

NAVIGATING AN ENVIRONMENT LACKING SUPPORTIVE GOVERNMENT POLICIES: THE CASE OF MIGRANT ENTREPRENEURS IN GHANA

Abstract

Current research suggests that effective and favourable policies in host countries are an important driver of migrant entrepreneurial activities. However, there is a dearth of knowledge about how migrants enact entrepreneurship in host countries where formal migrant entrepreneurship support is lacking. In this regard, we explore how migrant entrepreneurs navigate the lack of institutional support in host countries, with specific emphasis on the coping strategies they use. Leveraging the new institutional economics perspective and building on interviews with migrant entrepreneurs in Ghana, we unpack three phenomena that underlie the conceptualization of weak institutional support (i.e., policy voids, nationalistic policy support, and anti-immigration sentiment) two main sources of migrant entrepreneurial apprehension (social risk and political risk) and four coping strategies for addressing apprehension (localisation, political connections, social ties, and spiritualism). Our findings make important contributions to the migrant entrepreneurship literature and generate valuable implications for policy and practice.

Keywords: Entrepreneurship support; migrant entrepreneurship; policy lacking; coping strategies

Introduction

Migrant entrepreneurship, i.e., entrepreneurial activities by foreign-born individuals or migrants who move to another country for at least 12 months and establish a business (Sinkovics and Reuber, 2021; United Nations, 1998), creates value for host countries through its potential to instil hope and rejuvenate marginalised minority neighbourhoods and rural communities, stabilise the labour market, facilitate the social adaptation of migrants, and decrease unemployment rates among migrant groups (Munkejord, 2017; Stakanov, 2016). Not surprisingly, scholarly interest in migrant entrepreneurship has increased in recent years (Brzozowski et al., 2017; Ram et al., 2017; Solano et al., 2023). The literature on migrant entrepreneurship has produced a significant body of knowledge mainly focused on the outcomes (Cheng and Smyth, 2021; Lassalle et al., 2020; Poblete and Mandakovic, 2021), with most studies reporting a positive impact (as mentioned above). Other studies have examined the individual antecedents (Bagwell, 2018; Cruz et al., 2018; Peroni et al., 2016), institutional drivers (Andrejuk, 2018; Rath and Swagerman, 2016; Salamanca and Alcaraz, 2019), and success factors (Abd Hamid et al., 2019; Ado et al., 2016; Santamaria-Alvarez et al., 2019) of migrant entrepreneurship. The dominant rhetoric in these studies is that the availability of diaspora networks, financial capital, family support, and the existence of certain institutional conditions in the migrant's home country (e.g., corruption, bureaucracy, and economic restrictions, social mobility, gender roles) and host country (e.g., unstable working conditions, underemployment, access to financial capital, availability of business support, advice, entrepreneurial training, information, mentoring, and networking, host society's general attitude to entrepreneurship, etc.) all contribute to the emergence and success of migrant entrepreneurship.

Generally, the literature overwhelmingly portrays access to resources and strong institutional support, such as training and mentoring programmes, mediation services, networking (Harima et al., 2019; Solano et al., 2019), and informal mechanisms such as social networks and embeddedness (Apa et al., 2017; De Lange et al., 2019; Ratinho et al., 2020) as determinants of migrant entrepreneurship (Sinkovics and Reuber, 2021). The intuitive notion is that the absence of these resources or support discourages entrepreneurship. Yet, some places where migrant entrepreneurship occurs, especially in developing countries, do not have strong formal and institutional support for migrant entrepreneurship (Busch and Barkema, 2022; Chanda et al., 2017; Mago, 2023). In fact, some countries do not even have specific policies for migrant entrepreneurship (Webb et al., 2020). This raises the question of how migrant entrepreneurs navigate the lack of formal support to orchestrate their business ventures.

So far, most studies about migrant entrepreneurship are set within the context of migration from developing countries to developed countries, with limited focus on migrants from developing countries to other developing countries (Soliman et al., 2023). As such, the literature is dominated by migrant entrepreneurship in developed countries, which takes formal institutional quality and support for granted (Ram et al., 2017; Rath and Swagerman, 2016; Solano, 2021). Formal institutional frameworks are comparatively weaker in developing countries (Soliman et al., 2023), and it is important to recognise this nuance in the theorisation of migrant entrepreneurship. Indeed, some contemporary research in developing countries have reported the impact of weak regulatory frameworks and the lack of government support on migrant entrepreneurship (Adom and Ackom, 2024). Yet, much remains to be understood about how migrant entrepreneurs navigate this challenge of weak formal institutional support and the coping strategies they orchestrate (Solano, 2023). Against the foregoing, this study addresses the following research question: *What coping strategies do migrant entrepreneurs use to navigate weak institutional support in host countries?*

Our findings are drawn from in-depth interviews with migrant entrepreneurs in Ghana, a country that attracts a diverse and sizable population of migrants from the West African sub-region and beyond (IOM, 2023; 2019; Anarfi et al., 2017) and whose entrepreneurial landscape is marked by a significant presence of immigrant entrepreneurs (Teye et al., 2024). Our study provides an alternative to the dominant theorising of the field based on evidence from contexts characterised by the presence of institutional and policy support (De Lange et al., 2019; Ram et al., 2017; Ratinho et al., 2020), thereby extending the migrant entrepreneurship literature by providing new insights into how migrant entrepreneurs experience and navigate apprehension stemming from weak or absent formal support. It sheds light on the coping strategies (i.e., localisation, political connections, social ties, and spiritualism) migrant entrepreneurs use in less supportive contexts, thereby extending prior works about the lack of government support as a challenge for migrant entrepreneurship (Adom and Ackom, 2024).

In doing the above, we extend the new institutional economics perspective (North, 1990) in the context of migrant entrepreneurship in several ways. First, we have provided a proximate conceptualization of what inefficient ‘political markets’ (North, 1990) mean for migrants, capturing the dynamics of political governance that affect migrants’ entrepreneurial endeavours. Moreover, while new institutional economists argue that institutions affect economic behaviour (Williamson, 2000), we have limited knowledge of the micro mechanisms of this effect. Our study shows that political and governance inefficiency create entrepreneurial apprehension – i.e., a persistent sense of vulnerability rooted in perceived political and social risks - among migrants, thereby influencing their economic activity. Further, we extend the use

of the new institutional economics perspective in migrant entrepreneurship beyond its treatment of migrants as passive actors in the institutional environment (e.g., Yendaw et al., 2023), revealing their active agency in shaping the institutional contexts of their economic activity through tactics like localization and political connections.

The rest of the paper is structured as follows: Next, we review relevant literature to develop the theoretical background. Then, we describe our empirical methodology. After, we present the findings and discuss their theoretical and practice implications. Finally, we highlight the study's limitations and proffer some future research directions.

Theoretical Background

Migrant entrepreneurship

A rich body of literature has recognised migrant entrepreneurship as an important phenomenon in the global business environment because of its economic and social benefits in both the home and host countries (Ngota et al., 2019; Sinkovics and Reuber, 2021). Migrant entrepreneurship is also seen as an essential strategic concept in the fields of entrepreneurship, international business, and migration (Brzozowski et al., 2017; Ram et al., 2017; Sinkovics and Reuber, 2021). Different forms of migrant entrepreneurship have been examined to understand the entrepreneurial activity of foreign-born individuals in a country other than their country of birth. For instance, Sinkovics and Reuber (2021) recognise the conceptualisations of migrant entrepreneurship based on the voluntariness of movement and the time horizon of residence in the host country. The different forms include immigrant entrepreneur (i.e., a foreign-born individual who establishes a business in the host country and is likely to remain in the host country permanently) (Brzozowski et al., 2017); refugee entrepreneur (i.e., a foreign-born individual who flees their country under threat, moves to another country for at least 12 months and establishes a business there) (Christensen et al., 2020); returnee entrepreneur (i.e., a domestic-born individual who lives abroad for a period and then moves back to their home country and establishes a business there (Bai et al., 2018); and migrant entrepreneur (i.e., a foreign-born individual who moves to another country for at least 12 months and establishes a business (United Nations, 1998) (for a detailed overview, see Sinkovics and Reuber, 2021). For the purpose of our study, we used the term migrant entrepreneur broadly to include migrant and immigrant entrepreneurs in a host country context.

The literature on migrant entrepreneurship has highlighted several antecedents, ranging from individual to institutional factors. On an individual level, migrant entrepreneurs are often

described as risk-takers and self-driven individuals (Elo and Hieta 2017; Roskrug et al., 2016; Thompson 2016). They receive financial capital and family support (Elo, 2018; Martinez et al., 2015; Nkongolo-Bakenda and Chrysostome, 2013) and are embedded in social networks (Chimucheka et al., 2019; Cobbinah and Chinyamurindi 2018; Elo, et al., 2018). In addition, the literature suggests that necessity (Bizri, 2017; Khosa and Kalitanyi, 2015), intercultural experience (Mafico et al., 2021), personal motivation and ambition (Mago, 2023), availability of entrepreneurial role models (Elo, 2018; Martinez et al., 2015; Nkongolo-Bakenda and Chrysostome 2013), and the desire to leverage personal skills and abilities (Nwankwo, 2005) all drive migrant entrepreneurship in the African context.

The literature has also highlighted the benefits of migrant entrepreneurship for both home and host countries. In host countries, migrant entrepreneurs foster socio-economic ties through partnerships with local businesses and drive institutional reforms (Ramadani et al., 2019; Brinkerhoff, 2016; Grant & Thompson, 2015). They also contribute to innovation, venture creation, and economic growth, as migrants are more likely than natives to be self-employed (Nowrasteh, 2017; Bosiakoh & Tetteh, 2019). In home countries, migrant entrepreneurs stimulate local economies by forming business partnerships, creating jobs, providing training, and enhancing social capital (Mago, 2023). For example, in their study of migrant entrepreneurship in Mberengwa district, Zimbabwe, Dziva and Kusena (2013) show that they establish income-generating ventures that benefit local communities (Dziva & Kusena, 2013). Additionally, remittances from migrant entrepreneurs support welfare and economic growth in home countries (Hungwe, 2014; Naude et al., 2015).

Broadly, migrant entrepreneurship research draws from various theoretical perspectives, including middleman minority theory, enclave economy theory, embeddedness theory, social capital theory, mixed embeddedness theory, institutional theory, and the transactional theory of stress and coping. Middleman minority theory (Bonacich, 1973) suggests that migrants fill business niches neglected by locals (Charman, Petersen, and Piper, 2012), while enclave economy theory (Wilson & Portes, 1980) explains how migrant entrepreneurs thrive within ethnic enclaves, often due to labor market discrimination (Bizri, 2017; Khosa & Kalitanyi, 2015; Wang et al., 2015). Embeddedness theory (Granovetter, 1985) emphasizes the role of social and institutional networks in facilitating entrepreneurial success (Bauernschuster, et al., 2010; Stuart & Sorenson, 2005). Mixed embeddedness theory (Kloosterman, 2003; Kloosterman and Rath, 2006) integrates socio-economic and political factors affecting migrant businesses (Barberis and Solano, 2018). Social capital theory (Nahapiet & Ghoshal, 1997; 1998) highlights how migrant entrepreneurs leverage network ties and trust to access resources and overcome constraints (Bizri, 2017; Dana et al., 2019; Ram et

al., 2017; Tata & Prasad, 2015; Williams & Krasniqi, 2018). Institutional theory (Webb, et al., 2009; Williams & Vorley, 2015) underscores how formal and informal institutions shape migrant entrepreneurial opportunities (Adom and Ackom, 2024; Hack-Polay, et al., 2020; Stephan et al. 2015; Williams & Vorley, 2015). The transactional theory of stress and coping has been used to examine how migrant entrepreneurs navigate risks, such as regulatory challenges and economic instability, by adopting adaptive coping mechanisms (Yendaw et al., 2023). We draw on new institutional economics (North, 1990; 1997; 2005) to frame our study. In the next section, we turn our discussion to the role of new institutional economics in entrepreneurship research.

The new institutional economics and entrepreneurship

Institutions are “humanly devised constraints that structure political, economic and social interaction” (North, 1990, p. 3). According to North (1990; 1994; 1997), institutions create and establish the norms, rules, constraints, and incentives that operate as tools of governance for exchanges among individuals. Scholars distinguish between formal and informal institutions (North, 1990). Formal institutions – defined as are those written or formally accepted rules and regulations which have been implemented to make up the economic and legal set-up of a given country (Tonoyan, et al., 2010). In contrast, informal institutions are traditions, customs, societal norms, shared mental models, unwritten codes of conduct, ideologies, and templates (Baumol, 1990; Denzau & North, 1994; North, 1990). Given the diverse impacts of these institutions on economics and business (e.g., Reynolds, 2010; Schoar, 2010; Peng & Khoury, 2008; Puffer et al., 2010; Webb et al., 2010), the new institutional economics (the NIE hereafter) emerged as a lens for analyzing the role institutions play in human exchange and economic operations and the attendant effects on business and enterprise (North, 1990; Williamson 2000). As a perspective for institutional analysis of economic activity, the NIE addresses two overarching issues, namely the structure and determinants of the new institutional system within which economic activity occurs, and the impact of new institutional arrangements on economic performance.

According to the NIE, institutional environments and institutional arrangements affect economic activity and performance through property rights and transaction cost regimes. Formal and informal institutions, singularly and interactively, create the “rules of the game” of economic activity that determine the property rights that actors in a given institutional context have to buy an asset, sell an asset, use an asset, or bequeath an asset (North, 1990). Essentially, property rights define the economic opportunities available to individuals and dictate the framework within which individuals exercise entitlement and claims to properties and assets.

Property rights are secured, protected and enforced by norms within society as well as by the coercive power of the State through law and policy.

The issue of property rights gives rise to contractual agreements and transaction costs associated with search and negotiation, monitoring and coordination of factors of production, and enforcement of contracts (Williamson, 1975; Coase, 1937). Transaction costs can be high or low depending on formal and informal institutional conditions and market intermediaries (Khanna and Palepu, 1995). Williamson (2000) asserts that institutions should reduce transaction and transformational costs and increase economic efficiency, and when they fail to do so, economic failure occurs. Similarly, North (1990: 6) argues that “the major role of institutions in a society is to reduce uncertainty by establishing a stable (but not necessarily efficient) structure to human interaction. The overall stability of an institutional framework makes complex exchange possible across both time and space.” Lower uncertainty reduces transaction costs (Bjornskov and Foss, 2013).

Extant entrepreneurship research has generally acknowledged the role of strong regulatory and legal frameworks (Acemoglu et al., 2001; Armour & Cumming, 2006), rule of law (Richter, 2008; Webb et al., 2009), and high governance quality (Autio & Fu, 2015; Baumol, 1990; Estrin et al., 2013) for strengthening property rights (De Soto, 2000; Harper, 2013) and reducing transaction costs (Djankov et al., 2002; Puffer et al., 2010). From a property rights perspective, several studies reach the conclusion that protection and security of these rights promote innovative and risk-taking behaviour and increase entrepreneurship and entrepreneurial development (e.g., Chen et al., 2023; Angulo-Guerrero et al., 2017; Bu and Liao, 2022; Bylund and McCaffrey, 2017; Zhou, 2018). This corpus conceives ‘good’ institutions as those that protect private property (Acemoglu et al., 2001) by safeguarding against government expropriation and citizen predation (Leeson and Boettke, 2009).

From a transaction cost perspective, studies have reported how transaction costs influence make or buy decisions (e.g., Michael, 2007), affect opportunity discovery (Foss and Foss, 2008), shape reconfigurations of economic activity (Auerswald, 2008), and impact business models and venture performance (Wang et al., 2024), reaching an overarching conclusion that lower transaction costs are suitable for entrepreneurship. Overall, the NIE has been used to investigate diverse issues in entrepreneurship (e.g., Pinelli et al., 2024; Hechavarria et al., 2024). However, it has seen little explicit use in migrant entrepreneurship, despite migrants having to enact entrepreneurship in foreign institutional contexts.

Strong and supportive institutions enable migrant entrepreneurs’ access to a variety of opportunities and resources, including capital, business contracts, legal protection and entrepreneurial support (Berntsen et al., 2022; Lassalle, et al., 2017; Ram et al., 2017; Asoba

and Tengeh, 2016; Rath & Schutjens, 2016; Solano, 2023), Unfortunately, most African developing economies are still characterised by weak institutional environments that do not support migrant entrepreneurship. Despite some migrant entrepreneurship success, these economies suffer from structural impediments such as lack of strong institutional support or enforcement of policies (Ge et al., 2019; Webb et al., 2020). The lack of strong institutional support exacerbates perceived exclusion from the entrepreneurial ecosystem, which makes migrant entrepreneurial activities even more difficult because of uncertainty and high transaction costs (Mago, 2023). At worst, lack of strong institutional support exposes migrant entrepreneurs to attacks from the locals, such as xenophobic attacks in South Africa (Ramachandran et al., 2017; Masenya 2017; Grant and Thompson, 2015), crowding out productive migrant entrepreneurship and hindering economic growth and job creation (Khosa and Kalitanyi, 2015). In this respect, lacking strong institutional support remains one of the greatest challenges to migrant entrepreneurial activities in African countries (Mago, 2023). Hence, many migrant entrepreneurs are left to seek strategies “to develop viable ventures often in institutional contexts that are less than hospitable” (Moulick et al., 2019, p. 2).

Weak Institutions and Migrant Entrepreneurial Responses

A small body of literature has reported how migrant entrepreneurs navigate institutional-related challenges in their host countries. First, to counter the lack of resource intermediaries, they rely on informal networks for financial resources and labor (Afreh, et al., 2019; Shinnar and Zamantılı Nayır, 2019). Second, they orchestrate in *institutional entrepreneurship*, lobbying for policy reforms, creating industry groups, or forming business cooperatives as alternative governance structures (Cummings and Gamlen, 2019). Third, they engage in *bribery and corruption* as a means of facilitating business operations (Hiah, 2020). Finally, migrant entrepreneurs *operate in the informal economy* to bypass restrictive regulations (Adom and Ackom, 2024; Afreh, et al., 2019).

While some research has explored how migrant entrepreneurs navigate host-country challenges, the focus has been on generic institutional constraints (Yendaw et al., 2023). For instances, corruption is a wider problem that is not specific to just migrant entrepreneurs. Even home or domestic entrepreneurs encounter this challenge. Hence, there remains a significant gap in understanding how migrants address challenges that are specific to their immigrant status, specifically how they navigate the lack of government policy support for migrant entrepreneurship. Also, there is limited research on this matter in the African context where formal institutions are relatively weaker than other regions of the world. Most studies focus on migrant entrepreneurs in non-African countries such as Canada or Italy where the institutional

conditions are relatively stronger and supportive (e.g., Nkrumah, 2016; Lintner, 2019; Prah and Sibiri, 2021). Thus, we heed to recent calls for enhancing scholarly understanding of how migrant entrepreneurs cope or mitigate the challenge of weak institutional support (Soliman et al., 2023). Given that inefficient institutions are caused by inefficient political markets (North, 1990; Furubotn and Richter, 2008), our study focuses on how migrant entrepreneurs respond to weak formal policy support - a function of politics and government.

Methods

The study context

Our research context is Ghana, a West African nation classified as a lower-middle-income country. Ghana was selected as our study context for two key reasons. Firstly, it hosts a diverse and extensive population of migrants from the West African sub-region and other parts of the world (IOM, 2023; 2019; Anarfi et al, 2017). Secondly, Ghana's entrepreneurial landscape boasts of a notable number of entrepreneurs, many of whom are immigrants from different countries (Teye et al., 2024). By exploring these immigrants' experiences as they navigate the complex entrepreneurial environment in Ghana, we aim to gain a deeper insight into their entrepreneurial journey as immigrants in Ghana.

The business environment in Ghana is characterised by a high degree of entrepreneurial activity. According to data from the Ghana Statistical Service, approximately 49.2% of the employed population in Ghana engage in entrepreneurial ventures (Ghana Statistical Service, 2019). The entrepreneurial landscape is diverse and continually evolving, with Micro, Small, and Medium Enterprises (MSMEs) playing a pivotal role in the economy. These MSMEs constitute about 92% of businesses in the country, employ over 80% of the labour force, and contribute significantly to the country's Gross Domestic Product. MSMEs are integral to Ghana's manufacturing and retail sectors, accounting for 85% of employment within the manufacturing sector (Ghana Ministry of Trade and Industry, 2019). While manufacturing activities are distributed across both rural and urban areas, retail operations are predominantly concentrated in urban and peri-urban regions (Ghana Ministry of Trade and Industry, 2019). These sectors provide critical employment opportunities to vulnerable demographics, including women, youth, and low-skilled workers. Entrepreneurial activities are primarily concentrated in Accra, the capital, and Kumasi, the second-largest city, with the majority of these ventures situated within the informal sector.

To promote entrepreneurial growth and development, the Ghana Enterprise Agency (GEA), formerly the National Board for Small-Scale Industries (NBSSI), plays a crucial role.

Through its extensive network of agencies nationwide, the GEA implements various programs and initiatives to support entrepreneurs and foster entrepreneurial development. Additionally, the National Entrepreneurship and Innovation Program (NEIP), a flagship policy initiative of the Ghanaian government, is instrumental in driving entrepreneurship development. NEIP focuses on providing comprehensive support to startups and small businesses, offering business development services, establishing startup incubators, and facilitating funding to empower businesses to thrive and succeed. Despite the efforts by these agencies, essential gaps in support remain. While the programs have provided substantial assistance to local entrepreneurs, their reach is limited, leaving many without access to critical support. This limitation is particularly evident among migrant entrepreneurs, who frequently find themselves excluded from existing support systems (as we found in this study).

Research approach

We utilised a qualitative methodology to accomplish our research goals (Eisenhardt, 1989). This approach is appropriate since qualitative data is collected in close proximity to the phenomenon being studied and emphasises people's lived experiences, which helps construct the meanings they attach to events surrounding them (Miles et al., 2013). Our research focused on a diverse and heterogeneous group of migrant entrepreneurs in Ghana, whom we studied and interviewed. This approach allowed us to collect detailed and rich data that accurately reflected the experiences of migrant entrepreneurs in the host country. With this approach, we were able to construct a narrative of the events and entrepreneurial processes in their entrepreneurial journey in the host country while also gaining insight into the meanings they attached to these experiences (Miles et al., 2013).

Data collection

To identify and recruit migrant entrepreneurs for our research, we contacted the Centre for Migration Studies at the University of Ghana, a reputable institution with extensive experience in researching migrants and refugees in Ghana and across Africa. We requested a list of migrants and their respective economic activities. From the provided list, we identified and selected individuals whose profiles aligned with the focus of our study. The inclusion criteria for participants in the study were that they must be immigrants residing legally in Ghana and actively engaged in entrepreneurial activities. Using this information, we initially invited thirty-nine migrants involved in some form of entrepreneurial activities to participate in our study.

Only seven of them responded to our invitation. After interviewing these seven, we requested them to refer other migrant entrepreneurs in Ghana whose stories and experiences might immensely benefit our study. This resulted in a snowball sample of six additional immigrant entrepreneurs who agreed to participate in the study. In total, we collected data through face-to-face interviews with thirteen migrant entrepreneurs in three Ghanaian cities, namely, Accra, Dunkwaw, and Kenyasi. Dunkwaw and Kenyasi are mining towns, so the two migrant entrepreneurs engaged in mining activities were interviewed in those towns. The remaining eleven migrant entrepreneurs were interviewed in Accra. These migrants were from different nationalities and were engaged in various industries, but were all legal residents in the country. In Ghana, foreigners usually have to hold a residence permit and live in the country for about five to six years before they can apply for permanent and indefinite residence status. Hence, our sample is made of residence and permanent/indefinite residence permit holders. Table 1 presents further details on our participants, including age, gender, nationality, level of education, immigration status, the industry they operate in, and the number of years they have been in business in Ghana.

Our research methodology involved a multi-faceted data collection approach, including semi-structured, one-on-one interviews, non-participant observations, and documentary data. Given our interest in migrant entrepreneurship as an emerging subfield of entrepreneurship, we carefully selected our sample of informants (Glaser and Strauss, 1967; Locke, 2001). Over a six-month period, we conducted a total of fifteen face-to-face semi-structured interviews in two rounds. Our first round, which spanned from March to June 2023, consisted of nine interviews with seven informants. It is important to note that two informants were interviewed twice. These interviews became necessary to address important issues and gaps that emerged during the analysis of the first interview. The follow-up interviews allowed us to seek clarification, explore themes more deeply, and ensure the accuracy and comprehensiveness of the data. In our second round, from September to November 2023, we conducted six interviews with six informants. This time, we aimed to understand better the migrants' entrepreneurial motivation, their entrepreneurial anxieties, and the kind of support they rely on to navigate the challenges they face in their entrepreneurial journey in the host country.

In total, we used data from fifteen interviews with thirteen informants for our analysis. All the interviews were conducted in English except for one, which was done in French to accommodate the informant's language preference. Each interview lasted between 35 to 60 minutes and was audio recorded and transcribed for analysis. To ensure the confidentiality of the responses, we reassured the informants before each interview about the strict confidentiality of their answers and how their responses would be used. Our open-ended, semi-structured

protocol allowed us to refine our questions and include additional ones prompted by previous interviews, which helped us to support our emerging interpretations progressively. Before conducting the final interviews, we pilot-tested the protocol with two of our informants and further refined it to ensure that it effectively addressed our research question. We structured the protocol to capture various aspects of the informants' entrepreneurial journey, including their background and entrepreneurship type, the support they receive in the host country for their entrepreneurial endeavours, the key challenges they face, how they navigate these challenges, etc.

Although not our primary data sources, the non-participant observation and documentary data proved invaluable in providing us with deeper insights and serving as necessary triangulation for discerning the unique entrepreneurial experiences of our informants and drawing meaningful conclusions from our findings. We visited our informant business in person and observed their day-to-day operations. This allowed us to witness first-hand some of the challenges and opportunities they faced as migrant entrepreneurs and to gain a more nuanced understanding of their decision-making processes. Additionally, we collected documentary data from institutions responsible for business and entrepreneurship development in the country, including the Ghana Enterprises Agency (GEA), formally the National Board for Small Scale Industries (NBSSI) and the National Entrepreneurship and Innovation Programme (NEIP). We also analysed immigration documents from the Ghana Immigration Service. These documents related to government policy on migration, entrepreneurship, and business development (e.g., MSME and Entrepreneurship Policy and National Micro, Small and Medium Enterprise (MSME) Policy). Our aim was to understand the various government programs and policies in place to support migrant entrepreneurship and how they impacted the migrants' businesses. Overall, by utilising non-participant observation and documentary data alongside the semi-structured interview data, we were able to develop a deeper meaning of the migrants' unique entrepreneurial experiences and the broader context in which their businesses operated.

Table 1 – Participant descriptive analysis

| Interviewee's serial number | Interviewee 's age | Interviewee's gender | Interviewee's nationality | Interviewee's education | Immigration status | No. of years in business in the host country | Industry | Interview codes used in text ^a |
|--|-------------------------------|---------------------------------|--------------------------------------|------------------------------------|-------------------------------|---|-------------------------|--|
| 1 | 51 – 60 | Male | China | Bachelor's Degree | Legal resident | 10 | Mining | ME 1 |
| 2 | 41 – 50 | Male | India | Master's Degree | Legal resident | 7 | IT | ME 2 |
| 3 | 31 – 40 | Male | Canada | Bachelor's Degree | Legal resident | 3 | Fleet management | ME 3, ME4 |
| 4 | 31 – 40 | Male | Lebanon | Secondary school | Legal resident | 3 | General commerce | ME 5, ME6 |
| 5 | 51 – 60 | Male | Togo | Diploma | Legal resident | 5 | Construction | ME 7 |
| 6 | 21 – 30 | Female | Niger | Secondary school | Legal resident | 2 | General commerce | ME8 |
| 7 | 41 – 50 | Male | Mali | Bachelor's Degree | Legal resident | 9 | Education | ME 9 |
| 8 | 41 – 50 | Female | Nigeria | Diploma | Legal resident | 5 | Fashion | ME 10 |
| 9 | 31 – 40 | Male | China | Diploma | Legal resident | 4 | General commerce | ME 11 |
| 10 | 51 – 60 | Male | China | Bachelor's Degree | Legal resident | 5 | Heavy Duty equipment | ME 12 |
| 11 | 31 – 40 | Male | Nigeria | Secondary school | Legal resident | 5 | Auto spare parts | ME 13 |
| 12 | 41 – 50 | Male | China | Bachelor's Degree | Legal resident | 2 | Mining | ME 14 |
| 13 | 51 – 60 | Male | India | Bachelor's Degree | Legal resident | 8 | IT | ME 15 |

^a Coded to preserve anonymity.

Data Analysis

Our data analysis follows established methodologies in qualitative data analysis, particularly those articulated by Miles and Huberman (1994) and Strauss and Corbin (1998). The primary source of data for analysis was the transcribed interviews, which were triangulated with field notes and relevant documentary materials to strengthen our findings. The data analysis followed an iterative, multi-stage process aimed at inductively developing concepts and building theoretical insights. Anchored in our interview protocol and guided by the overarching research question, two of the co-authors independently conducted the initial stages of coding before engaging in collaborative comparison and synthesis. This approach allowed for analytic convergence while also preserving interpretive richness. Throughout the process, emerging insights were continually compared with raw data in a recursive manner to ensure empirical grounding.

In the first stage, we employed open coding (Strauss & Corbin, 1998) to conduct a systematic line-by-line examination of each transcript. This entailed identifying and labelling discrete codes that captured meaningful units of data, such as key words, phrases, and expressions drawn from participants' own language. These codes represented salient aspects of the migrants' lived entrepreneurial experiences. For instance, recurrent responses such as "no government support," "excluded from policy," "support programs for only citizens," and "authorities victimising foreign businesses" were coded as indicative of the institutional conditions surrounding entrepreneurship. These codes were then grouped into first-order concepts, remaining close to the informants' terminology in line with Gioia et al.'s (2013) emphasis on retaining participant-centric voice during early-stage analysis.

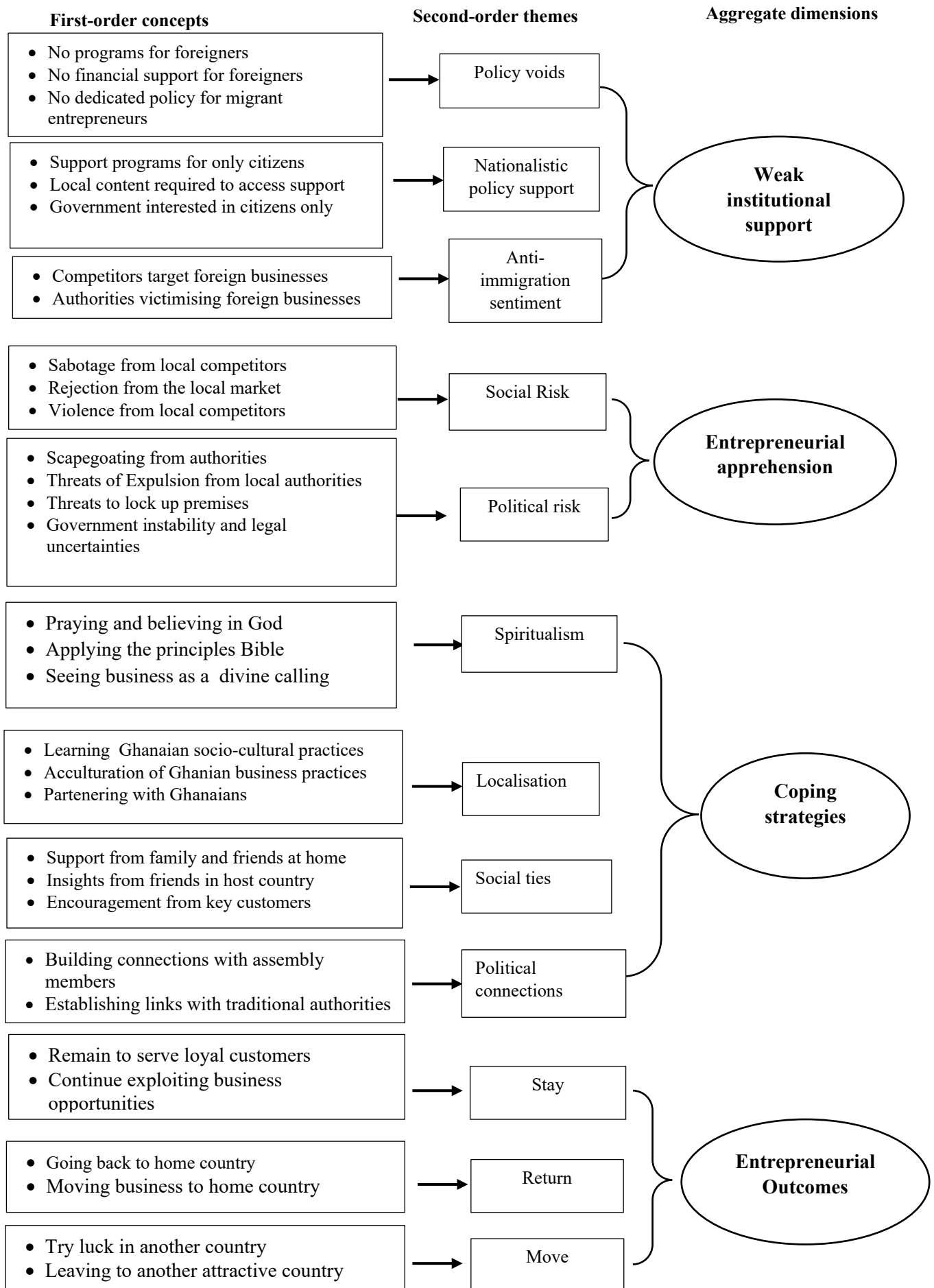
In the second stage, we advanced to axial coding (Strauss & Corbin, 1998), where we examined relationships and patterns among the first-order concepts to develop second-order themes. This involved moving from descriptive representations to more abstract theoretical categories that encapsulated systemic patterns across cases. For example, first-order concepts related to limited access to institutional support, discriminatory policy eligibility, and foreigner-targeted enforcement actions were grouped under second-order themes such as "policy void," "nationalistic policy support," and "anti-immigration sentiment." At this stage, we began to incorporate researcher-centric interpretations to capture the broader structures underlying migrants' responses.

In the third and final stage, we integrated the second-order themes into aggregate dimensions—higher-order constructs that reflect overarching theoretical domains. This process

allowed us to distill thematic findings into conceptual categories that aligned with our research aims. For example, the themes of “policy voids”, “nationalistic policy support”, and “anti-immigration sentiment” were collapsed into the aggregate dimension of “weak institutional support”, representing the structural conditions under which migrant entrepreneurs operate. Similarly, themes related to social risk and political risk were subsumed under the dimension of “entrepreneurial apprehension.”

The culmination of this process was a data structure (presented in Figure 1), which illustrates the analytical progression from raw data to theoretical abstraction. This structure not only visualises the logic of our coding process but also underpins our theoretical model of how migrant entrepreneurs navigate weak institutional environments through coping strategies, leading to varied entrepreneurial outcomes. Through this analytical approach, we were able to construct a grounded and empirically informed explanation of migrant entrepreneurship in contexts characterised by institutional fragility.

Figure 1. Data structure for weak institutional support, apprehension, coping strategies and entrepreneurial outcomes



Findings

Weak Institutional Support

To address our central research question, it was imperative to first examine the institutional context within which migrant entrepreneurs operate in Ghana. Our findings reveal that the institutional environment is notably weak and constitutes a central, defining barrier to migrant entrepreneurship. Unlike their local counterparts who may, at minimum, access limited forms of institutional assistance, migrant entrepreneurs operate in a context of structural exclusion—where policy mechanisms and state interventions are either unavailable to them or deliberately designed to omit their inclusion. Importantly, we find that this institutional neglect is not accidental or incidental. Rather, it is shaped and sustained by three interrelated and reinforcing structural forces: *policy void*, *nationalistic policy support*, and *anti-immigration sentiment*. These elements collectively underpin the systemic nature of institutional weakness facing migrant entrepreneurs in Ghana.

The first dimension of this institutional weakness is the presence of a policy void, marked by the absence of formalised, inclusive policies that explicitly address the needs or contributions of migrant entrepreneurs. Several participants shared experiences underscoring the absence of state-supported avenues for entrepreneurial support, training, or funding tailored to migrants:

“Sincerely, I don’t know of any government policy aiming to promote entrepreneurship that includes we the foreigners doing business in this country, not even one! We’re left to fend for ourselves as if our businesses don’t contribute anything to the development of the country” (ME10)

“I have never had any support in terms of training or funding from the public authorities. I don’t even know if any such support exists for citizens and to talk of us foreigners...I look for whatever skills or funding I need for my business by myself” (ME7)

Our review of the entrepreneurial policy landscape in Ghana corroborates these claims. For instance, flagship national programs such as the National Entrepreneurship and Innovation Programme (NEIP) and the Ghana Enterprises Agency’s (GEA) Ghana Economic Transformation Project (GETP) structurally exclude migrant-owned businesses. NEIP, for example, mandates 100% Ghanaian ownership as a condition for eligibility, while GETP restricts access to businesses that are at least 51% Ghanaian-owned. Such eligibility criteria

serve to institutionally marginalise migrant entrepreneurs from accessing public resources, including state-sponsored funding, incubation, and capacity-building services. Consequently, migrant entrepreneurs remain situated outside the formal entrepreneurial ecosystem, forced to operate within a parallel system lacking both regulatory protections and institutional recognition.

Reinforcing this policy void is a broader environment of *nationalistic policy support*, whereby the policy architecture overtly prioritises indigenous entrepreneurs at the expense of non-citizens. Rather than adopting an inclusive framework that supports all business actors contributing to the economy, the institutional logic underpinning Ghana's entrepreneurial support infrastructure is characterised by protectionist and exclusionary impulses. Policy initiatives are designed around the advancement of citizens, and this nationalistic orientation institutionalises the exclusion of migrants. The result is an environment in which foreign-owned businesses (particularly those from other African countries), regardless of their value creation or employment generation potential, are denied legitimacy and resources simply because they do not align with national identity-based policy criteria. The following quotes from our interviews with the informants support this. Participants voiced these sentiments with the following observations:

"...I have some Ghanaian friends also into business who talk of some training programs organised from time to time in which they take part; but I understand you have to be a Ghanaian to take part in such programs. So they don't include us. " (ME12)

"I know there are certain state agencies that provide support for entrepreneurs in this country, but one has to be a citizen to enjoy such support. For some, even if you're a foreigner you must have a Ghanaian partner to be able to qualify..." (ME11)

The third dimension shaping weak institutional support is the pervasive anti-immigration sentiment embedded within both social attitudes and local governance structures. Our data indicates that migrant entrepreneurs often confront hostility, mistrust, and selective targeting from various societal actors and state agents. Respondents recounted episodes of discriminatory treatment, including threats of business closure, scapegoating by local authorities, and arbitrary enforcement of regulations that disproportionately affect migrants. These actions are not isolated bureaucratic oversights but are instead underpinned by a broader narrative in which migrants are perceived as economic threats rather than contributors to

national development. This negative immigration sentiment not only shapes social interactions but also undermines the political will to develop or implement policies that would safeguard migrant entrepreneurial interests. As shared by participants:

“Sometimes it can be very frustrating to do business here as a foreigner. From time to time our local competitors rise against us with the excuse that we’re into retail which by law is meant for only Ghanaians. When that happens even government agencies come to close our premises telling us we’re doing something illegal...” (ME8)

“...workers from the metropolitan assembly have come to lock my shop before claiming I had not some levies that we pay yearly, yet there were Ghanaian business people who hadn’t paid and were not harassed like me. There is discrimination against us sometimes. ” (ME7)

Altogether, this finding demonstrates that policy void, nationalistic policy support, and anti-immigration sentiment are not discrete or unrelated phenomena. Rather, they operate in tandem to produce a systemic and institutionalised form of exclusion that defines the experience of migrant entrepreneurs. This institutional environment fosters conditions of precarity and marginalisation, significantly heightening what we conceptualise as entrepreneurial apprehension—a persistent sense of vulnerability rooted in political and social risks. In the absence of robust institutional support, migrant entrepreneurs are compelled to rely on informal coping strategies to navigate the entrepreneurial landscape.

Migrants’ Entrepreneurial Apprehension

Our findings highlight various apprehensions migrants face venturing into entrepreneurial endeavours in developing countries. The nature of these apprehensions becomes apparent as migrants grapple with a dearth of institutional support and how to navigate through novel cultural and regulatory landscapes, coupled with uncertainties regarding market dynamics and consumer behaviour in the host country. Our data categorises these apprehensions, prevalent in our study context, into *social* and *political risks*, showcasing the different dimensions of how they experience these apprehensions.

With *social risk*, migrant entrepreneurs encounter diverse forms of adversity, particularly those in developing countries (Ramachandran et al., 2017; Masenya 2017; Ngota et al., 2019).

Some shared accounts of their businesses being intentionally sabotaged, rejected, criticised, and even ostracised by local communities. Instances of personal and professional relationships being damaged due to discrimination and cultural bias further highlight the challenges faced by these entrepreneurs. Some quotes from our interviews that capture the gravity of these social risks are presented below:

“Running a business as a migrant is extremely difficult and comes with so many challenges. Not too long ago, most of us foreigners in this business area had our shop and some property damaged by the local people because they felt that our businesses were doing better than theirs. [...] It takes a strong and determined person to endure such sabotage.” (ME8)

“In the beginning, we faced a lot of rejections; our products were not patronised because they believed that because the products came from China, it is inferior.” (ME11)

“I’ve encountered various forms of violence, from verbal abuse to physical assault, from some of the competitors here. You know, in this area, we all sell the same goods because I source my goods from my home country [China], I get good deals, and I’m able to sell at a lower price than everybody here, and this creates a lot of tension between us.” (ME11)

Our data highlights that *political risk* adds another layer of complexity to the entrepreneurial journey of migrants (Marquis and Raynard, 2015). Some migrant entrepreneurs recounted experiences of threats of expulsion and premises closure from local authorities. Others expressed deep concerns about being unfairly targeted concerning any negative issues related to their businesses. Government instability and legal uncertainties within their respective industries also emerged as prominent sources of political risk. The following illustrative quotes from our interviews shed light on how political risk significantly influences migrant entrepreneurs in our study context:

“Working in the mining sector as a Chinese, for example, comes with its own problems. For example, we Chinese small-scale miners are blamed for many ‘galamsey’ issues in Ghana, and as a result, we are unfairly treated.” (ME1)

“I remember some years back, we, the foreigners in this business district, were ordered to stop the business, and some foreigners indeed left or relocated the business to different locations or cities, for example. For me, I employed an attorney to prove my case.” (ME5)

“If you follow issues in the mining sector, you would notice how the government keeps on changing policies and regulations, and for me, this is very worrying because you are unsure about what happens tomorrow; any change in government changes everything we do in this industry.” (ME14)

We observed some nuances in the data based on the migrants' demographics. Highly educated migrants were more conscious of political risks than their counterparts, largely due to their higher formal awareness. At the same time, permanent residents perceived lower socio-political risks and lower apprehension overall. This is attributed to their longer stay and deeper knowledge of the country. Both risks weakened migrants' perceived protection in the country and increased the costs they incurred in doing business. For example, some of our respondents noted the threat of confiscation of their assets while others narrated procuring security services for their business premises and installations to safeguard against vandalism and sabotage from anti-immigration citizens. In navigating the apprehensions posed by social and political risks in their entrepreneurial pursuits within this context, migrant entrepreneurs are compelled to formulate distinctive coping strategies. In the subsequent section, we delineate the coping strategies adopted by these resilient migrants to effectively address and overcome these apprehensions in their entrepreneurial process.

Migrants' coping strategies.

Our data reveal that migrant entrepreneurs develop various strategies to cope with the apprehensions they encounter doing business in the host countries. Four coping strategies resulted from our analysis — *spiritualism, localisation, social ties, and political connections*, highlighting the different tactics that various migrant entrepreneurs fall on to deal with the adversities they face doing business as migrants. These coping strategies are developed based on the home country knowledge, practices, and experiences of the migrant entrepreneur, which are usually adapted to fit the peculiar situation of the host country.

We classified under *spiritualism* all those mitigating tactics that have to do with looking up to the transcendent power of the divine and seeing the adversities in the business environment of the host countries as trials that have been foreseen, ordained or permitted by God. Some migrant entrepreneurs see these trials as instruments employed by God to test their patience and resilience levels. Consequently, when adversities are encountered, they rely on their belief in God and his purpose for their lives and their businesses in the host country, as they had often done whilst in their home country and take solace in prayer and the fact that every trial is transient and shall pass. This strategy was more common among migrants from other African countries and also, to a lesser extent, among those from China and India. This is not surprising given the high religious adherents in those countries. Coming from a more secular country, our Canadian participant did not utilise this strategy at all. Other migrant entrepreneurs we interacted with see their business in the host country as a divine calling. Therefore, in each and every adversity, they resort to religious principles and lean on the divine to assist them in answering the call. These observations are epitomised in the illustrative quotes below:

“I see doing business here in Ghana as a call from God to do something of this nature in this part of the world. So I would do all I can with divine help to make the business succeed”. (ME2)

“...as a foreigner doing business, you will certainly face problems; when I encounter problems either with the authorities or with competitors or even customers, I rely on God to help me solve them. He brought me here, and I believe that he will see through everything”. (ME13)

“I believe that when you apply the principles outlined in the Bible...such as truthfulness, fairness, and having the welfare of others at heart, you will always be victorious against every adversity. That is how I operate, and these principles have never failed me”. (ME10)

In addition, migrant entrepreneurs employ certain tactics that we categorise under the theme of *localisation* to enable them to cope with the apprehensions they meet in the host country environment. The data indicate that migrant entrepreneurs, realising the problems they face as foreigners, decide that giving their businesses some local colouration in order to blend in is helpful in dealing with certain apprehensions. Some adopt the socio-cultural practices of the host country to avoid being perceived as disrespectful towards local customs and cultural

practices. Other migrant entrepreneurs, sensing that their businesses may suffer discrimination and or rejection without local partnership or content, decide to partner with citizens or local businesses to make their operations appear local and therefore legitimate. These partnerships entail transactions costs of searching and negotiating with prospective partners. The quotes below from our data lend credence to these facts:

“...after about one year of doing business here (host country), I realised a lot of stuff is not done the way I know how they’re done back home. I kept stepping on toes and so I had to change and adopt the way things are done here. I can give one example...I know people here like being told the truth, but they want it veiled. If you say it as bluntly as it is, which I am used to in my country, you’re seen as being disrespectful, and so you lose clients for this...” (ME5)

“When I arrived in Ghana, I felt I could do my business all by myself because I knew everything about this business from my experience in my home country. But I very soon realised that even though the people were very hospitable and friendly, they patronised a business which they knew was local or had local, so I quickly partnered with my brother-in-law, who happens to be a Ghanaian. I have never regretted that decision.” (ME3)

One of the themes that we gleaned from our data as being one of the strategies employed by migrant entrepreneurs to cope with apprehensions encountered in the host country is *social ties*. By social ties, we mean all the relationships that entrepreneurs had in their home countries that they continue to exploit, as well as all those they create and maintain in the host country that they rely on to navigate the challenges they encounter in the host country business environment (Chimucheka et al., 2019; Cobbinah and Chinyamurindi, 2018). A careful analysis of our data showed that migrant entrepreneurs in the host country rely on their family members and friends in their home countries for emotional support, especially when facing challenges in their entrepreneurial undertakings (Mago, 2023). These home relationships give them the necessary encouragement they need to stay strong and forge ahead to overcome the adversities they are confronted with. In addition to home-country relationships, migrant entrepreneurs also get into new relationships in the host country with friends and customers, which provide them with local insights and encouragement to assist them in coping with the apprehensions they face in the business environment. They rely on these host country relationships for local knowledge and skills required to navigate the complexities that come

with doing business, especially in foreign developing countries with ambiguous laws and requirements that are usually selectively enforced (Mago, 2023). It emerged that these relationships are financially, materially, and time-wise costly to establish and maintain. We observed this tactic among all participants. Given the high context cultures in African and Asian countries, the importance of building and maintaining relationships was not lost on our participants. The illustrative quotes below from some of our interviewees demonstrate how social ties are used to cope with apprehensions in host country business environments:

“...without my family here, there are times that things get really tough; during such challenging times, communicating with family and friends back home gives me some emotional support to carry on. When I arrived here and didn’t have acquaintances here, it was hard. I constantly communicated with my friends and family back home, and that’s how I have stayed till today.” (ME1)

“...my family is not here with me, and they have no technical knowledge in the kind of business I do, but I keep communicating with them for emotional support; when you share your frustration, it helps you stay sane and focused. They sometimes also make inputs that end up being useful...” (ME7)

“I have Ghanaian friends, and my relationship with them is very helpful to me in navigating some of the complex stuff that foreigners can’t easily get to know. Some of them are my clients and so they give me very relevant information as to what to do to avoid clashing with authorities and unnecessary attention from competitors. That information is something a foreigner can’t easily get to know without local knowledge” (ME4)

Another coping strategy migrant entrepreneurs use to survive in the host country environment that our data produced is *political connections*. By this, we refer to the relationships that migrant entrepreneurs build with local authorities and traditional leaders in their operations in the host country (Gee et al., 2019). We discovered through our analysis that entrepreneurs seek out influential people, such as district assembly members and traditional leaders, and build cordial relationships with them to court their support for their businesses and operations (Michalopoulos and Papaioannou, 2015; Zoogah, 2018). Considering the fact that there is usually the threat of expulsion, violence and rejection from authorities, competitors and local communities, entrepreneurs try to be in the good books of those who can influence society in their favour. Political connections are expensive, mainly as migrants must incur transaction

costs to search and identify sympathetic politicians. They must also expend time and incur costs to maintain the relationships, such as giving gifts or donations to the politicians. Some interviewees indicated that their connections with some traditional leaders enabled them to avoid expulsion attempts by local competitors. Political connections help block some social and political threats that migrant entrepreneurs face in the host country, as the following quotes from some participants in our study demonstrate:

“I know the assemblyman of this area and attend functions and events with him. So when they came to close my shop because I am not from here, I called and explained, and he intervened, and since then, no one has worried me.” (ME8)

“you know this area is a prime area, and many people want to site their businesses here, and so as a foreigner, they kept harassing me until I got to know and establish a cordial relationship with the chief. He made a document for me that permits me to stay on the land and do business. But for my relationship with the chief, they would have sacked me from here long ago.” (ME9)

We gleaned from the data that these coping strategies are developed in a two-stage process. Migrant entrepreneurs first recall and draw on the knowledge and experiences they gathered whilst in their home country, which they then adapt in the second stage to cope with the particular apprehension encountered in the host country. Thus, the particular relationship string to pull in a particular adversity would be determined by the home country's knowledge, experience, and practices.

Migrants' entrepreneurial outcomes

A key empirical finding emerging from this study is the identification of entrepreneurial outcomes as the culmination of a dynamic and iterative process shaped by how migrant entrepreneurs respond to institutional adversity. Within an environment characterised by weak institutional support, migrant entrepreneurs are compelled to engage in continuous evaluation of their business viability, personal wellbeing, and long-term prospects. These evaluations are conducted in light of the persistent social and political risks they encounter—risks that are deeply embedded in the entrepreneurial landscape—and the extent to which their coping strategies effectively mitigate such challenges. Our data demonstrate that coping strategies—specifically spiritualism, localisation, social ties, and political connections—play a critical role

in shaping entrepreneurial trajectories. The interaction between these strategies and the institutional environment ultimately informs the migrant entrepreneurs' decisions regarding whether to *stay*, *return* to their country of origin, or move (migrate onward to another country).

These entrepreneurial outcomes emerge at the conclusion of a broader entrepreneurial cycle in which migrants attempt to navigate and survive the uncertainties of the host environment. Migrant entrepreneurs frequently encounter entrepreneurial apprehension, generated by recurrent social and political risks including sabotage by local competitors, market rejection, scapegoating by public authorities, and threats of forced closure or expulsion. Entrepreneurs who succeed in alleviating these pressures through consistent and context-sensitive coping mechanisms—for example, by forging meaningful local partnerships, cultivating political goodwill, or drawing upon social and spiritual support networks—are more likely to stabilise their enterprises and elect to remain in the host country. In these cases, the sense of belonging, increased legitimacy, and relative business security enable migrants to establish a foothold in the local economy and envision long-term sustainability. The following reflections from our informants support this:

“My decision is to stay and continue my business activities. If I wanted to go back it would have been when I arrived here with many problems and I knew no one. But now I have a lot of local customers who support me to navigate the system and business is not bad at all...why would I leave?” (ME1)

“I have Ghanaian partners that I work with and they deal with the authorities and the other local issues because they know the terrain very well. I don't have to directly confront the system, which is very helpful. Since business isn't bad with these partners I think I'd stay to do business here.” (ME4)

Conversely, a number of migrant entrepreneurs find that their coping strategies are insufficient in the face of persistent structural adversity. For these individuals, despite attempts at localisation, community engagement, or religious resilience, the entrepreneurial environment remains hostile, exclusionary, or unpredictable. Prolonged exposure to policy exclusion, xenophobic attitudes, regulatory instability, or institutional neglect leads to strategic disengagement. In such contexts, migrants make the decision to exit and pursue new opportunities elsewhere. While their initial coping strategies may offer temporary reprieve,

they ultimately fail to produce the legitimacy, resources, or protections necessary for sustained entrepreneurial activity. The following statements illustrate this sentiment:

“...we have no support from the government and there is constant friction with local competitors and other people. I have friends in othe countries who say things are not that way there. I am thinking of continuing my search for a more conducive environment where I can operate with relative peace. ” (ME13)

“...I don’t have plans of going back to my country now. I want to move to another country and see. Here nothing is clear...one government says this, the next government says another thing, taxes and many other policies that drain our profits...”(ME8)

A third outcome identified in our study, is the decision to return to the country of origin. This outcome is distinct from forced return or failure-induced withdrawal. Instead, it reflects a strategic recalibration, wherein migrants—having accumulated business experience, financial capital, and market insights—opt to reinvest in their home economies. This decision often follows a phase of partial entrepreneurial success, wherein coping strategies have allowed for a degree of operational stability, yet long-term integration or scaling has proven elusive. These entrepreneurs typically possess stronger transnational linkages and a pre-existing entrepreneurial vision that is reactivated by the experience in the host country. Some of the participants shared reflections on this decision-making process:

“...what will I do next...(smiling) I am thinking of moving back to my country with the capital and experience I have acquired here over the years to start a venture there. My relatives tell me things are better back home so I am planning to leave and go back home” (ME5)

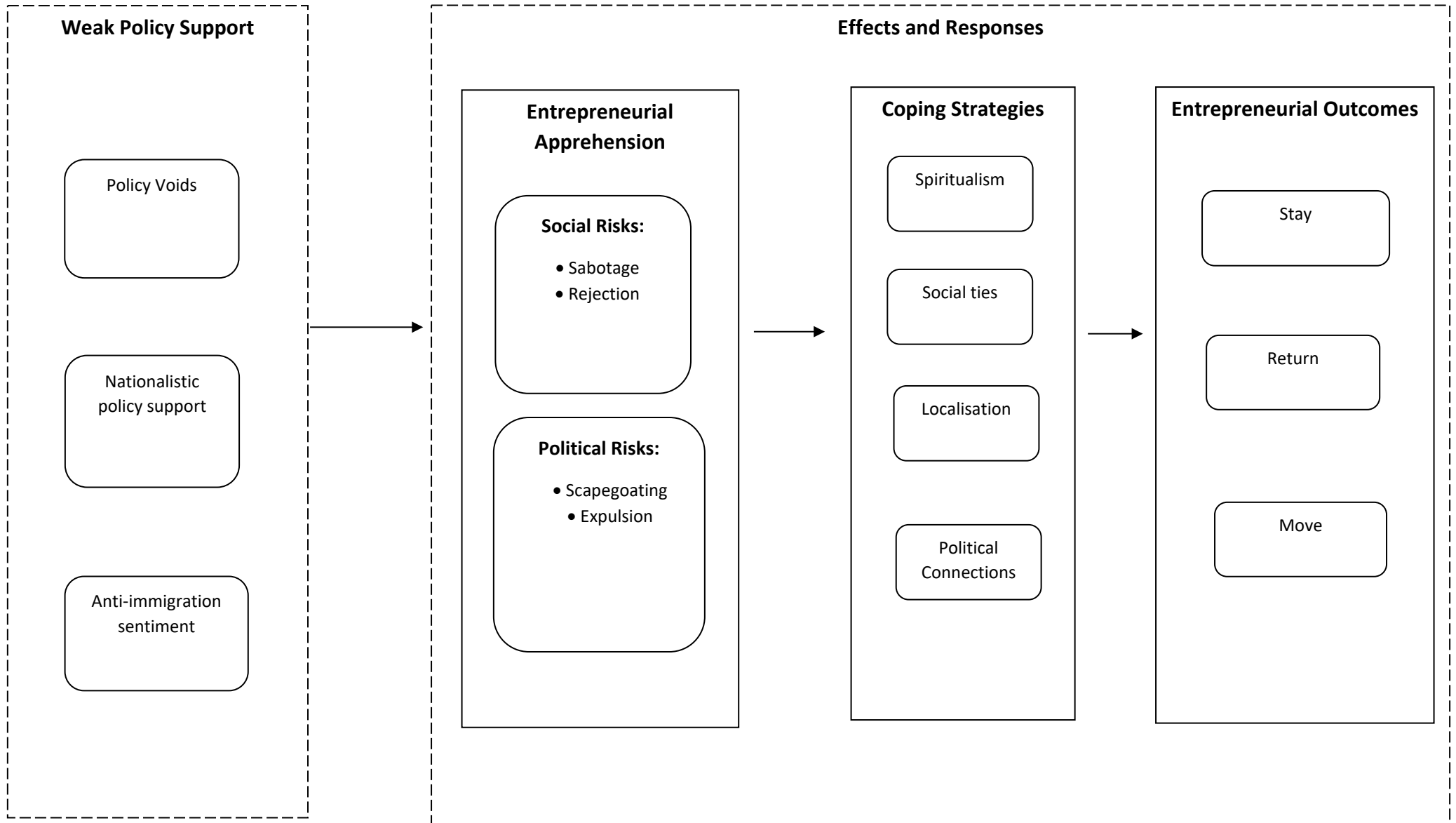
“when I was leaving my country I knew I would go back there to start something. This is the time and so I am planning to go back home and start the same of business I am into here.” (ME10)

This finding underscores that entrepreneurial outcomes are not merely dictated by external institutional conditions, but are significantly influenced by the effectiveness, adaptability, and sustainability of migrants’ coping strategies. These strategies, while initially employed as

mechanisms of survival and adaptation, gradually evolve into strategic tools that shape long-term decision-making. Whether a migrant chooses to stay, return, or relocate, the decision is informed by ongoing assessments of institutional reliability, business climate, social acceptance, and personal resilience. In this respect, coping strategies serve not only as short-term responses to adversity but also as pivotal determinants of migrants' long-range entrepreneurial futures—within and beyond the borders of the host country.

Altogether, our study reveals a complex and interdependent relationship between weak institutional support, entrepreneurial apprehension, coping strategies, and entrepreneurial outcomes in the context of migrant entrepreneurship in Ghana as presented in Figure 2. Migrant entrepreneurs operate within a structurally unsupportive environment marked by policy voids, nationalistic policy frameworks, and pervasive anti-immigration sentiment. This weak institutional support not only excludes them from formal entrepreneurial resources but also heightens their exposure to entrepreneurial apprehension, manifested through social and political risks such as market rejection, sabotage, scapegoating, and threats of expulsion. In response to these risks, migrant entrepreneurs develop and deploy a range of coping strategies, including spiritualism, localisation, social ties, and political connections. These strategies enable them to navigate their precarious environment by substituting for absent formal mechanisms and mitigating the impact of institutional hostility. However, the effectiveness of these strategies varies, shaping divergent entrepreneurial outcomes. Migrants who successfully integrate and reduce their exposure to risks often choose to stay and consolidate their businesses in Ghana. Others, faced with persistent challenges and inadequate support, opt to move to more enabling environments, while a third group—primarily opportunity-driven migrants—strategically return to their home countries to reinvest accumulated knowledge and resources. With these findings we highlight how migrant entrepreneurs adapt to and negotiate institutional adversity, illustrating the critical role of coping strategies in shaping their long-term entrepreneurial trajectories.

Figure 2. A Model of the Entrepreneurial Process for Migrants in the Absence of or with Limited Entrepreneurial Support



Discussion

In this study, we set out to explore how migrant entrepreneurs navigate the lack of institutional support in host countries, with specific emphasis on the coping strategies used by migrants. Migrant entrepreneurship is frequently conceptualised as a process through which foreign-born individuals who move to another country establish a business for opportunity or necessity (Mago, 2023). Previous studies, however, suggest that most African developing economies suffer from weak institutional environments that do not support migrant entrepreneurship (Webb et al., 2020). Drawing on North's (1990) work on new institutional economics, we understand institutions as both the formal rules (e.g., laws, policies) and informal norms (e.g., social expectations, cultural practices) that structure economic activity. North's framework helps explain how weak formal institutions—prevalent in many African countries—create high levels of uncertainty and transaction costs, which exacerbate the challenges faced by migrant entrepreneurs when establishing businesses in host countries (Adom and Ackom, 2023; Mago, 2023). While scholars generally agree on the importance of formal support for migrant entrepreneurship as well as the challenges posed by the lack of such support (Adom and Ackom, 2023), we know little about how migrant entrepreneurs navigate the lack of strong institutional support in host countries (Solano, 2021; Soliman et al., 2023). Addressing this gap, we unpack two main sources of migrant entrepreneurial apprehension (*social risk* and *political risk*), and four coping strategies for addressing apprehension (*localisation*, *political connections*, *social ties*, and *spiritualism*). We now discuss our findings and theoretical contributions.

Prior studies on migrant entrepreneurship in developing economies have consistently highlighted the presence of a strong institutional environment – especially formal institutions—that help shape the behaviour and motivation of migrant entrepreneurs to engage in economic activities (Adom and Ackom, 2024; Abd Hamid, 2020; Hack-Polay, et al., 2020). Unfortunately, in many developing countries, such as Ghana where our study was conducted, the lack of strong government policy support or enforcement of institutional policies (formal institutions) remains one of the greatest challenges to migrant entrepreneurial activities (Mago, 2023). Migrant entrepreneurs experienced or perceived migrant policy voids, nationalistic policy support, and anti-immigrant sentiment, all of which are attributable to a generally unsupportive policy regime towards migrants' entrepreneurial endeavours. Echoing new institutional economists like North (1990) and Furubotn and Richter (2008) who argue that institutional inefficiency is caused by political inefficiency, we find that the Ghanaian political class is not willing or interested in enacting a policy regime that supports migrant entrepreneurship.

The consequence of the political neglect of migrant entrepreneurship affects migrant economic activity by weakening migrants' perceived asset security and increasing their cost structures. These effects reflect the two main channels in the new institutional economics through

which institutional affect economic performance, namely property rights and transaction costs (North, 1990; Williamson 2000). Indeed, in our study, migrants experience apprehension, as manifested in the social and political risks they endure. For example, the political risk of expropriation weakens property rights. At the same time, the social risk of sabotage and violence, such as xenophobic attacks on migrant entrepreneurs (Ramachandran et al., 2017; Masenya 2017; Grant and Thompson 2015), exacerbates the precarity of property rights. Consequently, the weak property rights security and protection culminate in higher transaction costs for the migrants both directly and indirectly. Directly, the migrants incur higher costs finding partners or customers in a context fraught with anti-immigrant sentiment. They also incur costs searching and contracting security services for their business premises to protect against vandalism. Indirectly, they incur transactions costs when they orchestrate coping strategies to navigate and address their apprehensions. For example, developing political connections entails searching for the right politicians. Maintaining the connections also entails time, financial and material costs.

An interesting issue worth highlighting is that even though the entrepreneurial apprehension is caused by failings, inefficiency, and apathy in government (a formal source), the mitigating strategies used by entrepreneurs are mainly informal in nature. This aligns with North's (1990) assertion that informal institutions often substitute for formal ones when the latter are absent or ineffective. Arguably, due to the lack of legitimacy and sense of belonging arising from weak policy support, migrant entrepreneurs do not use formal channels to mitigate the social and political risks they face. Perhaps, doing so could exacerbate their already precarious conditions and increase the risks they face. Overall, our study resonates with research on the role of institutions and embeddedness for migrant entrepreneurs (Hack-Polay, et al., 2020) and the tactics these migrants develop to address the adversities of weak support contexts (Nkrumah, 2016; Lintner, 2019; Asoba and Tengeh, 2016; Rath and Schutjens, 2016; Solano, 2023). It also echoes studies on the challenges facing migrant entrepreneurs in developing or transition economies (Abd Hamid, 2020; Liu et al., 2019).

Theoretical contribution

Leveraging these results, our contribution to the migrant entrepreneurship literature is three-fold. First, our study highlights that policy support for migrant entrepreneurship should not be taken for granted. It offers an alternative to the dominant theorising of the field based on evidence from contexts characterised by effective institutional and policy support. For instance, the special issue call to which we contribute implicitly assumes existing policy interventions for migrants. While formal support exists in most developed countries and a few emerging markets (Liu et al., 2019), the same cannot be said for most developing countries (Soliman et al., 2023). Set in the context of a lack of strong

institutional support, our study reveals that migrant entrepreneurs perceive an unsupportive environment and consequently experience apprehension. New institutional economists have long attributed inefficient institutional environments to inefficient political markets (North, 1990; Furubotn and Richter, 2008). However, there has been limited research on what ineffective politics entail in the context migrant entrepreneurship. We therefore extend the use of new institutional economics in migrant entrepreneurship research by unpacking what constitutes ineffective political organizing. We advance that migrant policy voids, nationalistic policy support, and anti-immigration sentiments underpin a migrant's interpretation and perception of unsupportive policy regimes and institutional adversity, and this perception hinders their economic activity.

Importantly, we extend the literature (Ram et al., 2017) by showing how the challenges of migrant entrepreneurship manifest in entrepreneurs' experiences of sabotage and rejection by host communities (informal institutions) and fears of scapegoating and expulsion by host governments (formal institutions). We also demonstrate that just like large multinational enterprises experience political risks in host countries, so do migrant entrepreneurs' small and medium-size ventures. Notably, the existing literature is silent on the political risks faced by migrant entrepreneurs. Our study plugs this lacuna by highlighting this important reality and adding to the scope of migrant entrepreneurship challenges. Moreover, while the existing literature mainly links government entrepreneurial policy regimes with resource advantages and opportunity exploitation (Solano, 2023), our study advances that the lack of strong institutional support pose direct political and social risks that threaten the legitimacy of migrant entrepreneurship. We argue that social and political legitimacy threats are the primary challenges facing migrant entrepreneurs in host contexts where support is lacking. In making this argument, we advance the new institutional economic logics in the migrant entrepreneurship literature by unpacking the micro-mechanism through which a weak formal institutional environment affects economic activity. We show that entrepreneurial apprehension, resulting from a weak policy support regime and underlined by perceptions of social and political risks, is the main channel through which political inefficiency affects migrant entrepreneurial activity.

Second, we contribute to a deeper understanding of the strategies deployed by migrant entrepreneurs to overcome the lack of strong institutional support. Breaking away from the usual discourse of migrant entrepreneurial antecedents and resources and the amplification of the importance of institutional and policy frameworks for migrant entrepreneurship (Sinkovics and Reuber, 2021), we extend the literature with insights about the tactics used by migrant entrepreneurs to address the adversities of weak support contexts. Our study also extends the existing application of new institutional economics in migrant entrepreneurship in Africa from its portrayal of the migrant entrepreneur as a passive actor (e.g., Mickiewicz and Olarewaju, 2020) to an active player in creating a favourable economic environment. We show that migrants exert an active agency to change the

prevailing institutional context of their economic activities, and highlight the strategies of their agency work such as localization and political connections. Moreover, we argue that migrant entrepreneurs rely on their spiritualism to persist and draw inner strength to overcome challenges, thereby adding to the scant literature on entrepreneurial spirituality (Ganzin et al., 2019) and especially advancing the role of migrant entrepreneurs' religiosity and faith for overcoming host-country institutional challenges. While works on spirituality and religion exist in the mainstream entrepreneurship literature (Kumar et al., 2022; Smith et al., 2021), same cannot be said about migrant entrepreneurship. Our study bridges this gap.

At the same time, we offer a nuanced theorising of the role of networks in migrant entrepreneurship. We agree that migrant entrepreneurs are embedded in home country networks, host country migrant networks, and host country indigenous networks (Lassalle et al., 2020), but we move away from the widely reported notion that these networks facilitate opportunity creation and resource access (Smans et al., 2014) and instead argue that migrant entrepreneurs' social ties to home and host country entities provide emotional support for navigating precarious host contexts. Our study confirms the role of emotional support in migrant entrepreneurship (Hu et al., 2021), but further asserts the importance of social ties and mental health for primarily surmounting risks attributed to the lack of institutional and formal policy support for migrants. We argue that social ties relieve stress, fear and anxiety while also providing motivation and encouragement for entrepreneurial pursuit amid policy and support voids.

Our study also draws connections between embeddedness in host country networks and migrant entrepreneurs' use of localisation to reduce exposure to social and political risks. We argue that using host country local content in value chains (e.g., employing locals, using local supply chains, partnering with locals) generates economic and employment opportunities for host communities, confers political and social legitimacy, creates a sense of belongingness for the migrant entrepreneur, and reduces real and perceived exposures to adversities in the host country. We depart from the existing literature, which has reported socio-economic benefits as outcomes of migrant entrepreneurship (Jones et al., 2018; Sinkovics and Reuber, 2021), and instead advance that migrant entrepreneurs consciously and deliberately create those benefits to achieve localisation, which in turn protects them from social and political risks. Our study contributes to the burgeoning literature on the liability of foreignness among immigrant entrepreneurs (Gurău et al., 2020; Mata and Alves, 2018) and the use of localisation, even if small-scale, as a mitigating strategy.

Our study also brings the use of political connections to the fore of the migrant entrepreneurship literature, showing how building and managing political ties at the local government level helps to address the risks of being a migrant entrepreneur in a context lacking formal institutional support for migrant entrepreneurship. Research on political capital and connections in migrant

entrepreneurship is notably limited (Brown et al., 2021), arguably due to assumptions that migrant ventures are perhaps too small-scale to be significantly affected by politics or to be noticed by politicians, or migrant entrepreneurs are not resourced enough to develop and maintain connections. In fact, migrant ventures in developing and developed countries tend to operate in the informal sector (Muñoz-Mora et al., 2022; Ojo et al., 2013), which could mean they ‘fly under the radar’ of political scrutiny and therefore do not need political connections. However, such assumptions seem to conceive political connections as existing only at higher levels of government. Debunking this assumption, we argue that political risks exist at all government levels, and that migrant entrepreneurs are exposed to these risks at the local government level where they are visible to local councils and councillors and for which they develop connections with local politicians and bureaucrats in host communities.

Our third contribution is to the process of developing and deploying coping strategies to manage risks in unsupportive policy contexts. Work on the entrepreneurial process of immigrant entrepreneurs has received some attention, with reports of how past frames developed in the pre-migration context or in the home country shape entrepreneurial undertaking in the host country (Chababi et al., 2017). We build on these works to argue a two-phase approach in which migrant entrepreneurs also draw from their experiences and knowledge of how things are done in their home countries to initially deal with socio-political risks in their host countries before subsequently adapting these strategies for a better fit with the local context. We advance that the effectiveness of the initial strategies and the transferability of knowledge depends on the institutional distance between the home and host countries.

Practice Implications

Our practice contributions are two-fold. First, we have presented coping strategies for dealing with social and political risks in host contexts that lack institutional and policy support for migrant entrepreneurship. The number of countries characterised by such contexts are many, and they exist in both the developing and developed divides of the world. Therefore, we hope that migrant entrepreneurs can draw on those strategies to manage sabotage, rejection, scapegoating and expulsion. The coping strategies are also important for gaining legitimacy in the host country and could be deployed to draw appreciation and acceptance from local stakeholders. The criticality of legitimacy in migrant entrepreneurial success cannot be over-emphasised (Abd Hamid et al., 2020). A key issue worth highlighting is that social and political risks are mutually reinforcing – social issues trigger political action, and political (in)action facilitates social risks. Hence, migrant entrepreneurs should pay attention to both risks.

Second, this study has acknowledged the benefits of migrant entrepreneurship for host countries (Sinkovics and Reuber, 2021), but it has also highlighted the apprehension migrant entrepreneurs experience when they operate in jurisdictions lacking institutional and policy support. We hope that our findings will serve as a catalyst for governments to act to create conducive environments for migrant entrepreneurs through financing schemes, matching services, local integration support, and training programs, etc. Hence, we join calls for governments to enact policy interventions to stimulate entrepreneurship among immigrants. These will provide substantive contributions but can also influence the psychology and perceptions of migrant entrepreneurs about the host country's receptiveness to and support their entrepreneurial pursuits.

Limitations and Future Research

As is typical about qualitative research, our findings and conclusions are derived from a small purposive sample of migrant entrepreneurs in only one country. Considering that our investigation is set in a context lacking formal support for migrant entrepreneurs, additional insight from government officials and policy makers could be useful, but we were unsuccessful in getting them to participate. However, we were able to triangulate the accounts of the migrant entrepreneurs with information from members of the local communities in which the entrepreneurs are embedded. Nevertheless, our sample is not as representative as it could be. Based on our data, we suggest insights emerging from our study are contextual and can provide valuable ground for further testing to increase our depth of understanding, and, therefore, encourage future research to address this limitation.

Second, and related to the issue of representativeness, is the challenge of generalisation. Our findings are not generalisable across Ghana or other developing countries in and beyond Africa, neither did we seek to draw generalisable conclusions. Qualitative research use carefully selected cases that may not be representative of entire populations and develops theory that may be context-specific (Eisenhardt, 1989). Hence, readers should be cautious about generalising our findings. Finally, as qualitative research is set within a constructivist paradigm, we acknowledge that our coding and interpretation of the data could be affected by bias. We deployed strategies to check the accuracy of the codes (as explained in the methodology), but we cannot guarantee that this limitation is completely resolved.

Going forward, we would like to encourage future research some directions that can shed more light on migrant entrepreneurship. First, research can attempt to validate our conceptual model by investigating how the relationship between perceived institutional support and migrant entrepreneurial intensity is moderated by the coping strategies reported in this study. Second, works on how migrant entrepreneurs decide to commit or de-commit in host countries can help us to better understand the role of formal institutions and policy support. Finally, in contexts lacking policy support for migrant entrepreneurship, future research could investigate why governments are

relegating, ignoring, or refusing to intervene. Only after understanding the governments' positions can calls and roadmaps for policy interventions to stimulate migrant entrepreneurship be more effective.

Conclusion

To conclude, this study explores how migrant entrepreneurs navigate the lack of strong institutional support or weak enforcement of entrepreneurship policies in host countries, with specific emphasis on their entrepreneurial motivation, their entrepreneurial apprehension, and their coping strategies. Our findings provide an institutional economics perspective that improves our understanding of how the lack of supportive government policy pose direct political and social risks that threaten the legitimacy of migrant entrepreneurship. They also reveal the strategies used by migrant entrepreneurs to overcome institutional adversity as well as the processual spectrum through which those strategies are enacted. Thus, our study makes important contributions to the migrant entrepreneurship literature and generates valuable implications for policy and practice.

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Appendix.

Interview protocols.

Background information about the migrant

1. Tell us about yourself and your business. When did you start your business in Ghana? How many employees do you have?

Entrepreneurial motivation & entrepreneurship type

1. When and why did you leave your country to come to Ghana?
2. How did you start a business in Ghana?
 - a. How and when did you start think about creating a business in Ghana?
3. What was your profession or what work did you do in your home country before coming to Ghana?
4. How and what help you start your business in Ghana?

Entrepreneurship journey in Ghana

1. Please explain how you set up and launched your business in Ghana.
 - a. What steps did you follow to establish the business?
 - b. How did you identify the business opportunity?
2. When setting up your business in Ghana, did you require the services of any Ghana government agencies or public offices?
 - a. If yes, what agencies and what services or support did you require from them?
 - i. How would you describe your experience with the government agencies or public offices?

Entrepreneurship support – host country

1. Do you know about any Ghana government policy or initiative to support foreign entrepreneurs?
 - a. If yes, what are they?
 - i. Which of them have you ever used?
2. Does your home country have an embassy or High Commission in Ghana?
 - a. If yes, what services does the embassy or high commission offer to businesspeople from your country who are operating in Ghana?
 - b. If yes, what support have you ever sought from the embassy/high commission to help your business?
3. As a migrant entrepreneur in Ghana, what are your views of Ghana government's attitude towards foreign businesspeople in the country?

Migrant entrepreneurial challenges

1. Describe the main challenges you face as a migrant entrepreneur in Ghana. What are your fears about doing business in Ghana?
 - a. What risks are you concerned about, and why?
2. Could you please share any specific negative or bad experiences of doing business in Ghana?
 - a. Why do you think those bad experiences occurred?
3. As a migrant, what advantages have you experienced when doing business in Ghana (if any)?
 - a. What are the sources of those advantages?

Dealing with the challenges

1. How do you manage these challenges? Give specific examples.

Future of business in Ghana

1. Considering how your business is doing in Ghana, how do you see the future of your business in Ghana? What plans and decisions do you consider making about your business in Ghana?