What New or Supplementary Answers can the Life Story Approach provide within the Field of Return Migration and Entrepreneurship?

- A Case Study of Ghanaian Returnees

Magnus Hansson
Abstract

Hansson, Magnus (2011): What New or Supplementary Answers can the Life Story Approach provide within the Field of Return Migration and Entrepreneurship? A Case Study of Ghanaian Returnees.
Human Geography, Advanced level, Master thesis for Master Exam in Human Geography, 15 ECTS
Supervisor: Bo Malmberg
Language: English

Short summary

Researchers have claimed that return migrants from developing countries have great potential to influence the development process in terms of economic growth and poverty lessening. The primary aim of this thesis is, to provide new or additional information regarding why some Ghanaian returnees fail to set up a micro, small or medium enterprise while some others succeed. The secondary aim is to explain which capital gained abroad is of significant importance for Ghanaian return migrants’ success in setting up a business. For carrying out the research purposes, life story interviews with Ghanaian returnees who are running a business have been carried out in Ghana. Interviews with experts within the field of migration have been carried out as well as a literature review of the topic. Theories related to return migration reviewed in this thesis are, New economics of labour migration and the Structural approach, Transnationalism and the Social network theory, the Human capital theory and the Financial capital theory. The results showed that explanations for outcomes of returnees’ entrepreneurial activities are very complex and can be explained by many variables. Findings from the field research shows that social as well as human capital is more important than financial capital for Ghanaian returnees when setting up a business.

Key words: Return migration, entrepreneurship, social capital, human capital, financial capital, Ghana
Acknowledgements

This minor field study would not have been possible to carry out without the grant from SIDA and the assistance of several people. I wish my gratitude to all of those. Before I carried out my field research in Ghana, M. Kissi and his co-workers at Ghana Union in Sweden and in Finland helped me to get in contact with Ghanaian returnees who have been living in Sweden and in Finland. Their contribution before I carried out the field research was very important. I would also like to thank all the people who helped me in field. At Cape Coast University, Mr. K. Awusabe-Asare, my tutor in field, gave important recommendations and helped me to get in contact with professionals within the field of migration. At University of Legon Mr. A. Asiedu and Mr. P. Quartey provided me with useful information and helped me to get in contact with key informants. Mr. K.Wilmot and Mr. D. Appiah at IOM – Ghana helped me to get in contact with key informants and provided me with lots of important knowledge for this thesis. I would like to send my gratitude to Mr. L. Asamoah and his family in Cape Coast and Mr. S. Kubertavičius in Accra for accommodating me.

I also had lots of help from home. Professor B. Malmberg supervised me, before, during and after the field research. Edward Howard, Asta Gulijeva, Anders Hansson and Ann-Sofie Råhs have also been very helpful to me. Thank you all for helping me and supporting me. All the best!

Finally, I would like to send my gratitude to all the Ghanaian returnees who have shared their life stories with me. I wish you all of the best. Without you it would not have been possible to write this thesis.

Magnus Hansson

Stockholm, May 2011
Table of Contents

ABSTRACT .......................................................................................................................... 0
SHORT SUMMARY ............................................................................................................. 1
ACKNOWLEDGEMENTS .................................................................................................... 2
LIST OF TABLES AND MAPS ............................................................................................ 5
ABBREVIATIONS .............................................................................................................. 6
1. INTRODUCTION ........................................................................................................... 7
  1.1 BACKGROUND AND THE RESEARCH PROBLEM .................................................... 7
  1.2 AIM AND SIGNIFICANCE OF THE STUDY ................................................................ 9
  1.3 RESEARCH QUESTIONS AND HYPOTHESIS .......................................................... 10
    1.3.1 Research questions ............................................................................................. 10
    1.3.2 Hypothesis .......................................................................................................... 10
  1.4 IMPORTANCE OF THE STUDY .................................................................................. 10
  1.5 DELIMITATIONS ...................................................................................................... 11
  1.6 OUTLINE OF THE STUDY AND DEFINITION OF MSME .......................................... 11
2. METHODOLOGY AND DESIGN .................................................................................... 13
  2.1 QUALITATIVE APPROACH ....................................................................................... 13
  2.2 COUNTRIES GHANAIANS ARE EMIGRATING TO .................................................... 13
  2.3 THE LIFE STORY INTERVIEW .................................................................................. 14
  2.4 CHOICE OF INTERVIEWEES .................................................................................... 15
  2.5 FIELD RESEARCH PREPARATIONS AND HOW I FOUND THE KEY INFORMANTS .... 16
  2.6 OUTCOMES ............................................................................................................. 17
    2.6.1 Outcome of key informants .................................................................................. 17
    2.6.2 Outcome of the interviews with key informants .................................................. 19
  2.7 INTERVIEWS WITH EXPERTS WITHIN THE RESEARCH TOPIC .............................. 20
  2.8 SECONDARY SOURCES ........................................................................................... 21
  2.9 THE FIELD WORK AND ITS PROBLEMS ................................................................ 21
3. THEORETICAL FRAMEWORK ...................................................................................... 22
  3.1 NEW ECONOMICS OF LABOUR MIGRATION AND THE STRUCTURAL APPROACH .... 22
  3.2 TRANSNATIONALISM AND THE SOCIAL NETWORK THEORY (SOCIAL CAPITAL) .... 23
  3.3 HUMAN CAPITAL ..................................................................................................... 24
  3.4 FINANCIAL CAPITAL ............................................................................................... 25
4. BRIEF INFORMATION ABOUT EACH KEY INFORMANT ............................................. 26
5. ANALYSES .................................................................................................................... 27
  5.1 THE OUTCOME OF THE KEY INFORMANTS’ ANSWERS IN RELATION TO THE THEORIES 27
    5.1.1 New economics of labour migration and the Structural approach ......................... 27
    5.1.2 Transnationalism and the Social network theory (Social capital) ......................... 30
    5.1.3 Human capital ..................................................................................................... 32
    5.1.4 Financial capital .................................................................................................. 33
  5.2 DISCUSSION ............................................................................................................. 34
6. CONCLUSION ...................................................................................................................... 39
6.1 CONCLUDING THOUGHTS ............................................................................................ 40
7. REFERENCES ..................................................................................................................... 42
7.1 PUBLISHED REFERENCES .......................................................................................... 42
7.2 INTERVIEW REFERENCES ............................................................................................ 45
8. APPENDICES ..................................................................................................................... 46

APPENDIX A - SHORT REVIEW OF EACH KEY INFORMANTS’ LIFE STORY .................. 46

Life story interview 1 - Woman A ....................................................................................... 46
Life story interview 2 - Man A ............................................................................................ 47
Life story interview 3 - Woman B ....................................................................................... 48
Life story interview 4 - Man B ............................................................................................ 49
Life story interview 5 - Man C ............................................................................................ 50
Life story interview 6 - Woman C ....................................................................................... 51
Life story interview 7 - Man D ............................................................................................ 52
Life story interview 8 - Woman D ....................................................................................... 53
Life story interview 9 - Man E ............................................................................................ 54
Life story interview 10 – Man F .......................................................................................... 55
Life story interview 11 – Man G .......................................................................................... 57
Life story interview 12 – Man H .......................................................................................... 58

APPENDIX B – QUESTIONS FROM THE LIFE STORY INTERVIEWS .............................. 59
APPENDIX C – QUESTIONS FROM THE EXPERT INTERVIEWS ...................................... 62

List of Tables and Maps

TABLE 1: UNIDO’S DEFINITION OF ENTERPRISES ................................................................. 12
TABLE 2: OWN DEFINITION OF ENTERPRISES ................................................................. 12
MAP 1: POLITICAL MAP OF GHANA .................................................................................... 19
TABLE 3: THE KEY INFORMANTS’ MAIN REASON OF RETURN, MY INTERPRETATION .... 18
TABLE 4: STATISTICS OF EACH KEY INFORMANT .......................................................... 26
TABLE 5: THE KEY INFORMANTS’ MODE OF RETURN ACCORDING TO CERASE’S DEFINITIONS ............................................................................................................. 28
TABLE 6: PRINCIPLES THAT ARE INFLUENCING RETURNEES’ OUTCOME OF ENTREPRENEURIAL ACTIVITIES ......................................................................................... 34
TABLE 7: RESULTS FROM THE PRINCIPLES WHICH HAVE INFLUENCED THE KEY INFORMANTS’ OUTCOME OF THEIR ENTREPRENEURIAL ACTIVITIES .................................. 37
Abbreviations

DC – Developing country
FC – Financial capital
HC – Human capital
HDC – Higher developed country
IOM – International Organization for Migration
LDC – Lower developed country
MSME – Micro, small or medium enterprise
NBSSI – National Bank for Small Scale Industries
NGO – Non Governmental Organization
OECD – Organization for Economic Co-operation and Development
PhD – Doctor of Philosophy
SC – Social capital
SIDA – Swedish International Development Cooperation Agency
SME – Small and medium enterprise
UCC – University of Cape Coast
UK – United Kingdom
UNIDO – United Nations Industrial Development Organization
US – United States
1. Introduction

Let me start with a Ghanaian saying: “If a bird stays in one tree for too long, it can expect a stone to be thrown at it”. In other words, “If a person is not looking for new opportunities, he/she becomes a burden and the environment will retaliate and punish him or her”. As a result in today’s globalized world people are searching for new opportunities in other countries. Therefore, the issue of international migration has become an important research topic.

The African continent exports the highest amount of educated migrants. The outmigration from African states has generally been regarded as an expression of poverty and it is seen as an indication of failure in many African states. Outmigration from African states has been regarded as brain drain, especially when the educated people who could improve the development of the country emigrate. Nevertheless, the outmigration can also contribute to the development of the sending countries. When people are leaving their country of origin it often results in improved trading and investments due to new contacts in the host country. International migration also results in improved exchange of cultural products, ideas and people. In addition, international migrants also gain human capital regarded as, trainings, work experience and education. The new migration networks are linking areas of destination and origin. Therefore the international migration is standing for changes in economic, demographic as well as social structures.

Even though many migrants stay in their host country some international migrants return to their home country. This can be the end of their migration cycle. Return migration is viewed as something very important for the developing countries. It can contribute enormously to the development of migrants’ home countries. Unfortunately, many return migrants are facing obstacles and do not for numerous of reasons contribute towards the development of their home countries.

1.1 Background and the research problem

The West African country of Ghana was strongly affected by a high outmigration during the period of economic crisis from the 1960s to the early 1990s. The outmigration also continued when the economy started to recover in the 1990s. The outmigration of Ghanaians is mainly explained by the levels of poverty, as well as the new economic opportunities outside the country. In 2003 Ghana had lost 30 % of its graduates. The majority of the graduated Ghanaians emigrated to Europe and to US. As a result, the country has been strongly affected by brain drain. In spite of the negative sides, outmigration has also meant positive things for Ghana. Ghanaian migrants have gained financial capital while being abroad. In addition, migrants who have been working abroad build up networks between their home and host country and

---

1 Manuh (2005), p. 4
2 Adepoju et al. (2008), p. 2
3 Olesen (2002)
4 Black et al. (2003)
5 Castles & Miller (2003), p. 5
6 Black & Castaldo (2008), p. 54f
7 Anarfi et al. (2003); Black et al. (2003)
8 Manuh (2005)
so improved the trading sector of Ghana. Migrants also tend to send remittances back home to their family and kin. This improves the economic situation of the family and at the same time the development of their home country. In addition to financial capital, migrants are also gaining social and human capital in terms of education, training and work experience while being abroad.⁹

During the last decade many Ghanaians who resided abroad returned to their country of origin. This might be related with the latest country developments as, “by the early 1990s, Ghana had become one of Africa’s ‘success stories’ of democratisation and economic liberalisation”.¹⁰ Skilled individuals whilst abroad gained financial, human and social capital that could influence the development process in Ghana. In other words, the brain drain that the country has always been affected by could now be regarded as a brain gain.

Some previous studies in return migration in Ghana have focused on the financial capital and what returnees have been using it for. A number of studies in return migration in Ghana have also been paying attention to human capital for instance, education, training and work experience. In addition, a few studies have been focusing on social capital such as social networks, organisational and communication skills that migrants are bringing back home.¹¹ Previous studies have also been paying attention to benefits of migrants’ temporal return visits to Ghana.¹² According to Asiedu, migrants bring back the skills and work experience acquired during their stays overseas, and this can contribute to increasing productivity and economic development.¹³

Nevertheless, previous studies concerning return migration in Ghana as well as in other developing countries illustrate that skilled returnees are often having problems in using the financial, human and social capital that they have acquired abroad.¹⁴ For instance, less economic opportunities, difficulties in setting up a firm and corruption are some of the obstacles return migrants in developing countries are facing.¹⁵ Even if many return migrants have acquired financial capital abroad that could have a positive development impact for their country, studies show that this capital often tends to be spent by family members for building big houses or buying luxury cars instead as an investment modernising the whole society. In other words, return migrants’ financial capital acquired abroad and remittances are often not used for investments that could modernise the whole country. On the other hand, remittances can be very important for migrants to keep up their contact with family and friends in their home country. Another financial capital dilemma is that returnees admit the risk to invest the money in their home country and therefore avoid doing it.¹⁶ For instance studies on return migration in Ghana argue that the economic, socio-cultural and political conditions that are prevailing in the country influence returnees’ willingness and capability for setting up a business or for other developing initiatives.¹⁷ According to Olesen, highly skilled people are often very sensitive to return since many of them know that they will find the human rights situation and/or the governance unacceptable to them.¹⁸

---

¹⁰ Black & Castaldo (2008), p. 49
¹¹ Ammassari (2004); Anarfi et al. (2003); Black et al. (2003); Cassini (2005); Tiemoko (2003)
¹² Asiedu (2003)
¹³ Asiedu (2003), p. 3
¹⁴ Adepoju (2008); Black et al. (2003)
¹⁵ Hedberg & Malmberg (2008), p. 52
¹⁶ Cassarino (2004)
¹⁷ Black & Castaldo (2008)
¹⁸ Olesen (2002)
There have been Ghanaian returnees who have started up a micro, small or medium enterprise (MSME). Quite many of those entrepreneurs fail to run a business, even though they acquired useful financial, human and social capital overseas.\(^\text{19}\) One explanation of why some return migrants fail to set up a business is due to difficulties in readapting into the local work culture. Additionally, problems such as, lack of adequate infrastructure, lack of land, equipment and bureaucracy tend to be other explanatory factors that makes it rather difficult for return migrants to succeed.\(^\text{20}\) In addition, some Ghanaian returnees who want to set up a business are having problems to get bank loans or adequate funding. For numerous reasons, the human and social capital, for instance, education, training, work experience, organisational and communication skills that returnees have acquired abroad are often shown to be inappropriate in their home country.\(^\text{21}\)

Even if the return migration of Ghanaians has increased recently, there is a lack of research for these fundamental problems that return migrants are having in Ghana. According to Manuh, there is a lack of research that has analysed the outcome of return migration and why few returnees in Ghana are using their financial capital for investments and for setting up businesses.\(^\text{22}\) There is also a growing importance to recognize how both social and human capital acquired abroad can foster maintenance or growth in Ghana.

### 1.2 Aim and significance of the study

The return migration of Ghanaians has increased in recent years. As a result, there have been a number of studies analyzing the economical and social impact of return migration in Ghana. Many of these studies have proved that returnees have influenced Ghana’s development process in terms of contribution for socioeconomic growth and poverty lessening.\(^\text{23}\) A small number of studies in return migration to Ghana have also been paying attention to entrepreneurship and enterprise formation among returnees. A number of these studies suggest that financial savings, human and social capital is of significant importance for the returnees’ success. In addition, some studies suggest that networks, contacts and temporal return visits while being abroad may be even more important than money.\(^\text{24}\)

On the other hand, some of these studies concluded that returnees are having economical, socio-cultural and political difficulties as well as having problems in readapting to the local work culture.\(^\text{25}\) However, previous studies have not extensively explained Ghanaian returnees’ success or failure when setting up a micro, small or medium enterprise.

Interviews have been a common method for studies in return migration. Studies in return migration and entrepreneurship in Ghana as well as in other developing countries have often been using the pre-coded quantitative questionnaires based on interviews for analysing returnees’ outcome in running a business.\(^\text{26}\) Additionally, qualitative in-depth interviews and

\(^{19}\) Tiemoko (2003)
\(^{21}\) Ammassari (2004), p. 134
\(^{22}\) Manuh (2005)
\(^{23}\) Asiedu (2003); Black et al. (2003); Black & Castaldo (2008)
\(^{24}\) Black & Castaldo (2008); Asiedu (2003); Cassini (2005)
\(^{25}\) Ammassari (2004); Asiedu (2003); Black & Castaldo (2008)
\(^{26}\) Ammassari (2004), p. 135; Black et al. (2003); Gubert & Nordman (2008), p. 3
focus group interviews have also been used. Consequently, relatively few studies in return migration and entrepreneurship have been using open questions to the respondents. There has not been any qualitative Ghanaian return migration study that has been based on open interview questions.

The aim of this thesis is twofold. The primary aim is, by using the qualitative life story approach, to provide new or additional information regarding why some Ghanaian returnees fail to set up a micro, small or medium enterprise while some others succeed.

The secondary aim is to explain which capital gained abroad is of significant importance for Ghanaian return migrants’ success in setting up a business (financial, human or social capital).

The field results should give new or supplementary answers regarding the return migration and entrepreneurship field methodology.

1.3 Research questions and hypothesis

1.3.1 Research questions
1. What new or supplementary answers can the life story approach provide for Ghanaian return migrants’ success or failure when setting up micro, small or medium enterprise?
2. Which capital gained abroad is of significant importance for Ghanaian return migrants’ success in setting up a micro, small or medium enterprise?

1.3.2 Hypothesis
The life story interview is a good method in order to explain return migrants’ success or failure in setting up a business.

1.4 Importance of the study
Small and medium enterprises (SMEs) can be significant contributors to economic growth and can also have an active role of poverty alleviation for developing countries. Return migration and the development of small businesses are according to Black and Castaldo; “seen as a part of the solution to economic growth and poverty reduction in Africa and yet on robust evidence is often lacking. Thus, it is common – especially among some African Governments – to hail entrepreneurs, and the small business sector in general, as a potential growth for national economies, promoting jobs, innovation, and increased the choice for consumers”.

According to Adepoju, there is still a lack of descriptive research for the fundamental problems that Ghanaian return migrants, who are running a business, are having. Therefore, more qualitative research in accordance to these issues is needed in order to improve the entrepreneurship and management practices for return migrants.

27 Black & Castaldo (2008), p. 48
28 Black & Castaldo (2008), p. 45
29 Adepoju (2008)
1.5 Delimitations

A number of studies have been explaining the outcome of returnees’ entrepreneurial activities at home and emphasizing the importance for return migrants of gaining financial human and social capital. Studies have also suggested that return migrants fail to set up a business due to problems such as, lack of adequate infrastructure, lack of land, equipment and bureaucracy as well as problems to get bank loans or adequate funding. In this thesis, I have not been analyzing these issues even if they are certainly influencing the entrepreneurial outcome of Ghanaian returnees.

Also, it would have been relevant for this study to identify innovative solutions that could strengthen returnees with entrepreneurial ideas that would develop the Ghanaian economy. But this has been excluded from the thesis due to that the focus from the main purpose of the study shall not be split. The geographical limitation has been limited to four cities in Ghana.

This thesis aims to find out what new and supplementary explanations qualitative life story interviews can bring within the field of return migration and enterprise formation for Ghanaian returnees. The study also aims to find out which capital gained abroad is of significant importance for Ghanaian return migrants’ success in setting up a MSME.

1.6 Outline of the study and definition of MSME

This introductory chapter has provided a background of the study, as well as the aims and research questions. The next chapter will deal with the methods and material used for the field study as well as a literature overview of the field methodology. The third chapter will give a theoretical overview of the migration theories that are of importance for this research. The fourth chapter will present significant statistics of all the key informants (for a brief review of each life story interview composed in field, see appendix A). In the fifth chapter results from the field research will be analyzed and related to the theoretical framework followed by a general discussion about my field results. The sixth and last section gives a brief conclusion of the field results and the whole thesis.

30 Ammassari (2004); Anarfi (2003); Black and Castaldo (2008)
This study will give new or supplementary answers regarding return migrants' success or failure when setting up a MSME. For developing countries, there are several definitions of MSME. Nevertheless, there is no general definition for a MSME in developing countries. I have in this thesis only defined MSME after the entrepreneur’s number of employees.

The number of employees for entrepreneurs according to UNIDOS’s definition for developing countries is:

<table>
<thead>
<tr>
<th>Type of enterprise</th>
<th>Number of employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>0-5</td>
</tr>
<tr>
<td>Small</td>
<td>6-19</td>
</tr>
<tr>
<td>Medium</td>
<td>20-99</td>
</tr>
</tbody>
</table>

*Table 1*: UNIDOS’s definition of enterprises (source: Kayanula & Quartey, 2000).

In Ghana there are also several definitions for a MSME. For instance, Ghana’s Statistical Service considers firms with less than 10 employees as small scale enterprises and firms with more than 10 employees as medium sized enterprises. However, there is no definite definition for a MSME in Ghana.

For this study, in terms in number of employees, I have defined MSME as follows:

<table>
<thead>
<tr>
<th>Type of enterprise</th>
<th>Number of employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro</td>
<td>0-1</td>
</tr>
<tr>
<td>Small</td>
<td>2-9</td>
</tr>
<tr>
<td>Medium</td>
<td>10-29</td>
</tr>
</tbody>
</table>

*Table 2*: Own definition of enterprises.

---

32 Kayanula & Quartey (2000), p. 10
2. Methodology and Design

This study has mainly been seeking to find new or supplementary explanations of why return migrants succeed or fail in setting up a MSME. The task has been approached by making qualitative one-to-one *life story interviews* with Ghanaian return migrants who are running a MSME. The field study done in Ghana was performed during two periods. The first period was in spring 2009 and the second period was during the autumn of 2009. Besides making interviews with returnees, interviews with experts within my research area have been performed. Secondary data regarding the topic of migration and return has also been used.

2.1 Qualitative approach

The methods used for this thesis has been based on a qualitative research approach. According to Flowerdew and Martin, “the use of qualitative methods is designed to elicit discursive constructions”.

In qualitative research it is the researcher’s interpretation that comes to the forefront, for instance interpretations of motives and social processes. Qualitative studies are characterised by flexibility while quantitative studies are characterised by structuring.

My primary aim is to provide new or additional information regarding why some Ghanaian returnees fail to set up a business while some others succeed. Therefore, I consider that qualitative in-depth interviews seem to be the most appropriate method. Earlier studies in return migration and entrepreneurship in Ghana, as well as in other developing countries, have mostly used pre-coded quantitative questionnaire based interviews. Therefore, I consider that a qualitative approach with open questions will give new or supplementary answers within the field of return migration and entrepreneurship.

2.2 Countries Ghanaians are emigrating to

In order to accomplish this field study in Ghana, it was necessary to map out which countries Ghanaians are emigrating to. It was also necessary to map out in which of these countries Ghanaians have been residing. Ghanaians are, so far, mainly migrating to countries which are more developed than Ghana. EU’s migration profile estimates that about 3 million Ghanaians (15 % of the current population in Ghana) are living abroad. Besides that many Ghanaians have been residing in neighbouring African countries. The majority, especially educated Ghanaians, are moving to Europe or to the US. The United States appears to have the highest proportion of Ghanaians residing in OECD countries. Many Ghanaians are currently and previously residing in the UK as the country was a British colony until 1957. In Europe, besides the UK, many Ghanaians are residing in the Netherlands and in Germany.

---

33 Flowerdew & Martin (2005), p. 30  
34 Holme & Solvang (1997), p. 76  
35 Flowerdew & Martin (2005), p. 30  
36 Black et al. (2003); McCormick & Wahba (2002)  
37 Black & Castaldo (2008), p. 48  
38 Manuh (2005)  
39 Anarfi et al. (2003)  
40 Ghana Migration Profile (2006), p. 30  
41 Manuh (2005), 93ff
According to Bovenkerk, migrants who return from the West hold a Western model of development in their mind. Therefore, I have mainly interviewed persons who have come back from countries more developed than Ghana as these returnees mainly are the entrepreneurs who have set up businesses. I have excluded the Ghanaian returnees who have left the country for neighbouring countries during the economical crises in the country from 1960s to the early 1990s.

2.3 The life story interview

Interviews can be conducted in several ways. The way chosen in this study has been the life story interview. According to Atkinson, life story interviews are very much an interdisciplinary approach for understanding not only one life across time but how individual lives interact with the whole. A life story interview explains patterns of an individual’s life. It gives understanding of a person’s earlier life and how it serves the individual’s life of today. According to Atkinson, “It is through story that we gain context and recognise meaning”. A person’s life story includes the important events, experiences and feelings of a lifetime.

By using the life story approach interview method, the interviewer asks the interviewee about his or her life from the time of childhood until their life of today by using open questions. To carry out the research purpose, it is necessary for the researcher to conduct the interview in accordance to the aim. According to Atkinson, while interpreting a person’s life story, the interviewer shall not judge, instead the interviewer shall seek connections and relevance of the story itself.

The intention of the life story interview is that it shall have the form of a fluid conversation. To be able to accomplish life story interviews well, it is necessary to gather important information about the respondent’s life before she or he gives the life story. It is also important to know the person’s family background, social status and marital status. Additionally, it is of importance for the interviewer, while performing a life story interview, that he or she understands emotions and feelings of each event of a person’s life and how it has changed the life. Therefore, closed questions with answers such as yes or no are not preferable. Instead, the questions are supposed to have an open-ended character where the interviewer for instance asks, why? or how? How was that experience for you?

I have tried to gather as much information as possible before each Ghanaian returnee has given me their life story. I have started each interview with the question: “Where would you like to start the story of your life?” For each interview, I have made use of a questionnaire containing approximately 60 questions. Since each interviewee has given me his life story with the personal perception of his life, I selected different questions from the questionnaire during the interviews. Additionally, an extensive number of questions have also been asked. Since the primary aim is to provide new or additional information regarding why some

---

43 Anarfi et al. (2003)
44 Atkinson (1998), p. 4
46 Atkinson (1998)
47 Atkinson (1998), p. 69
48 Atkinson (1998), p. 31
49 See Appendix B
Ghanaian returnees fail to set up an enterprise, while some others succeed, the interviewee has mainly been asked to talk about his or her life experiences overseas as well as his or her return experiences.

Since life story interviews have the form of a fluid conversation, the interviewee has openly told me about their lives overseas and their entrepreneurship experience in their home country. I was trying to make sure that the interviews were taking place in an environment where the interviewee felt comfortable. All respondents had of course the right to be anonymous.

2.4 Choice of interviewees

In order to receive answers for the research questions and to be able to carry out the purposes of this thesis my intention was to select persons for my interviews who would fit into the following criteria:

First of all, the key informants are running or have previously have been running a MSME in Ghana. For gaining a broad understanding of my purposes, I have not focused on any certain type of businesses; therefore the interviewees are representative from various sectors. One of my intentions was to interview representatives from various kinds of business sectors, for instance, entrepreneurs who are running a tourist business, a shop or a hotel.

Another intention was that the returnees should represent different levels of education. According to Manuh, Ghanaians are mostly economically active between the ages of 30-50 years.\(^{50}\) Manuh considers that young people often have a lack of experience in running a business. He also argues that old people are mostly returning for retirement.\(^{51}\) Therefore I intended to interview people from this age group.

The target population did not necessarily have to be permanent returnees. I also planned to interview temporal returnees for this research (their migration cycle is not closed yet). For gaining a broader knowledge, my goal was that half of the respondents should be men and the other half should be women.

In order to achieve my research goals, I planned to make 10-12 qualitative life story interviews with return migrants.

According to King, if overseas duration has been too short, for instance, less than two years, migrants have usually gained too little experience for promoting any changes. If the period abroad has been too long, let’s say more than fifteen years, returnees might be too alienated from their home society.\(^{52}\) Consequently, I intended to interview people who had been living 2 - 15 years abroad. To be able to interview entrepreneurs from various sectors with diverse background, I aimed to make the interviews in at least three Ghanaian cities. I planned to perform most of the interviews in Accra, the capital of Ghana. This since Accra is the core for business activities in Ghana.

\(^{50}\) Manuh (2005), p. 206
\(^{51}\) Manuh (2005), p. 222f
2.5 Field research preparations and how I found the key informants

Before leaving for Ghana in order to prepare for the field research and gain contacts of the desired population, I contacted several organizations. I contacted the Ghanaian Embassy of Denmark and Sweden which is located in Copenhagen. The Embassy could not provide me with any information for my field research. Furthermore, I contacted the Ghana Union in Sweden. Ghana Union helped me to get in contact with Ghanaian returnees who had been residing in Sweden and in Finland. Ghana Union also recommended me to contact the Department of Geography and Tourism at University of Cape Coast (UCC). Thirdly, I contacted several researchers at the University of Sussex in the UK as they have done a research in accordance to my topic interviewing Ghanaian returnees. One professor at the University of Sussex recommended me to contact the Centre for Migration studies at the University of Ghana, Legon.

While being in Ghana, The Centre for Migration Studies at the University of Ghana became one of the gatekeepers for the field research. The Centre for Migration Studies provided me with a good overview of the return migration history in addition to the information about the return migration programmes in Ghana. For finding Ghanaian returnees, one lecturer at the Centre for Migration studies recommended me to contact several NGOs in Ghana as well as the International Organisation for Migration – Ghana (IOM). The IOM has been the main gatekeeper for this research. K. Wilmot and D. Appiah at the IOM have provided me with information regarding my research topic and they helped me to get in contact with several Ghanaian returnees.

Interviews with key informants and expert interviews were held in Ghana during two periods. The first period was in May 2009 and the second period was in September and October 2009. Each interview has been useful or very useful for carrying out new or additional information for the research topic of entrepreneurship and return migration. After the first interview small changes have been made. Results from the first interview have been useful for carrying out the research purposes. After each life story interview, the snowballing technique has been applied. Flowerdew and Martin define snowballing as follows, “using one contact to help you recruit another contact, which in turn can put you in touch with someone else”. I gained most of the informants through the snowballing technique.

---

53 Email from M. Kissi, Ghana Union Sweden (2009-04-13)
54 Email from R. Black, University of Sussex (2009-04-15)
55 P. Quartey (2009-05-06 & 2009-10-09)
56 D. Appiah (2009-05-08), K. Wilmot (2009-09-08)
57 Flowerdew & Martin (2005), p. 117
2.6 Outcomes

2.6.1 Outcome of key informants

According to Wilmot, many Ghanaians have returned since the economy now is more stable. According to Black and Castaldo, many Ghanaian returnees have invested in business activities. In Ghana there are many business activities that have made it easier for returnees to succeed in running a business. For instance, banks and foundations are giving loans to returnees who want to set up a business.

In total I have performed 13 life story interviews with Ghanaian entrepreneurs. I decided to exclude one of the interviews from the field results, this since a number of the criteria presented in chapter, Choice of interviewees, did not match in accordance to what I desired. That respondent will therefore not be presented in chapter 2.6.1 and in the rest of this thesis.

Two of the key informants have been residing in Gambia which is according to United Nations Human Development Index from 2010 less developed than Ghana. All the key informants consist of Ghanaians who are running or previously have been running a MSME in Ghana.

As intended in chapter, Choice of interviewees, the key informants represent various kinds of business sectors. For instance, I have interviewed entrepreneurs who are running a shop, a hotel and an IT-business. The returnees have different levels of education. The key informants' education has either been acquired abroad or in Ghana. Most of the respondents acquired their education overseas. All the key informants for this research besides one were within the age range 30-50 years when they returned to Ghana. When I was composing the interviews, few of the respondents were above 50 years old. All of the key informants, besides one, have children.

Some of the returnees I have interviewed might not be permanent returnees (their migration cycle might not have been closed yet). My aim was that half of the key informants should be men and the other half should be women. However, it was difficult to find a great number of returning women who are running a business in Ghana. Consequently eight of the key informants were men and four were women.

In order to achieve my research goals well, I found it necessary that the target group of people interviewed represented both entrepreneurs who had returned with financial capital, had built up social links and had acquired useful human capital abroad, as well as those who had not. The returnees interviewed represent both sides. It also has been necessary to interview Ghanaians who returned from different reasons. Six of the respondents returned on a freely basis with the main goal to set up a business and get established in Ghana. Four of the respondents (all women) returned due to family reasons, their decision to return was taken together with their husbands. All of the respondents who returned due to family related

88 K. Wilmot (2009-09-08)
89 Black & Castaldo (2008)
90 K. Wilmot (2009-09-08); NBSSI (2009-05-11)
61 United Nations Human Development Index 2010
reasons also had entrepreneurial ideas in mind. Two of the returnees were forced to return to Ghana.

<table>
<thead>
<tr>
<th>Reason of return</th>
<th>Number returnees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return of entrepreneurship</td>
<td>6</td>
</tr>
<tr>
<td>Family related return</td>
<td>4</td>
</tr>
<tr>
<td>Forced return</td>
<td>2</td>
</tr>
<tr>
<td><strong>Σ</strong></td>
<td><strong>12</strong></td>
</tr>
</tbody>
</table>

Table 3: The key informants’ main reason of return, my interpretation.

I intended to interview people who had been living between 2 and 15 years abroad. 9 of the respondents lived between 2 and 15 years abroad. Three of the respondents lived for more than 15 years abroad. Of those respondents who lived for more than 15 years abroad, one returnee might have been a bit alienated from his home society. Still, he returned to Ghana with entrepreneurial ideas in mind.

The interviews were performed in four Ghanaian cities. Most of the interviews have been performed in greater Accra. The other interviews were performed in the three coastal towns of Winneba, Cape Coast and Sekondi-Takoradi, all located west of Accra. I also planned to carry out one interview in Kumasi, but had to cancel.
Map 1. Political map of Ghana (Source: Perry-Castañeda Library Map Collection 2007)

- Towns were interviews have been held

2.6.2 Outcome of the interviews with key informants

All the interviews took place in an environment where I hoped the interviewee felt comfortable. As a result, the interviews have been accomplished in various environments such as shops, restaurants, office-rooms and in private residences.
Life story interviews have the form of fluent conversation. In other words, the interviewee has given me the story of his life and I, the interviewer, avoided asking pre-coded questions. Mainly, the key informants told me about their lives overseas. Besides the respondents story about his/her life overseas the interviewees told me about their childhood, their time at school, their parents, their return to Ghana and the entrepreneurship experiences after returning. I had for each life story interview prepared several questions. Depending on the respondent’s story about his or her life I have asked different questions from my questionnaire. I decided that all the key informants for this thesis should be anonymous (none of the key informants requested anonymity). In this thesis, the key informants will be called, woman A, man A, woman B, man B and so on and so forth. Each life story interview was running for about one and half up to three and a half hours.

During the composing of the life story interviews six out of twelve of the key informants said that they consider their current enterprise successful or they gave me strong indications that they consider their current enterprise successful. I have in this thesis accepted the key informants’ answers and not made my own interpretation if their business is successful or not. For some of the key informants I consider that their enterprise did not bring great profit. However, they gave me the impression that they still were contented with their enterprise. Six out of twelve of the key informants have said that they are not satisfied with their current business or that they have started up the company too recently to be able to evaluate if it is successful or not.

With the help of the life story interviews as a research method, I have gained better understanding of human life. In addition, I better understand individuals’ relations with other individuals. With this qualitative research method I have gained additional information regarding returnees’ success or failure in running a business. With help from the life story approach I have also been able to better understand various important features such as, how well the respondents build up new networks while being abroad, and how well he or she stayed in contact with their home country.

2.7 Interviews with experts within the research topic

The expert interviews consist of specialists from various fields. All the interviews with experts within the field of migration have been carried out in Ghana. I accomplished two interviews with experts within the field of return migration at the IOM in Accra. Additionally, I performed one interview with a lecturer working at the University of Ghana, in Legon (Greater Accra). I also performed two interviews with lecturers at the UCC. All the University lectures are experts within the field of migration. Further, for gaining better understanding in my research field, I accomplished two interviews with loan providers working for the National Bank for Small Scale Industries (NBSSI). After each expert interview the snowballing technique has been applied to gain new contacts. Some of the key informants were selected with help of snowballing from the expert interviews.

---

62 Atkinson (1998), p. 31
63 Atkinson (1998)
64 Flowerdew & Martin (2005), p 117
2.8 Secondary sources

Secondary data can be defined as information that has been collected by other people and then been further processed, analysed or worked on in one way or another. For gaining better understanding, secondary data within the field migration and return have been used. Several articles within the field of return migration and entrepreneurship among African countries are reviewed this thesis. The secondary sources function as a complement to the primary sources as they help to complete the picture and increase the understanding of my topic. I have used secondary sources to provide the reader with the context in which the phenomenon of return migration and entrepreneurship should be understood.

2.9 The field work and its problems

While making interviews, there is always a risk that one or supplementary research variables with great importance will be missing. For instance, there is a possibility that I have missed variables that could give important answers for the research questions. Having in mind the time limit of my field work I consider that the qualitative interview method was the most adequate for answering the research questions and carrying out the research purposes. I understand that other methods may have brought additional or other answers for the topic. One negative consequence during the interviews could be that the interviewer unconsciously influences the interviewee to answer according to what he or she thinks would be a proper answer for the interviewer to hear. I have tried to take that into consideration while asking questions during the interviews. There is also a certain risk that language confusion occurred between myself and the interviewees. Therefore, when it became difficult for me to clearly understand the respondent’s explanations, I asked him or her to explain to me again.

While I was doing the field research in Ghana, I contacted and booked interview appointments with more than twelve returnees who would fit into my desired population. Some of them had to cancel the interview with me. Therefore, instead, I had to interview returnees who were, according to me, less desirable. Some of the interviews had to take place in an environment where I (and maybe also the interviewee) felt a bit uncomfortable. Furthermore some of the interviews became a bit shorter than I had planned. As a consequence, important information for carrying out the research purposes could have been lost.

---

65 Flowerdew & Martin (2005) p. 57
66 Esaiasson et al. (2004), p. 107
67 Esaiasson et al. (2004), p. 115
68 Esaiasson et al. (2004), p. 262
3. Theoretical Framework

Scholarly approaches related to return migration can be traced back to the 1960s. These reviews of migration theories are aimed to better understand the magnitude and dynamics of return migration to origin countries and which capital gained abroad is of importance for returnees’ outcome at home. All the theories presented below yield valuable insights for this study.

3.1 New economics of labour migration and the Structural approach

The New economics of labour migration argues that if migrants are successful abroad and have fulfilled their goals they will return to their country of origin. The New economics of labour migration is arguing for how important reintegration is for the returnee if the financial resources brought back home will come to use. New economics of labour migration gives answers to why migrants return to their country of origin even though their level of income and living standard at home might be lower.

With the New economics of labour migration in mind, this study will examine if the key informants have seen their time abroad as successful and therefore returned to Ghana. I will also investigate if the key informants have managed to reintegrate well and if their time abroad have had an impact for their entrepreneurial activities at home.

Just like New economics of labour migration, the Structural approach gives explanations to why migrants are returning. The Structural approach is focusing on social and institutional factors in countries of origin. According to Cassarino, “return is also a question of context”. Just like New economics of labour migration, the Structural approach to return migration theory argues how important reintegration is if financial and economical resources brought back home will come to use. “Returnees’ success or failure is analysed by correlating the “reality” of the home economy and society with the expectations of the returnee”. Cassarino also emphasizes that migrants’ preparedness and willingness to return can have a strong impact on return activities.

Cassarino has in accordance to the Italian researcher Fransesco Cerase summarized modes of return as follows.

Return of failure pertains to those returnees who could not integrate in the host country and find a job necessary to survive and for sending back remittances.

Return of conservatism includes migrants who either before emigration planned to return or on an early stage realized that they could not live in a culture away from family and kin. Return to home country is planned when migrants have money enough for satisfying their

---

69 Anarfi et al. (2003), p. 1 
70 Cassarino (2004), p. 255ff 
71 Cassarino (2004), p. 257 
72 Cassarino (2004), p. 257f 
73 Cassarino (2004), p. 271 
74 Cassarino (2004), p. 257 f 
needs as well as those of their relatives. Conservative returnees do not aim to change any social context with the experience they have gained abroad.\(^{76}\)

*Return of retirement* refers to the migrants who after earning enough money decide to retire comfortably in their home country.\(^{77}\)

*Return of innovation* refers to returnees who are interested in development issues in their home countries. It refers to people who are prepared to use the means and new skills they have acquired abroad. According to Cerase, innovative returnees are often unlikely to become actors of change in their home countries, as conservative power relations in home countries stops initiatives that could jeopardise the traditional power situation.\(^{78}\) *Return of innovation* is also rather rare because returnees know it can be very risky to invest the money in their home country and therefore avoid doing it.\(^{79}\)

With the Structural approach in mind, this thesis will explain what mode (reason) of return the key informants had and if, the outcome of their entrepreneurship activities correlates with “reality” at home among the expectations. I will also examine if the key informants preparedness have been playing an important role for their return activities.

### 3.2 Transnationalism and the Social network theory (Social capital)

According to Cassarino, “Transnationalism constitutes to formulate a theoretical and conceptual framework aimed at better understanding the strong social and economic links between migrants host and origin countries”.\(^{80}\) Transnationalism stress how important links are for succeeding. In addition to the New economics of labour migration and the Structural approach, the transnational theory is explaining that return cannot be seen as the end of the migration cycle. According to the Transnational theory, returnees successfully prepare their return and reintegration to their home countries by making periodical and regular visits. The Transnational approach also emphasizes the need for adaption when returning home.\(^{81}\)

According to Asiedu, migrants temporal return visits for visiting friends and relatives associated with donations can provide useful insights for Ghanaian migrants.\(^{82}\)

This study will examine if the key informants built up links in the host country and at the same time kept strong linkages with their home country and what impact these linkages may have had for their business in Ghana. In addition, this study will examine if the key respondents during their time overseas did temporal return visits and what impact it might have had for their business.

Just like the transnational approach, the Social network theory views returnees as migrants who are able to maintain strong linkages to their origin place and with contacts in host countries. For returnees’ success, the Social network theory also accentuates that, “the formation and maintenance of networks requires long-standing interpersonal relationships, as

\(^{76}\) Cassarino (2004), p. 258  
\(^{77}\) Ibid (2004)  
\(^{78}\) Ibid (2004)  
\(^{80}\) Cassarino (2004), p. 261  
\(^{81}\) Cassarino (2004), p. 261f  
\(^{82}\) Asiedu (2003), p. 2
well as the regular exchange of mutually valuable items between actors”. “The availability of these resources would also seem to lie within the social capital from which return migrants benefited before migrating”. In order to succeed running a business at home, the theory explains that people need to keep in contact with family and kin as well as that they need to gain new contacts whilst living overseas. According to Cassini, financial capital is not enough to develop small firms; she argues that issues of trust and social responsibility are keys in developing a small business. Nevertheless, Cassini also clarifies, “members of a migrant’s social network can undermine the success of business activities, rather than promoting them”. 

Taking into consideration the Social network theory, this study will examine if the key informants whilst living overseas maintained social trust with contacts in the home and host country and what impact it may have had for their business.

The Transnational theory as well as the Social network theory has yielded valuable insights in how important it is for migrants with entrepreneurial ideas to build social links and to keep in contact with their home country while they are abroad.

3.3 Human capital

Several researchers conclude that the human capital regarded as trainings, education and work experience are of importance for return migrants’ success when setting up a business. These channels can provide crucial inputs for starting a business. Evidence from earlier studies in return migration and entrepreneurship declare that human capital, which has been acquired overseas by returnees, did have impact on their productivity. According to McCormick and Wahba, overseas work may enable emigrants to acquire new skills and/or enhance human capital accumulation. According to King et al, “new skills and ideas, and attitudes of return migrants are expected to have a positive impact on the development of their home country”. According to Talne, human capital is more important than financial and social capital for returnees’ who plan to set up a business. On the other hand, even though return migrants acquire useful new skills and experiences abroad, only few are able to apply them in practice back home.

With the human capital in mind, this research will give examples of useful human capital that the key informants gained abroad and why it has been useful for their entrepreneurship in Ghana.

---

83 Cassarino (2004), p. 265f
84 Cassini (2005), transcribed from Black & Castaldo 2008, p. 46f
85 King & Ammassari (2001); McCormick & Wahba (2003)
87 McCormick & Wahba (2002), p. 1
88 King & Ammassari (2001), p. 27
89 A. Talne (2009-09-18)
90 King & Ammassari (2001), p. 27.
3.4 Financial capital

A number of studies have been carried out about migrants’ financial capital and what impact it might have had for their home countries. According to King and Ammassari, “some migrants who live and work abroad are able to save money, which they may transfer to the home country upon return. These transfers of savings should not be confused with remittances which are payments that migrants send back home to their families while they are still living abroad.” According to McCormick and Wahba, migrants’ overseas savings can provide crucial inputs to set up a business upon return. According to Wilmot and Quartey, return migrants’ savings are more important than human and social capital when setting up a business. Other scholars argue that the impact of savings generally is insignificant and sometimes even negative. A fairly small portion of migrants’ savings abroad is spent for productive investments. According to Ammassari, “savings are mainly used for ordinary or even conspicuous consumption and relatively little is invested in new businesses or enterprises that would increase productivity or employment.” Migration scholars are often arguing that migrants’ savings should be invested in a more productive way.

Even if migrants’ savings can provide crucial input for entrepreneurial activities, this thesis will try to explain why in general overseas acquired financial capital is of less importance than human and social capital for Ghanaian returnees to succeed when setting up a MSME.

---

91 King & Ammassari (2001), p. 26
92 McCormick & Wahba (2002), p. 1
93 K. Wilmot (2009-09-08); P. Quartey (2009-10-09)
94 King & Ammassari (2001), p. 26f
95 Ammasari (2004), p. 134
96 Black & Castaldo (2008); King & Ammasari (2001), p. 26f
4. Brief Information about each Key Informant

This chapter contains a table which presents important facts about each key informant. In appendix A, a short review of each key informant’s life story will be presented. It is recommended to go through appendix A before reading chapter 5, Analyses.

<table>
<thead>
<tr>
<th>Key informant</th>
<th>Date of interview</th>
<th>Age</th>
<th>Overseas residing</th>
<th>Business – Enterprise designation</th>
<th>Location of enterprise</th>
</tr>
</thead>
<tbody>
<tr>
<td>Man B</td>
<td>20th of May 2009</td>
<td>45</td>
<td>Gambia 1993-2004</td>
<td>Vice hotel manager – medium, Importer and exporter of food items – small</td>
<td>Cape Coast</td>
</tr>
<tr>
<td>Man C</td>
<td>11th of September 2009</td>
<td>45</td>
<td>Gambia 1992-2000</td>
<td>Landscape maintenance and estate development – small</td>
<td>Cape Coast</td>
</tr>
<tr>
<td>Man G</td>
<td>7th of October 2009</td>
<td>42</td>
<td>US 1987-2008</td>
<td>Info technology service – small</td>
<td>Accra</td>
</tr>
</tbody>
</table>

**Table 4**: Statistics of each key informant. For a short review of each key informant’s life story, see appendix A.
5. Analyses

This chapter is divided into two sections. In the first section the key respondents’ answers will be analyzed in accordance to the theories presented in chapter 3, Theoretical Framework. In the second section, a general discussion about my results and the topic of return migration and entrepreneurship will be discussed.

5.1 The outcome of the key informants’ answers in relation to the theories

The analysis done here will examine in what way the respondent’s life stories are corresponding to the theories; New economics of labour migration and the Structural approach, Transnationalism and the Social network theory, the Human capital theory as well as the Financial capital theory. Each theory presented in this thesis will be related to examples from the key respondents’ life stories.

5.1.1 New economics of labour migration and the Structural approach

The New economics of labour migration theory argues if migrants are successful abroad and have fulfilled their goals they might return to their country of origin. The New economics of labour migration also stresses how important reintegration is for the returnee if the financial resources brought back home will come to use. In addition to the importance of good reintegrating, the Structural approach explains that, returnees’ success in setting up a business correlates with the “reality” of the home economy and home society among the expectations that he or she has.

Results from the field research also show that reintegration has been very important for the key informants in how they succeeded in setting up a company. For succeeding, the reintegration process differs among the key informants. In addition, the key informants returned due to different reasons and with different expectations in mind. Therefore, their possibilities to succeed in setting up a “successful business” differ already before returning.

After several years of living abroad ten out of twelve of the key respondents considered, either together with their partner or on their own, that they had completed their time abroad and now wanted to return to their home country. All of the women interviewed for this thesis decided to return in correspondence with their husbands. Of these ten returnees, all of them had entrepreneurial activities in mind. Some of them had also before returning decided what business they wanted to set up. Some of the key respondents did also prepare for their return to Ghana. Two of the interviewees were forced to move back home, they did not have the option to stay in the host country.

---

97 Cassarino (2004), p. 253ff
98 Cassarino (2004), p. 255ff
According to Cerase’s definitions, some of the key informants’ \textit{mode of return} can be explained by more than one reason. Some of the key informants did not match into any of Cerase’s definition.

<table>
<thead>
<tr>
<th>Reason of return</th>
<th>Key informant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return of failure</td>
<td>Man H</td>
</tr>
</tbody>
</table>

Table 5: The key informants’ mode of return according to Cerase’s definitions (my interpretation).

\textbf{Comment:} According to my findings, many of the key informants came back due to \textit{return of innovation} but also due to \textit{return of conservatism}.

\textit{Man F} was forced to return back to Ghana: “It was not fine for me to come back. Because of Immigration (UK Border Agency), I had to come back earlier than planned. I knew that I had to come home one day because of Immigration, but I was not prepared at that time”. As a consequence, man F returned without financial capital and also without any preparations. Still, man F seems to have been able to quickly adopt into the Ghanaian society again with its functions and could therefore easily reintegrate. Also, with a bit of help from IOM, he could set up a small construction company which was one goal upon return. Therefore since his expectations correlates quite well with the “reality” back in Ghana man F could set up expected enterprise.

\textit{Woman A} resided in Sweden during two periods. She had together with her husband decided that, when he had finished his research in Sweden, they should return to Ghana. Woman A had already before emigration to Sweden decided to work as a dressmaker when she returned to Ghana. During her staying in Sweden for the first period, she decided that she wanted to set up a dressmaking workshop on returning. Therefore, when she and her husband returned to Ghana for the first time, she gradually started to set up her own dressmaking workshop in the house where they were living. For her second stay in Sweden, she purchased some of the necessary equipment for her business in Ghana. Since woman A grew up in a quite wealthy family, the pressure to send lots of remittances and donate money while returning was quite low. In addition, her husband got a well paid job on returning and in the house where they were living she could set up her own workshop and employ people. Therefore, the “reality” while returning was comfortable.

\textit{Woman D} resided in United States for 18 years. While living in US, she did not have any thoughts or plans to return one day. She made rare temporal return visits and she got a bit alienated from her home country. When her husband retired from work and decided that they should return, she was not prepared for that. Also, while returning she had lost the knowledge in how the Ghanaian society is functioning and what it is like to set up a business in Ghana. Her expectation while returning was to set up a restaurant. Due to different reasons she could not set up a restaurant. Therefore, she had to set up another business which has not been successful and did not correlate with the expectations she had.
Man A resided in the US and UK. Already after a few weeks of living the US, man A realized that his overseas stay would not be for too long. But, he saw it as important to first acquire the education and work experiences that you can gain in Western countries. Since man A grew up in a quite wealthy family, there has never been any demand for him either to send remittances or to donate money while living in Ghana. Man A made temporal return visits and while he was temporarily coming home, he built investment links between his home and host country. Therefore, he had a clear perspective of the reality for setting up a business at home. Before returning he also had expectations on what business he wanted to set up. But, on returning his business plan was not possible due to lack of finances. Therefore together with a Ghanaian friend he decided to set up a business which did not require a high starting capital. Man A was also well aware of the instability of the Ghanaian economy at that time. Therefore, he decided to have more than one business while living in Ghana.

Man D resided in several foreign countries for almost 20 years. While living overseas, he always had in mind that he wanted to return one day and apply the skills that he had learned overseas. Whilst living overseas, he worked in bath tap factories. Therefore, man D decided that he wanted to set up his own bath tap factory in Ghana while returning. Since he was aware of the lack of raw material in Ghana, he acquired the necessary raw material for his future business when he lived overseas. Man D did rare temporal return visits to Ghana. Still, he always kept contact with family members at home. Besides the acquisition of the raw material, he did not prepare for his futures industry in Ghana. Since he came from a very poor family, man D sent remittances with the aim to help his family (he also continued to help family members financially while returning). While returning to Ghana, man D had not explored the requirements of setting up a small industry in Ghana. In addition, he was not aware of the difficulties in getting adequate funding or loans for setting up an industry. In other words, he was not aware of the “reality” in how difficult it was to set up his expected industry in Ghana. Therefore he had to set up another business that did not match with his expectations.

Man G resided in the United States for many years. His parents could afford to send him abroad when he was 18 years old. In the US, he gained a high qualified education and he had qualified jobs. Therefore among other reasons, he integrated very well into the American society and he acquired lots of financial capital. He rarely visited Ghana and therefore, among other reasons, he lost the cultural understandings and became alienated from the Ghanaian society. Nevertheless, after several years of living in the US, man G did not want to lose his bonds with Ghana and he also wanted his children to live in Ghana. For those reasons he decided to return to Ghana with the expectations to set up a business related to his previous work experience. Since he had lost the bonds with his home country and had become alienated from the Ghanaian society he decided, already four years before their permanent return, to travel to Ghana just for understanding what it was like to live in his home country and to see how things worked there. Before he finally returned with his wife and children man G had purchased a house in a place where they would have good living. Before setting up an enterprise, man G was first taking care of the domestic life and using the first month just for reintegration. Therefore, man G was before setting up his planned business in Ghana making sure that his expectations should match with the “reality” in how it is to live and run an enterprise in Ghana.
5.1.2 Transnationalism and the Social network theory (Social capital)

Transnationalism stresses the importance of upholding strong linkages with the home society and also making temporal return visits.\(^99\) In addition, the Social network theory discusses the importance for migrants to establish social links in the home and host countries.\(^100\)

All returnees gained social capital during their *life course* abroad. But only a few of them have been able to apply the social capital in practice at home. Results from the field research confirm that social links between contacts in the home and host countries as well as temporal return visits have been of certain importance for the key informants’ outcomes. Only for some of the returnees the overseas acquired social capital has been of importance for their entrepreneurial outcome at home. For returnees’ success, Cassarino emphasize, “the formation and maintenance of networks require long-standing interpersonal relationships, as well as the regular exchange of mutually valuable items between actors”.\(^101\) I agree with this statement and the migrants who fit into this criterion have been the most successful or have the potential to become the most successful entrepreneurs in this study. But, in this study, the importance for the returnees of maintaining and building up social links as well as making temporal return visits differs.

*Man E* resided in United Kingdom for many years. Man E could easily make friends in England and in Ghana, and he gained many social contacts while living in England. For instance, while being a student in England, he had an extra job as a car salesman and that job made him popular among friends. Man E describes how he met his friends as follows: “*Even if I have business friends, with whom I have certain deals, the focus is never on the business. It is on the friend share and out of it you can get some business ... When you focus on the friend share, the business happens as a matter of course*”. Whilst living in London, man E started up business activities in Ghana, therefore he had to spend more and more time back in Ghana supervising jobs. After several years of commuting between London and Ghana for work, man E realized that if he really was going to do something well in Ghana, he would have to live there. Even if all his savings from England went up in flames before returning, man E could together with a business partner from Ghana set up his current business. After several years of running a business in Ghana, they brought in American partners for their company. Numerous of man E’s business activities seem to have been established through links between his home and host countries as well as his ability to maintain social trust among friends and business partners. In addition, the temporal return visits seem to have had an impact for him to better understand and learn how to do business in Ghana as well as for readapting into the home society.

*Man D* resided in four foreign countries. When man D was living abroad, he only travelled back to Ghana before immigrating to another foreign country (besides his stay in the US where he made one temporal return visit, this for getting married). Man D, liked to get to know people from other countries and he gained many new friends while living abroad. However, the friends he gained abroad were Ghanaians, West Africans, black Americans or Latinos and nearly every one of them had the same place of work as him. In addition, while living abroad, man D more or less only focused on his work. Even if he had friends, he did not socialize so much with them: “*My friends always told me that I am this crazy guy because I’m always working, the job became my everything because I didn’t have a family over there*”. In other words, two explanatory factor to why man D could not set up business as planned while returning seems

\(^99\) Cassarino (2004), p. 261f
\(^100\) Cassarino (2004), p. 265
\(^101\) Cassarino (2004), p. 266
to be due to the problem that he did not establish investment links among home and host countries as well as maintaining social trust among friends.

**Woman B** resided in Finland. With help from her Finish friends, she got a job and she learned about the Finish culture (which she considers as something important for her life abroad). For woman B, the Finish system was challenging for her, but the Finish friends gave her more self esteem. While living abroad, she helped her home community by sending medical equipment to a hospital as well as books to a library. When she came back, she did not know what business to set up, but, due to her social experiences in Finland as well as other reasons, she felt that she had the courage to set up any business. The investments links woman B established between home and host country as well as the social courage she gained while living in Finland seem to have had a positive impact on her enterprise establishments at home.

**Man C** resided in Gambia. He gained many friends while living in Gambia and with help from a friend he got a job as an accountant for a company. While living in Gambia, man C established good relations with some of the authorities in the country and therefore, he could help a friend from Ghana who had problems with Gambia’s boarder agency. Man C could also send remittances to family members at home and he kept strong linkages with his family in Ghana. According to what I found out from man C’s life story, he seems to have maintained social trust among contacts in the host country and his home country. Still, the social links he established did not seem to have any positive impact on his business activities in Ghana. While living abroad, he did not establish investment links that have been of importance for entrepreneurship at home. Therefore as well as due to other reasons, the firms he set up while living in Ghana have not been successful.

When **Man B** arrived in Gambia he got a job as an accountant with help from his brother (man C). After living in Gambia for a while his brother helped him again, this time to set up a fishing business and to export fish products to Ghana. Since he was exporting goods to his home country, he asked his parents to maintain his business in Ghana. The company he set up in Gambia went well for him and with this business he also had to travel to other West African countries. In other words, man B built up social links in host countries and at the same time he kept strong ties with family members and the Ghanaian society. While returning, man B re-organized the enterprise and continued with a similar business in Ghana. According to man B, the enterprise also went well at home, but in Ghana he also had other entrepreneurial activities in mind. After two years of living back home in Ghana, man B got the offer to become the vice manager of a bigger hotel in Cape Coast. The job as a hotel manager generated better income. The social skills and the linkages man B built up while living abroad seem to have had positive impacts on his work career.

**Man F** resided in Italy and UK. While living in the UK, he got many friends who were both black and white (in Italy he only had black friends). In Italy, he had social and behavioural problems. This since it was difficult for him to learn the Italian language and he could not accept the racism he experienced. After the hard time in Italy he decided that his stay in the UK was going to be different and he gained self esteem so that he could talk to anybody and he decided that he was not going to be cheated anymore: “I was not going to find it difficult in UK because Italy gave me the courage to live with white people”. In UK, he also became popular among the friends and learned how to socialize with people from the Western World: “When I was living in England, my boss came to me, because I am a good cook and I know how to relate to people, he was happy with me. We were going out to clubs and other places to enjoy ourselves”. While returning to Ghana, man E needed medicine from UK and with help from Ghanaian friends living in England he could
ask them to buy medicine and bring it to him. Man F considered his maintenance of contacts from the UK as being important for his business in Ghana. It seems that the social capital he gained while living overseas has been of importance for his entrepreneurial activities at home.

5.1.3 Human capital

The Human capital theory emphasizes that overseas training, education and work experiences are of importance for returnees’ productivity and outcome of their entrepreneurial activities at home.\footnote{King & Ammassari (2001); McCormich & Wahba (2003)}

All the returnees gained human capital during their overseas stays. Results from the field research also prove that human capital gained abroad has been of importance for the key informants’ entrepreneurial results at home. But, for succeeding in setting up a company, the importance of acquired human capital differs. Only some of them have been able to apply it in practice for their entrepreneurial activities.

*Man F* gained while living in UK human capital which he considers has been important for his work and for life. For instance, his boss promoted him and he became the recruitment officer and the construction supervisor for the company he worked for. As a consequence, he gained important work experience and trainings. Man F was also able to finish his construction management degree in UK (which he started before emigration). Besides work experiences and the construction education, man F took many short diploma courses which he considers as important: “When I came to UK I learned so many things besides education, I learned how to talk to people, how to approach people. I took so many diploma courses, short courses, like customer service course”. The courses he took made him a neat and tidy person and he could therefore relate better to other people. According to my findings, the human capital he gained abroad has been important for his life and his business of today.

While living in Lebanon, *man D* found a job with a higher salary than he had had in the previous foreign countries he had lived in. During this time of his life course he wanted to acquire more technical know-how (human capital), this so he could set up his own enterprise at home one day. Therefore, he immigrated to the US. In US he started to take engineering courses. But he did not get any engineering diploma: “I didn’t get any University degree, but if I got the opportunity to run my own industry, I know so many people I could employ... I took the course in United States to get to know more about the machines, that was both for work in United States and for Ghana business when coming home.... I wish that I can be able to fulfill my dreams; I wish God can help me, also here in Ghana God can help to fulfill. No other factory is making fiber tap, in Ghana. If any other factory would build Jacuzzi tap I would like to work for that factory. Something you trained your whole life for I don’t know what else I could go for. I can even close my eyes and manufacture it”. While I was interviewing him, I realized that reasons why he might not have been able to set up his planned industry could be because of the lack of education and other human skills. While residing in US, since he mainly focused on the work at the factory, he might have missed important human capital that could have been necessary for setting up the business.

When living in Sweden, *woman C* became interested in computers and modern technology (woman C immigrated to Sweden in 1988). Therefore she decided to take basic computer courses. The courses gave her new skills and it widened her interest in modern technology. Therefore, before she returned she decided to set up her own hot foil printing company in Ghana. When woman C resided in US (2004-2005) she could take more advanced computer
courses. This since she did not have any language difficulties in the US. As a result, she could develop her business activities when returning to Ghana for the second time. I consider that woman C’s ability to adopt modern technology in higher developed countries have had positive impacts for her enterprise at home.

Besides a University degree in law, man E gained lots of important human skills during his times overseas. While he was young until I was interviewing him, man E seem to always have been understanding the importance of gaining useful knowledge both for life and for business:

“To live in the world you need constant adaptation (languages, cultures, mobile phones, Email), innovation, feedback and that you have to be a part of an interdependent system. You can pull parts of it out. Whatever parts you touch affects the whole. Whatever you see it or not, you have to think in terms of holes and that you desire to fill these up..... I took time to read about the history and the culture of the people that I am dealing with. Try to understand their perspective and where they are coming from.... Before travelling, I always spend time to read a book about country and the culture”. My opinion is that reasons to why man E has managed to set up and run a business (which he considers successful) are explained by the useful human capital he has been gaining through life.

5.1.4 Financial capital

Some scholars stress the positive implications of migrants saving overseas and affirm that financial capital is always of great importance for returnees’ success in setting up a business.¹⁰³ Other scholars argue that the impact of migrants’ savings is generally insignificant for entrepreneurial activities or even negative.¹⁰⁴

Results from the field research declare that financial capital definitely have had impacts for the key informants’ entrepreneurial outcome. However, the importance of their entrepreneurial activities to return with financial savings differs depending on a set of variables (those variables will be discussed in chapter 5.2). More than half of the key respondents returned to Ghana with a little bit or a lot of financial savings. Anyhow, due to lack of sufficient finances, more than half of the key informants had problems in setting up the business they had planned before return or while living in Ghana. Anyway, this doesn’t necessarily have to mean that they did not set up a successful business while returning. Further, some of the returnees who came back with no financial savings could also set up a business. Therefore among other reasons, overseas savings and financial capital upon return has not played an extensively important role for the key informants’ entrepreneurial outcomes at home.

When man A returned, he wanted to set up an industry. His financial savings from abroad were unfortunately not enough for setting up any industry. Anyhow, since he had established investment links and gained human capital abroad and also had other entrepreneurial ideas in mind, he could easily set up another company which didn’t require financial savings and also matched his expectations.

While woman C was returning with her husband, a lot of their financial savings were spent for maintaining their newly built house which was leaking from the roof. Anyhow, woman C made, while living in Sweden, most of the necessary investments for setting up her business (which could not be acquired in Ghana). Also since her husband before returning got a highly

---

¹⁰³ McCormick & Wahba (2003); K. Wilmot (2009-09-08); P. Quartey (2009-10-09)
¹⁰⁴ Ammassari (2004); King & Ammassari (2001)
Several years before man D returned, he had decided that he wanted to set up a bath tap factory in Ghana. He acquired most of the necessary machineries for his business several years before his permanent return. While living in the US, he worked a lot to acquire technical know-how and especially for earning money so he could help family members at home and also with the aim to save for his planned industry in Ghana. Upon the day of return, man D didn’t have finances enough to set up an industry as planned and the remittances he had sent was already spent by family members: “When I was working in the factory I was working 80 hours a week. I did that for saving and I also had to prepare myself for some certain things before I got married. Most of the family depends on me in terms of their schooling, their welfare and all these things. I’m the one who taking care of all these things. When I decided later on to move back to Ghana I did not have all the money, I had all the machines because I made the investments. So I thought when I come back here to Ghana with all the machines and investments I can have the bank or the government to help me that was my idea”. Anyhow, the loans and/or grants he asked for from the banks were without success: “Here in Ghana, if you don’t have much money on your own, it is really difficult to get money from the bank. I don’t have much money. I have my ideas and I took it to the bank. Here in Ghana it is different from the outside, because the banks are not willing to take any risks. I need the money to run the industry I have all the equipment all the machines I have the technology also”. After several years of living in Ghana, man D has still not been able to set up the industry as planned.

Man H wanted to set up his own car refurbishing workshop one day. For helping family members and earning enough money for setting up his own workshop he emigrated twice. The second time, he immigrated to Libya. Since he never became satisfied with his life situation in Libya as well as the earnings, man H decided to continue his migration circle to Italy. However, man H never reached Italy and while returning to Ghana, all the money that he had earned abroad was lost. Therefore, he could not set up his own workshop upon return.

5.2 Discussion
Chapter 5.1 has been examining in what way the key informants’ life stories are correlating with the theories. Results from the field study related to the theories declare that, within the field methodology of return migration and entrepreneurship, there are no self-explanatory factors for how important financial, human and social capital are for succeeding when setting up a MSME. There are not either any clear answers for return migrants’ success or failure when setting up a MSME. Within this research area, the method of using life story approach has yielded the valuable insight that returnees’ success or failure in setting up a MSME is also a question of circumstances and explained by a set of principles. Some of these principles explored in this thesis, are; gender, adolescence, reason of emigration, overseas country/countries of residence, and reason/reasons for returning as well as family situation back in Ghana.

Table 6: Principles that are influencing returnees’ outcome of entrepreneurial activities.

<table>
<thead>
<tr>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adolescence</td>
</tr>
<tr>
<td>Reason of emigration</td>
</tr>
<tr>
<td>Overseas country/countries of residence</td>
</tr>
<tr>
<td>Reason/reasons for returning</td>
</tr>
<tr>
<td>Family situation back in Ghana</td>
</tr>
</tbody>
</table>
According to my findings from the field research and in general within the research area of return migration and entrepreneurship, I consider that it is important to discuss these six principles related to my findings.

All of the female key informants I interviewed would not have been able to emigrate without help from their husbands. Since their husbands had a reasonably good level of income overseas, there have not been any strong demands on them to have a full time profession as well as acquiring a good education. Nevertheless, all of the female informants had, before emigration, the expectation to work as well as to gain other skills. All of them were also working and gaining many skills. One of them also acquired a university degree. Whilst living abroad, three of female informants gave birth to children. One reason to why they wanted to have children when they lived abroad was due to the better health care service that a developed country can offer. Due to these reasons as well as others, the life situations for the female informants have been different than for the male informants. Moreover, when the husbands of the female informants had completed their “mission” (for instance finished their PhD studies) abroad, they decided to move back to Ghana with their families. Already before emigration, three of the female informants (woman A, B, C) had together with their husbands decided that when he had completed his “mission” abroad, they intended to return. Concerning woman D, due to her husband’s retirement, they suddenly decided that they should return to Ghana (she was not prepared to return). Since husbands of three female returnees (woman A, B, C) got highly qualified jobs while returning to Ghana, it has not been any strong demand for them to run a successful business and earn a lot of money. Their husbands could support the family financially. Nevertheless, they had the expectation to set up a successful business at home. These three women were also satisfied with their business and their life situation (even though some of them still wanted to expand their business). Woman D who could not get financial support from her husband (since her husband was retired) was not satisfied with her current business and with her life situation in Ghana. Another subject of discussion is if all of the female respondents, really wanted to return to Ghana. Nevertheless, I did not get any clear answer concerning this issue. Anyhow, there are of course female Ghanaian entrepreneurs who have been emigrating without any help from a husband and returned because of a non-family based reason. All of the male informants interviewed in this thesis had while returning, the goal to set up and run a business. Some of the male returnees also had, before returning, clear entrepreneurial goals in their home country. Nevertheless, I would not say that the men prepared their businesses at home better than the women.

Cassarino emphasizes that, returnees’ success or failure is analysed by correlating the “reality” of the home economy and society with the expectations she or he has. Results from my field research stems with Cassarino’s statement. But Cassarino does not extensively explain what he means with the word “reality” (which is understandable). I noticed from my field results that migrants’ adolescence as well as family situation while living abroad and back in Ghana certainly influence migrants return activities. This is something that I consider important to discuss for carrying out the research purposes. I noticed from my interviews that, migrants who did not grow up under poor conditions and had family members who could financially help their emigration didn’t extensively have to concentrate on the financial earnings as well as sending remittances for supporting family and kin at home. Therefore, they had much greater possibilities of acquiring useful social and human capital that could

\[105\] Cassarino (2004), p. 257
become very important for entrepreneurial activities back in Ghana. These migrants with a solid economic background could also easier make temporal return visits and, because of this, learn more about the business culture at home and also prepare for businesses at home. Man A and man E could for instance acquire overseas education with help from their parents and they both made business related temporal return visits. According to my results, I agree with Cassarino’s, as well as other migration researchers’, statements that return migrants entrepreneurial outcome depends on the level of preparedness. But, I consider that the possibilities for migrants to prepare for their return activities differ and it should be further discussed. For this study, key informants who could emigrate with help from parents and/or other family members had great possibilities to select country of emigration (those key informants mainly moved to US and to UK). Migrants who went to UK and to US upon departure knew the official language and they could also easily learn the culture and integrate well. According to findings from this study, the migrants who could not influence the choice of immigration country had integration difficulties as well as difficulties in learning the official language. What I also noticed from the key informants life stories is that those who integrated well or fairly well, acquired more useful social and human capital which I consider has been of importance for their entrepreneurial activities at home in comparison to those who did not. For example man A could not set up his expected enterprise while returning but since he acquired useful human and social capital he could set up another business which he considers successful. On the contrary Man C’s possibilities of gaining useful human and social skills have been limited. He is a person who did not gain important social and human skills while being abroad. He also had difficulties in setting up a business at home which he considers successful. In other words, family background, reason of emigration and overseas country of residence seem to have an impact on returnees’ entrepreneurial outcome at home.

For some of the key informants, the “reality” also differed back in Ghana. Key informants who emigrated with help from parents did not have any requirements to financially help family members while living in Ghana again. Man A has never sent remittances or financially helped his parents while living in Ghana, he told me: “My parents have always been richer than me”. Men A as well as some of the other key informants have never experienced strong expectations to send remittances to family members. But for man D, as well as for some of the other key informants, the economic situation has been different while living out of the country as well as in Ghana: “Most of the family depends on me in terms of their schooling, their welfare and all these things. I’m the one taking care of all these things”. Most of the female returnees were sending remittances. Since their husbands also acquired money, they could also save overseas earnings. The returnees who back in Ghana experienced requirements of helping family members, e.g. man C and man D, had difficulties in setting up a successful business. With that in mind, depending on the adolescence and returnees’ family situation back in Ghana, the possibility for succeeding in setting up and run a successful business differs.

All of the key informants besides man B and man C, who resided in Gambia (according to United Nations Human Development Index from 2010 is Gambia less developed than Ghana), have been residing in countries more developed than Ghana. Nine out twelve of the respondents have been residing in countries which are considerably more developed than Ghana, e.g. United States and United Kingdom (which appears to have the highest proportion

---

107 Man A (2009-05-12)
108 Man D (2009-09-20)
109 United Nations Human Development Index 2010, 143ff
of Ghanaians residing in OECD countries\(^\text{110}\). As earlier mentioned in this chapter, key informants who have been residing in countries considerably more developed than Ghana have gained useful important social and human capital that they could transfer upon return. Nevertheless, not all key informants who have been residing in countries considerably more developed than Ghana have acquired useful social and human capitals that they could transfer upon return. I consider that the respondents who resided in Gambia and especially in Libya had more limited possibilities of acquiring useful human and social skills, which could be transferred for return activities, than those who resided in other countries.

As a result according to my findings, migrants who have been residing in higher developed countries, especially in the UK and in US, have set up businesses which have been more successful than those who have not. With that in mind, depending on returnees’ country of residence, the possibility to set up and run a successful business differs.

**Table 7:** Results from the principles which have influenced the key informants’ outcome of their entrepreneurial activities.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Adolescence</th>
<th>Reason of emigration</th>
<th>Overseas country/countries of residence</th>
<th>Reason/reasons for returning</th>
<th>Family situation back in Ghana</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wom A</td>
<td>May have had limited possibilities of gaining important HC, SC and FC abroad. This due to birth of children as well as for other reasons. Wealthy family; gained important HC already before emigration. Woman A’s husband got a scholarship for studies in Sweden and could invite her.</td>
<td>HDC; did not integrate so well. Language constraints. Quite good possibilities of gaining HC, SC and FC. HC gained abroad had positive influences for the business at home.</td>
<td>Family related; may have limited possibilities of gaining more useful HC and also SC abroad. Setting up a business.</td>
<td>Husband gained a good job in Ghana. No strong requirements of financially supporting family members.</td>
<td></td>
</tr>
<tr>
<td>Man A</td>
<td>Gender has not been a limiting factor for him. Wealthy family; good school education. Gained important HC and SC already before emigration.</td>
<td>Primary for studies. Continued to work abroad after he had finished his studies.</td>
<td>HDCs; integrated very well in UK not in US. Good possibilities of gaining HC, SC and FC. HC and SC gained abroad have had positive influences for the businesses at home.</td>
<td>Setting up a business. Strong detachment to home country.</td>
<td>No requirements of financially supporting family members at home.</td>
</tr>
<tr>
<td>Wom B</td>
<td>Gave birth. Gender still didn’t seem to have limited the possibilities of gaining HC, SC and FC abroad. Non wealthy family.</td>
<td>Woman B’s husband got a scholarship for studies in Finland and could invite her.</td>
<td>HDC; Integrated fairly well. Good possibilities of gaining HC, SC and FC, SC, HC and FC gained abroad had positive influences for the businesses at home.</td>
<td>Family related; may have limited possibilities of gaining more useful HC, SC and FC.</td>
<td>Husband gained a good job in Ghana.</td>
</tr>
<tr>
<td>Man B</td>
<td>Gender has not been a limiting factor for him. Non wealthy family.</td>
<td>Primary for work, but also with the expectation to combine work with studies.</td>
<td>DC; did not integrate so well. Not so good possibilities of gaining HC, SC. Still gained important HC and SC and also FC.</td>
<td>Setting up a business. Helping parents. Divorce. Detachment to home country.</td>
<td>Requirements to help parents and other family members; may have had negative influences for the businesses at home.</td>
</tr>
<tr>
<td>Man C</td>
<td>Gender has not been a limiting factor for him. Non wealthy family.</td>
<td>Primary for work, but also with the expectation to combine work with studies.</td>
<td>DC; did not integrate so well. Not so good possibilities of gaining HC, SC and FC.</td>
<td>Setting up a business. Detachment to home country.</td>
<td>Requirements to help family and kin; seem to have had negative influences for the enterprise establishments at home.</td>
</tr>
</tbody>
</table>

\(^{110}\) Ghana Migration Profile (2006), p. 30
<table>
<thead>
<tr>
<th>Gender</th>
<th>Possibilities of Gaining Important HC and SC</th>
<th>Family Related</th>
<th>Setting up a Business</th>
<th>Family and Kin</th>
<th>Language Constraints</th>
<th>Education</th>
<th>Language Constraints</th>
<th>Work</th>
<th>Language Constraints</th>
</tr>
</thead>
<tbody>
<tr>
<td>Woman C</td>
<td>Gender may have limited possibilities of gaining important HC and SC. This due to birth of children, as well as other reasons.</td>
<td>Non wealthy family.</td>
<td>Woman C’s husband got a scholarship for studies in Sweden and could invite her.</td>
<td>HDCs; language constraints in Sweden not in US. Integrate fairly well. Quite good possibilities of gaining HC, SC and FC. HC gained abroad have had positive influences for the business at home</td>
<td>a) Family related: may have limited possibilities of gaining more useful HC and FC and also FC. b) Setting up a business.</td>
<td>Non wealthy family.</td>
<td>HDCs; could not integrate so well in any of the foreign countries. Quite good possibilities of gaining HC, SC and FC in US. HC gained abroad did not have any impact of the enterprise establishment at home.</td>
<td>Husband gained a good job in Ghana.</td>
<td>Non wealthy family.</td>
</tr>
<tr>
<td>Man D</td>
<td>Gender has not been a limiting factor for him.</td>
<td>Non wealthy family.</td>
<td>Primary for work, but also with the expectation to combine work with studies.</td>
<td>DCs &amp; HDC; could not integrate so well in any of the foreign countries. Quite good possibilities of gaining HC, SC and FC in US. HC gained abroad did not have any impact of the enterprise establishment at home.</td>
<td>a) Setting up a business. b) Having a family.</td>
<td>Weathy family, good school education. Gained important HC and SC already before emigration.</td>
<td>HDC; integrated quite well. Good possibilities of gaining HC, SC and FC. HC and SC did not have any impact of the enterprise establishment at home.</td>
<td>Requirements to help family and kin; had negative influences for the enterprise establishments at home.</td>
<td>Wealthy family, good school education.</td>
</tr>
<tr>
<td>Woman D</td>
<td>Gender may have limited possibilities of gaining important HC and SC.</td>
<td>Non wealthy family.</td>
<td>Woman D’s husband found a job in US and could invite her.</td>
<td>HDC; integrated quite well. Good possibilities of gaining HC, SC and FC. HC and SC did not have any impact of the enterprise establishment at home.</td>
<td>a) Family related (husband’s retirement). b) Setting up a business.</td>
<td>Wealthy family, good school education. Gained important HC and SC already before emigration.</td>
<td>HDC; Integrated very well. Good possibilities of gaining HC, SC and FC. HC and SC gained abroad had positive influences of the enterprise establishments at home.</td>
<td>No clear answers.</td>
<td>Wealthy family, good school education.</td>
</tr>
<tr>
<td>Man E</td>
<td>Gender has not been a limiting factor for him.</td>
<td>Wealthy family, good school education. Gained important HC and SC already before emigration.</td>
<td>Primary for studies. Continued to work abroad after he had finished his studies.</td>
<td>HDC; integrated well in UK not in Italy. Quite limited possibilities of gaining important HC, SC. HC and SC gained overseas seem to have had positive effects of the enterprise establishment.</td>
<td>a) Setting up a business.</td>
<td>Non wealthy family.</td>
<td>HDCs; integrated well in UK not in Italy. Quite limited possibilities of gaining important HC, SC. HC and SC gained overseas seem to have had positive effects of the enterprise establishment.</td>
<td>No requirement of financially supporting family members at home.</td>
<td>Non wealthy family.</td>
</tr>
<tr>
<td>Man F</td>
<td>Gender has not been a limiting factor for him.</td>
<td>Non wealthy family.</td>
<td>Primary for work, but also with the expectation to combine work with studies.</td>
<td>HDCs; integrated very well. Good possibilities of gaining HC, SC and FC. HC, SC and FC gained abroad seem to have had positive effects of the enterprise establishment.</td>
<td>a) Forced; negative influences for preparation of the enterprise establishment.</td>
<td>Wealthy family, good school education. Gained important HC and SC already before emigration.</td>
<td>HDC; Integrated very well. Good possibilities of gaining HC, SC and FC. HC, SC and FC gained abroad seem to have had positive effects of the enterprise establishment.</td>
<td>No clear answers.</td>
<td>Wealthy family, good school education.</td>
</tr>
<tr>
<td>Man G</td>
<td>Gender has not been a limiting factor for him.</td>
<td>Wealthy family, good school education. Gained important HC and SC already before emigration.</td>
<td>Primary for studies. Continued to work abroad after he had finished his studies.</td>
<td>HDC; Integrated very well. Good possibilities of gaining HC, SC and FC. HC, SC and FC gained abroad seem to have had positive effects of the enterprise establishment.</td>
<td>a) Setting up a business. b) Family.</td>
<td>Non wealthy family.</td>
<td>DC; did not integrate at all. Language constraints. Very low possibilities of gaining important HC and SC.</td>
<td>No requirement of financially supporting family members.</td>
<td>Non wealthy family.</td>
</tr>
<tr>
<td>Man H</td>
<td>Gender has not been a limiting factor for him.</td>
<td>Non wealthy family.</td>
<td>Work.</td>
<td>No requirement of financially supporting family members; seem to have had negative influences for the enterprise establishment.</td>
<td>Forced; negative influences for preparation of the enterprise establishment.</td>
<td>Non wealthy family.</td>
<td>DC; did not integrate at all. Language constraints. Very low possibilities of gaining important HC and SC.</td>
<td>Requirements to help parents and other family members.</td>
<td>Non wealthy family.</td>
</tr>
</tbody>
</table>

**Comment:** The aim of this table is to give a general view of the six principles from the key informants and to explain the impacts that it have had or might have had for the outcomes of their enterprise/enterprises in Ghana.
6. Conclusion

The primary aim of this thesis is, by using the life story approach, to provide new or additional information regarding why some Ghanaian returnees fail to set up a micro, small or medium enterprise and why some others succeed. This followed by the research question: What new or supplementary answers can the life story approach provide for Ghanaian return migrants’ success or failure when setting up micro, small or medium enterprise?

The field methodology of composing life story interviews with Ghanaian returnees has provided new thoughts and ideas concerning why some return migrants become successful entrepreneurs while some others do not (using pre-coded questionnaires would probably not have provided the same insights). The life story approach also yielded the insight that there are no definite answers explaining Ghanaian return migrants’ success or failure in setting up a business. Findings from this thesis have showed that outcomes of returnees’ entrepreneurial activities at home are very complex and can be explained by many variables. Gender, adolescence, reason of emigration, overseas country/countries of residence, reason/reasons for returning and family situation back in Ghana are six important principles explaining the outcome of returnees’ entrepreneurial activities at home discussed in this thesis. The discussion of those variables based from the field results has provided supplementary answers for Ghanaian return migrants success or failure when setting up a MSME. The field methodology has also strengthened the assumption that explanations for return migrants’ entrepreneurial outcome can be better explained by going through and analyzing the individuals’ whole life. Life story interviews have also yielded the insight that special incidents in life can influence the outcome of entrepreneurial activities a lot.

Therefore, composing life story interviews (qualitative field methodology) with return migrants is effective in order to explain their success or failure in setting up and running an enterprise.

The secondary aim of this thesis is to explore which capital gained abroad is of significant importance for Ghanaian return migrants’ success in setting up a business (financial, human or social capital). This followed by the research question: Which capital gained abroad is of significant importance for Ghanaian return migrants’ success in setting up a micro, small or medium enterprise?

With reference to this study, only a few of the returnees have been able to set up a business from their overseas savings. The majority of the key informants have been able to set up a business through other channels. Social contacts and networks or with help from partners are some of the explanations in how key informants have been able to set up enterprises. Some of the returnees had upon return expectations of what business they wanted to set up. However, due to lack of sufficient amount of finances they could not set up the expected enterprise. According to my findings, those migrants might have been able to set up the expected enterprise at home if they had gained “valuable” human as well as social capital while living abroad. In contrast, some of the key informants said that they returned without financial savings but they still have been able to set up an enterprise that they considered successful. I consider that human skills and especially social skills as well as networks (social capital) gained abroad have enabled those migrants to set up an enterprise. Consequently, findings from the field research show that the migrants who gained human capital and social capital and also made business related temporal return visits have been, or have the potential to become, the most successful entrepreneurs. Among the returnees’ interviewed in this thesis, I would say that the social capital gained abroad seem to have been more important than human capital.
The field methodology of composing life story interviews has also made it more evident that the possibilities for migrants to gain human and social capital that could be transferred for return activities differs depending on the principles discussed in chapter 5.2. The field research also made it clear that the possibilities of earning and saving money for migrants in a foreign country differ as well. Additionally, for some businesses in Ghana, to return with financial savings might not be important at all, while for some businesses, financial savings are of importance. These statements can be explained by the six principles; gender, reason of emigration, overseas country/countries of residence, reason/reasons for returning as well as family situation back in Ghana. Nevertheless, for Ghanaian return migrants’ success when setting up a business at home, it is always important to gain human as well as social capital while living abroad. As a result, it is not possible to give a definite answer for the question: Which capital gained abroad is of significant importance for Ghanaian return migrants’ success in setting up a micro, small or medium enterprise? It depends on the six principles explored from the field results as well as other reasons. Anyhow, by using life story interviews, my findings declare that social as well as human capital is more important than financial capital for Ghanaian return migrants’ when setting up a MSME. In a very simplified way you can express it as: All your money can be lost tomorrow – social and human knowledge stays.

6.1 Concluding thoughts

For me it was personally a great experience to compose the life story interviews as well as learning about its process. Life story interviews awoke many personal feelings and gave me a better understanding of how difficult it is to set up and run a business in Ghana in comparison to a developed country. The work with the interviews also raised thoughts about how difficult life can be for a migrant in a foreign country. I would now like to summarize some of my personal thoughts from this study and relate it to the topic of return migration and entrepreneurship.

In this thesis I have discussed which foreign capital that is of certain importance for Ghanaian return migrants’ success when setting up an enterprise. Results made it evident that human and social capital is more important than financial capital. I noticed that some migrants spent or remitted most of their overseas money for something has not been useful for their entrepreneurial return activities. Some migrants also did not know when they intended to return and what they should do back in Ghana. Some of the key informants also lost all their savings from abroad unexpectedly. Ghana is a developing country and I experienced poverty in all the towns I visited. Woman B told me, “Travelling abroad for Ghanaians is like a dream….. Ghanaians are expecting to earn money in white man’s land”. When I asked woman C how it was to live outside Ghana she answered: “You feel better because there you can work and send money home to your relatives”. The majority of the Ghanaian migrants I interviewed grew up under poor or very poor conditions. While composing the life story interviews, it became more evident for me that those who grew up under poor conditions must have been very proud and happy to financially help family and kin at home. It became more understandable why some of the key informants spent a lot of their overseas savings for family members who were (or said they were) in strong need of money. Some of the migrants I interviewed understood, or might have understood, the importance of saving their financial earnings in order to be able to set up a

111 Woman B (2009-05-16)
112 Woman C (2009-09-15)
successful business. But, when family members at home are expecting money it might not be easy not to help them. I assume that this issue is common for international migrants from developing countries with entrepreneurial ideas in mind. As a researcher it is easy to say that it is important to gain human and social capital for international migrants if they will become successful entrepreneurs at home one day. However as a Ghanaian who gets the opportunity to live in a foreign country, many other thoughts might be in his/her mind than what useful experience ought to gain abroad for return activities one day. Moreover, factors that migrants cannot influence can affect the outcome of return activities. In this research for instance, two of the key informants were forced to return and they had to return suddenly with empty pockets and also without any preparations. With those aspects in mind, I consider that the field subject of return migration and entrepreneurship should be evaluated carefully.
7. References

7.1 Published references


IOM (2009), Ghana Migration Profile, International Organization for Migration.


7.2 Interview references

Life story interview 1, Women A, Accra (2009-05-07)
Life story interview 2, Man A, Accra (2009-05-12)
Life story interview 3, Women B, Accra (2009-05-16)
Life story interview 4, Man B, Cape Coast (2009-05-20)
Life story interview 5, Man C, Cape Coast (2009-09-11)
Life story interview 6, Woman C, Winneba (2009-09-15)
Life story interview 7, Man D, Cape Coast (2009-09-20)
Life story interview 8, Woman D, Winneba (2009-09-23)
Life story interview 9, Man E, Sekondi-Takoradi (2009-09-29)
Life story interview 10, Man F, Accra (2009-10-05)
Life story interview 11, Man G, Accra (2009-10-07)
Life story interview 12, Man H, Accra (2009-10-10)
Expert interview 1, David Appiah, IOM – Ghana, Accra (2009-05-08)
Expert interview 2, Woman working at, NBSSI, Accra (2009-05-11)
Expert interview 3, Kofi Awusabe-Asare, UCC, Cape Coast (2009-05-18)
Expert interview 4, Kojo Wilmot, IOM – Ghana, Accra (2009-09-08)
Expert interview 5, Agustin Talne, University of Cape Coast, (2009-09-18)
Expert interview 6, Peter Collins, NBSSI, Cape Coast (2009-09-19)
Expert interview 7, Peter Quartey, University of Ghana, Legon (2009-10-09)
8. Appendices

Appendix A - Short review of each key informant’s life story

In appendix A, a short review of each key informant’s life story will be presented.

Life story interview 1 - Woman A

Age: 42 years old.
Business with its designation: Dressmaker, small enterprise.
Place of interview: Hacho, Greater Accra.

Woman A was the first life story interview I performed with a Ghanaian returnee. I got in contact with her husband through the community Ghana Union in Sweden. The interview took place in her house. The house is also the place where she is having her dressmaking workshop. I was very delighted that my first life story interview was with a Ghanaian who had been residing in Sweden.

Woman A grew up in a well-to-do community in greater Accra. Her mother was a dressmaker. While woman A was young she got very inspired of her mother’s profession. As a child, when woman A came back from school, her mother was sewing every day. The mother taught her how to sew and she also gave her the skill to do things well. She experienced that her mother raised her to become a creative person. While woman A was in her mid 20s her husband got a scholarship to study in Stockholm, the capital of Sweden. For woman A it was very exciting to move and to live in a European country. Woman A was residing in Sweden during two periods. For the first period, she and her husband resided in Sweden for three and half years. For the second period, she was residing in Sweden for four years. Woman A’s emigration and return was definitely in accordance to her husband studies in Sweden. They both agreed that after he had finished his studies their intention was to return back to Ghana. During her first year in Sweden it was difficult for her to integrate and get settled into the Swedish society. She and her husband lived in a student dormitory in Stockholm which they did not like. The harsh and cold climate with dark winters was difficult for her. It was also difficult for her to learn and to be able to use the Swedish language. After living in Sweden for one year, woman A and her husband moved to Rinkeby, a suburb of Stockholm were almost all citizens have a foreign background. She really enjoyed the living in Rinkeby: “In Rinkeby, everything is very close; you don’t have to go so far”. One of her main goals while living in Sweden was to take dressmaking courses and learn about how clothes are manufactured in factories in a developed country. Due lack of time and difficulties in learning the Swedish language fluently she was not able to take dressmaking courses. Even though she could not take dressmaking courses in Sweden, woman A did have a dynamic life while living in Stockholm. Two of her children were born in Sweden. She was doing some small side jobs while living in Stockholm. For instance, she was helping people to sew dresses. Mainly, African dresses. She was also a help assistant in one shop and she was making plaits for locals residing in Rinkeby. She was also making a few dresses for costumers in Sweden. However, the dressmaking in Sweden was not on a serious level in comparison to the dressmaking in Ghana. Even though the jobs were sporadic and no fulltime jobs, it was
fun for her and she enjoyed the work. Woman A learned that: “When you are doing something in Sweden, you have to do it well”. She considers that experience useful for her dressmaking business. Besides the side jobs and giving birth to two of her children, woman A was very eager to learn about fashion and how clothes are made in Sweden. Therefore, she went to several Swedish clothes stores and tried to figure out how the clothes were made. The friends she gained in Stockholm were mainly African friends. While living in Sweden, she bought sewing machines from a school that were going to be disposed. Then she sent the sewing machines by ship back to Ghana. While living in Sweden, woman A once went to London to visit a friend. The metropolitan of London was very exciting and a good experience for her. It was also to some extent useful for her dressmaking business. While visiting clothes stores in London she got inspiration both in terms of fashion and how dresses can be made. When woman A was returning back to Ghana for the second time, she could completely establish the dressmaking business in their house (she had already started to set up her business after their first return to Ghana). She could also employ some women for her workshop. While I composed my interview with woman A, she was quite satisfied with her firm and she had several customers. Nevertheless, she still wants to expand.

Life story interview 2 - Man A

Age: 45 years old.
Place of interview: Accra.

“You always need to have more than one business in a country where it’s unstable and you don’t know what will happen the next day”.

My second life story interview was with a Ghanaian man who had been living in the United States and in United Kingdom. He has also temporary been in many African and European countries. D. Appiah at IOM – Ghana gave me contact information and recommended me to contact man A. The interview was taking place in his office in Accra.

Man A was born in Dublin, but he grew up in Ghana. Man A grew up in a wealthy family. As a child, he went to a boarding school in Cape Coast. When he was young, he temporarily resided in many countries: “My parents lived outside Ghana so I moved to many countries”. Due to his parent’s profession, he went to countries such as Tanzania, Zambia, Uganda and Switzerland. Hence, man A experienced as a child different parts of the world. As an adult, the previous temporal stay in other countries was useful for his time overseas as well as the return to Ghana. Between the ages of 16-17 man A was working as a car mechanic in Sierra Leon. After Sierra Leon, man A was residing for five years in Texas, United States. In Texas, he was studying for one year at high school and for four years at college. His experience of America and Texas was in some ways negative. He also had difficulties to integrate: “At first week of school, I learned that they don’t like me - I have to hurry up and come back…. In Texas, you cannot sell anything of certain value if you are of the wrong colour.” While Man A was a student in the US he developed entrepreneurial thinking and he realized that Africa can be developed very quickly. He said that: “America gave me a sense of national pride and I appreciated Africa more”. While man A was 25 years old he moved to London and he found a job as an engineer at a
company. Because man A was born in Ireland, he could work legally in UK. He enjoyed life in London. He met his wife there and he got many friends. In London, he did not experience any racism and he adopted more of the western culture. He also gained many useful contacts. Man A describes the friends that he met in London as follows: “At every level, I build up both private and business friends, I was very liberal and no racism”. Man A learned a lot about software development and programming from his friends. While living in US and in UK, he was making temporal return visits to Ghana. Before his temporal return visits, he asked friends in Ghana what useful items they need from London. While temporarily being in Ghana, he asked friends in London what useful items they need from Ghana. Hence, he established many useful investment links and maintained linkages between home and host country. According to man A: “While going back and forth to Ghana I got this idea I have to find a way to sell products totally made in Africa”. Therefore, whilst living in London, man A started planning to set up a business. But, he realized that in London you cannot compete. Instead, man A saw the opportunity to set up an industry in Ghana were he could be alone on the market. That was one the reasons why he decided to move back to Ghana. Another reason why he returned was because he had his best time of life in Africa. For him, Africa had the best living. The only investment Man A made in London before returning was a computer. While living in Ghana again, man A wanted to set up his industry. This since he was studying manufacturing. But he did not have the finances for setting up an industry. Instead, man A decided to manufacture software with an old classmate from Ghana. Man A’s software company has been going very well. Besides the software company, man A was also running two bars for a few years. While I was interviewing him, he was also setting up another enterprise which is selling African handicrafts on Internet.

Life story interview 3 - Woman B

Age: 41 years old.
Businesses with designations: Hotel, small enterprise. Bar, small enterprise. Exporter of groceries, small enterprise.
Place of interview: Accra.

“Finnish friends made it easy for me to integrate, they taught me culture things, where it is expensive, where it is cheap, places to get African groceries, and they took me to the countryside”.

I made my third life story interview with a woman who is living in northern Accra. When I presented my research topic to the chairman of Ghana Union in Sweden, he forwarded my research issue to Ghana Union in Finland. One member of Ghana Union in Finland gave me the number to woman B’s husband. Woman B invited me for an interview at her office.

Woman B grew up under simple and quite poor conditions in Accra. Since she had many siblings and it was difficult for her parents to take care of her, woman B moved out from her parents at the age of 13. Just before she was finishing high school her husband got a diploma for studying in Finland, in Tampere. A few years later at the age of 22, woman B could also move to Finland. Woman B was very excited and happy for being able to move to Finland and live together with her husband: “Travelling abroad for Ghanaians is like a dream... I came to Finland during the beginning of the global era in the country. Ghanaians are expecting to earn money in white man’s land”. But, it was a very hard for her to live in Finland and her husband had to support her a lot. In the beginning, she also met Finnish friends. The friends helped her with many
practical issues and they helped her to integrate into the Finnish society. For instance, they helped her to find a job as a cleaner and they showed her the Finnish culture as well as the traditions. Woman B acquired financial capital by working as a cleaner in hotels. Her Finnish friends gave her self esteem. According to woman B, the Finnish system challenged her. For instance, she was often reminded about her skin colour. On the other hand, that made her becomes a stronger person. While living in Finland, woman B finished a Bachelor Degree in management and tourism at Tampere University. She also had an active role for Ghana Union in Finland and she became their vice chairman. While being a student, she was teaching Finnish school pupils about African culture. She was also teaching about African culture and traditionally African cooking during festivals in Finland. While woman B lived in Finland she maintained strong ties with her family and also with the Ghanaian society. For example, she sent books that were going to be disposed from a Finnish library to a Ghanaian library. While living in Finland she achieved useful work experience. For instance, she learned about attitudes to work and customer care relations. She also learned when to be helpful and when not to be helpful. Another opportunity she got while living in Finland was to travel to other countries: "Travelling is my biggest hobby". For instance, she was travelling to Sweden, Estonia, and the Czech Republic. She was also staying in United States for eight months. When woman B was 31 years old, her husband got a job in Accra. They decided to move back to Ghana. After the return to Ghana, Woman B felt she had the experience to set up her own business. The human, social and financial capital she gained in Finland has been useful for her businesses. Woman B is still in contact with some of her friends in Finland.

Life story interview 4 - Man B

Age: 45 years old.
Businesses with its designations: Importer and exporter of food items, small enterprise. Vice hotel manager, medium enterprise.
Place of interview: Cape Coast.

While I was having lunch in a hotel restaurant in Cape Coast, I talked to the hotel staff about my field research in Ghana. The staff recommended me to make an interview with the vice-manager of the hotel. This since he had lived in Gambia for several years. Man B was prepared to have an interview with me at the hotel restaurant the next day.

Man B had a hard upbringing in a rural area in central Ghana, the Ashanti region. His mother died when he was very young and it was difficult for his father to support the whole family on his own. At the age of 13 his father met a new wife, she became like a second mother for man B. While man B did his pre-university studies one of his brothers was working in Gambia. The brother told him that Gambia needed labour and he sent him a work invitation. After finishing pre-university studies, man B moved to Gambia and after a few weeks, he got a job as an accountant for a motor company (his brother helped him to find the job). While he was working as an accountant, man B discovered that Gambia was rich in sea food. During those times there was a high demand for fish and fish-products in Ghana. He found out that fish could easily be sent from Gambia to Ghana. Man B took the chance; with help from his brother he decided to set up a fishing business in Gambia. He employed fishermen for his business in Gambia. The business went well for him. But, fish in West African countries are moving. As a result, man B moved with his workforce temporarily to neighbouring countries of Gambia, such as, Senegal, Guinea Bissau, Mali and Mauretania. While temporarily
working in other countries man B gained many experiences: “To move was very interesting and eye-opening. I met different people and cultures.... Senegal is a French speaking country; I got to know how the French do their type of business. French people want to know you well, your documentations, they never give in easily.” Man B married while he was living in Gambia. They got two children. While man B lived in Gambia he gained new friends from Ghana and from other West African countries. He did not discriminate due to colour or race. Man B, described himself as a person always open minded for new ideas. While living abroad, man B was also taking accountant courses and he got a diploma in accounting. During his time overseas, man B maintained strong links with his parents and family. When he was exporting fish to Ghana his parents always took care of the imported goods. According to man B, it would not have been possible for him to run the fishing business so well without the help from his mother and father. In 2004 his mother got cancer, at the same time, he and his wife divorced. Therefore, man B decided to return to Ghana with his two children. Back in Ghana, man B continued with the fishing business. Now he started to import fish to Ghana and also to export palm oil from Ghana. The business continued to go well for him. In addition, man B also got the opportunity to work as a vice manager for a hotel in Cape Coast. While I was interviewing man B, he mainly worked at the hotel.

**Life story interview 5 - Man C**

**Age:** 45 years old.  
**Businesses with designation:** Landscape maintenance and estate development, small enterprise.  
**Place of interview:** Cape Coast.

After that man B had given me his life story, he recommended me to make an interview with one of his brothers. Man C invited me to make an interview at his home in Cape Coast.

Man C’s upbringing was very similar to his brothers. Before the emigration to Gambia, man C had a diploma from Ghana in business studies. In 1992 man C immigrated to Gambia. When he came to Gambia he shared a flat together with several other people. Man C gave a good impression on his roommates. One of the roommates offered him a job as an accountant for a motor company. After one year in Gambia, the brother (man B) immigrated to Gambia as well. When his brother decided to set up a fishing business, man C helped him to set up and manage the business. They employed fishermen and provided them with fishing tools. The fishermen were returning with fish, dried the fish for them and then put it into containers. Then, man C and his brother shipped the fish to Ghana. The fishing business was only a part time job for man C, his fulltime job was always as an accountant. Unlike the brother, man C rarely travelled to neighbouring countries of Gambia for the fishing business. This since he did not want to quite the job as an accountant. While living in Gambia, man C married to Ghanaian woman. The marriage took place in Ghana. Due to his profession as an accountant, man C also got the offer to take short computer courses and accounting. Since he was a neat and helpful person, man C could easily make friends in Gambia. Due to his job as an accountant, he had a good relation with staff at Gambia’s boarder agency, airport security and police authorities. When a friend of him from Ghana had problems with the boarder agency in Gambia, he could help the friend out of the situation. Man C always kept in good contact with his family in Ghana. He also sent remittances to his family members. Most of the remittances he sent were for sponsoring his older brother who later on immigrated to America. Man C
experienced his life abroad as a good period, it was better than now. But, life in Gambia was more stressful than now. On the other hand, he had control of the finances at that time (while living in Ghana again he did not have control of the finances). In 1997 man C decided to gradually return to Ghana. Finally in year 2000 he returned to Ghana permanently. While living in Ghana, man C started up a logistic company. But, things went down for him at that time. One of his drivers started to transport wood that was illegally cut (Man C had told his drivers not to transport anything illegal). The driver was caught by the police. As a consequence, man C had to go to court and it really graved his finances. After the failure in logistics, Man C decided to set up a new business as landscape maintainer and maintainer of buildings. Man C enjoys these businesses. But, he is having a lack of experience for this kind of businesses and therefore, he often needs to employ experts for the maintaining of jobs. Also, he does not find customers so often. Therefore it has been difficult for him to earn enough. Besides his current business, man C has since his return been working voluntarily for a church in Cape Coast.

Life story interview 6 – Woman C

Age: 53 years old.
Business with its designation: Desktop publishing, small enterprise.
Place of interview: Winneba.

With help from the chairman of Ghana Union in Sweden, I got the number to the husband of woman C. Woman C with her husband invited me for an interview at their house.

Woman C grew up in Winneba a small town by the coast of Ghana. Her family was poor and it was difficult for her parents to support the whole family. As a child, her mum asked her for help to trade in her hometown. Woman C was talented in sports. As a school girl, she had the chance to travel outside her home town to do sports. The sports gave her courage. But, as a teenager she got a fracture. As a consequence, she could not continue with the sports. As a child, woman C was also singing in a church choir. Woman C learned from her parents and from church how to become a friendly and open person. Several years after school, the husband of woman C got the opportunity to study in Stockholm Sweden. After her husband had been living and studying for two years in Stockholm, she could also move to Stockholm. For woman C it was a very positive feeling to live in a European country: “You feel good because there you can work and send money home to your relatives, you can build a house and you can do projects while being outside. If you are in Ghana it is difficult to do all of these things, like building a house, it will take long time and you can’t help your parents ….. You learn other people’s culture, about food, learn how to communicate outside. You broaden your mind, because you learn about other countries. Here you don’t know much about it. It is good living outside.” When Woman C came to Sweden, she started to learn the Swedish language. After a while, she also got a job at the laundry section for Governmental Railroad Company (SJ) in Sweden. While living in Sweden, she became interested in new technology and especially, in computers. She took a course in basic use of computers. The course broadened her interest in computers. But due to language difficulties and lack of time, she could not continue taking computer courses. Woman C was active in Ghana Union and she became their secretary. Because of the Union, she gained many new friends. Woman C gained useful human skills such as time behaviour. She also learned about how to relate well to customers and to co-workers. Nevertheless, her best experience abroad was that she could give birth to her two children in Sweden. Due to several reasons woman C consider her time
abroad as successful. Woman C and her husband had decided already before emigration that after her husband had finished his PhD in Stockholm they should return to Ghana again. Before returning, woman C decided that she wanted to set up a desktop publishing company in Ghana. Therefore, she invested in several machines for her business such as hot foil printers and computers. While returning to Ghana, woman C set up her own desktop publishing company. After several years of living in Ghana, her husband got the opportunity to work as a lecturer in United States and she could emigrate (together) with him. In the US, her main goal was to take computer courses and to improve her computer skills. Since she was not working full time in the US (which she was mainly doing in Sweden) and did not have any language constraints, woman C could take computer courses and get something out of them (which was useful for her business in Ghana). While living in the US, as a part time job, she was also acquiring money by cleaning private houses. Nevertheless, even if she did not have any language constraints in US, woman C probably enjoyed the time in Sweden better than the time in US. Before immigration to US, she and her husband knew that they would only stay for a short while. Back in Ghana again, woman C continued with the same business. While I was interviewing woman C, her firm was mainly making funeral programs and wedding invitation cards.

Life story interview 7 – Man D

Age: 44 years old.

Businesses with designations: Shop keeper, micro enterprise. Importer and exporter of seeds, small enterprise.


Place of interview: Cape Coast.

While making one of my expert interviews with a bank official at the NBSSI in Cape Coast, the interviewee knew one man who applied for a loan at the bank. I got his number from the bank official. Man D was prepared to be interviewed in a restaurant the next day.

Man D grew up in a small town in the Ashanti region, in central Ghana. He had many siblings and it was difficult for his parents to support the whole family. At the age of 13 his father passed away. After school at the age of 18 he decided to immigrate to Nigeria for work: “As a young man you have to establish your own future … go abroad and acquire something and come back home and live on that. That is why I decided to emigrate”. In Nigeria he was working with catering. Life in Nigeria was rather tough for him. After a few years of living in Nigeria, he realized that he had to go somewhere else to get a better future for himself. He wanted to live in a country where gain more experience besides money. For that reason, he decided to immigrate to Libya. Life in Libya was also rough for him. Man D found a job at a hotel. But, he was caught by the police and sent to prison. This since he was working in Libya without legal work papers. Man D managed to escape from the prison and left the country immediately. After the hard circumstances in Libya, he still wanted to continue his migration circle. The next country man D decided to live in was Lebanon. In Lebanon he found a job in a bath tap factory. While he was residing in Nigeria and Libya, the most important concern was to acquire money. In Lebanon, he got a better salary and therefore earning money became less important. During this time of his life circle, he wanted to acquire technical know-how and gain more human capital. This so he in the future, while returning to Ghana, would be able to apply what he had learned overseas and get something out of that. The job at the bath tap factory had a strong
impact on him. At that time, Ghana did not have any bath tap factories. Man D decided that he wanted to set up an own bath tap factory in Ghana one day. For being able to acquire more technical know-how for his future industry, he continued his migration circle to United States. In Lebanon, before the emigration to US, he bought the raw material for manufacturing bath taps and brought it to Ghana. In US, man D found a job in a factory in Texas. In Texas, he met friends from Ghana that he was working and living together with. In US, his plan was to acquire technical know-how for his futures factory in Ghana. Therefore he took courses in engineering (however, he did not get an engineering diploma). His plan was also to acquire the needed financial capital. Consequently, man D decided to work as much as possible. Sometimes he could work up till 18 hours a day in the factory. While living in America, he made one temporal return visit, to get married. Most of the money he earned in Texas he sent back to family and kin in Ghana. In 2003 after eight years of work in Texas, man D decided that he now had acquired enough of technical skills and fulfilled the time overseas. As a result, he returned to Ghana with the aim to live with his wife and to have children. He also planned to set up his own bath tap factory. Since most of what he had earned in the US was spent for family members, man D did not have money enough to set up an industry. Therefore he presented his idea to several banks and asked for loans or grants. The banks did not want to lend out money or give any grants. As a consequence, man D could not set up his business as planned. Therefore, he started to import and export medical seeds that are growing in certain areas in Ghana. He also started up a small shop together with his wife. Still, the money he earned after a couple of years of living in Ghana has not been enough to set up industry as planned.

Life story interview 8 – Woman D

Age: 54 years old.
Business with designation: Bookstore, micro enterprise.
Place of interview: Winneba.

I’ve got in contact with Woman D through snowballing. After my first interview in Winneba, woman C introduced me to this woman. Woman D was prepared to be interviewed at her bookstore.

Woman D grew up in a small town west of Accra. As a young girl, she described herself as a tough person. She would never give in easily. Woman D’s mum trained her that you have to give respect for other people, and she trained her how to approach people. She also learned from her mum how to sell. In school she became respected and she got responsibilities: “At school I had to check school uniforms, shoes and teethes on the other girls in the class”. For woman D, it was a good feeling to have responsibility as a child. After school she studied to become a nurse. But, she did not finish her medical studies. When woman D was around 30 years old, her husband found a job as a lecturer at a college in United States. At the age of 33, her husband could invite her to move to United States. For her, it was very astonishing to move to US. Woman D lived in the country for almost 18 years. During their time in America, she and her husband lived in many different states. They moved to different states due to her husband’s profession. During her first years in US, she was a driving children to school. She loved the job as a driver, this since she likes to work with children. It was also a challenge for her because the children were sometimes making noise in the back of the car. After working as a driver for several years, she started to work as a teaching assistant. To
work with young people was challenging and also stressful. On the other hand, she gained useful knowledge such as being patient, tolerant and that you have to be careful when you are working with young school children. During her stay in America Woman D experienced that she learned more about how to socialize with other people. She learned that in US, time is money and that you socialize with other people because of benefits you can get out of it. She also learned fast dealing with money and she became better in buying and selling. Just like in school, woman D became popular among her friends. This since was good in cooking. During her time in America, she did a few temporal return visits for meeting her parents and other family members. When the husband of woman D retired from work, he wanted to return to Ghana. At that time woman D did not have any plans to return back to Ghana. While returning to Ghana, she had saved a bit of money and she wanted to start up a restaurant in Winneba. Due to difficulties in finding land for starting up a restaurant she had to give up the idea. As an alternative, she started up a book store in Winneba. All the books for her bookstore were sent from United States. But, the shipping cost was more expensive than she had expected. As a consequence, all her savings were spent. Woman D is not satisfied with her current business and she told me that it has been difficult to sell the books. Anyhow, while I was interviewing her, there were no possibilities for her to set up another business.

Life story interview 9 – Man E

Age: 53 years old.
Business with designation: Wood processing and aggro forestry company, medium enterprise.
Overseas residing: United Kingdom 1977-1990 (Man E has since return travelled every year to United Kingdom for business).
Place of interview: Sekondi-Takoradi.

“I think when you are trained abroad it keeps your exposure to how the west works and how the west thinks and to also to the culture and norms to that society. If you come back and require the basis of how Africa works and do businesses, then, you straddle the bridge between the two worlds.”

I got in contact with man E through snowballing. After my interview with man A, he recommended me to make an interview with man E. Man E invited me to his house for giving me his life story.

Man E grew up in a well-to-do community. His father was a business man and his mother was a teacher. Even though he had many siblings, there were no problems for his parents to support their children. When he was child, man E went to a good boarding school. Man E described his father as a disciplined person. As a child, he learned responsibility and how to cooperate. At the age of 10 till 12 he helped his father with construction projects. After finishing high school, man E went to Norwich in England for law studies. While being young, man E had always in mind that he wanted to travel to United Kingdom for studies. Therefore, moving to England was more of a natural process for him. At that time, he already had two older brothers living in England. It did not take much time for him to adjust to the British society. This since he could speak English with fluency, he knew the culture well and he had family members already living there. For him, England became a bit of a second home. During his time overseas, he travelled to several other European countries. Before travelling to other countries he always read about the history and culture of the nation he was going to. While being a student, man E always worked during holidays. One side job he had as a
student was to purchase cars in Belgium and then sell them for a good price to friends. Besides the money he earned, that side job made him popular among friends in England. After he had finished the law studies in Norwich in England he started to work for a finance company in London. During the time he was working for the finance company, he consulted projects that were going on in Africa. Man E gained many new friends while living in England. It was friends from Ghana, from other African countries and British friends. Man E described his friends as follows: “I tend to make friends with similar interest to me, I make friends who are artists, friends who are into plantation, friends who are into IT, I have a range of friends. Almost everyone I met are returnees”. The work he had for a finance company in London went very well for him. After several years of work, man F got the opportunity to set up his own consultancy company in London. At that time, he went a few times to Ghana for work. While temporarily being in Ghana, he saw the opportunities of doing business at home. Therefore, he started to manufacture wooden yachts (exclusive boat) and also, renewing old fishing boats. After that he shipped the boats to England to sell them there. Consequently, he was spending more and more time back in Ghana for supervising jobs. Man E realized that if he should continue with this business in Ghana, he would have to move back. In 1990, man E decided to move back permanently to Ghana. At that time, United Kingdom was facing a recession. As a result, all the money that he had earned in London went up in flames. With help from parents and business partners, man E could continue with the manufacturing and selling of boats. After a few years of living in Ghana, man E met his business partner for life. Together with him, he started up his current enterprise in wood processing and aggro-forestry. The current business has been going well for him and they have been able to expand. Man E has every year since 1990 travelled to United Kingdom and to other European countries for his business and for vacation.

**Life story interview 10 – Man F**

**Age:** 44 years old.  
**Business with designation:** Estate development, construction and general contractor, small enterprise  
**Place of interview:** Accra.

While I was making an expert interview with K. Wilmot at IOM – Ghana, I asked if he could help me to get in contact with Ghanaian returnees. Wilmot helped to get in contact with several returnees. Man F was one of them. I met him in a bar for composing the interview.

Man F grew up by the coast in small town in Ghana called Elmina. At school, man F described himself as a sharp learner and he was very good in maths. At the same time, as a child and as a teenager he had behavioural problems (which occurred to be a bit problematic for him as an adult). After school, man F started to work as a builder. The building carrier for man F went quite well in Ghana. After several years he became the supervisor for the construction company he was working for. Even if he got a good position at the construction company, man F wanted to become a construction manager one day. According to man F, the best opportunity for him to become a construction manager was to emigrate. In a foreign country he knew that he would be able to gain more experiences. Man F wanted to move to United Kingdom and therefore he applied for a British visa. But, he did not get it. Instead, he got an Italian visa. In Italy, man F started to work in a factory that was manufacturing tyres. The work in the factory was very toxic and also dangerous. He did not like staying in Italy
and several problems occurred to him in there. The major problem for him was the racism against him and other black people in Italy. Another dilemma for him was to learn the Italian language. A third issue for him in Italy was that he could not find a decent job. While living in Italy, man F met a girl. But, the parents of his Italian girlfriend did not accept a black man in their family: “I had a girlfriend in Italy, her parents didn’t like it. They were trying to be aggressive to me.... They made me stop seeing her”. As a result of the problems he had in Italy, man F decided to continue his migration circle to United Kingdom. Since he did not have a British visa, man F immigrated illegally to United Kingdom. After all the problems he had in Italy, he now had the courage to talk to anybody and he had more self esteem. While living in England, he got a job for a construction company and he lived in a flat of his own. Man F found it simple and nice to live in UK. Besides working for the construction company, he got the opportunity to finish his degree in construction managing. In addition, he took many short diploma courses. For instance, he took courses in; How talk to human beings and in; Customer car relations. Man F told me that he gained so many important skills for life in UK. For instance, he said that he learned to become a neat person and he learned how to approach people. According to him, these skills are something important for his life and business of today. He also had good friends in UK (which he did not have in Italy). The friends he had were both black and white. His boss appreciated his work. While living in Europe, he went with one friend to Holland. In Holland, he learned more about architecture and house construction. Since he travelled illegally to United Kingdom, Man F never had the opportunity to make a temporal return visit. However, in UK man F could save some money for the day he should return to Ghana. One day the British police managed to find out where he was living. Consequently, he was caught by the police and sent to detention. He also lost all the personal belongings and the financial capital he saved while living in United Kingdom. Man F got very depressed in detention. He realized that he had to return to Ghana. At that time, he was not prepared to return at all. Man F decided to contact IOM and find out how they could help him. IOM helped him to return to Ghana and also to get settled. While living again in Ghana, man F decided to set up his own estate development and construction business. He is still in contact with some of his friends in England who have been a bit useful for his business. While I was interviewing man F, he had recently started up his business and he was doing his first jobs.
Life story interview 11 – Man G

Age: 42 years old.

Business with its designation: Info technology service, small enterprise.


Place of interview: Accra.

“As a child, once I was travelling with my dad I saw none Ghanaian food, I said to him I don’t want to try that. My father said, unless you don’t try anything you don’t know if you like it or not. I always had that in mind, if I don’t try this internship, I don’t know if I like it or not, and it is just an internship I can always go back. That has also taken away the fear for the unknown. For those reasons I integrated well in the American society.”

Before I had my interview with man E, he invited me for a dinner. Some of the guests during the dinner were Ghanaian returnees. One of them was man G. He said that he could give me his life story after my interview with man E. We met in a coffee place in Accra.

Man G described that his growing up in Ghana was neither bad, neither good. His father had a high position for the Ghanaian army and his mother was a nurse. Since his father was a military officer, he lived as a child in a military barrack. At the age of 8, man G started in a boarding school. In that way, Man G became an independent person already in his youth. During school holidays, his father went abroad with him several times. For instance, he spent two summers in Denmark. For him, it was very eye-opening to come abroad while being young. He got used to diversity and he learned how to communicate with people from different parts of the world. After high school he went to New York, for college studies. In United States, Man G’s plan was to study for five years to become an engineer and then return back to Ghana. However, this didn’t happen. As a student in New York, Man G integrated very well into the American society and the studies went well for him. He was also active in student clubs. While being a student, man G got friends from America, friends from Africa and friends from the Caribbean. Still, as a Ghanaian he realized that he had to improve his English. Therefore, he took courses in effective communication in English. During the study breaks man G did several internships for different companies. The internships increased his possibilities to find good jobs in US after graduating. After he had finished his master degree in engineering, man G got the offer to work for an engineering company. At that time, he planned to work for a few years, save money and then return to Ghana. During that moment of his life he had integrated very well into the society. He enjoyed the typical American lifestyle such as, taking vacation, travel, visit amusement parks and visiting malls. After he had been working as engineer for a while, man F got a good job offer for another engineering company. While he was working for this company, man G got more responsibilities and a higher salary. As a result, he started to travel to other American states and to other countries around the world for work. “Because I was working on the internet I could almost work anywhere at any time. Someone asked me if I could do a job for him in Jamaica, within a week I was down there that is how flexible I was. I went to Cyprus, Germany, Mali, Senegal, and Cape Verde for work. I went for doing jobs but also for seeing countries ….. The ability to move very quickly makes you able to learn a lot and adapt, it is very great. The travels gave me the opportunity to see a lot of different things.”Whilst living in US, man G rarely travelled back to Ghana. Every time he came back, he felt like a stranger. During this time of his life circle, he married a Ghanaian woman in United States and they had two children. At that time when he got children, quality of life became very important for him. Therefore, he and his wife decided to move to a house in the state of Arizona. When man G got his second child, he asked himself if he wanted to retire in US or in Africa. Man G realized at that time that he had to explore the opportunities of living in Ghana again. Step by step, he and his wife prepared for a life in Ghana. After they had their second child, man G
started to travel back to Ghana more often with the purpose to understand what it was like to live in Ghana again. In 2008 they returned back to Ghana. It took time for him to readapt into the Ghanaian society. However, gradually he has been establishing the business he planned to set up before returning.

Life story interview 12 – Man H

Age: 29 years old.
Business with its designation: Car refurbishing, micro enterprise.
Place of interview: Accra.

With help from K. Wilmot at IOM, I got in contact with man H. We decided to meet for an interview at IOM’s office in Accra.

Man H grew up in a small town about 40 kilometres north of Accra. He described his grown up as hard and difficult. Man H had many siblings and for his parents it was difficult to supply the whole family with food. After man H had finished high school, he wanted to continue to study. But, he could not find anybody who could help him to continue his education. Instead, he started to learn spraying work. Man H did spraying jobs in his home town. After a few years of work, man H wanted to set up his own workshop. However, he didn’t have money enough to set up his own workshop. Therefore, Man H decided to emigrate so he could acquire enough money to open his own spraying shop. Man H migrated to Equatorial Guinea. The life for him in Equatorial Guinea became very hard. Man H found a job as a guard and he earned some small money. But, due to political disturbance and uncertainty in Equatorial Guinea man H had to escape from the country. He came back to Ghana with empty pockets. It was a big disappointment for him to come back with empty pockets and therefore he decided to emigrate again. This time, he decided to migrate to Libya. To reach Libya, he made a two weeks trip together with several other West Africans through the Sahara desert: “When you travel through Sahara you can risk your life anytime, the car can crash, you don’t have anywhere to go you don’t have any tree, you cannot pick up any water”. Man H reached Libya. But, the trip through the Sahara desert became extremely hard and very expensive for him. Man H settled in Tripoli, the capital of Libya. While he was living in Libya, man H gained new friends from Ghana and from other West African countries. With help from other Ghananian friends who had been residing in Tripoli for several years, man H could start to do plastering jobs for new houses in Tripoli. The friends also trained him how to do the plastering. Life in Libya was terrible for him. Since he migrated to Libya illegally, he could only work illegally in Libya. And therefore, the employers did not pay the salary in accordance to what he was promised before taking the job. Another issue for Man H was to learn the Arabic language. For man H, it was impossible to integrate into the Libyan society. He always felt like a stranger. However, for the first time in his life, he acquired some money. From the money he earned, he send most of it back home and some of it he saved. Still, man H wanted still more out of his emigration. Therefore, he decided to try to reach Europe. Together with some of the friends from Tripoli, he decided to travel to Italy by boat. He spent all his savings for the boat trip. Nevertheless, he did not reach Italy. The vessel got lost in the Mediterranean Sea and it was captured by the navy police. Since the vessel did not have permission to be in Italian water, it was sent back to Tripoli. On the way back to Libya, man H became sick and he didn’t have any money to pay for a doctor visit or for medicine. With help from a friend, man H got in contact with IOM in Libya. The IOM helped him to come
back to Ghana again and to get settled. If man H would not have tried to reach Italy and
instead returned to Ghana, he would have enough money to open up his own workshop. In
Ghana, man H recovered. He started to work at a company for spraying cars. While I
interviewed him, Man H was the second manager of the company and he was also setting up
his own firm.

Appendix B – Questions from the life story interviews
Appendix B includes questions that have been asked during the life story interviews with the
key informants. During each interview I have asked different questions from the interview
questionnaire. For most of the questions, attendant questions have been asked. Examples of
attendant questions were; why? How did it feel like? How did it affect you?

Section 1: General information
1. Name
2. Age
3. What type of business are you running? How many employees do you have?

Section 2: Drawing the time line, identify key events of life?
4. Were where you born and where did you grow up?
5. What jobs did your parents have?
6. Do you have any siblings?
7. Do you have any children?
8. How many years of school have you had?
9. Where have you been living and for how many years have you been living in each town
and country?
10. What education did you gain in Ghana and abroad?
11. What jobs or businesses did you have after school?

Section 3: Life story
12. Where would you like to start the story of your life?

Section 4: Birth and family origin
13. What was it like for you to grow up in this type of neighbourhood?
14. How would you describe yourself as a person when your where young?
15. How would you describe your parents? Have your parents given you any useful
knowledge or skills? Can you connect the skills they have been given you to your job now?
Section 5: Outmigration from Ghana
16. What was your actual idea about moving abroad?
17. What were the reactions from family/friends and how did that affect you?
18. How did you feel living outside Ghana?

Section 6: Social factors
19. How would you describe your private friends and your business friends?
20. Are you a person who wants to try new things, or do you hold back?
21. Did you make friends easily when you were young and do you make friends easily now?
22. How did you get in contact with friends while residing abroad?
23. How would you say that your friends and foreign contacts have affected your business?
24. Do you still stay in contact with your overseas friends and contacts?
25. How was the relation with your friends and your family while living abroad?
26. How did you manage to integrate in the new society?

Section 7: Education and trainings
27. What do you remember most about school?
28. What kind of education did you gain overseas?
29. How would you say the overseas education has affected your business?
30. What work experience and other trainings did you gain abroad?
31. What has been you most important lesson for your life, outside the classroom?

Section 8: Overseas residing
32. How would you describe yourself as a person while living abroad?
33. What main constraints did you experience while living abroad?
34. How did you manage to adapt into the new society?
35. Did you visit other countries while residing abroad?
36. Why those years of your life in another country?
37. How would you say your overseas experience have affected your life?
38. While residing abroad, did you keep in contact with family and friends?
39. Did you sometimes go back to Ghana while living abroad?
40. Did you save money while residing abroad?
41. Did you make investments while residing abroad?
42. Did you to send remittances to your family?
43. Did you establish any investment links while residing abroad?
44. What was the most important historical event for you while living abroad?

Section 9: Inner life and major themes relate mostly to overseas experience
45. What is the purpose of your life?
46. What was the most crucial decision in your life?
47. What has been the most important learning experience in your life?
48. Are you satisfied with the choices you have made?
49. Has there been any special person that has changed your life?
50. How would you describe yourself at this point of life?

Section 10: Return migration to Ghana
51. What were the most important factors for your decision to move to Ghana again?
52. How was it for you to return?
53. What expectations did you have when returning?
54. What have been the main obstacles for you while returning?
55. What have been the main constraints and difficulties for you while setting up and running a business in Ghana?
56. What has been the most useful lesson while living in Ghana again?
57. Do you consider your business successful?
58. Have you been able to invest more since you started your business?

Section 11: End of interview
59. Is there anything that we have left out of your life story?
60. What are your feelings about this interview?
61. Do you know any Ghanaian returnee you could recommend for me?
Appendix C – Questions from the expert interviews

Appendix C includes questions that have been asked during the expert interviews.

1. What are the main explanatory factors of return migrants success or failure when setting up micro, small or medium enterprises in Ghana?
2. What are the main reasons why Ghanaians are immigrating to countries more developed than Ghana?
3. What are the main reasons of why Ghanaian migrants are moving back?
4. Are many Ghanaian returnees starting up a business? Do you know in percentage of all returnees?
5. Are Ghanaian returnees more successful in running a business than non-migrants?
6. What are the main constraints for Ghanaian returnees who want start up a business?
7. Could you rank the following four factors of what is most important for return migrants when setting up a business?
   - Financial capital/savings.
   - Human capital - regarded as trainings, work experience and education gained abroad.
   - Social capital - regarded as social contacts and building of networks while residing abroad.
   - To stay in touch with family and kin and making temporal visits.
8. Is circulation migration common for Ghanaians? Are many Ghanaian who are residing abroad making temporal return visits?
9. Do many Ghanaian returnees have a lot of financial capital upon return?
10. Do you consider that outmigration could be regarded as something positive for Ghana due to remittances and enhanced skills among the migrants?
11. Are there many Ghanaian women who emigrate and return? Are female Ghanaian returnees often setting up enterprises?
12. Which type of Ghanaian return migrants are setting up enterprises?
13. What age do the successful returnees normally have who set up a business?
14. Are there any programs for enhancing return migration among Ghanaians who are residing abroad?
15. Are there any return migration programs for making it easier for returnees to reintegrate?
16. Are there any return migration programs that make it easier for Ghanaians to start up a business?
17. What can the Ghanaian Government do and what have they done to prevent returnees to not emigrate again?
18. Could you recommend me any return migrant you know running a micro, small or medium enterprise?