

Post project evaluation of the project IMPROVING CAPACITIES TO LEVERAGE REMITTANCES FOR DEVELOPMENT IN GHANA

Internal evaluation commissioned by IOM Ghana and conducted by
IOM Regional Office for West and Central Africa, May 2018.



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1. Executive summary

This document provides the findings of an evaluation mission to Accra, Ghana conducted on 11-17 May 2018 to assess the achievements of the IDF project “*Improving Capacities to Leverage Remittances for Development in Ghana*” implemented by the International Organization for Migration (IOM) in the country. In line with the Terms of Reference (ToR) for the evaluation, the methodology primarily sought to assess the impact and sustainability of the project’s results. Its key findings indicate that the intervention succeeded in bringing lasting results, positively impacting national approaches to statistics, research and strengthening remittances policy through development planning.

2. Introduction

The project *IMPROVING CAPACITIES TO LEVERAGE REMITTANCES FOR DEVELOPMENT IN GHANA* was an 18-month initiative funded by the IOM Development Fund (IDF) and implemented by IOM Ghana. In line with IDF requirements, a post-project evaluation was commissioned by IOM Ghana and conducted by IOM Regional Office for West and Central Africa Monitoring and Evaluation (M&E) unit. The evaluation focuses on the long term achievements of the project as observed in May 2018 -almost a year after the project’s closure (June 2017). The geographical scope of the evaluation is consistent with the project’s intervention area as the project’s main activities took place in Accra, which is also where the stakeholders of the project are based. Annexes to the evaluation include the initial ToR, the evaluation agenda, a list of persons interviewed during the evaluation period and a list of questions illustrating how some of the interviews were conducted by the evaluator.

3. Context and purpose of the evaluation

3.1 Context

IOM, the UN Migration agency, supports migration governance through a variety of development-based interventions. Among these, IOM programming has specifically targeted diaspora communities and remittances, seeking to contribute to the use of remittances for development.

The IDF-funded project fit within this programmatic context and sought to improve capacities to leverage migrant remittances for the development of Ghana, including through the promotion of sustainable investments and community development. Among the most significant results, the project led and published a qualitative survey on remittance-related services and practices of financial institutions in Ghana, and a quantitative baseline assessment of household remittances in the country. These two deliverables were used to foster a discussion and facilitate capacity-building activities, with emphasis on key stakeholders involved in diaspora related matters. As a

direct result of the activities, it was expected that the project's beneficiaries would contribute to long term development through better management of remittances.

3.2 Evaluation purpose

The evaluation, conducted 10 months after the project's closure (June 2017), primarily aimed at assessing the long-term impact and sustainability of the project's results, in line with the evaluation criteria set forth in the ToR. The primary intended audience comprises IOM IDF, IOM Ghana and the Labour and Development (LHD) team of the Regional Office for West and Central Africa. It is expected that the key findings and recommendations identified through this evaluation will contribute to organizational learning, specifically by demonstrating how activities in the field of remittances can yield results on the long run.

3.3 Evaluation scope

This evaluation focuses on the 10-month period which followed the completion of the project and the changes that can be directly attributed to the project's deliverables and activities. All geographical areas covered by the project are considered, as the project's beneficiaries and most activities were implemented in Accra.

3.4 Evaluation criteria

Two criteria were considered during the evaluation – impact and sustainability.

Impact: The evaluation sought to assess the full range of effects produced by the intervention, in particular with regards to attribution – i.e. to what extent the effects observed are directly related to the project;

Sustainability: The project's results were assessed over time, in particular with regards to the project's impact and outcome targets.

The criterion of effectiveness was not used considering the previous evaluation work conducted in May 2017¹, which had been indicative of a very good performance against the targets set by the logical framework.

4. Evaluation framework and methodology

4.1 Data sources and collection

¹ See annex 5.

The data collection was based on structured interviews² with key informants as well as a desk review of relevant documents, including project documents and external policy and/or research documents.

4.2 Limitations and proposed mitigation strategies

Due to the structural high turnover in the public administration, in some cases the project's key stakeholders were no longer working in the same position or ministry. In this case, the new officials were interviewed. Since the interviewees had not been directly involved in the project, they could have potentially be unaware of the direct and indirect effects the intervention would have produced. To mitigate this risk, sources of data were triangulated as much as possible, in close coordination with the IOM project assistant who had been involved in all project's activities.

4.3 Findings

The findings below are clustered into evaluation criteria. Within each criterion, the findings are structured around the evaluation questions foreseen in the ToR.

4.4 Impact

The project has produced positive effects in different ways. As planned, it delivered on the commitment to produce a qualitative survey on remittances-related services and practices of financial institutions in Ghana as well as a quantitative baseline assessment of households' remittances in the country. The project also promoted discussion among the stakeholders on the findings of the studies, including key socioeconomics dynamics relating to remittances, and future actions. The project deliverables furthermore provided durable sources of data and recommendations, which can be used for evidence-based policy making purposes. Finally, the inclusion of the issue of remittances in national development planning is an additional element indicative of the project's contribution to policymaking. These are all positive intended effects, which were documented and confirmed by the interviewees.

In terms of positive unintended effects, the project contributed to raise the visibility of the challenges and opportunities of remittances, beyond the Project Advisory Team (PAT) and the primary beneficiaries of the project. For instance, researchers involved in the study have received regular requests for comments and/or support to activities after the end of the project, as a direct

² See annex 4.

result of the publications of the research materials publicly available on the internet. Likewise, the particular issues of financial literacy – a challenge for those receiving remittances in Ghana, which could be more impactful for development if properly managed- and of the high costs associated with money transfer have gained visibility, as mentioned by most interviewees during the evaluation period. Generally, the project raised visibility on remittances in Ghana, incentivizing institutions to engage additional work on the issue. For instance, an interviewee from the Bank of Ghana mentioned that “everything started with [IOM] report”, as he was describing an ongoing project the institution contributes to in cooperation with the African Institute of Remittances (AIR).

No unintended negative effects were found.

The project activities directly contributed to the development of policy-oriented research work, as the findings and data produced through the intervention provided a new basis for researchers to analyze and discuss remittances. Likewise, the work funded through the project at the Ghana Statistical Services (GSS) directly impacted how remittances flows are approached from a statistical standpoint at the national level. For instance, GSS will include remittances-related questions derived from the research instruments in the national migration survey (NMS). GSS also plans to produce a thematic report on migration and remittances from the datasets from the round seven of the Ghana Living Standard Survey report, which was described as a direct effect of improved capacity from the project implemented by IOM. These correlations were clearly evidenced by the interviews and the review of written materials shared by the stakeholders.

With respect to the inclusion of remittances into national policy planning, the project contributed to their integration into the medium-term national development policy framework (2018-2021). The initiative was not necessarily the sole driver of that inclusion, considering other policy initiatives and processes also took place. However, the project effectively played an active role in contributing to this result, an achievement acknowledged at the National Development Planning Commission (NDPC) level. The policy framework document mentions, page 70, the need to ‘harness the benefits of migration for socio-economic development [through] leveraging remittances for national development’. It further formalizes this strategic need in point 4.3.7 of its results framework, which sets remittances a priority to relevant agencies and ministries of Ghana.

The project’s long-term impact may also depend on external factors, as other stakeholders are likely to make use of and capitalize upon the findings and knowledge generated through the projects. For instance, initiatives by the German cooperation agency (GIZ) and AIR are being implemented in Ghana in view of supporting the use of remittances for development.

4.5 Sustainability

With regards to policymaking processes supported by the project, the most significant evidence of sustainability is the inclusion of remittances in the medium-term national development policy framework (2018-2021). This achievement is critical considering that the framework sets common goals for all government agencies and ministries, which are then bound to adapt their own planning and monitoring and evaluation systems to comply with the framework. The aforementioned policy framework was adopted in December 2017, and its effects ought to be measured throughout this application period.

In addition, the inclusion of the methodologies developed for the baseline assessment, including the questionnaires, are now part of GSS institutional tools. This means that they will be integrated into future survey exercises which are already planned at the national level. Considering statistical reports and data are key to informing national policy, this is another positive achievement to be noted, lasting beyond the IDF project.

In terms of integration of the project's results into their work, the institutional partners approached during the evaluation period demonstrated varying degrees of assimilation. The most significant effects were found at the GSS, at the Center of Migrations Studies (CMS) and at the National Development Planning Commission (NDPC). These institutions directly use the project's outputs in a way that has improved or strengthened how they approached or understood remittances. For instance, a 27-page long academic paper *Leveraging Remittances for development: Lessons from Ghana's experience* (2018) was written largely on the basis of the study funded by the project. The paper specifically refers to the experts' workshop organized by IOM in May 2017, as well as a number of activities and findings identified throughout the intervention. Another article, *Gender Dynamics of Remitting and Remittance Use* (2018), also refers to the project's study, in particular the financial literacy activities implemented by IOM in Ghana.

To a lesser extent, other institutional partners confirmed the usefulness of the project's activities but did not always provide formal evidence to explain how it had proven impactful. For instance, the Bank of Ghana, the Ministry of Interior and private partners made use of the findings of the project's study for their work, but it is unclear to what extent this brought changes to their planning. What is clear, however, is that the issues of financial literacy and remittances costs have gained visibility on most stakeholders' agendas thanks to the project and its actions.

With regards to the financial capacity of the project partners to maintain the results of the project in the long run, the main challenge identified was the absence of funding to operationalize the working group on remittances. This recommendation identified by the project did not

materialize, which does not seem to be an issue of commitment but, rather, a limitation due to the scarcity of financial resources. An ongoing project on mainstreaming migration into national development policies, currently implemented by IOM Ghana, may allow for additional follow-up, in the broader framework of development planning. Likewise, considering the integration of the objective to leverage remittances for development to the medium-term national development policy framework, resources are expected to be used by any agency or ministry concerned.

The project's stakeholders continued and will continue to make use of the products created by the project, albeit at different degrees. As mentioned above, GSS and CMS will use the project's inputs throughout their work. Across state agencies and ministries, the goals set by the national policy framework will be permeating institutional planning, which is expected to further contribute to the project's results on the long run. The work of other stakeholders will be impacted in less direct ways, probably not making direct use of the products but being more sensitized and aware of the challenges at stake.

Overall, the project's results positively contributed to improve the knowledge of remittances in Ghana, both in terms of trends and practical ways to better leverage their impact for development. This performance is further demonstrated by the embedment of the project's results to the key institutional structures partnering with IOM for this initiative – primarily GSS and CMS and, to a lesser extent, NDPC.

5. Conclusions and recommendations

5.1 Conclusions

Based on the findings, the following main conclusions are drawn:

- The project succeeded in achieving lasting impact, with tools, findings and policy recommendations which use have gone beyond the project's lifespan;
- Long-term impact is particularly evident for national statistics and academia and, to a less direct extent, for national policy planning;
- Key elements of leverage to optimize the use of remittances for development have been effectively disseminated among the stakeholders, in particular financial literacy and remittances' costs in Ghana;
- The continuation of the work of the thematic working group, which was one of the project's recommendations, was operationalized with the institutionalization of a stakeholders' group meeting under the supervision of the Diaspora Affairs Office at the Office of the President (OOP);

- The findings of the IDF project were instrumental to inform the upcoming ACP-EU Technical Assistant intervention aimed at reviewing Ghana's financial market and legislative frameworks governing international financial transfers and remittances and recommend practical measures to improve remittances flows and related financial services and products;
- The IDF project was instrumental to strengthen the partnership between IOM and FinTech Zeepay that resulted in a joint project to improve knowledge on digital channels for receiving remittances in Ghana;
- The IDF project furthermore fostered discussion between the Bank of Ghana and the African Institute for Remittances to develop a remittance manual for financial institutions (FI's) in Ghana;
- The Centre for Migration Studies built on the experience derived from the project to produce a report for Nigeria on 'leveraging remittances for development in Nigeria, lessons from Ghana'.

5.2 Recommendations

As a result of the findings, the following recommendations are made:

- The project's approach should be replicated to other national contexts, considering the key role which was played by the national statistical services and a research center for this initiative;
- Consider the development of initiatives to support the roll-out of the framework prepared by the National Development Planning Commission at the agency/ministry level;
- Consider the development of and support to financial literacy programming in geographical areas where remittances are particularly high;
- Consider the development of initiatives to support better information/comparison of the available options to send remittances among the communities where remittances flows are particularly high;
- Further advocate for the set-up and funding of a national working group on remittances and policy measures to facilitate lowering costs.

6. Annexes

6.1 Evaluation terms of reference

EX POST PROJECT EVALUATION FOR IMPROVING CAPACITIES TO LEVERAGE MIGRANT REMITTANCES FOR DEVELOPMENT IN GHANA – RM.0025

Commissioned by: IOM Country Office - Ghana and the IOM Development Fund.

- Evaluation context

The International Organization for Migration (IOM) describes remittances as private funds that represent a share of migrants' earnings transferred nationally or internationally to families, friends and communities, inter alia. Considering the significant importance of remittance for the national economy³, IOM Ghana, with funding from the IOM Development Fund (IDF), implemented the project "*Improving capacities to leverage migrant remittances for development*". Started on 01 January 2016 and ended on 30 June 2017, the overall objective of the project was to contribute to maximizing the positive impact of remittances on Ghana's development, including through the promotion of sustainable investments and community development.

The main activities of the project included the publication of an in-depth qualitative survey on remittance-related services and practices of financial institutions in Ghana, and a quantitative baseline assessment of household remittances in the country. Both documents were disseminated to key public and private institutions, local communities, and academic institutions in Ghana. Additionally, through the project activities, the capacity of government stakeholders and selected private financial institutions were strengthened through capacity building workshops to improve understanding of remittance flows and their potential for development. Lastly, a policy recommendation on leveraging remittances for development was developed and shared with government stakeholders, as a key focus of the project was the assimilation of remittance data and policy into national strategies for economic growth and poverty reduction after the implementation period.

- Evaluation purpose

In line with IDF guidelines, the overall objective of post-project evaluation will be to assess the

³ The Bank of Ghana estimates remittances flows to be over 2 billion dollars per annum (2015)

relevance of project design, the effectiveness and performance of the project, the efficiency of project management and implementation, and the impact and sustainability of the project. The evaluation will also assist the IOM Development Fund in its decision-making on the use of the Fund as seed funding.

The specific objective of this evaluation is to assess the long lasting impact and the sustainability of the IDF project and the research conducted, with specific reference to whether the policy recommendation was properly assimilated into national strategies, and whether the data and findings of the project were relevant for the stakeholders.

- Evaluation scope

The project *“Improving capacities to leverage migrant remittances for development”* was implemented from 1 January 2016 to 30 June 2017. The IDF requires all projects to include an evaluation preferably 6 to 12 months after the project is completed. In compliance with this requirement, the evaluation scope will cover the period of 10 months following the completion of the project.

Evaluation criteria

The evaluation will focus on project sustainability and impact created in harnessing remittances for development in Ghana. An assessment of the positive or negative impacts generated by the project among stakeholders in leveraging remittances for development will be examined. Priority will be given to the extent to which remittance data and policy have been inserted into national strategies for economic growth and poverty reduction. The capacity of key government stakeholders to maintain the benefits of the project in the long run as funding sources ceases will also be examined.

- Evaluation questions

The questions to be addressed as part of the evaluation will include:

Impact

- Which positive/negative and intended/unintended effects have been produced by the project?
- Does the impact come from the project activities, from external factors or from both?

Sustainability

- Have the policymaking processes supported by the project continued although IOM support has ceased?
- Have the project's results been well integrated by the institutional partners to their work and/or planning?
- Do the project partners have the financial capacity and are they committed to maintaining the results of the project in the long run?
- If the services/results must be supported institutionally, are funds likely to be made available?
- Do the target groups have any plans to continue making use of the services/products produced in the project framework?
- How far is the project embedded in institutional structures?
- Are project partners adequately capacitated (technically, financially and managerially) for continuing to deliver the project's benefits/services?

Evaluation methodology

Desk Research: Firstly, through the review of project documents and government policies, it is envisioned that the evaluation will produce an assessment of whether the objectives of the project were successfully achieved. Secondly, the desk research will identify ongoing country-level actions and activities directly resulting from the implementation of the project, including the inclusion of collected data and policies into national strategies for economic growth and poverty reduction.

Semi-structured Interviews: To conduct interviews for project stakeholders and selected beneficiaries of capacity building workshop. The objective is to assess utilization of training information as well as follow up on specific policy recommendations.

The evaluation must follow the IOM Data Protection Principles, UN Evaluation Group (UNEG) norms and standards for evaluations, and relevant ethical guidelines.

Evaluation deliverables

The expected deliverables from the evaluation will include a draft evaluation report and a full evaluation report.

The deliverables shall be submitted to IOM Ghana and the IOM development Fund per the following stipulated dates:

- 1) A draft evaluation report to be submitted on **7 June 2018**.
- 2) The final evaluation report to be submitted on **7 July 2018**.

Evaluation workplan

Activity	Days	Location	1	2	3	4	5
Desk review of project documents and government policies on remittances	1-2	Homebase/IOM Ghana CO					
Meeting with IOM Ghana CoM, RMO, and project staff	2	IOM Ghana CO					
Interview with government stakeholders	2-3-4	Ghana (Accra), face-to face or phone-based					
Debriefing session with CoM and project staff	5	IOM Ghana CO					

6.2 List of documents reviewed

Document title	Document type
Project document	Internal IOM document
Project interim report	Internal IOM document
Project final report	Internal IOM document
Internal evaluation document	Internal IOM document prepared by IOM Regional Office for West and Central Africa

	(MAY 2017)
ASSESSMENT OF REMITTANCES-RELATED SERVICES AND PRACTICES OF FINANCIAL INSTITUTIONS IN GHANA	Research report funded through the project and prepared by the Centre for Migration studies (University of Ghana) (2017)
Baseline Assessment of Household Remittances	Survey report funded through the project and conducted by Ghana Statistical Services (2017)
MEDIUM-TERM NATIONAL DEVELOPMENT POLICY FRAMEWORK AN AGENDA FOR JOBS: CREATING PROSPERITY AND EQUAL OPPORTUNITY FOR ALL 2018-2021	Policy framework document by the National Development Commission of the Government of Ghana (DEC 2017)
LEVERAGING REMITTANCES FOR DEVELOPMENT: LESSONS FROM GHANA'S EXPERIENCE	Academic paper, Centre for Migration Studies, 2018
Gendered Dynamics of Remitting and Remittance Use	Academic paper, Centre for Migration Studies, 2018

6.3 List of persons interviewed or consulted

Note: the following table captures the initial planning of the evaluation visit, albeit some adaptations had to be made due to availability constraints from some stakeholders.

	Monday	Tuesday	Wednesday	Thursday	Friday
	07.05.2018	08.05.2018	09.05.2018	10.05.2018	11.05.2018
8:00		Evaluator to be picked up at the hotel	Evaluator to be picked up at the hotel	Evaluator to be picked up at the hotel	
9:00		Meeting with PA at the office: overview on the activities carried out in Ghana	Debrief at IOM Office	Meeting with at the office with PM and PA: overview of activities in Togo	Evaluator to be picked up at hotel
10:00		Meeting with CoM, RMD	Stakeholders interview Bank of Ghana, tbc	Stakeholders interview GSS	Debrief at IOM office
11:00		Overview of project documents	Stakeholders interview Ghana Investment Promotion Center,	Stakeholders interview NDPC	Debrief at IOM office
12:00		Lunch break	Lunch break	Lunch break	Lunch break
13:25	Arrival Flight ASKY KP 20 from Lome	Desk review	Stakeholders interview Mol	Stakeholders interview MOFA	Departure at 14:05 Flight Asky KP 22
15:00	Meeting at IOM office	Meeting with consultant(s) who carried out the study (CMS)	Stakeholders interview Ministry of Finance	Return to office	
16:00		Return to office	Return to office	Desk review	
17:00		Debrief at IOM Office	Debrief at IOM Office	Debrief at IOM Office	

6.4 Data collection instrument

Note: the following tool was used to capture feedback during interviews, however interviews were not strictly structured as some of the questions were adapted depending on the interviewee, and follow-up questions went beyond the scope of this questionnaire.

Date

Interviewee name

Institution

Question 1. [Introduction – Presentation and purpose of the evaluation mission]. The intervention *IMPROVING CAPACITIES TO LEVERAGE REMITTANCES FOR DEVELOPMENT IN GHANA* involved your institution to the development of the household survey / baseline reports / workshop on the discussion of policy recommendations. Could you please describe what how you were involved? What was your contribution?

Question 2. How have the project's outputs and activities [household survey / baseline reports / workshop to discuss policy recommendations] changed your approach or your institutional priorities?

Question 3. Are these changes reflected in recent policy or strategy documents? If yes could you please share those with me?

Question 4. Beyond IOM, do you consider other stakeholders have played an important role in terms of shaping policy or strategy policy in this respect? What institutions specifically?

Question 5. [If applicable] You mentioned policy / strategy documents which have been influenced by the intervention. Are there other changes foreseen in the mid or long run, which would also be linked to IOM intervention?

Question 6. In relation to the planning of development priorities for Ghana, what role does your institution play? How does it relate to remittances and has the project contributed to adapt your approach?

Question 7. IOM currently implements other interventions in Ghana. Are you involved with any of these initiatives, and specifically which one(s)? [If applicable] From your institutional perspective, what linkages between this/these initiatives and the project on remittances do you see as of importance to your work?

Question 8. Is there anything else you would like to share with me?

6.5 Internal evaluation report document (May 2017)

Internal evaluation report

Project Improving Capacities to Leverage Remittances for Development in Ghana

Project code RM.0025

Field evaluation, 29 May – 1 June 2017

Evaluator: Ludvik Girard, Regional Monitoring & Evaluation

Regional Office for West and Central Africa

This document reflects the key findings identified through an evaluation mission that took place on the 29 May – 1 June period. The methodology included several data-collecting tools, including desk review, semi-structured interviews with key informants, a focus group discussion and a survey. Specifically, interviews were held with Mr. Godwin Gyebi and Mr. Anthony Amuzu from the Ghana Statistical Services (GSS) and Dr. Badasu from the Centre of Migration Studies of the University of Ghana. The focus group included members of the supervisory committee that was organized and regularly met during the project implementation. Project documents, including interim report and research studies offered an additional basis to inform the findings. While this document is not a full-fledged evaluation, it seeks to assess two evaluation criteria among those set by the IOM Project Handbook, i.e. the effectiveness and sustainability criteria. The decision not to integrate additional criteria was made in light of the limited timeframe to collect data and draw conclusions for the evaluator. However, it is worth noting that the interviews and discussions were also indicative of positive achievements with regards to the impact of the project as well as its relevance and efficiency.

Effectiveness

The matrix results below summarizes the achievements of the project against the foreseen targets set by the project document. Generally, the implementation is very successful considering that all targets are satisfactorily met. The contribution to the impact of remittances on Ghana's development cannot yet be assessed as per the matrix' indicators that will require further follow-up after the project's closure.

Regarding the baseline study implemented by the GSS and commissioned by IOM, the design of the approach and its methodology was closely coordinated between the project management team and GSS staff. This ensured full participation of the implementing partner to design an approach in line with institutional statistical standards, including sample methods, data analysis and questionnaire design. It also helped clarifying the expectations that were agreed upon

between IOM and GSS. Likewise, the areas targeted by the baseline study were selected by IOM in coordination with GSS.

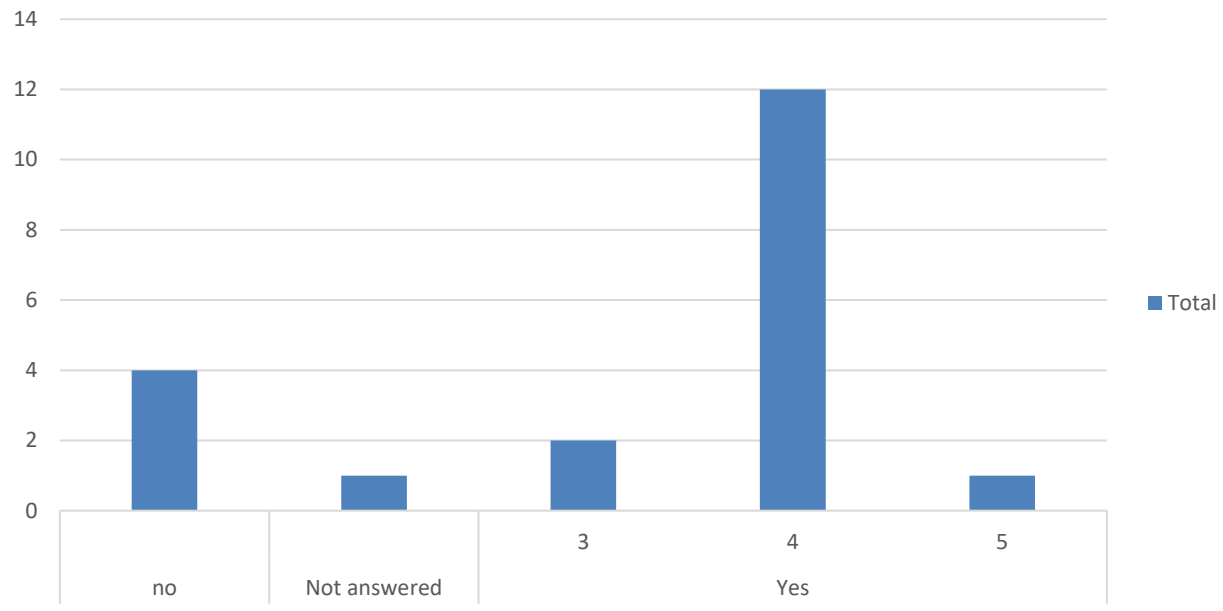
A limitation that was raised by GSS highlighted the challenge to implement field operations under the payment scheme that was set up for the project. The instalment-based system made it challenging for some data-collection activities to start, as there was a need for more funding to fully implement a specific component. As a result of the waiting time between each instalment for example, some field workers could not be paid on time. This limitation is however to be questioned considering that a contract was initially drafted between IOM and the partner, which included a work plan with deadlines and deliverables, in accordance with IOM standard rules for this type of contract. In other terms, GSS committed to implement the activities based on a shared agreement which terms had been discussed and agreed upon.

The findings of the baseline study proved to be helpful for a better understanding of remittances flows in the concerned region. A 25% prevalence was identified, meaning “huge remittances” according to the statisticians who were interviewed, which is indicative of a significant complement for local incomes. This illustrates the added value of the study and its contribution to making the project effective.

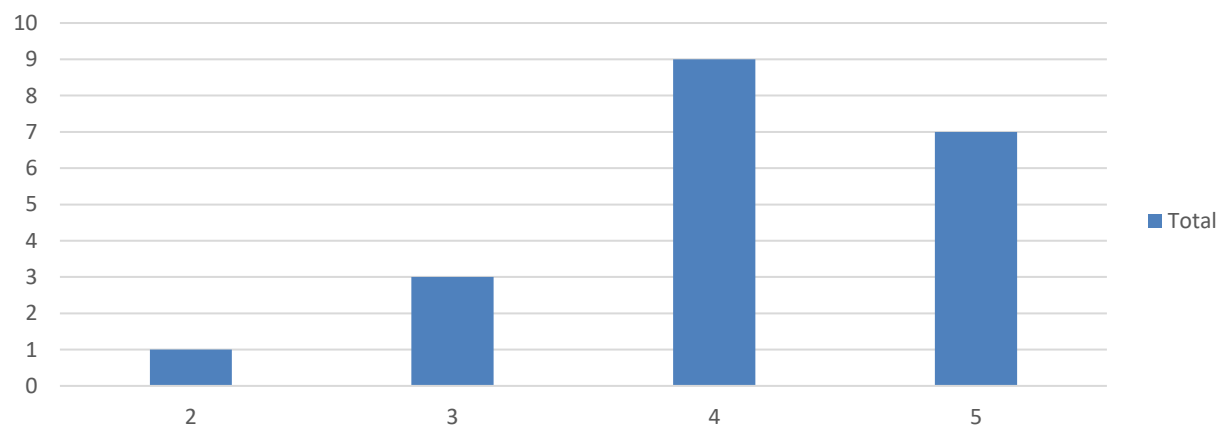
With regards to the research study carried out by the academic partner, some limitations were raised in terms of scope, for example due to the fact that groups of immigrants might have been easier to study than others, such as the Ghanaians in the UK as opposed to those in Asia. Another limitation that was mentioned during the interview was the variability of the length of stay, which should ideally be controlled in addition to the frequency of visit to better capture the “re-visit” phenomenon.

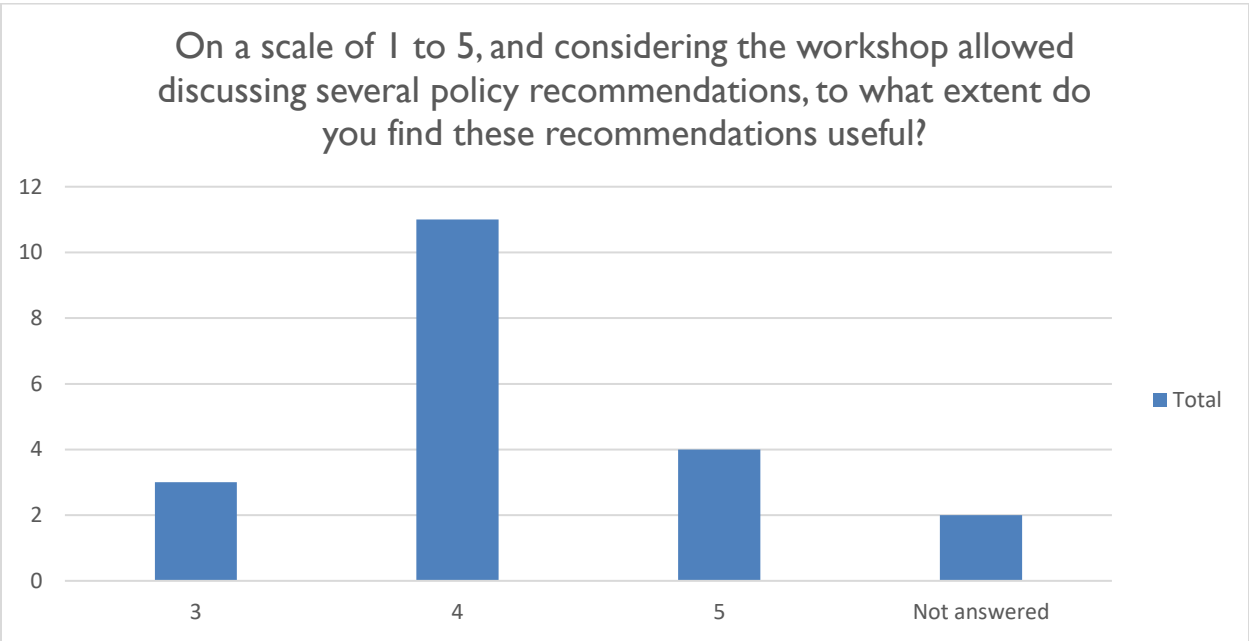
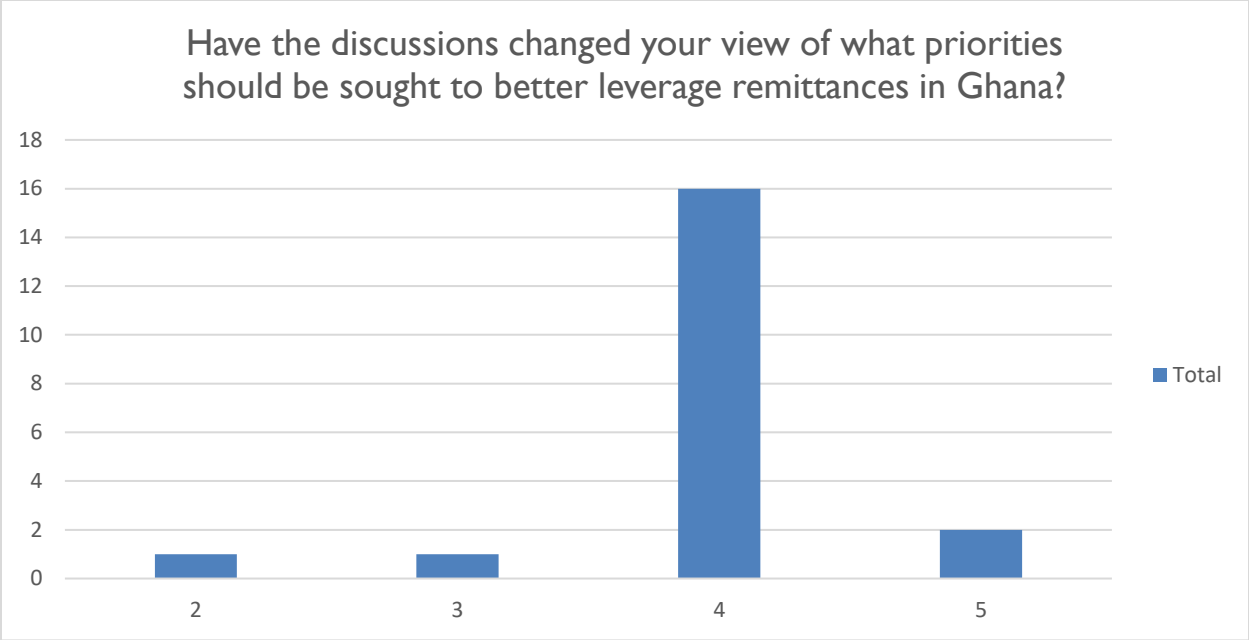
The results from the post-training questionnaire are also indicative of a good degree of effectiveness (see below). Most participants who had read the two major documents published within the context of the project considered them to be quite useful (4/5 was found to be the most common grade). A similar assessment applies to the effectiveness of the discussions and quality of the policy recommendations (4/5 was again the dominant grade).

Have you read the Assessment of Remittance-Related Services and Practices of Financial Institution? If yes, on a scale of 1 to 5, to what extent do you find it useful?



On a scale of 1 to 5, how have the discussions changed your understanding of remittances' role in Ghana?





Asked to provide further comments as to how the workshop had allowed participants to get a better understanding of remittances and related policies, a number of elements were mentioned by the participants including the effects of informality and the aspects related to financial inclusion.

Asked to provide further details as to how the workshop would have changed the participants' perception of priorities to be considered for remittances, a number of elements were mentioned including financial literacy, cost reduction and cost effectiveness.

The figures below illustrate some of the keywords frequently found in the participants' inputs.



Overall, the survey confirms that the project's final workshop achieved its intended results.

	Indicators	Baseline/Target	Evaluation notes
<p>Objective</p> <p>To contribute to maximizing the positive impact of remittances on Ghana's development, including through the promotion of sustainable investments and community development.</p>	<p>Number of drafted policy related documents or interventions that refer to the project's recommendations and strategy as a basis for decision-making within 12 months after the study has been completed.</p>	<p><i>Baseline: 0</i></p> <p><i>Target: 2</i></p>	<p>At the time of the evaluation it is not yet possible to determine if the target is met, which requires further follow-up on the mid or long-term (within 12 months after the study has been completed). The evaluation took place during the final workshop during which recommendations were discussed and drafted by participants.</p>
<p>Outcome</p> <p>Formulate policy recommendations and clear strategies to promote formal remittance flows and encourage the use of remittances in socio-economic development activities.</p>	<p>Policy recommendations and strategy paper</p>	<p><i>Baseline: 0</i></p> <p><i>Target: 1</i></p>	<p>At the time of the evaluation the final recommendations are not yet finalized. However the findings of two reports have already been delivered and discussed, which are expected to facilitate the preparation of the final policy recommendations and strategy paper. These are to be completed by the end of the workshop.</p>

	Indicators	Baseline/Target	Evaluation notes
<p>Outputs</p> <p>1. Stakeholders have access to relevant and up-to-date information on:</p> <ul style="list-style-type: none"> - flows of migrant remittances through formal and informal channels; - uses of remittances by receiving households in Ghana - impact of remittances on the domestic economy; 	<p>1.1 Completion of household survey (900 households (disaggregated by sex))</p> <p>1.2 Completion of qualitative study</p> <p>1.3 Analysis and sharing of results of household survey and qualitative study</p>	<p>1.1 Baseline: N/A Target: Completed of 900 household surveys and completed qualitative study</p> <p>1.2 Baseline: 0 Target: 1 qualitative study completed</p> <p>1.3 Baseline: 0 Target: 1 Dissemination meeting carried out</p>	<p>1.1. The household survey was completed and resulted in a 70 page long document. 1,200 households were surveyed.</p> <p>1.2. The qualitative study was completed and resulted in a 39 page long document.</p> <p>1.3. A dissemination meeting was held, and the reports were published and shared with the participants during the project's final workshop.</p>
<p>2. Key stakeholders are equipped with relevant knowledge to encourage and channel remittances for development through the process</p>	<p>2.1 Number of stakeholders trained (disaggregated by sex)</p> <p>2.2 Percentage of trained stakeholders who score 70 % or more on a post workshop test work plan (disaggregated by sex)</p>	<p>2.1 Baseline: 0. Target: 20</p> <p>2.2 Baseline: 0% Target: 60%</p>	<p>2.1 The dissemination workshop was held with 25 participants (20 % women).</p> <p>2.2 100% of the participants who completed the post workshop test scored above 70 %</p> <p>25% of trained stakeholders who passed are females and 75% males.</p>

Sustainability

The project succeeded in bringing together a community of stakeholders involved in remittances. It has also strengthened the basis for further discussions and policies to be developed at the country level, both through the completion of well-developed study reports and the organization of dissemination workshops.

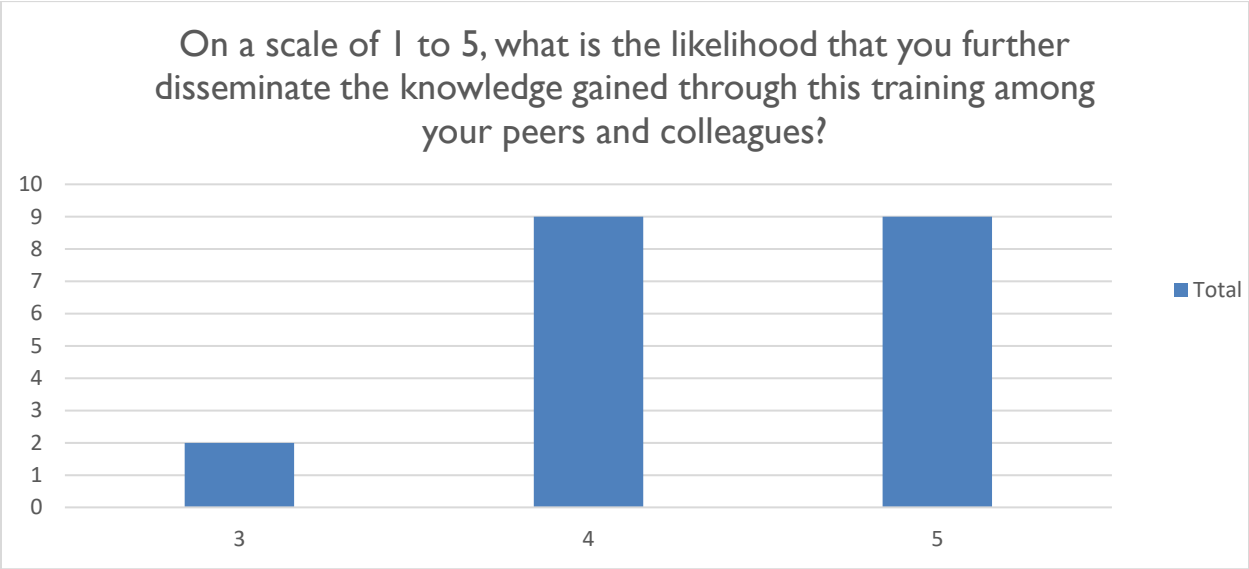
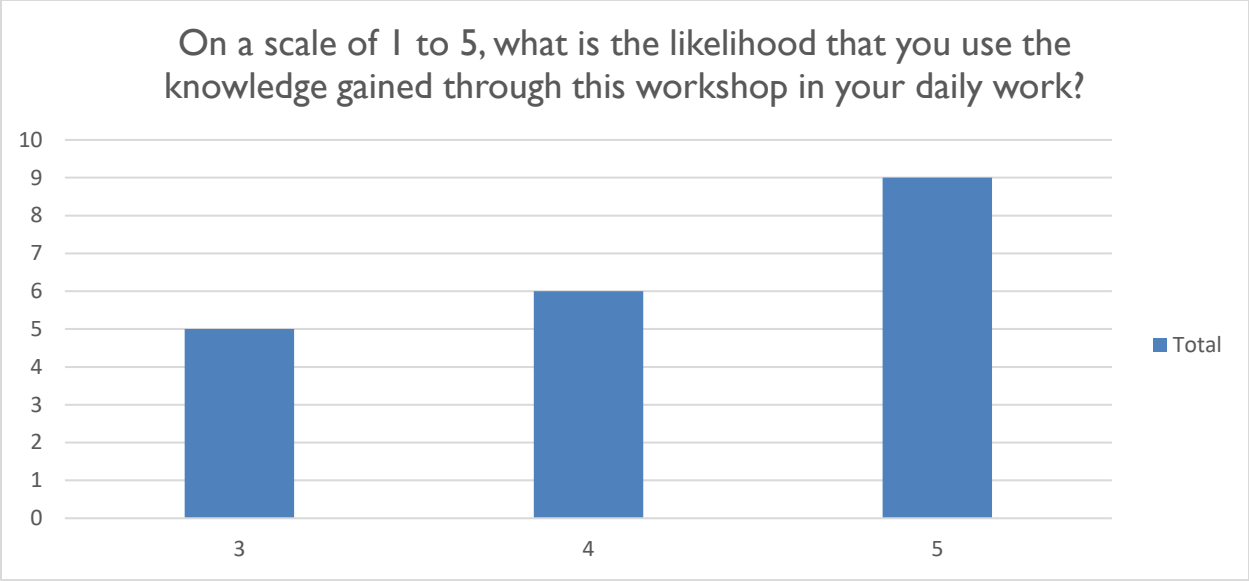
Among the ideas open for further discussion and contributions to policy-making, the interviewees highlighted the need to explore global options for bilateral agreements and negotiations between countries on both the sending and receiving end of the remittance flows.

The baseline study was done a stand-alone survey, however its approach could be further expanded to future interventions, either as nation-wide initiative integrated to the census conducted every 4 years in Ghana or as an initiative more limited in scope, e.g. at another regional level. It is worth noting that the document had a “direct effect” on the Migration Immigration Services of the Ministry of Interior according to the interviewees, an indication of the expected long-term effects of the project.

As for the research carried out by the Centre of Migration studies, its findings are useful to question how the existing financial services might be improved to better serve the interests of the diaspora and leverage development opportunities. Among the elements identified by the interviewed academic, the absence or limited existence of specific services on the labor market (e.g. landscaping, communication...) should be considered while discussing new policy and in order to promote innovative investment in the country. Other key elements for the policymakers to consider include trust, which is required to facilitate the development of a formal remittances system, and the challenge of strengthening formal mechanisms within a predominantly informal system. Finally, the issue of the costs associated with the remittances is highlighted and suggests policymaking should seek to lower those, for instance with regards to rules governing how exchange rates apply.

The focus group discussion also provided inputs from the Central Bank of Ghana that are indicative of a positive, sustainable effect deriving from the project. While a limitation is noted in terms of capturing remittances data, formal transfers being akin to the “tip of an iceberg”, the baseline study will produce effects at the institutional level by bring new evidence to the ongoing discussions.

The results from the post-training questionnaire are also indicative of a good results with regards to the sustainability criterion (see below). Most participants confirmed they will be using and disseminating the knowledge acquired through the workshop.



Asked to provide further details with regards to how information would be shared and/or disseminated, the participants mentioned a number of elements, including the inclusion to meetings or strategies to work on their respective organizational goals.

The figures below illustrate some of the keywords frequently found in the participants' inputs.



Overall, the survey is indicative of positive effects with regards to the sustainability criterion.

Conclusions and recommendations

The project was successfully implemented, both in terms of achieving the targets sets by the project document and with regards to the purpose of creating sustainable effects for policy-making in Ghana.

It is recommended that the project's reports are used as the basis for future initiatives in the field of remittances in Ghana, which could *inter alia* include additional support to national statistics.