International Labour Organization

Capitalizing on return migrant workers: Policy options to promote entrepreneurship and investment in the Pacific

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Preface

Labour mobility continues to shape the economic and social structure of Pacific Island Countries. For many communities across the region, temporary overseas work provides not only a vital income stream but also an opportunity for skills development, exposure to new ideas, and cross-cultural exchange. While the benefits of remittances are well documented, it is equally important to strengthen efforts that ensure return migrant workers are positioned to thrive upon their return.

This research, *Capitalizing on Return Migrant Workers: Policy Options to Promote Entrepreneurship and Investment in the Pacific*, provides critical insights and actionable recommendations to harness the potential of returning workers, not just as beneficiaries of migration, but as agents of sustainable development.

Return migrant workers often come home with enhanced capabilities, financial resources, and aspirations for a better future. With the right enabling environment including access to finance, entrepreneurship training, targeted policy support, and mentorship these individuals can become entrepreneurs, investors, and community leaders. Their successful reintegration is not merely a social imperative; it is an economic opportunity for the region.

We developed this research in direct response to request for action from Pacific employer and business membership organizations (EBMOs). It was shaped through close collaboration with EBMOs across the region, whose perspectives and insights have been instrumental. We gratefully acknowledge their contributions and look forward to continued collaboration as we advance this important agenda together.

The International Labour Organization (ILO), together with its tripartite remains committed to strengthening the systems that support these workers across the migration cycle—before departure, during employment abroad, and upon return. This publication is part of our broader efforts under the Pacific Climate Change, Migration and Human Security (PCCMHS) programme, supported by the New Zealand International Development Cooperation Programme, to ensure that labour mobility contributes meaningfully to decent work and inclusive growth across the Pacific.

I encourage governments, employers' and workers' organizations, and development partners to reflect on the insights shared in this report and translate them into practical policies and programmes. Together, we can build a Pacific where returning workers are not seen as simply coming home, but as returning with purpose—ready to invest in their communities and lead the way toward a more resilient, self-reliant future.

Matin Wandera

Director
ILO Office for Pacific Island Countries

Foreword

The movement of people in search of better opportunities has long been a defining feature of our Blue Pacific. Those who move in search of work have played a vital role in shaping economies - both in the countries of origin and destination. Yet, upon returning home, many face uncertainty, with limited options to channel the skills, savings, and experiences they have acquired abroad.

This publication arrives at a crucial time, as the Pacific grapples with how best to reintegrate returning migrant workers in a way that is both dignified and economically productive. Entrepreneurship offers a powerful solution. It transforms return into opportunity, dependence into agency, and migration into a pathway for local development.

By fostering an environment where returning workers are supported to start their own businesses—through access to finance, training, mentorship, and policy support—we do not merely address reintegration. We ignite engines of innovation, job creation, and community resilience. Migrant returnees bring more than remittances; they carry new perspectives, cross-cultural knowledge, and often, a hunger for change that can revitalize entire sectors.

This publication is a step toward that vision. It brings together insights, strategies, and success stories that shine a light on how targeted entrepreneurship programs can unlock the untapped potential of returnees. Policymakers, practitioners, development agencies, and the private sector all have a role to play.

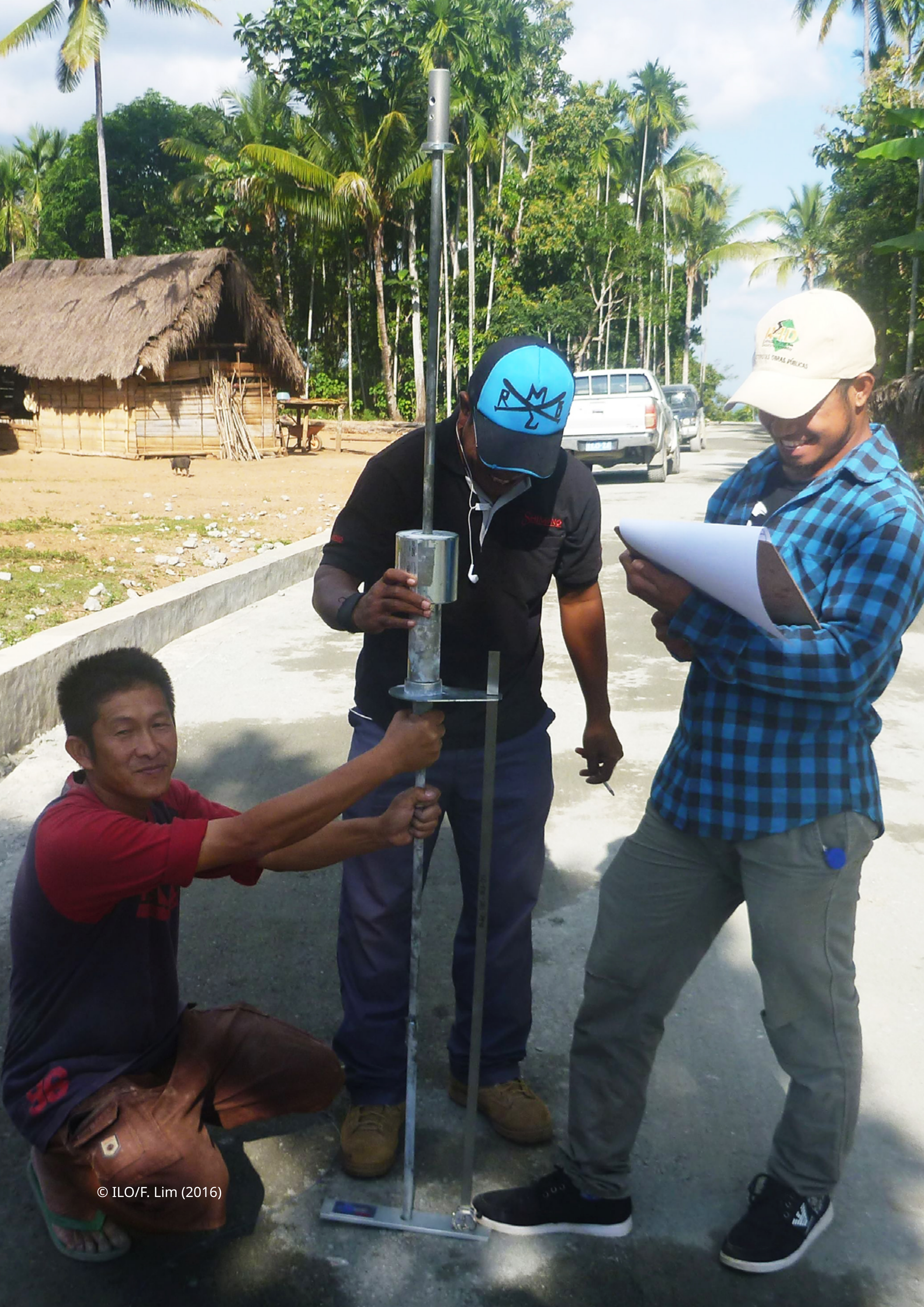
We extend our sincere thanks to all those involved in preparing this publication as part of the Pacific Climate Change, Migration and Human Security – Phase II (PCCMHS) programme, supported by the New Zealand International Development Cooperation Programme.

Let this not only be a document of ideas, but a call to action—to build systems that recognize returning migrants not as the end of a journey, but as the beginning of a new one, full of promise and impact.

Sincerely

Mr Howard Politini

Chair
Pacific Island Private Sector Organization
(PIPSO)



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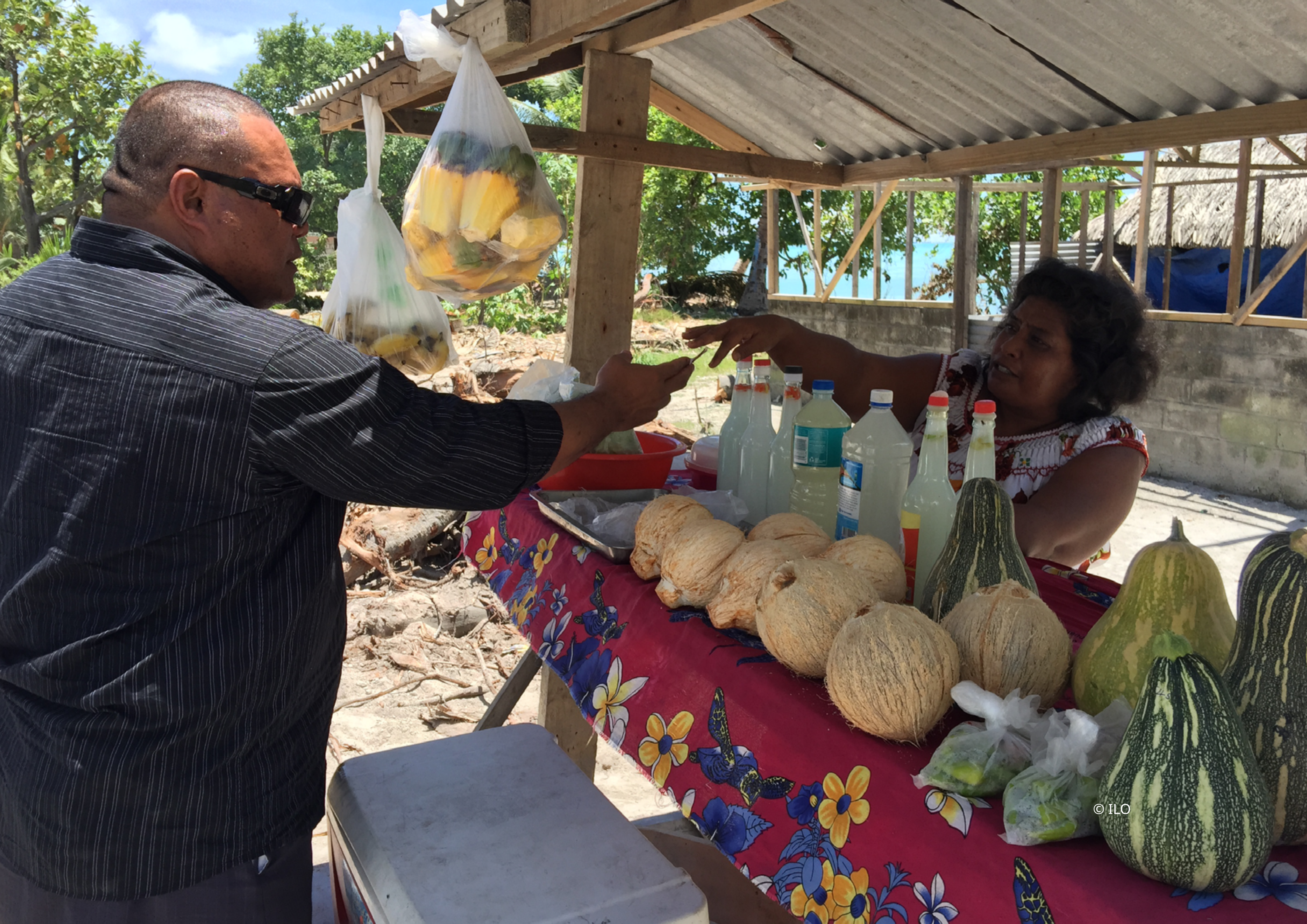
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1 Introduction

1.1. The impact of temporary overseas work

Migration for employment, education and family reunification, among other pathways, whether internally or cross-border, can enable Pacific people to access alternative livelihoods, develop new skills, build networks and remit money back home. Migration can be both a proactive and reactive strategy in the context of climate change and related hazards and disasters.[1]

The benefits of Pacific workers engaging in temporary overseas work are well-documented. Higher earning power translates into large-scale remittance flows, higher rates of domestic consumption and a substantial proportion of gross domestic product (GDP) (Doan et al. 2023, 13).[2] Indeed, Pacific workers engaged in overseas work achieve an earning potential 4.3 times that of workers in their home economies, which is a powerful incentive drawing workers into overseas work and that has flow-on effects to households and broader national economies.[3] The skills gained through such work can also command a premium for return migrant workers' labour upon their return to their home countries, presenting an opportunity to reintroduce upskilled workers into high-demand sectors.[4]

However, it is also reasonable to observe that temporary overseas migration is also a long-standing phenomenon that has impacted the labour supply in Pacific countries of origin, often drawing in-demand workers out of the local labour market for a substantial portion of the year. While relatively small in absolute terms, these absences are felt more acutely given the high rates proportionally in a relatively small pool of available labour. That is to say, the absence of one worker engaged in temporary overseas work is felt more keenly in a working population of 100,000 than in one of 500,000 (Australia, DEEWR 2012).

Definition: For the purposes of this discussion paper, return migrant workers are broadly defined as Pacific Island nationals who undertake periodic, temporary migration for the purposes of work in higher-income countries.[5]

1 For more see the Pacific Regional Framework on Climate Mobility, especially paragraph 6.

2 See also Doan, Dornan and Edwards (2023, 41); World Bank (2018, 51, 56 and 60); and Gibson and Bailey (2021, 14). Regarding the share of GDP involved, available data suggests that remittances range from around 5 per cent of GDP in Fiji to upwards of 40 per cent in Tonga (Collins 2023).

3 This is a Pacific-wide average. In some cases, the earning potential is much higher, such as by a factor of 5.6 in Tonga (World Bank 2018). Some estimates put the range between three to six times local earnings (Doan et al. 2023, 13).

4 Based on interviews with the Tonga Chamber of Commerce and Industry (TCCI) (17 March 2025) and the Fiji Commerce and Employers Federation (FCEF) (18 March 2025). It should be noted that further investigation is required into the relationship between skills acquired through participation in overseas work and the ability to command higher earning power in home economies. It is, however, broadly recognized by stakeholders as an important factor that should be capitalized on through more targeted skills upgrading before, during and after participation in overseas work.

5 This reflects the 2018 International Conference of Labour Statisticians (ICLS) Guidelines concerning Statistics of International Labour Migration, as quoted in Wickramasekara (2019, 3): "Return international migrant workers are defined as current residents in another country or countries…The minimum duration of labour attachment abroad for a person to be considered as a return international migrant worker [is] relative short, such as 6 months."

1.2. Objectives

This paper aims to expand upon the potential of return migrant workers beyond the macroeconomic benefits produced by of high levels of remittances back to home economies and the resulting higher rates of domestic consumption due to increased household earning power. While these remittances broadly benefit Pacific economies, stakeholders – particularly employer and business membership organizations (EBMOs) – contend that more work needs to be done to maximize the potential benefits from and for return migrant workers over the long term. This includes providing opportunities that sustain the benefits of participating in overseas work beyond the immediate spike in higher earnings and improvements to households driven by short-term improved purchasing power.

Return migrant workers are uniquely positioned to capitalize on their improved financial position to enter into long-term investments in business and investment opportunities upon their return home, or even while still overseas through their remittances. Similarly, both return migrant workers and the broader business community stand to benefit, and in some cases already do benefit, from skills acquired through participation in overseas work. However, there remain gaps in relation to connecting return migrant workers to these opportunities, including in relation to how they may be assisted in making such connections.

At the outset, it is important to note that, given the comparatively limited opportunities to scale, not every return migrant worker could, would or should consider entrepreneurship as the only avenue for long-term economic sustainability. This is why this paper will also consider other avenues for medium- to long-term investment that can provide the potential for a reasonable long-term return on earnings gained from overseas work. This paper will focus particularly on how EBMOs, governments and existing mechanisms can be leveraged to apprise return migrant workers of the opportunities available to them and how they may be assisted in taking up these opportunities. The paper will further focus on how and when relevant stakeholders should engage return migrant workers, and will assert that the entire life cycle of return migrant workers' engagement in overseas work – that is, before, during and after – requires critical consideration.

▶ Box 1. Migrant workers within the Pacific

While the focus of this paper is on outbound temporary overseas labour from the Pacific region, many current existing and proposed initiatives could be repurposed to benefit migrant workers within the Pacific. Higher-income Pacific territories, such as the Cook Islands, Guam, New Caledonia, Niue and Palau, among others, have substantial local migrant worker populations that would benefit from improved guidance on and access to long-term income streams, as well as from business planning and entrepreneurship options upon their return to their home countries.

2

Return migrant workers as entrepreneurs and investors

2.1. The role of the private sector in Pacific development

Private sector growth plays a pivotal role in advancing national socio-economic objectives across Pacific Island countries. As governments in the region strive to diversify their economies, reduce dependence on aid and build resilience to external shocks, a vibrant and inclusive private sector becomes essential. It drives job creation, fosters innovation, expands domestic revenue bases and enhances service delivery, particularly in tourism, agriculture, fisheries and emerging digital industries. Moreover, private sector development encourages local entrepreneurship and strengthens regional trade, contributing to broader goals of poverty reduction, sustainable development and economic self-reliance.

2.2. Entrepreneurship culture and ecosystem

Broadly speaking, entrepreneurship in return migrant workers' home countries is relatively undeveloped compared to the more advanced economies in which they engage in overseas work. While notable initiatives exist to promote entrepreneurship, traditional business development services also play a significant role.[6] However, these initiatives vary in quality and duration, and their integration within the ecosystem is not as well coordinated as it could be. Local business stakeholders generally observe the absence of a broad-based business mindset among return migrant workers. Furthermore, some government-provided entrepreneurship support – in particular, grant programmes – does not appear to apply the concept of competitive processes in allocating the limited available resources in favour of a "come one, come all" approach, which serves to dilute the impact of these worthy efforts.[7] Indeed, an analysis of available business support programmes, including those delivered by development partners, suggests that they are ad hoc in nature, supply-driven and focused on generalized training rather than practical tailored support (PDEP 2021, 11, 13–14; UNDP 2019, 4).

The prevailing business-enabling environment across the Pacific also presents a challenge to entrepreneurship and overall business growth. Unpredictable political and macroeconomic stability is a key factor affecting capital inflows, while the legal and regulatory framework trails behind much of the rest of the Asia and the Pacific region. For example, resolution time frames in contract enforcement, which range from 350 to 885 days, need to be drastically reduced if there are to be reasonable prospects for Pacific business potential. While this is a

6 Business development services are non-financial assistance designed to help businesses, particularly micro-, small- and medium-sized enterprises (MSMEs), improve their performance, market access and competitiveness. These services encompass a wide range of support, including training, technical assistance, marketing advice and access to new technologies.

7 Based on interviews with the FCEF (18 March 2025) and the Vanuatu Chamber of Commerce and Industry (VCCI) (26 March 2025).

specific example, it highlights the need for an effective and reliable rules-based ecosystem across the Pacific (PDEP 2021, 5). Even so, there is also cause for optimism with reforms and efficiencies such as online business registries drastically reducing average business registration time frames from 22 days to 1.5 days (PSDI 2019, 2).

Access to finance also remains a perennial challenge for Pacific businesses. Many aspiring entrepreneurs are effectively cut off from securing financing, given the arguably excessive low-risk appetite among incumbent financial institutions and the apparent lack of consideration of foreign-derived earnings as a basis for credit (Hunter et al. 2024; PDEP 2021).[8] That said, the high cash yields derived from overseas work do provide a unique opportunity for return migrant workers to either bootstrap and finance their own businesses or act as potential investors in businesses or other economic activities.

▶ Box 2. Skills development and transfer

A separate but nonetheless important consideration of labour mobility in the Pacific is the temporary impact on the available workforce in labour-sending countries. As noted above, a substantial proportion of the available working population – typically its most in-demand elements – is absent for a significant portion of the year, placing some strain on already acute labour shortages.[1] There is a broad consensus that labour mobility programmes are a net benefit for Pacific labour-sending nations. However, there are calls, among EBMOs in particular, for programming to maximize the benefits of return migrant workers' industry experience abroad, particularly in terms of skills upgrading and recognition. EBMOs have suggested that targeted support be provided to workers engaging in occupations overseas that are also in demand locally, with the aims of:

- these workers filling skilled labour gaps upon their return;
- providing return migrant workers with more senior-level industry occupations; and
- increasing entrepreneurship potential in certain sectors (such as agriculture, auto-mechanical maintenance, construction, hospitality and tourism).[2]

1 Joint research conducted by the ILO and VCCI showcases that businesses at all sizes perceive shortages of skilled labour to be among the primary obstacles for private sector development in Vanuatu.
2 As per interviews with TCCI (17 March 2025) and the VCCI (26 March 2025). See also Orozco and Spencer (2023) and IOM (2023).

2.3. Resources for aspiring entrepreneurs and return migrant workers

Pacific workers engaging in seasonal work programmes, such as Australia's Pacific Australia Labour Mobility (PALM) scheme or New Zealand's Recognised Seasonal Employer (RSE) scheme, often receive pre-departure orientation in advance of their migration. This presents an opportunity to offer in a light-touch briefing on migrant workers' options upon their return. For example, participating workers could be provided with an overview of skills development opportunities in overseas markets, engaging them in the fundamentals of how business is conducted in these markets and explaining how this experience can translate into better earning opportunities back in their home countries. Trade union-led Migrant Worker Help Desks have recently been established in Fiji, Samoa, Vanuatu and Tonga, providing foundational information for prospective Pacific workers travelling for work overseas (see section 5 below for more). This presents an entry point alongside pre-departure activities to engage future return migrant workers early on and instil a forward-planning mindset.

8 Furthermore, as noted in ADB (2023, xiii): "Women-owned businesses experience greater barriers in accessing finance than men-owned businesses. Many Pacific women have limited ownership of private land and therefore it cannot be used to secure collateral for commercial finance."

▶ Box 3. Selected resources for return migrant entrepreneurs

Start and Improve Your Business (SIYB)

The ILO's SIYB programme is a management training programme focused on starting and improving small businesses to create more and better employment for women and men, particularly in developing economies. The programme comprises a set of interrelated training packages and support materials for different levels of business maturity, from starting to growing enterprises. The SIYB programme is implemented through a three-tiered structure comprising master trainers, trainers and entrepreneur-level end beneficiaries. This provides a means to assure quality and to reach scale through a multiplier effect, and explains why SIYB is one of the world's largest programmes in this field, with an estimated outreach of 6 million trainees and a network of over 17,000 trainers.[1]

Fiji Enterprise Engine (FEE)

FEE is a business development service run by the Fiji Commerce and Employers Federation (FCEF) that focuses on high-impact training for micro-, small- and medium-sized enterprises (MSMEs). FEE provides business mentorship, access to financial advice, and business plan analysis and feasibility support. This support is provided to high-potential MSMEs, offering business-specific advice rather than generalized guidance. The narrow focus of the programme is purposeful, in order to separate high-potential individuals with a genuine interest in entrepreneurship from those with only a generic interest in maybe starting a business. FEE presents itself as a model for advanced enterprise development support for return migrant workers with a demonstrated commitment to entrepreneurship.

ADB Frontier Seed (Pacific)[2]

The Asian Development Bank (ADB) recently launched Frontier Seed, a technical assistance programme to develop local capital markets and to support businesses that are building local industries contributing to inclusive and sustainable growth in frontier markets. The programme will identify and fund growing small- and medium-sized enterprises (SMEs) with the potential to transform and/or create local industries, contributing to sustainable and inclusive growth in developing Pacific member countries, which initially includes the Cook Islands, Fiji, Kiribati, Niue, Samoa, Tonga and Tuvalu. Providing reimbursable grants of up to US$200,000 to grow SMEs, the Frontier Seed programme targets companies with potential for annual growth above 20 per cent for three consecutive years in high-potential sectors, including export and import substitution in agriculture, light manufacturing, technology and tourism.

1 While the SIYB initiative is of undoubted value, further work would be needed to socialize and localize this tool in the Pacific. Registration on the system appears to prioritize those who are already familiar with the system, and it is unlikely to be taken up at scale without an information and localization campaign. For more information, see Majurin 2014.

2 For more information about the ADB Frontier Seed programme, see ADB (2025) and ADB (2024).

The available literature, consultations with stakeholders and various programmes targeting entrepreneurship in the Pacific suggest that entrepreneurship and business development services are most effective when they are competitive (merit-based), targeted (niche) and tailored to the specific needs of aspiring businesses. Long-form generic training and business development services tend to draw less buy-in from aspiring entrepreneurs and do not take into account that proportionally few businesses will be able to achieve scale ((PDEP 2021, 11, 13–14; UNDP 2019, 4).[9] This is not to discount efforts that seek to instil the basic foundations of doing business among return migrant workers at an early stage, but rather that more intensive support, centred on mentorship, guidance and peer exchange, should be provided to those return migrant workers with the capital, drive and skills to succeed.

9 Also as per interview with the FCEF (18 March 2025).

2.4. Opportunities for leveraging return migrant worker funds for investment

As noted above, entrepreneurship is just one option for return migrant workers to build upon their higher earnings derived from overseas work.[10] Investment represents a viable alternative, considering return migrant workers' substantially advantageous cash-holding positions. Indeed, investment represents a long-term sustainable option for planning beyond the end of engaging in multiple "seasons" of temporary overseas work.[11]

Depending on the country, this can range from investing in:

- retail securities;[12]
- specialized investment funds targeting small retail investors, such as the Unit Trust of Samoa; and
- local provident funds.[13]

All of which can yield sustained returns over the long term.

For example, the South Pacific Stock Exchange, when aggregating the average capital gain of 13.3 per cent and average dividend yield of 1.97 per cent, resulted in a 15.31 per cent (tax-free) average total market return for 2024 (SPX 2025, 11). Similarly, the Unit Trust of Samoa (UTOS) has provided a return of almost 11 per cent and a dividend yield of 4.44 per cent, according to its latest available annual report (financial year 2023), a performance that has been relatively consistent since 2018 (UTOS 2023, 3).[14] Moreover, the Fiji National Provident Fund delivered a return of 8 per cent in 2024 (The Fiji Times 2025), which is substantially higher than interest rates provided in retail savings products (currently sitting at around 0.25 per cent per annum).[15]

Of course, depending on location and interest, investment in these vehicles may not be the appropriate option for every return migrant worker.[16] Any investor will need to consider the risk of investment versus return, and be aware that past performance, however robust, is not an indication of future performance. Indeed, greater efforts should be made to promote financial literacy in any engagement with return migrant workers regarding investment as an option for capital growth. However, a review of the available investment options still demonstrates that investment options with comparatively healthy performance do exist, offering promising alternatives beyond simple consumption through wages earned from overseas work.

Indeed, return migrant workers may consider joining existing or promising investment cooperatives in local businesses or investing privately in them. It is important to note that while cash investment in a business is a significant component of any investment, small businesses often desire more than a passive investment. Feedback suggests that businesses open to small-scale equity investment would also seek further information on the benefits that return migrant workers can provide to a business beyond a cash investment.[17] This is where the importance of skills acquired before, during and after overseas work can well-position return migrant workers over the longer term.

10 According to research conducted by the World Bank and Australian National University: "After taxes, deductions, and living expenses, close to 60 percent of their earnings, on average, can be saved and sent home, either through remittances, a lump sum amount, or bringing back goods at the end of their job placement" (Doan, Dornan and Edwards 2023, 13).

11 Anecdotal evidence from the Migrant Worker Help Desk in Samoa suggests that this is already a pressing concern for veteran seasonal workers, who have expressed concerns about their future earning potential when they eventually stop engaging in seasonal work. As per an interview with the Migrant Worker Help Desk (3 April 2025).

12 For example, the South Pacific Stock Exchange offers competitive pricing compared to other exchanges. Other securities, such as government bonds, can also offer yields above retail savings rates, but yields vary widely between countries.

13 It is of course noted that any form of investment involves a degree of risk, which any investor must balance against a potential rate of return. Different investment options across the Pacific have varying track records, much of which are publicly available.

14 For a full list of UTOS annual reports, see: https://www.utos.ws/about/#downloads. Also note media reports of similar returns, if slightly lower, for financial year 2024 in Faynihanthia Fereti, "UTOS Investment up $40m", Samoa Observer, 9 July 2024.

15 As per the following banking webpages: "ANZ Fiji: Interest rates", "Bank of Baroda: Rates and Charges" and "Bank of South Pacific: Interest Rates", all accessed 24 March 2025.

16 For example, the provident funds in some Pacific countries do not perform as well as their regional peers.

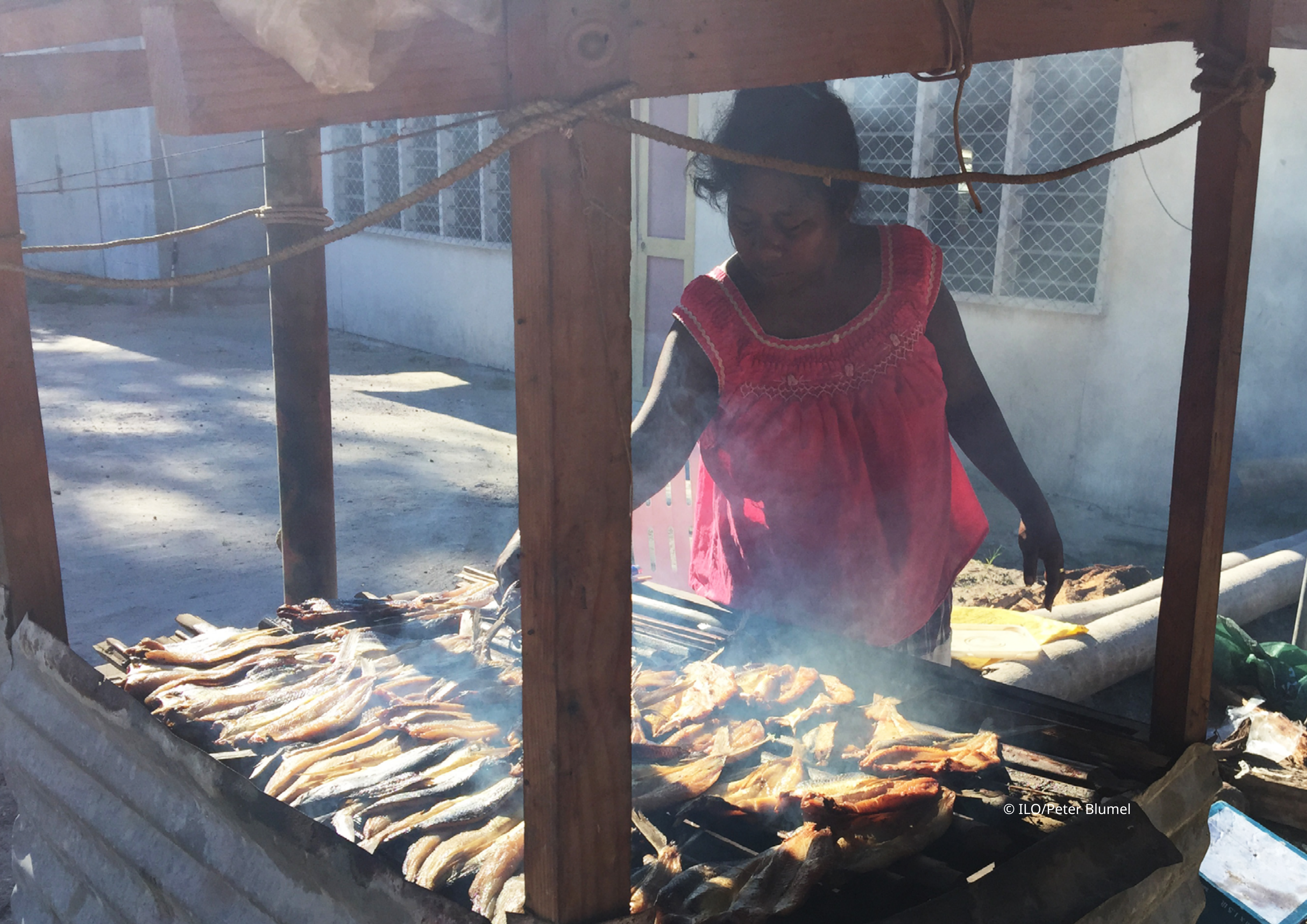
17 Interview with the TCCI, 17 March 2025.

▶ Box 4. Fiji Access to Business Funding Act

Approved on 13 March 2025, Fiji's Access to Business Funding Act unlocks new innovative financing options for MSMEs, including crowdfunding, peer-to-peer lending and small offers regimes, while establishing clear guidelines to ensure investor protection (PSDI 2025). This is a potentially groundbreaking piece of legislation that could permit return migrant workers to participate in investment activities relevant to the level of savings they have achieved through overseas work, allowing for direct reinvestment in local companies. It also serves as a potential model framework to encourage investment throughout the Pacific.

▶ Box 5. Remittances to existing businesses

Anecdotal evidence suggests that a proportion of participants engaged in temporary overseas work already remit part of their earnings back to their home countries to sustain existing businesses. Caution should be taken to ensure that these funds do not form a trend of malinvestment, whereby the funds serve only to prop up poor performing businesses rather than being directed to more productive purposes, such as business and product development or expansion. EBMOs are well placed to work with enterprises that have existing access to remitted funds to ensure that maximum benefit is derived, thereby ensuring long-term business sustainability and protection of the investments made by return migrant workers.



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The role of EBMOs in temporary overseas migration and reintegration

EBMOs play a role in labour mobility and reintegration. They have an interest in both managing the flux of available labour in their home economies and ensuring that return migrant workers are well-prepared for both when workers undertake overseas work and when they return home. EBMOs are also well-positioned to:

- provide expertise and support to return migrant workers in establishing a basic framework for doing business;
- offer targeted support to family enterprises being supported by return migrant workers through their remittances;
- provide support to high-potential entrepreneurs; and
- facilitate networks for potential investment opportunities.

EBMOs have a particular role to play in influencing labour mobility and reintegration policy, and they should proactively engage policymakers on any reforms to the overarching policy framework.

EBMOs should also play a role in pre-departure activities, where present, for Pacific workers engaging in temporary overseas work. This would provide a soft entry point to raise awareness of what EBMOs can offer while the return migrant worker is overseas and upon return, and can introduce a light-touch approach to business acumen and concepts. It is crucial to enhance data capture and tracking of return migrant worker activities and trends, which would enable services and activities to be more effectively tailored to support return migrant workers with a keen interest in entrepreneurship or investment.[18]

Timing is a key consideration when engaging return migrant workers in opportunities for entrepreneurship and investment. Both research and feedback suggest that return migrant workers start engaging in entrepreneurship and investment activities after at least three seasons of overseas work[19] and typically have a more significant cash holding between the fourth and fifth seasons (Gibson and Bailey 2021).[20] Therefore, briefing and engagement should be scaled in volume and intensity based on when return migrant workers will

18 Such arrangements should likely be "opt in" arrangements, whereby EBMOs and other organizations can reach out to return migrant workers with targeted materials and campaigns.

19 The term "seasons" is used interchangeably here with trips/tours, and not necessarily based on agricultural seasons (though many return migrant workers would have been engaged in seasonal agriculture, horticulture or tourism).

20 Also, as per interview with the TCCI, 17 March 2025. See also Fiji's Access to Business Funding Bill 2024 (Bill No. 18 of 2024).

need it. For example, such engagement should be light-touch and informative prior to travelling for overseas work and become more targeted and detailed upon their permanent return (after the first few seasons).

Moreover, recent pilot programming by the Vanuatu Chamber of Commerce and Industry strongly suggests:

- Communities should be engaged well in advance of participating in overseas work. This can be prioritized based on those communities with high rates of overseas work participation.
- There is no "perfect point in time" for engaging return migrant workers on planning for sustainable longer-term income streams through either entrepreneurship or investment. Rather, there need to be entry points at every stage of the cycle that provide cascading levels of support subject to the appetite and circumstances of the return migrant worker.
- A proportion of potential migrant workers will reassess their need to engage in overseas work and instead focus their efforts on opportunities for sustained income streams in their communities based on the new information and training opportunities available.[21]

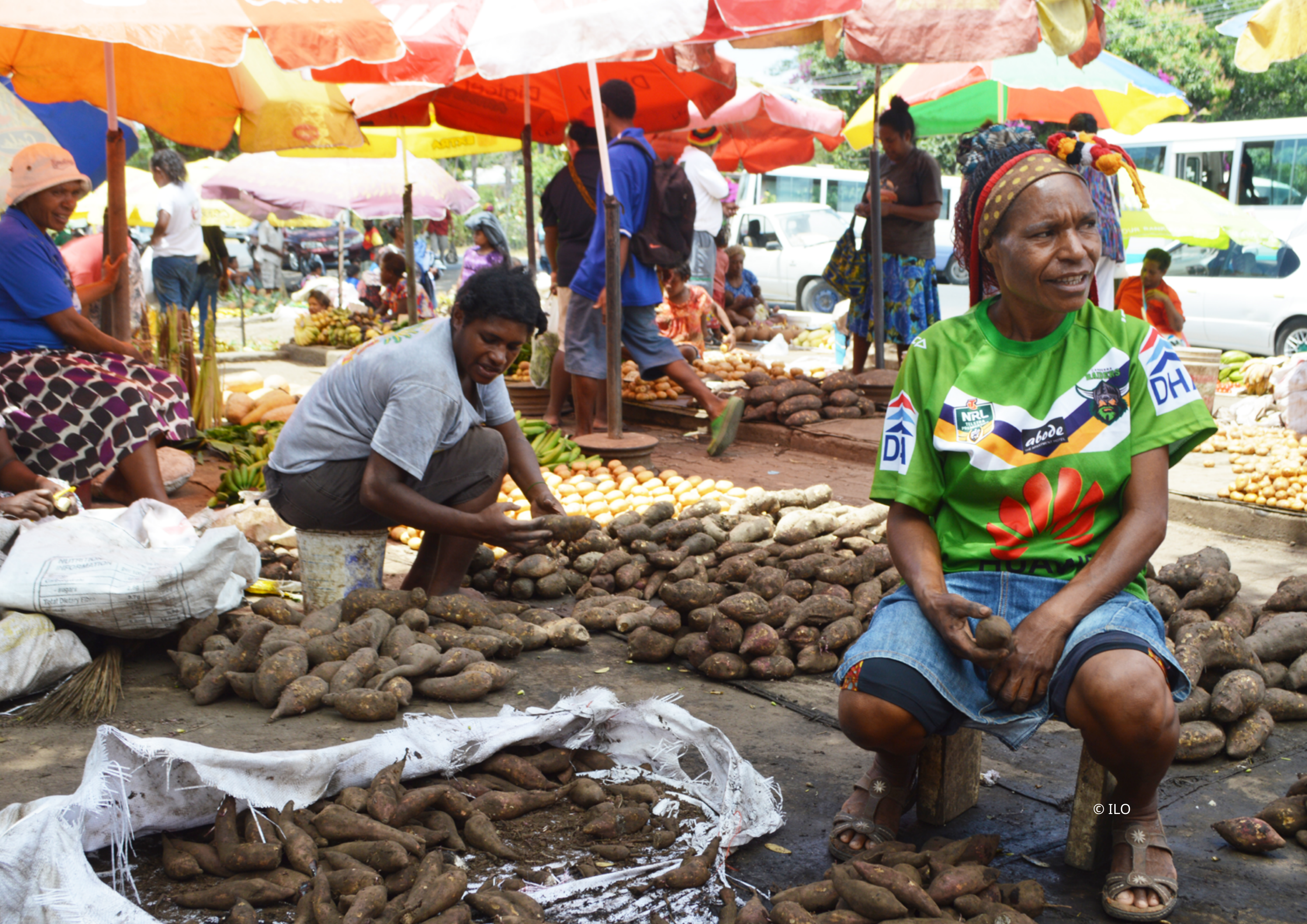
21 Interview with the VCCI, 26 March 2025.

4

Recommendations

1. Entrepreneurship and enterprise development training and promotional activities should be tailored to the individual entrepreneur or business as much as possible. Such activities should focus on practical elements, such as developing a minimal viable product, and be undertaken under merit-based principles to ensure that resources are allocated appropriately to the most promising entrepreneurs.
2. EBMOs and other service providers should target entrepreneurship and investment support to those communities with high rates of participation in overseas work. The lessons learned from these communities can inform what can be replicated at a national scale.
3. Labour mobility policy should consider the whole life cycle of temporary overseas workers from pre-departure to their return. Governments, EBMOs and other relevant stakeholders should establish mechanisms to engage with return migrant workers at every point in the migration cycle.[22]
4. Greater investment by development partners and UN agencies – including ILO and its tripartite partners – is needed in monitoring the progress of return migrant workers that engage in entrepreneurship or investment upon their return. More real-world data is necessary to assess what works, what doesn't and what needs to be tweaked.
5. Governments and/or EBMOs should consider undertaking a review of the legislative and regulatory frameworks that govern all forms of potential finance to small businesses (including venture capital, private investment, crowdsourcing and other forms of finance) and propose appropriate reforms as necessary.
6. Policymakers and industry should prioritize the development of diverse retail capital investment options to generate long-term income streams, including improving provident funds, expanding participation retail equities, and exploring local investment cooperatives or special investment funds.
7. The ILO and its tripartite partners should consider enhancing existing partnerships or creating new partnerships with reputable local investment funds that have a strong track record of performance, explicitly targeting small-scale retail investors as part of the support services that provide information to Pacific seasonal workers.
8. Governments, EBMOs and other relevant stakeholders should consider building in industry-specific skills upgrading and recognition for Pacific workers engaged in temporary labour mobility programmes.
9. Policymakers and industry should prioritize the development of diverse retail capital investment options to generate long-term income streams, including improving provident funds, expanding participation retail equities and exploring local investment cooperatives or special investment funds.

22 This could be on an "opt-in" basis, whereby return migrant workers can be offered government or EBMO services and advice on doing business or investing to maximize the gains of their overseas work. The management of such mechanisms requires clear and defined institutional ownership and resourcing. And there would be a need to incorporate the delivery of basic investment option information to return migrant workers upon their return.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Case studies

Worker Ready & Investment Ready (WRIR) pilot

WRIR is a partnership between the Vanuatu Chamber of Commerce & Industry (VCCI) and the Government of Vanuatu that provides targeted training and coaching support to seasonal workers at the beginning of the labour mobility cycle (pre-departure) to help them plan their investments before participating in overseas temporary labour schemes. The primary purpose of this pilot is to support workers and their families in planning and budgeting for their social or economic investments from seasonal work, while also providing support on a needs-based basis for other topic areas, such as family, farming and business (VCCI 2024). According to the VCCI (2025, 2), "the program fills a critical gap in the labour mobility cycle – where many workers embark on overseas employment without a clear plan for how to manage or invest their income". The approach reflects VCCI's experience of the benefits of providing an entry point for planning for long-term sustainable income streams at every stage of the migration cycle. This provides for maximum opportunity to optimize return migrant workers' potential participation in local entrepreneurship and/or investment activities upon their return home.

Migrant Worker Help Desks

Migrant Worker Help Desks have been recently rolled out with ILO support across select Pacific countries. They provide advice on workers' rights, support services and information, including information on reintegration, to participants who engage in temporary overseas labour in higher-income economies, such as Australia and New Zealand.[23] While a relatively recent initiative, this work builds upon the longstanding support that social dialogue partners, such as EBMOS and trade unions, have already been providing to both prospective and returning migrant workers. The Help Desk initiative provides resources to extend the reach of existing services to major islands and districts, informing outgoing and returning seasonal workers about rates of remuneration, occupational safety and health, entitlements, and other essential elements of seasonal work. Based on consultations with Help Desk operators, there remains substantial scope to incorporate further support for entrepreneurship and, in particular, investment advice for seasonal workers using the services of the Help Desks.[24] This could potentially be done in partnership with EBMOs, local provident funds and other retail investment funds or platforms that have a strong track record of returns for their members.

23 Currently Fiji, Samoa, Tonga and Vanuatu.

24 Interview with the Migrant Worker Help Desk, Samoa, 3 April 2025.

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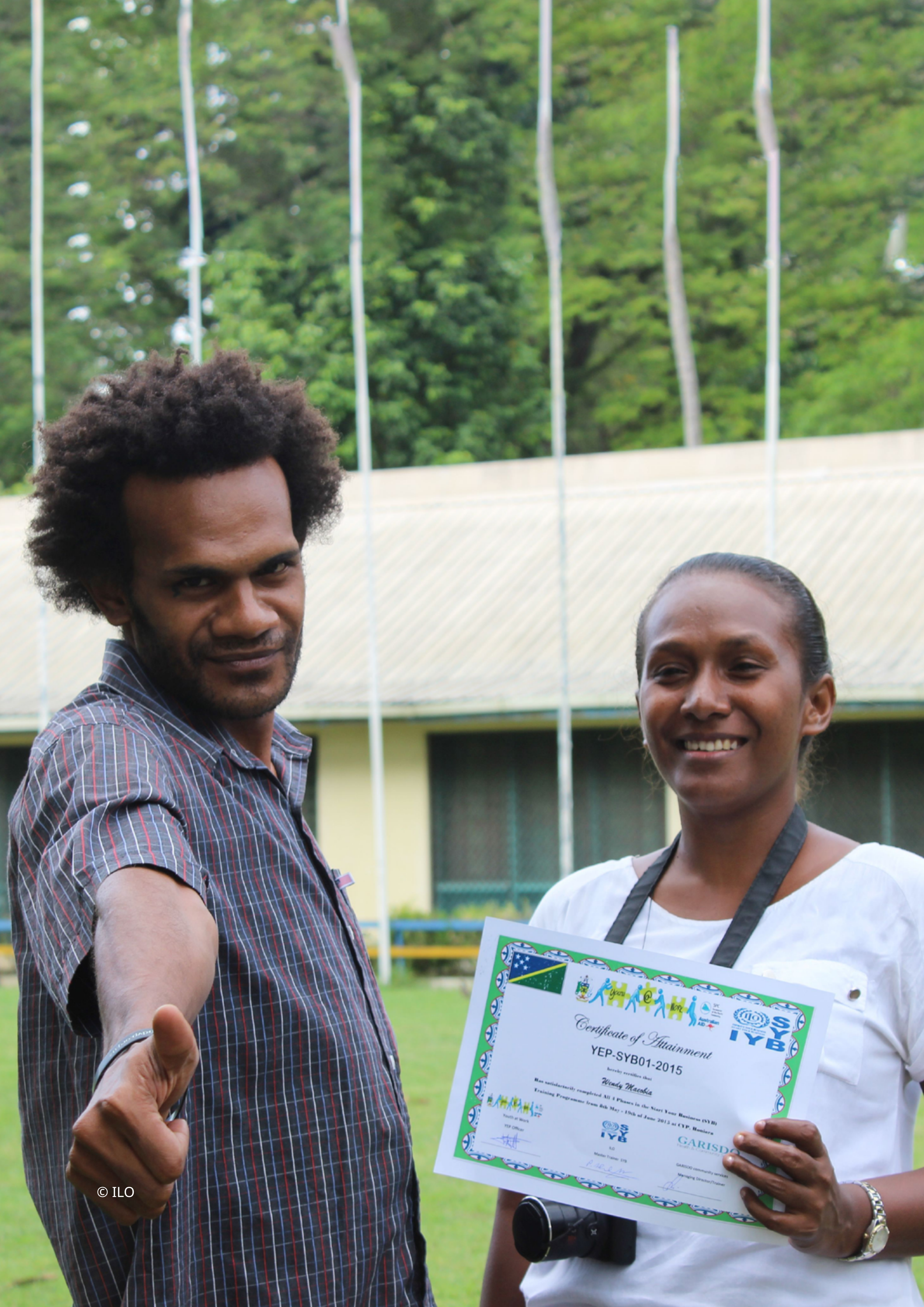
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