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Awareness Raising and Engagement of Migrants in Local Community Development

Annual Activity Report

[September 2008 – December 2009]

AfroEuro Foundation



IDENTIFYING INFORMATION

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Project Location (North)	Netherlands
Southern partners (Ghana)	Sinapi Aba Trust (Microfinance partners) African Development organization for Migration (AFDOM)
Programme	Migration and Development
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Budgeted expenses	€26,518.88
Approved counterpart contribution	€15.000

Cover photo (source)

Farmers and community group in Tamale started in April 2009 during Mr Gambrah's visit.

INTERVENTION STRATEGY

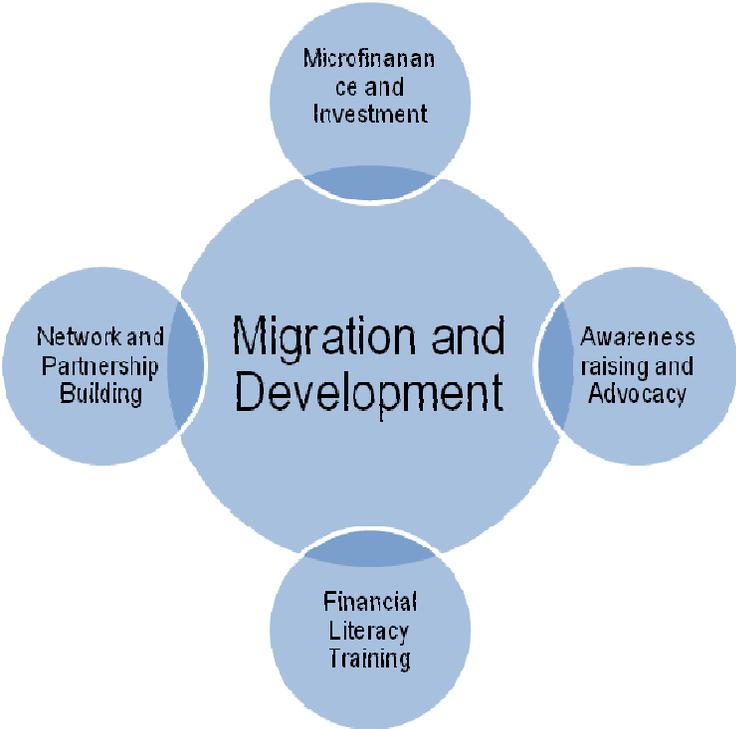


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ACKNOWLEDGEMENTS

*WE ACKNOWLEDGE WITH THANKS AND
HEARTFELT GRATITUDE, THE CONTRIBUTION OF
OUR SPONSOR*



FOREWORD

We are happy to present the activity report of our awareness raising project for the period September 2008 to August 2009. The report provides background information on the progress of the project including the activities carried out.

This phase was marked by numerous activities carried out aimed at achieving our objective of raising awareness on the role migrants play in the development of their communities of origin. This period was also marked by greater outreach to partner organization aimed at broadening our scope of project implementation, collaboration and project reach in both Ghana and the Netherlands. In addition, we are at the deliberations phase of a strategic partnership agreement with Sinapi Aba Trust, a major MFI in Ghana. The aim is to link microcredit loans, remittances and the expansion of local investment projects in the cultivation of soya bean and maize. In addition, we started discussions with representatives of the Rwandan community in the Netherlands on the extension of the project to the country.

Besides expansion of our network during this phase, we co-organised an international policy conference in Utrecht (21 March 2009) aimed at highlighting the impact of the global economic crisis on migrant remittances and its implications for development (See report attached). Other notable outreach and network building activities included participation at the EC-UN Joint Migration and Development Initiative Knowledge Fair held in Brussels from the 1-4 of December 2008 and facilitated a workshop session on Policy and Institutional Coherence at the DFD Pre-Consultation Meeting on the Global Forum for Migration and Development.

A major highlight of our program for the first part of this year was intensification on our outreach and network activities with youths of African migrants' parentage. The aim is to provide an environment and forum for their self-expression as well as provide an opportunity for identifying with their parents' countries of origin. At the moment, a majority of the youths are from Ghana and we hope the second phase of the project will provide more opportunities for outreach to the youths from other African countries.

Lastly, a major drawback to the success of the project in this phase was the lack of sufficient funds and by extension lack of enough human resources for project implementation both for the awareness raising and fundraising activities in the Netherlands and expansion of microcredit loans for the local farmers and traders' associations in Ghana. We however succeeded to build on the foundation we started in 2007 and hope to achieve greater strides in the coming phases. We once again thank Oxfam Novib for supporting this project during this phase and hope this collaborative partnership aimed at poverty alleviation in Africa will continue in the years to come.

Vincent Gambrah
Project Coordinator

December 2009



ABOUT AFROEURO FOUNDATION

The mission of Afroeuro Foundation is to create a forum for inter-cultural exchange between peoples of African origin and their hosts' nations in the spirit of promoting the identity of African — Europeans.

The primary goal of the organisation is the encouragement and promotion, youths, migrant professionals, artists and politicians to be involved in the community where they live in, being responsible citizens and taking vital roles in all areas of life-commerce, economic, political and many others. 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.

Afroeuro Foundation is a community-based NGO with an empowering orientation aimed at engaging the African migrant community to be involved in the communities they live in – both in Europe and in their countries of origin. As a CBO of migrants, our work transcends the community we are living in. It goes in many ways to complement the responsibilities we hold to our countries of birth. It is in this light, the Migration and Development Programme was started. It is a participative programme that involves the migrant community and their communities of origin in their home countries. At the moment though, all our projects are focused on four sectors: the Afroeuro HiLite Magazine, Migration and Development Programme, Youth Outreach Programme and Research & Knowledge Generation.

MIGRATION AND DEVELOPMENT PROGRAMME

BACKGROUND INFORMATION ON THE PROJECT

This phase of the project focused on outreach to the migrant community in the Netherlands, constituting 70% of the total funding costs and to the local beneficiaries about 30%. The activities held were aimed at achieving two major goals set out at the start of the phase:

Sensitization and education on community participation and involvement

Since the start of the project, our mission has been to sensitize the African migrant community about the need for engaging in the development of their countries of origin. Being development actors in their countries of origin in our view is an important element in the process of circular migration. However, we believe circular migration can only be a triple win if migrants are also involved in the communities where they live currently (destination countries). In either case, there is win for the host countries, migrants and origin countries. To be more effective therefore, there is need to engage in a more strategic approach that involves the three key players in making migration work for development and to promote migrants as development actors.



This year, conferences and workshops were held within the migrant community and not limited to the Ghanaian community. In addition, our outreach to migrant youths was also intensified. For the youths, we consider them leaders of the future and even role models in their communities and among their peer groups. It is therefore paramount to stimulate their participation in the community they live in at the present.

Empowerment and skills on poverty alleviation (capacity building for development) through remittances and trade

In alleviating the negative consequences of brain drain for Africa's development, a key element is that of providing skills to both migrants and their families through financial literacy trainings and encouraging innovations in remittance transfer and use in development in origin countries. Two sessions this phase aimed at highlighting this twin issues was (1) the international policy conference on the impact of the global economic crisis on migrant remittances held on March 21 2009 and (2) information meeting on micro services and investment with the African migrant community in the Hague. Both events highlighted key concerns migrants face in times of economic crisis as well as policy options host and sending countries could introduce to mitigate the negative consequences of the crisis. In addition, proposals arose on best practices for managing migrant investments in sending countries because of the complexities migrants face, living abroad and investing in their countries of origin.

The general objectives of the project for the next three years (2009 – 2011) include:

- Expectation to reach and engage at least 1000 women traders/farmers and other SMEs operators in the regions within three years.
- At the end of the period, we expect at least 60% of the women traders, fully participating members of the micro-credit scheme set up by Afroeuro Foundation and Sinapi Aba Trust in the regions.
- At the end of the period, at least 70% of those women receiving micro-credit loans and services should have expanded their businesses and also improve their livelihood.

In this phase of the project, we reached about 200 women and youth farmers in Tamale and continued work with the women traders groups formed in 2007 in Kibi and Kumasi. The second phase of the project will aim at consolidating the outreach by registering the groups as cooperatives with the aim of linking them to microfinance scheme of Sinapi Aba Trust. It could then be assumed objective (2) was not reached as this is necessitated by having the groups fully functional as cooperatives. It is our expectation at least 50% of members of the cooperatives should receive micro credit at the end of the 2nd year of the current action plan. The third objective is expected to have visibility in the third year of the project implementation.

Analysis of the project: successes and failures / strong and weak points

In looking at what the project achieved or failed to achieve in this phase, the following could be noted:

- The success of the project involves the migrants as key actors and so could be seen in the light of promoting the sense of ownership and involvement. The information meetings held during this phase were consultative meetings with the Ghanaian migrant community, most



of whom are from the regions the project is being implemented in Ghana. Our concept therefore involves promoting the process of participative development.

- Participants at our meetings are inspired to start projects of their own both in the Netherlands and their countries of origin
- Engagement of project stakeholders in planning and implementation of some aspects of our project was a great success this year. Our leadership in the formation of the Ghanaian Investment and Development Initiative and the Ghana Diaspora Fund are examples of this success
- Acquisition and preparation of land for the production of maize in Kibi.

A key shortcoming is that limited funding prevented the broadening of the microcredit scheme for the local farmers' groups as well as setting up the cooperative associations. In addition, there was no visit of members of the migrant community to the region, except Mr Gambrah's visit to Ghana this year.

Where the goals achieved? What are the indicators? What are the reasons for the differences?

Three goals were set at the start of the project:

- *African migrants in Europe would be more aware of the role they can play in the development of their countries of origin*
- *The migrants will increasingly see the extent to which their remittances can further the development agenda of their countries of origin (Rural development).*
- *Create opportunities through which the Ghanaian migrants can source seed capital and investors in Ghana*

The goals set at the start of the project are long term goals, extended over the three-year period. Several initiatives at the level of the Netherlands and the EU provide platforms for engaging migrants in the development of their countries of origin. AfroEuro Foundation intensified its outreach activities in this light by its membership with the Diaspora Forum for Development (DFD), a migrant development organization of over 40 member-organizations, from 30 countries and 3 continents. In addition, AfroEuro Foundation is the secretariat of the Ghanaian Investment and Development Initiative (GIDI), an initiative launched in February this year aimed at creating a pool of common funds for the development of Ghana. In our view, our membership in these network organizations will provide avenues to achieve our objectives to a large extent.

TARGET GROUP AND FINAL BENEFICIARIES

The project target groups in the Netherlands are migrant workers/professionals, entrepreneurs and students/youths. Our intervention was aimed at achieving three goals: (1) engage the Ghanaian migrant community towards leveraging remittances for the development of their local communities in Ghana (2) create an environment through the Ghanaian community in the Netherlands to identify investment opportunities in Ghana (3) create opportunities through which the Ghanaian migrants can source seed capital and possible investors in Ghana.

The final project beneficiaries and target group in Ghana include women farmers, traders and other actors in the informal sector. Though Kumasi is a growing metropolis with a growing



middle class, our project is focused on the informal sector in which there is still disparity in wealth distribution. The informal sector in the regions (both Kumasi and Kibi) is made up of largely actors in the agricultural sector. Falling commodity prices have forced many of the farmers off their farms, while the traders face stiff competition from imported goods selling at exorbitant prices. Even though there is large cultivable land, many of the local farmers lack the tools and adequate equipment for cultivation.

The organizations in the South were started by Afroeuro Foundation as an effort in reaching out to the local communities in eventually partnering with them in providing training and access to microcredits for the expansion of their businesses. The goals of the organizations include the following:

- Providing a cooperative association through which members could be provided remedial training in basic financial literacy training
- Provide a coordinated forum through which members could obtain microcredit funds for the improvement of their businesses and livelihood.
- The associations will also provide a forum for coordinated efforts through African migrants in Europe could start export-import trading with local farmers and other actors in the local economy

The associations were formed in the winter of 2006 when Mr Vincent Gambrah visited Kumasi and Kibi. He also visited the two organizations in the winter of 2007 to assess the activities of the groups as well as start a small fund for the microcredit scheme. Since their formation, both groups have been involved in engaged in trainings and discussions with visitors from the Netherlands involved in the project.

Livelihood Support

The project is aimed at support projects to improve the livelihood of the local community. The process includes the following:

1. Land preparation
2. Supply of seeds and fertilizers
3. Financial literacy training
4. Marketing and distribution of products in the region

Results

- The groups now have permanent and functioning management teams, recruiting new members and having contacts with Afroeuro organization
- The organizations are now able to run a microcredit scheme that will enable them have additional investment funds for their businesses.

The following farmers' and traders' associations now exist in Ghana. The goal is to eventually form farmers' cooperatives which will be linked to microfinance and remittance investments:

- Accra: 100 participants (no partner organization yet)
- Tema: 84 participants (no local partner organization yet)
- Kumasi: 2 groups, 20 members (local partner organization in existence)
- Kibi: 1 group, 20 members (local partner organization in existence)
- Tamale: 200 members in 5 villages (100 women and 100 boys).



There are currently farmers' and traders' groups in Kumasi (*Kyirapatre Traders Association*), Kibi (*Adadientam Traders Association*) and Tamale.

ACTIVITIES IMPLEMENTED IN 2008 / 2009 IN THE NETHERLANDS

Activity 1

Seminar with Ghanaian migrant organizations in the Netherlands

Problem Analysis

The Ghanaian migrant community in the Netherlands has been increasing over the last 12 years. About 20.000 Ghanaians currently live in the Netherlands with a large concentration in Amsterdam South East and in Almere. There are several organizations of Ghanaians either in the church community, ethnic groups or home town associations. There is hardly a forum at which these organizations could consolidate or harmonize their vision and activities for the development of Ghana. For several years, efforts have been made by some community leaders to set up a platform for Ghanaian migrant organizations without success. During the last two years of our awareness raising activities in the Ghanaian communities in Den Haag, Amsterdam Utrecht and Groningen, participants identified several problems that are faced by migrant organizations. Some of these problems include:

1. Absence of a structural response to policy issues affecting Ghanaians in the Netherlands and the EU as a whole.
2. The absence of a structural mechanism for engaging migrants is a major drawback. Though there are several migrant organizations working on diverse themes and coupled with the fact that the Ghanaian migrant landscape is not homogenous, the organizations work at cross purpose. This is often ineffective.
3. Most organizations lack structural plans, coordination and funding. The professionalization of migrant organizations is paramount.

Intervention Activity

In order to address the problems, a joint seminar was proposed and funded by Oxfam Novib. Barima Asamoah Kofi IV (IMTRAD Amsterdam), Leila Rispens-Noel (Oxfam Novib) and Doris Alafara (COS Utrecht) were resource persons for the weekend workshop.

The seminar, themed Harnessing the Potentials of Ghanaian Financial and Social Remittances for Development was held on the 03 to the 05 October 2008 at the Kontakt der Kontinenten in Soesterberg. The seminar was aimed at studying the needs of the Ghanaian migrant community and to set up a platform of Ghanaian migrant organizations in the Netherlands. The strategic planning weekend was initiated by Oxfam Novib and coordinated by AfroEuro Foundation.

The seminar sessions were divided in 6 as follows:

1. Presentations of organizations



2. Workshop 1: SWOT Analysis
3. Workshop 2: Contradictions and Opportunities
4. Workshop 3: Vision, Mission and Goals
5. Workshop 4: Strategic Planning
6. Workshop 5 : Action Planning

Goals of Activity

1. Aimed at consolidating the efforts of Ghanaian migrant organizations as recognized and representative body that can initiate dialogue with Dutch organizations in the field of migration, investment and development
2. Aimed at consolidating the efforts of Ghanaian migrant organizations on activities related to improving the livelihood of the local communities.
3. Recognition that the Ghanaian Diaspora has immense financial and human potential to contribute to sustainable development of Ghana.
4. Creating awareness the Ghanaian Diaspora can play an important role in facilitating foreign direct investment (FDI) in Ghana through pooling of remittances and engaging the Dutch organizations (civil and private sector).

Outcomes

The outcomes of the seminar were as follows

1. The participants were more aware of the possibilities and benefits of coming together in one organization with a common agenda.
2. Formation of the Ghanaian Investment and Development Initiative (GIDI). The organization was registered at the Dutch Chamber of Commerce in Den Haag in 2009. The organization's mission is to (1) mobilize and engage the Ghanaian Diaspora for investment and development (2) promote rights-based approach in migration and development. The objectives of GIDI are the following:
 - Invest in small medium enterprises that will benefit small traders and farmers
 - Promote investments as a tool for development
 - Create, improve and encourage partnership between Ghanaian diasporas and the private sector to engage in trade and investments
 - Provide micro-credit facilities for small entrepreneurial women.
 - Create job opportunities and initiate sustainable economic development programs.
 - Stimulate active participation of Ghanaian Diasporas in the decision-making process in the field of migration and development.
 - Create opportunity for accessible and affordable health care particularly in the rural areas.
 - Generate and stimulate debate on issues relating to the welfare of Ghanaians in the Netherlands.

Limitations to achieving goals

During the seminar key issues were identified that could impede the success of the project and initiative, chief amongst which are (1) lack of financial resources (2) lack of motivation (3) lack of external network (4) lack of trust



Activity 2

Participation at the EC-UN Joint Migration and Development Initiative

Problem Analysis

For several migrant organizations, drawbacks to achieving their objectives and be considered efficient actors for development is most often based on the absence of sufficient capacity for the implementation of their projects. In addition, there is need for decision-makers to be better informed of the good practices of projects initiated and coordinated by migrants in view to supporting the policy making process.

Intervention Activity

In order to address this problem and create the mechanism for supporting projects by migrant organizations, the Joint Initiative organized a Knowledge Fair from the 1 – 4 December 2008 in Brussels. Participants showcased their projects and services as well as training workshops on project proposal writing. AfroEuro was invited to the fair and was chosen as one of the 20 organizations to showcase their projects. In addition, a Call for Proposal was launched during the fair aimed at providing 11 million Euro in funding for concrete project proposals. The proposals were expected to be based on the four priority areas of the Initiative: migrant communities, migrant rights, the capacities of migrants, as well as migrant remittances.



Goals of Activity

The goals of our participation include the following:

1. Enhancing our capacities in the implementation of projects in Ghana and other origin countries in sub-Saharan Africa
2. Acquiring skills in project proposal writing
3. Enhancing the professionalization of our work (eg, accounting, auditing and reporting)
4. Become part of a global and broad based network of migrant organizations, sharing experiences of good practices in project design, implementation and learning.

Outcomes

1. Submitted a project proposal on the basis of the Call for Proposals
2. Part of the JMDI Community of Practice and online knowledge sharing facilities
3. More aware of the opportunities and constraints of the organization

Limitations to achieving goals

The lack of sufficient financial resources greatly hindered the implementation of the three year plan designed under the JMDI proposals. This was due to the fact that AfroEuro was not awarded the funds requested under the call.

Activity 3

Workshop on remittances and development

Problem Analysis

It is a well known fact the volume of migrant remittances surpasses the current ODA flow. The World Bank (March 2009) estimated the global flow at \$ 305 billion for 2008 with a fall of 5-8% in 2009. In the same period, the ODA flow was at \$ 26 billion (OECD). Even though the flow is quite high, the key question is the development impact this high flow has on the economies of developing countries. It is true about 80% of remittance flow is used for domestic needs and consumption purposes. The key issue is how can remittances be leveraged to impact development both at the macro and micro levels? To what extent can migrants use their remittances for investment purposes in their countries of origin? Migrants are often caught between the economy of the



country of residence and that of the country of origin and therefore a need to bridge the gaps between both economies whether on the macro or micro levels. 4 key questions need to be addressed in harnessing remittances for development:

1. What is the impact of remittances on poverty alleviation, the community and the family? There need to examine the extent to which remittances could be sustainably used to enhance development.

2. The Ghanaian community in the Netherlands is made up of diverse organizations and groups. The development challenges of Ghana cannot be addressed by only one organization. The collective efforts of the community are of great essence. The notion of pooling resources together as part of a microcredit fund to aid farmers in Ghana is one of the solutions AfroEuro has proposed. The question we faced was examining the advantages and drawbacks to the harnessing of collective remittances in the Ghanaian community.
3. One drawback to remittance flow is the high costs of transfer through the Money Transfer Organizations (MTO). This also raises the question of the extent to which the corporate sector can enhance remittance flow.
4. What are some of the drawbacks and benefits for migrants in investing in their countries of origin?

Intervention Activity

The workshop was held on Saturday 07 February 2009 at the Ganzenhoef in Amsterdam. The target group was the Ghanaian community living in Amsterdam South East. The workshop was themed, *Remittances and Development: The Role of the African Migrant Community* and attended by 30 participants.

The workshop featured 3 working groups aimed at responding to one key issue: *Investing in Country of Origin: Advantages and Drawbacks*. 5 questions were formulated for the workshop participants:

1. What are the key drawbacks to investing in your country of origin?
2. How can these drawbacks be mitigated?
3. What are the advantages of investing in your country of origin?
4. What are some of the challenges of investing in your country of origin?
5. What policies in the country of origin and the country of residence need to be streamlined to facilitate investment in country of origin?

Goals of Activity

The workshop was intended to achieve the following goals:

1. Sensitize the Ghanaian migrant community on the need for harnessing their remittances in more effective ways for development in their local communities in Ghana.
2. Encourage investment by the community in either Ghana or the Netherlands.
3. To inform the community about the projects of AfroEuro

Outcomes

1. The participants were more aware of the role they can play in the development of their communities of origin
2. Many participants became aware of the necessity of/and willing to participate in financial literacy trainings
3. Participants agreed to create a common fund with contributions from employers to invest in migrants' country of origin.
4. Create a platform to research areas of the best uses of remittances for the community

Limitations to achieving goals

1. There is need to build a good trust level within the community in order to establish a common fund for microcredit purposes. There are several organizations within the Ghanaian community and one of the difficulties is creating an environment for



common thinking on projects in different parts of the country and not only the origin community.

2. Insufficient financial resources to continue the community consultations and meetings as well as to implement the ideas suggested at the workshop.

Activity 4

Information Meeting on Micro Services and Investment

Problem Analysis

As migrants support development projects in their communities of origin, the investment of financial and human resources is becoming more and more important. This could be investment in improving food self sufficiency by increased productivity and provision of storage facilities. In order to do this, migrants need to collaborate with local beneficiaries in the origin countries. However, one of the key challenges of this is the fact that many of local beneficiaries such as the farmers lack adequate skills in project design, management and financial reporting.

Intervention Activity

The information meeting was held in the Hague on Saturday 29 August 2009 and was aimed at highlighting issues relating to micro services and investment migrants could provide in their countries of origin. 20 community and organization leaders from diverse background attended the meeting.

Goals of Activity

The information meeting was aimed at achieving the following goals:

1. Encourage micro lending from migrants to local farmers in the context of a “micro investment exchange”
2. Upscaling remittance-led investments in small scale projects in origin countries
3. Starting and managing partnerships between local communities and migrants
4. Project management of migrants’ investments in origin countries

Outcomes

At the end of the meeting, several participants indicated interest in investing or forming partnerships with local farmers as part of the farmers’ cooperative associations.

ACTIVITIES IMPLEMENTED IN 2008 / 2009 IN GHANA

Working Visit to Ghana April 2009

In Kibi and Kumasi

As part of the partnership building process in the south, the project coordinator (Vincent Gambrah) visited Ghana and the projects in April 2009. Meetings were held with new farmers’ groups in Tamale (Northern Ghana). There are currently two groups in the region made up of 100 women and 100 youths. In addition, a lease of 15 acres for maize farm was also obtained for the women



farmers' group in Kibi.

Meetings were conducted between old and new partners in the region. Meetings were organized for old groups in Kibi and Kumasi (Women traders). We discussed their progress in cultivation and ability to negotiate with community leaders concerning development of the market place. In addition, discussions also focused on how to obtain seeds and fertilizers on credit bases while modalities are set up for an increase in the micro credit funds. The leaders of the groups also had a separate refresher training on leadership and setting an agenda before their weekly meeting.

The groups of farmers' associations are composed of predominantly women of 22 are in Kibi and 25 in Kumasi. The strategic objective is that eventually, the groups will be part of a farmers' cooperative union focusing on cultivating maize and soybeans for local consumption. The groups will be linked to the project on soybeans and maize being developed for Tamale and Brong Ahafo.



In addition to the micro credit and cultivation project, the farmers' groups are also being encouraged to manage the local marketplace in 5 years. The reason is because there is need to ensure a suitable environment for sales. The marketplace needs improvement in infrastructure, storage and hygiene.

Meetings were held between AfroEuro and the community leaders concerning the lease of 15 acres of land for maize production. Agreement was reached to have a farm manager to supervise the cultivation and the farmers' groups. It was agreed that the women will be buy or get maize on credit basis to sell to support their livelihood. The women will be working in the farm for payment early in the morning and sell their foodstuffs during the day.

In Tamale

A trip was made to Tamale to meet soy bean farmers in different communities. Our partner in the region, AFDOM (African Development Organization for Migration) organized meetings with community leaders and the chiefs to discuss land leases and the cultivation of soy beans in the region. Meetings were held with interested farmers in many communities in the region.

Microfinance consultation meetings with Sinapi Aba

I also had a several meeting with Sinapia Aba Trust on the project. Our discussions focused on the following issues:

1. Financial management of the soybean and maize cultivation project



2. Provision of financial literacy training to women and youths who are members of the farmers' cooperative associations
3. Ensure all the farmers (women and the youth) have savings accounts for micro savings

Sinapi Aba will work hand in hand with AFDOM in Tamale to implement the project as well as report to AfroEuro. The initial assignment Sinapi Aba agreed to carry out is a comprehensive feasibility study for the cultivation project in both Tamale and Brong Ahafo. In all, the farmers' groups in all the communities total about 240 of which 140 are women and 100 men.



GENDER MAINSTREAMING

Insufficient liquidity and inadequate training in financial literacy are two of the main needs of women traders and farmers in the region. Our gender policy is geared not only towards alleviating them in a practical manner, but also seek to influence policy makers (the chiefs, councillors) to make changes in either policy for social attitudes towards women and they work they do. In our experience, women receive much less income than men doing the same job – whether as paid farmers or traders. That is element directly linked to insufficient funds to invest in their activities.

As for inadequate training, the culture of neglect of the girl-child that was prevalent in the 60s and 70s in the region are now seen in the form of less educated women than men in the region. We can hardly engage in a full scale education or training programme, but we can link the traders and framers' associations to training institutes in the region that can offer financial literacy programme. The previous phases of the project had a huge disparity in the participation of women in the project both in the Netherlands and in Ghana.

Netherlands: Men: 70%	Women: 30%
Ghana: Men: 20	Women: 80%

Expected outreach (2008/2009)

Netherlands: Men: 55%	Women: 45%
Ghana: Men: 40%	Women: 60%

Activities profile

In sub-Saharan Africa, agriculture is the main stay of the economy in the many of the countries. In most, if not all, at least 70% of the GDP is generated by agricultural activities. In this, women constitute a highly disproportionate number. Besides the economic necessity of having families on

the farm, the problem does have a cultural and social element as well. In Kumasi and Kibi, women are more visible in the activities that are to the welfare of the community. In the Netherlands, it is a different issue. Ghanaian women are less visible in the community than men. Women are of course part of the home town associations, but are not involved in leadership and business as much as the men. There are a few women entrepreneurs though. For that small percentage, they do so most often at the risk of their marriages

Resources, access and control profile

In the cases of the Netherlands and Ghana (Kumasi and Kibi), resources available to both men and women, the access to them and the control of resources show disparities – more so with Ghana (Kumasi and Kib) than the community in the Netherlands. The socio-cultural issues that have forced this disparity are apparent with first generation Ghanaian migrants in the Netherlands. At home, this is more so across the board (in most of sub-Saharan Africa, some families still prioritize education for the boy-child over the girl-child) and in economic rights, the predominantly patriarchal society still provides a disproportionate advantage of property rights to men over women.

Focus on women and the girl-child

The gender mainstreaming aspect of our project emphasizes the role women play in rural development. Women constitute the majority of the population, many of whom are farmers and traders. In every aspect of our activities in the period, emphasis was placed on outreach to women groups and associations in both Ghana and in the Netherlands.

Three main areas are our focus on women empowerment: (1) Skill training (financial literacy), (2) Employment of rural women (expansion of farm land / seeds, etc) (3) Promoting the saving culture and investment among women and youths. This component of our programme will be expanded from the 2010 as we begin implementation of the Soybean and maize cultivation project in Tamale and Brong Ahafo.

NETWORK AND PARTNERSHIP BUILDING

Our network and partnership building programme is aimed at forming partnerships to raise awareness on the role of African migrants in the development of their countries of origin. In 2008/2009, we participated or collaborated on several projects on migration and development.

Activity 1

International Policy Conference *Saturday 21 March 2009 (Utrecht)*

The Impact of the Global Economic Crisis on Migrant Remittances and its Implications for Development

Problem Analysis

Many migrants in several remittance-source countries lose their jobs in times of economic

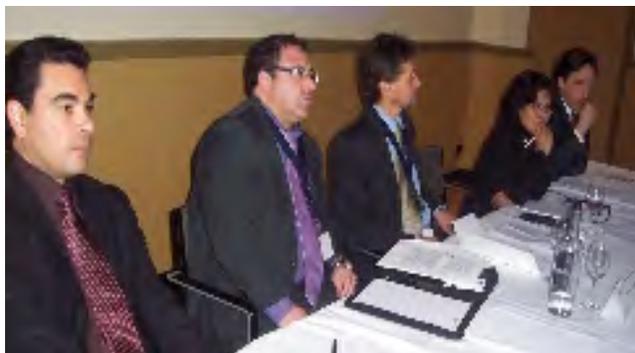


downturns and in 2008, the height of the global financial crisis; this was the case as well. These loses were especially faced in the construction and manufacturing industries where migrants are most often employed. These are the sectors that are hardest hit by the crisis. In addition to that, the crisis has further drastic reduction of consumer spending and borrowing.

The crisis has made it even more difficult for migrants on several levels especially in connection to employment and savings. The increased costs of living, lack of credit facilities and increased financial needs in the country of origin pose several challenges at multiple levels for migrants.

Intervention Activity

The conference was held on Saturday 21 March 2009 in Utrecht. It was co-organized by COS Utrecht, Oxfam Novib, AfroEuro and ICMPD Brussels (International Centre for Migration Policy Development). The conference was attended by about 86 participants drawn from a wide range of backgrounds: academic, business and the non-profit sector.



The conference was aimed at highlighting two issues in the migration and development nexus: remittances and capacity building. Both issues were discussed in the context of the global financial crisis. The questions to be addressed were (1) how do migrants cope with the global financial crisis? (2) How will the financial crisis affect remittances and development? (3) What can policy makers and public authorities do to ease the burden of migrants during financial downturn? (4) what are the existing policies and practices aimed at leveraging remittances for development. Four parallel working groups brought together a mix of policy makers and practitioners.

1. Working groups 1 and 2 examined remittances for development—stakeholder engagement
2. Working groups 3 and 4 examined migrants' capacities and development of country of origin

Some of the challenges and policy recommendations identified by the four working groups included:

1. Lack of information, both on the number of migrants and on the amounts they remit, as well as on saving opportunities for migrants.
2. Lack of effective and proper communication between migrants and policy makers.
3. Lack of policy initiatives supporting migrants by matching their needs and priorities to development cooperation.
4. Lack of competition between providers of financial services, which leads to higher rates for remittance transfers.

5. Breaking the dependency of receiving communities on remittances.
6. Using remittances to support the local industries and create jobs in the countries of origin.
7. Limited access to finance for many citizens in developing countries, and for those receiving remittances and/or engaging in investment activities.

Goals of Activity

The goals of the conference included:

1. To bring policy makers, diaspora organisations, development agencies, private sector, academe, and stakeholders together in order to seek common understanding on issues and policy gaps related to remittances and capacity building of diaspora organisations for development;
2. To raise awareness among the participants on the financial coping mechanisms of migrants in the light of the present global financial crisis and the policy interventions needed to cushion its negative impact on migrants' families and their wider communities;
3. To create the synergy between policy makers and practitioners engaged in remittance and capacity-building related programs;
4. To promote co-development as a strategy to engage diaspora organisations and local government authorities both in host and sending countries.

Outcomes

1. Participants gained insights, reached a common understanding on how remittances contribute to development, and identified sound policy options to channel them in a productive and sustainable manner.
2. Gained understanding on how migrants are coping with the financial crisis and identified practical approaches that migrants have to undertake to mitigate further negative impact.
3. Identified measures and policies to cushion effects of the economic crisis on their families who are left behind.
4. Gathered data on best practices on migration and development, specifically on remittances and capacity building.

Policy recommendations

1. Increase and deepen the involvement of civil society organisations / non-state actors, such as NGOs and MFIs, in policy debates and projects related to remittances;
2. Raise awareness among governments of migrants' needs and priorities by improving the channels of communication and establishing mechanisms for the effective participatory involvement of migrants in decision-making procedures;
3. Develop capacity building programmes for migrants, especially those focused on financial literacy;
4. Creating an intermediary role between migrants and their families in order to assure efficient use of remittances and accountability for inter-familial loans;
5. Policy recommendations to stimulate diaspora involvement in human and capacity development of their home countries;
6. Policy recommendations on how to promote brain gain/skills transfers as a capacity building strategy.

Activity 2

International Migrants Day 2008 and 2009

International Migrants Day is celebrated every year on the 18th of December, a day proclaimed by the UN General Assembly on the 18 December 2000. On the 18 December 1990, the Assembly had adopted the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families (resolution 45/158). On this day, member states, intergovernmental and NGOs are expected to observe the day through diverse activities such as dissemination of information, experience sharing, information sharing on the human and fundamental rights and freedoms of migrants.

Every year DFD (the Diaspora Forum for Development) organizes the day together with its member-organizations. As member of the platform, AfroEuro takes part in the activities marking the day. It is often an excellent opportunity to motivate and encourage migrants to be engaged in the development of their countries of origin.

Activity 3

Pre-Consultation Meeting on Global Forum on Migration & Development 2009

As part of DFD's consultative process with its members on preparations for the annual GFMD conference (Athens 2009), AfroEuro attended the DFD Pre-Consultation meeting held on Saturday, 12 December 2009 in Den Haag. In addition, AfroEuro facilitated the workshop on Policy and Institutional Coherence and Partnerships. The key questions for the working group included:

1. What instruments are needed to create migrant-friendly policy coherence both in the host and home countries?
2. How can effective partnerships between migrant organizations and civil society associations both in the host and home countries be promoted?
3. How can migrant organizations forge partnerships with the donor development agencies specifically geared for job creation in the homelands?

Recommendations to the Dutch Government¹

1. Encouraged to take the lead in requesting an impact assessment or participatory evaluation of the GFMD process, to examine not only the impact of the Forum, but also its resources, inputs, outputs and outcomes

Recommendations to Civil Society Organizations²

1. Diaspora Organizations must align with research firms to promote the hiring and training of native researchers in countries of inquiry in order to build research capacities

¹ Final Report, Pre-Consultation Meeting (DFD 2009)

² Final Report, Pre-Consultation Meeting (DFD 2009)



2. Development organizations, diaspora, and private firms must encourage countries of origin to take part in data collection efforts through economic incentives, training, and the use of participatory methodologies
3. Development organizations, diaspora, and private firms must seek partnerships with academic communities in order to share resources and encourage research that would fill information gaps related to migration and development.

Secretariat

Ghanaian Investment and Development Initiative (GIDI)

GIDI was formed during the seminar organized on the 03-05 October 2008 at the Kontakt der Kontinenten in Soesterberg aimed at mobilizing and engaging Ghanaian diaspora organizations for the development of their communities of origin. One of the decisions of the participants and the subsequent founding signatories of the agreement to set up the organizations was that AfroEuro would serve as the secretariat of the platform.

Vision Statement

To contribute to reducing poverty in Ghana, specifically in promoting education, affordable health care and sustainable agriculture by mobilizing Ghanaian Diaspora for investment and development.

Mission Statement

1. Mobilize and engage the Ghanaian Diaspora for investment and development
2. To promote gender-sensitivity and rights-based approach in migration and development
3. Awareness raising on HIV/AIDS projects in rural areas in Ghana

Objectives

1. Invest in small medium enterprises that will benefit small traders and farmers.
2. Promote investments as a tool for development.
3. Create, improve and encourage partnership between Ghanaian diasporas and the private sector to engage in trade and investments.
4. Provide micro-credit facilities for small entrepreneurial women.
5. Create job opportunities and initiate sustainable economic development programs.
6. Stimulate active participation of Ghanaian Diasporas in the decision-making process in the field of migration and development.
7. Create opportunity for accessible and affordable health care particularly in the rural areas.
8. Stimulate active participation of the rural youth in agricultural activity.
9. Promote increased agricultural yield and strengthen food security in the rural areas.
10. Leverage Ghanaian Diaspora economic, human and technology resources for the development of Ghana

Main organizational focal issues

1. Awareness raising:
2. Agriculture:
3. Micro credit:
4. Education



Board Member/Founding Member

Ghanaian Diaspora Fund (GDF)³

The Ghanaian Diaspora Fund is an investment fund that focuses on investing in starting and growing SMEs in Ghana. The initiative was launched in 2009 on the initiative of IntEnt (an entrepreneurship support organization based in Den Haag). The selection criteria for the investors is carried out in collaboration with IntEnt. The entrepreneur can follow the IntEnt Entrepreneur Development programme partially or entirely before starting in Ghana. After starting the entrepreneurs will be supported in administration, finance and business advice by IntEnt Ghana. Entrepreneurs with a good business and finance plan don't have to participate in the IntEnt programme. Participants in the GDF will have shared fund investments in companies; they won't be shareholders in particular enterprises. They will get stocks in the fund capital. In most cases the GDF will invest in inventory or other commodities instead of investing money. The selection criteria include:

1. Business in Ghana
2. Good business idea that meets the SME definition
3. Good business and budget plan
4. Coachable, especially in long-term strategy

Target group

The GDF focuses on Ghanaians abroad or in Ghana who benefits financial and business support to start a company or let it grow. The GDF focuses on start up and existing SME's operating in Ghana. Entrepreneurs who ask the GDF to invest can follow the IntEnt programme if they need it, but this is not a criterion.

Aimed results

The GDF is a revolving fund. Within six years the fund aims to invest in twenty companies. The expectation is that after this period the first returns on investment will be repaid to the GD. The revolving money donated by the Ministry could be used to start a new Venture fund for another Diaspora.

A strong SME sector is the motor for the economy. SME's play a large role in economic growth - especially in an emerging economy-, because of their major source of (enhancing entrepreneurial) skills, regional development, innovation and employment.

For this reason IntEnt facilitates the creation of new business by entrepreneurial and enterprising migrants. IntEnt distinguishes itself from regular SME promotion programmes with its special focus on bridging two worlds. Together with the Ghanaian Diaspora IntEnt could stimulate this tendency in Ghana even more. The founding of a joint venture capital fund enables IntEnt and the Ghanaian Diaspora in the Netherlands to strengthen the SME sector in Ghana as well as the start-up entrepreneurs.

³ Background papers, GDF (2009)



Member

Diaspora Forum for Development (DFD)

AfroEuro Foundation has been a member of DFD since January 2009. The Diaspora Forum for Development (DFD) is presently composed of about 40 organizations and 12 networks representing 20 countries and 3 continents (Latin America, Africa and Asia). DFD aims to engage and empower diasporas to be actively involved in the field of migration and development in the Netherlands and their countries of origin; encourage solidarity and collaboration among diaspora organizations within and beyond the Netherlands; engages in constructive dialogue with policy makers, development agencies, private sector and other stakeholders.

Since its creation, DFD has made strides in influencing policies and opinion forming through participation and active involvement with policy makers and civil society. Members of the organization have been represented at major global national policy consultative processes. The thematic focus of the organization includes peace building; gender, migration and violence against women; human and migrant rights; democracy and good governance; health and education; economic empowerment and remittances; social investments and microfinance; Information and Technology. A significant benefit of membership in the DFD is the possibility of resource sharing, expertise and knowledge embodied in the membership of the organization. This involves peer assistance and mutual support.

AfroEuro Foundation is currently supervising two committees within the organization: (1) Policy and Research Committee (2) Economic and Development Committee. Committees within DFD have operational roles in the implementation of the organization's work plan.

Resource organization

Rwandan Community Conference on Migration & Development

The Rwandan diaspora community organized an information and outreach conference on migration and development on Saturday 12 September 2009 in Den Haag. AfroEuro was instrumental in the conception and planning of the conference as part of our support services to migrant organizations in the mobilization of their diaspora communities. Vincent Gambrah (Project Coordinator AfroEuro) gave a powerpoint presentation on the important role migrants play in rural development. Our project model in Ghana and the Netherlands was provided as case study for the Rwandan community. Many participants felt encouraged to participate. About 80 participants attended the meeting of which 60% were men and 40% women.

RESEARCH AND KNOWLEDGE GENERATION

Our research and knowledge generation programme is aimed at generating new insights and elaborating topical issues in the migration and development nexus. In 2009, we started the RKG programme focusing on two projects: the MIDER project and the publication of Issue Papers. The two projects are elaborated below:

Project

MIDER (Migrants in Development) Project⁴

Migrants in Development Research aim at highlighting the role of migrant transnational organizations as development actors. Through surveys and interviews, the project will generate data and to shared with policy and decision makers aimed at impacting the policy debate on issues relating to the migration and development nexus.

MIDER is Migrants in Development Research, a research project organized by AfroEuro Foundation and Policy Consulting aimed at studying migrant transnational organizations as development actors in countries of origin and residence. In the context of this research project, migrant transnational organizations are considered as home town associations (HTA), migrant development organizations (MDO), migrant-owned enterprise (MOE) and migrant religious community (MRC). The project has multiple linkages and phases as well as possibilities for comparative analyses across several countries of origin or residence (receiving countries).

Phase 1 of the project will study the role of HTA in the migrants' country of residence with particular focus on remittances, investment, employment, healthcare, youth identity and inclusion and nostalgic trade. In terms of the current project, we aim at studying the role of home town associations (HTA) as key instruments for cushioning the negative impact of the global financial crisis on migrant remittances.

The case studies

The current research project is based on case studies and respondents from migrant organizations in the Netherlands. Emphasis is placed on understanding the extent to which membership on HTAs by migrants is a suitable cushion in mitigating the negative impact of the global financial crisis on migrants with particular focus on remittance flow.

Project partners

The research project is organized by Policy Consulting, the research unit of AfroEuro Foundation.

Comparative background

1. Context in country of origin (sending countries):

⁴ Background papers, MIDER



- a. Much has been made of the impact of HTAs and other migrant organizations in the countries of origin. One of the future goals of the project would be to examine the extent to which African migrant organizations are involved in development projects in their countries of origin. Comparisons will be made of the different forms of migrants' development activities in their countries of origin.
 - b. Comparing the development impact of the interventions of migrant organizations in their country of origin across regions or sub-regions
2. Context in country of residence (receiving countries)
 - a. Comparisons across various continents or countries of migrants from the same region or countries to establish the factors necessitating membership in migrant organizations
 - b. Comparing the development interventions of different types of migrant organizations as defined in this project (hometown associations, migrant development organizations, migrant-owned enterprise and migrant religious community).

Objectives

1. Description of the patterns in Diaspora philanthropy
2. Description of changing patterns of migrants' development activities in their countries of origin focusing on comparisons and analyses of philanthropic and investment activities.
3. To find out the extent to which membership in migrant organizations impacts on individual migrants, their motivations and the assertion of their national identities.

Issue Paper 01

Migration, Enterprise and Development: The Role of Transnational Migrant Organizations

Publication Date: June 2010

Issue Papers as part our research and knowledge programme is aimed highlighting the viewpoints of migrants on subjects relating to migration and development. The aim of the issue papers is to fill the gap of migrants' perspectives on policy debates on the migration and development nexus.

The first paper, expected to be published in June 2010, we will explore the intersecting variables of migration, enterprise and development. The three inter-related issues will be examined in the light of the role of migrant organizations. The question will be answered as to what role, if any do migrant transnational organizations play in enterprise and investment? The concept of ethnic enterprise will be examined in the light of the growing presence of small and medium-sized enterprises owned by migrants in the Netherlands and in their origin countries. Are the factors of ethnic enterprises the same? What are the growth or decline factors of ethnic enterprises? How can these businesses be enhanced to be part of the Dutch mainstream market and how can their growth impact the development process in the origin countries?

The format of the paper will be in the form of contributions from interested researchers, practitioners and policy makers.



CONCLUSIONS

This report presents a detailed outlook of (1) the activities we organized in the period from September 2008 to December 2009 (2) activities that were based on continuing relationship and network building with partnership organizations. As was noticed from the previous activities organized by Afroeuro Foundation under the broad context of migration and development, the number of information meetings was significantly reduced in this period. The reason is because of the need to focus on actual projects in the local communities aimed at improving the livelihood of our beneficiaries in Ghana.

As from the period 2009, our focus will be on expanding the soy bean and maize cultivation in Tamale and Brong Ahafo, as well as exploring similar opportunities in Kibi and Kumasi. In the Netherlands, our aim will be to building a broad coalition of Ghanaian migrants and other interested supporters for a creation of a micro credit fund to support the women farmers' and traders' cooperatives in both cities.

MANAGEMENT TEAM

The Board

1. Mr Vincent Gambrah
2. Mr Gino Macnack
3. Mvr Nidia Streden
4. Mvr Celeste Johannes

The Management Team

1. Mr Vincent Gambrah – Project Coordinator
2. Mr Bruno Fon – Programme Officer
3. Mr Michael Dumboya – Communication Manager
4. Mr Dua Fordjour – Coordinator Entrepreneurial Skills' workshop
5. Mr Jun Carino – IT Manager

ANNEXES

1. Financial Report
2. March 21 2008 International Policy Conference (Summary Report)
3. Workshop on Remittances and Development (Amsterdam, January 2009)
4. Brochure of the EC-UN Joint Migration and Development Initiative
5. Report, Strategic Planning Seminar (Ghanaian Migrant Organizations in the Netherlands), Soesterberg