

Background Paper¹
(Original Version: English)

Roundtable 3: *Enhancing international cooperation on emerging issues in migration and mobility*

Roundtable Session 3.2:
Private sector-Government Partnerships to support migrant/diaspora entrepreneurship and job creation, with a focus on small and medium-sized enterprises

Expected outcome

The expected outcome of this Roundtable is the identification of a range of promising policy and program options for a strengthened business-enabling, migrant-centred framework in countries of origin and destination for migrant/diaspora entrepreneurs, with a focus on small and medium-sized enterprises (SME). This paper begins the process of examining the ways in which governments in countries of origin and destination can mobilise the private sector, including the banking sector, in order to better support viable migrant/ diaspora projects. This mobilization includes the strategy of public-private partnerships.

Introduction

No other previous GFMD roundtable has focused exclusively on migrant/diaspora entrepreneurship and job creation in both countries of origin and destination, with a focus on small and medium-sized enterprises.² Following the recent GFMD Business Meeting, *The Global Competition for Skills and the International Mobility of Skills*, co-convened by the Government of Switzerland and the Turkish GFMD Chair on 15-16 May 2015 in Istanbul, this topic was brought to the fore, paving the way for stronger public-private sector interactions on migration policy.

For the purpose of the roundtable discussion, migrant entrepreneurship is a reference to businesses owned and/or managed by migrants without necessarily assuming any kind of link to their countries of origin, while diaspora entrepreneurship often implies a transnational element of entrepreneurship between one or more countries of destination and country of origin. Diaspora entrepreneurs may be migrants or may be of migrant origin. The concepts of migrant and diaspora entrepreneurship may converge when the migrant business in the country of destination harvests business links to the country of origin. In addition, SMEs are understood to denote businesses that are relatively small in quantifiable terms (employees, turnover, etc.).³

With the adoption of *Sustainable Development Goals* that reiterate the importance, inter alia, of entrepreneurship and the growth of micro, small and medium-sized enterprises, this GFMD roundtable offers an opportunity to reinvigorate the discussion of migrant/diaspora entrepreneurship.

Sub-theme 1: Public-Private Partnerships to enable the economic participation of migrants, especially entrepreneurs, in destination countries⁴

Migrants are a valuable asset to any country, bringing diversity, new skills, and competencies, boosting economic growth when their skills are well utilised and where there is an enabling framework that reduces their vulnerabilities, protects their rights and promotes their socio-economic participation in society.

According to an OECD study, migrant entrepreneurs are slightly more entrepreneurial than the natives among the OECD countries.⁵ While self-employed individuals represent 12% of working age native populations, the self-employed make up 12.7% of working age migrant populations. Accepting these numbers at face value could lead to the assumption that migrants have a higher propensity to be entrepreneurial, which is partly true because their tolerance for taking risk is higher.⁶ But the higher percentage is also explained by the fact that migrants may face considerable hardships in accessing the labour market in the country of destination, thereby presenting them with no other option but to engage in self-employment. Thus, a valid distinction may be made between “necessity entrepreneurs”, those who decide to run a business because the labour market does not offer them other viable options, and “opportunity entrepreneurs”, those who perceive opportunities in the market and who tend to have strong business acumen. The former group are inclined to engage in activities that provide marginal revenues, while the latter have a propensity for innovation and the creation of higher value ventures.

While migrant entrepreneurs may be more inclined to start a new business, these businesses are more likely to fail than the businesses of the native population⁷; this is especially the case for businesses of migrants with less education. The status of migrants in their countries of residence can also play a crucial role in the success of their businesses. Usually, the longer the period of established status, the more capital is accumulated and the higher the chances that migrants are well integrated, master the local language, have built up a credit history and accumulated assets that facilitate their access to credit. Indeed, in virtually all destination countries, one observes higher rates of entrepreneurship among migrants who have been in the country for the longest period of time.⁸ Thus, the phenomenon of migrant entrepreneurship should be addressed in state integration policy.⁹

Conversely, the lack of legal status and laws, regulations and policies that are less favourable towards migrant entrepreneurship (e.g. immigration policies that do not take into consideration circular migration schemes, burdensome regulatory interventions, the unequal protection of migrant property rights when compared to local investors) can not only present disincentives with respect to business creation, they may also contribute to business failure.

Policy makers can facilitate access to markets by introducing micro-credit schemes that encourage migrants to upgrade their skills and to launch SMEs, remove custom duties, institute admission policies that facilitate migrant start-ups and entrepreneurial activities and institute tax policies in favour of the transfer of technologies and goods required for successful start-ups. In addition to policy makers, the private sector, especially banks, hold a key role in the success of migrants’ businesses. Problematic access to bank loans seems to impact migrants more than the native population, and there is evidence that migrant entrepreneurs have to pay higher interest rates than the native-born.¹⁰ Discrimination may be a factor when deciding a migrant entrepreneur’s credit application.¹¹ To facilitate access to financial services by migrants, especially migrant women, networks establishing linkages between banks from the North and the South can be strengthened. Also, in order to facilitate the connections between financial institutions and diaspora communities, the sale of financial products from third countries in the country of destination can be considered.

Sub-theme 2: How diaspora’s entrepreneurial initiatives in countries of origin can be supported in order to contribute to development

There is substantial recognition that the private sector can play a transformative role in societies and that diasporas can be change agents – these two actors together can generate major developmental impact. Diasporas contribute significantly to the economies of their countries of origin, as many examples have shown¹². Diasporas can “bring back” new skills, technologies and innovative business practices as a result of their experiences in their countries of residence. Moreover, diasporas can pioneer investments in frontier regions or markets; diaspora-owned or managed firms are often the “first movers” into a country. This in turn may act as a catalyst for further investment from other commercial and business interests by generating business intelligence. Diaspora entrepreneurs can also broker relations between buyers, sellers and suppliers, government officials, and other partners in their countries of origin. Indian diaspora communities, for example, have been responsible for approximately 1/3 of the total foreign direct investment in India

between 1991 and 2001, thereby contributing to the vast growth in the service industry.¹³ A similar ratio of investments can be imputed to the Armenian diaspora with respect to Armenia.¹⁴ Furthermore, many countries, in particular developing countries, have been exploring how best to attract diaspora investments through the issuance of diaspora bonds and treasury bills or by instituting policies that facilitate, promote and protect diaspora investments.

Business-enabling incentives can be driven by public-private initiatives, (such as *ConnectIreland*), through investment promotion agencies, (such as the Investment Development Authority of Lebanon, the Ghana Investment Promotion Centre and the Swedish state agency for the support of companies and start-ups – ALMI - which has a dedicated migrant branch)¹⁵, the establishment of diaspora business centres connecting Western and emerging markets to make diaspora investments and remittances more productive and effective, the set-up of diaspora ministries, (as they exist in Morocco or Tunisia), or diaspora institutions at sub-ministry level, (as is the case in Egypt, Poland, Slovenia, Croatia), or through partnerships with chambers of commerce as service providers and the promotion of diaspora entrepreneurs as ambassadors for the development of countries of origin. Policy makers have realised the promise inherent to the channeling of business projects in the sectors of the economy with the highest priority and in accordance with their development plans. Destination countries can also support such initiatives by removing obstacles to return.

Private-public partnerships have leveraged remittance flows to produce multiplier effects such as the *Tres por Uno* programme in Mexico¹⁶, in which the hometown associations in the USA have played an essential role in the development of regions in Mexico. Initiatives have also been set up to tie remittances with other financial products (loans, insurance), community development initiatives or capacity-development programmes such as financial literacy programming.¹⁷ Governments can do much to cultivate and nurture such initiatives by gathering empirical data on their resident diaspora communities, cultivating relations with these communities, engaging these communities in policymaking and facilitating the creation of diaspora networks.

The private sector, associations and NGOs, can also leverage diaspora resources for the benefit of their countries of origin by, for example, setting up crowd funding¹⁸ and impact investment platforms, thus providing required financial intermediaries and investment vehicles in support of business creation, commercial projects and ventures with high potential of return. Information and communication technology solutions are gaining favour in the fight against poverty as they can create low-cost and facilitative connectivity between potential donors and projects.

Also, international organisations can assist by leveraging resources to produce larger market gains and broader benefits. They can have a role in facilitating new approaches and pooling resources, be it through diaspora skill transfers or in financial terms, for the development of the countries of origin.¹⁹ Other initiatives have focused on supporting institutions in adapting their existing frameworks to better harness the potential of diaspora communities. More generally, better integration of migrants in destination countries will also have an important impact in this context.²⁰

Focus Area 1: Empowering women migrant/diaspora entrepreneurs

Women tend to shy away from entrepreneurial activities more than men and tend to exit the entrepreneurial domain at a higher rate than men. In OECD countries, the share of women entrepreneurs, whether foreign-born or native, is much lower than that of men (30% on average).²¹ While the reasons for this are diverse, it would appear that the issue of balancing work and family life, discrimination by financial institutions and prevalent stereotypes create barriers for women to become entrepreneurs. In addition, migrant women entrepreneurs face even more barriers when compared to non-migrant women entrepreneurs due to additional challenges linked partly to institutional, family and socio-cultural factors.²²

Taking into account the obstacles faced by women, some countries have implemented practices to support women-owned SMEs, specifically targeting migrant/diaspora women entrepreneurs through the establishment of migrant women entrepreneurs networks, such as online portals dedicated to the promotion of women's entrepreneurship or the establishment or expansion of business support service centres for women (with training, networking and funding opportunities).²³ Some women business support centres offer on-site childcare, transportation allowances, and flexible opportunities for language learning, such as online or evening courses. However, it remains that stand-alone initiatives and measures are not enough: women empowerment measures that are embedded in gender-sensitive policies form the bedrock of a sound and functioning economy.

Enabling women to participate fully in economic life is conducive to economic growth. Evidence from the United States suggests that for every 1 percent rise in the rate of gender diversity in the workforce, there is a 3 per cent rise in sales revenue.²⁴ Inclusion and accessibility for both women and men implies keeping in mind the gender lens in all stages of policymaking. A promising practice has been to include gender advisers with expertise on migration wherever institutional structures and legislations fall short of gender-sensitive approaches in order to raise awareness and to provide technical expertise directly at the heart of policymaking.

Focus Area 2: Supporting migrant entrepreneurship in the Global South

Over the past fifteen years, policy makers have increasingly shifted their attention from a North-South partnership towards one driven between countries of the global South. In fact, South-North migration almost equalled South-South migration, according to data from 2013.²⁵ Also, the volume of South-South trade has increased significantly in recent years and suggests a changing pattern of trade. With enabling migration policies facilitating the free movement of people and regional integration, cooperation within and between regions for increased liberalised trade can be further strengthened.

When looking at migrant entrepreneurship in the global South, it appears that there are more SMEs operating informally, which may at times be explained by the lack of facilitative regulatory frameworks. Additional challenges for SMEs in the global South may include the lack of coordination among different institutions that are involved in the investment infrastructure (i.e. lack of policy coherence) or insufficiently developed capital markets or general political instability rendering investments high risk.²⁶

When it comes to South-South partnerships, international organisations can be the third partner brokering South-South engagement, such as peer-to-peer exchanges, transfer of skills, and transfer of technologies. With the appropriate policy framework, triangular partnerships between migrants/diaspora communities, countries of origin and destination can be beneficial for all, whereby business-enabling government policies and programmes build on the migrant's/diaspora communities' resource. The migrants/diaspora communities, in their turn, bring on board new business partnerships and develop markets in both countries or origin and destination.

Possible measures

Possible measures to be taken by governments of both countries of origin and destination, including public-private partnerships, in order to support migrant/diaspora entrepreneurship and job creation, with a focus on small and medium-sized enterprises:

Framework conditions

- 1) Recognise diaspora communities and migrants as shapers of economies, and empower them to become entrepreneurs through a mix of facilitative migration, integration, economic, trade and other policies, in order to build on their transnational links and social, economic and cultural capital.
- 2) Consider the specific needs of migrant/diaspora entrepreneurs in legislative frameworks and policymaking that impact the business environment.

- 3) Adopt labour migration strategies that effectively match or develop skills in keeping with labour market demands and facilitate the recognition and transferability of skills and work experience.
- 4) Foster the implementation of bilateral as well as regional and international agreements, (e.g. the ratification of the *Patent Cooperation Treaty*), in order to drive the creation of innovative SMEs led by migrant/diaspora entrepreneurs in both countries of origin and destination.
- 5) Liberalise banking regulations by allowing the establishment of foreign-currency accounts and lower the costs of sending remittances, (e.g. by revoking exclusivity agreements between banks with respect to certain money-transfer operators).
- 6) Facilitate foreign direct investments, for instance, by signing a multilateral agreement on investment or bilateral investment treaties that strike a balance between foreign investor protection and the rights of governments to regulate economic activities in the public interest (e.g. health, environment, human rights, etc.) and by supporting the set-up and growth of businesses in the country of origin.

Specific policy and programme measures:

- 1) Explore permanent and temporary migration policies that foster migrant/diaspora entrepreneurship. Allow dual or multiple citizenships, for example, or introduce dedicated visa categories for migrant/diaspora entrepreneurs.²⁷
- 2) Facilitate the portability of benefits, including a baseline of rights and benefits provided by states, complemented by further benefits from employers. Facilitate savings options for long-term and circular migrants who want to invest in their country of origin prior to their return, (e.g. private pension funds, municipal and government bonds).
- 3) Remove unreasonable administrative barriers for SMEs with streamlined regulatory procedures and the establishment of one-stop-shops for businesses, thus ensuring the fullest possible participation of all migrants, including migrant women and migrant youth.
- 4) Provide tax incentives and facilitate the creation of SMEs as well as access to markets with measures such as tax exceptions or tax breaks for charitable causes and/or social businesses, lower customs or tariffs on imported goods or equipment for diaspora investments, negotiate agreements on the avoidance of double taxation or tax incentives to spur research and development.
- 5) Facilitate the acquisition of knowledge of the regulatory framework with respect to business creation and administration and foster migrant SME's access to public procurement.
- 6) Facilitate access to financial products and promote the financial literacy of migrants, in particular women and youth. In addition, awareness-raising and sensitisation programmes targeting bank employees can be helpful. Support migrant/diaspora entrepreneurship, in particular women and youth-led start-ups and social business enterprises through capacity development measures and access to financial resources. This can include capital injection into the economy for the purpose of promoting SME creation (e.g. expanding the bank's capitalisation for on-lending and investments, grants programmes, streamlining the regulations in order to allow the local capital market to develop).
- 7) Facilitate the recognition of migrants' foreign qualifications that are required to obtain a business license.
- 8) Establish broad partnerships between the private sector, governments, civil society, and non-profit organisations serving entrepreneurs and migrants in order to facilitate diaspora/migrant

entrepreneurship. Consider fostering mentorship programmes to link migrant entrepreneurs with local entrepreneurs who have complementary skills and competencies related to local markets.

- 9) Strengthen the cooperation between businesses in countries of origin and destination to support migrant/diaspora entrepreneurship, in particular through the exchange of knowledge and technology transfers, and by embedding innovative projects in national strategies and development policies (thereby avoiding ad-hoc initiatives).
- 10) Enhance peer-to-peer exchanges, in particular South-South exchanges on migrant/diaspora entrepreneurship through internships, secondments, sponsorships or other, as well as networking events between migrants, trade councils and chambers of commerce.
- 11) Systematically monitor the business environment for migrant and diaspora entrepreneurs on the basis of already established or newly developed indicators (World Bank's *Ease of doing business index*, *Global Entrepreneurship Monitor*, fundamental rights indicators relating to the right of property or occupational freedom, for example) or in the context of the *Sustainable Development Goals*.

Key questions to address

- What are some good practices in public-private sector cooperation to contribute to sustaining and expanding businesses of migrant/diaspora entrepreneurs, in particular by women and/or youth?
- What integration measures can countries of residence and destination put in place for migrant and diaspora entrepreneurs?
- How might partnerships be utilised to support migrant entrepreneurs who lack advantages in terms of educational achievement, language skills, and access to professionally-linked networks?
- How can governments in countries of origin and destination mobilise the private sector to better support diaspora investments?
- How can governments mobilise the talents of diaspora entrepreneurs and encourage them to invest in their countries of origin?
What measures can be put in place in order to facilitate diaspora investment in countries of origin?

¹ This paper was prepared by the **International Centre for Migration Policy Development (ICMPD)**, with inputs from the **RT 3.2 co-chairs** Canada and France and **RT Government Team members** Belgium, Benin, Comoros, Ghana, Moldova, Philippines, Republic of Korea, Senegal, Switzerland, Zimbabwe and **Non-state partners** ICMPD, IFAD, ILO, IOM, KNOMAD, OECD, The Hague Process, UPU, World Bank. The paper is intended to inform and stimulate discussion of Roundtable session 3.2 during the Turkish GFMD Summit meeting in October 2015. It is not exhaustive in its treatment of the session 3.2 theme and does not necessarily reflect the views of the GFMD organisers or the governments or international organisations involved in the GFMD process.

² Specifically on the topic of migrant/diaspora entrepreneurship, only following GFMD roundtables have touched upon it: - Brussels, 2007, roundtables on “Human Capital Development and Labour Mobility: Maximizing Opportunities and Minimizing Risks” Session 1.3 “The role of other than government partners in strengthening the developmental contribution of temporary labor migration”, session 2.2 “Increasing the micro-impact of remittances on development”, session 2.3 “Increasing the macro-impact of remittances on development”, session 2.4 “working with the diaspora for development”; Philippines 2008, roundtable on “Migration, Development and Human Rights” Session 1.2 on “Empowering Migrants and Diasporas to Contribute to Development” and Session 2.2. “Managing Migration and Minimizing the Negative Impacts of Irregular Migration”; Greece 2009 “Migrant integration, reintegration and circulation for development”; Mexico 2010 Roundtable “Human mobility and human development”, Session 2.1 “Reducing the costs of migration and maximizing human development”, session 2.2 “Migration, Gender and Family”; Mauritius 2012 roundtable on “Circulating Labour for Inclusive Development”
The Government of Switzerland and the Turkish GFMD chair GFMD Business Meeting on the subject of “The Global Competition for Skills and the International Mobility of Skills” also explored the inter-linkages between the private sector and migration policies specifically with regards to skills matching, recruitment mechanisms and labor migration regulations in the sector of information and communication technologies and food, beverage and the hospitality industry.

³ In the European Union, for example, it means an enterprise that employs fewer than 250 persons and which has an annual turnover not exceeding 50 million euro, and/or annual balance sheet total not exceeding 43 million euro, while in many other parts of the world, it would mean a much smaller enterprise with lower turnover. In any event, according to the recent OECD-EU Indicators of Immigrant Integration (OECD and European Union 2015, *Settling In – Indicators of Immigrant Integration*, OECD publishing, p. 199, <http://www.oecd.org/els/mig/Indicators-of-Immigrant-Integration-2015.pdf>), immigrant businesses tend to be smaller than those of the native-born. Indeed, most self-employed immigrants – three out of four – have no employees at all.

⁴ It should be noted that the distinction between migrants' countries of origin, destination and transit becomes increasingly blurry and almost all countries in the world – to different extents - would fit in all these three categories. In addition, the categorisation of a country as a country of origin, transit or destination is constantly evolving according to social, cultural, political and economic developments.

⁵ OECD (2010), *Open for Business: Migrant Entrepreneurship in OECD Countries*, OECD Publishing, p.14 <http://dx.doi.org/10.1787/9789264095830-en>

⁶ *Ibid.* Chapter 1

⁷ *Ibid.* p.16

⁸ OECD and EU (2015), p. 118-119

⁹ The European Agenda for the Integration of Third-Country Nationals emphasises the importance of third-country nationals, especially migrant entrepreneurs, for both countries of origin and destination.

¹⁰ See for the case of Italy OECD (2014), *Jobs for Immigrants – Italy*.

¹¹ A recent study of the European Union Agency for Fundamental Rights looked at the link between fundamental rights and the EU's 2020 strategy to promote smart, sustainable and inclusive growth, which aims amongst other in combating unemployment and reducing poverty. The FRA study examines the intended and unintended restrictions that might affect exercising the right "freedom to conduct a business" in full for persons legally entitled to conduct a business. The right is enshrined in Article 16 of the Charter of Fundamental Rights of the European Union, which applies to the Institutions of the European Union and its member states. Such restrictions reveal to have an especially strong impact on entrepreneurs with a migrant background, and also for others, such as women, youth, ethnic minorities, women and persons with disabilities. By setting up regulations, the freedom to conduct business is restricted to certain parameters rather than expanding the scope of human rights. And such regulations seem to affect immigrants or migrant entrepreneurs more so than the native populations. Some countries in the European Union even have protected professions, meaning types of businesses that can only be carried out by natives and are closed to foreign nationals (e.g. in the insurance sector, stock trading, operating gaming establishments or other).

¹² Remittances were estimated at around USD 440 billion in 2014 (World Bank data). Diaspora's contributions can be grouped into FDI, trade (includes general and nostalgia trade), knowledge transfer and return migration, transnational entrepreneurship and remittances.

¹³ Wei and Balasubramanyam 2006

¹⁴ Riddle, Hrivnak, and Nielsen 2010

¹⁵ It is important to mention that investor visas only reach a small percentage of migrant entrepreneurs and that the volume of foreign-direct investments is not strongly linked to the availability of investor visas, it is usually other factors (tax breaks or other), that play a substantial role.

¹⁶ In the 3x1 programme, Mexicans living abroad could channel their resources for the benefit of their home communities in Mexico. With every peso channeled by the diaspora to a specific project with social impact in the community, the Mexican government would add 3 pesos

¹⁷ The Addis Ababa Action Agenda of the Third International Conference on Financing for Development recognises remittances as an innovative source of private financing that cannot be equated to other international financial flows, such as FDI, ODA or other public sources of financing for development, and that global efforts should be made towards reducing the average transaction cost of migrant remittances by 2030 to less than 3 per cent of the amount transferred and that no remittance corridor requires charges higher than 5 per cent by 2030. <http://www.un.org/esa/ffd/ffd3/wp-content/uploads/sites/2/2015/07/Addis-Ababa-Action-Agenda-Draft-Outcome-Document-7-July-2015.pdf> (accessed on 8. July 2015)

¹⁸ Crowd funding has emerged as one of the most promising tools for start-ups as it helps to fund new business ideas and to foster job creation, thereby contributing to economic growth. It is estimated that crowd funding platforms raised \$ 2.7 billion for over 1 million campaigns in 2012. Compared to 2011, this represents an increase of 81%, and forecasts predict that the total global funding volumes in the coming years will continue to increase sharply. However crowd funding platforms are not an easy route to raise money; it requires a business plan, strategy, and a network of supporters. Information from the 2013 CF Crowd funding Outlook Report, massolution, 2012: <http://www.crowdsourcing.org/editorial/2013cf-crowdfunding-outlook-report/26448> (accessed on 08.10.2013).

¹⁹ Many international organisations have been facilitating the transfer of skills and knowledge for increased development impact, and have fostered knowledge exchange between governments, civil society, business communities and other (e.g. UNDP's Transfer of Knowledge Through Expatriate Nationals, the Joint Migration and Development Initiative implemented by UNDP, IOM, ILO, UNHCR, UNFPA and UN Women, EU-ICMPD's joint initiative on Migration EU eXpertise (MIEUX), IOM's Migration for Development in Africa programme, IFAD's Diaspora Investment in Agriculture). Temporary return programmes have looked into mobilizing the diaspora in areas that may be of high demand in the country of origin and to match labour demand with market needs.

²⁰ Liebig and Huddleston (2014), *Labour Market Integration of Immigrants and their Children – Developing, Using and Activating Skills*. In OECD International Migration Outlook, Chapter 2. DOI:10.1787/migr_outlook-2014-5-en

²¹ OECD (2010), *Open for Business: Migrant Entrepreneurship in OECD Countries*, OECD Publishing, pp.14 <http://dx.doi.org/10.1787/9789264095830-en> (pp. 15)

²² Azmat F. (2013), *Opportunities or obstacles? Understanding the challenges faced by migrant women entrepreneurs*, International Journal of Gender and Entrepreneurship, Vol. 5, Issue. 2, pp. 198 – 215.

²³ http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/portal/index_en.htm (accessed on 8. July 2015)

²⁴ Herring, Cedric “Does Diversity Pay?: Race, Gender, and the Business Case for Diversity” (p. 217), Official Journal of the American Sociological Association, Volume 74, Number 2, April 2009. The author used data from the 1996 and 1997 National Organizations Survey, a national sample of for-profit business organizations in the USA.

²⁵ Joint contribution by UN-DESA and the OECD to the UN High-Level Dialogue on Migration and Development, 3-4 October 2013. <http://www.oecd.org/els/mig/World-Migration-in-Figures.pdf> (accessed on 14 July 2015). In generic terms, the U.N classifies the global North as more developed regions, while the global South is used to describe less developed regions. South-South migration therefore refers to the movement of people across international boundaries within and between less developed regions.

²⁶ These are also obstacles that can be found in the global North.

²⁷ The OECD study takes note of an “upward trend in the adoption of specific admission policies for migrant entrepreneurs over the past decade”, albeit such measures usually only reach a very small percentage of the new foreign-born entrepreneurs. OECD (2010), *Open for Business: Migrant Entrepreneurship in OECD Countries*, OECD Publishing, Chapter 2. <http://dx.doi.org/10.1787/9789264095830-en>

ANNEX

This Annex contains descriptions and references to examples of relevant frameworks, policies, programmes, projects and other experiences in relation to the issues raised in the policy part of the Background paper. This second part of the Background paper aims to form the basis of an evolving catalogue of policies and practices with a view to be stored and displayed on the GFMD PfP website in the M&D Policy and Practice Database. See <http://www.gfmd.org/pfp/ppd> .

Title of M&D Policy or Practice: MEDMA II (Pilot Project for the Mobilization of Moroccan Residing in Belgium for the Development of Morocco)	
Country: Belgium, Morocco	Partner(s): International Organization for Migration (IOM); Solvay Business School Hassan II Foundation for Moroccans residing abroad (FHII-MRE)
Thematic Area(s): diaspora entrepreneurship,	Tags: diaspora entrepreneurship Diaspora, enterprise
Summary: In Morocco, IOM is assisting Moroccan expatriates based in Belgium to establish businesses in their communities by: (a) providing financial support; (b) through a partnership with the Solvay Business School, providing technical support in business planning and; (c) helping to navigate the bureaucratic procedures for establishing a business in Morocco. Through this project, IOM also manages a website that provides information on opportunities as well as how to invest and start a business in Morocco (www.guide-entreprise.org/maroc).	
Web Links: www.guide-entreprise.org/maroc	

Title of M&D Policy or Practice: TawiPay	
Country: Bosnien und Herzegowina, Serbien	Partner(s): Tawipay (Global Impact Finance SA)
Thematic Area(s): Comparison of remittances costs. PPDP, Migration	Tags: remittances; online-comparison; access to information; competition; transparency
Summary: TawiPay (www.tawipay.com) is a pilot project that started in 2015. Its main goal is to increase transparency in the remittance channels. SECO is currently financing the establishment of the two channels Switzerland – Serbia and Switzerland – Bosnia. The project’s objective is to enable migrants/diaspora communities to reduce the cost of sending money to their home countries. At best, the	

project will expand on to further outbound remittances corridors from Switzerland, become financially independent/self-sustaining and will thereby increasingly contribute to financial inclusion.

Web Links:
www.tawipay.com

Title of M&D Policy or Practice:
Futurpreneur Canada – Newcomer Program

Country: Canada	Partner(s): Federal: Industry Canada; Federal Economic Development Agency for Southern Ontario; Atlantic Canada Opportunities Agency; National Research Council-Industrial Research Assistance Program Provincial: Government of British Columbia; Government of Alberta; Government of Saskatchewan; Government of Manitoba; Government of Ontario; Government of Quebec; Government of Nova Scotia
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Thematic Area(s): Programming for Entrepreneurs	Tags: Entrepreneurs
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Summary:

- Futurpreneur Canada is a national, non-profit organization that provides financing, mentoring and support tools to aspiring young business owners (aged 18-39).
- Its Newcomer Program provides tailored support to newcomers, including specific eligibility criteria for loan financing for young entrepreneurs (between the ages of 19-34) who have been in Canada for less than five years and who have limited or no established credit history in Canada.

Web Links:
<http://www.futurpreneur.ca/en/get-started/financing-and-mentoring/newcomer/>

Title of M&D Policy or Practice:
Immigrant Small Business Loan Program

Country: Canada	Partner(s): Government of Nova Scotia
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Thematic Area(s):	Tags:
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Summary:

- Credit Unions in Nova Scotia are offering a small business loan program that aims to help immigrants who are interested in starting, expanding or buying a small business.
- Under this program, an immigrant entrepreneur can borrow a maximum amount of up to \$500,000 for loans that are of a traditional debt nature, for working capital or lines of credit.

- Eligible applicants are those who have immigrated to Nova Scotia within the past 5 years including Permanent residents living in Nova Scotia, Canadian citizens born outside of Canada who have lived in Nova Scotia for at least one year and Canadian citizens who have lived abroad and have credit history challenges
- This program is a joint initiative of the Nova Scotia Co-operative Council, Atlantic Central, local credit unions, the Department of Economic and Rural Development and the Office of Immigration.

Web Links:

Title of M&D Policy or Practice:
New Brunswick Business Immigrant Mentorship Program

Country: Canada	Partner(s): Government of New Brunswick
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Thematic Area(s):	Tags:
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Summary:

- The Business Immigrant Mentorship Program is a Government of New Brunswick initiative, delivered in partnership with the Fredericton Chamber of Commerce.
- The Business Immigrant Mentorship Program allows immigrant investors in the Fredericton region to learn about ‘Doing Business in New Brunswick’. The program offers an in-depth opportunity for new immigrant investors to meet, learn from and network with business professionals from the Fredericton business community.
- This six-month program offers newcomers comprehensive class room style training on Canadian business principles, business start-up and Canadian business etiquette. The program partners “mentees” with volunteer business professionals “mentors” who work with their mentee to offer guidance, support, and expansion of network opportunities. The program follows the principles of a traditional mentor/mentee relationship.
- The Fredericton Chamber of Commerce offers mentees and their mentors access to Chamber events which include, training and networking opportunities.

Web Links:

Title of M&D Policy or Practice: Ontario Centres of Excellence (OCE)	
Country: Canada	Partner(s): Funded by the Government of Ontario
Thematic Area(s):	Tags:
Summary: <ul style="list-style-type: none"> • Ontario Centres of Excellence (OCE) work with startups to commercialize research originating in universities, colleges and academic hospitals and support campus-linked business accelerators and on-campus entrepreneurial activities. 	
Web Links:	

Title of M&D Policy or Practice: Ontario Network of Entrepreneurs (ONE)	
Country: Canada	Partner(s): Funded by the Government of Ontario
Thematic Area(s):	Tags:
Summary: <ul style="list-style-type: none"> • Funded by Ontario's joint Ministry of Economic Development, Trade and Employment / Ministry of Research and Innovation, ONE is a regional network of 90 centres across Ontario that provide in-person and online advice, referrals, programs, funds, resource materials, training and connections for people who want to start and grow successful businesses. 	
Web Links:	

Title of M&D Policy or Practice: The PEI Connectors Program (funded by the Government of Canada's Settlement Program)	
Country: Canada (Charlottetown, Prince Edward Island)	Partner(s): Greater Charlottetown Area Chamber of Commerce
Thematic Area(s): Programming for Entrepreneurs	Tags: Entrepreneurs
Summary: <ul style="list-style-type: none"> • Launched to address a specific and pressing need to enhance retention of newcomers, this program provides newcomers with information, advice, and contacts with the local business community. 	

- Specifically, this initiative focuses on the provision of information and effective connections to the business community that will lead to the establishment of new businesses and the successful settlement of client newcomer entrepreneurs and their families.

Web Links:

<http://peiconnectors.ca/>

Title of M&D Policy or Practice:

Entrepreneurship Connections (funded by the Government of Canada's Settlement Program)

Country:

Canada (Toronto, Ontario)

Partner(s):

A.C.C.E.S - Community Counselling and Employment Services

Thematic Area(s):

Programming for Entrepreneurs

Tags:

Entrepreneurs

Summary:

- This program provides newcomers with training, mentoring and supports required to become self-employed by providing them with the necessary knowledge and skills needed to participate in the local labour market as entrepreneurs.
- Specifically the program helps newcomers: develop a business plan, learn about the legal aspects of starting a business in Canada, receive techniques to present a business to different target groups, learn about financing options, hear about government resources for small business, strengthen their understanding of human resources; cover topics such as marketing your business, market research, cash flow, sales, taxation and social media, and work with established entrepreneurs as mentors.

Web Links:

<http://www.accesemployment.ca/index.php/component/content/article/42-sector-specific-bridging-programs/249-entrepreneurship-connections-?search=1&start=&limit=&searchphrase=exact&searchword=entrepreneurship>

Title of M&D Policy or Practice:

The Entrepreneurship Program (funded by the Government of Canada's Settlement Program)

Country:

Canada (Winnipeg, Manitoba)

Partner(s):

Conseil de développement économique des municipalités bilingues du Manitoba (CDEM)

Thematic Area(s):

Programming for Entrepreneurs

Tags:

Entrepreneurs

Summary:

- This Program supports the endeavours of entrepreneurs from international French-speaking countries who wish to immigrate to Manitoba's bilingual municipalities.

- This initiative includes evaluation of entrepreneurship profile, business plan development, market studies, marketing plan, business management support, advice and support for business accounting and help with expansion projects

Web Links:

<http://www.cdem.com/en>

Title of M&D Policy or Practice:

Canadian Orientation Abroad (COA)

Country:

Canada and partner countries of origin

Partner(s):

International Organization for Migration (IOM); Colleges and Institutes Canada (CICan); Canadian Immigrant Integration Program (CIIP)

Thematic Area(s):

integration

Tags:

migrant entrepreneurship Diaspora, enterprise

Summary:

Provide future newcomers to Canada with pre-arrival support services to obtain employment, support entrepreneurs and self-employment. Through its services and the numerous partnerships it promotes, IOM supports a number of positive changes that contributes to helping newcomer's access economic opportunity and financial sustainability. That includes: marketing existing services; providing one-on-one support; tailoring support to specific city and/or area and; facilitating networking and access to financial support.

In promoting access to information and connections to other stakeholders, projects such as COA also contribute to alleviate some of the barriers hampering newcomer's ability to engage in entrepreneurial activities, including: language difficulties; changes in business culture, regulation and rules; gaps in connections and networks and; access to financial resources.

Providing information, needs assessments and referrals to partner organizations prior to departure is of critical importance to allow future newcomers to make informed decisions; adjust their strategies and; know where they can seek support upon arrival.

Web Links:

<https://www.iom.int/about-coa>

Title of M&D Policy or Practice: FORIM- Forum des organisations internationales de solidarité issues des migrations	
Country: France	Partner(s): migrant associations in France- members of the platform. Support from French Development Agency
Thematic Area(s): Civil society and the private sector, Diasporas	Tags: Capacity Building, civil society, diaspora empowerment and engagement
<p>Summary: Following requests from migrant associations in France to be considered as development actors, the French government has provided support for empowerment and capacity building of diaspora organizations.</p> <p>This has led to the creation in 2002 of a national platform of more than 700 migrant association that undertake development activities in Sub-Saharan Africa, Maghreb, South east Asia, the Caribbean and the Indian ocean.</p> <p>The FORIM is now widely recognized as an important actor in the migration and development field, including at EU and international level.</p> <p>The following activities are being undertaken, with a specific focus to increase accountability and monitoring, increase visibility and support greater structuration of the platform.</p> <p>Capacity building to reinforce the FORIM structure</p> <p>Through the PRA-OSIM mechanism: build capacities and provide support for professionalization of migrant associations; provide co-funding for development projects</p> <p>Foster exchanges and dialogues in France and at European and international level with other diaspora organizations and initiatives</p> <p>An evaluation of the PRA OSIM has been undertaken in 2013 and has highlighted great achievements in building capacities of migrants associations and co-funding local development projects. Fostering linkages with other development actors (including for co-funding purposes), increase exchange of experiences and capitalization, as well as harmonization of practices regarding support provided to migrant associations are among proposed recommendations.</p>	
<p>Web Links: The evaluation can be accessed there: http://www.forim.net/sites/default/files/Rapport_Final_Evaluation_PRA%20OSIM.pdf FORIM website: http://www.forim.net/</p>	

Title of M&D Policy or Practice: Supporting diaspora productive investment” programmes in Senegal and Cameroun	
Country: France Re: Sénégal, Cameroun	Partner(s): French Development Agency, government of Senegal, government of Cameroun
Thematic Area(s): Policy coherence and mainstreaming, Diasporas, Remittances	Tags: Capacity Building, Diaspora investment and entrepreneurship, Migration trade and investment, Private sector and public-private partnerships
<p>Summary: The program intends to foster linkages between migration issues and private sector development, with a specific focus on financial services. Until now, many activities to foster diaspora investment in CoO have focused on capacity building of relevant state institutions and non financial services for migrant entrepreneurs. A major component of this programme is dedicated support the development of financial services that take into account the needs and specificities of diaspora members (remittances transfer, access to loans, savings products).</p> <p>The general objective is to support productive investments (collective and individual) of the diaspora in country of origin with i) a dedicated support mechanism for entrepreneurs in France and country of origin ii) activities with public institutions and private sector institutions to improve the investment climate in countries of origin</p> <p>Target population : not only migrants but diaspora members. In order to maximize the impacts on job creation, expected scale is SMEs with initial investment around 30 k€ with owner’s equity around 10k€ at least</p> <p>Activities:</p> <ol style="list-style-type: none"> 1. Support national authorities to design and implement a strategy to attract productive investment from diaspora 2. Develop a specific business development support mechanism with targeted packages depending on the project status. Activities in France are centered on information, advice and selection of most relevant projects and in countries of origin on technical expertise and follow-up after business creation. 3. Promote access to existing financial services (banks, MFIs) and tries to develop innovative mechanisms and strategies that would target diaspora members, including for savings mobilization through investment funds. 	
Web Links:	

Title of M&D Policy or Practice: “Supporting diaspora productive investment” programmes in Mali	
Country: France Re: Mali	Partner(s): French Development Agency, government of Senegal, government of Cameroun
Thematic Area(s): Policy coherence and mainstreaming, Diasporas, Remittances	Tags: Capacity Building, Diaspora investment and entrepreneurship, Migration trade and investment, Private sector and public-private partnerships
<p>Summary: The general objective is to support local development projects and productive investments (collective and individual) of the Malian diaspora in Mali with i) a dedicated support mechanism for entrepreneurs in France and country of origin ii) activities with public institutions and private sector institutions to improve the investment climate in countries of origin</p> <p>Activities:</p> <ol style="list-style-type: none"> 1. Financial facility to support diaspora projects aimed at supporting decentralisation and local development 2. Support national authorities to design and implement a strategy to attract productive investment from diaspora 3. Develop a specific business development support mechanism with targeted packages depending on the project status. Activities in France are centered on information, advice and selection of most relevant projects and in countries of origin on technical expertise and follow-up after business creation. 4. Promote access to existing financial services (banks, MFIs) and tries to develop innovative mechanisms and strategies that would target diaspora members, including for savings mobilization through investment funds. 	
Web Links:	

Title of M&D Policy or Practice:

Developing a Diaspora Engagement Policy to Integrate the Diaspora into Ghana's National Development Agenda.

Country:

Ghana

Partner(s):

Local – Centre for Migration Studies, University of Ghana, MoneyGram International, Fidelity Bank, Ghanalinks Magazine.
International – ECOWAS-SPAIN Fund on Migration and Development, International Organization on Migration(IOM), German Federal Enterprise for International Cooperation/Centre for International Migration and Development (GIZ/CIM), International Centre for Migration Policy Development (ICMPD) and African Diaspora Policy Centre (ADPC)

Thematic Area(s):

Migration and development; diaspora engagement; knowledge and skills transfer.

Tags:

Migration and development; diaspora; platform; entrepreneurship; knowledge and skills transfer; exchange; access to information

Summary:

The role of the Ghanaian Diaspora in national development has, in

recent years, won unprecedented recognition from the government at the highest levels. The Government values the ideas, skills and contributions of Ghanaians abroad, just as those living in Ghana, much more than any other natural resource and therefore, considers the entire Ghanaian populace as its basic first priority. Government has therefore, taken steps to leverage Diaspora knowledge, experience, skills and financial resources to complement those at home for accelerated national development.

This proposed 12-month project aims to contribute to Ghana’s socio-economic development through the provision of key support to the Government's efforts to integrate the contributions of the diaspora into its development agenda. The primary specific objective of this project is to devise a comprehensive diaspora engagement policy for Ghana. This would be achieved under the management of the Diaspora Affairs Bureau of the Ministry of Foreign Affairs and Regional Integration of Ghana.

Other activities envisaged under the ECOWAS-Spain fund include: Diaspora mapping, building of a reliable and comprehensive database of Ghanaians in the diaspora, knowledge and skills transfer for national development from the Ghanaian Diaspora and elaboration of a Ghana Diaspora Investment strategy.

The expected results of the proposed project will be broken down into two broad categories:

1. Comprehensive and coherent diaspora engagement policy developed and subsequently validated for Ghana that would serve as a guide for mainstreaming diaspora-related issues into the government’s overall development agenda at all levels.
 - a. Cooperation between government institutions and social partners enhanced through stakeholders meetings on policy development and implementation,
 - b. Policy formulated, revised, and validated by all major stakeholders involved in the policy development process at the national level (government, civil society, and the private sector),
 - c. Policy implementation roadmap developed and validated by key stakeholders.
2. Capacity of the Diaspora Affairs Bureau and the Stakeholder Committee strengthened to coordinate and manage diaspora-related issues in Ghana:

- a. Targeted training workshop for the DAB and Stakeholder Committee for National Diaspora Engagement on the central coordination and management of diaspora-related issues organised,
- b. Diaspora Affairs Bureau staff have greater capacity to play a central coordination role in the national Diaspora Engagement Policy framework, resulting in the creation of more programmes on diaspora-related issues,
- c. Policy development study tour to India to learn from India's experiences in developing and implementing diaspora-related policies,
- d. Comprehensive evaluation report on the outcomes and lessons learned from the study tour compiled as a result of deliberations during stakeholders meetings and utilised to serve as a guide in the development and implementation of Ghana's diaspora engagement policy.

Currently, the funding for the policy has been released and the Ministry is at the final stage of concluding the contract for the commencement of the project

Web Links:

www.ghanaiandiaspora.com

Title of M&D Policy or Practice:
Diaspora Engagement in Economic Development (DEED)

Country:
Kosovo

Partner(s):
UNDP, IOM, Kosovo Bankers Association, Private Companies in Kosovo, Economic Associations in Kosovo, Kosovo Diaspora Associations

Thematic Area(s):
Diasporas, Strategies for minimizing costs/maximizing human development, Civil Society and the Private Sector

Tags:

Summary:
The DEED project aims to increase opportunities for Kosovars living abroad to participate in the economic development of Kosovo by facilitating job and enterprise creation through investment and channelling of remittances away from pure consumption, in particular by:

- i) increasing literacy for financial services of remittance-receiving households and increase access to finance in a gender-sensitive manner;
- ii) identifying and introducing models and mechanisms that facilitate migrants' investments and savings in Kosovo;
- iii) offering technical support for Kosovo authorities in order to draft, finalize and implement the Nations Strategy for Diaspora 2013-2018;
- iv) support improving of business environment in Kosovo to facilitate development impact of migration and remittances; v) supporting the Kosovo authorities to produce and managed information related to migration and remittances.

Web Links:

<http://deed-ks.org>

Title of M&D Policy or Practice: Diaspora Engagement in Economic Development (DEED II)	
Country: Kosovo (UNSC resolution administered)	Partner(s): International Organization for Migration (IOM); United Nations Development Programme (UNDP), Kosovo authorities, Kosovan diaspora business networks
Thematic Area(s): diaspora entrepreneurship, local development	Tags: diaspora entrepreneurship Diaspora networks, enterprise, development
Summary: Diaspora business networks and Kosovar authorities will work together to increase the positive impact of migration on the socio-economic environment of Kosovo, targeting potential investors among the Kosovo diaspora. Proposed activities include trainings and workshops for officials at the central and local level, assessments of models for facilitating investment, outreach activities to businesses and investors in diaspora. The project will be implemented in a 2 year timeframe jointly by UNDP and IOM.	
Web Links: http://www.kosovo.iom.int/sites/default/files/DEED%20Brochure%20Final.pdf	

Title of M&D Policy or Practice:
Diaspora Business Forum (1st edition / 2014)

Country:
Moldova

Partner(s):
Government of the Republic of Moldova
Diaspora Relations Bureau / State Chancellery
German Agency for International Cooperation (GIZ)

Thematic Area(s):
Migration and development
Business promotion

Tags:

Summary:

On the 6th – 7th October 2014, the Diaspora Relations Bureau in partnership with the German Agency for International Cooperation (GIZ) organized the 1st edition of the Diaspora Business Forum, under the aegis of the Prime Minister of the Republic of Moldova.

The general objectives were to improve the business-enabling environment at the national level by organizing an event and follow-up platform for effective dialogue between the diaspora business community and Government, as well as facilitating information-sharing with potential investors.

The more than 100 participants from the diaspora (high-level businessmen and managers of international companies originating from the Republic of Moldova) were encouraged by the Government representatives to develop business partnerships with their home country and between diaspora investors, entrepreneurs, managers and national stakeholders, this way achieving the specific objectives put forward by the organizers:

- provide a strong framework for aligning the experience and expertise of the participants with key government strategies in areas such as building competitive advantage, driving entrepreneurship and start-up companies, assisting Moldovan business to grow, as well as developing and deepening the impact of foreign direct investment;
- engage diaspora business leaders as agents of development;
- stimulate and promote Diaspora Direct Investments; and
- provide feedback on various Government policies and draft laws involving the private sector.

Based on the success of the first edition and the strategy of the Diaspora Relations Bureau of promoting a stronger connection of the Republic of Moldova with the business diaspora, the Forum will continue with a second edition in 2016 (tbc).

Web Links:

http://www.brd.gov.md/sites/default/files/dbf_concept_note.pdf

Title of M&D Policy or Practice: Programme d'accompagnement de la création d'entreprises par des Marocains résidant en France	
Country: Morocco	Partner(s): French Development Agency, government of Morocco
Thematic Area(s): Policy coherence and mainstreaming, Diasporas, Remittances	Tags: Capacity Building, Diaspora investment and entrepreneurship, Migration trade and investment, Private sector and public-private partnerships
<p>Summary: The general objective is to support productive investments of Moroccans investors living in France with i) a dedicated support mechanism for Moroccans entrepreneurs based in France and in Morocco ii) activities with public institutions to improve the investment environment for Moroccans residing abroad</p> <p>Activities:</p> <ol style="list-style-type: none"> 1. Strengthen capacities of a dedicated unit for the coordination of economic initiatives of Moroccans residing abroad within the MCMREAM. 2. Develop a network in France and Morocco to inform the Moroccans residing abroad on possibilities to invest in Morocco select and provide support services to a number of investors. In Morocco another operator follows up and supports them for financing and implementing their investment project. 	
Web Links:	

Title of M&D Policy or Practice: Cash and Compassion – The Role of the Somali Diaspora in Relief, Development and Peace Building	
Country: Somalia	Partner(s): UNDP, Adamas University Somaliland, Puntland State University, and SIMAD, Interpeace Center for Research and Dialogue
Thematic Area(s): Diasporas, Strategies for minimizing costs/maximizing human development, Civil Society and the Private Sector	Tags: Capacity Building, Diaspora Empowerment and Engagement, Livelihood and Job Creation, Migration and Entrepreneurship, Remittances
Summary: Based on original research conducted in Somaliland, Puntland and South/Central Somalia, as well as in multiple cities (mainly Dubai, London, Minneapolis, Nairobi, Oslo, Toronto) with a high concentration of Somali diaspora members, this report examines the motivations of diaspora support, the factors that influence it, the means and mechanisms by which it is mobilized and transferred to Somalia and the ways in which local Somali actors put the support they receive to use. The report: i) analyses the extent of diaspora contributions to relief and development, the types of contributions, and their impact on social protection and development in different sectors; ii) identifies the factors that influence the ability of diaspora to provide effective support, both in countries of residence as well as the areas of origin; iii) collects information about the mechanism for providing support to individuals, organisations and communities in Somalia and the factors that influence the effectiveness of these mechanisms; iv) identifies the factors that influence the impact of support provided by the diaspora, including issues related to security, the governance environment, the regulatory environment, and other environmental and economic factors, and v) recommends mechanisms by which the UN can facilitate the diaspora’s efforts to promote recovery and development in Somalia/Somaliland, and where appropriate explore opportunities for effective partnership.	
Web Links: http://reliefweb.int/sites/reliefweb.int/files/resources/Full_Report_3568.pdf	

Title of M&D Policy or Practice: SECO Start-up Fund	
Country: Switzerland	Partner(s): Finance Contact
Thematic Area(s): Access to finance, Start-up, investment in developing and emerging countries	Tags: investment; diaspora; access to finance; start-up financing, risk capital
<p>Summary: The SECO Start-up Fund (hereafter, the Fund) is a risk capital vehicle launched in 1997. The Fund is fully owned by the Swiss State Secretariat for Economic Affairs SECO and is an instrument of SECO's Economic Cooperation and Development Division. The Fund is managed by FinanceContact Ltd., a Zürich-based private management company.</p> <p>The Fund's mission is to promote long-term, sustainable and broad-based growth in developing and emerging countries. To achieve these goals, the Fund supports private sector growth through the provision of capital. More specifically, the Fund provides unsecured debt financing to Swiss residents (individuals or companies) who plan to create and invest into a business venture in one of the partner countries of Switzerland's development cooperation.</p> <p>Successful entrepreneurial activity creates quality employment opportunities and promotes knowledge transfer. This enables developing and emerging countries to overcome poverty on a sustainable basis by drawing on their own resources and merits. In addition, as a responsible investor, the Fund encourages fair working conditions, environmentally friendly production standards and integrity in business practices.</p> <p>Although not initially envisaged, the Fund became an important conduit for diaspora investments and is increasingly been used by diaspora entrepreneurs. After many years of implementation, it was observed that a majority of successful investors using the Fund were highly skilled migrants from the first or second generation who managed to maintain their relation with their country of origin while fully understanding the market and quality requirements of Swiss/European customers as well as accessing respective business networks. This was especially true for entrepreneurs from the Balkans. Thanks to their comparative advantage in their country of origin, many of the start-ups were successful and created thousands of jobs (estimation in 2015: 12'000)*. Finance Contact, the managers of the fund, are now increasingly present during diaspora and related events.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1) The idea is not to make migrants return to their countries. Some choose to return while others manage their business from Switzerland and/or commute. 2) This instrument is not aimed at micro-enterprises, but at small and medium enterprises (SME) 3) It is not a grant, but a credit facility, i.e. all loans are repayable loans (incl. a modest rate of interest) 	
<p>Web Links: http://www.secostartupfund.ch/de/</p>	

Title of M&D Policy or Practice:

CTRS – Communauté Tunisienne Résidente en Suisse pour le développement (Community of Tunisian Residents in Switzerland for development)

Country:

Switzerland and Tunisia

Partner(s):

Ministère des Affaires Sociales/Office des Tunisiens à l’Etranger, Ministère des Affaires Etrangères, Ministère de la Formation Professionnelle et de l’Emploi, Ministère du Développement, de l’Investissement et de la Coopération Internationale, Le Ministère de l’Industrie, de l’Energie et des Mines, Fondation Suisse du Service Social International, Chambre de Commerce et d’Industrie Tuniso-Suisse, ACIM, associations de Tunisiens Résidant en Suisse

Thematic Area(s):

Migration and development; diaspora engagement and entrepreneurship; institutional capacity-building; know-how transfer;

Tags:

diaspora; migration and development; entrepreneurship; ; start-up support; know-how transfer; capacity-building; internships for young professionals

Summary:

The CTRS project is an initiative of the Swiss development cooperation in Tunisia. The project interventions focus on cooperation with the Tunisian Government in line with its efforts in strengthening Tunisia’s links with its diaspora and to promoting the diaspora’s engagement in Tunisia’s national and local development.

The project aims at acknowledging the competences and skills of the Tunisians living in Switzerland with view to strengthening their contribution to the socio-economic development of Tunisia in four areas:

1. Institutional capacities of the Tunisian Government to accompany its citizens residing abroad.
2. Development initiatives
3. Know-how transfer
4. Facilitation of an agreement between Switzerland and Tunisia for the exchange of young professionals

Area 2) “Development initiatives” comprises an entrepreneurship component with two initiatives: “CTRS INVEST” is a cooperation with the Tunisian-Swiss Chamber of Commerce and Industry intended as an incubator for projects of Tunisians in Switzerland. “TWENSA INVEST” is a similar cooperation with the Tunisian Ministry of Industry, Energy and Mines and the NGO Agence Internationale et le développement local en Méditerranée (ACIM) aiming at encouraging entrepreneurship and accompanying Tunisian entrepreneurs based in France and Switzerland and motivated to start up a business in their country of origin.

Web Links:

<http://www.ctrs.ch/>

Title of M&D Policy or Practice: Diaspora Platform for Bosnia and Herzegovina in Switzerland	
Country: Switzerland; Bosnia and Herzegovina	Partner(s): “i-dijaspora” – an association of Bosnian Diaspora members
Thematic Area(s): Migration and development; diaspora engagement; knowledge and skills transfer	Tags: Migration and development; diaspora; platform; entrepreneurship; knowledge and skills transfer; exchange; access to information
<p>Summary: In 2014 the Swiss Agency for Development and Cooperation has started to work with a group of six individuals from the Bosnian Diaspora in Switzerland who have initiated a process to constitute an overarching diaspora platform for Bosnia and Herzegovina in Switzerland. The platform aims at connecting the fragmented Bosnian Diaspora in Switzerland with view to providing information, fostering exchange and transfer of knowledge and skills, as well as promoting initiatives of the diaspora for the development of their country of origin. The platform is intended to cover the areas of economy, education and culture.</p> <p>In the area of economy, it is foreseen that the platform provides information on laws, procedures, support mechanisms, services, institutions, etc. relevant to doing business in Bosnia and Herzegovina, and Switzerland. It may further offer its own support systems in terms of established diaspora entrepreneurs offering mentoring or financing to start-up businesses of young entrepreneurs.</p> <p>Currently, the project is in its initial phase consisting of the conceptualization and development of the Diaspora Platform for Bosnia and Herzegovina in Switzerland through a broad-based consultation process with the Bosnian Diaspora. The project will only offer concrete products and services, once the platform has been institutionally and structurally established until the end of 2016.</p>	
Web Links:	

Title of M&D Policy or Practice: Diaspora Engagement in Economic Development (DEED)	
Country: UNDP Re: Kosovo	Partner(s): UNDP, IOM, Kosovo Bankers Association, Private Companies in Kosovo, Economic Associations in Kosovo, Kosovo Diaspora Associations
Thematic Area(s): Diasporas, Strategies for minimizing costs/maximizing human development, Civil Society and the Private Sector	Tags: Capacity Building, Diaspora Empowerment and Engagement, Livelihood and Job Creation, Migration and Entrepreneurship, Remittances
<p>Summary: The DEED project aims to increase opportunities for Kosovars living abroad to participate in the economic development of Kosovo by facilitating job and enterprise creation through investment and channelling of remittances away from pure consumption, in particular by: i) increasing literacy for financial services of remittance-receiving households and increase access to finance in a gender-sensitive manner; ii) identifying and introducing models and mechanisms that facilitate migrants' investments and savings in Kosovo; iii) offering technical support for Kosovo authorities in order to draft, finalize and implement the Nations Strategy for Diaspora 2013-2018;</p> <p>iv) support improving of business environment in Kosovo to facilitate development impact of migration and remittances; v) supporting the Kosovo authorities to produce and managed information related to migration and remittances.</p>	
<p>Web Links: http://deed-ks.org</p>	

Title of M&D Policy or Practice: Cash and Compassion – The Role of the Somali Diaspora in Relief, Development and Peace Building	
Country: UNDP Re: Somalia	Partner(s): UNDP, Adamas University Somaliland, Puntland State University, and SIMAD, Interpeace Center for Research and Dialogue
Thematic Area(s): Diasporas, Strategies for minimizing costs/maximizing human development, Civil Society and the Private Sector	Tags: Capacity Building, Diaspora Empowerment and Engagement, Livelihood and Job Creation, Migration and Entrepreneurship, Remittances
Summary: Based on original research conducted in Somaliland, Puntland and South/Central Somalia, as well as in multiple cities (mainly Dubai, London, Minneapolis, Nairobi, Oslo, Toronto) with a high concentration of Somali diaspora members, this report examines the motivations of diaspora support, the factors that influence it, the means and mechanisms by which it is mobilized and transferred to Somalia and the ways in which local Somali actors put the support they receive to use. The report: i) analyses the extent of diaspora contributions to relief and development, the types of contributions, and their impact on social protection and development in different sectors; ii) identifies the factors that influence the ability of diaspora to provide effective support, both in countries of residence as well as the areas of origin; iii) collects information about the mechanism for providing support to individuals, organisations and communities in Somalia and the factors that influence the effectiveness of these mechanisms; iv) identifies the factors that influence the impact of support provided by the diaspora, including issues related to security, the governance environment, the regulatory environment, and other environmental and economic factors, and v) recommends mechanisms by which the UN can facilitate the diaspora's efforts to promote recovery and development in Somalia/Somaliland, and where appropriate explore opportunities for effective partnership.	
Web Links: http://reliefweb.int/sites/reliefweb.int/files/resources/Full_Report_3568.pdf	