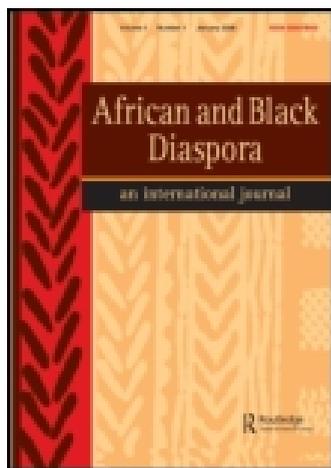


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## Transnational mobility, social capital, and cosmopolitan women traders in Ghana

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The dynamic economic power of Ghanaian women as traders in cloth and foodstuffs is well documented in the humanities and social sciences. This paper focuses on an emergent category of Ghanaian traders, women who are educated abroad and travel the globe to purchase consumer items, art, and cloth to sell on the Ghanaian market. The narratives of these women highlight numerous sociohistorical moments relevant to the global economy. As first- and second-generation immigrants in North America, these young traders are the children of the first-wave highly skilled African immigrants who sought educational opportunities in North America and Europe in the 1960s–1970s. The offspring of these educational elite now often speak of and act on a different set of desires and experience, to earn degrees in North America and Europe but return to Ghana in order to start entrepreneurial endeavors in art, fashion, and music. This new Ghanaian market woman earns a lucrative income using their cultural capital garnered through highly prized Western diplomas, the social history of women as formidable traders in Ghana, and the economic start-up funds garnered from transnational job opportunities and global family networks. In this paper, I examine the ways in which young women take advantage of global capital in order to achieve economic success in ways that question as well as challenge public policy and development programs in Ghana. Using a qualitative analysis based on ethnographic research conducted during 2009–2011 during which I interviewed 16 women ages 23–36, this paper examines how elite women progressively participate in and benefit from globalization in the ballooning informal economy of Ghana.

**Keywords:** women; Ghana business owners; cosmopolitanism; dual citizenship; return migrants

On a chilly Toronto evening, 420-something Ghanaian undergraduates settled into their friend Felicia's leather sofas to lament the cold weather and upcoming fall term exams. It was November of 2007 and Felicia Bediako, a stout 28-year-old woman with bright brown eyes, anxiously crouched over a large suitcase in order to sift through clothes and accessories. In preparation for her trip home to Ghana, Felicia pondered which items would be shipped or discarded in order for her luggage to meet the 50-pound weight limit imposed on travelers' checked baggage. The buoyant conversation oscillated between playful jealousies and questions about Felicia's plans once she moves back home to Ghana after exams. Felicia's friends are only

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moderately surprised by her decision right at the end of her studies, to leave a well-paying job and her apartment in trendy downtown Toronto in order to start her own jewelry design business in Accra, Ghana. As she eyes the growing pile of discarded clothes, Felicia's friend Grace commented, 'I'm a little shocked, but I see her point. Going home, I mean. While we want university life and education, money and the rest here, we all scramble to go home at break time to enjoy. We are sad to leave Ghana come January. In our hearts we want home, but we have to rush to come back to this cold place.' Felicia hands Grace a charm bracelet and sweater from the items near her bag. Felicia and Grace then sit atop the green suitcase to force the zipper closed. As she wrestles to secure the bag with a lock, Felicia says, 'Honestly, to be African and cosmopolitan in this day and age is to figure out a way to go abroad so ultimately, you can return home.'

When I asked Felicia to define cosmopolitan she said,

You know, the way of being able to go out anywhere in the world and speak the right body language; give the correct greetings—like do you shake hands or do you kiss? In Ghana, you shake hands by age and status. When I was in Belgium, they greet with a kiss on one side of the cheek. In Paris, there's a kiss on each cheek. To be cosmopolitan is to know the difference and make them useful. Yes, to be anywhere in the world and be useful, that's what it means. Being here I learned what is seen as jewelry with high class. And I will melt that information to what is seen as traditional beauty at home to make money among those people who know the meaning of both of those sorts of things.

The existing literature on the economic efforts of Ghanaian women often points to their dominance in market trade and farming (Robertson 1983; Clark 1994). However, Felicia's comment about the usefulness of cosmopolitanism serves as the point of departure for the focus of this paper. Scholars note that there are new emergent categories of traders in Ghana; women who stitch together economic acumen across nation-states, within and beyond the formal work sector in Ghana to lucrative ends (Darkwah 2002). In this paper, I examine how a small cadre of 20 and 30 something Ghanaian business women successfully navigate international networks in ways that rely on hyper-mobilized movement garnered through dual citizenship, affluent economic status stabilized by educational experiences abroad, and social ties fostered within and across nation-states. The results are incredible economic successes that are often unparalleled among their peers in Ghana. The influence of these women as cultural brokers are heralded by the state, who laud the small business ventures of many of these women, even as the state imposes heavy tax burdens on small business owners in Ghana. Women's narratives about their return migration to Ghana highlight the ways in which cosmopolitanism operates as a sensibility, as well as a discursive tool, in the entrepreneurial endeavors of young returnees.

The relationship between Ghanaian traders (regardless of class) and the state has been both tumultuous and amiable since independence in 1957. From the late 1950s until the mid-1980s, most Ghanaian women operated within tempestuous government regimes that often vilified market women for spikes in the price of goods, to going so far as to burn local markets in order to blame traders for unsuccessful development efforts (Robertson 1983; Chamlee-Wright 1997). With the onset of structural adjustment programs in the 1980s, Ghana introduced tariff barriers to trade, which heavily impacted the small-scale businesses that are largely operated by women in Ghana (Darkwah 2002). The informal sector is often framed as a

repository for the work efforts of the poor. However, this paper explores how elite entrepreneurs also conduct most of their business within the informal sector to avoid the income and small-business tax structures of the government (Roitman 1990). The visibility of these women, whether at international airports, stocking highly valued commodities in local shops, or at seminars for entrepreneurs in Ghana, begs the question, what is it about this group of businesspeople that is not already known? As a starting point to address this, this paper explores how cosmopolitanism can be used to examine the intersections between gender, history, and class in ways that are often overlooked in the analyses of the experiences of African women.

Within anthropology, there is only some consensus about cosmopolitanism as a framework to understand how people create modes of meaning across time and space. Historically, the term cosmopolitanism has been used to describe the 'cultural competence' one exhibits as a, 'built up skill in which one makes one's way into other cultures, through listening, looking, intuiting and reflecting' (Hannerz 1990, 239). This definition encapsulates some aspects of Felicia's feelings. However, the tendency to construct cosmopolitanism as full inclusion or complete exclusion ignores the complexity of Felicia's life and misses an opportunity to explore the particular context of Felicia's narrative. Detractors critique that cosmopolitanism privileges Euro-American white middle-class narratives over the experience and cultural competency of women like Felicia (Appiah 2006). The literature often implies a dichotomy whereby if one is not cosmopolitan one is pejoratively parochial (Tsing 2005). In contrast to this dichotomy, Felicia's cosmopolitanism engages with the usefulness of the interplay between culture and politics to yield economic success.

Scholars usually describe the migration of Africans like Felicia's parents to lucrative jobs and educational opportunities in the West as part of a 'Brain Drain' that yields deleterious impacts on development and industrialization in the nation-state of origin (Chimanikire 2003; Stahl 1988). Historically, transnational migration studies have been concerned with the movement of individuals from the Global South to the industrialized nation-states of North America and Western Europe. The past 30 years have witnessed a period of massive acceleration of practices that extract natural resources for the First World, including migrants (Anglin and Lamphere 2007).

Felicia was born in Montreal while her parents attended graduate school at Concordia University. She has two birth certificates: one Canadian, the other as a Ghanaian citizen born abroad. Her younger brother was born two years later when the family moved to Toronto for her mother's certificate program in actuarial science. Eighteen months later, the family welcomed a second son. Felicia's youngest brother was born while her father completed postgraduate studies in the UK. The Bediako family moved back to Ghana before Felicia was seven, so she has few childhood memories of her toddler years abroad.

The conventional perception of migrants as permanent settlers obscures the Bediako family narrative. Among Ghanaians who constituted the first sizeable wave of voluntary migrants who left the continent in the early days of independence, Felicia's family story is not uncommon. The Bediako family returned to Ghana in the middle of their professional careers, rather than at retirement age. During her last year of high school, Felicia's classmates eagerly awaited welcome letters from foreign universities to their secure visas to attend university abroad. Instead, Felicia took her Canadian birth certificate to the embassy in Accra to have a passport issued. At 20 years old, Felicia moved to Vancouver to study fine arts part-time. As a Canadian

citizen, Felicia did not have limitations on the number of hours she worked and qualified for a diversity scholarship even as part-time student. This type of flexibility was not afforded to her classmates who attended university on student visas.

During her junior year, Felicia's employer relocated to Toronto and asked her to move there for a promotion. When she transferred to a university in Toronto, Felicia added business and finance as a second major. When asked about her dual major, Felicia said:

I had already been in Canada for five years. My passport may say I was Canadian, but I felt Ghanaian every single day. I was [financially] comfortable and things were good but I knew where home was. I see Africans come to this place to struggle to make a better life. Some of them do; some of them become bitter. I wanted to learn business in the West so I could use that knowledge to build a company at home.

Her parents' mobility has made state boundaries more permeable for Felicia and encouraged her migration between Canada and Ghana, but this has not made nationalist sentiments and ethnic ties any less salient for her (Escobar 2001).

Cosmopolitanism often presupposes a cultural pastiche of its practitioners who comfortably travel across varied spaces (Hannerz 1990). For Felicia, cosmopolitanism plays out as an everyday practice through the lens of autonomy, both perceived and actual, that comes with mobility. Appiah (2006) suggests that, 'surely nothing is more commonplace [...] so cosmopolitanism shouldn't be seen as some exalted attainment: it begins with the simple idea that in the human community, as in national communities, we need to develop habits of coexistence' (xix). These 'habits of coexistence' are prevalent in conversations with elite women about their experiences across the globe. Kuukua Obeng operates a luxury spa in the lobby of a high-end bed and breakfast. She returned to Ghana from abroad a few years ago. She says that when Ghanaians first return from overseas, they

buy into this idea that they're part of this strict class; a middle or upper middle class of people. You think that your education alone opens doors for you. But really, it's your mobility *alongside* your foreign experience to grant you certain types of access. You get things because you're perceived as already having things.

Here cosmopolitanism brings attention to the ways in which families expand networks of economic and political possibilities beyond borders. As a result of their parent's educational pursuits, Kuukua and Felicia have dual citizenship and residency experiences across multiple nation-states. In an age of increasingly stringent immigrant policies, this advantage erases the limitations to mobility felt by most immigrants. This fluidity of movement fosters a community of fellow cosmopolitans and creates access to business opportunities in Ghana.

Elite Ghanaians also fuel social and economic agendas as it relates to policies of development in Ghana. In 2000, Ghanaians abroad launched a successful initiative to have the Ghana Constitution amended to recognize dual citizenship (Akyeampong 2000). It is also considered imperative for presidential candidates to attend social gatherings abroad that are hosted by upper-class Ghanaians in order to bolster a candidate's campaign efforts. Thus, in his 2001 inaugural address, President Kuffour made it a point to thank Ghanaians abroad for his success.

While this paper highlights some of the new success stories of returnees to Ghana, communities of upper-class Ghanaians are by no means homogeneous. The narratives of these women challenge scholars to engage with the contours of lived experiences in ways that delve into the nuances of citizenship, cosmopolitanism, and movement that play out across the Ghanaian diaspora (Darkwah 2007). The lack of anthropological research that focuses on elites and mobility is noteworthy. One explanation is that studying elites in an African society is undermined by the overwhelming stereotype of the continent as a place of scarcity. Another argument is that African elites are often viewed as nefarious agents of kleptocratic states (Werbner 1999). Either view creates a narrow framework for examining the discourse on Ghanaian return migrants.

There is no shortage of discourse on the ways in which globalization fuels economic marginalization in Africa, but that is only a partial narrative. In 2000, the rate of educated migrants leaving Ghana for the US was 26 percent (Carrington and Detragiache 1999, 49). But as US unemployment remains high and anti-immigration sentiments grow alongside tightening visa restrictions, the number of educated Ghanaians who travel home in order to import economic opportunities to their home country also grows (Black, King, and Tiemoko 2003). Consider the following narrative. I interviewed Kuukua Obeng in 2011. She had been back in Ghana for 18 months, her day spa launched six months ago, and she was already turning a lucrative profit. Kuukua was born in New York City while her parents were graduate students at City University of New York. During her formative years, Kuukua spent summer vacations in Ghana and refined her Fante language skills at her grandmother's home in the Cape Coast Region of the country. Her family moved to Accra when she was 13 and Kuukua lived in the capital until she attended university in the US.

With a bachelor's degree in business, Kuukua returned to Ghana less than a year after graduation. 'Ghana is my home', she said, 'And like a lot of people when I finished school, I didn't have any money. So it was great to just pack up, leave and return to my mother's house. I never ever wanted to stay in America, even though I was born there. My blue [US] passport just means I can come and go whenever. The idea of actually being an African-American person or being a black person in America[means that] you're never a full citizen. Because people in general would say that in Europe things are a little different', Kuukua briefly considered moving to Europe, where she has a job opportunity at an NGO. But in the end, she said, 'None of it was an option because I did not want to live as a "minority" when Ghana was right here with people who looked like me all around.'

Kuukua would not know the socioeconomic value of those summer vacations in Ghana and high school in Accra until she moved back to Ghana in 2010. She explains how she taps into 'quite a variety of networks'. She met her boyfriend during a holiday in Ghana and his brother is the manager at the bank where she obtained a small business loan. Her social capital operates via 'the sum of resources, virtual or actual' she acquired, 'by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance, recognition and trust' (Bourdieu 1985, 248). Kuukua explains, 'I went to high school with a girl whose father owned the property where I opened my spa. I would have had these networks if I had stayed stateside after graduation, but I wouldn't have been able to

capitalize on them if I didn't know some of these people from Atlanta and Accra simultaneously.'

Kuukua's business draws on her social networks and also traces some of the contours of the gendered fields of labor where Ghanaian women are most visibly prominent: farming and/or trade (Clark 1994). Historic macroeconomic trends reinforce gendered labor in Ghana. British colonization, and the associated clerical and civil servant jobs afforded exclusively to men, institutionalized the niche women have as traders in the nineteenth (Robertson 1995). Through to the twenty-first century, women financially dominate the sale of various market goods, and the dynamic role of women traders in West Africa is legendary (Robertson and Berger 1986; Clark 1994; House-Midamba and Ekechi 1995).

As women became more visible as traders, markets in Ghana operate as 'sites of female accumulation' (Akyeampong 2000, 222). Clark writes, 'the increasing female predominance in marketplaces corresponded to an accelerating marginalization of market traders and of women, in a mutually reinforcing pattern' (1994, 325). These forms of power may be the result of labor and capitalism, while others have become normalized through social regulations (Foucault 1980). Between 1985 and 1991, formal work sector positions fell by 60 percent (Hilson and Potter 2005, 106). During this period, the state routinely used women traders as scapegoats for the economic problems that led to an increased reliance on women's wages in mixed-gendered households (Robertson 1984). By 1995, as a result of currency devaluations and cuts on state-sponsored social welfare programs such as health insurance and education, wages were half of what they were in 1970 (Fine and Boateng 2000). The current promotion of the small business sector has gained sustained attention for policy-makers who want to staunch job losses in Ghana (Black, King, and Tiemoko 2003). Along with these macroeconomic trends, familial ties encourage and sometimes demand that women engage in some form of market trade for household sustainability (Pellow 1978, 770).

Although 'capitalism has always been transnational' (Trouillot 2003, 128), the ability of African women to earn maximum profitability on that fact is a fairly recent occurrence. Ghanaian women may have a large amount of control in the running of households, but coupled with disproportionate financial burdens and widespread male-female hierarchies throughout Ghana, women's power in the public sphere is not widespread (Ebron 2007). Many of the return migrants who engage in trade receive seed money from family member or serve as apprentices to mothers and aunts (Pellow 1978). Returnees co-opt the archetype of women as traders and marry that image to private enterprises that often reinforce the idealized role of women as trader, breadwinner, and manager of the household (Darkwah 2007). Kuukua owns a spa that caters to the 'busy professional Ghanaian women juggling a career, a family and maintenance of a household'. Felicia opened her jewelry store almost a year after she returned to Ghana, right in time for the heavy shopping of the Christmas season where she attracted a number of upper-class clients visiting Accra in December. The timing, she said, was perfect for couples shopping for engagement rings for women to show off to visiting relatives.

According to Kuukua, there is a subtle negotiation that takes place when she can lunch with someone abroad and then laugh about a funny joke from that lunch with someone else over cocktails in Accra. These subtleties of power and privilege forge positive business prospects. 'My business proposal mattered and was considered

because I had a business degree', Kuukua said. '*But*', she stresses, 'It mattered more that in addition to the business degree, I knew a bank manager from high school, had a cousin who was roommate to the finance officer's son and maintained social ties to people in Ghana at home and abroad over the years.'

Ebron offers how the exploration of work identities through gender offers an outlet to 'see the performance of all kinds of difference, not just gender but also of caste, class, ethnicity and the continental representations that define the set of distinctions known as "African"' (2007, 230). Women who participate in luxury business ventures contribute to, and benefit from, the diffusion of capitalism in Ghana with informal and formal work sectors. There is a growing emphasis on the stimulation of private-sector small businesses alongside a parallel interest (or some say, a blind eye) to the small businesses of the informal sectors that fill gaps in consumer demands (Meager 1995). All of the women I spoke with admitted to avoiding full income tax payments, citing that taxes were 'too high'. Only one of the 12 women I interviewed shared that she fully contributed to the mandated income tax structures. She joked that she only did so because her father works for the National Revenue Service and required his family to 'live above reproach'.

Ghanaians are often reticent to directly discuss numbers when it comes to financial transactions. Given that the exchange of goods often relies on haggling for goods, social grace is as significant as the actual economics of financial exchanges (Hawkins 2010). This idea also holds true with regard to Ghanaian women's discussion of their earnings. All the women I interviewed, except one, spoke about their successes or failed ventures through metaphors about 'comfort'. Many women nostalgically opined that while they are 'very comfortable', they are not as comfortable as the women in their families who conducted business during the initial trade liberalization of the market in the late 1980s. Kuukua said that male customers often left sizable tips after leaving her spa. She winks and jokingly adds, 'And what we are doing isn't even dubious'. Kuukua feels that the close knit nature of some elite communities in Accra fuel those kinds of grand gestures. Kuukua said:

When one person leaves a big tip, then mentions it to someone else that books appointments here, it can create competition between Big Men. They don't advertise that they are getting their nails buffed and bodies massaged, so the way they can discuss it with boys-boys [their male age peers] is to boast about the kinds of tips they leave when they come. It doesn't matter that I think that behavior is foolish because hey, that 100 cedis (100 USD) certainly rejuvenates my pockets.

Florence Mensah owns several businesses across Ghana, including a tour agency, an Internet café, and, most lucratively, a wholesale business for designer shoes and handbags from China. Florence boasted earning \$8,000 a month during one of our interviews. To put this in perspective, the average for minimum wage in Ghana is \$38 per month (GLSS 2000). When I mentioned to Felicia and Kuuka that another businesswoman said that she earned \$8,000 a month, Felicia and Kuukua doubted this sum. Felicia explains that

The business of business in Ghana is never completely consistent. It depends on too many factors—the world market, exchange rates for the Ghanaian currency, airfares and the like. Perhaps someone can earn \$8,000 in one month, or maybe for several months. But there are too many unknown factors that make it difficult to constantly earn that

kind of money over years and years. If so, I would guess that this woman might be losing money elsewhere in almost equal measure.

Kuukua agreed with this assessment. Thus, Florence's figure is notable on several levels. Perhaps this is a Hawthorne effect, where Florence grossly overestimates her income for the sake of constructing her livelihood as highly lucrative, given the scope of this research agenda. Perhaps this figure is true, given that several other women discuss very luxurious items they had easily acquired to 'make themselves and their family comfortable'. Several of the women I interviewed lived in their parent's homes or freely stayed in accommodations provided by relatives. Even still, half had already laid foundation for the building of homes, which excluding the purchase of land, costs upwards of \$30,000. Others had such good months that they paid cash for imported luxury vehicles. The women who went on consumer good purchasing trips to China said that they sold their goods at a profit margin of *at least* 100 percent. This afforded women the opportunity to travel to China at least twice a year and usually once or twice to the US or Canada to sell goods.

Young, mostly single business women in Ghana represent an emergent social identity for return migrants in the country. The success of these women traces along very specific socioeconomic and gender lines that operate within the backdrop of a global capitalism that continues to have oppressive and subjective effects on the livelihood of the poor. In contrast, the women discussed here have lives informed by the historical mobility of their families, and also their agile negotiation of the transnational flows of goods, people, and cultural competencies. Their stories trace class configurations that are often obscured from the discourse on urban Africa.

In an area where very little data exist on the cultural dynamics of labor, this paper is perhaps an ethnographic starting point for burgeoning discourse about the complex interplay between economic success, cosmopolitan sensibilities, and the historical nodes that provide a framework for these possibilities. Global capitalism, transnationalism, and the associated time-space compressions have spurred the increased connectivity of return migrants, wherever they may be on their journey in the world. Mobility is yoked to economic successes and these narratives illustrate how agency and identity are never fixed, but always being informed by experience.

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