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**Diaspora transnational investments. The role of Dutch-  
Ghanaian emigrants from the Northern Savannah Ecological  
Zone in national development**

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## *List of Acronyms*

CBS	Central Bureau for Statistics
DANIDA	Danish International Development Agency
DSU	District Support Unit
ED4D	Entrepreneurship by Diaspora 4 Development
GIPC	Ghana Investment Promotion Centre
GSS	Ghana Statistical Service
HTAs	Home Town Associations
ICT	Information Communication and Technology
IOM	International Organization for Migration
MDAs	Ministries Departments and Agencies
MFARI	Ministry of Foreign Affairs and Regional Integration
MTI	Ministry of Trade and Industry
NDA	Northern Development Authority
NDC	National Democratic Congress
NDPC	National Development Planning Commission
NPP	New Patriotic Party
NSEZ	Northern Savannah Ecological Zone
ROCOGIN	Representative Council of Ghanaian Organisations in the Netherlands
SADA	Savannah Accelerated Development Authority

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## **Abstract**

This study examines the call to transform migrant remittances such as diaspora investments in their country of origin to support national development agenda. Applying concepts of transnationalism, remittances and diaspora engagement, evidence is shown about perceived impact of diaspora investments in national development. Using fourteen interviews and two field observations, the findings suggest that there are no strong connections between diaspora investments and government initiatives that claim to support diaspora involvement in the development of their country of origin. It also appears that the diaspora investments are small scale enterprises largely situated in southern Ghana. They are driven by the desire of the diaspora to earn extra income, future plans of returning to Ghana and financial support for family members back home.

## **Relevance to Development Studies**

This research focuses on the investments of Dutch Ghanaian diaspora in national development. It enriches debates on the role of diaspora as transnational agents by adding evidence on the experiences of individual investments in Ghana. The discourse of migration and development nexus is mostly skewed towards brain drain on developing countries as migration is often viewed in terms of mobility from developing countries to developed countries (Awumbilla et al., 2011). Also, much emphasis on care drain emphasizes on the deprivation of skills on sending countries as against the gains on receiving or host countries. de Haas (2012) describes this swing of focus as a pendulum. This study is aligned towards the neo-optimistic “brain gain” arguments which started in the 2000s according to de Haas, by providing a diversity of evidence through the activities of migrants.

In the case of Ghana, research on the contribution of diaspora investors focus largely on political and socio-economic participation and Ghana in general (Kleist, 2018). Mazzucato et al. (2008) reveal that most migrants come from the Ashanti and Greater Accra regions which are both located in the southern part of Ghana. Consequently, less attention has been drawn to how the activities of diaspora has affected the development of the northern part of Ghana where poverty is more prevalent. As many studies of transnationalism argue, there are strong translocal ties between emigrants and their hometowns that are even more so than one’s allegiance to their country of origin (Bauböck and Faist, 2010; Ewijk and Nijenhuis, 2016; Schiller et al., 1992). This study therefore explores the implications of activities of emigrants in their countries of origin and how they contribute to the national development agenda. This provides evidence to support debates on the relevance of diaspora in national development.

Lastly, the study fills a knowledge gap by identifying common values that guide individual diaspora investors in their agency towards their countries of origin. It is useful for virtual return migration and re-integration tailored actors such as the International Organisation of Migration and national and local governments who are interested in harnessing the development potentials of the diaspora.

### **Key words**

Diaspora, Investments, Transnationalism, Remittances, National Development



# 1. Introduction

The role of diaspora in the development of their native countries have been explored by many scholars (Davies, 2010; Williams, 2020; Wolff et al., 2016). These include the collective action of diaspora in development (Hillmann et al., 2020; Mayer et al., 2015; Ong'ayo, 2019), diaspora as the “brain bank” where innovative ideas is acquired by countries of origin (Sahay, 2006). As part of the strategies to manage migration and harness its full potentials, there is the need to scrutinize the role and ability of the diaspora whose agency move across host and countries of origin as interest in diasporic activities go high with several development actors globally.

According to Wolff et al (2006), the African Union considers the diaspora as a sixth region. Governments in developing countries therefore try to harness expertise of their diaspora to improve the political, socio-economic and knowledge space of their countries. In this regard, diaspora and development have been extensively discussed (Castles, 2007; De Haas, 2006a; Elizabeth Chacko and Peter H. Gebre, 2013; National Migration Policy for Ghana, 2016; Newland and Plaza, 2013; Ong'ayo, 2016; Ong'ayo, 2019).

Again, the European Union (EU) has initiated the European Union Global Diaspora Facility (EUDiF) implemented by International Center for Migration Policy and Development (ICMPD) from June 2019 to 2022. This has the goal to consolidate efforts on diaspora engagement for development by agreeing that “emigrants and their descendants who actively maintain links with their country of heritage can be powerful agents of development thanks to their unique transnational understanding and mobility” (European Commission, 2020).

Evidence suggests that diaspora investors are more likely than other investor groups to exhibit a ‘home bias’, which strongly ties their investments to their countries of origin (Economic Policy Division, 2016). However, several factors affect diaspora’s ability to participate in the development of their countries of origin. These include; the push and pull factors for migrating, their earning capacity, their ability to remit resources, their relationship with the country of origin (Elizabeth Chacko and Peter H. Gebre, 2013) and the policies which either impede or facilitate diasporic action. I will investigate these policies to understand how they shape diaspora activities or otherwise.

Diaspora is very instrumental in sending remittances which are either meant for family support or investments (Collier et al., 2018; Newland and Plaza, 2013). These are either sent by individuals or networks to support a course in the receiving country (FORBES Africa, 2020). Remittances have been widely researched as a major form of direct impact of migrants contribution to the development of their family members and acquaintance in the countries of origin (Kakhkharov, 2019; van Reisen et al., 2016). They also play a major role in the Foreign Direct Investment of developing countries in the Global South (Boly et al., 2014). Household consumption, funerals, building projects and savings for business start-ups have been identified as what remittances are used for (Davies, 2010).

However, there is the need to move beyond remittances to focus on remittances used for investments as a way to understand how these can be harnessed in the context of national development especially in countries of origin (Chikanda et al., 2015; Newland and Erin, 2004; Williams, 2020; Wolff et al., 2016). Williams (2020) for instance argues that even though there is the tendency for governments to focus on remittances as a result of its huge outlook nationally, when these are trickled down to individual destinations and become smaller, they are used for consumption rather than investments.

Meanwhile, investments by diaspora in existing businesses or new business ventures in the countries of origin are particularly crucial in capital scarce economies such as developing

countries. This is because developing countries have weak institutions, unstable political power, and poor infrastructure which discourage foreign investors (Boly et al., 2014). Diaspora investors are thus important to consider because they have the ability to contribute in reducing the isolation of poor countries from global flows of trade, ideas, and capital by using their unique advantage of linking actors and beneficiaries from both countries of origin and destination (Boly et al., 2014). These linkages could also create trade, investments and outsourcing through strategic partnerships and flow of ideas and capital (ibid). In developing countries, diaspora investors could leverage on cheap labour or abundant expertise to reduce production cost.

Considering, the recent interest in the resurgent “optimism” of state-diaspora relations situated within the discourse of migration and development (Délano and Gamlen, 2014), it is therefore necessary to explore the activities of diaspora in relation to national development in order to shed light on their full potential. In relation to national development plans, I will discuss the contributions of diaspora investments on local (regional) development in Ghana. I have chosen the Ghanaian diaspora in the Netherlands because the Netherlands prides herself as a “pioneer in the field of migration-and-development policy” and claims to have already made a headway (Ministry of Foreign Affairs, 2008).

In this study, I begin with a problem statement and background information to explain the context. Then I define and operationalise the concepts through a literature review to understand the gaps that exist in the topic. This is followed by an analysis and presentation of findings after which I draw conclusions based on the findings.

## 1.2 Problem Statement

Poverty reduction has been a major challenge especially for developing countries. In Ghana like many other developing countries, various governments strive for new ways of tapping resources to support their development plans. In the case of Ghana, the call to harness “opportunities and potentials that migration can provide for poverty reduction” has been one of these strategies (National Migration Policy for Ghana, 2016). Specifically, various governments and other development actors have explored how best to engage with the Ghanaian diaspora to support national development. Presenting the Coordinated Programme for Economic and Social Policies (2017-2024) in parliament, Nana Addo Dankwa Akufo-Addo, President of Ghana revealed the plan to “integrate the Ghanaian diaspora into national development”(Akofu-Addo, 2017). He added that poverty is most severe in the Upper West Region (57.0 percent), followed by Upper East Region (39.0 percent) and Northern Region (38.8 percent), which means that more effort is needed to reduce poverty in these areas (ibid). However, this is not without challenges especially in the quest to achieve equitable development in the country.

In light of this study, a setback worth noting in achieving equitable development in the country is the unequal flow of remittances and investments. Mazzucato et al. (2008) for instance reveal that most migrants come from the Ashanti and Greater Accra regions which are both located in the southern part of Ghana. The proceeds of return migration tend to benefit families and communities from whom and where migrants originate. In the case of Ghana, this is ultimately the southern part of the country, further widening the poverty gap between the northern and southern belts of the country. Meanwhile it often appears that people with migration experience such as the diaspora set up innovative businesses or services that are different from what the average Ghanaian is aware of. It is obvious that these investments carry with them ideals and principles imbibed in them during their time especially in western countries.

Studies so far have argued that the plans and policy framework in both host and destination countries shape the plans and agency of diaspora (Ionescu, 2006; Ndiaye et al., 2011; Nkongolo-Bakenda and Chrysostome, 2013). These policy frameworks in order to direct the national agenda determine the mobility of diaspora between countries and the nature of investments individuals are able to engage in (Ong'ayo, 2016; Ong'ayo, 2019). As confirmed by Ong'ayo (2019) diaspora activities are tied to the reasons of migration in the first place. Driven by these individual aspirations therefore, it is important to understand how migrants' aspirations shaped through these policy frameworks contribute towards the national agenda and especially how it affects areas of low emigration in the countries and regions of origin.

For instance, within the Ghanaian context, in 2016, the government formulated a national migration policy for Ghana to manage both internal and international migration to reduce poverty and promote national development. (National Migration Policy for Ghana, 2016). However, there has been institutional inconsistencies (Ong'ayo, 2016; Ong'ayo, 2019) which has distorted these plans by the various governments. These changes by government prevent continuity of plans and priority areas and creates a lack of inter-agency coordination which is necessary for providing micro-level support for diaspora initiatives such as individual investments.

Historically, both the current and previous governments in Ghana have attempted to encourage the diaspora to invest in the country. These have been pursued through several initiatives to attract skilled migrants to return. The Emancipation Day Celebrations in the 1990s and 2001 Home-coming Summit are both examples to harness diaspora potentials to develop the country (Awumbila et al., 2008). The most recent has been the initiative dubbed the "Year of Return" in 2019 to mark 400 years of the arrival of African slaves in America and also serve as a marketing tool to attract diaspora to invest in the country. However, these activities are mostly organised within the southern parts of Ghana thereby overshadowing the investment opportunities in the northern part.

Again, the Ghana Investment Promotion Centre (GHIPC) has the mandate to promote investments in the country by creating an attractive incentive framework to potential investors. Even though some promotional materials and some incentives have been developed, these are faced with poor targeting and low awareness among individuals living abroad who have the interest to invest. This has resulted in an under-utilised diaspora as active investors in the country creating an uncoordinated investment distribution by individuals which are likely not focus on national development plan.

In 2008, the Netherlands who claims to be a leader in migration-and-development policy, published the International Migration Development 2008 to provide policy direction on migration and development in the country. This revealed six priority areas set aside by the government in the coming years. These focused on migration dialogue, institutional development, promoting circular migration strengthening migrant organisations, strengthening remittances and development and promoting sustainable return and re-integration (Ministry of Foreign Affairs, 2008).

The Ghanaian diaspora in this case, acts within the third priority area where the Dutch government pursues a win-win-win scenario by encouraging temporal assignments whereby "migrants who live permanently in the Netherlands serve temporarily as experts contributing to development and/or reconstruction efforts in the developing country of origin" (Ministry of Foreign Affairs, 2008). This further shape the kind of support that is available which then determines the kinds of investments that individuals can engage in. However, the ministry admits uncertainty in how this works in reality.

Notwithstanding, the motives for donor driven initiatives and development cooperation programs in migration are questionable. Migration projects come with conditionalities for migration control purposes in sending countries (Nijenhuis and Leung, 2017). This is evident

as Ghana experienced a budget cut of EUR 10 million in 2012 from the Netherlands when the Ghanaian government failed to cooperate in identifying and deporting irregular migrants in the Netherlands (Nijenhuis and Leung, 2017).

More importantly, what stands out is the question of how these policy initiatives relate to diaspora activities in their contribution towards national development. Specifically, questions remain whether these policy initiatives of both Ghana and the Netherlands have increased or changed individual investment behaviour. The impact of diaspora investment is thus contested as confirmed by the data in Chapter five. Ammassari (2004, p133) agrees on the contradiction of empirical evidence on the implications of diaspora in the development of countries of emigration. Hence, this calls for the need to study how diasporic activities contribute to national development plans.

## 1.3 Context

### 1.3.1 Ghana and development disparities

There is a huge development gap between the northern and southern belt of Ghana. Historically, the northern parts of Ghana constituting three regions; Northern, Upper West and Upper East regions were considered mostly unskilled labour sources of the country. Political power during the British colonial times (1820s) used inhabitants from these regions for labour intensive jobs such as mining, labourers on cocoa farms and factories in the south. This shifted development focus in terms of education and physical infrastructure for many years from the north. The deliberate political strategy created a development gap between the south and the then regions of the north. Consequently, high poverty levels, poor educational standards, infrastructure and poor access to health services have infested these areas over the years (Awumbila and Ardayfio-Schandorf, 2008).

The Ghana Statistical Service (GSS) (2018, p17) in their 2013 to 2017 Living Standards Survey reports that poverty incidence has worsened in the northern belt with Upper West having the highest incidence of poverty since 2005. For instance, out of the 6.8 million people categorised as poor in Ghana, half a million are from the Upper West region (i.e. 574,794.9) whilst Northern region accounts for 1.8 million poor people (i.e. 20.8%) in Ghana. To stretch the poverty incidence map even wider, the five most poor regions include Upper West<sup>1</sup> which is the poorest, Upper East, Northern, Brong Ahafo and Volta regions who all have “extreme poverty incidences” higher than the national average (Ghana Statistical Service, 2018). As a result of the high poverty levels, there are more dependents such as family members and acquaintances on diaspora from the northern part of Ghana which could push these diaspora to invest back in the country.

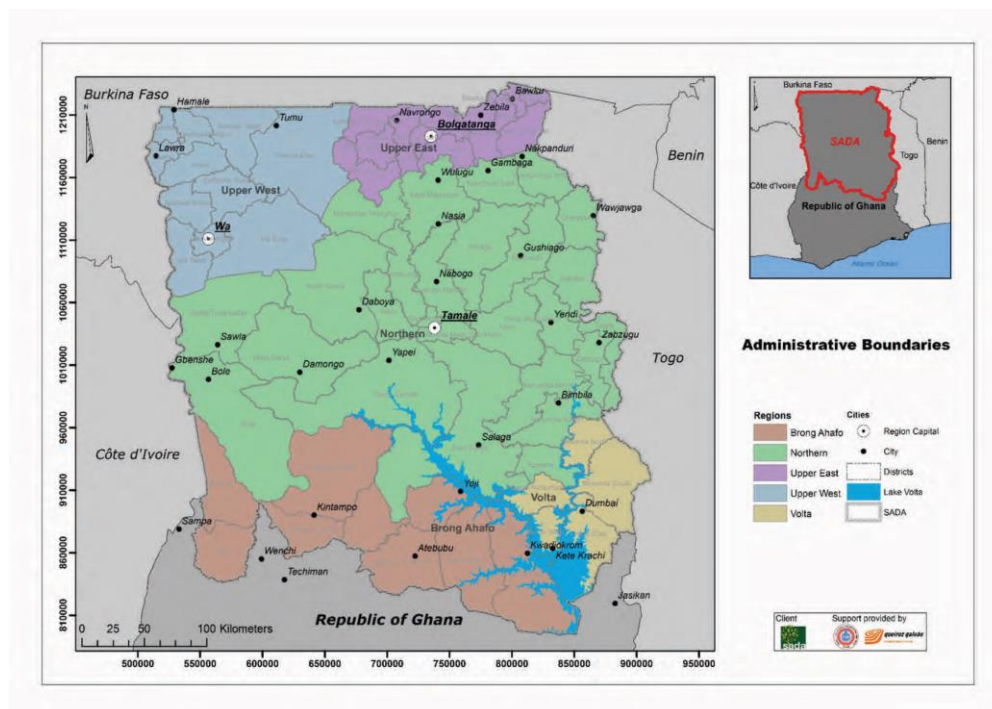
The poverty gap has also drawn the attention of the government to develop additional pro-poor interventions in these areas. Key is the Savannah Accelerated Development Authority later changed to Northern Development Authority<sup>2</sup> (NDA) which was set up in 2010 to be a catalyst to foster strategic and rapid development in the Northern Savannah Ecological Zone (NSEZ)<sup>3</sup> in order to reduce the development gap. Crucial within their framework is to mobilise human and financial resources and also to coordinate current and future development policies and interventions to promote accelerated development (Savannah Accelerated Development Authority, 2016). However, there have been slow progress even though all political parties have pledged their commitment to making it work. One of the observed challenges is the instability in leadership and key staff of the Authority as different political parties come into power.

It is therefore imperative to take a second look at development efforts within these areas which have been marginalised in a peculiar way. In doing this right, it is critical to consider the development potentials of diaspora from the zone.

### 1.3.2 The Northern Savannah Ecological Zone (NSEZ) development initiatives

The NSEZ consist of now five regions including the Upper West, Upper East, North East, Northern and Savannah regions. The zone also extends to the northern districts of the Volta and Brong Ahafo regions. This area has been commonly referred to as “the north”. It consists of 54 percent of the total landmass of Ghana with an existing 5.3 million as its population (Savannah Development Accelerated Authority, 2017). The administrative boundaries of the zone are marked out on Map 1 below.

Map 1 Map of NSEZ



Source: SADA (2016) Toward Inclusive Agriculture-led Economic Transformation of the Northern Savannah Zone of Ghana. Lifting the Savannah, Lifting Ghana

As mentioned above these regions have been negatively affected by government policies in the past. As Brukum (1998) captures this aptly;

The Governor pointed out that the entire country depended on the North for their meat supply and for its manpower needs, including ninety per cent of the rank and file of the Gold Coast Regiment (Brukum, 1998).

In 1919, Gordon Guggisberg also recognised the deprivation of the north when he admitted that it was “due to the policy which has openly obtained of starving the Northern Territories of the means of development” (Brukum, 1998). The needed rail transport which was an opportunity to open up the north for shea-nut and groundnut trade was abolished.

The north was regarded poor land whose development would not yield any return immediately (Brukum, 1998). Evidently, this development gap between the north and south has been widened since pre-independence in the Gold coast days.

To change this trajectory, there has been deliberate social policies in the north targeted at bridging the developmental gap between the north and south. For instance, the First President after Ghana's independence in 1957, rolled out the free education policy in northern Ghana as a step to bridge the educational gap (Aziabah, 2018). This was continued until 2016 when Free Senior High School policy was introduced by the Nana Akuffo Addo-Danqua government to cover all children in Ghana.

Again, in 2010 the Savannah Accelerated Development Authority (SADA) was established to coordinate a comprehensive development plan for the NSEZ. The SADA Act 2010, gave the legal mandate to the authority to perform its role. These are mainly through strategic planning, mobilisation of resources and coordination of development efforts in the northern part of Ghana (Savannah Accelerated Development Authority, 2016).

In 2017, a new government replaced the 2010 SADA Act with the Northern Development Authority (NDA) Act 2017 to establish the Northern Development Authority to provide a framework for accelerated economic and social development of the Northern Development Zone and for related matters. Even though additional policies for the NSEZ is laudable and initiated by every government since the fourth republic, what is missing is consensus on a common remedy by these governments (Oteng-Ababio et al., 2017). Also, in mobilising resources for accelerated development, there are no specific strategies targeting diaspora from the zone.

Nonetheless, good economic opportunities exist in the northern part of Ghana that need to be supported. There is huge potential in rice, tomato, cotton, cashew, shea-nuts and shea-butter production which are being explored by private individuals, organisations and Non-Governmental organisations in the agricultural sector. Another sector worth exploring is tourism (ibid). For instance, the Mole National Park, the Paga Crocodile pond and Slave rocks, the Salaga Slave Market, Hippo Sanctuary in Wechiau are some of the tourist sites located in the north.

In light of recent research in the region for the NSEZ to catch up in development, development actors must have an affirmative direction of resources to the northern apart from usual national development inflows through the Metropolitan, Municipal and District Assemblies (MMDAs).

### **1.3.3 Who are the “northerners”?**

Demographically, the northern part of Ghana was made up of what Grischow and Weiss (2011) describe as a sparsely populated Northern region, relatively sparsely populated Upper West region and a densely populated Upper East. All regions are predominantly rural and ethnically heterogeneous (Jeff Grischow and Holger Weiss, 2011). The early British Colonial rulers declared the north as “demographically stagnant” and “declining” possibly an effect of the intensive pre-colonial slave raids that notoriously dominated the area (Jeff Grischow and Holger Weiss, 2011). As a result, the country depended on the north for labour in the manufacturing and mining industries and cocoa farms in the southern part of Ghana.

SADA (2017) documents that the northern part of Ghana has a population of more than 5 million Ghanaians. According to the 2010 Population and Housing Census, these three regions are dominated by the Mole-Dagbon ethnic group which is the second largest in the country with 16.7 percent of the population of Ghana (Anarfi and Ababio, 2018). In the various regions however, 59 percent of Northern region are Mole-Dagbon whilst 74.3

and 73.0 percent represent the Upper East and Upper West respectively (GSS (Ghana Statistical Service), 2010).

When it comes to household size, the three regions are the highest in the countries. The Northern region has the highest household size with an average of 7.7 persons per household. This is followed by Upper West with 6.8 and Upper East with 5.8 persons per household which are all above the national average of 4.4 persons per household. This further translates into the high dependency ratio in these regions. Above the country average of 44.3, the dependency ratios include 96.8, 91.0 and 76.0 for Northern, Upper West and Upper East regions respectively (GSS (Ghana Statistical Service), 2010).

Consequently, there are challenges including poor educational and health standards. They have the lowest literacy rates of 37.2, 46.2 and 47.5 for Northern, Upper West and Upper East regions as compared to higher rates of 89.3 and 82.6 for Greater Accra and Ashanti regions in the south. This has negative implications for finding jobs in the country. The high illiteracy has pushed most inhabitants into subsistence farming and livestock rearing. The north has the highest population in these sectors with 82.8 percent livestock rearing in Upper East which is above the country average of 40 percent. Some of the common crops farmed are maize, yam, groundnuts, and millet. Livestock reared include cattle, guinea fowls, goats, sheep and pigs (GSS (Ghana Statistical Service), 2010).

In addition, the north is bounded by the savannah ecological zone which is characterised by the long dry season and one rainy season as compared to two rainy seasons in the south. The dry season which starts from November to April, is associated with drought which Grischo and Weiss (2011) calls the “hungry season” because of the insufficient food especially in rural areas. There is scarcity of water for household consumption, farming and livestock during the dry season. Little farming activity is done during this period because farming is largely rain fed.

As a result of these socio-economic and environmental challenges most of the youth migrate to the southern part of Ghana for menial jobs. Notable are the “kayaye” (head porters) and pa-yo-pa<sup>4</sup> who accounted for more than 7000 young girls and women in Accra (Awumbila and Ardayfio-Schandorf, 2008; Nyarko and Tahiru, 2018; Opere, 2003; UNFPA, 2012). Many studies have confirmed the high poverty levels in the northern belt is a reason for high emigration of inhabitants to the southern part of Ghana (Abukari and Al-hassan, 2017; Anarfi et al., 2003; Anarfi and Ababio, 2018; Awumbila and Ardayfio-Schandorf, 2008; Awumbila et al., 2011; GSS (Ghana Statistical Service), 2010).

### **1.3.4 Ghanaian diaspora in the Netherlands**

To understand trend of increase in the Ghanaian diaspora, Anarfi et al. (2018, p51) considers the period of 1957 to 1964 as the “phase of emigration” and the period of 1965 to 1980 as the phase of “intensification and diasporation” of Ghanaians in international migration history. After independence, initially Ghana received more immigrants than emigrants as a result of her relative high affluence compared to its neighbours (Awumbila et al., 2008). This changed during the 1960s when the country experienced economic instability due to political instability (Anarfi et al., 2010; Anarfi and Ababio, 2018). Military governments assumed power illegally from 1960s to 1980s to save the country from foreign influence or unfair economic policies (Owusu, 2008). According to Dzorgbo (1998), this instability resulted in high unemployment, under-employment, inflation and a devalued currency which deepened the loss of confidence in the economy (Awumbila et al., 2008). This saw professionals fleeing the country and others escaping to seek asylum in other countries (Anarfi et al., 2010; Anarfi and Ababio, 2018). The Netherlands was one of the ideal destinations for Ghanaians due to

its openness, tolerance and less restrictive policies at the time (Ong'ayo, 2019). Most recently after the 1990s, others have moved for training, education, and family reunification reasons (Ong'ayo, 2019) as Ghana has been politically stable since its democratic governance in 1992.

The Ghanaian community consist of first- and second-generation migrants. Nimako (2000) estimates that 22 percent of second-generation Ghanaians are born in the Netherlands and 56 percent of first-generation Ghanaians have taken a Dutch nationality. Thus, 78 percent of the Ghanaian diaspora are Dutch by citizenship (Dijk, 2002).

According to the Embassy of Ghana (2019) in the Netherlands, the Ghanaian community has increased from about 12,000 in 1996 to 30,000 in 2019. The Central Bureau for Statistics (CBS) (2019) indicates that 24,460 Ghanaians live in the Netherlands. According to the Embassy of the Kingdom of Netherlands (2014) in Ghana, the Ghanaian community is the largest Sub-Saharan community in the Netherlands with a reported 20,000 Ghanaians at the time. The Ghanaian community is made of individuals and groups formed on religious, ethnic and political grounds. Seventy of these groups exist in Amsterdam, The Hague, Utrecht and Rotterdam with Amsterdam hosting the majority. Notable among these groups or organisations which also constitute the Ghanaian diaspora are the Ghana Over de IJssel Foundation, Sankofa Foundation, Representative Council of Ghanaian Organisations in the Netherlands (RECOGIN), Okyeman Foundation, New Patriotic Party-Holland, National Democratic Congress Party-Holland and the Dagomba Youth Association of the Netherlands whose activities are geared towards socio-economic and political development of Ghana.

Ethnic linkages are prominent within the Ghanaian community. This is due to the high connections of the early immigrants through family ties and acquaintances. The major groups which are from the southern regions include the Fanti, Ga, Ashanti, Ewe, Kwahu and Dagomba (Ong'ayo, 2019). Only a few (Dagomba, Dagaaba and Frafra) originate from the northern regions. The Vice-Chairperson of RECOGIN explains that the “northerners” have fewer opportunities, no resources and fewer family linkages and networks abroad (ibid).

Unlike other diaspora communities from other African countries such as Somalia and Ethiopia, the Ghanaian is likely to return as a result of the political and economic stability after the late 1980s (Ong'ayo, 2019). Hence, Ghanaian diaspora have stronger ties with Ghana. Guided by collective and individual interest they participate in the development of Ghana through investments, remittances and socio-political activities.

## 1.4 Objective

The objective of the study is to investigate the role of Dutch-Ghanaian diaspora from the Northern Savannah Ecological Zone (NSEZ) – coming from a relatively less developed region - investments towards national development plans aiming to eradicate poverty in Ghana.

This is to provide evidence on how diaspora activities affect less developed regions in the bid to contribute to the national development agenda of the countries of origin. This could support development actors to understand better the investment behaviour of diaspora in order to develop plans towards poverty reduction.



## **1.5 Research Questions**

### **1.5.1 Main Question**

In what ways has the Dutch-Ghanaian diaspora from the Northern Savannah Ecological Zone (NSEZ) investments contributed to national development plans in Ghana?

### **1.5.2 Sub Questions**

1. What kind of investments do diaspora from NSEZ own in Ghana?
2. How has the Dutch and Ghanaian government plans or initiatives shaped diaspora investments in the NSEZ in Ghana?
3. How are investments distributed and how has this affected the local development in the northern belt (NSEZ) of Ghana?

## **1.6 Relevance of the study**

Resources in the form of ideas, finances and people play a critical role in development. As governments especially from the third world endeavour to improve living conditions of their citizenry, there is need for effective use of resources. As an emerging development actor, there is the need to investigate activities of diaspora to understand their full potential.

Meanwhile scientific debates on the diaspora over the years have focused on remittances to their countries of origin (Collier et al., 2018; Mayer et al., 2015; Newland and Erin, 2004; Ong'ayo, 2019; van Reisen et al., 2016; Williams, 2020). Also, debates have been skewed towards the political participation and diaspora as a brain bank full of new ideas and technology (Sahay, 2006). This research enriches the debates by bringing evidence on the role of diaspora investment actions on development agenda of receiving countries. As attention has been drawn to how to harness diasporic resources by African Union, European Union, international organisations and developing countries, there is the need to understand the potential outcomes of diasporic action in their countries of origin.

A better understanding of how diaspora develop investment ideas, how they distribute their investments and the common values or ideals will better inform policy makers on sustainable return and integration. The findings of this research also have the potential to guide decision makers to incentivise potential investors to deprived areas for equitable development.

## 2. Diaspora, Transnationalism, and Investments

This chapter presents the key concepts that have been used as an analytical lens in order to answer my research question. I define and operationalise the concepts of diaspora and transnationalism to describe the nature of participants and their capability. The concept of transnationalism also brings out the scope of diaspora activities.

Furthermore, diaspora engagement throws more light on the relationships between diaspora and both sending and receiving countries and how they mobilise themselves. It also provides the bases to understand how policies for diaspora are effective or otherwise

Lastly, remittance as a concept is intrinsically linked with the potential of diaspora in development. It has been chosen because it clearly creates an impression on the importance of the diaspora and their role in their countries of origin. Closely related is the concept of investment which was chosen because of its contested meaning. This allows space for diaspora to define what they perceive as investments.

### 2.1 Diaspora transnationalism

Diaspora and transnationalism are concepts which both represent “cross-border” phenomena. According to Vertovec (1999), scholars and policymakers have argued that recent international migration and its potentials in development makes more sense from a transnational perspective that focuses on a migrants' lives in, and connection to, more countries (Vertovec, 1999). Whilst diaspora has been used to mean religious and national groups living outside their countries of origin, transnationalism has narrowly been used to refer to migrants' lasting ties with countries and more widely with communities, social groups and organisations (Faist, 2010). Sheffer (2003, p3) also defines the concept of diaspora to mean an “ethnic minority who reside and act in host countries, yet maintain strong sentimental and material linkages with their homelands and with individuals and groups of the same background residing in other host countries”.

These two concepts are both relevant for academic and political debates (Brubaker, 2005). However, Brubaker (2005) argues that the meaning of diaspora is proliferated. He states that,

As the term has proliferated, its meaning has been stretched to accommodate the various intellectual, cultural and political agendas in the service of which it has been enlisted. This has resulted in what one might call a “diaspora” diaspora’ - a dispersion of the meanings of the term in semantic, conceptual and disciplinary space (Brubaker, 2005).

He goes on to question the notion of diaspora as an entity or a stance. He argues that there are problems with ‘groupism’ where boundary maintenance and identity are discussed. He then agrees that diaspora can be considered as an alternative attempted definition of belonging in a non-territorial sense (Brubaker, 2005). Brubaker (2005, p13) again, states that rather than talking about of “the diaspora” or “a diaspora” as an entity or a bounded group, it is more productive to discuss “diasporic stances, projects, claims, idioms, and practices”. Hence, the need to understand what role diaspora play in development of their countries of origin through their investments.

Faist (2010) also argues that diaspora is a politicised notion whilst transnationalism is still new in public debates. As he explains,

Nationalist groups or governments often use the concept of diaspora to pursue agendas of nation-state-building or controlling populations abroad. The concept is invoked to mobilise support for a group identity or some political project, sometimes in the service of an external homeland, such as the protection of ethnic minorities living in another state (i.e. kin state protection) (Faist, 2010).

Consequently, diaspora have demanded transnational political rights in the form of dual citizenship and the right to vote (Tan et al., 2018). In another vein, in reading diasporic engagement through the citizenship lens, Yanasmayana and Kaşlı (2019) reveals that citizenship and voting rights been used by government regimes to keep their diaspora (citizens) in their destination countries for political leverage. Mortensen (2014) also explains that the demand for citizenship by diaspora is a sign of their intentions to return home in future. Family ties are intensified during short visits as a result of their strengthened transnational attachment. These transnational plans and behaviours reinforce one another (Carling and Erdal, 2014). Therefore, political incentives and socio-economic incentives are effective reasons for diaspora to participate in development of their countries of origin (Burgess, 2014). As demonstrated by Brubaker, Faist and Yanasmayana and Kaşlı, one can argue that diaspora is placed at an opportunistic position where governments and development actors can reach for different purposes.

Again, transnationalism has been used to refer to activities of global or multi-national corporations. Consequently, Guarnizo and Smith (1998) created the terms “transnationalism from above” to mean cross-border activities from governments and corporations and “transnationalism from below” which refer to initiatives by migrants such as diaspora and local entrepreneurs (Guarnizo and Smith, 1998 cited in (Portes, 2001). This then opens up discussion on diaspora activities to understand how policies are developed and how diaspora respond to these policies through the activities.

In her study on post-return of Iraqi refugees, Iaria (2013) reveals that transnational mobility is a considerable condition that should happen to pave way for return migration (Carling and Erdal, 2014). These transnational linkages are high determinants of sending remittances, aid, investments and business networks between sending and receiving countries (Tan et al., 2018). Nevertheless, some host countries do not allow mobility options such as dual citizenships on the bases of conflict of loyalty between the two identity countries (Blatter, Erdmann et al. 2009). Moreover, the debate on dual citizenship goes beyond mobility as this reflects what Yanasmayan (2015) describes as “self-bargaining” process where an individual renounces one’s identity at the expense of the other through the naturalisation process (Yanasmayan, 2015). What needs to be explored is whether there is evidence of psychological effects of this renunciation on the transnational ties with countries of origin in terms of participating in their development.

With regards to developing countries, questions remain how governments negotiate flexible mobility terms in order to facilitate linkages between diaspora and their homeland. Governments of developing countries need to intensify discussions on initiatives such as dual citizenship in countries where mobility is restricted in order to facilitate activities of the diaspora. For instance, in the case of Turkey, the government introduced the blue card scheme to facilitate the naturalisation process of its citizens in other European countries who do not allow dual citizenship. This allowed Turkish diaspora to still participate politically and have rights to property back home in Turkey whilst being citizens abroad (Yanasmayan, 2015). These restricted mobility and rights have not been extensively explored in the debates on diaspora and transnationalism. Especially that these debates are oblivious of the political and structural barriers that restrict mobility put in place by host countries in the interest of their state sovereignty.

Overall, the literature agrees on the ability of diaspora to engage in transnational activities. Yet, to enable diaspora play this role effectively, mobility between host and countries of origin is critical. However, some host countries have restrictive policies which affect the activities of diaspora in the receiving countries. To this end, I will showcase how transactional activities by diaspora are affected as a result of these restrictions.

## **2.2 Diaspora engagement for ‘development’**

To realise the full potential of diaspora in development, governments and other development actors engage diaspora by developing policies, building capacity, mobilising and directing diaspora towards desired development sectors. This creates opportunity to explore the dynamics of the relationship between diaspora and the state or other development actors.

Diaspora are viewed as transnational communities with a shared identity and interest or rely on a shared attribute such as a language. Yet these shared characteristics are different from other trade networks because they are not institutionalised (Henry and Mohan, 2003). Koser (2003) thus reveal members of the diaspora use the concept as a form of self-identification. They use the concept to reassure their identity within the host communities (Ong'ayo, 2019). MacGaffey and Bazenguissa-Ganga (2003) explains that diaspora operate as individual or personal networks which are neither structured nor permanent (Henry and Mohan, 2003). Anderson, (1991) and Werbner (2002) supports the fluidity of diaspora saying diaspora are “imagined communities” without the fixed or bounded understanding (Henry and Mohan, 2003). Hence, it is very challenging to figure out how they can effectively participate in national development.

Diaspora economic engagements could be national government led as in the case of the Philippines. Chikanda et al. (2015, p4) recommends that there is need for institutionalisation of government initiatives on diaspora engagement after a review of the national government led engagements. Yet, they caution that national policies could contradict immigration laws of sending countries. For diaspora engagement to produce sustainable results, there is the need for collaboration between sending and receiving countries. The Global Forum on Migration and Development (GFMD) proposed by the former United Nations (UN) Secretary General, Kofi Annan in 2006 is a platform for countries to “have an open and transparent dialogue on migration and development”. Though the GFMD is a good start, discussions are informal, non-binding, voluntary and government led processes which relies on goodwill (Chikanda et al., 2015). However, different countries have different interest. Western European countries restrict entry of low-skilled migrants whilst they attract highly skilled migrants. Again, whilst some countries focus on the role of return, other prioritise the role of diaspora organisations in the development of their countries of origin (Nijenhuis and Leung, 2017). More importantly, the management of migration rest on the individual countries who make decisions on how to engage diaspora to protect their sovereignty. These divided interests impede decision making with non-binding global platforms such as the GFMD.

Besides the national level, Ong'ayo (2019, p130) discusses the role of diaspora organisations in development. In his study on these collective engagements in Ghana, he re-affirms the role of the country of residence in “transnational collective activities”. This, he describes as political structures or political opportunities which motivate diaspora in their collective interest either in the country of residence or in the receiving countries. Therefore, though engagements may not be directly led by any government, they are influenced by national socio-economic and political environments where they live. This further creates collective engagement towards integration and homeland engagement which are mutually re-enforcing

(Erdal and Oeppen 2013, and Tsuda 2012 cited in Ong'ayo 2019). These collective engagements are in the form of hometown associations (HTAs) abroad. Many scholars including de Haas (2006) and Sørensen (2004) view HTAs as channels through which remittances are used to fund community development projects (Mazzucato, Valentina and Kabki, 2009).

Writing about diaspora engagements, de Haas (2006) identifies four broad areas which government and development agencies can support to strengthen diaspora in the development of their countries of origin. He argues that facilitating and reducing the cost of remittances, supporting migrants to set up small scale enterprises and promoting brain circulation, supporting development projects or investments initiated by diaspora organisations and their members and building capacity of diaspora networks by building long lasting alliances with them (De Haas, 2006b). To support diaspora initiatives to succeed, he argues that it is important for development actors not to specify kinds of projects to be funded but rather support existing or diaspora's own initiatives. He concluded by emphasising that it will be a mistake to think that diaspora should be taught how to develop their countries of origin or spend their remittances. He states (p. iii)

Diaspora organisations have survived independently for many years; any attempt to patronise or to state 'what is best for them' would appear to be a recipe for failure. The challenge for development actors is not to make diaspora organisations more like them, but to build on their unique strengths (De Haas, 2006b)

Notwithstanding the caution by de Haas, in reality, government still try to entice diaspora with investment opportunities in their countries of origin. In this light, it brings attention to how government initiatives shape diaspora activities and vice versa, throwing more light on the kind of relationship that exist between policies and diaspora efforts to direct resources adequately for national development. Through this study, I will discuss how diaspora investments are positioned when it comes to government initiatives to attract potential investors.

Moreover, based on their study on why some HTAs are more successful in mobilising resources for community projects, Mazzucato and Kabki (2009) conclude that relying on migrant funding of development projects could lead to wide discrepancy between areas in their levels of development.

## 2.3 Remittances

Remittances are major form of financial resources sent by diaspora and migrants to their countries of origin. Trends of remittance flows in 2019 to low- and middle-income countries reached USD 550 billion, an increase of USD 21 billion from 2018. In Sub-Saharan African, USD 48 billion was estimated as remittances to the region in 2019. This also represents an increase from USD 42 billion from 2017 (World Bank Group, 2019).

This increment in remittances is also evident in the Ghanaian economy. It is again estimated that remittances contributed to 5.2% of the country's Gross Domestic Product (GDP) in 2019. The estimated remittances saw an increment from USD 2980 million in 2016 to USD 3521 million in 2019 after drastic decline of USD 2980 million in 2016 during the economic crisis (ibid).

As a major contributor to the local economy in low-and-middle-income countries, remittances have come under scrutiny by many scholars and development institutions. Looking at the existing literature, remittances come in financial and social forms. Studies on remittances have discussed individual remittances (Adams, Richard H., 2006), collective remit-

tances in the form of diaspora organisations or groups (Ong'ayo, 2019) and reverse remittances meaning remittances to migrants in host countries (Adiku and Anamzoya, 2018; Mazzucato, Valentina, 2011).

In a study on individual remittances in Ghana, Mazzucato et al. (2008) reveal that even though there are more people remitting their relations within Ghana than the number of remitters outside Ghana, those outside Ghana send larger amounts as compared to their Ghanaian counterparts. Ghanaian diaspora is likely to send remittances three times as much as total average remitted in Ghana. Remittances are in the form of food, cash and goods. However, what is not clear is how significant this huge difference between internal and external sources of remittances reflect what they are being used for.

They conclude that notwithstanding the fact that two percent of the rich in Ghana (Greater Accra and Kumasi) receive most of the remittances from the diaspora, these remittances have a multiplier effect to the poor in other areas (Mazzucato, V. et al., 2008). There is however no information available to substantiate this multiplier effect in reality and how to measure its impact.

There is a mix of evidence on the use of individual remittances (Adams, Richard H., Jr et al., 2008; Adenutsi, 2011). More evidence however support the use of remittances for household consumption such as food, fees, bills, and other living costs (Adams, Richard H., 2006; Adams, Richard H. and Cuecuecha, 2013; Mazzucato, V. et al., 2008). In Ghana, Black et al. (2003) and Adaawen and Owusu (2014) support arguments that remittances are used for capital intensive projects such as purchase of land, building houses, small enterprises and farm investments (Quartey et al., 2019). However, Williams (2020) and Wolff et al. (2016) have demonstrated the need to move beyond remittances because of the limited impact within the household. Hence, the debate on the relationship between remittance and development is inconclusive and needs further scrutiny.

Remittances are not only viewed in financial terms. Social remittances are also important in the discourse of transnational development. Rao and Woolcock (2007), critiques that there is less attention on how culture affects development negatively or positively within the discourse of remittances (Levitt and Lamba-Nieves, 2011). This is because migrants carry with them cultural values or adopt new cultural values in their destination countries which are non-financial capital. This affect their relationships in both countries of origin and destination. For instance, Collyer (2014) Guarnizo et al. (2003), Lafleur (2011) and Morales and Giugni (2001) have addressed how social remittances may lead to a change in communal ways and practice of engagement with improved infrastructure and political behaviour (Isaakyan and Triandafyllidou, 2017). Faist (2008) and Levitt (1998) agree by explaining that social remittances will therefore generate new businesses, different strategies and new welfare practices that are innovative than fellow nationals home and abroad as a result of their transnational behaviour (Isaakyan and Triandafyllidou, 2017). For example, diaspora with their spouse and children living abroad may demonstrate a changed concern in gender roles and family ties. It is therefore clear that social remittances by the diaspora have positive investment potentials even though family ties could limit investment decisions to regions where these families leave for convenience reasons.

Looking at how capital transfers and social remittances interact, Ikyaan (2015) explains that an individual's capital transfer is moulded by his or her social relations with the community at receiving country though this may be unconscious. Therefore, Levitt and Lamba-Nieves (2011) have summarised the impact of social remittances on both sending and receiving countries as a change in community involvement, reconsideration of the historic past and socio-economic improvements of both communities (Isaakyan, 2015). In this light, this research other than social remittances consider the role of diaspora investment on their local communities of origin in an effort to answer the research question regarding how this affects

the country's development agenda. This will be important in revealing how investments are distributed and whether there are biases that inform these distributions.

## 2.4 Diaspora investments

The call for the need to move beyond remittances from migrants have sparked interest in the role of diaspora in the migration-development nexus. This has intensified debates on diaspora engagements on both collective and individual levels. However, even more challenging is how to harness the full potential of individual efforts because these are difficult to manage and spread uncontrollably.

There are no clear-cut lines between investments and remittances. The term diaspora investment has been used to describe “cross-border business-directed flows” by individuals or groups of diaspora in their country of origin (Elo and Riddle, 2016). Elo and Riddle (2016, p14) adds that diaspora investments also involve direct investment through international entrepreneurship by repatriated or circular migrating “diasporan”<sup>5</sup> (as they call it) in the country of origin or a foreign direct investment by a Multinational Enterprise (MNE) as a result of lobbying by a diasporan employee.

According to Clemens and Ogden (2020) migration is considered an investment which allows households to diversify income/financial strategies or risks. Returns on migration therefore come in the form remittances. In another view, economist such as Sjaastad (1962) and Schultz (1972) recognises geographical space where one is located as an asset which takes a drift from the popular view of human capital as a form of investment (Clemens and Ogden, 2020). In this case, by virtue of being abroad, can be argued as an investment. This is because diaspora have access to new knowledge, resources and skills and consequently, have the ability to send remittances back to their countries of origin. Naudé et al. (2017) have also branded migrants such as the diaspora as “super entrepreneurs” because they are not afraid of taking risk. The decision to migrate is a risk on its own.

Most diaspora investment starts with family members and acquaintance back in their country of origin (McGregor, 2014). However, evidence is divided on the reasons why diaspora rely on family ties to manage their investments in their home country. As some believe that it's safe to leave investments in the management and care of family members and acquaintances (Smith and Mazzucato, 2009), others have revealed evidence of breach of trust and conflicts between diaspora and caretakers back home (Baldassar, 2007; McGregor, 2014; Smith and Mazzucato, 2009). Hence, the study will take into account where the investments are managed or cared for by family members and acquaintances and how these affect the impact of investments in the home country.

On the kinds of investments, the literature has largely focused on direct diaspora investments such as real estate or enterprises which have formed a larger component of diaspora investments (Economic Policy Division, 2016). Such investments may be in the form of physical properties such as houses used for domestic purposes and considered as safe investments (Grant, 2007; Smith and Mazzucato, 2009). In as much as these individual investments are questioned, the reasons for the kinds of investments are closely related to the push factors of migration in the first place. For some migrants, acquiring a house is a reason to migrate (Smith and Mazzucato, 2009). Other studies have identified migrant investment in houses to be closely linked to future return plans (Akwasi Agyeman and Fernández Garcia, 2016). This further explains why diaspora investments are difficult to manage by policy makers. In describing direct diaspora investments, I will prioritize how diaspora themselves define what investments are, to enrich the debates on the perception of investments to support both academic and policy development.

Beyond remittances and individual or household level investments, diaspora has the ability to contribute an additional USD 180 billion per annum through savings and investments in their countries of origin (Economic Policy Division, 2016). There is high interest in governments of developing countries to develop policies targeted at transforming remittances into funding development projects (Dickinson, 2017; Kakhkharov, 2019; Naudé et al., 2017). This will increase the role of diaspora in the development agenda of their countries of origin. Closely related, development actors such as the World Bank, the EU and International Organisations (IOs) have contributed to supporting diaspora to invest through capacity building, knowledge platforms/research and funding support (Chadwick, 2018).

For benefits of migration to be effectively used for development, there is the need to take a second look at the nature and spread of emigrant investments. Bovy et al. (2014) reports that little is known when it comes to Foreign Direct Investments (FDI) by diaspora in Sub-Saharan African countries. Analysing diaspora investments in Ethiopia for a period of fifteen years, Chacko and Gebre (2012) reveals that FDI in relation to private domestic investments by diaspora accounted for 3% of the country's economy. Yet, in the capital Addis Ababa, investments tended to concentrate with 10% of the total investments in the country.

Funding sources of diaspora have also been scrutinised. On a global scale, though data is scanty, diaspora banking products and bonds stimulated by "patriotic discounts" are major sources of global attention (Economic Policy Division, 2016). Diaspora have access to credit facilities by leveraging on their properties in their countries of residence as collateral for loans in their countries of origin. Some countries such as Turkey and India have relaxed their banking regulations to attract diaspora as foreign-currency-denomination account holders to facilitate investments in these countries (ibid).

To conclude, the literature has diverse definitions on what investments are. From a geographical space to an activity or business perspective, these definitions are void of the diaspora's own definition of their investments. There is also high interest of governments and development actors to channel diasporic activities into national development agenda. Therefore, I will investigate the ways in which these activities contribute towards national development. Considering the huge potentials of diaspora contribution as mentioned above (i.e. USD 180 billion per annum), I will investigate their distribution to confirm if these private domestic investments are concentrated and reveal the reasons if there are. This may equip policy makers with information to help distribute development efforts equitably.



### **3. Methodology**

The study employed a qualitative approach to research, combining semi-structured interviews with secondary sources. Qualitative research helps to understand people's behaviour and the reality of situations being studied, namely diaspora's investments in their hometowns. To answer the research question adequately, the research relied on discussions on diaspora investments and experiences of Ghanaian diaspora from the NSEZ investments in Ghana. This helped in describing and interpreting issues and activities from participants point of view (Mohajan, 2018).

According to Dudwick et al. (2006) and Gopaldas (2016), qualitative research entails several data collection and analysis techniques that employ purposive sampling and semi-structured and open ended interviews (Mohajan, 2018). This is because the research sought to understand the "lived experiences, and interactions of individuals and institutions" and how these inform their investment decisions (Mohajan, 2018; O'Leary, 2017).

#### **3.1 Types of data and sources**

Data was collected from both primary and secondary sources. Primary data included data that was collected solely for the purpose of this study whereas secondary data comprised of data that existed regardless of this study (O'Leary, 2017). Primary sources included Ghanaian diaspora who are originally from northern belt of Ghana who live in the Netherlands with investments in Ghana. Also, data was sought through observation in one of investment locations in Ghana. This was chosen because it stood out as a best-case investment during the interviews.

Secondary data was collected from reports, journal articles and policy documents to understand how policy shapes diaspora investments. These included reports, policy and project reports from the African Diaspora Policy Centre, promotional materials of the Ghana Investment Promotion Centre (GIPC) and the Ghana National Migration Policy. These were analysed to understand the kinds of support available for the diaspora. However, the Ghana National Migration Policy is the primary document for the analysis because it forms the bases for national development agenda on migration and development in Ghana.

#### **3.2 Study location and selection of participants**

The study focused on the Ghanaian diaspora from the Northern Savannah Ecological Zone (NSEZ). This was chosen because the NSEZ is considered the poorest in Ghana (Anarfi and Ababio, 2018; Awumbila and Ardayio-Schandorf, 2008; Awumbila et al., 2011; Aziabah, 2018; Ghana Statistical Service, 2018; Savannah Accelerated Development Authority, 2016). This area has suffered development deprivation as a result of historical political decisions by governments as evidenced in discussions in the earlier chapters.

Also, the savannah zone is environmentally disadvantaged which affects agricultural activities, the mainstay of the people northern Ghana. There are long droughts during the dry season with only one rainy season which reduces the yield from farming compared to the southern and middle belts. It therefore presents an opportunity to narrow down and scrutinise how the development agenda plays out in the most deprived area as compared to the rest of the country.

To add, there is more research focus on Ghanaian emigrants from the southern and middle zones. There are more people from the southern part of Ghana travel abroad than their northern counterparts (Awumbila et al., 2011; Kleist, 2018; Mazzucato, V. et al., 2008). Even though northerners are very mobile internally in Ghana (Awumbila et al., 2011; Mazzucato, V. et al., 2008), they are a minority when it comes to international migration because they have “limited networks” and families abroad that can facilitate their movements as rightly put by the Vice-Chairperson of RECOGIN (Ong'ayo, 2019). This makes them an interesting group to focus on within the discourse of migration-development context. Therefore, this research sheds light on the minority group of emigrants in Ghana (Ong'ayo, 2019) to understand their contribution to development in the country.

### **3.3 Qualitative Interviews**

Data was collected through qualitative interviews. Informal interviews were used in order to create a comfortable atmosphere for respondents to express themselves (O'Leary, 2017). Specifically, semi-structured interviews were done in order to give room for unexpected data in the course of interviews.

A mixed approach was adopted during interviews to collect data. These included face-to-face interviews, phone calls and other virtual means such as WhatsApp interviews. As a result of the current preventive measures on COVID-19, participants determined which of above they were comfortable with. Twelve (12) interviews were conducted in addition to two pilot interviews in the Netherlands whilst two (2) interviews were conducted in Ghana. An observation was done at an investment premises in Ghana to verify investment claims and also to understand how different the investment is.

Within the population of Ghanaian diaspora from the NSEZ, participants were identified through snowball sampling. This is a sample built out of referrals (O'Leary, 2017, p390). This is because trust built through referrals was very important in soliciting information on private investments which may be considered personal and for that matter confidential by some respondents. As the analysis below shows, it was difficult to know who among the Ghanaian diaspora would have investments in Ghana. So, the snowballing method was very effective in identifying participants for the research (Baltar and Brunet, 2012).

However, Atkinson and Flint (2001) agrees that there is a selection bias and problem with representativeness when using the snowball sampling method. This was likely to be one of the key challenges with identifying participants for this research. In the end the study does not aim to be representative but gives an account of diaspora investment experiences and perceived impact in Ghana which was successful during the study.

#### ***3.3.1 Semi-Structured Interviews***

O'Leary (2017) writes that even though semi-structured interviews have a questioning plan, one has the flexibility to delve into unplanned discussions that are relevant for the researched topic. This was explored during the research to able to understand the different investment processes by respondents.

Another advantage is that semi-structured interviews provide rich and detailed information for analysis. This allows interviewees to explain their thoughts and also highlight issues which are important to them (Humphrey and Lee, 2004). This is relevant for this research especially to understand the values and ideals behind investment ideas.

Semi-structured interviews guided participants to describe how they came to the Netherlands, the nature of investments that they engage in, support systems that are available to them and reasons for their choice of location of their investments in Ghana. These areas are directly linked to understanding the implications of investments in Ghana.

### **3.4 Data analysis**

A conventional content analysis was used in this study. This is because it gains direct information from study participants without imposing preconceived categories or theoretical perspectives (Hsieh and Shannon, 2005). The data analysis process was guided by Hsieh and Shannon's (2005) approach to conventional content analysis approach of qualitative data related to individual investment activities in Ghana. Through the approach, knowledge generated are "based on participants' unique perspectives and grounded in the actual data" (Hsieh and Shannon, 2005). To do this effectively, I read through the data thoroughly like a novel to familiarize and understand the whole data. This led to generating and assigning codes to repetitive words used by participants, descriptions of attributes and experiences by participants and institutions.

Next, I wrote notes of first impressions, thoughts, and initial analysis. Then, I identified labels for codes that emerged as reflective as more than one key thought. These came directly from the data and then became the initial coding scheme. Codes were then sorted into categories based on how different codes are related and linked. I then be discussed the findings and conclusions drawn based relationships and linkages identified.

According to Hsieh and Shannon (2005), one of the challenges with the conventional content analysis approach is failing to develop a complete understanding of the context which results were developed as a result of failing to identify key categories. This brings to question the credibility of findings which do not represent the data. To solve this, I used member-checking to ensure that findings reflect the views of participants as expressed through their data (Hsieh and Shannon, 2005).

I combined a content analysis with a qualitative document analysis of policy documents and reports. Document analysis requires that "data be examined and interpreted in order to elicit meaning, gain understanding, and develop empirical knowledge" in qualitative studies (Corbin, Strauss 2008 and Rapley, 2007 cited in (Bowen, 2009) p27). I skimmed, read and interpreted these documents (Bowen, 2009) to derive and understanding of how policies and other initiatives shape diaspora investments.

### **3.5 Ethical considerations and positionality**

Some ethical issues were considered given that respondents' personal investments were discussed. The study gathered personal data such as age, ethnic backgrounds, income and personal contact numbers of participants etc.

Ethical clearance was sought from the ISS Crisis Team to do an in-person fieldwork in order to adhere to the "do-no-harm" principles to participants in terms of data protection and prevention of COVID-19 both in Ghana and the Netherlands.

In this light, video recordings were preferred during virtual interviews as an alternative to the COVID 19 social distancing requirement. These were encrypted in order to ensure anonymity. In support of the social distancing measures, each participant was provided a non-medical face mask and a bottle of hand sanitizer in the case of face-to-face interviews.

Seating was also at least 1.5 meters apart during interviews. Before and after each interview the researcher ensured that each participant sanitizes his/her hands.

At the beginning of each interview verbal consent was sought from each participant after explaining the topic and purpose of the research. Details are found on Appendix II. In order to protect the identity of participants, the issue of anonymity and confidentiality was assured and upheld. Participants were made to understand that they could decline or opt out at any point as they are not obliged to participate in the study. In place of real identities of all participants, pseudonyms were used during analyses of the data.

On the other hand, my positionality played an important role in this study. Firstly, as a migrant from Ghana who also hails from the Northern Savannah Ecological Zone, my personal experiences and expectations had a potential influence in the study.

On the positive side, this position facilitated entry into the field because I was identified with most participants because I speak Dagaare, and Waale fluently. I also understand basic Dagbani, Mumprusi and Twi which are largely spoken within the northern zone. Again, I am familiar with most of the terrain and the culture of people after living within the northern zone for more than thirty (30) years. This allowed me to follow discussions easily and probed adequately to exhaust all issues during data gathering.

On the negative side, some participants held back information because they assume, I know everything. Yet, this position of familiarity, created expectations from some participants. Participants expected that I will solicit support from institutions or government agencies to support their investments. This is because they expect me to act in solidarity with their challenges after hearing their problems. To mitigate this, I stressed that this study is strictly for academic purposes and I do not have the power to help in many ways but will endeavour to share the findings of the study.

### **3.6 Limitations**

The lockdown in Ghana limited the data collection methods to largely interviews and secondary data. However, to verify these investments, a research assistant was recruited in Ghana to visit one investment location and observe how the business run and also verify claims. As a result of inadequate resources, a best case of a successful investment was identified for observation in Ghana. Other limitations arose from conducting the study from a distance. That is, recruiting and training of a research assistant to collect data and scheduling meetings. In order to mitigate these challenges, I did regular follow ups using my connections and experience especially in the northern part of Ghana. There were also challenges with internet services which prolonged interviews and in some cases frustrated the interview process. I made follow up calls to verify unclear information in such cases.

During field work, it was difficult to get some people to participate because of limited time to build trust. Even though, I assured them of protecting their data through anonymity and the opportunity to verify their information in the final draft, they were adamant. Ample time was necessary to be allocated to familiarising and building trust with participants in the case of dealing with private information such as investments.

## 4. Policy initiatives available for diaspora investments in Ghana

This chapter presents the government led support that are available to attract diaspora investments in Ghana from the Ghanaian and Dutch governments and other development actors. The section focuses on the National Migration Policy in Ghana which provides the framework for diaspora support in the country. Through the policy, the Ghana Investment Promotion Centre has developed some incentives to attract investments in Ghana. It also gives an overview of the Dutch policy and other interventions towards Ghana.

### 4.1 The Ghana National Migration Policy; is it effective or just a check box?

In 2005, a survey conducted by the IOM revealed that 92 percent of countries indicated that they have policies and plans for their diaspora for development purposes (IOM, 2005 cited in Riddle and Nielsen, 2011). However, it is important to scrutinise the effect of these migration policies on national development. The Ghana National Migration Policy sets out the development agenda with regards to migration in the country. The goal is “to promote the benefits and minimise the cost of migration towards national development of Ghana” (National Migration Policy for Ghana, 2016). It was developed through a multi-stakeholder approach led by the Ministry of Interior. Cabinet set up an Inter-Ministerial Steering Committee on Migration (IMSCM) in 2009 made up of various Ministries, Departments and Agencies (MDAs) responsible for migration in the country. In all, fifteen (15) MDAs<sup>6</sup> were represented on the IMSCM.

By April 2016, the Ghana National Migration Policy was published outlining several topics with specific policy objectives. Diaspora, transnationalism, and development is one of the key areas in the policy where diaspora investment for development is targeted. Table 1 below summarises some of the institutions and their responsibility areas which are directly related to diaspora investments in Ghana within the policy framework.

Table 1 Key institutions and their responsibilities

Item	Institution	Responsibility Areas
1	Ministry of Trade and Industry (MTI)	<ul style="list-style-type: none"><li>• Communicate investment interest to Ghanaians abroad</li></ul>
2	Ministry of Tourism Culture and Creative Arts (MTCCA)	<ul style="list-style-type: none"><li>• Engage with Ghanaian emigrants to <b>promote tourism and investments</b> in Ghana</li></ul>
3	Ghana Investment Promotion Center (GIPC)	<ul style="list-style-type: none"><li>• <b>Mobilise the Ghanaian emigrant communities for investment</b> and business creation in Ghana through cooperation with emigrant community associations and other relevant institutions</li><li>• <b>Provide incentives to encourage Ghanaians in the diaspora to invest in national development</b> and boost government revenue</li></ul>

4	Savannah Accelerated Development Agency (SADA) now Northern Development Authority (NDA)	<ul style="list-style-type: none"> <li>Integrate migration-related issues into the strategic planning process to address development imbalances between the north and the south of Ghana</li> </ul>
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Source: Ministry of Interior, National Migration Policy for Ghana, 2016.

As shown on Table 1, the policy demonstrates a strong interest in promoting diaspora investments through national development as a shared responsibility by the various institutions. It then lies on the capacity of institutions and resources available to implement their responsibilities.

Yet, there are no clear responsibility areas within the mandate of the Northern Development Authority on diaspora investments in the policy. The NDA takes responsibility of integrating “migration-related issues” into its planning. In my opinion, this looks too broad considering agency of development needs required to address the development gap in the north.

As part of its deliverables, the policy also includes an action plan focusing on increasing remittances and creating a conducive environment for diaspora investments in Ghana within 5 years. A key observation is the absence of the diaspora in the policy development and implementation process. This excludes their inputs which is necessary to achieve the policy objectives. Through the action plan some initiatives have been rolled out to attract investments which are discussed in the next section.

## 4.2 Initiatives by GIPC to attract investments in Ghana

The GIPC takes responsibility for investment in the country given its mandate as indicated in Table 1. Consequently, they lead all activities concerning promotion of investments in Ghana. This, the centre has done through two main ways; providing information on investments opportunities and creating investment incentives to attract investment. I present the findings on the initiatives that have been put in place below.

### *Investment opportunities in Ghana*

The GIPC has outlined investment opportunities in various sectors and locations in the country where potential investors are encouraged to engage in. Specifically, there are promotional materials on property development sector, agriculture sector, energy sector, financial services sector, ICT and manufacturing sectors. They have also included a project catalogue where some specific projects are advertised and costed for potential investors to consider.

Areas advertised within the NSEZ include; cotton cultivation, “The Buipe Port, Special Ecological Zone and Waterfront City”, “The Bolgatanga Dry Port, Logistics and Free Trade Zone”, “Wa Agro and Food Processing Park”, and establishment of hatcheries and poultry farms (Ghana Investment Promotion Centre, (GIPC), 2020).

On property development sector, the GIPC has identified low cost housing for residential purposes, high rise luxury apartments and retirement villages as potential investment areas (Ibid).

Looking through the estimated budgets for these projects however, it appears that these range between USD 0.5 million to USD 2 billion as initial capital needed for these projects. For example, the Tamale Airport City and Industrial Park covers a land area of 200 hectares

with projects such as Hotels, Warehouses, Shopping Malls, Transport facilities etc. This is costed at USD 1.5 billion for a period of 8 to 10 years (Ghana Investment Promotion Centre, (GIPC), 2020).

Some gaps have been identified with these projects in these promotion materials. There are challenges with targeting investments and implementation of plan.

Firstly, this is a block plan with no clear direction as to how this is supposed to be implemented whether in phases or otherwise. This is similar with all the projects in the catalogue.

Secondly, based on the accounts presented in the chapter below, who the target investors are is questionable. This is because the definition and identification of the target investors would determine the kinds of potential investments advertised. On one hand, is the target the diaspora or multi-national corporations or any development actor? The diaspora as described engage in low paying jobs which affect their ability to mobilise a lot of resources as compared to other investors such as multi-national corporations. Therefore, these capital-intensive projects evade the diaspora. For instance, when I asked participants how government initiatives have shaped their investment, Kamal who has lived in the Netherlands for 29 years and invests in electronic appliances in Ghana had this to say;

Those people? (referring to the GIPC), they know who their target is. It is not for you and I. They say this and do that. It is only on paper. They just talk talk talk (Kamal<sup>1</sup>, Amsterdam, 2020).

On the Cotton and Textile project in the north for instance, SADA has signed Memorandum of Understandings (MOUs) with China National and Apparel Council (CNTAC) and CAMC Engineering and Finance Ltd (Ghana Investment Promotion Centre, (GIPC), 2020). These have already committed an initial USD 300 million through the MOUs whilst the project is costed at USD 1 billion.

Contrary to the action plan in the policy, there are no specific areas targeting the diaspora within these advertised areas. This lack of focus on the diaspora in planning engulfs them with broader foreign actors who outcompete or overshadow them in investment opportunities. It also highlights the relevance of de Haas (2006) recommendation that it is better to build on existing investments by diaspora and not try to stipulate kinds of investments for diaspora organisations or their members to engage in.

### ***Ghana incentives inventory***

In addition to the promotion materials on investment opportunities in Ghana, the government has also put in place some incentives to attract investors in the country. This comes in the form of an inventory which provides a list and details of tax reliefs, reduced tax, tax exemptions and other financial incentives that are available for the various priority areas for investors to take advantage of. It also provides guidelines for investors who are eligible for these incentives.

Looking at the incentives by the GIPC, it is obvious that the government has prioritised areas such as housing, manufacturing, agricultural, tourism where more incentives are aligned. Taking a national outlook, these incentives have failed to respond to the regional imbalances in development.

More importantly, there are no specific incentives for diaspora within the inventory. Few of these incentives are explained on Appendix III. The incentives are also focused on

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<sup>1</sup> All names in this study are changed to protect participant's confidentiality and anonymity

registered companies who can easily access information and guidance through the GIPC. This leaves out the informal small business owners who have huge potentials in transnational investments. Take the example of Amina who has invested in Ghana from the Netherlands in the past 10 years and describes herself as a small business owner sending her goods in drums through the shipping companies. She sends an average of 50 drums annually to Ghana. She works through partners who double as middlemen who distribute the goods to customers in Ghana. She does not have a registered shop in Ghana but works through these informal networks.

Notwithstanding the above incentives put in place, access is a challenge. This was confirmed during the study as none of the participants revealed taking advantage of these incentives. They rather expressed frustration and lack of trust for government officials at the ports. Asked why he has not taken advantage of these incentives; this is what one of the participants had to say;

I even pay heavy duty at the port anytime I send goods. Look! Look! Just payments I made through my agent yesterday (he shows me a picture of a receipt on his phone). You see! This figure is not going to reflect on the official receipt when it comes back. Let me be frank with you. If you don't pay, your goods won't move. These things you are talking about (i.e. tax breaks), we are not aware of them. None of my other colleagues are aware. They would have said something about it (Atongo, Amsterdam, 2020)

Atongo has expanded his previous investments in electrical appliance in Ghana. He has expanded his business from Kumasi to Accra for fifteen years now. He has lived in the Netherlands for 23 years.

This utterance questions the role of the National Migration Policy and its effectiveness in achieving its goal. One of the gaps identified is the voice of the diaspora in government initiatives that target them. Their absence has deepened the information gap and lack of trust in the partnership between diaspora and government initiatives. Government initiatives have also not included informal diaspora investors who operate based on trust with their partners or family members in Ghana. As de Haas indicates again, the refusal of government initiatives to rely on the unique strengths of the diaspora is a recipe for failure (De Haas, 2006b).

### **4.3 Dutch policy towards Ghana**

Killingray (2004) documents that the relations between the Dutch and Ghanaians spans about 300 years. In the Ghanaian history, the Dutch have been reported to be the first to challenge the Portuguese on the coast of Ghana in 1590s after their monopoly of the latter since the 1471. Intensifying their trade, the Dutch became the most formidable European player not only in Ghana but along the current West African coast (Killingray, 2004). They engaged in gold trade and slave trade in the sixteenth century (Daaku, 1970, p15 cited in (Killingray, 2004). These past activities have left behind historical footprints in the form of castles and forts such as Elmina Castle, Axim Castle and Komenda fort which were used by the Dutch, Portuguese and British colonisers.

After the abolishment of slavery in the 1814, the relationship shifted towards trade of commodities such as minerals in 1872, rum in the 1920s and cocoa in the 1970s (ibid). The Ghanaian migration in the Netherlands is considered a recent phenomenon as compared to others such as Moroccans and Turks (Dijk, 2002; Ong'ayo, 2019). In the 1980s, as mentioned above, there was a high emigration of Ghanaians to Europe and the rest of Africa due to



economic crisis and political instability. Ghanaians emigrated as economic migrants and asylum seekers.

In the 1970s, before the entry of Ghanaians, the Netherlands put in place multicultural migration policies to integrate guest workers from other European countries, Africa and Asia. These were mainly through family reunification and family formation. There were no specific policies targeting Ghanaians (Ong'ayo, 2019).

Notwithstanding, by 2001, the Home Office published that Ghanaians were well integrated in the Netherlands (Dijk, 2002). Some Ghanaians intermarry with Dutch natives (Ong'ayo, 2019).

In 2008, the Dutch government published the migration and development policy where six priority areas were revealed. These set out the focus areas on migration and development in the coming years within Dutch partner countries. The six priority areas include;

1. Focusing more on migration in the development dialogue and on development in the migration dialogue
2. Fostering institutional development in migration management
3. Promoting circular migration/brain gain
4. Strengthening the involvement of migrant organisations
5. Strengthening the link between remittances and development
6. Encouraging sustainable return and reintegration (Ministry of Foreign Affairs, 2008)

Government interventions therefore anchor around these priority areas in leveraging the potential of migration for development and reducing irregular migration. As a result, some interventions have been rolled out with other actors in Ghana. The most recent has been the ED4D which specifically supports investment ideas of Ghanaian diaspora in the Netherlands to invest in Ghana. This initiative by the IOM Netherlands and Dutch experts support business ideas through capacity building and fundraising through crowdfunding. However, these initiatives need a more formidable collaborative efforts between actors from both Ghana and the Netherlands to make these ideas sustainable or replicable.

Also, the Dutch government has adopted a development cooperation with Ghana guided by three ambitions;

1. eradicating extreme poverty in a single generation
2. promoting sustainable, inclusive growth that also benefits the poorest and most vulnerable populations around the world
3. and enabling Dutch companies to succeed abroad.

In 2014, the Dutch Embassy in Ghana published a revised Multi-Stakeholder Plan 2014 – 2017 which reveals bilateral cooperation in sectors of mutual interest between the Netherlands and Ghana (Embassy of the Kingdom of the Netherlands Accra, 2014). These interest areas are selected based on the interest of the Dutch private sector knowledge, think tanks and also on the relevance of Ghana's development (ibid). However, focus have been towards private sector development.

Public and private funding includes increased private sector in the provision of services in water and sanitation, health and agriculture. The Dutch government will stimulate private sector initiatives in areas where the Ghanaian government used to invest public funds for example in drinking water, sanitation, health services and agriculture (ibid). These have potential benefits for Dutch experts and less developed areas in Ghana. Other Public Private Partnerships (PPP) facilities include co-funding arrangements with the private sector, support for consortia and platforms for business and public partners, contracts for technical

assistance and capacity building. The Embassy will link relevant stakeholders in interest areas between the Netherlands and Ghana.

The Dutch government has demonstrated this partnership through funding of interventions in health, governance, poverty reduction, food security, water and sanitation and education in deprived areas in Ghana. This has been done through either Ghanaian government agencies or NGOs. On the modernisation of agriculture and food security, the interest areas revealed consist of initiatives to support a sustainable cocoa, palm oil and vegetable value chain directed at the Dutch market and mimicking the trade of commodities in the 19<sup>th</sup> and 20<sup>th</sup> centuries. In the agriculture sector specific to the North, two important programs are co-funded by these PPP facilities. The 'Sisili Kulpawn' Project with the Savanna Accelerated Development Authority (SADA) develops large scale investments in irrigated agriculture in the Northern region. In addition, the 'Masara N'Arziki' project increases productivity in Maize farms through the supply of quality and improved inputs and extension services. To prevent post-harvest losses, the Wageningen University and Research in collaboration with FAO and the African Union helps the Ghana government in developing strategies (Embassy of the Kingdom of the Netherlands Accra, 2014).

With regards to water and sanitation, opportunities are centred on urban drinking water, access to water in rural areas, and Water, Sanitation and Hygiene (WASH) in schools where behavioural change and capacity building programmes is encouraged. Public Private Partnership services are encouraged through calls for proposals. To demonstrate their commitments, "Quick Impact Activities" were initiated, and baseline data were collected. The total Ghana-Netherlands WASH Programme (GNWP) budget is about EUR 200 million, and includes a EUR 100 million grant by the Dutch Government, EUR 50 million contribution by the Ghanaian Government and an estimated EUR 30 - 70 million to be contributed by the private sector or other sources (Embassy of the Kingdom of the Netherlands Accra, 2014).

In the health sector, focus has been in the areas of Sexual and Reproduction Health among the youth, improved system of the National Health Insurance Authority (NHIA) through ICT, maternal health and construction of health facilities. In the case of the NHIA, Pharm Access International, Netherlands Development Organisation (SNV) and Genkey (biometric registration) supported the NHIA by introducing Dutch expertise and experience in this field.

Even though these plans, interest areas and policy initiatives have directed support and attention of the Dutch government and stakeholders over the years in Ghana, Nijenhuis and Leung (2017) have argued that bilateral agreements and co-development policies view migration as a problem to be solved by addressing its root causes. They argue that developed countries engage in these agreements in sending countries in order to control migration or reduce emigration to the EU (Lacroix and Desille, 2017; Nijenhuis and Leung, 2017). These nuanced interventions by European countries such as the Netherlands in Ghana have therefore focused on "under-developed" areas in Ghana which needs to be fixed to prevent more Ghanaians from leaving to the EU.

This has been showcased by the absolute silence of the diaspora in the Dutch interventions in Ghana. For a country that prides herself as a lead in migration and development policy, one could argue that more engagement with diaspora organisations or individual expertise would have been expected because of their acquired Dutch experiences. However, the use of aid for under-developed areas in Ghana have been prioritised which re-enforces Lacroix and Dessille (2017) and Nijenhuis and Leung's (2017) argument. Thus, the Dutch policy initiatives are geared towards the interests of the Netherlands which are; fund production in Ghana to meet the demand of the Dutch market and to prevent emigration from Ghana to Europe.

## 5. Diaspora Aspirations, Investments, and Impact

This chapter continues with the findings from data gathered as described in the methodology section. I use this section to answer research questions on diaspora investments and distributions and impact of investments in relation to national development. In dealing with policies that shape investment behaviour of diaspora, I have maintained a bottom up approach by focusing on the perspective of diaspora investments against information put forward by government institutions and organisations on strategies to facilitate diaspora contribution to development.

### 5.1 Who are they?

I interviewed twelve participants in the Netherlands (as indicated on Table 2) whilst two participants were also interviewed in Ghana during the observations. Participants were between the ages of 37 to 64 years with at least a basic education level (i.e. primary school and Arabic education). Two of the participants are highly skilled migrants. All participants engage in low earning jobs in cleaning services, food delivery, security and sales sectors.

An interesting observation made is that most of the participants live alone in the Netherlands whilst their families live in Ghana for a very long period. In addition, all participants were internal migrants back in Ghana before their international migration experiences. Others are settlers in the north with migrant backgrounds from other African countries such as neighbouring Burkina Faso. However, they call Ghana “home” and identify themselves as “northerners” because they lived in the northern part of Ghana for many years. Also, participants were very eager to discuss “things related to the north” as indicated by Kamal.

An overview below summarises key features of research participants engaged. It shows that participants have lived in the Netherlands between 4 to 32 years. Only 14 percent of participants interviewed were women. To give a clearer picture, see Appendix IV for two profiles of participants interviewed.

Table 2 Overview of Participants

Name	Age	Gender	Education	Length of stay in the Netherlands	Years of Investment in Ghana	Main investments in Ghana
Dakora	38	Male	Masters	4	2	Vehicle and vehicle parts
Freeman	38	Male	Masters	4	10	Fuel station, Car Wash
Yussif	50	Male	Senior High School (SHS)	30	20	Vehicle, Residential Housing, Wood Work Factory
Kofi	59	Male	Basic	32	20	Cattle ranch, Mango Plantation
Ali	52	Male	SHS	28	20	Vehicle, Food items
Nonne	43	Male	Diploma	10	7	School, Children’s Home
Atia	53	Male	SHS	28	30	Residential Housing

Kamal	64	Male	SHS	29	20	Electrical Appliances
Atongo	48	Male	SHS	23	25	Electrical Appliances
Karima	55	Female	Basic	27	30	Assorted used products
Amina	42	Female	SHS	12	10	Clothing
Adam	37	Male	SHS	4	10	Cattle ranch, crop farming

Source: Fieldwork 2020

## 5.2 Reasons, motivations, and aspirations for investments

To describe the kind of investments diaspora own in Ghana, it is important to first understand the reasons, motivations and inspirations behind these investment decisions. These explain the processes that lead to these investments and why they happen. The findings reveal that there is a strong linkage between future return plans and connection with family members in Ghana with the decision to invest. Fewer investments decisions are based on the inability to compete with “bigger giants” in the Netherlands and the desire to provide jobs or improve the living conditions of people in Ghana.

For many, the decision to invest, is inspired by future return plans. Expressed in various forms portraying Ghana as a “sweet home”, investing is their way of securing income when they return in the future. As Kamal who has lived in the Netherlands for 29 years explains,

Growing up in Ghana, you see cars with writings like “there is no place like home”, “home sweet home” and others. I never fully understood this until my first visit to Ghana on vacation after traveling to Europe. There was this huge sigh of relieve (he says with a smile). I would have packed home by now if not for my lawyer’s advice. I have three years to go on pension. He says I should go after pension so that I can get my full benefits (Kamal, Amsterdam, 2020)

Return reasons are also blamed on work and social culture of the Netherlands. Ali expresses his frustration about the work culture in the Netherlands saying “when you are young, they use you like a donkey but when you are old, they throw you away” (Ali, The Hague, 2020). For Nonne, he believes that “you cannot be yourself in a foreign land, their culture is different” (Nonne, Sunyani, 2020). Others also explained that they do not enjoy any social life because of the extra hours invested in their work to accrue more capital for their investments. These reasons have pushed them to plan their future back in Ghana.

Investing in Ghana also provide alternative source of income to be able to cater for the high dependency demands in Ghana. As Kofi says,

I take care of a lot people in Ghana apart from my direct family members. You know when you are abroad, they think you have money. Look at us here!! But with the cattle, I sell one when they need something. I sell to pay fees, funerals and even weddings (Kofi, The Hague, 2020)

In addition, reasons for investing are connected to the uncertainty of stay in the Netherlands. Uncertainty is caused by the illegal stay in the Netherlands. Investing in Ghana provides an alternative to fall on if deported. As Issah explained, “I can be asked to leave here any moment by the authorities. If I don’t invest back home, my family will be in a bad situation if I return empty handed” (Issah, The Hague, 2020)

Listening to why or what motivates diaspora from the NSEZ invest back in Ghana, I observed that most of their aspirations come from individual or personal perspectives and not state influenced. There was only one mention of government inspired investment who wanted to create jobs and support the government in development. This provides insight

into the relationship between the kinds of investments diaspora engage in vis-à-vis government's advertised investment opportunities discussed under missing links section. In all, diaspora are largely inspired by future return plans and the need for extra income. Other reasons are economic and poverty reduction of families in Ghana.

### **5.3 Who can invest back home and under what conditions?**

There is a high expectation for the diaspora by the Ghanaian society and the government for both individual demands and national development. It is therefore necessary to put them into perspective to understand their capabilities.

All participants perceive themselves as low status in the Dutch society because of their jobs and positions. Diaspora are engaged in low earning jobs and some living on social benefits from the state. This limits their ability to mobilise individual resources which takes a longer time to accumulate resources for investments. Diaspora resort to informal contributions popularly known as "susu"<sup>7</sup> for their investments. Other's resort to bank loans.

However, it was revealed that diaspora rarely resort to bank loans because they want to their investments kept away from the Dutch government. Investments are left as hidden assets to keep a "low profile" to qualify for other benefits in the Netherlands. As one of the participants explained,

When I went in for the loan, I used a different reason, not my business plan. You know the Dutch government should not know about these investments else you can run into problems with your living situation here. They will ask you to pay taxes or stop your benefits (Participant, Amsterdam, 2020).

This commitment to keep a low profile makes them shy away from accessing the Dutch government initiatives to support diaspora investments in the Netherlands. This further results in low interest in accessing information about government initiatives to support diaspora.

Diaspora therefore lean on informal support channels such as forming groups to mobilise resources, support systems and develop ideas for themselves. These groups provide a safe space where they discuss their investments and share experiences of their investments back home.

### **5.4 Dominant notions about diaspora investments**

Diaspora's perception about investments defines the kinds of investment activities they engage in. Taking the example of the house, I asked participants of what they perceived as an investment. Investments are perceived as businesses and infrastructure that generate income for the investor. For instance, even though all participants have built residential houses in Ghana, they do not perceive them as investments. Ali who invests in residential housing argues out

I built my first house for my family in Ghana. But when my first wife left for the US with the kids, I rented the house. So not until I rented it, it was not an investment. I didn't get any money from it previously (Ali, The Hague, 2020).

Table 3 below presents a list of investments that were revealed during the study.

Table 3 List of investments by diaspora from the NSEZ

#	Investment	Frequency
1	Electrical equipment shops	5
2	Cattle ranch	4
3	Vehicle and vehicle parts	3
4	Clothing	2
5	Low-cost residential housing	2
6	Orphanage	1
7	Basic School	1
8	Assorted used goods	1
9	Mango plantation	1
10	Woodwork factory	1
11	Fuel Station	1

Source: Fieldwork, 2020

As outlined in Table 3, most individual diaspora investments are in the provision of goods and services geared towards making extra income which is away from government perceived development needs for the diaspora. Few of diaspora investments are aligned with governments advertised priority areas for the country such as low-cost residential housing and cash crop farming (i.e. mango plantation). This divergence of interest between diaspora investments and government's development interest is strong as only 14 percent of investments contribute to regional development from the government perspective.

Typically, investments revealed are small scale enterprises valued averagely between EUR 2000 to EUR 30,000. This translates into an average of 2 forty (40) footer containers of goods shipped every six months. Each ranch has an average of 50 to 100 cattle. There is an average of four employees except for the school and orphanage which has 31 employees in total.

There is a mix approach when it comes to management of diaspora investments in Ghana. These include family members, partnerships built on trust and on few occasions, employed staff to manage investments of diaspora. One of the key findings confirmed through this study is the conflict with family members expressed through disappointments by diaspora with family members who mis-manage their investments back home. As Kofi has been investing in Ghana for the past 20 years lamented,

I invested a lot in the past. I bought three trucks for transport. They picked goods from Ghana to Burkina and Cote D'Ivoire. But every day I got a different story about the trucks. And when I go what I expect to get I don't get. I run at a loss when all other trucks are making it. Your own family steal from you (Kofi, The Hague, 2020).

The inability to physically monitor investments came out strongly as one of the difficulties in managing investments from a distance. This is because their employment contracts do not allow them to travel frequently. Diaspora investors travel home during their scheduled vacations to see progress of their investments. Others prefer to divert travel cost to support their investments.

An important finding is that most investments are expanded investments previously owned by diaspora in Ghana before they emigrated. This was strongly revealed in the study as only 9 percent of investments were new ideas acquired during stay abroad. These include the mango plantation and woodwork factory who were both inspired during their experience

in the Netherlands. Investments are registered with the Registrar-General's department except for informal distribution businesses such as those who have physical workplaces.

Lastly, observation from the school revealed a transfer of Dutch experience to Ghana because of the participant's experience in the Netherlands. The seating arrangements in the classrooms, curriculum and teaching style were adopted from the Dutch experience. There are exchange programmes for teachers and students at the school and volunteers from the Netherlands. This makes the school different from the ordinary Ghanaian school. This transfer of knowledge, skills and resources by diaspora is a strong opportunity for government to capitalise on in exploring ways of including diaspora in development agenda.

## **5.5 Difference made by diaspora investments in national development**

Leaning on Mazzucato and Kabki (2009), relying on diaspora investment for development can lead to a discrepancy in the spread and impact of development in the country. There is a potential in channelling diaspora investments into national development agenda through policy making which have not been effective as discussed above. This is because investments have been inspired from an individual perspective and not government led.

The study confirms that investments by diaspora are unequally distributed between the north and the south. Sixty-one (61) percent of investments are in the south whilst 39 percent are in the northern belt of Ghana. In the south most investments are in Accra and Kumasi where the largest central business districts are located. In the northern part however, investments are in cities where diaspora emigrated from.

The reasons for this unequal distribution are economic, safety and familiarity. Economic reasons are push factors such as high demand for goods and services. There is a larger market with a more diverse middle-class consumers in the southern part of Ghana especially in cities like Accra and Kumasi. Therefore, demand for goods and services is higher as compared to the northern part of the country. In addition, the cost of transportation of goods and services is cheaper in the south. This has created a strong perception that "business moves faster in the south" (Yussif, The Hague, 2020).

Also, familiarity plays a role with locating businesses in the south. Familiarity in terms of knowledge about market opportunities and finding reliable individuals to work with. As Atongo, a 48-year-old man who also invests in electrical appliances explains,

I would have loved to invest in the north. The last time I visited I was sad because of the poverty there. But I don't know the terrain very well and I have not found a trusted person there. But I will be happy to invest there in the future (Atongo, Amsterdam, 2020).

Contrary to the south, safety and convenience reasons are strong in the north. Regular monitoring and feedback provided by family members and acquaintances created a safe feeling for investments in the north. Even though diaspora shared some regrets on family members managing their investments in their absence, they were very effective in providing updates on their investments.

In general, trust between diaspora and individuals who manage their investments play a key role in where diaspora locate their investments. Again, Atongo who has lived in the Netherlands for 23 years reveals,

I know a lot of people who have diverted their investments because of no trust in people who look after their investments in Ghana. A lot of my friends are buying houses here in the Netherlands for rent instead. People stole from them in Ghana and you can't do anything about that. For me I am lucky my wife looks after my stores in Kumasi and Accra (Atia, Amsterdam, 2020).

The perceived areas of impact of diaspora investments are employment and improved living conditions and exchange of knowledge and skills. Proceeds of investments are used to cater for family needs such as food, education, health care, utility bills, funeral, and marriage ceremonies which have improved living conditions of family members. Diaspora investments have also created jobs for individuals. Through partnerships in Ghana, diaspora have shared experiences gained by transferring work ethics, knowledge, and skills in running their investments. As Nonne who has been investing for 7 years explained,

We adopt the Dutch education system in our school. Each child develops at his/her pace and they learn in groups. We allow them to explore in different ways unlike the other schools here. The facilitators also lead by example. We also limit the class sizes so that the facilitators can have adequate attention for all the children (Nonne, Sunyani, 2020).

This further questions the efforts of the government in bridging this gap through their initiatives because of the failure of government's policy to attract diaspora investments to the north. Even though participants agree on the need for more development interventions in the north, they argue that the lack of strong incentives discourage diaspora to choose to invest in the north.

The political and economic structure both favour the south which increases the cost of investing in the north. For instance, Ghana operates a centralised government, and all headquarters of government institutions are in the south. This makes it easier to operate in the south where these institutions are accessible. Economically, there is an extra cost incurred to move goods and services to the north since the entry point in Ghana is Accra which is in the south. Atia confirms this.

Who pays the cost of moving goods up north? Poverty is already high so you can't increase prices. If the government will do something, we will concentrate there. Otherwise our businesses will collapse there (Atia, The Hague, 2020).

However, the dominance of investments in the south have deepened the development gap between the north and the government. The northern belt thus loses on opportunities of local development from diaspora investments such as jobs, goods, and services.



## 6. Conclusion

In the study, I investigate the ways in which diaspora from the NSEZ in the Netherlands contribute to the national development agenda in Ghana through their investments. The main finding is that there is a gap between diaspora investments and development plans of the country. Most diaspora investments are geared towards extra income activities. In exploring this, three areas were of concern.

Firstly, I sought to find out the kinds of investments diaspora own in Ghana. The findings suggest that diaspora engage in the provision of goods and services as a way to earn extra income. These are small scale enterprises which are expanded investments previously owned by diaspora before they emigrated. Diaspora investments are largely inspired by future return plans.

Next, I investigated how the national plans in the Netherlands and Ghana have shaped investments by diaspora in Ghana. I conclude that there is no strong connection between government plans, policies, or initiatives to close regional development gaps and individual diaspora investments. In the Netherlands diaspora tend to hide investments to maintain a low economic profile for fear of losing out on social benefits. This makes them unable to access support available from government. Also, the Dutch government's approach to migration where migration is viewed as a problem to be solved directs their own interest whereas diaspora interests are geared towards generating extra income. In Ghana, government's priorities lie in capital intensive infrastructure development and other areas. These initiatives are therefore not diaspora focus and do not prioritise less developed areas. In this light, I concur with De Haas (2006) recommendation that government or development initiatives to support diaspora in national development should build on diaspora's own interventions and not determine areas for them to invest. This should also be the case for policies for return migrants and reintegration in their countries of origin.

The gap between individual aspirations of diaspora and the development agenda of governments brings attention to the relevance of policy initiatives by governments for the diaspora. Whilst diaspora investments are inspired by future return manifested through extra incomes activities, government is driven by capital intensive projects without inputs from the diaspora. This has created unrelated expectations from individual diaspora investors and government.

Lastly, the third sub question examined how diaspora investments are distributed and how the northern belt is affected by the distributions. My findings suggest that diaspora investments are concentrated in the southern part of Ghana than the northern part. Whilst economic reasons and familiarity account for choosing to invest in the south, business security was a concern in the north. In the absence of a deliberate incentive package to attract investments to the north, the north suffers in its local socio-economic development as goods and services evade the north. Demonstrated by diaspora "northerners" themselves, it will be difficult for the development gap between the north and the south to be bridged if there is no affirmative action by government and other development actors in the north. The north will need innovative policies, different incentives, and special attention in focusing on emerging resources such as channelling diaspora investments for development. It therefore recommended agencies should as the NDA and GIPC should develop targeted strategies and incentives for diaspora to channel their resources towards the less developed areas in Ghana.

While this study highlights the role of diaspora in national development, it will be more representative to compare diaspora investments between and among more countries or ex-

plore whether there are any links with colonial ties. This will provide more evidence on patterns to understand the distribution of investments in Ghana. However, such a research would require time, resources, and access to diaspora activities in other countries. It therefore presents a research opportunity that should be explored by future researchers.

## 7. Appendices

### Appendix I Interview Guide and Observation Guide

#### INTERVIEW GUIDE

Background of the research

**Date:**

**Start time:**

**End time:**

Profile of Participant

Name:

Age:

Gender:

Marital Status:

Contacts:

Educational level:

1. Where do you originally come from in Ghana? Village, District and Region
2. How was life in Ghana like before you emigrated?
3. Why did move to the Netherlands?
4. How did you move to the Netherlands?

Probe the following; other countries where he/stayed previously stayed, how did he/she settle,

5. How long have you lived in the Netherlands?
6. Living situation in the Netherlands. Does he/she live alone or with family?
7. What work do you do in the Netherlands?

Investments in Ghana

8. Why did you decide to investment in Ghana?
9. Tell me a little bit about your investment in Ghana

Probe to get the following; what investment is it? How did the investment idea come about? When did it start? How did it start? How many employees? Etc.

10. Why did you invest in Location “A” and not Location “B”?
11. How much would you value your investment? (small scale, medium scale or large scale)
  - a) less than 2000 euros
  - b) 2000 to 5000 euros
  - c) 5000 to 10,000 euros
  - d) more than 10,000 euros

12. Do you have other investments or branches in other countries?
13. What does the future hold for your investment? Expand? Fold up or reduce scale?

How has government plans shaped your investment?

14. Has the Dutch government helped you any way to support your investment?

Probe the following; have they received any funding, training, tax breaks, etc.

If yes, how has this helped your investment?

15. Are there any barriers by the government that has affected your investment?

Probe the following; mobility of people and resources e.g. are they able to go anytime they want? Are there in challenges in transfer of funds?

16. Has the Ghanaian government helped in your investment in any way?

Probe the following; information sharing, tax breaks etc. was setting up easy? Potential customers?

17. Has the Ghanaian government development plans affected your investment?

Probe the following; change of government institutions? Priority areas of national migration policy?

18. Have there been any other help from any source apart from these two governments? If yes, in what ways?

Probe the following; IOM or other INGOs, Diaspora networks or organizations etc.

19. How about people? Have there been family members, community members, friends, colleagues that inspired/ motivated/helped you to invest in a certain place and/or sector?

20. Have there been any times that you have questioned your decision to invest? If yes, can you tell me about it?

Impact of investment

21. Do you think your investment has an impact? If yes, explain

Probe the following; employment/income/poverty reduction, diversity of investments

22. Do you know about the national development agenda (especially, the National Migration and Development policy?) if yes, do you your investment contributes to the development agenda of Ghana?

If no, how would you prefer to access information about the development agenda of the government?

23. Is there any other information you may want to add?

Probe to see what he/she has to say about how he/she thinks about how diasporic investments can contribute to national development. Or how this process to be better.

## **OBSERVATION GUIDE FOR RESEARCH ASSISTANT**

Date:

Place:

Start time:

End time:

Official name of investment:

1. Is there a signpost? If yes, take a photograph
2. If it is a building take a photograph of the front view

Questions 1&2 will provide evidence on the existence of the investment

3. Observe how are workers going about their task
4. If there is production, take a photograph of the process
5. Take a photograph of the product

Question 3,4 and 5 will help in understanding how these investments do things differently. Whether these are good or bad. In case they receive support, this will manifest in the processes and end product if applicable

6. Brief report on your visit to the investment location after observation. This will include; planning before the visit, first impressions on arrival, how interactions are within the working environment, at least one exceptional thing that stands out and impressions about the investment after the visit.
7. Also recommend staff for interviews to understand how investments run in Ghana
8. Field notes and photographs as attachment

## **Appendix II Consent Form**

Dear Participant,

### **Informed Consent**

My name is Vitus Domevi Yelewere, a Masters student of International Institute of Social Studies (ISS) in The Hague. I am conducting a research to investigate the ways in which the Dutch Ghanaian Diaspora from the Northern Savannah Ecological Zone (NSEZ) investments contribute to national development in Ghana. The research is in partial fulfilment of the Masters programme under the supervision of Dr. Zeynep Kaşlı and Dr. Antony Otieno Ong'ayo of ISS. Findings of the research will form part of the thesis and some of the results published in international academic journals.

**Thesis Title:** Diaspora transnational investments. The role of Dutch-Ghanaian emigrants from the Northern Savannah Ecological Zone in national development

This research targets Dutch Ghanaian diaspora who come from the Northern Savannah Ecological Zone in Ghana. Participants will be engaged through interviews in the Netherlands and Ghana. Observations will also be done in investment locations in Ghana. Permission is thus needed from you to engage you in this research.

- The interviews to be conducted will last between thirty minutes to one hour and conducted at a time and place that is convenient to all the participants involved.

- With your permission also, I will like to audio-record interviews but if you prefer, I will take notes instead.
- I will also like to take photographs at your investment location to help represent some of the findings.
- Participation is completely voluntary and you can decline to participate at any point during the research.
- Your privacy will be respected and any information you provide will be treated with confidentiality.
- Recordings and hard copies of interviews will only be used for academic purposes.
- When findings from the research are reported it is assured that individual participants and schools will not be identifiable in such reports. This will be ensured through the use of made-up names (pseudo names).
- Participating in this interview means that permission is granted under the above conditions.

For more information, concerns and questions, please feel to contact me on 0684702183 or [domyev@yahoo.com](mailto:domyev@yahoo.com)

Yours faithfully,

Vitus Domevi Yelewere

### **Appendix III List of Incentives**

1. Reduced Corporate Income Tax (CIT) rates for a company in Hotel Industry; the reduced tax is from 25 percent to 22 percent corporate income tax.
2. Low cost affordable residential premises: if approved by the Ministry of Works and Housing, the sale of low-cost residential housing will attract a chargeable income tax of 1 percent for the first 5 years
3. Reduced Corporate Income Tax (CIT) rates for Manufacturing Businesses based on location; these are for companies in manufacturing businesses located in regional capitals and elsewhere in the country except Accra and Tema. The reduced tax is 18.75 percent for companies within regional capitals and 12.5 percent for companies located elsewhere
4. Reduced Corporate Income Tax (CIT)- Rates for Tree Crop Farming up to Five Years; with a current corporate tax at 25 percent, investors will operate at a chargeable income rate of 1 percent for the first 5 years
5. Reduced Corporate Income Tax (CIT)- Rates for Cash Crops or Livestock Excluding Cattle (Up to Five Years); the same incentives apply like tree crop farming. Examples of cash crops are cassava, maize, yam, rice, pineapple and cocoa by-products. Livestock includes sheep, goat, rabbits, poultry etc.

6. Reduced Corporate Income Tax (CIT) Rates for Agro Processing Businesses (Up to Five Years); This will have such companies operate “wholly” for the first five years after which they will attract a reduced income taxable rate of 1 percent
7. Strategic Major Investment Projects currently over USD 50 million, investors may be granted concessions on import duties and other development cost. This will include projects in priority areas of “energy, infrastructure, roads, railways, ports, property development, agriculture/agri-business, manufacturing, oil and gas services, tourism services, ICT, education, financial sectors” (GIPC, 2020, p33). Through the advice of the sector Minister and approval by the Minister of Finance, investor may get tax waivers. The GIPC board may also negotiate special tax packages with such investors with approval from the President of Ghana
8. “Loss carry forward in the Farming, Mining, Agro-processing, Tourism, Information and Communication Technology (ICT) or Manufacturing businesses (i.e. those that export 50 percent of produce) and Petroleum sectors”; investors in these sectors can negotiate Development and Stability Agreements with the Ghana Revenue Authority which will allow them to carry forward their losses as agreed  
(Ghana Investment Promotion Center, nd)

## **Appendix IV Participant Profiles**

### **Profile 1**

Kamal is a 64-year-old man who migrated to the Netherlands 29 years ago. Born to a military father, his family migrated to several other regions through official transfers as it is often the case for army officers. He says life in Ghana was not bad as a young man. He had everything a young man needed. A fully furnished chamber and hall apartment, a job as a union representative in two regions of the north and a family. However, looking at his dreams for the future, his job could not afford him his dream house. That motivated him to migrate. The decision was to go to Germany. Whilst in transit at the Schipol Airport, he encountered another Ghanaian who advised him to stay in the Netherlands instead, because it was more accommodating with a lot of opportunities, he recounted. He was convinced and decided to stay.

He was able to build his dream house after few years in the Netherlands doing low paying jobs. However, he was not fulfilled. He wanted to help his brothers and sisters back in Ghana by “creating opportunities for them” as he puts it. He also intends to return to Ghana after his retirement in the Netherlands. He says, “home sweet home”.

After doing some research during his vacation in Ghana, he decided to invest in the sale of electronic appliances in the north. He says this will provide quality goods and also prevent people from having to travel ‘downsouth’ to buy them. In partnership with his wife who lives in Ghana, they have contributed to develop the north by creating employment for 8 people in 3 shops. As a result of his experience in the Netherlands, he has also helped two of his staff to start up business of their own to supply spare parts of appliances that he invests in. This, he said has increased the commitment of these staff in his business because both businesses are co-dependent.

He has never regretted his decision to invest in Ghana even though he has not benefitted from any support from either the Dutch government or Ghanaian government. He however, had access to a loan facility from his bank in the Netherlands to expand his investments. He says the ban on the importation of used refrigerators by the Ghana government was a big blow to his business because of the high demand for used refrigerators in Ghana. He has also endured paying high import duty, unapproved fees and sometimes losing some items to

custom officers. He believes it is the Ghanaian government that must improve its efforts to reaching out to diaspora if they want the diaspora to invest better in Ghana. In his view, the diaspora could be reached through social media, the Ghana embassy and the popular Ghanaian online media outlets.

## **Profile 2**

Growing up in the north was difficult. It was a survival because of poverty in the family says 43-year old Nonne. After completing his diploma, there were no jobs or support to make his dreams come through. As a result, he was compelled to do any jobs that came his way. This pushed him to the southern part of Ghana where he painted houses, sales, and other menial jobs. He also volunteered to help some orphanages to satisfy his “calling and passion” of service to God. He later attended Bible school where he trained as a pastor.

Whilst on one of his voluntary missions at an orphanage, he met his partner; a Dutch woman who was also on a voluntary mission in Ghana to help vulnerable children. They fell in love, got married and moved to the Netherlands. They however move regularly to Ghana as he says, that is where his calling is. He also believes in investing in poor children by equipping them with skills they need for the future. This he does by applying his experiences and resources acquired in the Netherlands back in Ghana. He and his family move between Ghana and the Netherlands at least twice every year.

To achieve his dream, he and his wife have invested in an international private school and an orphanage home in the middle belt of the country which started 6 years ago. There is a primary and a Junior High School. The school is different from other Ghanaian schools because they adopt the Dutch education model, he says. Children learn in groups, there are smaller class sizes, the equipment in the facility are imported from the Netherlands and there are exchange programmes available where some Dutch volunteers come to share experiences at the school. He says it is a multi-purpose school. The principles of discipline, honesty and God fearing are imbibed in the children by leading examples by staff. There are currently about 210 students and 31 teaching and non-teaching staff. The orphanage takes care of about 40 children. Their future plan is to add a Senior High School to the existing basic school.

At the international level, the orphanage is affiliated to the Mariette Child Care foundation in the Netherlands which mobilises resources for the orphanage in Ghana. The orphanage creates a home feeling for the children and most of them excel in school. You will see that the environment is different, he smiles. He believes that one cannot be himself fully in a foreign land.



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## Notes

- <sup>1</sup> Even though poverty in the Upper West Region is the highest among the 10 regions, the region contributes less than 10 percent to national poverty because it is the smallest region in Ghana in terms of population.
- <sup>2</sup> Northern Development Authority (NDA) was previously Savannah Accelerated Development Authority (SADA). This change happened in 2017 after a new government took over in 2016.
- <sup>3</sup> The NSEZ consist of approximately 54% of the country's total land area in Northern Ghana and has an existing population of 5.3 million.
- <sup>4</sup> Adolescent males who migrate to southern part Ghana to work on farmlands or weed for a fee. They migrate to Brong Ahafo, Ashanti and Greater Accra regions.
- <sup>5</sup> An individual who lives in the diaspora as defined by Elo and Riddle (2016)
- <sup>6</sup> Ministry of Interior (MoI), Ministry of Foreign Affairs and Regional Integration (MFARI), Ministry of Trade and Industry (MTI), Ministry of Gender, Children and Social Protection (MGCSP), Ministry of Health (MoH), Ministry of Education (MoE), Ministry of Finance (MoF), Ministry of Employment and Labour Relations (MELR), Ministry of Justice and Attorney Generals Department, Ministry of Tourism (MoT), National Development Planning Commission (NDPC), Ghana Immigration Service (GIS), Ghana Statistical Service (GSS), Centre for Migration Studies (CMS) and Labour Department
- <sup>7</sup> Susu is a money contribution system where group members contribute a specified amount of money in a specified time (200 euros every month). The total is given to a member at a time until all members benefit. The process is repeated in a circular manner with members of the group