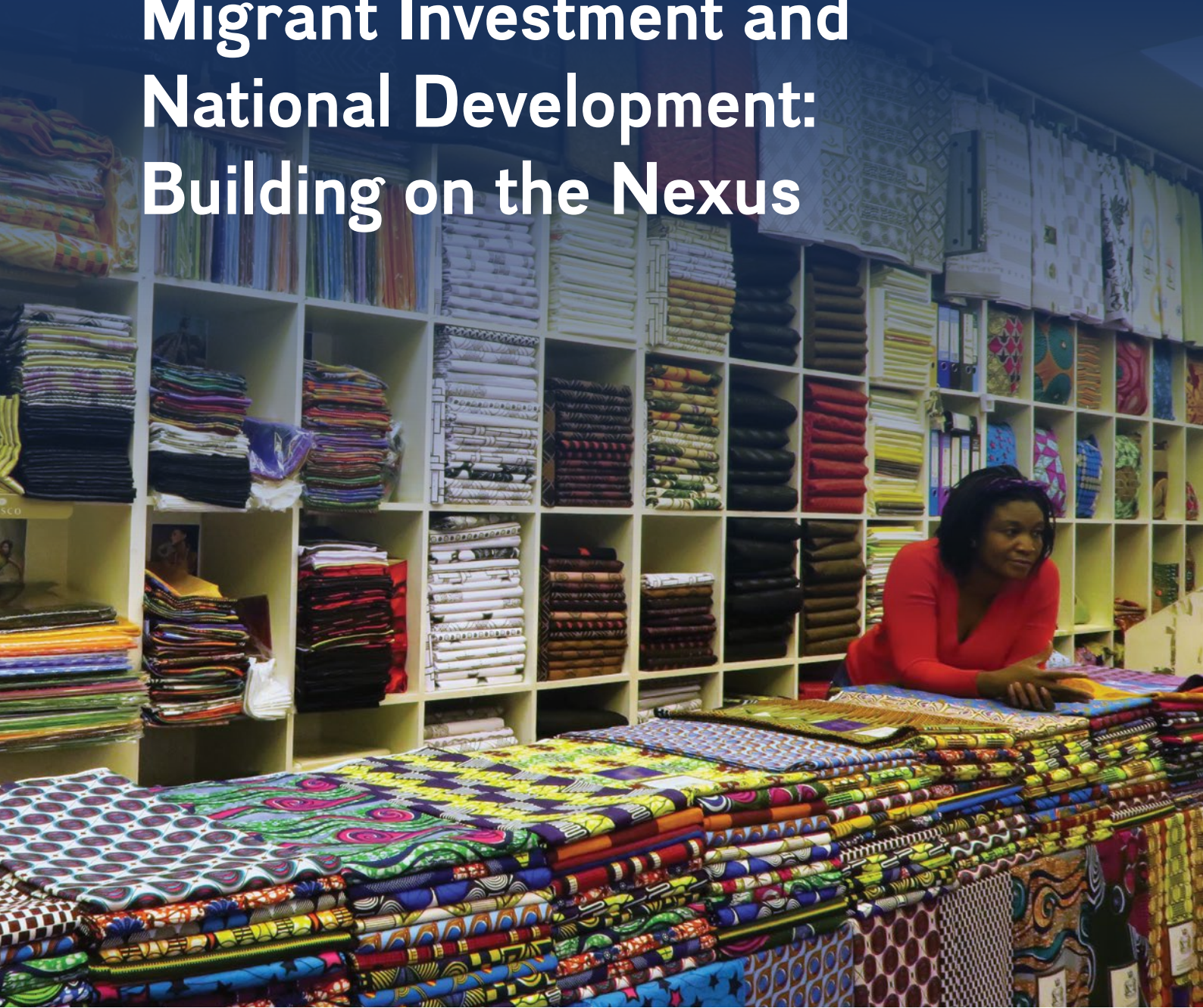


MADE Thematic Report

Diaspora and Migrant Investment and National Development: Building on the Nexus



MADE

Migration and Development
Civil Society Network



African
Foundation
for
Development

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MADE, November 2016

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*Cover photo taken by Felicitat Marzo
in Brixton Village, London, 2015*

Design and print: www.beelzePub.com



This publication is published as part of the activities planned under the Migration and Development Civil Society Network (MADE). MADE is co-funded by the European Union. The contents on this document ideas are the responsibility of the organizations that implement the project, and can in no way be taken to reflect the views of the European Union.

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1. EXECUTIVE SUMMARY

- CIVIL SOCIETY'S 5-YEAR 8-POINT ACTION PLAN**
Point 2: Models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination.

The current era of intensifying global mobility presents unique challenges as well as opportunities for migrant and diaspora contributions to the development of their countries of origin, heritage and residence. Hundreds of millions of people are living outside their countries of birth, and the recent global migration crisis has resulted in mass displacement of an unprecedented scale. Diaspora and migrant enterprise, investment and remittances have tremendous potential to positively contribute to the global migration and development nexus. To realize this potential, transformative shifts in the management of global human and resource flows have become crucial for all migration stakeholders.

Many recent global policy initiatives, including the United Nations 2030 Sustainable Development Agenda¹, highlight the relevance of facilitating and harnessing the social, economic and cultural contributions of transnational migrants. New institutional synergies and public-private partnerships are required for promoting the rights of migrants and the forcibly displaced, and facilitating sustainable livelihood activities and financial inclusion among these populations. Diaspora organisations and other civil society initiatives are increasingly central actors in this global migration discourse. **This MADE Thematic Report is guided by Point 2 of the 5-year 8-point Plan of Action adopted by the global civil society in 2013²** that focuses on strengthening the contributions of migrants and diaspora members to economic and social development. The Migration and Development Civil Society Network (MADE) is an open network of civil society organisations working on migration issues and engaging with policy makers and other important stakeholders in the national and global scene for the well-being and protection of all migrants and communities. The network's Thematic Working Group on Diaspora and Migrants in Development focuses on a range of policy issues relating to diaspora business, investment and entrepreneurship development, including maximising migrant remittances, and pertinent policy and regulatory environments and partnerships. Added to this area is also a focus on social inclusion of diaspora and migrants with a specific interest in countering xenophobia, though this paper will not focus on this theme. The central aim is on the role of civil society initiatives and institution building for bridging the migration-development nexus. This Working Group has been coordinated by The African Foundation for Development UK (AFFORD-UK) since 2015.

The Thematic Report examines important existing challenges and opportunities for diaspora contributions to economic development, discusses best practices and lessons learnt,

1 <https://sustainabledevelopment.un.org/?menu=1300>

2 http://madenetwork.org/sites/default/files/PDF/2013_5year_8point_Plan%20of%20Action.pdf

and outlines recommendations for policy and research. It opens up with diaspora and migrant trends and the growing number of people living outside of their countries of birth. The framework that encompasses the discussions on the migration-development nexus is discussed and these include civil society movements, including Civil Society's response to the recent New York Declaration for Refugees and Migrants. Other international frameworks are mentioned, such as the Sustainable Development Goals (SDGs), and this section begins to look at how these frameworks support diaspora and migrant contributions to economic development and where they can be improved.

Diaspora organisations and networks are important civil society actors for mobilizing economic, social and cultural resources of diaspora and migrants, as well as facilitating transnational exchange of ideas, knowledge, technologies and skills. Although diaspora co-development projects and collective remittances are increasingly prevalent, the organisations often lack the necessary skills and capacity for effective mediation of their members and networks. Diaspora organisations should be treated as important experts on the opportunities and challenges presented by their communities, and capacity building and technical support should include communities of origin as well as destination. The report briefly looks at motivations for investing as well as the significant potential of this investment and contribution by way of existing skills within diaspora and migrant communities and patterns of entrepreneurship both in countries of origin and residence. The report then reviews diverse cases of global best practices of engaging diaspora enterprise and investment through novel institutional partnerships and innovative financing mechanisms, and discusses related challenges and opportunities.

Increasingly diaspora and migrant remittances form a part of global discussions on diaspora and migrant investment. Economic and social remittances are highlighted as frequently central to sustaining local livelihoods and contributing to financial inclusion and peaceful and democratic development. The situations of migration overall can lead to heightened remittance flows, drawing attention to the problems and insecurities of diaspora and migrants remitting. Remittance transfers to many parts of the Global South remain severely hampered by high transfer costs and the inadequacies of regulatory and institutional environments. The World Bank indicates that 'as much as USD100 billion in migrant savings could be raised annually by developing countries

by reducing remittance costs and migrant recruitment costs, and mobilizing diaspora savings and philanthropic contributions from migrants'.³ Global South in particular has potential to increase remittances through transfer cost reduction and in effect increase the percentage that goes to investment. More data and research is needed about the magnitude of remittance flows, remittance channels and motivations to remit, methods for improving the integration of remittances into national development efforts, and the peculiarities of remitting in other migration contexts.

• **More data and research is needed about the magnitude of remittance flows, remittance channels and motivations to remit, methods for improving the integration of remittances into national development efforts, and the peculiarities of remitting in other migration contexts.**

3 <http://www.worldbank.org/en/news/press-release/2015/04/13/remittances-growth-to-slow-sharply-in-2015-as-europe-and-russia-stay-weak-pick-up-expected-next-year>

Finally, the report outlines steps and makes recommendations needed for creating an enabling environment for diaspora and migrants, and productive engagement of these groups for social and economic development. See below for a summary of the ten recommendations and page 26 for a full background to the recommendations.

Recommendations

1. Establish an enabling regulatory and business environment to harness and expand the impact of diaspora and migrant contributions in countries of origin and developing countries.
2. Create new financial products and facilitate access to capital.
3. Develop business and technical skills of diaspora/migrants.
4. Ensure policy coherence at national and local levels in relation to diaspora engagement strategies.
5. Create conducive frameworks for facilitating and harnessing migrant remittances for social impact.
6. Consider the provision of incentives.
7. Formulate coordinated strategies for harnessing remittances for development and peace-building and encourage public and private sector actors to focus on new technological innovations.
8. Formulate data, research, and study of best practices.
9. Conduct more household surveys on diaspora and migrant enterprises, the size of investments, sectors and markets of interests, etc.
10. Expand and coordinate civil society efforts for diaspora engagement.

2. TOWARDS TRANSFORMATIVE SHIFTS IN DIASPORA AND MIGRANT ENGAGEMENT

● **CIVIL SOCIETY'S 5-YEAR 8-POINT ACTION PLAN**
Point 2: Models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination.

In 2015, there were approximately 250 million people worldwide living outside their countries of birth. The current era of increased migration and mobility has created unique opportunities for diaspora and migrants to make substantial contributions to the development of their countries of origin and residence. The officially recorded global diaspora remittances reached USD431 billion in 2015, according to the World Bank. The growing transnational human and capital flows and increasing migration have created significant new challenges for all actors involved in managing and regulating this growing mobility.

The Migration and Development Civil Society Network (MADE) was launched in 2014 to bring together civil society bodies working on migration, diaspora and development to strengthen policy and practice in this area. The activities of MADE seek to strengthen the contributions of diaspora and migrants to development with attention to job creation, enterprise, investment, and public policy. This open global network of civil society organisations focuses on advocating for civil rights and human development on regional and global levels. Its thematic working groups mobilize civil society resources and expertise on various related topics and engage with policy makers and other important stakeholders in migration processes. MADE takes forward the 5-year 8-point Plan of Action⁴ that global civil society adopted in 2013 as its agenda for change and collaboration, following the UN High Level Dialogue on International Migration and Development 2013. MADE Thematic Working Group on Diaspora and Migrants in Development has been coordinated by AFFORD-UK since 2015. AFFORD was established in 1994 by diaspora volunteers with a mission 'to expand and enhance the contributions Africans in the diaspora make to African development.'⁵ The organisation coordinates a vast array of programmes and projects dealing with African diaspora business and entrepreneurship development, diaspora contributions to development of their countries of origin and residence, maximizing diaspora remittances, and policy and regulatory environment relating to diaspora investment and entrepreneurship. It is also an important mediator between diaspora organisations and other development stakeholders, organizing workshops, seminars, conferences and other forums of knowledge exchange. This report examines the topics of creating conducive models and frameworks for productive diaspora engagement in economic and social development, as outlined in Point 2 of the civil society's 5-year Plan of Action.

4 http://madenetwork.org/sites/default/files/PDF/2013_5year_8point_Plan%20of%20Action.pdf

5 <http://www.afford-uk.org/index.php/projects-activities>

The challenges presented by today's global environment of increasing transnational mobility are complex. Migrants are defined as persons who have moved from their habitual places of residence either within a state or across an international border, regardless of their legal status, length of stay, or reasons for the movement.⁶ There are several complex reasons behind migration and why people move. Despite the ongoing global crisis, the challenges of managing migration flows originating from a myriad of reasons have remained relatively unexplored. While it is understood that the reasons for migration can impact directly on how migrants contribute to development here and there, this short report however focuses on how to maximize migrant and diaspora contributions to development regardless of these reasons.

The need for a transformative migration agenda that realigns existing migrant management systems in accordance with the needs of current large movements of migrants and refugees, as well as integrates migration with development goals, has been emphasized recently at various high-level global development initiatives. The Global Forum on Migration and Development (GFMD) that will be held in Bangladesh in December 2016 will focus on the positive contribution that migrants can make to the development of their host countries as well as communities of origin through cultural diversity, civic initiative, and economic entrepreneurship. The event will explore the steps needed for the establishment of a "global compact for safe, regular, and orderly migration, as well as responsibility-sharing on refugees,"⁷ highlighted in the United Nation's New York Declaration for Refugees and Migrants which took place in September 2016.⁸ Civil Society Days of GFMD 2016 will also build on its September 'ActNow' statement and scorecard (a response⁹ to the New York Declaration) and will begin discussions on its own contributions to the aforementioned global compact.

There is also an increasing awareness that many transnational migrants can be affected by civil unrest or environmental crisis in their host countries, and may lack access to adequate protection mechanisms. The Migrants in Countries in Crisis Initiative, for example, deals with the issues that are responsible for particular vulnerabilities of migrant populations in crisis areas.¹⁰ Together with states, civil society organisations, and other relevant stakeholders, the initiative aims to strengthen the resilience and facilitate protection of such migrant groups.

The recent global policy discourse reflects a new recognition of the need for a more differentiated engagement with migration flows in diverse contexts, and attention to facilitating and harnessing the social, economic and cultural contributions of transnational diasporas. With the new 2030 SDGs migration has for the first time been inserted into mainstream development policy. That is a welcome change from its predecessor, the Millennium Development Goals (MDGs) that were set to combat extreme

6 <https://www.iom.int/key-migration-terms>

7 <http://www.gfmd.org/news/time-global-compact-safe-regular-and-orderly-migration>

8 http://www.un.org/ga/search/view_doc.asp?symbol=A/71/L.1

9 http://refugees-migrants-civilsociety.org/wp-content/uploads/2016/10/0685-HLD_Act-Now-GB-DIGI-03_04-October.pdf

10 <https://micicinitiative.iom.int/about-micic>

poverty and exclusion by 2015, but completely left out issues related to migration.¹¹ The topics of migration have received more attention in the Sustainable Development Goals (SDGs) that were adopted at the UN Sustainable Development Summit in September 2015.¹² The outlined goals and targets related to migration and development called for promoting peaceful and inclusive societies by developing accountable and effective multi-scale institutions. The SDGs place an emphasis on the rights of migrants and the forcibly displaced, and underline the importance of promoting sustainable livelihood activities as well as financial access and more affordable remittance services for those influenced by migration processes.

Although the SDGs call for an improved facilitation of diaspora remittances and investment for innovative development financing, there is still little attention on the issues of diaspora engagement, capacity building, and migrant entrepreneurship. The SDGs include a recognition, however, that poverty-inducing factors in the Global South and North are interconnected and necessitate a collaborative and multi-sided approach to the issues posed by migration. Therefore, the implementation of migration-related SDGs would require a coordinated approach to facilitating migrant remittances, investment, and job creation and employment – bearing in mind the role of diaspora and migrants both in the Global North and South.

Diaspora refers to a community of people living outside their country of origin, while maintaining active ties with it. The term encompasses both migrants as well as their descendants.¹³ More collaboration with various civil society organisations formed by or working with the diaspora is important for all migration stakeholders. Diaspora organisations are often valuable experts regarding the opportunities as well as challenges that are offered by their communities of origin, and should participate as equal and independent partners in policy-making processes. Capacity building and technical support initiatives should include both communities of origin as well as destination.

Diaspora groups can be important agents of democratic development particularly in fragile contexts. Diaspora remittances can perpetuate conflicts as well as support development. Therefore, attention to diaspora development policies and partnerships that support security and peaceful reconstruction is crucial.¹⁴ Among the governments of remittance sending countries, attention is needed to foster regulatory frameworks that facilitate low-cost remittance transfers among migrants, as well as offering them access to financial services and enhancing financial literacy. Policy efforts are also needed by the receiving countries to integrate remittances into broader national development strategies and financial democracy initiatives (leading to financial inclusion).¹⁵

11 <https://post2015.org/2015/08/12/the-mdgs-ignored-migrants-and-refugees-how-will-the-sdgs-fare/>

12 <http://www.undp.org/content/undp/en/home/sdgooverview/post-2015-development-agenda.html>

13 <http://www.diasporaalliance.org/what-is-a-diaspora/>

14 Sorensen, N., Van Hear, N. and P. Engberg-Pedersen (2003). Migration, Development and Conflict: State-of-the-Art Overview.

15 Kleist, N and I. Vammen (2012). Diaspora Groups and Development in Fragile Situations. DIIS Report 09.

The themes relevant for a broader engagement with the diaspora and migrants for development can be found in the Five Transformative Shifts, set out in the Sustainable Development Goals of the 2030 Agenda. The changes in the behaviour, practices, mind-set, dealings, culture and policies which need to take place in the global society in order to attain the inclusive world include attention to sustainable development, job creation for economic growth, effective and transparent institutions, and new global partnerships. In the current era of growing mobility, it is increasingly important for countries to harness the skills and resources of diaspora and migrant investment and enterprise for national and global development.

Civil society organisations are particularly important stakeholders in the global diaspora engagement processes. There is a significant window of opportunity for diverse migration stakeholders to play a greater role in facilitating and accessing untapped skills and assets of diaspora and migrant investors. Until now, despite best efforts of diaspora and civil society advocacy groups, countries of origin and countries of residence have not harnessed the expected benefits of diaspora and migrant contributions at the levels envisioned. Civil society organisations and other key stakeholders working with governments can capitalise on the strong correlation between diaspora and migrant investments and economic development – recognizing that diasporas differ greatly and have varying potentials – as part of the new development agenda. This report will examine the pertinent issues of advancing diaspora and migrants' role in investment, enterprise and remitting, as well as job creation and productive employment. It will look at the role of remittances and identify and underline necessary policy actions for countries of origin and residence, and for civil society and policy makers alike.

3. DIASPORA AND MIGRANTS' INVESTING: MOTIVATIONS AND POTENTIAL FOR DEVELOPMENT

● **CIVIL SOCIETY'S 5-YEAR 8-POINT ACTION PLAN**
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While remittances have been seen as the preeminent contribution made by the diaspora and migrants to their countries of origin, investment and entrepreneurship remain a significant area for potential contribution to national development. The desire of diaspora and migrants to engage in investment and enterprise in countries of origin are based on a number of reasons including “emotional connections with countries of origin, a sense of duty, social networks, strength of Diaspora organisations,” and can be directed by government to well needed areas.¹⁶ As part of a sizeable transnational network with greater prospects and income earning potential, diasporas and migrants can contribute much more to economic development by investing in enterprises in countries of origin and residence. Similar to remittances, these investments can serve as a way to hedge against future economic downturns, change in their migrant status, as well as supplement incomes for families left behind.

Diaspora and migrants are also likely to invest in countries of origin as a way to diversify their investment portfolio as markets at home may appear more desirable than others. According to Kane and Moran (2014), diaspora capital investment is estimated to comprise 5 to 15 percent of the economic transfers to countries of origin. This is encouraging as diaspora and migrants maintain links with their countries of origin, transfer knowledge and skills, increase trade links, and build networks which are beneficial for national development, by setting up businesses and engaging in investment and entrepreneurial activities. These are just some of the ways in which diaspora and migrants are better placed to evaluate investment opportunities and have potential to positively impact development in countries of origin and residence through investment and enterprise.¹⁷

¹⁶ Plaza, S. and D. Ratha (ed.) (2011). *Diaspora for Development in Africa*. Washington, DC: The World Bank.

¹⁷ Lucas 2001. *Diaspora and Development: Highly Skilled Migrants from East Asia*; Plaza & Ratha, 2011. *Diaspora for Development in Africa*.

Data on enterprises demonstrates that there is extensive expertise and competence in this area. In the USA, businesses owned by immigrants employ 1 in 10 American workers, and in 2011, 28 percent of all US companies started in that year were founded by immigrants and generated USD775 billion in revenue.¹⁸ In the UK, a study by the Centre for Entrepreneurs and DueDil¹⁹

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countries have launched businesses in the UK and are responsible for creating 14 percent of total jobs, or 1 in 7 of companies with a turnover between £1 million and £200 million. It is estimated that the African diaspora saves USD53 billion annually, most of which is currently invested outside of Africa, and which could potentially be mobilized for development in Africa via instruments such as

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diaspora bonds and other innovative financing mechanisms.²⁰ Diaspora bonds are debt security instruments issued by a country to its own diaspora and can provide an efficient source of external finance particularly to countries with diminished access to international capital markets.

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According to a survey of the Caribbean diaspora, 40 percent of diaspora and migrants have invested in a start-up company, and of these investments, 57 percent were ventures based in the Caribbean.²¹ These examples provide only an understanding of the potential and capacity of diaspora and migrant investment and enterprise. It can be extrapolated, however, that with such extensive entrepreneurial skills and expertise and a significant annual savings and investment potential, there is potential for diaspora and migrant contributions to make a significant impact in their countries of origin and residence. A significant gap still frequently exists between potential diaspora entrepreneurs and actual entrepreneurs. For example, a World Bank Report on Sierra Leone

18 Partnership for a New American Economy, 2015

19 <http://centreforentrepreneurs.org/cfe-releases/migrants-behind-one-in-seven-uk-companies/>

20 Ketkar, S. and D. Ratha, (2010). Diaspora Bonds: Tapping the Diaspora during Difficult Times. *J. Intl Econ. Comm. Policy.*, 01(02): 251-263.

21 Diaspora Investing: The Business and Investment Interests of the Caribbean Diaspora.

Diaspora Investment and Trade Study (2015)²² showed substantial disparities between current levels of diaspora investment - volunteerism, entrepreneurship, and portfolio investment - and diaspora investment interest. Almost a quarter (23.8%) of respondents had made a real estate purchase for personal use in Sierra Leone compared to the 70.8% that indicated an interest in doing so; 45% to 63% showed interest in investment compared to 1% to 6% actual investment in bonds, equity, social impact and microenterprises.

The link between diaspora and migrant investment and national development has become a topical issue for countries keen on reaping the benefits in tangible ways.²³ With less than adequate data available, diaspora and migrant investment must be seen as a new and emerging field, with potential to contribute significantly to development in both countries of origin and residence. These benefits can have a positive impact on overall national development and include knowledge and skills, superior technology, improved business practices and financial capital of the emerging markets. In recent years, governments and civil society organisations have been coalescing towards this positive impact, reflected in civil society's call in Point 2 of the 5 year 8 point Action Plan for "better models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination".²⁴

22 <http://documents.worldbank.org/curated/en/833001468189871473/pdf/99768-BRI-PUBLIC-Box393209B-9392-Executive-Summary.pdf>

23 Plaza, S. and D. Ratha (ed.) (2011). *Diaspora for Development in Africa*. Washington, DC: The World Bank.

24 http://madenetwork.org/sites/default/files/PDF/2013_5year_8point_Plan%20of%20Action.pdf

4. ENGAGING DIASPORA INVESTMENT AND ENTERPRISE: BEST PRACTICES

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While there is no cohesive global policy framework for engaging diaspora and migrant investment and enterprise, there are some key initiatives that are worth mentioning.

In the United Kingdom, the Common Ground Initiative (CGI), co-funded by Comic Relief and UK Aid and managed by Comic Relief, supports African development through U.K.-based diaspora organisations and supports the diaspora and migrants in trade and enterprise. AFFORD, through its business centre (ABC, also a beneficiary of CGI) in Sierra Leone, supports fast-growth small and medium-sized enterprises that have the ability to create jobs locally. The programme provides facilities, administrative and operational support, accredited business and management training, and supports diaspora and migrants' investment, business outreach, and networking.²⁵ More recently, in September, Comic Relief, through its CGI programme has provided £4.7million to five delivery partners, including AFFORD, to help maximize the impact of investment and champion women and girls' rights by UK African communities in Africa.²⁶

- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)²⁷ through its Centre for International Migration (CIM)²⁸ provides business skills support to diaspora and migrant organisations and local partners. It supports the German-Moroccan Competencies Network (Deutsch-Marrokanisches Kompetenznetzwerk, DMK)²⁹ which brings together an interdisciplinary network of 460 highly-skilled Moroccan experts and German residents of Moroccan descent to promote the transfer of technology, knowledge and capital to Morocco, and help the integration of Moroccan immigrants into Germany.

25 ABC CGI grant ended in October 2016.

26 <http://www.comicrelief.com/news/comic-relief-announce-new-delivery-partners-common-ground-initiative>

27 <https://www.giz.de/en/html/index.html>

28 <https://inomics.com/cim-centre-international-migration-and-development>

29 <http://www.dmk-online.org/>

- Similarly, the Calvert Foundation³⁰ operates International Diaspora Engagement Alliance (IdEA)³¹, a United States based non-partisan programme promoting diaspora-centred initiatives in investment and entrepreneurship, philanthropy, volunteerism, and innovation in countries and regions of diaspora origin. Calvert Foundation harnesses investment from individual and institutional investors, including the diaspora, providing an accessible financial product for impact investors. Through its proprietary platform vested.org, the diaspora can make investments starting from as little as USD20 – current initiatives through vested.org are focused on India and Latin America.³² Its India Investment Initiative was created in response to the demonstrated need for funding to grow and scale small businesses in India, as well as the Indian diaspora’s desire to contribute to development in India.

At the national level, countries such as the Philippines, India, and Mexico have excelled in facilitating diaspora productive engagement in a number of areas.

- The government of the Philippines has established a one-stop online portal for diaspora engagement – BaLinkBayan³³, which offers information on investments, businesses and products. The Philippines also have formulated a structured international approach to diaspora investment and entrepreneurship – the PinoyWise Filipino³⁴ scheme which supports Filipinos overseas to start enterprises in the Philippines, save, or invest.

- Additionally, the Overseas Filipinos Diaspora Remittance for Development (OFsReD) Project: Building a Future Back Home is a project spearheaded by the United Nations Development Program (UNDP), with the aim to harness the potential of overseas remittances for poverty reduction and consequently, local economic development.³⁵

30 <http://www.calvertfoundation.org/>

31 <http://www.diasporaalliance.org/>

IdEA has moved to the Secretary’s Office of Global Partnerships at the US Dept of State.

32 <http://www.diasporaalliance.org/calvert-foundations-diaspora-investment-initiatives/>

33 <http://www.balinkbayan.gov.ph/>

34 <http://www.pinoywiseinternational.org/>

35 <http://www.cfo.gov.ph/news/from-overseas-filipinos/822-overseas-filipinos-remittances-for-development-ofs-red.html>

- Mexico has a matching migrants' donations scheme Tres por Uno (Three for One)³⁶ which has brought in more than USD300 million since 2002. As of 2010, the programme operated in 28 of the 31 states in Mexico, financing thousands of projects.

These are only a few examples of successful initiatives harnessing diaspora investment to complement development assistance programmes in both migrants' countries of origin and residence. These examples also underscore the developmental impact that can be achieved through innovative diaspora investment opportunities. Novel public-private partnerships, targeted policy interventions and institutional support can make diaspora and migrant investment and entrepreneurial activities sustainable and maximise the benefits for countries of origin and residence.

³⁶ <http://www.gfmd.org/pfp/ppd/24>

EXCERPT FROM 'COMMISSION ON FILIPINOS OVERSEAS POLICY BRIEF: ENGAGING DIASPORAS IN PHILIPPINE DEVELOPMENT'

Building a Future Back Home – the Overseas Filipinos Diaspora Remittance for Development (OFsRED) Project in 2011, CFO together with the National Economic and Development Authority (NEDA), partnered with the provincial government of Ilocos Norte and implemented the Overseas Filipinos Diaspora Remittance for Development (OFsRED) Project: Building a Future Back Home¹⁰. A project spearheaded by the United Nations Development Program (UNDP), the OFsRED Project aims to harness the potential of overseas remittances for poverty reduction and consequently, local economic development. Specifically, it endeavors to support policies that transform overseas remittances for development, savings and investments, and build up viable collective remittance fund. The project was piloted in the province of Ilocos Norte found in the northern region of the Philippines and one of the top origin provinces of Filipino migrants.

At present, a Collective Remittance Fund had been setup to finance the credit needs of new or existing migrant-owned enterprises in the area. The fund came about when the provincial government of Ilocos Norte, the Western Union Foundation and the Cooperative Bank of Ilocos Norte, which is also the depository bank, pooled in PhP 1 million (approx. USD21,400) each to jumpstart the fund. The fund is loaned to former or active overseas Filipino or their dependents with new or existing income generating enterprises. As of June 2016, the pooled fund has financed 68 enterprises through 120 loan releases. Most of the borrowers are women whose entrepreneurship generated local employment, sustained and increased family income and contributed to local economic development.

The high repayment rate and the continuing success and expansion of the SMEs engaged in the project served as the impetus for the Cooperative Bank to add another PhP 10 million (approx. USD214,000) to the fund. The public-private partnership that underpins the work of OFsRED is already proof of the power that engaging non-traditional actors in development and leveraging their unique capacities can yield. OFsRED expands the development paradigm by not only attempting to harness the potential of remittances, but by recognizing the important role played by local governments.³⁷

³⁷ <http://www.migration4development.org/en/resources/library/commission-filipinos-overseas-policy-brief-engaging-diasporas-philippine-0>

5. CREATING AN ENABLING ENVIRONMENT FOR DIASPORA PRODUCTIVE ENGAGEMENT

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Point 2: Models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination.

The task of maximising the cultural, social, and financial capital of diaspora and migrant enterprise still often faces significant constraints. That is demonstrated by the huge gap between interested and actual diaspora investors and entrepreneurs. According to one survey, 77 percent of African migrants would be willing to contribute to development and many are interested in setting up businesses.³⁸ Turning investment interest into investment action requires strong public-private partnerships that engage the diaspora, adequate access to finance and capital, business training and skills development, as well as regulatory and policy interventions on national and transnational levels.

Two key challenges for diaspora entrepreneurs are access to capital and technical support. Innovative financing schemes targeted at diaspora and migrant enterprises often emerge as a result of novel public-private partnerships. There is a need to diversify investment instruments and financial products that harness diaspora capital, including crowd-funding for private and social impact projects, government and municipality bonds, impact investment bonds, and diaspora direct investment. Business training, skills development, and capacity building are also central to the success of diaspora entrepreneurs. AFFORD's own experience has shown that providing financial support is often not adequate in the absence of tailored capacity building. Effective business facilitation can be achieved by replicating local best practices or avoiding the pitfalls of globally shared lessons.

National governments can make a significant impact in stimulating the growth of diaspora enterprise and investment. Some of these include incentives such as tax breaks (sector specific or otherwise), business training, conducive policy environment for diaspora investment, stable exchange rates, facilitation of funds transfer from overseas, and shipping waivers for capital equipment and raw material. Interventions ensuring a safe and secure environment through national investment in infrastructure, health, education, and conflict resolution are equally important.

³⁸ Mohapatra, S. and D. Ratha (2011). *Remittance Markets in Africa*. Washington DC: The World Bank; Plaza, S. and D. Ratha (ed.) (2011). *Diaspora for Development in Africa*. Washington, DC: The World Bank.

All development stakeholders, including civil society organisations, the private sector, national governments, and international development organisations should make coordinated efforts to facilitate diaspora productive engagement and enterprise. The members of the diaspora have acquired a significant capital of ideas, skills, networks, and economic resources in their countries of residence and can make considerable contributions to the development of their countries of origin.

6. DIASPORA AND MIGRANT REMITTANCES AND DEVELOPMENT

- **CIVIL SOCIETY'S 5-YEAR 8-POINT ACTION PLAN**
Point 2: Models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination.

- In many developing countries, aggregated remittances far exceed combined foreign direct investment and official aid.

- Given the many different ways to remit, it has become increasingly difficult to estimate the total sum that goes into investments but enough empirical evidence suggests that sizeable investments are being made thanks to remittances.

Hundreds of billions of dollars are transferred around the world annually through remittances, meaning transfers of money or other goods by migrants to family members or others in their countries of origin. By diversifying local livelihoods and spreading risk, migrant remittances contribute to poverty alleviation. In many developing countries, aggregated remittances far exceed combined foreign direct investment and official aid. Because of the personal family ties between remittance senders and receivers, these flows are often more consistent than other capital flows. Remittances are instrumental for rebuilding family ties and connections between individuals in the contexts of rapidly increasing migration and displacement. Remittances provide immediate help to the poor, especially in times of economic shocks and shift from consumption to venture capital funding where the informal sector exceeds

46% of GDP, particularly when coming from less-educated migrants (based on an analysis of 48 developing countries, from 2001-2009).³⁹ Given the many different ways to remit, it has become increasingly difficult to estimate the total sum that goes into investments but enough empirical evidence suggests that sizeable investments are being made thanks to remittances. Despite their centrality to local livelihoods and development, remittance transfers in many parts of the world remain hampered by high transfer costs and poor institutional environment. Harnessing remittances for the development of the receiving communities and countries also continues to pose challenges.

Remittance transfers to the poorest areas in the world often tend to be the costliest. As of 2014, the global cost of sending USD200 averaged at around 8% of the sum sent, whereas the costs of sending remittances to Africa remained close to almost 12%.⁴⁰ The world's most expensive remittance corridors are located in Africa. The United Nation's Sustainable Development Goals pay special attention to facilitating less costly and more effective remittance transfer institutions, calling for a reduction of the mi-

³⁹ Martinez, C., Cummings, M. E., & Vaaler, P. M. (2015). Economic informality and the venture funding impact of migrant remittances to developing countries. *Journal of Business Venturing*, 30(4), 526-545.

⁴⁰ The World Bank. *Remittance Prices Worldwide*, Issue 10, June 2014.

grant remittances transaction costs to less than 3 percent by 2030, and eliminating remittance corridors where transfer costs are higher than 5 percent. The World Bank estimates that USD100 billion in migrant savings could be raised annually by developing countries by reducing remittance costs...⁴¹ This could mean that the Global South in particular has potential to increase remittances through transfer cost reduction and in effect increase the percentage that goes to investment.

The ongoing global migration crisis has created additional challenges to remittance transfers and harnessing remittances for national development. Displaced people in refugee settlements often vitally depend on money transfers from home. Once settled in their countries of destination, refugee communities can generate substantial remittance flows that support their families at home and facilitate rehabilitation of their countries of origin, thus reducing further refugee flows. Because of ill-conceived regulations and policies, remittance transfers to fragile countries are among the costliest and most difficult. The recent 'de-risking' initiatives have marginalized many money transfer operators and correspondent banks predominantly from conflict-affected states, pushing remittance flows further underground. The prevailing informality of these remittance flows reinforces a potential for criminal abuse and terrorism. There is an urgent need to reconsider remittance transfer regulations to fragile states and foster competition among financial institutions providing remittance services. Regulatory efforts should consider contextually differentiated and culturally sensitive approaches to existing remittance systems. Attention should be given to promoting anti-money-laundering and know-your customer (AML/KYC) guidelines and procedures that take into account the peculiarities of local remittance transfers and their institutional environments. Systematic attempts to improve regulatory and institutional dimensions of remittance transfers and diaspora capacity building for individual and collective contributions to their homelands should be an integral part of coping strategies with the global refugee crisis.⁴²

Attention should also be paid to alternative digital and mobile remittance systems as these have often proven more efficient in the contexts of instability and chronic violence. In many developing areas, mobile money services are most frequently used to

● **REMITTANCE TRANSFERS TO THE POOREST AREAS IN THE WORLD OFTEN TEND TO BE THE COSTLIEST.**

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41 <http://www.worldbank.org/en/news/press-release/2015/04/13/remittances-growth-to-slow-sharply-in-2015-as-europe-and-russia-stay-weak-pick-up-expected-next-year>

42 Rodima-Taylor, D. (ed.) (2013). Remittance Flows to Post-Conflict States: Perspectives on Human Security and Development. Boston University Task Force Report.

send or receive person-to-person remittances and offer convenient financial access for the unbanked. Building upon existing remittance systems and encouraging local initiative rather than seeking to import formal financial institutions is relevant in contexts where basic financial and legal infrastructures are severely lacking and large parts of populations are displaced. To promote financial democracy through remittance institutions, new partnerships should be sought with a broad array of civil society actors and organisations.

Migrant remittances can function as pathways to broader financial inclusion. The act of sending or receiving remittances can constitute a first step of non-banked individuals and households towards an entry into formal financial systems. Remittance transfers facilitate durable links between formal and informal sectors and build on local coping mechanisms and entrepreneurship. Connections of remittance services to other financial products such as savings, credit, and micro-insurance instruments need to be explored more systematically. Attention to sustainable institution-building should therefore be an integral part of facilitating migrant remittances for development.⁴³ Migrant remittances increasingly constitute an adaptive mechanism to multiple, simultaneously occurring social and environmental crises. The focus should be on the role of remittances in building resilience of remittance senders and receivers through attention to individual and community empowerment, and working with a broad range of institutions on multiple scales.

Discussions and initiatives on diaspora entrepreneurship are increasingly being discussed in relation to remittance initiatives. AFFORD-UK is currently engaged in important initiatives aimed at facilitating diaspora remittances and investment for development. It delivers the Diaspora Finance and Investment Programme of the Common Ground Initiative (CGI)⁴⁴ that aims to diversify and strengthen diaspora investment in Africa through facilitating diaspora entrepreneurship, business networking and capacity building and optimising diaspora remittances. The focus is on the development of small and medium enterprises in Africa.

The Programme, co-funded by Comic Relief and UK Aid and managed by Comic Relief, concentrates on supporting the work of diaspora organisations and entrepreneurs towards international development. The objectives for Phase II of the CGI Programme (2014-19) include: i) increasing and diversifying diaspora investment in SMEs in Africa; ii) strengthening diaspora/Africa business networks and knowledge exchange between UK and Africa; iii) research to inform policy and practice.

• **Diaspora Finance and Investment Programme of the Common Ground Initiative (CGI)** aims to diversify and strengthen diaspora investment in Africa through facilitating diaspora entrepreneurship, business networking and capacity building and optimising diaspora remittances.

43 Rodima-Taylor, D. (ed.) (2013). *Remittance Flows to Post-Conflict States: Perspectives on Human Security and Development*. Boston University Task Force Report.

44 <http://www.comicrelief.com/grants/common-ground-initiative>

A related activity area under AFFORD's ADEPT (Africa-Europe Diaspora Development Platform) programme, was co-organizing Fifth Diaspora Development Dialogue (DDD5) "Actions Needed to Reduce Remittance Costs in Africa" in Nairobi, Kenya, in July 2016, in partnership with the Kenyan Ministry of Foreign Affairs, and the AU's African Institute for Remittances. The event brought into dialogue policy makers, practitioners and development partners.

The outcome of the event was an implementation schedule of the Nairobi Action Plan on Remittances that proposes a goal to reduce remittance costs in Africa to 3% by 2020⁴⁵. The Action Plan includes short, medium and longer term activities, such as adoption and application of immediate operational actions that are known to be effective for bringing down remittance costs (2016 to 2017); testing, piloting and adopting innovative and creative schemes in the medium term (2016 to 2019); and consolidation, replication and normalisation of low cost status in the longer term (2020 to 2030).

Remittances are not only material but can also include transfers of new skills, values, and technologies. Besides material resources, diaspora networks can be an important source of 'social remittances' in the form of ideas, values, skills and behaviours that are transmitted back to the migrants' communities of origin.⁴⁶ Social remittances are not just an important development tool, but also contribute to transnational collectivity formation through democratic values and attitudes, technological skills and innovative ideas, organisational practices, and networks of civic engagement.⁴⁷ The transnational social capital formation is a socially and culturally shaped process, dependent on the norms and networks of trust and mutuality.⁴⁸ By facilitating organisational learning and exchange of knowledge, migrants' collective organisations can enhance collaboration between public and private sectors. Diaspora members contribute to sending collective remittances through various development projects administered through networks and organisations like "hometown associations (HTAs), ethnic associations, alumni associations, religious associations, professional associations, nongovernmental associations, investment groups, national development groups, welfare and refugee groups, and internet-based virtual organisations" (Plaza and Ratha, 2011). Although such institutions are increasingly prevalent, information about the impacts of collective remittances to the development of migrants' countries of origin has still been scarce. Recently, however, several countries have undertaken mapping exercises for their diasporas to learn more about their activities, interests, and capacities. For example, in 2014, in response to an initiative by the government of Sierra Leone to address the shortage of health-care workers, IOM carried out a mapping of Sierra Leonean health professionals in the UK, Germany, USA and Canada. Similarly, it led on a mapping of Nigerian Health and Education Professionals in the United Kingdom.

45 «Nairobi Action Plan on Remittances.» Adept-platform.org, 2016.

46 Levitt, P., and D. Lamba-Nieves 2011. Social Remittances Revisited. *Journal of Ethnic and Migration Studies* 37(1): 1-22.

47 North-South Centre of the Council of Europe, 2006. *Social Remittances of the African Diasporas in Europe*. Lisbon.

48 Eckstein, S. and A. Najam, 2013. *How Immigrants Impact Their Homelands*. Duke University Press.

Other initiatives include a ground-breaking academic study, 'Mobilising resources for Africa: What role for young Africans in the diaspora?'⁴⁹ which was developed in 2014 jointly by AFFORD, AMREF and Centre for Charitable Giving and Philanthropy (CGAP), CASS Business School, and explores how young diaspora Africans give to Africa, whether they are repeating the patterns of giving of their parents who remit huge amounts to Africa, or whether they would benefit from a different, targeted approach. Most importantly, while financial remittances remained an important part of giving, with 24% of those surveyed admitting to sending money back to Africa, it was clear that in contrast to older generations, young Africans were more inclined to give time and skills rather than financial resources as sustainability was a key determinant in influencing motivations for giving.

Overall, mapping exercises have comprised an important part of the push to craft strategies for engagement and to facilitate diaspora/migrant enterprise by "creating businesses and jobs, stimulating innovation, creating social capital across borders, and channelling political and financial capital toward their countries of origin".⁵⁰

49 <https://africagives.wordpress.com/2014/01/20/academy-study-launch-mobilising-resources-for-africa-what-role-for-young-africans-in-the-diaspora/>

50 Newland, K. and H. Tanaka (2011). Mobilizing Diaspora Entrepreneurship for Development. [Online] migrationpolicy.org. Available at: <http://www.migrationpolicy.org/article/mobilizing-diaspora-entrepreneurship-development> [Accessed 11 Dec. 2015].

7. THE WAY FORWARD

- CIVIL SOCIETY'S 5-YEAR 8-POINT ACTION PLAN**
Point 2: Models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination.

Diaspora investment and enterprise can complement Official Development Assistance (ODA) as a key developmental factor for countries of origin and residence. The developmental benefits, however, can be reaped when these investments and enterprises become successful. The situation at a glance highlights the need for governments to develop strategies and policies for diaspora engagement which include collecting data on diaspora investment and enterprise for evidence-based policymaking and decisions. The development impact of the already sizeable remittances and savings by diaspora and migrants can be maximised and targeted once precise numbers are known. Countries such as India have been able to separate Diaspora Direct Investments (DDI) from Foreign Direct Investments (FDI), and are reaping benefits according to USAID. The Indian diaspora is estimated to have invested USUSD2.6 billion out of USUSD10 billion of Foreign Direct Investment (FDI) in India between 1991 and 2001.⁵¹ This investment has played a key role in the development of the service industry in the subcontinent. Increased investment by diaspora and migrants can supplement existing investments through FDI for countries of origin and residence where FDI has plateaued or is declining. This is the case in Africa, where FDI has been steadily declining due to a combination of cultural barriers and ineffective policies.⁵² For example, Agaciro Development Fund is Rwanda's first sovereign wealth fund, a national initiative that reached out to its global diaspora to build up public savings to achieve self-reliance, maintain stability in times of shocks to the national economy and accelerate Rwanda's socio-economic development goals.⁵³

Increased support for diaspora enterprise is therefore fundamental for sustainable development of their countries of origin and residence. It can play a critical role in reducing poverty, by creating opportunities and improving livelihoods through harnessing innovation, technology, and capital creation and exercising a multiplier effect on income distribution. This will not only improve livelihoods and well-being, but allow governments to focus on other priority areas such as accountability and good governance. Improved diaspora and migrant enterprise and investment could therefore result in mutual benefit for all.

51 Wei and Balasubramanyam, 2006, Migration and Remittances Team, Development Prospects Group, 2015

52 USAID, (2015). Diaspora: Diasporas Matter to Development, [online] Available from: <https://www.usaid.gov/partnership-opportunities/diaspora-engagement> [Accessed 11th December 2015]

53 <http://www.focus.rw/wp/2016/03/agaciro-fund-becomes-associate-member-of-international-forum/>

8. RECOMMENDATIONS

- **CIVIL SOCIETY'S 5-YEAR 8-POINT ACTION PLAN**
Point 2: Models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination.

The recommendations of this report address the issues that have come out of subsequent GFMD CSD since civil society's 5-year 8-point Plan of Action that guides the work of the Migration and Development Civil Society Network (MADE) and the activities of hundreds of civil society organisations working in the areas of migration and diaspora. These will continue to be the focal point of discussions at the working session on 'Migrant And Diaspora Action for Job Creation, Social Entrepreneurship and Public Policy' to be held at the upcoming GFMD CSD in Dhaka, Bangladesh (8-10 December, 2016).

These recommendations are targeted at international institutions, national governments, regional/local authorities, development agencies, private sector and civil society:

- **Establish an enabling regulatory and business environment to harness and expand the impact of diaspora and migrant contributions in countries of origin and developing countries**, such as simplifying bureaucratic processes to create and foster a conducive environment for migrants to invest and start businesses through the setting up of one-stop shops that facilitate diaspora investment and enterprise.
- **Create new financial products and facilitate access to capital** such as supporting transboundary investment and innovative financing schemes for social and private enterprises. This could include for example an injection of capital into the economy that supports the SME sector, provision of local and transnational grants and other forms of capital, match-funding schemes, access to or creation of suitable public-private partnerships (PPP) and public finance initiatives (PFI) for diaspora and migrant entrepreneurs.
- **Develop business and technical skills of diaspora/migrants** through the provision and support of training and capacity-building in enterprise, business development and related management skills.
- **Ensure policy coherence at national and local levels in relation to diaspora engagement strategies**. This should include a link up with global migration discourses such as GFMD, Regional Consultative Processes (RCPs), as well as regional or sub-regional dialogues for cross-border cooperation, and mainstreaming relevant national policies into local planning mechanisms – all as a critical component for national development in countries of origin and residence.

- **Create conducive frameworks for facilitating and harnessing migrant remittances for social impact.** National and transnational efforts should be directed towards reducing transnational remittance transfer costs to countries of the Global South through regulatory, policy, and institutional reforms. In light of SDG target 10.c⁵⁴ this can include supporting existing campaigns and initiatives where these exist such as the Nairobi Action Plan on Remittances.⁵⁵
- **Consider the provision of incentives** for example in the form of tax relief proportional to the level of remittances channelled into productive investments.
- **Formulate coordinated strategies for harnessing remittances for development and peace-building and encourage public and private sector actors to focus on new technological innovations** to facilitate alternative remittance transfer systems, involving mobile money and digital currencies to increase competition and drive down transfer costs.
- **Formulate data, research, and study of best practices** by supporting a coordinated approach that documents and shares best practices and lessons learned and enables evidence-based policy interventions.
- **Conduct more household surveys** that enable assessments on the profile and nature of diaspora and migrant entrepreneurs, the size of investments, sectors of interest and those that diaspora investment can make more of an impact in, to inform policy planning and strategic interventions. Also collect more data about the magnitude of remittance flows, remittance channels, and methods for improving the integration of remittances into development efforts (with a particular focus on fragile and conflict-affected situations).
- **Expand and coordinate civil society efforts for diaspora engagement** by joining the global MADE network and its activities for a more efficient facilitation of diaspora and migrants as entrepreneurs and social investors.

The findings and recommendations resulting from this Report and other activities of MADE's Thematic Working Group on Diaspora and Migrants in Development will be disseminated by the staff and affiliated organisations of MADE and AFFORD through various workshops, seminars, webinars, conference presentations and panels, other outreach and academic events, and policy and research oriented publications. This process begun in September 2016, when representatives of AFFORD-UK contributed to discussions on these topics at the Third Annual Global Mayoral Forum on Mobility, Migration and Development in Quezon City, The Philippines. The findings also informed civil society engagement and the discussions at the GFMD satellite meeting titled 'Civil Society National Cooperation on Migration and Development' held in Abuja, Nigeria in October 2016. Further discussions on these topics will be had at the upcoming Global Forum for Migration and Development (GFMD) in Dhaka, Bangladesh in December 2016. The information will guide the formulation of various upcoming surveys, research projects, and development programmes on the topics of migrant and diaspora enterprise, remittances, and investment.

54 <http://www.undp.org/content/undp/en/home/sdgooverview/post-2015-development-agenda.html>

55 «Nairobi Action Plan on Remittances.» Adept-platform.org, 2016

9. CONCLUDING REMARKS

- CIVIL SOCIETY'S 5-YEAR 8-POINT ACTION PLAN**
Point 2: Models and frameworks that facilitate the engagement of diaspora and migrant associations as entrepreneurs, social investors, policy advocates and partners in setting and achieving priorities for the full range of human development in countries of origin, heritage and destination.

The challenges to productive diaspora engagement are numerous and can seem complex, but the investment and entrepreneurship opportunities and their long term benefits should make it a challenge worth taking for governments, civil society organisations and development institutions looking to build and sustain economic and social development. It is evident that while migrants have financial capital, skills and expertise, there are still limited public resources and support available to facilitate diaspora investment and enterprise, or provide effective coordination between relevant sectors and institutions. This can be overcome, however, with forging of new partnerships involving public, private and diaspora enterprises and related sectors. Attention should also be on sustainable institution-building and working with local institutions, groups and networks in countries of origin and residence. All stakeholders should work towards appropriate and enabling development policies

and strategies to sustainably facilitate diaspora and migrant investment and enterprise. The areas of attention should encompass (i) facilitating access to finance and investment for diaspora and migrants; (ii) providing technical and business development skills/support; (iii) innovative financing mechanisms and facilitating transboundary investment; (iv) optimising remittances for development; and (v) creating enabling policy, institutional, and regulatory environments to facilitate these processes. If these goals are effected, then it is likely that countries of origin and residence will be in a better position to reap the maximum benefits of diaspora and migrant investment and enterprise.

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ACRONYMS

ABC	AFFORD Business Centre
ADEPT	Africa-Europe Diaspora Development Platform
AFFORD	African Foundation for Development
AML/KYC	Anti-money laundering/ Know your customer
CGAD	Centre for Charitable Giving and Philanthropy
CGI	Common Ground Initiative
CIM	Centre for International Migration
DDD	Diaspora Development Dialogue
DDI	Diaspora Direct Investment
DMK	German-Moroccan Competencies Network
FDI	Foreign Direct Investment
GFMD	The Global Forum on Migration and Development
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
HTA	Hometown Associations
IdEA	International Diaspora Engagement Alliance
IOM	International Organization for Migration
MADE	Migration and Development Civil Society Network
MDG	Millennium Development Goals
NEDA	National Economic and Development Authority
ODA	Official Development Assistance
OFsReD	Overseas Filipinos Diaspora Remittance for Development Project
PFI	Public Finance Initiatives
PPP	Public-private partnerships
RCPs	Regional Consultative Processes
SDG	Sustainable Development Goal
UNDP	United Nations Development Program
USAID	United States Agency for International Development



MADE

Migration and Development
Civil Society Network



African
Foundation
for
Development