Sussex Centre for Migration Research

GLOBALISATION and poverty

International Workshop on Migration and Poverty

in West Africa

March 13-14, 2003

University of Sussex

Migration, return and small enterprise development in Ghana: a route out of poverty?

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March 2003

Abstract

Previous studies on return migration have stressed the propensity of returning migrants to invest primarily in household consumption; where 'productive' investments have taken place, these are usually seen to involve micro-enterprises that contribute little to development or poverty reduction. Yet development initiatives more broadly are increasingly orientated towards small enterprise development, often through the promotion of micro-credit for small entrepreneurs. Migration and return can be seen as a mechanism for providing capital for the development of small enterprises, particularly amongst poorer and less-skilled migrants. This paper uses results from a survey of international return migrants to Ghana undertaken in 2001 to explore the extent to which the processes of migration and return have contributed to development and poverty alleviation through the promotion of small businesses. It examines the role of acquisition of financial, human and social capital whilst abroad in contributing to enterprise development. It also considers the extent to which public policy incentives and constraints have affected the promotion of small enterprises amongst returning migrants, and suggests measures that could enhance this process.

KEYWORDS: RETURN MIGRATION; GHANA; SMALL BUSINESS; DEVELOPMENT; CAPITAL TRANSFERS

Paper presented to the International Workshop on 'Migration and Poverty in West Africa', Sussex Centre for Migration Research, University of Sussex, 13-14 March 2003

Acknowledgements
This research for this paper was conducted as part of a research project on 'Transnational Migration, Return and Development in West Africa', which was funded by the UK Department for International Development (DFID), and carried out in collaboration with the Institute for Social, Statistical and Economic Research (ISSER) at the University of Ghana, Legon, and the École Nationale Supèrieure des Sciences Sociales Appliquées (ENSEA), Abidjan. The project runs from 1 January 2001 to 31 March 2003. The authors acknowledge the intellectual contribution of Savina Ammassari, Julie Litchfield, John Anarfi, Clement Ahiadeke, Ekow Coleman, Benjamin Zanou and Raimi Fassassi to this project, and to the ideas behind this paper, although all responsibility for interpretation and any errors rests with the authors.

Introduction

The debate on relationships between migration and development – what has been called the 'migration-development nexus'[1] – has shifted in recent years. In the past, migration has generally been seen as reflecting the failure of development; or worse, as contributing to a vicious circle in which poverty in the migration source country is reinforced. However, there is now a growing recognition that migration, both internal and international, can offer an important route out of poverty for many people from developing countries. Rather than a vicious circle, migration is increasingly seen as part of a virtuous interaction in which development is enhanced, not only in the destination country (which has long been taken for granted), but also in the sending country (Weinstein, 2001). In many ways this recent discursive shift involves a return to migration's neoclassical roots, since it implies that the mobility and relocation of labour as a factor of production increases efficiency and productivity all round (Stark, 1991). Of course, this is a grand oversimplification, and the 'virtue' of migration as a stimulus to development from the sending country's perspective depends on a host of other factors which have varied over historical time and from place to place. Equally relevant to an interpretation of the migration-development nexus are the ideological premises adopted for the analysis. Hence, from both a theoretical and an empirical standpoint, the relationship between migration and development remains 'unsettled', as Papademetriou and Martin (1991) have pointed out.

In this paper we narrow the focus of this wide debate in three respects. First, we concentrate on return migration. We leave aside the impact of migration on host societies and we do not, for the most part, touch on the impact of the initial emigration on the source country. Second, and most importantly, we study the impact of return and the deployment of different types of migrant capital (financial, human, social) on the development of small businesses in the home country. We justify this focus in the light of the increasing attention paid by development policy makers to the small business sector. And third, we focus on one West African country, which has been relatively strongly affected by emigration and return migration – Ghana.

Our main source of research evidence is a questionnaire-based interview survey of 152 returnees to Ghana, carried out in 2001. This survey was part of a larger research project on 'Transnational Migration, Return and Development in West Africa' (known as 'Transrede') which collected comparative survey and other data on elite and non-elite migrants who had returned to Ghana and Côte d'Ivoire. In addition, a small number of in-depth qualitative interviews were conducted in Ghana and in London. The present paper reports finding from the non-elite Ghanaian returnees.

The paper is presented as follows. In the next two sections we set out the conceptual parameters of our analysis: the debate on return migration's contribution to business development in the home country; and the specification of three types of capital transfer – financial, human and social. We then introduce the research setting – Ghana – and the methodology of the survey, including basic profile data on the returnees. Our research findings are presented under two main headings: self-employment amongst returnees, and transfers of capital. Finally, the paper turns its attention to the role played by government incentives in the process of return and investment, and seeks to identify areas of potential policy intervention to stimulate this process.

The context: return migration and small enterprise development

Promotion of the small business sector is gaining increasing attention as policy-makers address the problems of development in the poorer countries of the world. This trend

[1] See European Commission: Mission Report, Workshop on the Migration and Development Nexus 15-16 April 2002. Brussels: Directorate-General Justice and Home Affairs

reflects a number of contexts and raises, in turn, several issues. Under the new Washington consensus there is a growing emphasis on stimulation of private-sector entrepreneurship; allied to this there is, in some countries, a parallel interest in the role of the informal sector and the ability of small enterprises to fill gaps in consumer demand that cannot be met by large corporations or state enterprises. However, such small-scale, 'bottom-up' development requires appropriate sources of finance, and in many countries micro-credit schemes have been orientated towards fitting perceived lack of capital.

In the case of Ghana, recent analysis based on the Ghana Living Standards Survey (GLSS) has shown how non-agricultural self-employment has grown from 19.5 per cent of the workforce in 1987/88 to 27.3 per cent in 1998/99, whilst wage employment fell from 17.3 per cent to 13.2 per cent over the corresponding period, mainly through the loss of jobs in the government and state enterprises as a result of Structural Adjustment Programmes (Teal, 2001). Not only has there been a shift to self-employment, but the small business sector has also played an important role in government initiatives for development from the 1983 recovery plan through to the current Poverty Reduction Strategy for Ghana.[2]

Reliance on the small business sector as an engine of growth for the economy as a whole is clearly a matter of some contention. It represents a particular ideology of development, and of society at large; and it presupposes an adequate social infrastructure (roads, power, security, etc.) to allow private enterprise to flourish. Nonetheless, it is clear that self-employment is an important strategy for many people in countries such as Ghana, which are seeking to meet ambitious anti-poverty targets, and it is likely that in the future such a strategy will continue to play a significant role. At the same time, to the extent to which shortage of start-up capital and technical know-how constitute a barrier to development of small enterprises, international migration and return could represent an important source of such capital. For example, a growing literature on international migration from poorer countries stresses that this can stimulate significant capital flows.[3] Recent estimates put the global flow of migrant remittances as high as $100 billion, 20 per cent higher than global development assistance, and second only to oil transactions in terms of international flows of capital (Castles and Miller, 1998: 5; IOM, 2000: 31). Such capital flows, as well as substantial savings often brought by migrants when they return to their countries of origin, could represent an important source of finance for the development of small businesses. This is one of the hypotheses we examine in our research on Ghanaian return migration.

A number of examples exist of the propensity of international migrants to invest in small businesses, and for returnees to take up self-employment. In an early study of migration and return in the Italian Mezzogiorno, King *et al.* (1986) found that the typical South Italian migrant left during the 1950s and 1960s from a background of peasant farming and rural poverty, worked in the industrial sector in Northern Europe, and then returned during the 1970s and 1980s to open a small and often uneconomic business such as a shop or a bar in their home village. Similarly, in a study of return to Turkey in the late 1970s, Gitmez (1988: 227) reported that 'the enterprises created by return migrants should not be considered as viable economic investments. They are clearly quite small outlets and, in this respect, quite marginal in their contribution to economic development'.

Nonetheless, on the other side of the world, Murillo (1988: 197) highlighted how in the case of Colombian migrants to Venezuela, remitted savings were used to buy, set up or expand

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[2] 'Government has initiated policies designed to remove all bottlenecks to ensure the development of the private sector as the main vehicle for the growth of the economy'. Republic of Ghana: Interim Poverty Reduction Strategy Paper 2000-2002. Accra: Ministry of Finance, June 2000, p. 20

[3] This literature is now extensive: for overviews see Arnold (1992), Keely and Tran (1989), Russell (1986, 1992), Taylor (1996, 1999); Adams (1991) and Diaz-Briquets and Weintraub (1991) for major case-studies.

informal self-employed businesses, once basic needs had been satisfied. Similar findings have been reported for Mexico (Massey et al., 1987; Cornelius, 1990; Escobar and Martinez, 1990) and for countries as diverse as Portugal (Mendonsa, 1985), Somaliland (Ahmed, 2000), and China (Murphy, 2000). The return of migrants with savings might be seen as particularly important in creating opportunities for investment in small businesses, as individual migrants who have generated surplus capital whilst abroad will have an opportunity to dedicate themselves to the creation of a new business, rather than simply investing from afar. Murillo suggests for the case of Colombia that the participation of returning migrant workers in small businesses was a key aspect in that country facing up to economic recession. Meanwhile, Ilahi (1999) argues that migrants from Pakistan exhibit a high tendency for self-employment over waged employment, and that those who plan to return to self-employment save more whilst abroad. Galor and Stark (1991) provide a theoretical rationale to explain why migrants who have the chance to return to a more prosperous future may stay abroad longer and save harder in order to maximise their post-return economic success.

The opportunity to promote self-employment and small business formation amongst returning migrants has been recognised by some governments and international organisations, which have targeted schemes to assist investment in business activities. For example, in a comprehensive overview of assisted return schemes aimed at promoting development, Ghosh (2000a) surveys a number of multilateral schemes sponsored by bodies such as the EU, UNDP and IOM, as well as bilateral (sending and receiving country) and individual national schemes (sponsored by countries of origin). In another contribution, he argues that an orderly and productive integration of returning migrants should be a key element in the international management of migration – in his 'new international regime for the orderly movements of people' (Ghosh, 2000b). However, he suggests that 'past experience demonstrates that the necessary conditions to ensure the success of return, especially as regards its contribution to the development of the country of origin, are not always met' (Ghosh, 2000a: 186). This concurs with the findings of earlier literature reviews (Weist, 1979; Gmelch, 1980; King, 1986), which suggest that migrant savings and remittances are rarely invested in 'productive' activities. Instead, 'investment' is frequently in 'consumption', most notably on the construction of a house or on the purchase of land, but also frequently in 'conspicuous' activities designed to enhance the status and prestige of the migrant or returnee, such as expensive gifts, extravagant weddings for the migrant's children, or other festivals or parties (for some examples from the Philippines and southern Spain see Rhoades, 1978, 1979; Griffiths, 1979; McArthur, 1979). In Ghana we found that particular attention seems to be paid amongst returnees to spending on elaborate funerals. Nonetheless, as Russell (1992) notes, such 'consumptive' expenditure can have a number of multiplier effects in the local economy; whilst enhanced social status may be an important gateway into success for a small business owner.[4] At the same time, even where returning migrants do invest in small businesses, there is a risk that these remain marginal to economic development more generally.

There is also evidence that government incentives to return based on the promotion of business enterprises are not particularly effective. A recurrent feature of the schemes

[4] This raises the question of the *motivation* behind self-employment and micro-businesses on the part of the returnee. Bearing in mind Castles' (2000: 15-16) insistence that migration is at base a social process, we should not necessarily expect all returnees to be Schumpeterian entrepreneurs. Quite apart from the issue of financial and human capital, which we analyse in the next section of our paper, returnees' economic behaviour may be heavily conditioned by questions of social prestige or of life-cycle. Hence the key objective, after many years of dependent and possibly degrading wage labour, might be to be one's own boss (independent of the success of the enterprise); or the aim may be to establish a kind of 'hobby enterprise' to set alongside other income from investments or a foreign pension.

reviewed by Ghosh (2000a) is their smallness of scale in comparison to the quality of people emigrating and returning. And smallness of scale is not a guarantee of individual success. For example, Diatta and Mbow (1999: 247) highlight how in the Franco-Senegalese experience of the 1980s, of ten loans given to migrants in 1983 to set up businesses on their return to Senegal, five were no longer in operation six years later, and the other five were virtually bankrupt. The important question is, what makes a difference in terms of where money is invested, and whether it contributes to development at all? Is there a role for public policy?

In seeking to answer these questions, we shift our attention to Ghana, a country that has shown a relatively strong economic performance over the last decade, and to which significant international return is occurring. The next section sets out a justification for focusing on the transfer of different kinds of capital, before a review of the extent and nature of return migration to Ghana in recent years.

Linking migration and development: a capital transfer perspective

Explorations of the potentially positive linkages between international migration, return and development have commonly focused on two key areas – the extent to which capital resources are mobilised to invest in development activities, and whether selective emigration of the more highly skilled represents a 'brain drain' for developing countries (and, therefore, by implication, whether the return of these skilled migrants would represent a 'brain re-gain' that could help in promoting development). Similarly, in a review of the effects of emigration and return on sending countries, Stahl (1988: 189) poses three related questions: do remittances contribute to economic development, do migrant workers acquire new skills that are useful on their return, and can returning workers reintegrate in their home societies and economies? Meanwhile, a recent review by Olesen (2002) of the extent to which a range of international development institutions are concerned with migration highlights how their interest has been focused primarily on remittances (World Bank, UNDP, UNECLAC) and reversing the 'brain drain' through the return of skilled nationals (IMF, IOM, UNECA).

Within these broad areas of interest, there has been a perceptible shift both in recent literature, and in the attention of governments and international organisations, towards the potential benefits of migration and return to developing countries. For example, Taylor (1999) notes how pessimistic opinions on migration and development have generally pervaded the literature, but proposes in contrast the view that migration can help to reduce both production and investment constraints faced by households. He argues that remittances form part of a mutually-beneficial informal contract between the migrant and the household in the country of origin. Similarly, at a macro-scale, migration and remittance flows can be seen as favouring the co-development of countries of origin and destination. This view is characteristic of the 'new economics of migration' pioneered by Oded Stark (1991). Distancing itself from neoclassical interpretations, the 'new economics' explains migration not only by income differences between countries and 'pure' labour market rewards, but also factors such as opportunities for secure employment, the availability of capital for business activity, and the need to manage risk over the longer term. It views migration, including return, as a household decision taken to minimise risks to family income and survival, to overcome capital constraints on family production activities, and to ensure sustainable livelihoods over the long term.[5]

A collateral question is what effects migrant remittances have on the distribution of income amongst households in sending areas. Lipton (1980) has argued that remittances sharpen

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[5] This is one of the explanatory mechanisms for what Philip Martin (1997) class the 'migration hump', the phenomenon whereby, at least for a time, the positive effects of migration on the development of a source country lead, not to a decline in emigration, but to its acceleration.

income inequality because, in many poor countries and communities, it is the better-off sections of society who can afford to send migrants abroad and receive remittances from them. Other evidence is contradictory; much clearly depends on the local context (from some contrasting findings, see Adams, 1991, 1994; Ahmed, 2000; Gustafsson and Makonnen, 1994; Rodriguez, 1998; Knowles and Anker, 1981; Francis and Hoddinott, 1993). Ballard's research on migration to Britain from two Punjabi districts, Jullundur in India and Mirpur in Pakistan, provides a telling example: in the first, remittances from migrants drawn from higher occupational classes facilitated local entrepreneurial activity, whereas in Mirpur a similar flow of remittances from migrants originally from lower occupational classes produced dependency and economic stagnation (Ballard, 1983). Questions of how remittances are recorded and measured also arise. Even though poor households may have less access to business and investment opportunities, returns from migration may form a bigger part of their income than for the better-off. Financial returns may be hidden, destined for paying off debts or spent on annual festivals (de Haan, 2000: 12). Finally we need to ask the question: does development *necessarily* require decreasing inequality? In a dynamic migration and development context, it is not difficult to envisage a situation where the incomes and quality of livelihood are improving for *all* sections of the population, yet inequality widens.

At the same time, increasing emphasis is being placed on the potential benefits for development from the return of qualified migrants who have gained skills and experience abroad. For example, in a paper prepared for the IMF, Ul-Haque and Ali Khan (1997: 18) compare the benefits for developing countries of donor-funded technical assistance and 'brain drain repatriation', arguing that the latter may be 'a more cost-effective instrument and one that may provide higher quality skills'. According to Olesen (2002: 11), 'the maximum benefit to the sending country is obtained when highly skilled migrants leave for relatively short periods of 10-15 years, remit while they are away and return with financial as well as human and social capital'. However, Olesen does not substantiate this comment with empirical evidence. Interestingly, the 'optimal time period' for a successful and productive return is also the same for Cerase's 'return of innovation', derived from survey work on Italian returnees returning from the United States (Cerase, 1970).

However such a perspective tends to send out a number of signals concerning the relationship between migration, return and development. First, flows of financial capital are seen as largely dependent on the continued presence of the migrant in the country of destination, whereas flows of human capital are seen as being dependent on her/his return. This suggests that the decision whether to promote return involves a trade-off between lost overseas earnings against the 'gain' of returned 'skills'. At the same time, there has also generally been an assumption amongst policy-makers that their focus should primarily be on the return of skilled individuals, rather than those who are less skilled. Of course, the whole question of what constitutes a 'skill' is difficult to pin down: moreover the relevance of skill is relational – it depends which skills are in demand. For a country like Ghana, technicians and entrepreneurs may be more important than academics and scientists.

In this paper, we consider a broader set of potential relationships. First, transfers of *financial capital* can occur both through remittances whilst migrants are abroad, and also through the transfer of savings when migrants return. Both financial transfers will stop when the migrant returns and ceases earning abroad. Secondly, transfers of *human capital* may be effected not only through the permanent return of highly-skilled migrants, but also during periods of temporary return, and through the return of less-skilled individuals who have nonetheless gained education or valuable work experience whilst abroad (Lovell and Findlay, 2001). There is also the prospect, raised by Stark and Wang (2001), that the potential for further international migration may encourage investment in human capital in the source country, although this hypothesised 'beneficial brain drain' mechanism is not investigated in any detail here. Thirdly, it is important to also take into account the potential transfer of *social capital* by migrants, either at the point of return, or through engagement in transnational social activities during migration or after return (Ammassari and Black, 2001). Following Bourdieu (1986) and Putnam (1993), we define social capital as 'the sum of resources, virtual or actual, that accrue to an individual by virtue of possessing a durable network of more or less institutionalised relationships of mutual acquaintance, recognition and trust', and which 'can improve the efficiency of society by facilitating coordinated actions for mutual benefit.' The potential relevance of this application of social capital theory to a study of the business behaviour of returning migrants is given ample justification in a recent study of Tunisian returnees, whose entrepreneurial activities in Tunisia were shown to be supported by transnational social networks and partnerships with business contacts in France and Italy, their countries of migration (Cassarino, 2000).

International migration and return in Ghana

Ghanaian emigration developed during the period of economic crisis in the country from the 1960s to the early 1990s, and continued as the economy started to recover (Van Hear, 1998). Although net emigration rates from Ghana are rather low in comparison with other countries in the region (Zlotnik, 1999), partly as a result of both immigration from neighbouring states and the return of around a million Ghanaian nationals from Nigeria following their expulsion in 1983 (Brydon, 1985), as many as 10-20 per cent of Ghanaian nationals were nonetheless living abroad in the 1980s and early 1990s (Pell, 1995). These migrants were spread around the globe, with Pell reporting a common household migration strategy of sending family members to different destinations in Europe, the US, the Middle East, and elsewhere in Africa.

There is relatively little information on international return to Ghana, but some characterisations can be made. The GLSS provides information on whether individuals are migrants or not, based on whether they are living outside their place of birth, or have lived outside their place of birth for more than one year. It allows an estimate of the total number of residents who have lived abroad and then returned, dividing these into people who have lived in the neighbouring countries of Burkina Faso, Côte d'Ivoire, Mali, Nigeria, and Togo, and those who have moved beyond this region. The survey shows an estimated total of 80,000 international returnees from beyond the region in 1991/92, of whom 11% had returned within the previous year, and 20% had returned within the previous two years. The equivalent figures for 1998/99 interestingly show a fall in the number of international return migrants from outside the region, despite efforts of the Ghanaian government to encourage return. Thus, there are an estimated total number of international returnees from outside the region of around 50,000 of whom 2% had returned within the previous year, and 7% had returned in the previous two years. This number conflates returnees from Europe with returnees from North America, the Gulf states, and other parts of Africa, although it seems likely that the majority of returns were from Europe.

An alternative source of information on return migration is indicated by Van Hear (1998: 206-7), who shows how in 1993, some 58 countries worldwide deported Ghanaian migrants, confirming the process of diversification of destinations highlighted by Pell. Nonetheless, the largest numbers came from Germany, the UK, the Netherlands and Italy, who between them accounted for over two thirds of deportations of Ghanaians that year.

Methodology and sources of research evidence

The data presented in subsequent sections of this paper are drawn from a survey of international return migrants to Ghana undertaken in 2001. A total of 152 respondents were interviewed using a snowball sampling technique, based on initial entry points in employment sectors and locations where returned migrants were known to exist. The questionnaire-based interview survey with mainly closed questions was piloted and then administered by trained local researchers, with the data being entered into SPSS. As pointed out in the introduction, the survey forms part of a larger research project on transnational migration, return and development which also included a survey of elite returnees to Ghana, and returnees to neighbouring Côte d'Ivoire.[6]

An important initial proviso is that the sample focused on here cannot be considered as representative of the wider population of international returnees. Such a representative sample would be extremely difficult to obtain, given that there is no universal registration of returnees on which to base a random sample, and given the fact that migrants return to a wide range of different destinations and circumstances. Some indication of the general pattern of international return to Ghana can be obtained from GLSS data of 1991/92 and 1998/99, which are shown in Table 1 against comparable indicators for our sample, although it should be borne in mind that the total number of international returnees from outside the region that were captured in the GLSS was quite small.

Table 1: Basic data on returnees

	GLSS 1991-92	GLSS 1998-99	SIRM 2001
Size of sample	55	73	152
Sex			
Male	70.9	67.9	71.7
Female	29.1	32.1	28.3
Age			
15-24	5.5	3.8	2.0
25-34	23.6	26.1	14.0
35-44	30.9	25.1	36.0
45-54	20.0	16.2	26.0
55-64	12.7	13.2	18.7
65+	7.3	15.6	3.3
Educational achievement			
None	32.7	31.7	0.7
Basic/vocational	38.2	44.3	13.8
O/A level	18.2	9.4	34.9
Technical/professional	3.6	11.7	26.3
Higher	7.3	2.9	24.3

Source: Ghana Living Standards Surveys, 1991/92 and 1998/99

Table 1 shows that our sample was roughly similar in its sex and age composition to that of international returnees recorded in the GLSS, although with a slight under-representation of the oldest and youngest age groups. However, an important difference is that a much higher proportion of those surveyed for this study had achieved either university or other post-school technical training, and virtually none were interviewed who admitted to having no basic education. This reflected the practical circumstances that it was extremely difficult to find those with little or no education through snowball sampling methods, and the fact that most of our interviewees were located in the Accra region.

Respondents in our sample had spent just over six years abroad on average, with a minimum of one year (under which they were not considered to have 'migrated') and a maximum of 24 years. They had returned on average, seven years ago, although no lower or upper limit was placed on the date at which they might have returned. On both indicators, the sample showed considerable variation. No comparable indicators are available from the GLSS.

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[6] It was the intention of this project to stratify returnees in each country into highly-skilled elite migrants and the less-skilled returnees. In practice, whilst the highly-skilled were easy to identify by virtue of their position within the intellectual, political and economic elite, the less-skilled were more heterogeneous, with many having tertiary-level education, one of our initial criteria of 'eliteness'. For a comparison of the elite returnees to Ghana and Côte d'Ivoire, see Ammassari's paper to this conference.

In the remainder of this paper, we present results from a series of cross-tabulations between five sets of independent variables reflecting the different forms of 'capital' accumulated by migrants, as well as basic socio-economic variables (including education and occupation prior to departure, and length of time spent abroad), and the influence of government policy, and two dependent variables that described the respondents' involvement in running their own business. We first compare the background and overall migration experience of returning migrants who have moved into the self-employment sector, with those who have taken salaried or waged jobs or who have returned to retire.

Self-employment and socio-economic status amongst returnees

In total, just over half (55 per cent) of respondents were self-employed, compared to 30 per cent in employment and 15 per cent not employed. Of the 85 respondents who reported that they were self-employed, 69 (81 per cent) had formally set up a business and registered it with the authorities, demonstrating that amongst this group, a return to self-employment did not generally imply a move into the informal sector. Of these businesses, 26 had been set up before the individual had returned to Ghana, whilst a further 24 had been set up in the year of return. Only 19 had been set up more than a year after return. Meanwhile, 42 respondents had invested in a business venture prior to their return; although this includes those who had invested in the businesses of others. Nine respondents had invested in more than one business whilst still abroad.

In exploring the nature of small businesses in which migrants said they had invested before their return, it is striking that these are dominated by personal services (including hairdressing salons and personal care), although this may say more about the sample itself than for the wider population of returnees (Table 2). In this respect, the experience of respondents to this survey is consistent with that of returnees under official assisted return schemes reported by Ghosh (2000a). Nonetheless, evidence is less straightforward for the type of job that those self-employed are working in since their return, with most describing themselves as 'director' or 'manager' of their business (Table 3), but a large number of other occupations are cited, including tour operator, pharmacist, caterer, publican, designer, cement distributor, author, traditional doctor, beautician, teacher, electrical shop owner, marketing, electronics technician, magazine producer, procurement agent, distributor, electrical contractor and hairdresser, suggesting considerable diversity in the nature and scope of businesses.

Table 2: Type of business invested in from abroad

Type of business	Number
Personal services	18
Retail	6
Light industry	8
Unspecified business	4
Construction	3
Restaurant/catering	3
Business services	5
Agriculture	2

Source: Authors' survey, 2001

Table 3: Job reported by self-employed on return

Occupation	Number
Director or Manager	26
Businessman/woman	12
Trader or Dealer	8
Farmer	4
Caterer	2
Crafts	2
Driver	2
Consultant	2
Tour operator	2
Contractor	2
Other	24

Source: Authors' survey, 2001

Of the 42 respondents who had used remittances to invest in a business project prior to their return, the vast majority (86 per cent) reported that they did so to prepare their return, and almost all (95 per cent) arranged for family members to manage the business or project before they returned. Meanwhile, of the 85 respondents who were self-employed since return, 69 (81 per cent) were employing staff. The majority (67 per cent) of business projects started before the respondent's return were reported to have expanded since return. Only a very small number (5 per cent) were reported to have failed. In this sense the experience of returnees in the sample is relatively positive compared to that of much of the literature.

An initial comparison can be made of the basic socio-economic characteristics of those returnees who were self-employed, and those who were either employed, or are not working. Those who were self-employed were slightly younger at the time of interview, but had returned more recently, and had spent more time abroad (Table 4). For instance, 50 of the self-employed were aged 44 or less, compared to 28 employed and not employed; whilst 34 over-45 self-employed are exceeded by 38 similarly-aged employed/not employed. The self-employed were slightly more likely to have travelled abroad with their spouse. At the same time, those who had a higher level of education, or a professional or managerial background prior to migration, were less likely to be self-employed. Men and women were equally likely to have moved into self-employment, although more women appeared in the 'not employed' category.

Table 4: Basic socio-economic characteristics of different occupational groups

	Self-employed	Employed	Not employed	Total
Size of sample	85	45	22	152
Sex				
Male	63 (74%)	32 (71%)	14 (63%)	109
Female	22 (26%)	13 (29%)	8 (36%)	(72%)
				43 (28%)
Age				
15-24	2 (2%)	0 (0%)	1 (5%)	3 (2%)
25-34	13 (16%)	6 (14%)	2 (9%)	21 (14%)
35-44	35 (42%)	14 (32%)	5 (23%)	54 (36%)
45-54	21 (25%)	15 (34%)	3 (14%)	39 (26%)
55-64	13 (16%)	8 (18%)	7 (32%)	28 (18%)
Over 65	0 (0%)	1 (2%)	4 (18%)	5 (3%)
Time spent abroad				
Under 5 years	26 (31%)	22 (49%)	5 (23%)	53 (35%)
5-9 years	24 (28%)	13 (29%)	9 (41%)	46 (30%)
10-14 years	18 (21%)	8 (18%)	5 (23%)	31 (20%)
15 years and over	17 (20%)	2 (4%)	3 (14%)	22 (15%)
Time since return				
Under 1 year	14 (17%)	5 (11%)	4 (18%)	23 (15%)
1-2 years	17 (20%)	6 (13%)	7 (32%)	30 (20%)
3-4 years	14 (17%)	2 (4%)	4 (18%)	20 (13%)
5-9 years	26 (31%)	12 (27%)	4 (18%)	42 (28%)
10 years and over	14 (17%)	20 (44%)	3 (14%)	37 (24%)
Education before departure				
None	0 (0%)	0 (0%)	1 (5%)	1 (1%)
Basic/vocational	12 (14%)	6 (13%)	3 (14%)	21 (14%)
O/A level	37 (44%)	10 (22%)	6 (27%)	53 (35%)
Technical/professional	21 (25%)	11 (24%)	8 (36%)	40 (26%)
Higher	15 (18%)	18 (40%)	4 (18%)	37 (24%)
Occupation before departure				
Professional/managerial	20 (24%)	14 (31%)	3 (14%)	37 (24%)
Clerical	5 (6%)	3 (7%)	5 (23%)	13 (9%)
Skilled manual worker	10 (12%)	4 (9%)	4 (18%)	18 (12%)
Semi-skilled manual worker	4 (5%)	0 (0%)	1 (5%)	5 (3%)
Unskilled manual worker	6 (7%)	1 (2%)	1 (5%)	8 (5%)
Personal services	1 (1%)	0 (0%)	1 (5%)	2 (1%)
Other	16 (18%)	8 (18%)	4 (18%)	28 (18%)
Not recorded	23 (27%)	15 (33%)	3 (14%)	41 (27%)
Spouse lived also lived abroad for more than six months*	38 (59%)	18 (50%)	9 (69%)	65 (xx%)

Source: Authors' survey, 2001

Note: *Percentages calculated as proportion of those respondents who were married and answered question

There needs to be some care in assuming that the self-employed have more potential to generate improved incomes, simply because development rhetoric suggests that entrepreneurs act as the motor of economic growth in liberal economies like Ghana. For example, Teal (2001) uses the GLSS to show that for a given level of age and education, underlying income for the non-agricultural self-employed fell by 22 per cent in 1990s (whereas wage-earners' incomes stayed constant). In 1987/88, those who were self-employed earned more than wage-earners; by 1998/99, average public-sector wages had risen to 3,067,000 cedis[7], well above the average income for self-employed respondents of 2,662,000 cedis. Wages in the private sector remained lower at 2,086,000 cedis, although these had grown since 1987/88, whilst self-employed incomes had remained stagnant over this period.

Nonetheless, in the analysis that follows, some direct comparisons suggest that the returnees in this sample who were self-employed were relatively better off, even though they came from lower occupational groups and had less education before departure than those who had returned to waged employment. Table 5 shows that a significantly higher proportion of those who returned to self-employment had accrued savings or bought a house whilst abroad, and a significantly larger proportion of the self-employed had been able to purchase certain key assets after their return, such as a car, telephone, personal computer or house. The higher level of ownership of assets since return may simply reflect this group's greater success in earning money whilst abroad, although as Table 6 shows, self-employed returnees also reported working longer hours since their return. Meanwhile, although the survey did not include a question on their level of income since return, it did ask respondents to compare their current income and standard of living with those they enjoyed whilst abroad, and those enjoyed by other friends or relatives who had not migrated (Table 7). This shows generally higher perceived levels of income and standard of living amongst self-employed returnees, compared to those in waged employment, both in relation to their situation whilst abroad, and in relation to those who did not migrate.

Table 5: Ownership of assets amongst self-employed and employed returnees

Item	Self employed	Employed	Significance
Assets and savings abroad			
House or flat purchased	20 (24%)	2 (4%)	0.02*
Savings accumulated	84 (99%)	38 (84%)	0.001**
Assets since return			
Fridge/freezer	83 (98%)	44 (98%)	0.96
TV	82 (97%)	44 (98%)	0.68
Car	73 (86%)	33 (73%)	0.08*
Telephone	71 (84%)	30 (67%)	0.03**
House/flat	68 (80%)	30 (67%)	0.09*
Computer	45 (53%)	16 (36%)	0.06*
Total	85 (100%)	45 (100%)	

Source: Authors' survey, 2001
Notes: *Pearson chi-square <0.1 ** Pearson chi-square <0.05

Table 6: Hours worked by self-employed and employed returnees

Hours worked	Self-Employed	Employed
Less than 8 hours/day	2 (2%)	2 (4%)
8 hours/day	23 (27%)	22 (50%)
8-12 hours/day	47 (55%)	20 (44%)
More than 12 hours/day	13 (15%)	1 (2%)
Total	85 (100%)	45 (100%)

Source: Authors' survey, 2001

[7] US$1 = 8,600 cedis

Table 7: Relative income and standard of living

	Self-employed	Employed	Total
Income compared to non-migrants			
Much lower than average	4 (5%)	2 (5%)	6 (5%)
Lower than average	5 (7%)	6 (14%)	11 (9%)
About average	42 (55%)	25 (58%)	67 (59%)
Higher than average	25 (33%)	9 (21%)	34 (28%)
Much higher than average	1 (1%)	1 (2%)	2 (2%)
Valid cases	77 (100%)	43 (100%)	120 (100%)
Income compared to abroad			
Much lower than abroad	31 (37%)	27 (66%)	58 (46%)
Lower than abroad	36 (43%)	11 (27%)	47 (38%)
Not much change	11 (13%)	2 (5%)	13 (10%)
Higher than abroad	4 (5%)	1 (2%)	5 (4%)
Much higher than abroad	2 (2%)	0 (0%)	2 (2%)
Valid cases	84 (100%)	41 (100%)	125 (100%)
Standard of living compared to abroad			
Much lower than abroad	21 (25%)	18 (41%)	39 (31%)
Lower than abroad	25 (30%)	15 (34%)	40 (31%)
Not much change	15 (18%)	6 (14%)	21 (16%)
Higher than abroad	18 (21%)	4 (9%)	22 (17%)
Much higher than abroad	5 (6%)	1 (2%)	6 (5%)
Valid cases	84 (100%)	44 (100%)	128 (100%)

Source: Authors' survey, 2001

Transfers of capital

The previous section considered the overall socio-economic status of self-employed and employed migrants, but of particular concern here is the extent to which these two different groups have been able to transfer different types and quantities of capital, either during the period in which they were migrants abroad, or on their return. This section deals in turn with each of the three forms of capital transfer highlighted above, namely financial capital, human capital, and social capital. The sections below demonstrate that for financial capital, and certain kinds of human and social capital, there have been greater transfers, or transfers amongst a greater number, for self-employed respondents in comparison to those in waged employment. However, it is important to note that evidence from the survey does not indicate whether there is a causal relationship between these variables, or in which direction such causation might operate.

Financial capital

The sample provides interesting evidence on the association between transfers of different forms of financial capital from abroad by returning migrants, and whether these returnees subsequently became self-employed or not. First, data presented in Table 8 suggests that those who were self-employed on return were significantly more likely to have sent regular remittances whilst they were abroad, to have brought larger sums back as savings, to view this capital as important, and, unsurprisingly, to have used these transfers to invest in business projects.

Table 8: Transfer of financial resources from abroad

Indicator	Self-employed	Employed	Significance
Financial capital gained abroad is 'very important'	55 (65%)	3 (6%)	
Sent regular remittances (at least annually)	39 (46%)	15 (33%)	
Brought back over $10,000 in savings	38 (45%)	7 (16%)	
Used remittances to finance business project	30 (35%)	5 (11%)	
Used remittances to contact family and friends	28 (33%)	12 (27%)	
Financial capital gained abroad is 'not important'	2 (2%)	14 (31%)	

Source: Authors' survey, 2001

The pattern of remittances for different returnee groups is shown in more detail in Table 9. This indicates that only relatively few respondents in the sample reported sending remittances on a monthly basis, but that 12 out of 18 individuals who did remit monthly had subsequently gone into self-employment. Table 10 provides more detail on the pattern of savings brought back to Ghana by the different groups interviewed. Here again, the self-employed show a propensity to have returned with relatively large amounts of savings, whereas the majority of those who returned with little or no savings are now either not employed, or working in waged employment.

Table 9: Frequency of remittances whilst abroad

	Not employed	Self-Employed	Employed	Total
Monthly	2 (9%)	12 (14%)	4 (9%)	18 (12%)
Every three months	5 (23%)	14 (17%)	7 (16%)	26 (17%)
Yearly	3 (14%)	13 (16%)	4 (9%)	20 (13%)
Occasionally	4 (18%)	27 (32%)	18 (42%)	49 (33%)
Never	8 (36%)	18 (21%)	10 (23%)	36 (24%)
Total	22 (100%)	84 (100%)	43 (100%)	149 (100%)

Source: Authors' survey, 2001

Table 10: Savings brought back to Ghana

	Not employed	Self-Employed	Employed	Total
No Savings	0 (0%)	1 (1%)	3 (8%)	4 (3%)
<US$1,000	5 (26%)	2 (2%)	5 (13%)	12 (19%)
$1,001-$5,000	7 (37%)	22 (27%)	16 (40%)	45 (32%)
$5,001-10,000	4 (21%)	20 (24%)	9 (23%)	33 (23%)
>$10,000	3 (16%)	38 (46%)	7 (17%)	48 (34%)
Total	19 (100%)	83 (100%)	40 (100%)	142 (100%)

Source: Authors' survey, 2001

A major difficulty here, however, is faced in the interpretation of these results. It is tempting to suggest that those who have returned with more financial capital have been the more able to open a business, relaxing the capital constraint on the start-up costs of running a small enterprise. However, remittances and savings may simply be lower amongst the 'employed' and 'not employed' groups because these people never intended to accumulate money, and never expected or planned to open a business and move into self-employment. For example, their migration strategy may have been explicitly orientated to other goals, such as completion of their education, or simply to gain life experience. Conversely, those who have opened businesses may have done so because they had available capital, or alternatively may have explicitly sought to accumulate capital in order to become self-employed.

In addition, there is some discussion in the literature about the use of remittances and savings, with a number of authors pointing out that these tend to be used for relatively 'unproductive' activities not related to development; see the earlier discussion and the overview papers by Gmelch (1980), King (1986) and others cited. Data presented in Table 11 shows that whilst the self-employed, unsurprisingly, were more likely to have invested their savings in their business, there was a much smaller difference between them and those who were employed in terms of investment in other things, such as land, savings in different kinds of bank accounts, and the stock market. This is to be expected since a returnee with a business may not have capital 'left over' for these other outlets, whereas an employee, with no other investment commitments, might.

Table 11: Use of savings brought back to Ghana

	Self-employed	Employed	Significance
Business	63 (74%)	7 (16%)	
Savings in Ghanaian bank account	27 (44%)	17 (38%)	
Land	19 (22%)	6 (13%)	
Savings in foreign bank account	10 (11%)	4 (9%)	
Stock market	1 (1%)	0 (0%)	

Source: Authors' survey, 2001

Human capital

In comparison with the literature on remittances, much less has been written about human capital transfers on return, beyond speculation and assumptions about 'brain regain' when skilled migrants go back to their home country. This section seeks to explore the relationship between human capital transfers amongst our sample and the propensity to move into self-employment. In general, data presented in Table 12 suggest that both groups rate quite highly the education and training that they were able to gain whilst abroad. However, there are two important differences between the two groups. First, those who had returned to self-employment were significantly more likely to consider the work experience that they had gained abroad as very important, whereas only a minority of those in waged employment reported gaining work experience. At the same time, those who had returned to a salaried job were much more likely to have migrated in order to gain formal education, and were also more likely to have achieved additional educational qualifications, especially at degree level. A fuller discussion of the acquisition of human capital by this group of migrants is provided in Sjenitzer (2003).

Table 12: Indicators of human capital transfers amongst employed and self-employed returnees

Indicator	Self-employed	Employed	Signficance
<u>More significant for self-employed</u>			
Special skills learned that are useful to my current job	80 (94%)	41 (91%)	
Gained knowledge and skills abroad	73 (86%)	33 (73%)	
Tried to introduce new ideas at work on return	69 (81%)	35 (78%)	
Had a job related to training	59 (69%)	24 (53%)	
Work experience gained abroad 'very important'	51 (60%)	24 (39%)	<0.1
Gained language skills abroad	34 (40%)	12 (27%)	
Combined job and study	33 (39%)	13 (29%)	
<u>More significant for employed</u>			
Work differently from friends who did not migrate	59 (69%)	34 (76%)	
Studied abroad	56 (66%)	34 (76%)	
Achieved some educational qualification abroad	56 (66%)	34 (76%)	
Main reason for living in any country of destination was education	35 (41%)	32 (71%)	<0.1
Main reason for living in first country of destination was education	32 (38%)	32 (71%)	<0.1
Achieved university degree abroad	22 (26%)	19 (42%)	<0.1
Total	85 (100%)	45 (100%)	

Source: Authors' survey, 2001

Social capital

The third area of capital transfer of concern in this study was that of social capital, although clearly this represents a much more difficult area to quantify and measure. A number of potential measures of social capital that might have been accumulated or lost abroad were recorded, and are summarised in Table 13. It needs to be acknowledged that these indicators are a rather reductive conceptualisation of social capital. These focus on the membership of associations, the development of social networks, and the maintenance of networks with friends and families back home. However, only in response to the very general question of whether the respondent believed that she or he gained a social network abroad were there significantly more self-employed responding positively in comparison with employed returnees. This is interesting in that it suggests an association between the ability to generate and sustain a social network in a 'different' environment and the ability to move into self-employment; a certain self-confidence is likely to be critical to both. Cassarino's (2000) analysis of Tunisian 'new entrepreneurs' provides more concrete evidence for such an association.

Table 13: Indicators of social capital transfers amongst employed and self-employed returnees

Indicator	Self employed	Employed	Significance
Regular contact with family whilst abroad	65 (77%)	35 (78%)	
Gained a social network abroad	62 (73%)	23 (51%)	<0.1
Felt like welcome guest/as if a national	50 (59%)	29 (64%)	
Regular contact with friends whilst abroad	37 (44%)	17 (38%)	
Member of an association abroad	35 (41%)	20 (44%)	
Member of an association abroad with more educated members	32 (38%)	18 (40%)	
Member of an association abroad with non-Ghanaian members	23 (27%)	13 (29%)	

Source: Authors' survey, 2001

There is slightly more variation between the two groups when attention is focused on the types of social capital maintained by returnees since their return. Data presented in Table 14 show that the self-employed were significantly more likely to have kept professional contacts abroad, and to still visit abroad since their return, although less than a third of self-employed respondents had actually done this. Again, the parallel with Cassarino's findings from Tunisia is striking. One problem is the difficulty in actually measuring transfers of social capital, since unlike money or education, social networks are not physically brought with an individual when he or she returns to Ghana.

Table 14: Social Capital maintained since return

Indicator	Self employed	Employed	Significant?
Kept personal contacts abroad since return	67 (78%)	32 (71%)	
Belong to association in Ghana	59 (69%)	38 (84%)	
Kept professional contacts abroad since return	40 (47%)	14 (31%)	<0.8
Made contact with an influential person since return	33 (39%)	16 (36%)	
Still visit abroad since return	23 (27%)	3 (7%)	
Involvement in civil group in Ghana related to time spent abroad ('yes' or 'maybe')	5 (6%)	5 (11%)	

Source: Authors' survey, 2001

Conclusion

This paper has sought to explore the relationship between migration, development and poverty alleviation through analysis of the propensity of a sample of non-elite return migrants to Ghana to invest in small businesses before, during and after their return. It was suggested in the introduction that remittances and savings of migrants could represent an important source of finance for small businesses, a hypothesis that was confirmed for the sample of return migrants interviewed for this study. Although the results cannot be extrapolated to estimate the total volume of remittances by return migrants to Ghana that go towards investment in small businesses, the survey nonetheless shows significant flows of remittances and levels of savings within the sample. Meanwhile, the types of business ventures launched by migrants are relatively diverse, and though they were predominantly in the retail and service sectors, they did appear to represent more than simply investment in 'consumption'.

More importantly, those who had moved into self-employment on their return had in general spent longer abroad, allowing them to save more and remit more, in line with the argument of Galor and Stark (1991) who suggested that those who have economic opportunities at home stay abroad longer and save harder to maximise post-return success. There is also some evidence within the sample to support the notion that migration, followed by a return to self-employment and the creation of a small business can represent a potential strategy for poverty alleviation, as those who had followed this path were in general poorer and less educated on departure, but had accumulated savings and assets and felt wealthier since their return than those who had returned to waged employment. This contrasts with the findings of Ballard (1983) for returnees to Jullundur and Mirpur. The vast majority of returnees in the sample who had established businesses were also employing others in their business. In addition, although those who had invested in small businesses had in general spent longer abroad, a third had nonetheless spent less than five years abroad, and over half less than ten years abroad, in contrast to the argument of Olesen (2002) and Cerase (1970) that the 'optimal' time period abroad for a successful 'return of innovation' is in the region of 10-15 years.

Three important caveats need to be mentioned, however: first, the sample was small and not statistically representative, making conclusions tentative; second, the sample was clearly biased in general towards the relatively better off, and does not therefore address the question of whether such a pathway is open to the *poorest* sections of Ghanaian society (indeed, evidence points the other way, since it proved quite difficult to find returnees who had been poor before they left); and thirdly, the associations found in the dataset between accumulation of savings and investment in small business do not allow us to impute causality – so we do not know whether it is those who have gained most financial capital who have been able to invest in businesses (which may not, themselves be profitable), or whether investment in businesses (which often occurred before return) has made people better off.

The paper has also sought to explore broader connections between the transfer of different kinds of 'capital' – including human and social capital – and outcomes for returning migrants. Those who had become self-employed on return were significantly more likely to report gaining employment-related training, and a social network, whilst they were abroad, whilst since their return they were more likely to have kept professional contacts abroad and to have returned abroad to visit. However, the measurement of such human and social capital transfers remains problematic.

In so far as the self-employed have transferred more money more regularly than other returned migrants, channelling this cash into their new businesses, whilst they also appear to have placed more emphasis on gaining work skills rather than academic qualifications whilst abroad, an immediate question that follows is to ask to what extent governments or other institutions could support this process of capital accumulation, transfer and investment by returnees. Does this flow of new entrepreneurs with start-up capital represent a phenomenon on which development initiatives could build?

One response is that our research calls into question the assumption that lack of capital represents the main obstacle to returnees making a success in small enterprises. For example, although around half (51 per cent) of those in self-employment reported difficulties in setting up their own business, only ten out of 67 respondents who were not self-employed reported similar problems, suggesting that the other 57 respondents in this category had not tried to set up a business in the first place. Meanwhile, Table 15 summarises responses to a request to rank the most important difficulties in establishing a business, showing that although a lack of starting capital was ranked most important by the largest number of respondents, at least half of those who had established a business ranked financial capital as the least important constraint. In contrast, restrictive government legislation and problems of marketing were seen as either the first or second most serious problem by a clear majority of respondents.

Table 15: Ranking of the significance of various obstacles to business establishment

	Most important	Next most important	Third most important	Least important	Not important
Starting capital credits	27 (32%)	7 (8%)	9 (11%)	35 (41%)	7 (8%)
Laws, policies and regulations	24 (28%)	22 (26%)	15 (18%)	10 (12%)	14 (17%)
Marketing products and services	18 (21%)	29 (34%)	22 (26%)	12 (14%)	4 (5%)
Qualified collaborators	14(17%)	23 (27%)	29 (34%)	12 (14%)	7 (8%)

Source: Authors' survey, 2001

It also appears that the potential for either the Ghanaian government, or other Ghanaian or European institutions, to influence return itself, is rather limited. For example, each respondent was asked whether they knew about or had benefited from specific incentives or initiatives, either to support their return, or to support their business. A total of only 18 respondents even knew about the possibility of support or incentives for their return, and only ten had actually received assistance. In turn, just seven respondents had received support to develop their business, and in only four of these cases was the support linked to their return to Ghana. Four of those who received support to start a business reported receiving a loan from a private bank, one had received a grant from USAID, one had received support from the Ghana Tourist Board and one from GPRTU. One possibly relevant factor here is migrants' mistrust of government. It can be argued that, by definition, migrants are individualists who are disembedded from government structures and 'official' policies. Their suspicion of government may have been one of the factors that drove them to leave in the first place, and such an attitude is unlikely to change upon return.

In this context, the priority area for government concern would appear to be fostering the conditions in which migrants themselves would be more willing to effect capital transfers, especially by improving the business climate, and improving regulation of the banking sector. Clearly, there is a potential source of investment amongst returning migrants, and this is a source that can lead to investment prior to actual return. The challenge remains to ensure that the benefits of such investment do materialise.

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