s and the 1970s as ‘guest’ workers through contractual agreements between their
respective governments and the Dutch authorities, other non-Western migrants such as Ghanaians, Nigerians and Pakistanis who came to the country in the 1980s and later on their volition were confronted with a harsher immigration climate. The legal framework of the Netherlands became much more restrictive due to the mass influx of the latter group to the Netherlands. Given the restrictive framework, we expect the number of undocumented migrants to be relatively high among Ghanaians (see Mazzucato 2007) and other ‘new’ migrants.

Ghanaian migrants in the Netherlands and their socio-economic lives have been researched in diverse ways (see Van Dijk 2002, see Choenni 2002; Mazzucato et al. 2006; Smith 2007; Mazzucato 2008; Kabki et al. 2008; Dietz et al. 2011). The pre-migration background information on Ghanaian migrants shows that most of them were in their twenties, with the men being slightly older than women. Most of these people were urban dwellers of cities like Accra and Kumasi, with a few exceptions from rural areas of the Eastern and Brong Ahafo regions of Ghana (see Bilsborrow et al. 2006). It has also been shown that the decision and funding of the migration of a prospective migrant was mostly a collective family responsibility (see ibid.; see Van Dijk 2002). However, in a few cases, individual Ghanaians who had migrated to other countries in the sub-West African region of Ghana and wanted to migrate to Europe and other Western countries financed the costs of migration themselves.

Many of the first-generation Ghanaian migrants in the Netherlands are known to be better educated than the first-generation Moroccan and Turkish migrants before they migrated, namely to at least secondary school level. It is assumed that, before they migrated, they already had informed knowledge about the Netherlands either through their networks in the country or via the internet. This information enables them to adjust psychologically to some aspects of life in the Netherlands prior to migration, albeit that many of these migrants were, to some extent, used to urban life.

Most of the prospective Ghanaian migrants to the Netherlands and other developed Western countries believe that they need the spiritual assistance of a supernatural force or even forces to ensure a successful passage to their destinations. Consequently, spiritual contacts and consultations are made with shrines or churches. Since most of the Ghanaians travel abroad for economic prosperity, a sizable number of the would-be migrants visit and consult Pentecostal ‘charismatic’ Churches that have recently emerged in almost every corner of the urban centres of Ghana. The messages preached by these churches revolve mostly around material prosperity and success and conform to the intent and purpose of these young and professional Ghanaians who want to emigrate. In short, the idealisation of the Pentecostal ‘charismatic’ dogma has become a kind of ‘fictive’ resource that many Ghanaian migrants have adhered to when planning and executing their migration to the Netherlands and other developed Western destinations as well as settling in the host country of their choosing.
This chapter serves as an introduction to the Ghanaian immigration in the Netherlands and enables us to pose the following research questions which will be dealt with in Chapter 4. First, in which cities do most of the Ghanaian immigrants reside and what reasons do they assign for settling in these cities? Second, are Ghanaian immigrant entrepreneurs and their businesses located in these same cities? Third, what are the personal and business profiles of these Ghanaian entrepreneurs?