



# Gender and Remittances

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## *Contribution of Ghanaian women and men in remittance and their role in community development in country of origin*

Abstract: This document creates an increased knowledge and understanding on gender related issues within remittances. It examines how remittance is affecting gender role relations and decision making processes in households and communities of origin.

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## 1.0 Introduction

Globalisation has made it possible for people to move from one place to another. As they move they develop a transnational network which supports in linking them to their place of origin. Overtime, migrants develop networks` and settles in countries, which make them feel an increasing need of belongingness. People no longer feel they belong to one place (Mazzacato, 2005, 2008).

There is a growing number of Ghanaians residing in the Netherlands and they continue to increase each year. In 1996, it was estimated that about 12,000 Ghanaians lived in The Netherlands<sup>i</sup>. This figure moved up to 15, 610 in the year 2000<sup>ii</sup>. In 2008, report shows that there were about 20,000 legally registered Ghanaian migrants in the Netherlands<sup>iii</sup>. There have been a lot of researches to investigate why Ghanaians remit to their families back home.

Remittances are classified as the transfer of money, goods and services from one place. Migrant's remittances are an important source of income for the family and in some cases, a relevant percentage of the GDP of receiving countries. Most migrants remittance are used for payment of various expenditures such as immediate consumption, land acquisition and building, education funding, businesses, funerals, church activities and developmental projects. Remittance is seen as one of the most important tool for reducing poverty and enhancing local development.

There is an on-going argument indicating that although women send approximately the same amount of remittances as their male migrants, women tend to send higher proportion of their income and on regular basis even they earn less than men (IOM et., al, 2007).

In a country such as Ghana, migrants remittance is a great source of external funding for migrants families. Although there have been lots of reports on how remittances are used, not much the role gender play in remittances towards community development.

This report seeks to create an increased knowledge and understanding on gender related issues to remittances. More specifically it seeks to examine the contribution of Ghanaian women and men to the development of their household and communities of origin.

The aims of this project are:

- To understand why and how remittance is affecting gender roles, power relations and decision making process in households and communities of origin.

- To give specific views of migrants in Netherlands verses migrants families in Ghana.
- To mobilise and bring the right partners / actors and Ghanaian diaspora in the Netherlands to discuss the impact of remittances on gender roles.
- To identify Dutch and diaspora organisations involved in gender and remittances issues and to understand how these organisations are cooperating with each other.

## **2.0 Background information about AfroEuro Foundation**

AfroEuro Foundation was established in 2003. The organization started as publishers of the Afroeuro Hilite Magazine, an opinion magazine targeted at the African –European community in the Netherlands and the rest of Europe. The publication has since 2004 been published as part of the media programmes of Afroeuro Foundation. That year, there was a restructuring of the organization with three key programmes as key focus: education and integration, empowerment and promotions.

For the last years, we have been involved in different projects. The most important are:

- Workshop: “Training the Trainer”, ISS The Hague
- Study Group on Migration and Development
- Training and Facilitation Trips to Ghana - for women traders.
- Consultative Meeting on Migration and Development: The Role of Faith Based Organizations in the Netherlands (with leaders/pastors of African migrant churches in the Hague)
- African Diaspora Business Breakfast with the South African Minister of Transport and Logistics, Hon. Jeffrey T. Radebe, Tuesday 18th March 2008 – S.A Chamber of Commerce Amsterdam
- Symposium: Enhancing Development and Enterprise: The Role of the African Migrant Community
- IntEnt/Afroeuro Joint Event: Business Start-Up Mission Ghana
- Start of Youth Outreach Programme: Workshop on Youth and Health – (first meeting), Saturday 02 August 2008, (Second meeting), Saturday 13 September on Education: My Future and Me
- Discussion meetings with potential Ghanaian Diaspora investors on investment projects:
- Food Security, Towards poverty alleviation through capacity building and Gender balance.
- Sensitization and education on community participation and involvement Empowerment and skills on poverty alleviation (Women and girls capacity building for development) through remittances and trade.

### **3.0 Objective of this project**

This project has both long term and short term objectives.

In the **short term**, we seek to identify:

- The contribution of Ghanaians to the development of their communities of origin on a gender justice based approach
- To clarify on the impact of the remittances on their status within the family and community
- To discover how remittance is affecting gender roles, power relations and decision making processes in households and communities of origin.
- to identify capacity building materials on the gender dimensions of remittance for Ghana

#### **In the Long-term objective**

Through this campaigning project, we hope to create increased knowledge and understanding the gender related issues within the remittances topic and the contribution of Ghanaian women to the development of Ghana and in their communities of origin.

Our project objective is to formulate recommendation and capacity building materials on gender dimensions of remittance. The recommendation is for all stakeholders that are dealing with remittances, especially the Diaspora in The Netherlands and Europe.

### **4.0 Target group**

Our target group for project study are categorised into three,

- Ghanaian migrants in The Netherlands
- Ghanaians in Ghana with relatives living in Holland and abroad
- Money transfer agencies and individuals remitting to Ghana

### ***Ghanaian migrants in The Netherlands***

We selected about 220 men and women from The Hague, Amsterdam and Rotterdam. This target group were Ghanaian migrants in the Netherlands, basically men and women.

### ***Ghanaians in Ghana with Relatives in Netherlands and abroad***

We also selected about 60 Ghanaians living in Ghana who have relatives in The Netherlands. Our respondents and participants were basically in Kumasi and Accra.

### ***Money transfer agencies and individual groups remitting to Ghana***

From both formal and informal channels of transferring money, goods and services, we selected approximately ten (10) money transfer agencies, goods and services agencies that facilitate Ghanaians in The Netherlands remittances to Ghana. These agencies were both formal and informal.

## **5.0 Project Activities**

There are two dimensional approaches towards this project.

First approach seeks to understand the trend of gender and remittances among the Ghanaian migrants in The Netherlands.

Second approach seeks to examine the influence of gender and remittance towards women role in development, their power and decision making process in the household and community of origin.

Activities which have been organised during implementation of project are:

- 3 group discussions were organised in The Hague, Amsterdam and Rotterdam Netherlands with each comprising of 20 participants
- 3 big events for the community (conference) in the Netherlands (each 70)
- Interviews with about 20 Ghanaian migrants in Netherlands
- Interviews with 25 Ghanaian families in Ghana
- 3 group discussion in Ghana (25 participants)
- 3 big events for different actors (60 participants) in the Ghana
- 10 interviews with Agencies who facilitates remittances to Ghana (5 formal and 5 informal)
- For each of these group discussions, respondents were asked to fill in a structured questionnaire.

We will now move on to discuss details of project activities organised.

There have been three (3) group discussions organised in The Hague, Amsterdam and Rotterdam. In The Hague, the moderator for the group

discussion was Ms. Abena Bemah, the moderator for Amsterdam conference was Mr. Dua Forjour and the Moderator for Rotterdam conference was Mr. Anthony Yeboah. Participants from each group discussions were 20 Ghanaian migrants. The groups were sub-divided into three mini groups to enable time for each candidate to talk. There were a lot of open discussions and questions set to stimulate all participants to talk.

In addition, AfroEuro Foundation organised activities in The Hague and Amsterdam to interact with the diaspora about how migrants are contributing towards development of their countries of origin. In some instances, the organisation visited social gatherings, funeral sittings and church groups to discuss how men and women contribute toward development in Ghana. Most of these discussions were stimulated by a group leader, Mr. Vincent Gambrah.

### **Views of Migrants**

Some specific questions were asked questions such as:

- Why Ghanaian men and women in the Netherlands send money to Ghana?
- What is frequency of remitting?
- What is the medium with which men and women remit to Ghana?
- Which gender do they (the migrants) normally send the remittance to?
- How remittance affects power relations and decision making process for both men and women in Ghana?

There were very different views given by participants from the discussions. For instance, Mariam Agyeiwaa, a 48 year old mother of 4 children mentioned that she has her husband still in Ghana and they are also business partners. She normally would buy items from The Netherlands and ship them to her husband in Ghana to invest in their business. She states that for her she trust her husband and since he always use the money and items she sends to invest in the business she has not had any problem with him. She however pointed out that, she has other extended family members whom she also remits to periodically to support their welfare. She explains that there are also times that she has had to send money to her friends when they are in difficult situations as in the death of a family member.

In the case of Paulina Asantewaa, she explains that she has been involved in a building project in Ghana. She normally remits money to her brother in Ghana to invest in the building property. She explains that her brother was not trustworthy and ended up demanding so much money but not using it to invest in the building property. She said because of this, she had to find a different person who is not even a relative to remit the money to him.

Paulina pays this person for the services he renders for her. So far she doesn't have much to complain about. She also explains that since her brother showed that he is not trust worthy, she always finds a third party to cross check if the money she sends is used for the intended purpose.

Another person, Micheal Opare said that as for him for the past 2 years he has given up on remitting to Ghana because he has lost trust and confidence in his own relatives back home. He said both women and men relatives are not to be trusted because when you send them money they never use it appropriately and they always demand more. He explains that life in The Netherlands is very difficult and as a migrant, you cannot always live up to the expectations of various family members in Ghana who are always demanding money from you.

Madam Lydia Donkor also explains that she has children back home in Ghana. Her mother is the key caregiver for her children. This reason makes her remits money as well as goods to her mother in Ghana. The money she sends is normally used to pay for the children school fees, medicine and food for the wellbeing of her children. She explains that she normally have to send an extra money to her mother because she is the one taking care of her children to enable them use it for rent and food.

There were two views which were shared among the discussions groups with Ghanaian migrants in Netherlands. There was one group which believed that Women are normally their source of remitting money and goods to. They found that women relatives were economically manageable, trustworthy and they could rely on them to use the remittance for the exact reason which the money was sent for. For another group, they were of the view that it doesn't matter much whether the person receiving the money is a woman or man. They explained that it depends on the individual involved.

Ms. Akosua Konadu, a 56 year old Ghanaian Migrant in The Hague, explained that she normally transfers money to Ghana using the informal methods because she finds it less expensive. She states that nowadays sending money to Ghana is a very easy process. Previously, migrants used formal channels for them to screen your passport and ID cards. Now there are a lot of not so bureaucratic channels through which she can send her money. She mentions that she personally knows a person who sends money to Ghana so when she wants to send money to her relatives, she can just sits in her home and call the agent to inform her she wants her relative to go and receive the money. After the telephone conversion, she goes to pay for agent for the money given to her relative. She said, this occurs due to the long relationship bond which has been developed between her and the agent over time. Ms. Kondadu explains that not all the informal channels of



sending money are reliable though. She gives an example of someone who recently is said to have taken migrants money which was supposed to have been given to their relatives in Ghana.

A conference was also organised in The Hague and Amsterdam. AfroEuro Foundation organised this conference in partnership with Recogin (which is an umbrella organisation for Ghanaian diaspora organisations in The Netherlands). There were about 60 to 70 Ghanaians present during these conferences. The themes for the conference were migrants participant in community development in their countries of origin. The speaker for the conference was Mr. Charles Yirenchi. In his speech, Mr Yerenchi emphasized the gender roles in community development. He explained that gender roles have been affected by migration since women have now assumed new roles as economic providers. There were open discussions on how women have been economically empowered by migration and how women are acquiring new responsibilities in addition to their traditional roles which they normally play in the families. There were also discussions about the influence in women in decision making process in the family and how this can be linked to remittances to their family members in Ghana. Some raised the view that unlike before, women no longer have to sit at home to become mothers, nannies or daughters. As they migrate, they find themselves in a new environment with very limited external family support. Women have to pay for their house rent, utility bills and food. As mothers they need to provide for their children. Even as wives they would have to contribute to ensure proper upkeep of the home and their families.

In summary, we have learnt from the discussions that Ghanaian migrants in the Netherlands work enough to support the families back home. This support they give to their transnational families provide a level playing ground for both men and women in being active citizens in the community. Migrant women use their remittances to play a significant role in household decisions and in supporting community development in Ghana.

### **Understanding the views of Ghanaian families on gender and remittances**

- Why do Ghanaian men and women send money to Ghana?
- is frequency of remitting?
- What is the medium with which men and women remit to Ghana?
- Which gender they (the migrants) normally send the remittance to?
- How remittance affects power relations and decision making process for both men and women in Ghana?

## **Views of Ghanaian migrants families in Ghana**

In the case of Ghana, there were also focused group discussions with Migrants families. Some of the questions which were asked the family members of migrants are:

- Why Ghanaian men and women in the Netherlands send money to Ghana?
- What is frequency of remitting?
- What is the medium with which men and women remit to Ghana?
- Which gender they (the migrants) normally send the remittance to?
- How remittance affects power relations and decision making process for both men and women in Ghana?

## **Views of migrants families in Ghana**

There were very different views shared. We will now discuss some of the various views shared by family members.

Madam Ama Nyarkowaa, a trader in Kumasi explains that she has her two children abroad. She states that although her children remit her money, it is not every month. She explains her female daughter age (34) would normally send her money than her son (40 years old). She explains also that when her daughter sends her money to support her daily upkeep such as food, health and transport. In the case of her son, he would send money when there an emergency. Another woman, Madam Agnes says it is not all the time very easy to please the migrant because of huge inflation rates in the country as the price of goods and services keeps changing and there is no standard price for anything. She says as much as she tries to be honest to her relatives abroad, it is not always an easy step because of the economic hardship and inflation in the country.

Mrs. Judith Okyere mentioned that when she receives money or goods from her relatives abroad, it enhances her respect in the community. She explained that for her, she is even happier to receive remittances from the female relatives abroad than the men because anytime the women send her something, it helps to contribute towards the household needs. Most other respondents interviewed stated that remittances play a great role in meeting daily needs such as buying foods, paying school fees, and taking care of health care services. Also other women explained that their family members are engaged in housing projects so once they receive the remittances, they use it to supervise these projects. Many men interviewed also said they use the remittances they receive to engage in business ventures. Sometimes the business will be for the migrant or something in partnership with the migrant.

Most of the women did mention that remittances increases their decision making power in the family and in the community. The remittance is also a regular source of income to support the small businesses they are already engaged in.

Afroeuro Foundation organised a workshop for farmers and traders in Buoko and Kumasi to examine how some Ghanaians families benefit from migrants remittances. In the case of the farmers in Wenchi, they receive remittances from the diaspora who seek to invest in agricultural purposes. The farmers use the money they receive to buy maize and agricultural products which they use for farming. These farmers have formed an association and in all, about 75 participants attended (with about 20 women and 45 men). Overall, the farmers mentioned that the remittances they receive from migrants was helpful because they use the money to invest in their business and also to buy products. They mentioned that since it is a migrant investment in a form of micro credit facility, they often have to pay back and it limits the level of production because it not their own capital. Other farmers expressed that in most cases, the remittances are helpful because they are able to use it to sustain themselves and their families. When asked who normally benefits from the remittances, the farmers explained that because it is a local community, majority of its members are men, but there are still some women who are involved as farmers; and there are also women to join hands with their partners / husbands to support them in farming. To encourage more women to enter into the farming field, the farmers have elected a woman to lead the group.

Another conference/workshop was organised for the traders in Kumasi. The traders were women and men who receive remittances from migrants abroad. The group comprised of 65 participants. During the meeting, they explained that their group is quite different because they have direct linkage with migrants abroad who transfer not only money but also economic products which they sell. Maame Abena Amposah explained they have relatives who support them economically by sending clothes, foods, money, second hand electrical appliances among other things. Their relatives would ship these items or transfer the money and once they receive the package they sell it to support themselves economically. The money obtained from sale of these products is used to finance medical bills, school fees for their children. Mr. John Kusi also a trader explained that for him he has his sister in the Netherlands who sends him used products to sell on quarterly basis. The traders were also asked if they believe the remittances they receive has played any role in enhancing their decision making process or given them any power within the community. To this, Ms. Lydia Owusu said, it has because previously she was unemployed and no one took into

consideration what she said. She said since starting her trade, she has become economically active. During important decision making process her family would normally invite her to sit in meetings to also share her view. She is also a member of the community network within her local church district and they contribute to helping women become better persons within the community.

From the discussions, we have learnt that both men and women play a key role in development in their country of origin. Migrant women use their remittances to support in making decisions that determines household's participation in the community. For instance women contribute most to health care needs, education, accommodation, food and cultural needs. Participants also mentioned that in a country like Ghana, where women rights are still developing, women remittances to families help to support in reducing gender inequality because women access to the remittances enhances their power roles and increases their ability to be part of decision making process in the community.

We will now move on to discuss outcomes from these activities which were conducted.

## **6.0 Outcomes**

### **6.1 Remittances trend for men and women**

Although both Ghanaian men and women migrants in Netherlands remit to Ghana, we learnt from the discussions that more women remits on regular basis than men. Although women remit more on monthly basis, it was learnt that women responds to emergency calls for remittances than men. For instance, if a member of the relative in the country of origin (Ghana) is sick, or in case of other emergency cases, women were prone to send money immediate than that of men. It was also learnt that most men remits on quarterly basis.

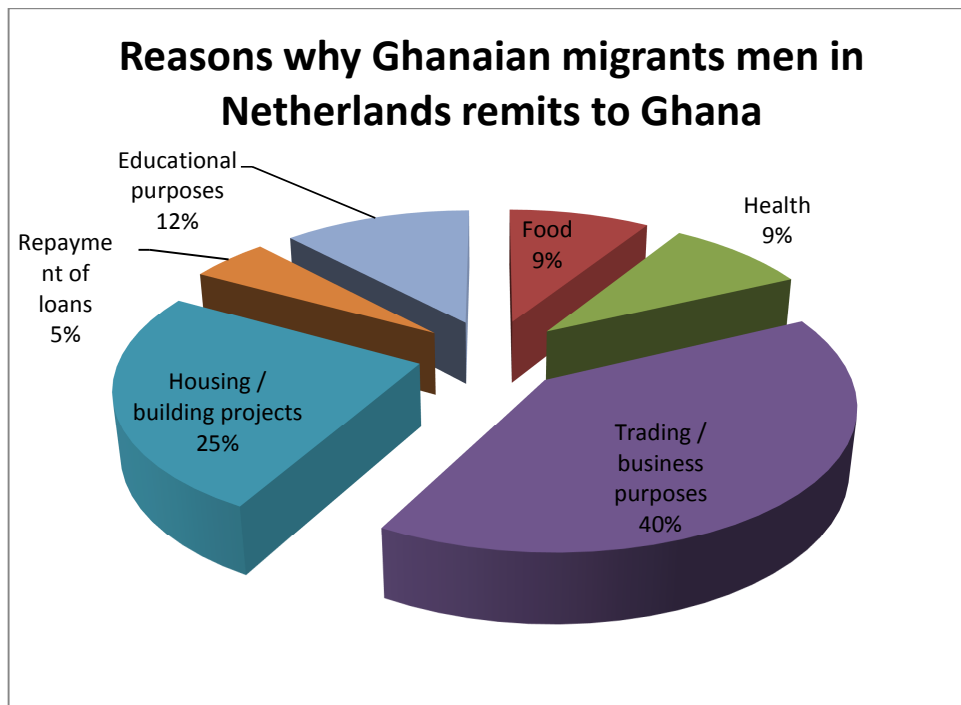
Men normally remit money, goods and items for trading / business purposes. From the study, we learnt that most migrant men remit for business purposes. A total of 100 men were asked to state the main reason why they remit to their family and friends in Ghana.

Outcome of the survey is showed in the table below:

*Table 1: Reasons why Ghanaian men in Netherlands remit to Ghana*

<b>Reasons why Ghanaian men in The Netherlands remit to Ghana</b>	<b>Number of respondents</b>
Food	9
Health	9
Trading / business purposes	40
Housing / building projects	25
Repayment of loans	5
Educational purposes	12
	100

*Figure 1: A pie chart to illustrate why Ghanaian men in Netherlands remits to Ghana*



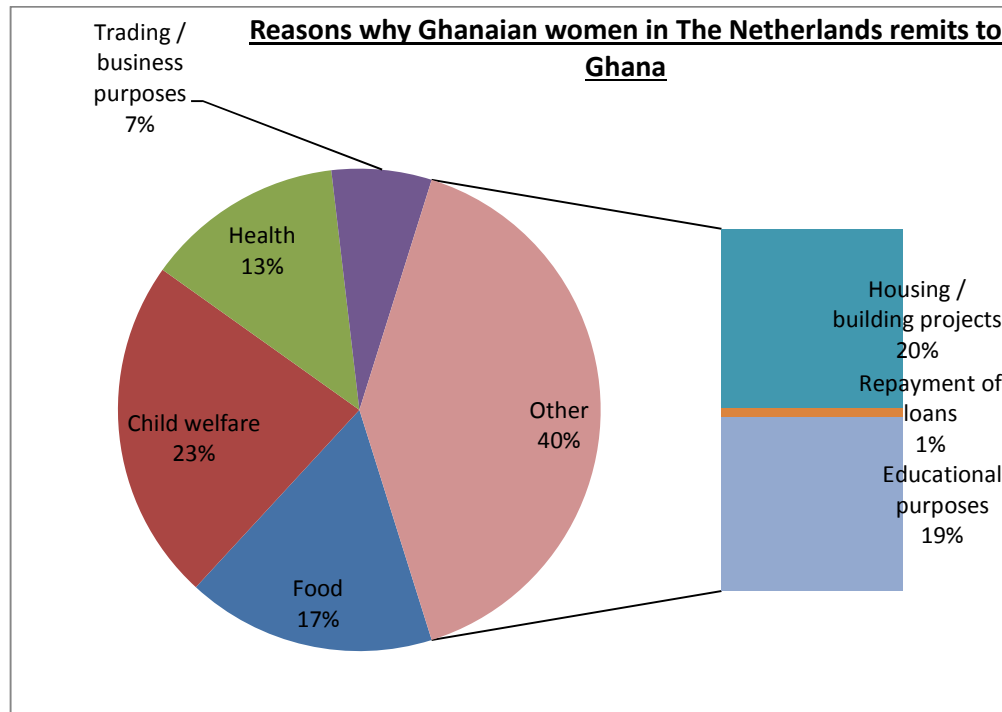
Analysis of diagram indicates that most Ghanaian men in The Netherlands are remitting to Ghana for business or trade purpose. Other men remit for housing projects. We also learnt there were quite a few men who had borrowed money to travel or they had outstanding debt to pay back in their country of origin and these men also remit for this purpose.

In the case of women, we also tried to study why most Ghanaian women remit to Ghana. We learnt that many women remit for food consumption, health care needs, education and consumable goods. The table below indicates why women remit to Ghanaian

*Table 2: Reasons why Ghanaian women in Netherlands remit to Ghana*

<b>Reasons why Ghanaian women in The Netherlands remit to Ghana</b>	<b>Total number</b>	<b>percentages</b>
Food	25	16.7
Child welfare	35	23
Health	20	13.3
Trading / business purposes	10	6.7
Housing / building projects	30	20
Repayment of loans	2	1
Educational purposes	28	19.3
	150	100

*Figure 2: A pie chart to illustrate why Ghanaian women in Netherlands remit to Ghana*



The pie chart above indicates that a majority of Ghanaian migrants women remits to meets certain needs such as meeting the welfare of their children, educational purposes, housing projects among others.

It was mentioned during the discussions that although migrants always remit to fulfil a specific purpose, the expectations were often unrealistic. The migrant families also had different motives on how the remittances sent to them should be used for.

Overall, how migrants' remittances are used differs from one family to another. We also attempted to examine how remittances are spent by migrant families. When we ranked how most migrant families spend most of the remittances, we learnt that families spent remittances normally on:

- Education
- Church contribution
- Funerals
- Business ventures
- Building
- Accommodation
- Clothing
- Health
- Community development
- Agriculture

Another important point mentioned was that the remittance helps in the funeral or burial arrangement of deceased family members. In Ghana, there are a lot of people without life insurance or funeral insurance plan. Hence upon the decease of a family member, a huge debt is created on the surviving relatives. Hence the remittances from other family members abroad serve as a safety net in relieving the burden on them.

In addition to this, we learnt that remittances help to improve the economic situation of the receiving households. Sometimes, the remittance becomes the prime source of income.

Most migrants send more to their relatives whom they trust and have some level of confidence in. It was learnt from the migrants that the person to remit does not necessarily have to be a man or women, what is important is the person has their trust.

In cases where the migrant is involved in a housing or trading projects, sometimes a second person is sent to confirm if the money / goods remitted are used for that specific purpose for which it was intended.

## **6.2 Factors contributing to migrants' ability to remit**

A migrant ability to remit on regular basis is dependent on a lot of factors. Some of these factors are listed below:

- Type of work – low skilled worker or highly skilled worker

Most migrants who have regular jobs stand a greater chance of being able to remit than those who are unemployed. Even with employed migrants, highly skilled migrants with a well-paid job will stand a greater chance of remitting than low skilled migrants.

Again, it was noted that most Ghanaian migrant women in The Netherlands are into regular jobs than their male counterparts.

The age of the migrant also had a greater chance in influencing their ability to stay in regular employment. The younger migrants stand with a skill stands a good chance to great employment opportunity than the aged migrants.

- Legal status of the migrant: From the discussions, we learnt that a migrant ability to remit depends on his/ her legal status. Most documented migrants have greater opportunities to work and good livelihood. They also have free movements. This contributes greatly in their ability to remit to the country of origin.
- Ability to save: Most migrants who are able to remit are those who have the ability to save some percentage of their monthly allowances. Also it emerged from the discussion that women have a greater saving power than men. Hence they are able to save more money and consequently remit more.
- Marital status of the migrant – The marital status of the migrant has a role to play in their ability to remit. A migrant can be married, single, separated, in partnership relationship, divorced or widowed. Migrants with their partners in country of origin will remits on regularly basis than a migrant who has their partners with them. However, this is very personal and it was explained that the fact that a migrant has his partner in the country of origin does not really mean they will remit to them on regular basis.
- Combination of the family size: The number of children a migrant has in host country, number of children migrant has in country of origin can influence if they will remit or not. A migrant with his children in country of origin will remit to the caregiver of the child on regular basis, while a migrant with children in host nation will remit less. Also women with children in country of origin were more concerned about the upkeep of the child and they tend to remit more
- Is the migrant a first, second or third generation migrant; We learnt also that the first generation migrants remit more to Ghana than the second or third generation migrants. The reason to this is that, the



first generation migrants feel a greater bond with their families back home than the second and third generation migrant.

#### **6.4 Means of remitting money**

There are various ways of remitting money and goods to Ghana. The means of remitting money can be formal or informal source.

The formal channels of remitting can be through transferring money through banks, micro finance agency services, sending goods through door to door services, mobile money system.

Most Ghanaians explained that aside the door to door services which enables them to remit goods to their families in Ghana, they find the formal channels rather expensive and too bureaucratic. Even with the door to door services, they prefer to patronise in agencies being operated by a Ghanaian than a person from another national.

The informal channels involve sending money to a person who charges no interest rate, or asking a friend to give the money directly to a relative in Ghana. Some migrants prefer sending money to Ghana through informal channels because it is less expensive and requires less bureaucratic process. The informal means of transferring money are cheap it does not provide any guarantee for the person transferring the money. Also it is quite tiring to receive money from the middle men because they are informal channels and locating their shops is not an easy task explained by the family members in Ghana. Others explained that they prefer to receive money from the formal channels because of safety reasons.

### **7.0 Ghanaian migrants engagement with country of origin**

The Ghanaian diaspora engagement with country of origin varies. Ghanaians in Netherlands connect with each other through various activities which can be for religious purpose, business network, social purpose or home town associations. Under this section, we will discuss various ways in which Ghanaians migrants in The Netherlands engage with country of origin.

#### **7.1 Home town associations**

Many Ghanaian men and women in the Netherlands are connected based on their home town associations. These associations offer charitable contributions, funding for human development projects (health, education or recreational projects), and capital investment in income generating activities or infrastructural improvement to the country of origin. The home town associations help Ghanaian migrants to preserve ties and identity for the migrant to build social and infrastructure for their home towns.

## **7.2 Business networks**

Over the years, Ghanaian diaspora organisations have evolved through business networking to raise funding to support community development within Ghana and Netherlands. These organisations supports activities linked to health, food security, agriculture, education, culture among many others. The diaspora organisations work together to support community development work in Ghana and host nation.

Most women are also active in the operation of migrants organisation; yet women role in diaspora organisation is often limited as they often have to multi task and do not have enough time to spend in establishing their own organisation or to be much involved in volunteer work.

In spite of the challenges being faced by women, there are still some diaspora organizations operated by women. For instance VOSAW is an organisation which is managed by a Ghanaian woman. Vosaw is a care and health organisation which supports in providing care and habitat for the elderly in society, particularly people with dementia. Vosaw organises programmes that supports in raising funding which is sent to Ghana to support this project.

Within Amsterdam, there exist a Ghanaian umbrella organisation called Recogin which periodically organises programmes for Ghanaian men and women in Amsterdam including all member organisations. Also, AfroEuro Foundation organises programmes which connect Ghanaian migrants in The Hague. The foundation targets youth, men and women and educate them on important matters such as language lessons, education, health, and women empowerment. AfroEuro foundation also has on-going projects in Ghana which supports in using migrants remittance in reducing poverty.

In a similar project, the foundation in 2015 has been involved in raising awareness on child labour in Ghana and in supporting to raise fund to support girls' education in Winneba, Ghana.

Again, AfroEuro Foundation is undertaking a project which enables migrants to transfer their remittances as micro credit services to be used by women traders in Kumasi and Kibi. The contribution is made by both men and women migrants in The Netherlands and it is transferred to small scale traders to invest in their business for growth purpose.

In 2011, there was also a project organised to connect Ghanaians through trade. This was the Netherlands Ghana Business Fair in Almere, organised by AfroEuro Foundation and Ghana Embassy. During this business fair, various companies were invited from Ghana and brought to The Netherlands to have a business exchange with companies in the Netherlands.

Also, Sankofa has been another organisation that uses migrant remittances to improve poultry production among rural women in Ghana and in promoting their independence within the society.

There have been festivals being organised to bring Ghanaians together on regular basis. Such festivals have been GhanaFest, African festival and Royal African Durbar.

Aside these organisations, there are other door to door services to make the lives of Ghanaians in Netherlands better. These businesses operate by transporting goods of Ghanaian migrants in Netherlands to their relatives back home in Ghana. Some of these businesses are Best African Services, Winners Cargo Shipping, Royal Africa Services among others.

Most of these business networks supports in building social capital. As migrants form these business networks and associations, they do not only contribute towards economic development. The ideas, behaviours and identity they share contributes in adding values to their social and economic livelihood.

### ***7.3 Political associations***

Ghanaians in the Netherlands have great passion for politics and how Ghana is being governed. For some time now, Ghana has had two main political parties, namely the ruling National Democratic Congress (NDC) and the New Patriotic Party (NPP).

Because of the passion for politics, Ghanaians in The Netherlands form associations which support the political parties governing Ghana. Notable is the NPP association in The Hague, Amsterdam and Rotterdam. Ghanaians uses their knowledge and remittances to support the activities of these political parties in Ghana. Women have been involved and have much influence in the operations of these diaspora political associations. They support in fund raising, community mobilization and organisation.

## **8.0 Gender remittances policies in Ghana and the role of government and civil society actors/ NGOs in providing gender justice**

Aside these diaspora organisations mentioned, there are other public and private actors working on gender justice to ensure migrants contributions in host nation to stimulate productive investments.

The Government of Ghana has established the Ghana Investment Promotions Council, GIPC, which seeks to encourage trade between Ghana and other professional bodies aiming to provide socio-economic trade and network. Although GIPC has been active seeking trade investors in other

countries, their participation in the Netherlands has not been encouraging. Not much has been done directly by the Government of Ghana to ensure gender justice or to enhance Ghanaian migrants' remittances towards developmental projects in Ghana. For instance, the Ghana Embassy in Netherlands has not very active in promoting trade network as they argue they have limited finances in doing so. However, the Embassy has supported in kind both private sectors and NGOs with interest to begin trade investment in Ghana.

A private organisation by name Ghana Netherlands Business and Culture Council (GNBCC) is a business network which organises business activities for Ghanaian and Dutch companies. The GNBCC works to develop business and support services, trade mission and events and travel support service.

Other Organisations' that have supported in ensuring economic growth have been donor organisations such as IOM, Oxfam Novib and Cordaid. Over the years, these organisations supported greatly in funding migrants' activities and promoting women to support developmental projects in their country of origin. Although efforts of these donor organisations such as Oxfam Novib and Cordaid are greatly appreciated, Ghana no longer qualifies to receive funding from most funding organisations. The withdrawal in assisting migrants' organisations to implement projects has created a considerable gap as most projects are left uncompleted because of limited financial support and human capital.

IOM on the hand continues to assist Ghanaian migrants' activities and support in sending the knowledgeable professionals to their home countries to contribute towards socio-economic development. They have on several occasions deployed Ghanaian migrants to fill the gaps in skills available in country of origin.

Also although migrants are willing to contribute and use their remittances to support country of origin, migrants receive less external support for implementing projects and ideas. Migrants are told to conduct voluntary services for their time and knowledge spent on developmental projects.

## **9.0 Reflections**

Policies designed to make transfer of remittances more cost effective enhance capacity of individual and migrant groups to contribute to poverty reduction in home countries. Some programs that promote regularisation of legal status, integration of members of diaspora communities in the labour market, credentialing, training, language acquisition among others build the capacity of migrants to contribute towards developmental efforts.

The Ghanaian governments should do more in ensuring gender justice in remittances to enhance economic development. The Embassy of Ghana in the Netherlands can take advantage of the huge social network of Ghanaian diaspora associations to organise events and programmes that stimulates migrants' interest to contribute their remittances and knowledge in ensuring community development in Ghana.

Furthermore, the report mentions the challenges Ghanaian women in the Netherlands faces in contributing towards their families back home. Hence it would be very laudable if a business network is established to empower the Ghanaian women in Netherlands; or an organisation is established to support Ghanaian women in relieving them of the additional task they take on which limits their ability to contribute towards their country of origin.

## **10 Conclusion**

This project has examined the roles of women in contributing towards community development through remittances. The study examined why Ghanaian women and Men in the Netherlands remits. Analysis from the study indicates that women often remit for reasons such as childcare, housing, educational purposes, food and health concerns. Men on the other hand remit for reasons such as trading and business purpose, housing projects, education, health and food purposes.

Interestingly, we learnt that how migrant families use money is often different from the reasons why the migrants remits money. It was discovered that migrants families often uses remittances for purposes such as educations, church contributions, funerals contributions, business ventures, building projects/ accommodation, clothing, health, community development and agriculture. It was discovered migrants does not remits necessarily to a man or woman. They remits to people whom they trust and it records shows that most women are fund to be more trustworthy, hence they receive more migrant remittances then the men.

Migrant women remittances are crucial in community development since remittances enhance gender equity, power and decision making of women among the community.

Also because women are actively engaged in productive work, they are able to remits more on regular basis than women. Again it emerged that women responds more to emergency cases in sending money and goods than men.

Furthermore, there are a lot of Ghanaian associations in the Netherlands which are connected on the basis of religious, ethnic, cultural, and social associations. The social groups meet periodically to discuss ways of sending

remittances to Ghana to make the lives of their families better. A lot of Ghanaian women are involved in these small groups of associations and they continue to make decisions which have a great influence in making the lives of their families better. They mobilise money and resources to support community development resources in their own communities in Ghana.

Aside these small group associations, there are organisations and businesses operating in the Netherlands. Many of these businesses engage in projects that support food security, agriculture, healthcare, education among many others.

Although many of these organisations are making great effort to support developmental projects in their countries of origin, the realisation of it is not very easy. There is greater demand on them to also contribute not only their time but also money before they gain donor support and funds.

In conclusion, it can be said that the role of women in remittances has a significant impact on nations building. Women associations and other groups should be motivated more and they should be given the platform to share their concerns. A lot more has to be done to ensure that women equity in remittances is achieved and women are given enough chance to join in decisions making process in community development.

## References

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<sup>i</sup> Ghana Embassy Netherlands website: <http://www.ghanaembassy.nl/index.php/ghanaian-community.html> - updated on 26th November 2015

<sup>ii</sup> Dietz et al; Ghanaians in Amsterdam, their good work back home and the Importance of reciprocity

<sup>iii</sup> Ghana Embassy Netherlands website: <http://www.ghanaembassy.nl/index.php/ghanaian-community.html> - updated on 26th November 2015