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**MIGRATION AND DEVELOPMENT WEST AFRICA PROJECT  
PROMOTING THE POSITIVE POTENTIAL  
OF MIGRANTS FOR DEVELOPMENT  
THE CASE OF GHANA AND SIERRA LEONE.**

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## EXECUTIVE SUMMARY

The main objective of this study is to understand the capacity and interest of the Ghanaian and Sierra Leonean diaspora engaged in development and job creation activities and to identify how to best support and enhance these positive contributions.

This study aims at demonstrating the value of a progressive relationship between diaspora/migrants and remittances for development and job creation. It also assesses the development impact of remittances in Ghana and Sierra Leone and sheds light on the role of the diaspora and their initiatives in development and job creation agendas in their countries of origin by assessing their resources, expertise and time. Finally, this study proposes recommendations within this framework on financing for sustainable development.

This report concludes that diasporas from Ghana and Sierra Leone have positively contributed to the economies in both their host countries and countries of origin. Despite the 2008 global financial crisis, which resulted in severe economic recession in European and other Western economies, Ghanaian and Sierra Leonean migrants abroad have maintained a steady flow of remittances that represent between 10-15% of each country's respective GDP. Remittance inflows could also rise if enabling structures are in place to attract more remittances.

However, diaspora development and investment efforts are currently limited and dispersed. These efforts currently focus on real estate for personal use, rental and resale purposes. They are also particularly high in the agricultural, healthcare and education sectors. The study finds that investment in Ghana or Sierra Leone is significantly driven by emotional and social connections. Financial and political motivations are less prominent factors for investment.

Despite the annual frequency of visits, most people are not aware of any official diaspora initiatives. Additionally, diaspora organisations remain unaware of each other's activities. The greatest number of diaspora organisations focused on community improvement and humanitarian issues are hometown associations (HTA's) whose activities are welfare based for their hometowns.

Although a conscious effort to engage the diaspora in the development of both Ghana and Sierra Leone has grown over the past few years, more can be done in order to sustain their progress in development efforts with the creation of diaspora engagement ministries and departments. Consulted members of the diaspora observe a lack of effort on behalf of the Governments and High Commissions to engage and communicate with them, as little to no information exists for diaspora representatives.

Both countries also do not have a diaspora engagement policy as a strategic framework to provide direction for engaging with diaspora. Parallel to this, both diasporas are willing to improve upon the role they are currently playing in developmental efforts in their countries of origin. The realization of this ambition would require a conducive framework and environment in place; government's policies and programmes should focus in this direction for the diaspora to develop mutually beneficial strategies devoid of any obstacles with both host and home countries.

To enhance this, this study makes the following recommendation to encourage diaspora engagement for development and job creation purposes, both countries would require similar resources – both human and financial – as well as strong networks to attain better levels of development and economic growth. These challenges require similar solutions.

For both countries, the recommendations are categorised into specific actions for different groups of stakeholders; however, these are not exclusive and can be crosscutting. The recommendations are as follows:

### **GOVERNMENTS AND STATE INSTITUTIONS**

The Government of Ghana and Sierra Leone through their Offices of Diaspora Affairs need to strengthen and develop clear diaspora engagement strategies and policies. To achieve this objective, the governments should:

Establish clear channels of information to disseminate accurate and timely information to all diaspora groups and citizens. It is therefore important for governments to identify clear points of contact for diaspora communication.

Develop country, regional, municipal and local level diaspora engagement plans that are coherent, practical, timely and regularly reviewed to ensure a diaspora centred approach in all strategies and initiatives.

Ensure the creation of a diaspora facilitation centre to serve as the one-stop centre to address diaspora related issues that also facilitates return and reintegration in a structured way to support all stakeholders.

Support the Statistical Services, Central and Commercial Banks, Universities and their Centre for Migration Studies and Civil Society Organisations with adequate resources to improve data collection on remittances and diaspora actions to inform any future government policy or intervention regarding remittances and diaspora engagement for future development action

### **INTERNATIONAL ORGANISATIONS AND FUNDERS, DIASPORA ORGANISATIONS, AND THE PRIVATE SECTOR INCLUDING FINANCE AND TECHNOLOGY.**

Create a diaspora fund that would be match-funded by all stakeholders involved in development and financed at various acceptable rates. The diaspora fund would be outsourced to competent organisations, who would manage it with clear, pre-determined guidelines and supervision.

Steps ought to be taken to support diaspora investment match-funded initiatives such as AFFORD's Diaspora Finance Initiative (DFI) and FORIM. Through DFI and other programmes, AFFORD implements match-funded projects in Ethiopia, Sierra Leone, Nigeria, Rwanda and Zimbabwe to create sustainable jobs

Encourage the creation of diaspora networks aimed at development in line with government and national agendas.

### **ACADEMIA**

Enhance interaction between academic actors, diasporas and migrants and government agencies to stimulate new approaches on diaspora and migration matters and develop well-in- formed policies.

Strengthen data collection and analysis on migration, particularly on the diaspora, to enable the development of sound policies on migration in line with the country's needs.

# ABBREVIATIONS AND ACRONYMS

1D1F	One District One Factory
AFFORD	The African Foundation for Development
DAB	Diaspora Affairs Bureau
DFI	Diaspora Finance Initiative
D-MADE	Development Marketplace for African Diaspora in Europe
DSU	Diaspora Support Unit
ECOWAS	Economic Community of West African States
e-ZWITCH	National Switch and Smart card payment system
FEGHADE	Federation of Ghanaian Diaspora in Europe
FORIM	Forum des Organisations de Solidarité Internationale issues des Migrations
FDI	Foreign Direct Investment
GDP	Gross Domestic Product
GIPC	Ghana Investment Promotion Centre
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GPRS I/GPRS II	Ghana Poverty Reduction Strategy Paper-Volume I & II
HTA	Home Town Association
ICMPD	International Centre for Migration Policy and Development
ICT	Information Communication Technology
IFAD	International Fund for Agricultural Development
IOM	International Organisation for Migration
LDC	Least Developed Country
MADE	Migration and Development
MIEUX	Migration EU eXpertise
MIDA	Migration for Development in Africa
MTO	Money Transfer Organisation
ODA	Overseas Development Assistance
PANAFEST	The Pan African Historical Theatre Festival
PROASIM	Le Programme d'Appui aux projets des Organisations de Solidarité Internationale
ROPAA	Representation of the People Amendment Act
ROPAL	Representation of the People's Amendment Law
SEEDA	Supporting Entrepreneurs and Enterprise Development in Africa
SDG	Sustainable Development Goals
SME	Small and medium-sized enterprises
TOKTEN	Transfer of Knowledge Through Expatriate Nationals
VSO	Voluntary Service Overseas
UNDP	United Nations Development Programme

**Key Words:** *Migration and development, diaspora, development, remittance, Ghana, migrants, diaspora funds, diaspora bonds, money transfer organizations*

## I. INTRODUCTION

### INTRODUCTION

The number of international migrants has risen sharply in recent times, surpassing 250 million in 2015 (World Bank, 2016). It is estimated that these international migrants sent \$601 billion to their country of heritage in 2016. Most significantly, countries with lower levels of economic development, which are classified by the World Bank as Least Developed Countries (LDCs), or emerging markets, received approximately \$440 billion (World Bank, 2016). The latest figures suggest that, despite a decline in 2016 by an estimated 6.1% to \$33 billion, remittance flows to Sub-Saharan Africa increased by 3.3% to \$34 billion in 2017 (World Bank, 2017).

Given the potential of these huge figures, there has been a considerable increase in recognition and appreciation of migration's potential impact on international development in the last few decades. With migrants typically keeping in touch with their native country and maintaining their involvement in family and community affairs back home, this connection could also be the key to creating development opportunities in their country of origin.

Migrant remittances are commonly referred to as the transfer of money (though it can also refer to non-monetary transfers) from an individual located in a remittance sending country to persons or groups of persons located in remittance-receiving countries. Vargas-Silva (2012) posits that, for households in remittance-receiving countries, remittances may represent a significant portion of their budget to meet commitments such as consumption and essential living expenses.

Migrants' remittances in some cases are used for investment purposes. Evidence shows that some migrants invest in different projects, such as small business enterprises, through their remittances (Vargas-Silva, 2012). Woodruff and Zenteno (2007) demonstrate that migrant remittances may provide the platform for a start-up. They further argue that

remittances are likely to provide the necessary capital for the start of a small business enterprise particularly in remittance-receiving countries where the credit market is still at an embryonic stage of development, as relatives have limited access to financial institutions or do not have bank accounts.

The recent prominence and sustained attention on remittances in research and policy circles is due to advocacy efforts by organisations such as the World Bank and International Organisation for Migration (IOM), initiatives such as the Global Forum on Migration and Development (GFMD) and the work of civil society organisations including diaspora organisations. In particular, these diaspora organisations advocate for the diaspora to be recognised as agents of development, as well as the source of new development financing. Countries of heritage have also identified remittances as an enormous resource to capture for national development needs. The new sources of finance are aimed at funding the achievement of the Sustainable Development Goals (SDGs) and beyond. The SDGs include Goal 10, which aims to "Reduce inequality within and among countries". Within that target, indicator 10.7 aims "to facilitate orderly, safe, and responsible migration and mobility of people, including thorough implementation of planned and well-managed migration policies" and 10.c aims that "by 2030, reduce to less than 3% the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5%". By reducing costs of money transfers in countries of heritage, more funds can be remitted to fight poverty as well as boost growth.

#### IMPACT OF REMITTANCES ON HUMAN/HOUSEHOLD AND ECONOMIC DEVELOPMENT

Quite apart from the monetary gains, migrant remittances have considerable consequences on human development across varied sectors such as education, gender equality and health (Ratha, 2013). Ratha (2013) argues that migrant remittances are the most palpable and controversial nexus between migration and development and those positive spill-over consequences exist given that expenditures incurred or investments undertaken by remittance-receiving relatives affect entire communities.



Remittances are used for payment of various basic expenditures including health bills, food, education, paying debts, and acquisition of land and buildings. According to Mazzucato et al., (2008), in Africa, 16% of remittances received were spent on housing, 33% for businesses, and 10% for funerals, churches, other ceremonies and developmental projects. Edwards and Ureta, (2003) and World Bank (2008) indicate that recipients of remittances spend over 75% of remittances mainly on education, healthcare and nutrition.

Besides, remittances are of vital importance as they help to make growth, development and financial stability a reality in the receiving country (UNSGSA, 2015). Migrant remittances are much more stable than most of the other financial inflows and more importantly have the potential to strongly enhance the sovereign credit rating of the receiving-country (RemitAid, 2006). In addition to necessities such as clothing, food, healthcare, education and housing, receiving households could benefit more from remittances should the inflows be protected and invested within the mainstream financial setup in the form of savings, insurance and other services.. Moreover, combining these services with the provision of financial education would maximise the potential of remittance inflows. Ustubici and Irdam (2012) conclude that remittances have a greater impact on human development in countries where migration is accosted as a labour-sending strategy as well as where established policies including household education, investment management and state provision of fundamental goods and services are pursued.

Remittance inflows are thus an essential source of income for millions of households in developing economies, including Ghana and Sierra Leone. As a result, a decline in remittance inflows to both Ghana and Sierra Leone is likely to have an adverse impact on the ability of households to access good health care, quality education and decent nutrition, in addition to the general economic outlook.

#### OBSTACLES TO LEVERAGING REMITTANCES

According to the World Bank (2016), transaction costs of official channels are relatively high especially for small amounts of money.

The average worldwide transaction costs of sending remittance are 7.6% with outliers to Africa averaging 15%. The World Bank (2016) argues that reducing costs of sending remittances to 5% would free up

an average amount of US\$ 16 billion dollars each year for senders or receivers of remittances.

Limited access to services in poor and rural areas make remittances expensive to reach the most isolated villages. Competition and intermediation are still scarce in a market largely dominated by a few Money Transfer Operators (MTOs) with limited participation by the formal financial sector. Regulation compliance still remains a key issue for many market players and generates high operating costs. Use of technologies, such as mobile payments, is on the rise but requires additional investments in order to make an impact in the remittance market.

#### OPPORTUNITIES FOR LEVERAGING REMITTANCES

Despite the obstacles stated above, several opportunities have also been identified that can strengthen how governments, central banks, MTOs, banks, Fintech and the diaspora can leverage remittances including:

- Empowering market actors and increasing competition, so institutions can create more products to attract the diaspora and migrants.
- Promoting effective and efficient regulation of MTOs and remittances.
- Promoting investment and entrepreneurship
- Promoting financial inclusion through financial literacy and education.
- Adopting new technologies
- Expanding access to financial services by making more financial services available in rural areas through savings and investments
- Improving the credit-worthiness of the government or banking system for external borrowing thereby enabling new financing mechanisms, such as securitisation, to expand access to capital markets and lower costs.

Ratha (2013) argues that policymakers should do much more in order to fully benefit from the positive impact of remittances. This would require a mitigation of the cost burden, which would not only benefit the individual but also their home country as productivity increases. In addition to making remittances less costly, there ought to be mechanisms in place to ensure recipients can access

other financial services as such provisions would boost development outcomes in the long run.

#### FACTORS AFFECTING REMITTANCE TRANSFER

The migrant labour force, particularly in the United Kingdom, use several channels or platforms to transfer remittances to their country of origin. The various platforms include MTOs and financial institutions, friends and family travelling home, and self-carry (House of Commons, 2004). Sam et al. (2013) in their study of the contributions of foreign remittances to Ghana assert that the most commonly used channel of remittance is the banking system.

A survey carried out in the United Kingdom found that, while the cost of service/transaction is an important consideration, 41% of respondents mentioned “speed of the service” as a key factor when deciding on a particular service to use. The ease and user-friendly nature, as well as the security of the channel, were listed as other concerns of respondents (DMA, 2015).

At the end of 2016, the Bank of Ghana highlighted mobile money as a key contributor to remittance growth and accessibility, as new partnerships enabled customers to receive international money transfers directly into their accounts. During this time, more than 60% of Ghanaians owned a mobile phone, which is well above the West African regional average of 47% (World Remit, 2017).

The increased importance of mobile technology has not only made it easier to stay connected to friends and family at home through calls and texts, but has also minimised the opportunity cost of financial transfers. This cause and effect relationship has helped phone based apps of the various money transfer organisations and mobile money providers to support money transfers.

This has propelled the creation of partnerships enabling customers to receive international money transfers directly into their accounts; as the government of Ghana highlighted last year, remittances have become a key contributor to the growth of mobile money. The flow of remittances has however been influenced by the cost of sending remittances.

#### BEYOND MONEY REMITTANCES

To remain connected, the diaspora has a crucial role to play not only through the money they remit but also through the skills and expertise they can make available to organisations and the government. An alternative school of thought holds the view that migrant remittance inflows to their home country may go beyond mere money remittances. Migrants are likely to make ‘social remittances’ to their native countries. This includes transferring skills but also ideologies, values, behavioural norms and their rich experience acquired in the country of destination.

Regardless of the diverse circumstances or reasons compelling people to migrate, in most cases migrants often transfer principles or ideas on ‘best practices’ to countries of origin to influence and shape the systems in place. These principles or ideas include upholding human rights and the rule of law, holding politicians accountable and advocating high standards, defending and demanding the rights of voters, pushing for efficiency in state institutions, promoting the need for effective checks and balances, and above all, advocating for total transparency in the system (Levitt and Lamba-Nieves, 2011).

In a comprehensive study of approximately 180 nations, Spilimbergo (2009) finds that migrants, who have received education in countries outside their country of origin, positively influence democracy in their home countries with some eventually assuming leadership positions.

Diasporas are exposed to experiences and opportunities that promote engagement with their countries of heritage through advocacy, volunteering of skills and expertise, philanthropy, remittances, investment, tourism and entrepreneurship depending on their sector of interest (Gamlen et al, 2015).

#### DIASPORA ORGANISATIONS

The increased awareness of diaspora contributions has also coincided with a rise in diaspora organisations worldwide. Since 2011, various global and national diaspora events have attracted high numbers of participants.

For example, since 2011, the Global Diaspora Forum has attracted over 500 people representing organisations from 75 countries every year.

Since 2006, The Global Forum on Migration and Development (GFMD) has also attracted over 300 organisations and individuals from all continents to discuss ways of improving migration and facilitate civil society's participation in migration and development discussions. According to Kinsley Aikins, of Diaspora Matters, this growth in diaspora organisations is a result of awareness to the concept of “*diaspora capital*” and the realisation that the diaspora is a resource to be researched, cultivated, solicited and stewarded to address tough domestic economic challenges and economic recovery.

The European Union's Diaspora Conference “*European Scientific Diasporas*” (ESD) held every year attracts hundreds of diaspora individual organisations. Various country diaspora forums continue to attract significant numbers of diaspora organisations with the aim of positively influencing development. These diaspora organisations are operational agents of change and development in diverse ways. Their involvement in innovation and development has led to routine financial, in-kind and skills/expertise transfer to their countries of heritage.

These interventions have positioned diaspora actors as critical actors to the international, regional and national development agenda. According to the World Bank (2010) and IFAD (2009), their contributions through remittances far exceed official development assistance (ODA) and foreign direct investment (FDI). The increasing involvement of the diaspora in their home countries places them in a strategic position to access resources such as funds, networks and skills for development. A key objective of this study is to obtain feedback from the diasporas of Ghana and Sierra Leone in order to better understand the policies and structures that would expand and enhance their many contributions.

## OBJECTIVES

This study aims to highlight the positive potential of migrants for development in Ghana and Sierra Leone. Specifically, to:

- (i) Investigate the impact of remittance inflows on the economies of Ghana and Sierra Leone;
- (ii) Identify channels of remittance inflows and the associated challenges; and
- (iii) Promote the positive potential of migrants for development.

In order to validate the above objectives, the following research questions are tested or addressed:

- (i) To what extent does remittance affect individuals/households and the economies of Ghana and Sierra Leone?
- (ii) What are the main channels of remittance inflows?
- (iii) Are there any challenges associated with these channels of remittance inflows?
- (iv) How could migrant's development potential be nurtured and promoted?

## METHODOLOGY

This study was designed with a mixed-method research framework, including desk research of existing literature about the Ghanaian and Sierra Leonean diaspora and their organisations, a pilot online survey and interviews. The mixed-method design employed both qualitative and quantitative approaches to gather information and collect data including qualitative interviews and questionnaire administration for quantitative research.

## PILOT SURVEY AND INTERVIEWS

In-depth interviews were conducted with diaspora organisation leaders to learn more about their organisational activities and individual leaders' experiences with and attitudes about financial and human-capital diaspora investment in Ghana and Sierra Leone. For this, 56 face-to-face interviews were conducted at the business premises of the diaspora entrepreneurs or a place convenient for the interviewees. The purpose of the research was explained to the interviewees and they were assured of confidentiality. Each interview lasted between 20 to 40 minutes. The interview questionnaire had five basic questions, including personal information, migration experience, diaspora engagement abroad and in their country of origin, obstacles they face and possibilities they see for diaspora engagement and involvement in development and job creation.

The insights gathered during interactions with key stakeholders and desk research coupled with input from diaspora stakeholders helped shape the creation of a pilot online survey. Each of the individuals and organisations in the compiled database was contacted by email and phone. The research team also actively engaged with the diaspora and diaspora organisations through

conferences, Facebook, Twitter, and Instagram throughout March, April, and May to promote the survey and encourage participation. The survey was pre-tested with a small group of diaspora volunteers in May 2017, from which survey wording was subsequently slightly modified based on feedback received during the pre-test.

The survey was conducted from the 27 May 2017 to 30 September 2017. Each organisation included in the database was contacted by email or phone calls where applicable, and were invited to participate in the study.

Furthermore, for the purpose of this study, the diaspora/migrants selected for the survey resided in major cities in five countries: the UK, Netherlands, Ghana, Sierra Leone, and Nigeria. The cities include Accra, Amsterdam, Freetown, London and Lagos. It was determined that they would offer a demonstrative representation of effective channelling of diaspora/migrant remittance for development and job creation.

The majority of respondents were also contacted utilizing a snowball technique where existing study respondents recruited future respondents from among their acquaintances. This ensured enough useful data was gathered for the study. More time was given for late respondents to the survey. Accordingly, respondents were grouped based on their background such as diaspora, government officials, civil servants, returnees, remittance organisations, diaspora organisations etc. The use of snowball techniques makes this survey susceptible to a selection bias. A non-probability sampling technique (Saunders et al., 2003) was employed for this study, making use of the expertise of 285 individuals who participated in two online surveys, 31 interviews with Ghanaian diaspora and entrepreneurs, and 25 different Sierra Leonean diaspora and entrepreneurs in the United Kingdom, Netherlands, Ghana and Sierra Leone. Organisations were identified through the AFFORD network and through conversations with diaspora community leadership and members. The database includes organisations in these sectors: academic, civic society organisations, remittance organisations, development and advocacy organisations, and youth work.

## LIMITATIONS OF THE STUDY

The limitations of the study primarily lie in the low sample size and coverage area of the online survey. Despite extensive online advertisements, group e-mails and communication by diaspora. Additionally, as personal interactions were lacking due to the use of the online data collection tool, it was not possible to verify whether all respondents fed accurate data into the survey. This, as expected, carries a number of implications on the study's ability to generalise conclusions made in the study.

The choice of surveys type eliminated majority of the non-literate diaspora who also send remittances, and maybe sending a larger proportion of their salaries. This may have accounted for the high prevalence of highly educated professionals taking part in the survey and interview.



**Table 1:** The table shows the sample of the demographic characteristics of survey participants from Ghana and Sierra Leone.

Country	Gender	Age Group	Region	Educational Level and Occupation
Sierra Leone	Male	18-24 years	Eastern Province	Postgraduate - Journalist
Sierra Leone	Male	25-34 years	Northern Province	Master's Degree - Data Analyst
Sierra Leone	Female	35-44 years	Eastern Province	Completed Postgraduate - retired
Ghana	Female	25-34 years	Ashanti region	Master's Degree - Charity Founder
Ghana	Male	35-44 years	Volta region	Post-secondary diploma - Manager
Ghana	Male	45-54 years	Greater Accra region	Master's Degree - Project Manager
Ghana	Female	18-24 years	Greater Accra region	Completed secondary school - Student
Ghana	Female	65 years +	Eastern region	Completed Postgraduate - Health Visitor and Midwife
Ghana	Female	25-34 years	Greater Accra region	Post-secondary diploma - Community nurse
Sierra Leone	Male	18-24 years	Eastern Province	Completed bachelor's degree - Retail manager
Ghana	Female	35-44 years	Ashanti region	Master's Degree - Doctor
Ghana	Male	35-44 years	Eastern region	Master's Degree - Manager
Sierra Leone	Male	35-44 years	Northern Province	Completed Postgraduate - Engineer
Sierra Leone	Female	45-54 years	Southern Province	Post-secondary diploma - Banking
Sierra Leone	Male	65 years +	Eastern Province	Master's Degree - Nurse
Ghana	Female	55-64 years	Greater Accra region	Master's Degree - Quality Control
Ghana	Male	55-64 years	Upper West region	Completed Postgraduate - Publisher
Ghana	Female	55-64 years	Greater Accra region	Master's Degree - Self employed

## I. COUNTRY FOCUS

### GHANA

Ghana has enjoyed a stable political system and made considerable strides under a multi-party democracy. Despite these achievements, Ghana continues to suffer persistent macroeconomic pit falls and inconsistencies that have slowed down the country's GDP growth from a high of 15% in 2011 to 4.0% in 2014 and 3.5% in 2016. Rapid depreciation of the domestic currency, uncontrolled inflation, extensive power outages and fiscal deficit occasioned by excessive public expenditures, (attributed to wages and debt service obligations) are a few of the main issues impacting the growth and development of Ghana.

It is estimated that between two and four million Ghanaians representing over 10% of Ghana's population were living outside of the country (BBC, 2015), but this does not include those who are undocumented. This diaspora still maintains close ties with their homeland through community groups, events and celebrations in cities across Europe and the United States.

Thousands of skilled migrants have moved to places as diverse as the UK, Germany, the United States and other parts of Africa. The Ghana Statistical Service estimates that 70% of Ghanaian migrants reside in ECOWAS countries, mostly Nigeria, Cote d'Ivoire, Burkina Faso and Togo. The UK, USA, Germany, Canada, and Italy are the top destinations of Ghanaian migrants in Europe and the Americas. Since 2013, however, more Ghanaian migrants are relocating to South East Asia and the Gulf States (Ghana Statistical Service, 2014).

The diaspora and migrants, including second and third generations, travel back to their countries of heritage, building businesses, supporting institutions, governments, schools, tourism and so on. These are some of the activities they have engaged in to make their countries a better place. Many sectors of industry such as manufacturing, education, finance, agriculture, and information communication and technology have thus been opened up to competition and investment.

Remittance flows between the period of 2008 and 2014 range between 1,788 (US\$ million) and 2,368 (US\$ million) averaging 2,000 (US\$ million). The period under review seems to record a constant flow of remittances with no significant variation; however, the year 2015 saw a huge increase in remittance flow of more than a 100% vis-à-vis the previous 6 years (2008-2014). This is a demonstration of the dogged determination of diaspora to commit to developmental projects in their country of origin, in this case, Ghana. The remittances from Ghanaian migrants constitute an essential source of income for millions of families (World Bank, 2017). Conversely, a decline in remittance flows to Ghana could have an adverse effect on the well-being of households and the entire economy at large. Along with other African countries, Ghana is plagued with the high cost of remittances. A reduction in these costs will potentially allow the diaspora and migrants to send more remittances.

Ghana has had a National Labour and Migration policy since 2016 and has spent the past five years creating a Diaspora Engagement Policy (Ministry of Foreign Affairs). However, there has been a delay in the enactment of the policy due to the 2016 elections and change in government.

Ghana's initial desire to encourage diaspora contribution goes back to 1992 when the country deployed a cultural event, The Pan African Historical Theatre Project (PANAFEST), as a catalyst to attract people of African heritage from African, Caribbean and South American countries, Europe and the United States.



The government of Ghana mobilized diaspora resources to complement government efforts to promote culture and tourism. This further led to the establishment of the 1 August as a *“Remembrance Day”* or *“Emancipation Day”*.

Ghana became the first African country to pass the Right to Abode Act in 2001, giving members of the diaspora of African ancestry the right to live and work in Ghana. To celebrate the 200th anniversary of the abolition of the slave trade and 50 years of independence in 2007, the Ghanaian government organised the Joseph Project, which encouraged the African diaspora to visit Ghana. However, many are also of the view that while the various Ghanaian governments have welcomed the support of the diaspora’s contribution to society, it has not created effective policy to smooth the process of not engaging with diaspora and working in Ghana. Most have been frustrated by unnecessary red tape.

The Government has been interested in harnessing remittances and returnees by increasingly seeking out skilled diaspora and migrants who left the country during economic turmoil seeking opportunities in Europe and the US. The government has identified Ghanaians in the diaspora as a priority area and aim to harness their skills and expertise through return or remittances. This is, however, hampered by a lack of effective policy framework and a structured approach to reach out to the diaspora.

On the other hand, as remittances highlighted by the government of Ghana at the end of 2016 indicate, the diaspora has played a crucial role as a key contributor to mobile money’s growth, as new partnerships enabled customers to receive international money transfers directly into their accounts. For instance, the Bank of Ghana’s latest report on the Information and Communication Technology sector indicated that by July 2016, the number of telephone-registered subscribers had risen to 17.2 million, up from 10.4 million just a year earlier. Through innovative collaborations with the banking sector and tech companies, Ghana’s mobile money providers now offer savings, insurance, remittance and investment products. The Bank of Ghana approved plans for mobile money customers to earn interest on the balance held in their account.

The total value of all transactions made on mobile money networks in that period exceeded GH¢37.07 billion (USD \$9.58 million), representing more than

118% growth in 12 months. This growth, in mobile money, is at 60%, which is significantly above the 47% of the West Africa sub region. The increases have made it easier to stay connected to friends and family at home, not only through phone calls and texts, but financially as well.

Through the Ghana Investment Promotion Centre (GIPC), the government is currently running road shows all over the world to encourage diaspora investments in Ghana. One of their areas of focus is the One District One Factory (1D1F) government initiative. The Ministry of Finance and Economic Planning in Ghana has included a National Remittance Credit Registry to assist the Government of Ghana in diversifying the country’s investments for the remitting diaspora and together with the Bank of Ghana, to also reduce the cost of remittances while enhancing its use for investment.

#### The Ghanaian Government initiatives created with the aim of attracting its diaspora include:

1. The diaspora may now visit Ghana without visas after their first visit.
2. The bill granting dual citizenship for Ghanaians living abroad in 2000.

In addition, the government passed the *“Representation of the People Amendment Law (ROPAL) Act 699”* in 2005 to enable Ghanaians living abroad to vote in national elections. However, it has not yet been implemented. Moreover, Ghana currently has a special Diaspora Affairs Bureau department within the Ministry of Foreign Affairs, which hosts and maintains a diaspora website that provides vital information on opportunities for migrants’ investments.

A joint project of the European Union and ICMPD known as the MIEUX project has supported the Diaspora Affairs Bureau in consultative processes allowing the Ghanaian diaspora to feed into the Ghana Diaspora Engagement Policy.

Yet again, the 2016 elections and change in Government have stalled this process. The new Government has also set up a Diaspora Relations Office in the Office of the Presidency to reach out to the diaspora. This, however, has been criticised for duplicating the work of the Diaspora Affairs Bureau of the Ministry of Foreign Affairs. Calls have been made for the roles to be clearly defined and to establish a ministry to effectively manage issues

related to migrants and the diaspora.

For Ghana, different international organisations and foreign governments have sponsored projects that engaged and empowered the diaspora to implement projects or enterprises back home. The UNDP’s TOKTEN (Transfer of Knowledge through Expatriates Nationals) rallied highly skilled diaspora members to increase knowledge to facilitate temporary and permanent return through enterprise and job creation.

The IOM’s MIDA project, World Bank’s Development Marketplace (D-MADE), the SPARK programme and Diaspora Finance Initiative (DFI) are a few of the known diaspora entrepreneurship focused projects aimed at development and job creation. They aim to link migrants, diaspora individuals and organisations with local government and businesses in both countries of origin and destination.

The Ghanaian diaspora has a significant number of organised hometown associations, old student unions and professional groups. This can be attributed to the social and cultural structure of the society. The few that focus on broader national development and empowerment projects include “Star 100,” which creates a network of UK-based professional Ghanaians whose objectives are to discuss business opportunities and share mutually beneficial information, support and encourage members of the group in their respective professions and mentor young Ghanaians. Additionally, “Future of Ghana” is a UK-based organisation focused on and led by second - generation diaspora that is expanding to European countries and America and actively involved in addressing national and youth-focused projects in Ghana. It is dedicated to showcasing, nurturing and Mobilising Ghana’s talented youth for the development of the country.

All these groups and organisations have contributed through advocacy to influence diaspora participation and government recognition of the diaspora and their contributions. By engaging different members of the diaspora, these organisations have transferred skills, technology lessons, and financial contributions to their countries of heritage and origin. These have allowed the diaspora and migrants to be recognised as agents of change and

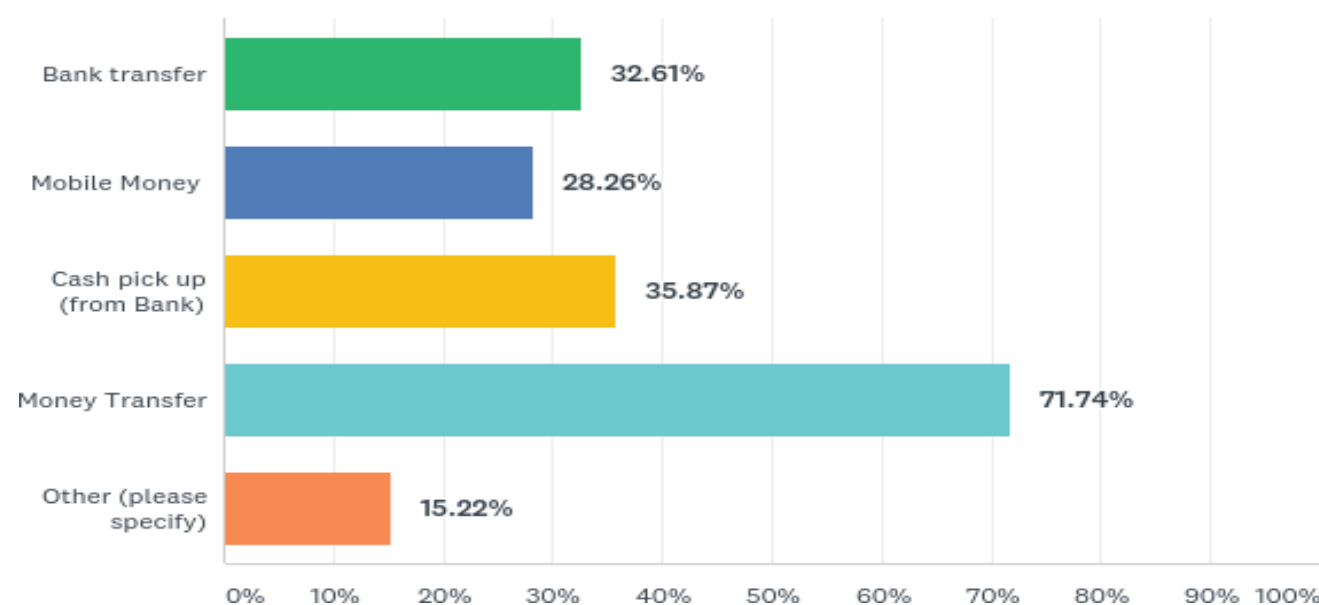
development in Ghana. This recognition has been furthered by calls from the Ghanaian government to the diaspora to support development activities.

## KEY FINDINGS

This section highlights and discusses the key findings of the survey and interviews. The findings and results are presented under broad themes that emerged from the analysis of the data for both countries including: (a) channels of remittance inflows and challenges, (b) the impact of remittance inflows on the economies, (c) the positive potential of migrants for development, and (d) similarities between the two countries.

### A. CHANNELS OF REMITTANCE INFLOWS AND THE ASSOCIATED CHALLENGES

Figure 1: How recipients in Ghana get their remittances



This study identified the following as the most commonly used channel of remittance to beneficiaries: money transfer organisations (71.74%), cash pick up (35.87%), bank transfers (32.61%), mobile money (28.26%) and others (15.22%). The “others” category includes transfers through individuals, hiding the cash in remitted goods and letters, which is risky and thus one of the lowest recorded methods.

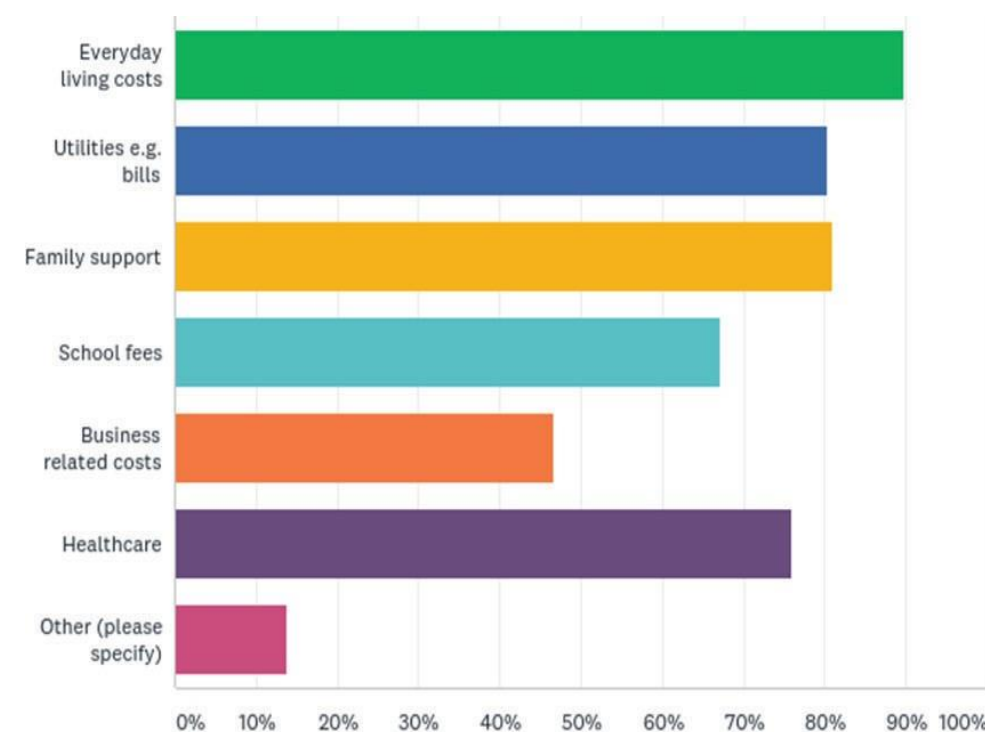
For survey respondents on the beneficiaries’ end, money transfer, cash pick up (from Bank) and bank transfers were the most preferred option. Preferred channels of receiving remittances included banks, individuals, and money transfer organisations. The majority preferred the money transfer organisations, cash pick up (from Bank) and bank transfers due to their high credibility, increased supervision from the regulator and better means of tracking.

Notwithstanding, significant remittances were also sent through individuals probably due to familiarization, trust and low or no transaction cost. This is represented by the “other” form of remittances and this informal transfer through individuals is still significant in spite of the improvements and increase in the use of technology.

The popularity of bank transfers is due to the wider use of ICT, MTOs mobile apps and online platforms for transactions. These platforms can also deposit the remitted amount into bank accounts of recipients. On the other hand, for most people, MTOs such as Western Union, Money Gram etc. have outlets within banks and could be the reason for choosing bank transfers. These services also have the option for you to ask the MTO in the bank to pay the amount of money into your bank account. According to transactional data from World Remit (2017) Ghanaians abroad are far more likely to use their mobile phone to send money internationally. International remittances to mobile money have increased 60% in the past six months.

### B. THE IMPACT OF REMITTANCE INFLOWS ON THE ECONOMY OF GHANA

Figure 2: Use of remittances by Ghanaian recipients



The key spending areas of the remittances received was ascertained and ranked in the order of reported spending frequency. From the ranking, it is clear that everyday living costs, family support, utilities, healthcare and education occupied the top five positions. The top five categories all received more than 60% of responses. This is not surprising since the majority of remittances are used for self-sustenance and supporting family members.

The implications are that they may use remittances received to buy food and pay for healthcare and school fees. Over 45% of respondents, representing a significant number also put remittances towards starting or supporting their businesses.

### C. THE POSITIVE POTENTIAL OF MIGRANTS FOR DEVELOPMENT

Table 2: Ways the diaspora can influence development in Ghana

ANSWER CHOICES	RESPONSES
Lobbying within diaspora communities (1)	56.52%
Lobbying host government for support to country of origin/country of heritage and /or neighbouring countries (2)	27.17%
Lobbying regional organisations for support to country of origin/country of heritage and/or neighbouring countries (3)	21.74%
Lobbying international organisations for support to country of origin/country of heritage and/or neighbouring countries (4)	25.00%
Working with international advocacy organisations operating in country of origin/country of heritage and/or neighbouring countries (5)	35.87%
Lobbying government of country of origin/country of heritage and/or neighbouring countries (6)	39.13%
Media campaigning (7)	42.39%
Not applicable (8)	19.57%
Other (please specify) (9)	1.09%

To influence policies that aim to engage the diaspora in development and job creation, the diaspora is ready to lobby other diaspora organisations, individual diaspora representatives, governments, international NGO’s and be involved in media campaigns to enhance diaspora engagement in development and job creation.

However, in the country of residence, diaspora members interviewed identified ‘lack of funding’, ‘lack of time’ and ‘lack of information’ as the major challenges in their effort to engage in development projects in their countries of origin. According to Leblang, (2010) access to finance and capital markets is always a problem facing the diaspora and diaspora networks/organisations globally.

Yet, diaspora networks have the potential to access channels of finance through the networks/connections, information and opportunities from their family and friends. This enables a cross-border investment (Leblang, 2010) Nanda and Khanna (2010) further indicate that entrepreneurs who have a connection to the diaspora are more likely to depend on diaspora networks in funding their businesses, which indicates potentially more access to funds.

Figure 3: Sectors of interest to the Ghanaian diaspora

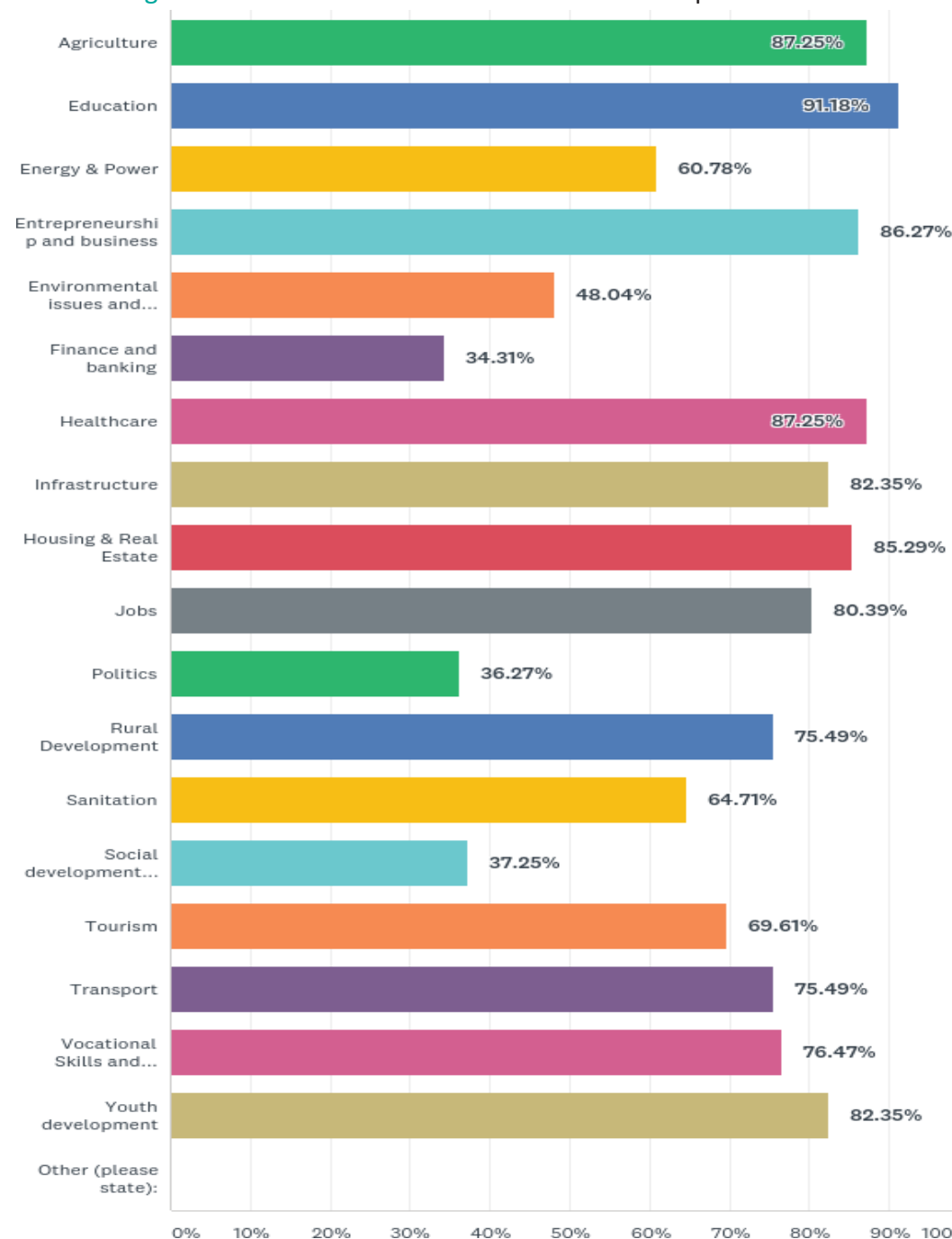


Figure 3 above shows the interest in specific sectors by percentage of survey participants. ‘Education’ was the main issue the diaspora was interested in supporting with over 91% of Respondents interested in the sector. The priority areas are considered to be: ‘education’, ‘agriculture’, ‘housing and real estate’, ‘entrepreneurship and business’, ‘youth development’, ‘jobs’, ‘healthcare’, ‘infrastructure’, ‘rural development’, ‘transport’, and ‘vocational skills and training’; all of which ranked above 75% of respondent interest. A few of the respondents commented that almost every sector needs resources and support to function in their developmental capacities.



*“Every sector in Ghana needs the support of diaspora, there is so much that has to change”*  
(A.S.K. *Future of Ghana*)

*“Due to limited monitoring and evaluation, it is difficult to fully assess the effectiveness of diaspora institutions, and the impact on development efforts in their countries of origin. Nonetheless, their experiences still offer important lessons, especially for governments, and diaspora organisations that are contemplating engaging their own diaspora.”*

(R.T. *Star 100*)

*“Creation of formal government institutions requires serious preparatory work aimed at understanding the needs of diaspora, and potential, appraising the current government approach to diaspora engagement, and learning from the experiences of other countries is essential.”*

(B.O. *Queen Mary’s University.*)

According to interviewees, the Ghanaian diaspora is willing to engage with Ghana and to contribute at various levels of the economic and development process. It is important to the diaspora that they work together with government officials and locals to identify key areas of development that need their influence. In turn, the government of Ghana has to commit more resources and clearly outline what they expect from their diaspora. For the interviewees, it is important to identify and clearly outline the vision, strategy, roles and responsibilities inside and across government agencies and to establish sufficient buy-in from key actors. These requests would give legitimacy to the institutions and individuals and free them from political manipulation.

Regarding the interest of diaspora engagement with their country of origin, participants mentioned the need to have diaspora engagement policy that provides them with information on what is available and accessible to the diaspora and migrants. This leads to the importance of the overarching idea that the diaspora and migrants gain capital, ideas, skills and networks abroad, which gives them better

opportunities for success. Therefore, the diaspora can play an important role in the economic development and job creation in their countries of origin beyond their role as remittances senders. This creates potential for entrepreneurship, employment creation and, where possible, options for reintegration. Constraining factors include the lack of information on migration, remittances, existing programmes, and available service providers for private sector development.

Specific actions include identifying goals, mapping diaspora location and skills, fostering a relationship of trust with the diaspora, maintaining sophisticated means of communication with the diaspora, and ultimately encouraging diaspora contributions to national development. Governmental diaspora focused entities in countries of origin need to play a dual role, both facilitating diaspora contributions to the homeland and serving the diaspora.

It is imperative to establish partnerships between industry, academic institutions, the diaspora and the government to come up with initiatives that would appeal to and benefit the large percentage of unemployed youth, especially those thinking of migrating. The government of Ghana needs to be proactive about migration policy in line with International agreed frameworks such as the Sustainable Development Goals (SDGs) and the on-going Global Compact on Migration (GCM) as well as outlining their own position in regards to how they wish to manage the in flows, outflows and diaspora relationships for their own developmental benefit.

There were several similarities between the survey responses and interviews from both Ghana and Sierra Leone. These similarities are addressed later in the report (see page 29) as well as in the conclusion and recommendations. The next part of the report focuses on the specific findings unique to Sierra Leone.

## SIERRA LEONE

Though many Sierra Leoneans have migrated since the 1960s, the Sierra Leonean diaspora is largely comprised of the population that was forcibly moved by hostilities during the country’s 11-year civil war that ended in 2002. That war led to the loss of thousands of lives, but also to migration as hundreds of thousands fled the country.

Since the end of the war, Sierra Leone began to make significant progress in consolidating peace and security countrywide and in rebuilding its economy. The country successfully implemented development strategies that invested in peace and state-building initiatives mainly through consolidation, infrastructure enhancement and strengthening macroeconomic foundations by qualifying for debt relief under the Highly Indebted Poor Countries Initiative.

After the discovery of iron ore in 2011, mining became the main growth driver, leading to unprecedented growth rate of 21% in 2013. However, the downward trend in the international price of iron ore and the outbreak of the Ebola Virus Disease (EVD) in 2014 led to a decline in economy performance in 2015.

The EVD outbreak in 2014 left the economy on the verge of total collapse. In addition to global assistance, the diaspora remitted a record USD 104 million in 2014 to support their families back home and aided the national efforts to respond to the crisis. Yet, Post-Ebola recovery is expected to take time, especially with respect to the rehabilitation of the social and productive sectors. In the case of Sierra Leone, the significance of foreign remittance flows is enhanced by other recent natural crises such as recent flooding mudslides due to heavy rain that have affected the country.

Sierra Leone is now becoming a leading business, political and economic reformer and has exhibited high robust economic growth rates. In 2016 the growth rate was 6.3% and is estimated to be 5.7% in 2017, then 6.1% in 2018 and 6.5% in 2019.

However, this growth is significantly driven by the extractive industry and needs a lot more investment and expertise, which can be provided by some of their diaspora if effective and efficient structures are put in place.

As populations are living on less than US\$ 1.25 a day, poverty rates are still high despite reducing between 2003 (66%) and 2011 (53%). Sierra Leone is also affected by high youth unemployment, at 70%. The country continues to face the daunting challenge of poor infrastructure and widespread rural and urban impoverishment and illiteracy. Illiteracy levels remain high, particularly among youth.

Sierra Leone is also making significant gains in multi-party democracy as it heads into its fourth democratic elections in March of 2018. It is therefore essential to compliment the democratic achievements with other economic and development factors, for which the diaspora’s support may be solicited.

According to the United Nations (UNDP 2011) figures, it is estimated that approximately 30% of educated Sierra Leoneans migrated mainly to the USA, the UK and mainland Europe. The government has created the Office of Diaspora Affairs (ODA) to encourage active diaspora participation in development. The ODA was created as a one-stop-shop for information on business and investment opportunities. The office hosts a “talent database” where diaspora members complete online surveys to provide information on their skills and interests in development and sectors for investment.

A study conducted by the Sierra Leonean government in partnership with the World Bank at the occasion of the drafting of the National Migration Policy in 2017 found that 85% of the Sierra Leonean diaspora have a bachelor’s degree or higher. It also found that almost half of Sierra Leonean diaspora members have less than \$50,000 as their net investable wealth (World Bank 2017). The results indicated that there are significant gaps between current investment in Sierra Leone and interest of diaspora in doing so.



It however found that the diaspora had strong interest in real estate, direct investment (through entrepreneurship) and portfolio investment through social-impact investments, private equity, and other investment models. The study also concluded that there is the potential to encourage diaspora engagement in short-term volunteerism in Sierra Leone, particularly through collaborating with schools, village communities and NGOs.

***Some conscious efforts to engage the diaspora for the development of Sierra Leone began after the 2007 election. A Presidential Office for the Diaspora was established with a minister responsible who created a platform and advertised jobs for interested and qualified individuals of Sierra Leonean heritage***

*(Office of Diaspora Affairs, 2013).*

Between 2008 and 2011, the government established the Delivering Results and Accelerating Public Sector Reform programme to bring key experts in the diaspora as resource persons and experts to support capacity building in Ministries, Departments and Agencies. Twenty-five (25) diaspora experts supported 11 Ministries, Departments and Agencies (MDAs). The MDAs that benefited were the Ministry of Health and Sanitation, Ministry of Lands, Country Planning and the Environment, Ministry of Mines and Mineral Resources, Ministry of Transport and Aviation, Ministry of Agriculture, Forestry and Food Security, Ministry of Tourism and the Presidency for a total of 531 accumulated person months. This timeframe exceeded the anticipated 420 person months although the project did not achieve the placement of 35 experts as anticipated. The diaspora experts were required to transfer knowledge and skills to counterparts in MDAs. Their expertise was utilised as technical advisors, policy advisors, health experts, M&E experts, flight operations and airworthiness inspectors. Out of the 25 experts brought in, 21 assimilated in their respective institutions whilst three moved back overseas.

Since March 2012, the MIEUX-II programme has assisted the government of Sierra Leone to build capacity, strengthen migration management, and support the drafting of the National Migration Policy.

This Policy tackles interventions in topics such as migration and urbanisation, migration control, migration and development, protection of migrants and migration data. In parallel to drafting the National Migration Policy, MIEUX provided Sierra Leonean authorities with capacity building assistance aimed at increasing their competencies in border management and prevention of irregular migration.

Partnerships with the IOM, World Bank, UNDP, Herbert Smith Freehills LLP, Insight Magazine, Invest in Sierra Leone and countries such as the Netherlands have led to various initiatives to increase trade, investment, and knowledge sharing with domestic entrepreneurs, as well as combating EVD's immobilising effect on local businesses and diaspora investment. There is an ongoing "Connecting Diaspora 4 Development Programme" for Sierra Leone funded by the Dutch Ministry of Foreign Affairs, which aims to engage Sierra Leonean professionals residing in the Netherlands or other EU countries about development and capacity building in the health, agriculture and education sectors of the country.

In 2011, AFFORD-UK, in partnership with AFFORD-SL, implemented the AFFORD Business Centre (ABC) with the aim of operating as an enterprise hub for fast-growth small and medium sized enterprises (SMEs) in Sierra Leone. This was facilitated by diaspora-based experts to provide an innovative and new boutique style business centre in the heart of Freetown focusing on "Growth, Diaspora Investment and New Jobs in Sierra Leone". Sierra Leonean based SME's benefitted from diaspora expertise and funds to create the propitious environment to develop and enhance the entrepreneurial attitude and skills for and in Sierra Leone (e.g. job creation and retention skills, business networks with opportunities, business investment skills via financial products, customer service, retention and satisfaction skills).

The parliament of Sierra Leone passed amendments to the 1973 Citizenship Act in November 2006 that would allow Sierra Leoneans to hold dual nationality. It has recently been signed into law and allows Sierra Leoneans who have acquired the citizenship of another country to retain or reinstate their Sierra Leonean citizenship.

In the original bill, any Sierra Leonean who obtains foreign citizenship and is past the age of majority (age 21) was automatically deemed to have lost their Sierra Leonean citizenship. The amended legislation now allows Sierra Leonean citizens to retain their Sierra Leonean citizenship. This has been possible due to the lobbying of the Sierra Leonean diaspora. Although this development now allows many Sierra Leoneans diaspora members and migrants to contribute to their country of origin and heritage, it has continued to raise important issues years after its passing. For instance, the March 7 2018 Sierra Leone elections have been impacted by the dual citizenship debate with some political parties invoking the constitutional provision that bars individuals with foreign citizenship from running for office. It was rumoured that some current Ministers of State hold dual citizenships, which should by law exclude them from holding position as well as from being members of Parliament. The dual citizenship law is rather viewed as one that will continue to divide the people of Sierra Leone. With the government and people calling on the diaspora to support and contribute towards development, this will be a limiting factor to diaspora engagement and participation in the political process. This could further deprive Sierra Leone of benefiting from some of their best skilled individuals who may wish to participate in politics.

The Sierra Leonean diaspora and diaspora organisations seem to have strengthened their networks to a greater extent. This can be attributed to effective social networks and collaborations, perhaps due to the relatively smaller size of the country and its diaspora. The nearly fatal Ebola crisis and the 2017 mudslide brought communities and diaspora together. Some of the Sierra Leonean diaspora groups include but are not limited to Sierra Leonean Diaspora Network, International Development Enterprise Associates (IDEA, UK), The Organisation of Sierra Leonean Healthcare Professionals Abroad (TOSHPA), Sierra Leonean War Trust (SLWT) and Union of Sierra Leonean.

Similar to the Ghanaian diaspora, all of these groups and organisations have contributed through advocacy to influence diaspora participation and government recognition of the contributions they make to development.

By engaging different members of the diaspora, these organisations have transferred skills, technology, lessons learnt and financial contributions to their countries of heritage and origin. These have allowed the diaspora and migrants to be recognised as agents of change and development in both Sierra Leone and Ghana.

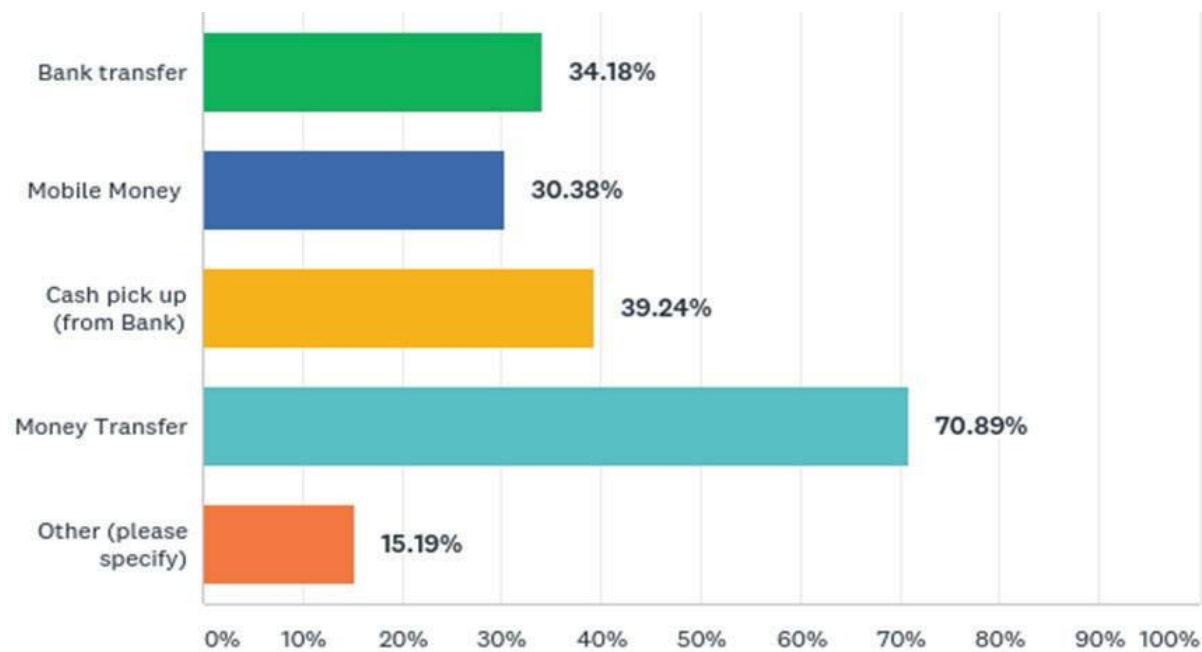
Sierra Leone is also in the process of creating a National Labour and Migration and Diaspora Engagement policy. Sierra Leone has a diaspora department and Minister for diaspora engagement, but little has been done to practically engage with the diaspora at the national development level in terms of strategic policy documents available to all.

## KEY FINDINGS

As in the case of Ghana, this section will highlight the key findings related to the Sierra Leone aspects of the survey and interviews. The findings and results are presented under the broad themes that emerged from the analysis of the data for both countries.

### A. CHANNELS OF REMITTANCES INFLOWS AND THE ASSOCIATED CHALLENGES

Figure 4: How recipients in Sierra Leone get their remittances



This study also identified that the most commonly used channels for sending remittances to beneficiaries are through money transfer organizations (70.89%), cash pick up (39.24%), bank transfer (34.18%), mobile money (30.38%) and others (15.19%). The others included sending remittances through individuals, and in remitted goods and letters.

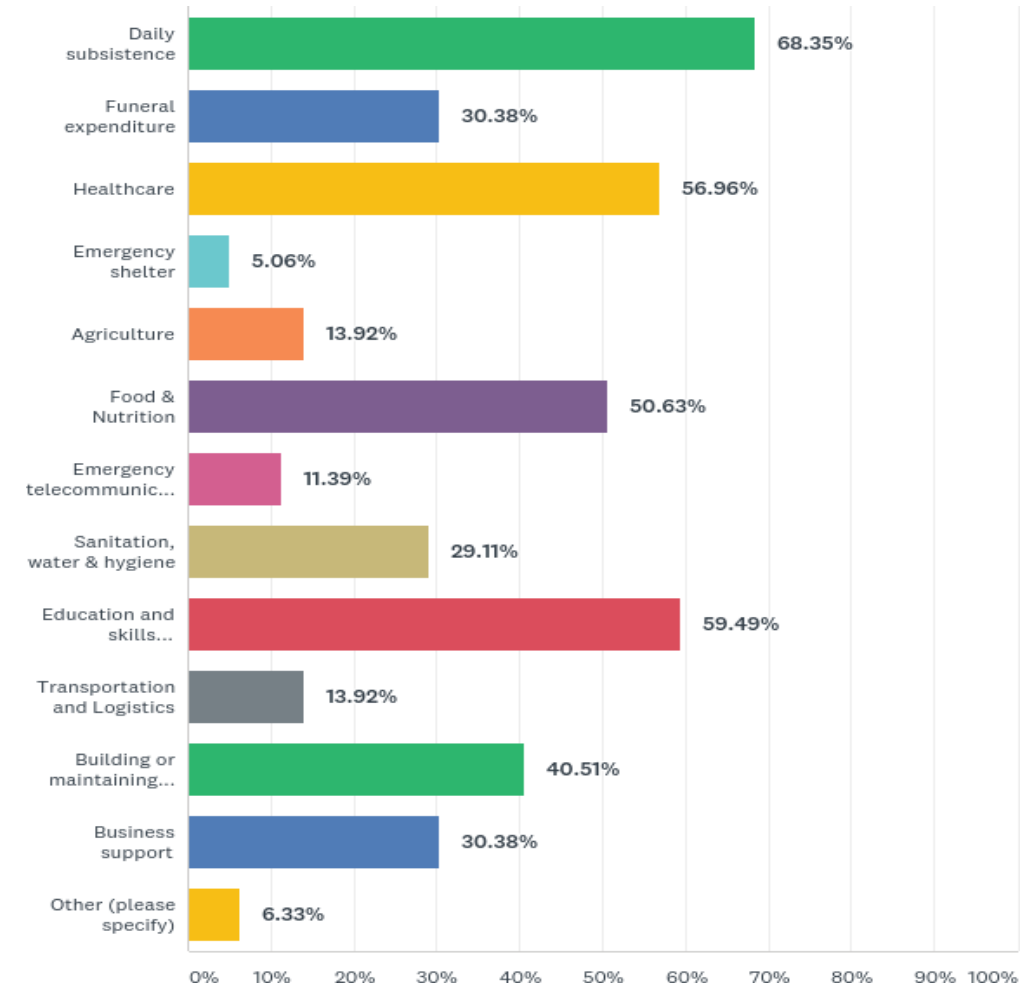
The main identified methods by which remittances come to Sierra Leone were through money transfer operators, such as Money Gram and Western Union. However, these remittances account only for a minority of the remittance transfers into the country. A small proportion of the remainder is transferred by mobile phone credits, and the bulk of the remainder enters the economy through unofficial remittance agents operating on behalf of merchants in the country.

*“In Sierra Leone, Airtel Money has 35% of market share, Africell Money has 50% of market share and Splash has 12% of market share in the mobile money market and all have over 80% network coverage. Sierra Leone is plagued with high cost of remittances and a possible reduction in the cost of sending remittances will potentially allow diaspora and migrants to send more remittances.”*

*(JL, Office of Diaspora Affairs, SL)*

### B. THE IMPACT OF REMITTANCES INFLOWS ON THE ECONOMY OF SIERRA LEONE

Figure 5: Use of remittances by recipients in Sierra Leone



Respondents gave diverse answers with regards to the question about how they use remittances. For most respondents, daily subsistence was a priority and it received the highest score with over 68 percent. Other areas such as education, healthcare and food and nutrition received over 59%, 56% and 50% respectively. The next use of remittances was for building or maintaining homes, Business support and funeral expenditure received over 40%, 30% and 30% respectively. This points out to the fact that use of remittances is so varied that its importance cannot be underestimated.

*“It is too expensive to send remittances to Sierra Leone that is why I use the informal market, unfortunately it has turned out to be quicker and trusted more than the formal channels”*

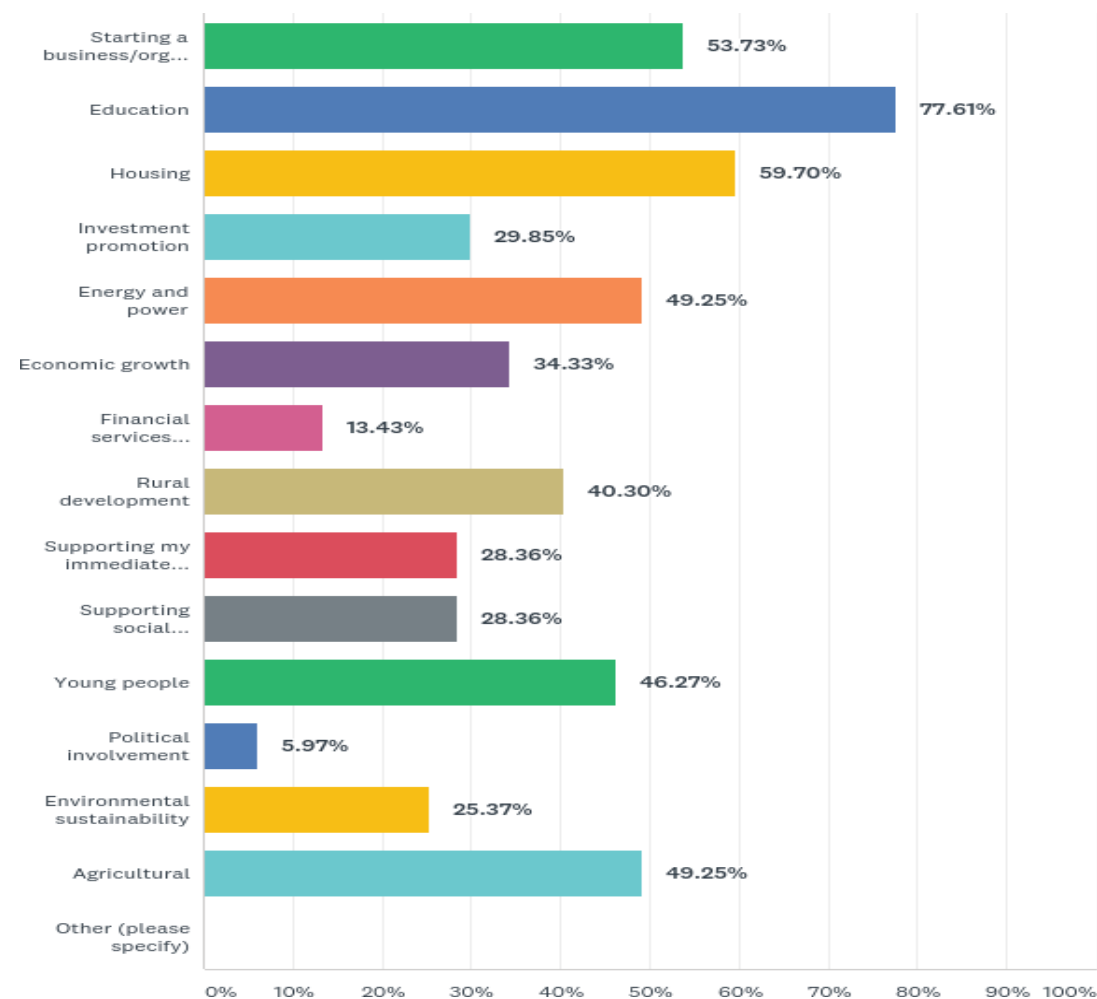
*(M.F. Insight Magazine)*

### C. THE POSITIVE POTENTIAL OF THE DIASPORA FOR DEVELOPMENT

Participants observed that, with regards to the diaspora and remittance, the government was more focused on higher earners who could contribute substantial amounts to the economy and development, thereby overlooking everyday remittances. This highlights the issue of individual verses collective remittance. Many of the participants surveyed and interviewed were more inclined towards collective remittances as it presented everyone the opportunity to contribute no matter, the size, which then leads to more resources being available for development projects. Around 77% of respondents identified education as the main sector of interest. This was followed by housing and starting a business/organisation with over 59% and 53% respectively. Agriculture, energy and power, and young people had 49%, 49% and 46% respectively and rural development followed with over 40%. This presents an interesting analysis as supporting family received 28% of the votes. This may indicate that diaspora may be willing to support more national or rural level development as long as it may benefit their families.

Diaspora engagement does not stop at the national level. In fact, many are often inclined to engage at the local level, usually within their communities of origin, where they are familiar with the context and still have family ties in many cases.

Figure 6: Sectors in which the Sierra Leonean diaspora can intervene

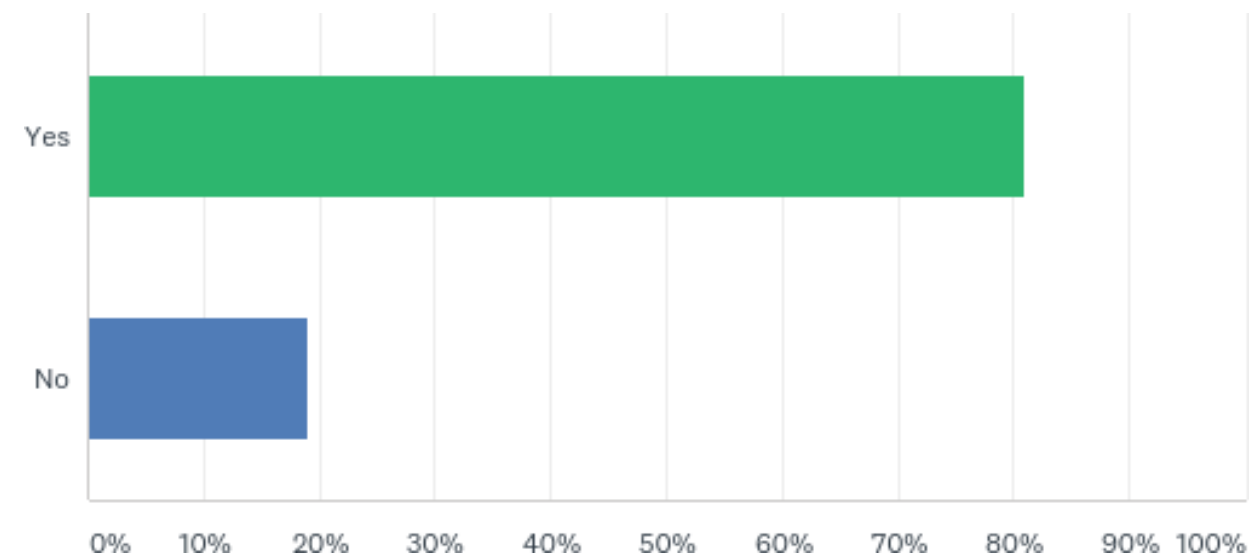


### III. SIMILARITIES BETWEEN GHANA AND SIERRA LEONE

The research found that both diaspora members and nationals at home would love to collaborate to assist in the development agendas of their countries.

When asked how the diaspora could help the development of Ghana and Sierra Leone, the majority (80%) responded that the diaspora could give some form of economic assistance. Various areas of economic assistance were suggested, the most popular being education, healthcare, housing, agriculture, youth development and infrastructure. These corresponded with the areas diaspora members and migrants believe they can help to develop.

Figure 7: Diaspora desire to collaborate with others to support development

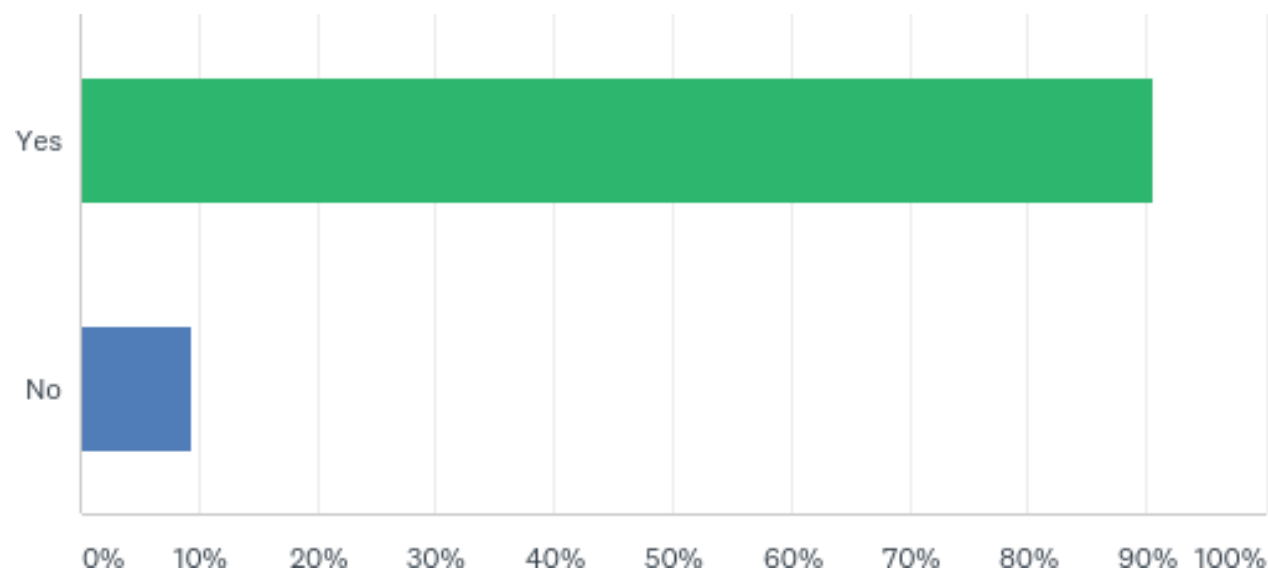


Over 80% of the diaspora will consider collaborating with other diaspora representatives to fund job-creating projects. This is a significant number of diaspora members interested in supporting development and job creation in their countries of origin. Many of the diaspora feel a sense of duty and responsibility to their country of origin for giving them the foundation they received in education, character formation and discipline, which makes them feel they have a responsibility to give back. For others, seeing their countries of origin lagging behind in development is a burden and drives them to take action to improve the situation. Nevertheless, despite the motivation to support development, participants also identified the following obstacles:

1. Cost of sending money
2. Difficulty in registering an organisation
3. Corruption
4. Land regulations
5. Limited access to the right calibre of local human capital and expertise
6. Mistrust and suspicion amongst the diaspora and local citizens



Figure 8: Encouraging the diaspora to give towards development and job creation



Ninety percent of respondents encourage the diaspora to remit and contribute to national development projects. This is significant for advocacy. In that same vein, citizens also encourage the diaspora to contribute in all ways they can towards progressive development.

Participants indicated that understanding the difference between individual versus collective remittances would be the best foundation to better channel them into development and job creation.

*“Having invested in Sierra Leone for a decade, we continue to see a range of profitable investment opportunities in the country. A collective diaspora action might help to answer some of the needed questions both in finances and skills”*

**(A.D. Sierra Leone Diaspora network)**

*“For example, I support people in Ghana by sending over £6000 every month and I would love to have a more structured system that aims to assist development and create jobs for the entire nation”*

**(K.A. Project Manager)**

Participants observed that, in regards to the diaspora and remittances, the government was more focused on higher earners who could contribute substantial

amounts to the economy and development, thereby overlooking everyday remittances. This highlights the issue of individual versus collective remittance. Many of the participants surveyed and interviewed were more inclined toward collective remittances on the grounds that it presented everyone the opportunity to contribute no matter how small or big. This then leads to more resources being available for development projects.

**According to participants, the following fundamental assistance needs to be provided to the diaspora so they can be successful in their efforts to support development and create sustainable employment:**

1. Capacity building for diaspora organisations to better advocate and influence policies related to diaspora engagement and their sectors of interest. This would provide relevant information and skills for the diaspora to better engage with their countries of origin and residence.
2. Within the diaspora context of limited resources and the absence of significant representation in the corridors of power, advocacy training is needed to increase the knowledge and skills of how the diaspora can

engage with and influence policymakers, decision makers, and informal networks.

3. Increase competition to eliminate barriers to remittances and therefore transform the money transfer market. This could be through the introduction of more mobile apps for money transfers and online platforms that eliminate transfer costs. Some existing platforms include Bibi Money, World Remit, Small World, and Wave who are positively changing the face of remittances to help the diaspora remit more. The concern, as always, is how to take advantage of the benefits, while mitigating the challenges of engaging diaspora individuals in cross-border, cross-cultural, global sustainable development projects and understanding the difference between individual versus collective remittances to better channel them into development and job creation purposes.
4. Diaspora engagement policies have become very relevant as both Ghanaian and Sierra Leonean governments now consider their diaspora to be an important resource for their countries. This relevance means both governments need their policy frameworks to engage their diaspora; otherwise, most of the diaspora engagement is done on an ad-hoc basis thereby reducing the potential impact on development. The diaspora engagement policies must set the vision and framework for engaging diaspora members.

**Specifically, on the diaspora engagement policy, diaspora members who were consulted through the interviews highlighted the need for a policy document that addresses different aspects and resources of the diaspora such as:**

1. Knowledge about diaspora resources.
2. Knowledge of diaspora skills, expertise and networks.
3. Capacities for diaspora engagement in development.
4. The establishment of clear trust/communication/relationships between the diaspora and the country of origin by mobilizing stakeholders like the government, the diaspora itself, and civil society to discuss the different ways to establish trust with all stakeholders.

*“We need a working diaspora engagement policy*

*that outlines what is available to us as diaspora and clearly defines our expected role this policy will give, provide a framework but also make citizens aware of our role. We need more than political statements”*  
**(S.A. diaspora entrepreneur)**

*“I think Government, Diaspora and citizens living in the country of origin all need a change in mind-set, behaviour and attitude to make any process of us working together productive. We all have to learn and not have a certain mind-set of looking down or mistrust but desire to see a positive outcome by putting the needs of the country first. That is why I believe we need capacity building and training and reorientation before any project begins”*  
**(L.P. diaspora entrepreneur)**

The creation of formal government institutions requires serious preparatory work aimed at understanding diasporas' needs and potential, appraising the current governmental approach to diaspora engagement, and learning from the experiences of other countries. Countries including but not limited to the Philippines, India, Mexico, and Israel have successfully engaged and benefited from their diaspora by undertaking a mapping exercise focused not only on identifying the size and locations of the diaspora, but on also identifying its members' skills, capacity, and willingness to engage.

How diaspora institutions and programmes or projects are created and how their activities are chosen are critical indicators of success. It is important to identify and clearly outline the vision, strategy, roles and responsibilities inside and across government agencies and to establish sufficient buy-in from key actors. These are to give legitimacy to the institutions and individuals and to free them from political manipulation.

The Indian, Mexican and Filipino diaspora are examples of an established and economically driven diaspora whose trust had to be regained before the institutionalisation process could succeed.

Government commitment and buy in to make the diaspora engagement a success and empowering the state institution to perform their roles and responsibilities were key to success. The governments of Ghana and Sierra Leone have to commit more resources and clearly outline what they expect from their diaspora.



## CONCLUSION

This study has presented various characteristics of diaspora engagement in development in countries of heritage, especially around job creation in both Ghana and Sierra Leone.

An important finding is the lack of diaspora engagement policies for both countries despite the commitment of their governments to engage with diaspora and to involve them in development. This is essential as according to participants of the study (both survey and interview participants), Ghanaian and Sierra Leonean diaspora are willing to engage with countries of heritage and to contribute at various levels of the economic and development process. It is also important to diaspora that they work together with government officials and locals to identify key areas of development that need diaspora influence. The impact of diaspora engagement could make more social impact if the cost of remittances were reduced and if there was increased trust between diaspora and governments. More can be done to eliminate the obstacles and create opportunities for diaspora to engage in development and sustainable job creation.

The study further found that diaspora with expertise and other resources would benefit sectors and institutions in their countries of origin. Therefore, both governments of Ghana and Sierra Leone need to be proactive about their diaspora engagement policies. Outlining their own positions with regards to how they wish to manage the inflows, outflows and diaspora relationships for their own developmental benefit is essential.

The research also found that diaspora can play an increased role in economic development and job creation in their countries of origin, beyond their role as remittance senders. This creates potential for entrepreneurship and employment creation and, where possible, options for reintegration. Diaspora can also promote trade and foreign direct investment, create businesses and spur entrepreneurship, and transfer new knowledge and skills.

Governmental diaspora-focused entities in countries of origin need to play a dual role, both facilitating diaspora contributions to the homeland and serving the diaspora. Specific actions include identifying goals, mapping diaspora location and skills, fostering a relationship of trust, maintaining sophisticated means of communication, and ultimately encouraging diaspora contributions to national development. It is important to clearly outline vision, strategy, roles and responsibilities inside and across government agencies and to establish sufficient buy-in from key actors. These help to give legitimacy to the institutions and individuals involved, and to free them from political manipulation.

It is necessary to establish partnerships between industry, academic institutions, diasporas and governments to come up with initiatives that would appeal to and benefit potential migrants, especially the large percentage of unemployed youth. Migration is a part of the human condition and the focus now needs to be on the management of attitudes to migration, migrants and the diasporas they produce to ensure there is a common place for trust, respect and collaboration between all stakeholders.

## RECOMMENDATIONS

Based on the conclusions above, the study's findings have led to the following recommendations for the development of a comprehensive and coherent framework on diaspora engagement for effective channelling of diaspora and migrants' remittance into development and job creation. While the diaspora has proven to be vital in terms of supporting family structures and livelihoods, at the same time diaspora members have not often been engaged in national development and sustainable job creation in a structured way. Key policy changes would lead to significant improvements in the depth and breadth of their engagement

Despite the fact that both countries have some differences, especially politically and economically, the challenges they face are very similar as is seen in the results of the study. Additionally, in engaging the diaspora for development and job creation purposes, both countries would require similar resources – both human and financial – as well as strong networks to attain better levels of development and economic growth. These challenges require similar solutions.

For both countries, the recommendations are categorised into specific actions for different groups of stakeholders; however, these are not exclusive and can be crosscutting.

### ***Governments and State Institutions***

The Government of Ghana and Sierra Leone through their Offices of Diaspora Affairs need to strengthen and develop clear diaspora engagement strategies and policies. To achieve this objective, the governments should:

- Establish clear channels of information to disseminate accurate and timely information to all diaspora groups and citizens. It is therefore important for governments to identify clear points of contact for diaspora communication.
- Develop country, regional, municipal and local level diaspora engagement plans that are coherent, practical, timely and regularly reviewed to ensure a diaspora centred approach in all strategies and initiatives.
- Ensure the creation of a diaspora facilitation centre to serve as the one-stop centre to address diaspora related issues. It should also facilitate return and reintegration in a structured way to support all stakeholders.
- Support the Statistical Services, Central and Commercial Banks, Universities and their Centres for Migration Studies and Civil Society Organisations with adequate resources to improve data collection on remittances and diaspora actions to inform any future government policy or intervention regarding remittances and diaspora engagement for future development action.

### ***International Organisations and Funders, Diaspora Organisations, and the Private Sector including finance and technology.***

- Create a diaspora fund that would be match-funded by all stakeholders involved in development and financed at various acceptable rates. The diaspora fund would be outsourced to competent organisations, who would manage it with clear, pre-determined guidelines and supervision.
- Steps ought to be taken to support diaspora investment match-funded initiatives such as AFFORD's Diaspora Finance Initiative (DFI) and FORIM. Through DFI and other programmes, AFFORD implements match-funded projects in Ethiopia, Sierra Leone, Nigeria, Rwanda and Zimbabwe to create sustainable jobs.
- Encourage the creation of diaspora networks aimed at development in line with government and national agendas

### ***Academia***

- Enhance interaction between academic actors, diasporas and migrants and government agencies to stimulate new approaches on diaspora and migration matters and develop well-informed policies.
- Strengthen data collection and analysis on migration, particularly on the diaspora, to enable the development of sound policies on migration in line with the country's needs.

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