MIGnnovation

Migration in Latin America and the Caribbean as an Opportunity for the Private Sector and Civil Society

EDITION 2023

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About the IDB: The Inter-American Development Bank's mission is to improve lives. Founded in 1959, the IDB is one of the leading sources of financing for economic, social, and institutional development in Latin America and the Caribbean. The IDB also undertakes cutting-edge research projects and provides consultancy services on policies, technical assistance, and training to public and private clients throughout the region.

About IDB Lab: IDB Lab is the innovation laboratory of the IDB Group, the leading source of financing for improving lives in Latin America and the Caribbean. Our purpose is to drive innovation for inclusion in the region, co-creating life-changing solutions for vulnerable people affected by economic, social, or environmental factors. Since 1993, IDB Lab has approved more than $2 billion in projects across 26 LAC countries, including investments in more than 90 venture capital funds www.idblab.org

Index

Prologue

Migrants carrying battered cardboard suitcases are an image from the past. Today, migrants' most valuable possessions are their cellphones, which contain their past and present and can help them build a new future. Through cellphones, migrants can stay in touch with their families, access information about their destinations, find jobs, and send remittances back home. Technological transformation also has left behind transatlantic ships laden with passengers, as aviation, computing, digitization, and new technologies have favored globalization and the possibility of migration.

Migration also entails, in the short term, major challenges for governments around issues like public service provision, labor markets, and tax burdens. But migration has proven to be a powerful tool that provides unprecedented opportunities for vulnerable populations and those who believe that a better future is out there beyond their borders.

Latin America and the Caribbean are currently facing the largest displacement crisis in its history as a result of political, social, and economic instability, vulnerability to disasters, and the impacts of the COVID-19 pandemic. However, despite the complexity of the challenge, many countries in Latin America and the Caribbean and their inhabitants have opened their doors to migrants, showing immense solidarity. This response has been admirable and fundamental in changing migrants' fates. A good example of such policies is the creation, in February 2021, of the Temporary Protection Statute for Venezuelan Migrants in Colombia, which allows 1.7 million people that entered the country before the end of that year to regularize their migration status for up to 10 years, access urban and social services, and obtain work permits which will make formal employment opportunities easier to access. This process has not finished and remains to be extended to migrants who entered since January 2022, but it has already benefited hundreds of thousands.

Although we know that public-sector commitment is key, the scale of the current challenge means that the public sector alone is not enough. More than ever

before, the private sector and civil society need to play an active role in the response to migration as well. Together, we must work to take an innovative, entrepreneurial approach, seeking out different perspectives and solutions that enable us to transform the challenges of migration into opportunities for social and economic growth. We must to make the best use of everyone's capabilities in order to harness migrants' contributions to their countries of origin and their destinations. IDB Lab, as the Inter-American Development Bank's innovation laboratory, has noted on multiple occasions that there is a great competitive advantage for countries with the ability to attract different talents to develop innovation and technology. The IDB's Migration Unit works with governments to adapt their legal frameworks to favor the economic integration of migrants. This publication shows how innovation can respond to migration through three drivers for change: people, technology, and partnerships.

Migrants are conduits for innovation: they bring new skills, an entrepreneurial spirit, and different ways of thinking that can spark transformations in their destination countries. If they return to their places of origin, they take with them new ideas, experiences, and connections that will drive progress back. From smartphones to blockchain and artificial intelligence (AI), technology gives stakeholders real-time data on migrants' needs so that they can provide goods, services, and opportunities for them, as well as design better ways of assisting them. Finally, building partnerships between the public and private sectors, civil society, and migrants opens up unprecedented opportunities for making a greater impact on vulnerable societies.

This new approach, which centers on the convergence of migration and humans' and organizations' unlimited capacity for innovation, is what we are calling **MIGnnovation**. At IDB Lab and the IDB Migration Unit, we'd like to invite you to find out more about what this approach has to offer. The current wave of migration is a huge opportunity, and we must seize it if we hope to successfully tackle one of the greatest challenges of our time while continuing to improve the lives of millions of people.

Irene Arias
CEO, IDB Lab

Marcelo Cabrol
Manager of the IDB Social Sector

Executive Summary

Migration has always played a decisive role in Latin America and the Caribbean. But today, the region is up against an unprecedented challenge: the largest ever number of people in movement, prompted by a context of political, social, and economic instability, compounded by vulnerability to disasters and the impacts of the COVID-19 pandemic.

The countries of Latin America and the Caribbean have an opportunity to respond by transforming the current migration crisis into a tool for inclusive development. This can only be achieved if the private sector and civil society play a more active role, which will allow the region to connect the opportunities for social and economic growth generated by migration with their capacity for innovation. We are calling this approach **MIGnnovation**: actions that converge to address the challenges of migration through the individuals' and organizations' capacities for innovation.

Some **43 millon**[1] migrants[2] in the world were from Latin America and Caribbean countries by 2020, according to the United Nations. However, recent years have brought an increase in migration within the region itself, which is now home to 14.8 million migrants when the COVID-19 pandemic started. These migration flows entail increasingly complex, sudden movements that have changed long-standing trends, and they may be disruptive and put pressure on some countries if they are not managed appropriately, which could in turn impact the way communities perceive migration.

However, numerous studies confirm that migration can be a positive force for economic growth and competitiveness in receiving countries, especially for the private sector and civil society of the countries that receive it. Both high- and low-skilled migrants bring diverse skills and talents that these countries need. Migrants also boost the growth of the region's economies by contributing more than $100 billion in remittances each year.

People in migratory situations are an asset for the development of the technology and innovation sectors, because many choose entrepreneurship as their path for settling in their new countries. These entrepreneur-

The reader will find the sources for the numbered notes in the References section at the end of this document.

2 The term "migrant" captures a wide variety of movements and situations. This document follows the conventions of the International Organization for Migration (IOM) and uses "migrant" to refer to any person who crosses an international border with the intention of remaining in the country they reach temporarily or permanently, regardless of their legal status or motivation. Its focus is therefore on international migration.

ial trends help expand the local economy through new products and services, while generating employment opportunities.

Although public-sector commitment is a fundamental part of the response to migration, the scale of the challenge is such that overcoming it will also require the private sector and civil society to play a greater, more creative role. Those operating in these sectors can provide support from their businesses or organizations by taking on migrants as employees, suppliers, stakeholders in their value chain, or new clients.

In fact, many companies and organizations in the region are already blazing this trail by applying innovative strategies to promote job creation, cultural entrepreneurship, financial inclusion, and real estate development, thus changing the narrative and stigma around migrant populations. This is how social enterprises like Migraflix in Brazil have managed to promote the food made by Venezuelan or Syrian migrants through entrepreneurship, generating income and bringing communities together. Similarly, Migrante Sociedad Financiera in Chile found its own business niche at financing deposits for apartment leases as well as at the local recognition process for foreign degrees and qualifications, and the Brazilian art center A Casa has been helping migrant women from Venezuela's Warao indigenous community to turn their traditional weavings into products that can be sold around the world, with the support of UNHCR.

The private sector and civil society now have two powerful tools at their disposal: technology and partnerships. Effective data management gives these sectors access to reliable sources and immediate, up-to-date information on migrants' profiles, which will enable them to improve the opportunities they offer. It will also help migrants access employment, information, products, or services. Both migrants and employers can take advantage of new technologies that facilitate remote training and create jobs in new industries. Even if technology is not a magic bullet, it has unleashed great possibilities for all stakeholders, so it is also essential to understand the limitations, risks, and responsibilities it entails.

Building alliances with the private sector and civil society will help mobilize countless new stakeholders in pursuit of a common goal, enabling them to bring about change on a scale that would have been impossible for them to achieve on their own. The first Latin American Business Summit on Refugees, which was organized by the NGO **Tent Partnership for Refugees**, is a good example of this. The event brought together 22 companies that pledged to create 4,500 jobs, support 2,000 businesses, and improve access to essential services for more than 100,000 refugees. Another example is ***BetterTogether / JuntosEsMejor***, a global initiative launched by the IDB and USAID

in partnership with more than 25 other stakeholders. This project aims to identify, finance, and scale up innovative solutions from anywhere in the world that could improve the lives of Venezuelan migrants and their host communities in the region.

We at the **Innovation Laboratory** (IDB Lab) and the **Migration Unit** at the Inter-American Development Bank (IDB) invite you to explore this publication and find out more migration and successful examples of the power of **MIGnnovation**. We also hope that you'll join us and contribute your own skills and potential to this quest for new solutions to the challenges that migration is posing in Latin America and the Caribbean.

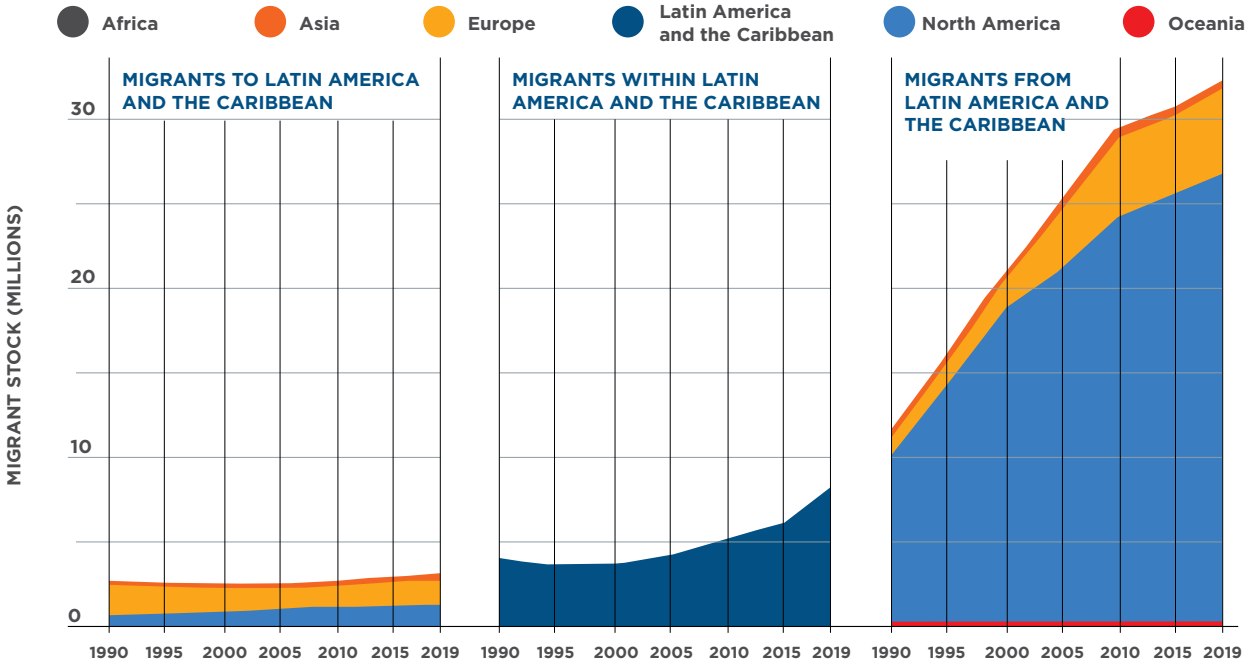
1.

Context: An Unprecedented Challenge for Latin America and the Caribbean

Migration has existed almost as long as humanity itself. For millennia, people have traveled in search of better living conditions and development opportunities. Today, it is estimated that there are **more than 280 million international migrants**, who represent around 3.5% of the global population[3]. This figure is attributed largely to the massive movements of people from Syria and Venezuela, which together represent the **greatest refugee and displacement crisis**[4] since World War II, and exacerbated by forced displacement due to poverty and violence, climate change-related natural disasters,

4 Refugees are people who are outside their country of origin due to fear of persecution, conflict, widespread violence, or other circumstances that have seriously disturbed public order. As a consequence, they require international protection. Source: https://refugeesmigrants.un.org/definitions

Figure 1: Migrants to, within, and from Latin America and the Caribbean, 1990–2019



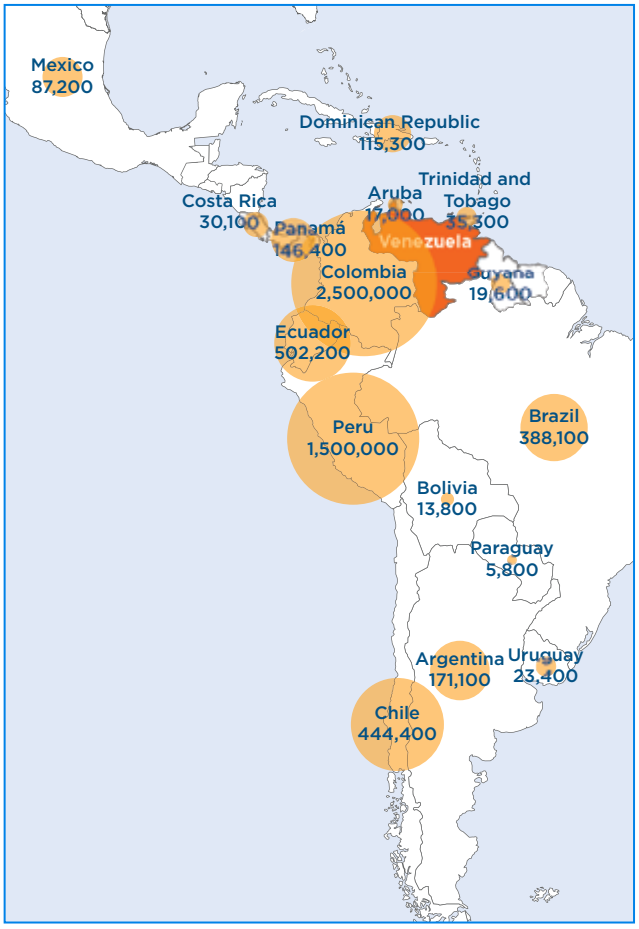
Source: UN DESA, 2019

and the impact of the COVID-19 pandemic[5]. As of 2020, there were around **42.8 million migrants from Latin America and the Caribbean in the world**[6]. Although 57% of these were living in the United States, many also move within the region itself. According to data from the United Nations Department of Economic and Social Affairs (UN DESA), the number of Latin American & Caribbean migrants has doubled in the last 30 years, going from **7.1 million in 1990 to 14.8 million in 2020**[7] (76% of whom are intraregional migrants). This growth is higher than that experienced by other regions such as East and Southeast Asia, Western Asia, and Africa.

As a result, migration is once again the focus of social and political debate in Latin America and the Caribbean and poses an unprecedented challenge: the recent increase in the number of migrants within and outside the region, driven by sudden massive population movements, especially from Venezuela, Nicaragua, or the northern countries of Central America.[8]

The **United Nations High Commissioner for Refugees** (UNHCR) estimates that there are close to 15 million people in forced displacement (including refugees, asylum-seekers, and internally displaced people) in Latin America. This includes more than 5.5 million Venezuelans who have left the country and represents the largest external displacement crisis in the history of the Western Hemisphere, as it is shown in **figure 2**. Of the nearly 15 million migrants in Latin America and the Caribbean, more than half left their place of origin within the last six years.

Figure 2: Map of the Venezuelan migration crisis



Source: R4V - Coordination Platform for Refugees and Migrants from Venezuela (Estimated numbers of Venezuelans present in every country; most recent figures: September 2022)

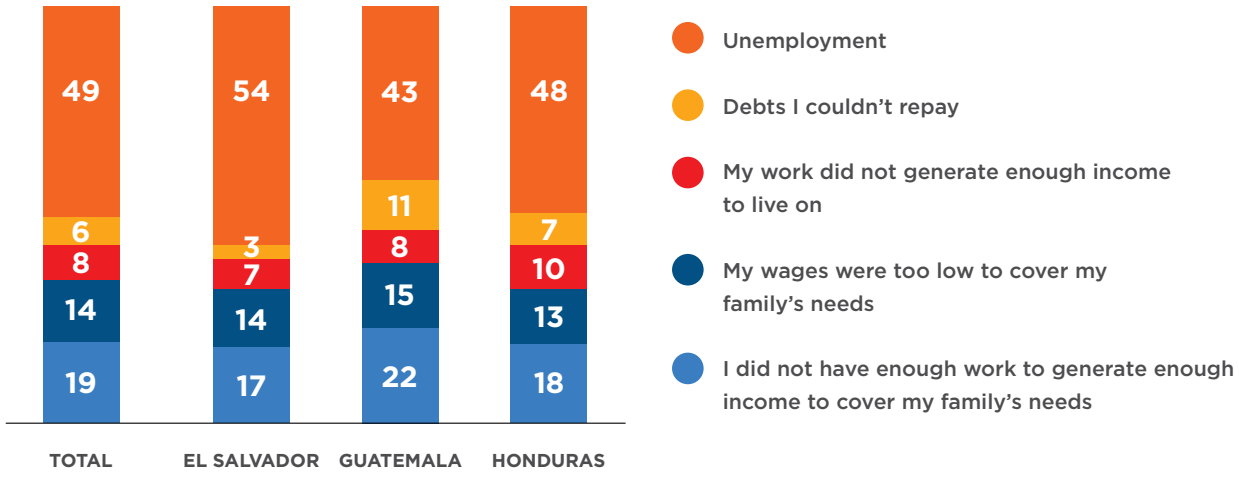
At least 74% of the migrants from countries in Northern Central America (NCA)[9], move due to lack of economic opportunities, and 41% in response to violence[10]. **In the Footprints of Migrants** reveals that in 2017, more than 3 million people emigrated from NCA, representing 9% of the total population of the three countries in question. A significant percentage of these countries' total working-age populations now live outside their borders —8% in the case of Guatemala, 10% for Honduras, and 30% for El Salvador— , which implies strong demographic constraints for NCA's economic growth. There are now more migrants from NCA in the United States than there are from Mexico.

Migration in Latin America and the Caribbean has become increasingly diverse and complex. What's more, migration flows have changed. Nations that historically were a source of migration are now receiving migrants, as is the case with Peru and Colombia, while Venezuela, which used to host migrants, is now seeing a part of its population going away. Another example is

9 Guatemala, El Salvador, and Honduras

10 Abuelafia, E., G. del Carmen and M. Ruiz-Arranz, 2019, In the Footprints of Migrants: Perspectives and Experiences of Migrants from El Salvador, Guatemala and Honduras in the United States. IDB and USAID

Figure 3: Central Americans' Motivations for Migrating. Why Did You Migrate? (%)



Source: IDB, **In the Footprints of Migrants: Perspectives and Experiences of Migrants from El Salvador, Guatemala, and Honduras in the United States,** 2019.

Belize, which became both a sender and receiver of migrants.

These movements between countries entail many different subgroups: children, young people, and adults; men and women; people living in extreme poverty, with low levels of education, or experience at various trades. There are also highly vulnerable groups, such as people with disabilities, indigenous peoples, or the LGBTQ+ community. Migrants also include entrepreneurs, students, or specialized professionals with in-demand skills who help industries in their host countries grow and develop.

All of these people share a common goal: each seeks to improve their living conditions and those of their families by taking advantage of the opportunity to start over and contribute to their places of origin and their destination countries. Some people have expressed concern over the short-term disruptions that these human flows may cause within host countries. However, there is proven evidence that migrants are generally a great development opportunity for host countries and communities.[11]

To date, migration's challenges and opportunities have been addressed almost exclusively by the public sector. But the scale of the current crisis demands from the private sector and civil society a more active, imaginative role. Companies in the region could take advantage of the arrival of foreigners to become more competitive, expand their markets, or create new businesses. In this case, leadership from the private sector and civil society is critical, in order to break down negative narratives about migrants and promote a better integration for these populations.

The other essential ingredient in tackling the challenges posed by migration is innovation. Latin American and Caribbean societies must reinvent themselves to generate socioeconomic opportunities around this migration phenomenon, creating new business models, implementing novel uses of technology, and building alliances that transform migration into a driver of development for all. Throughout this publication, we will show how companies, civil society organizations, investment funds, financial institutions, and nongovernmental organizations (NGOs) are pioneering this transformation through an approach we have called **MIGnnovation**.

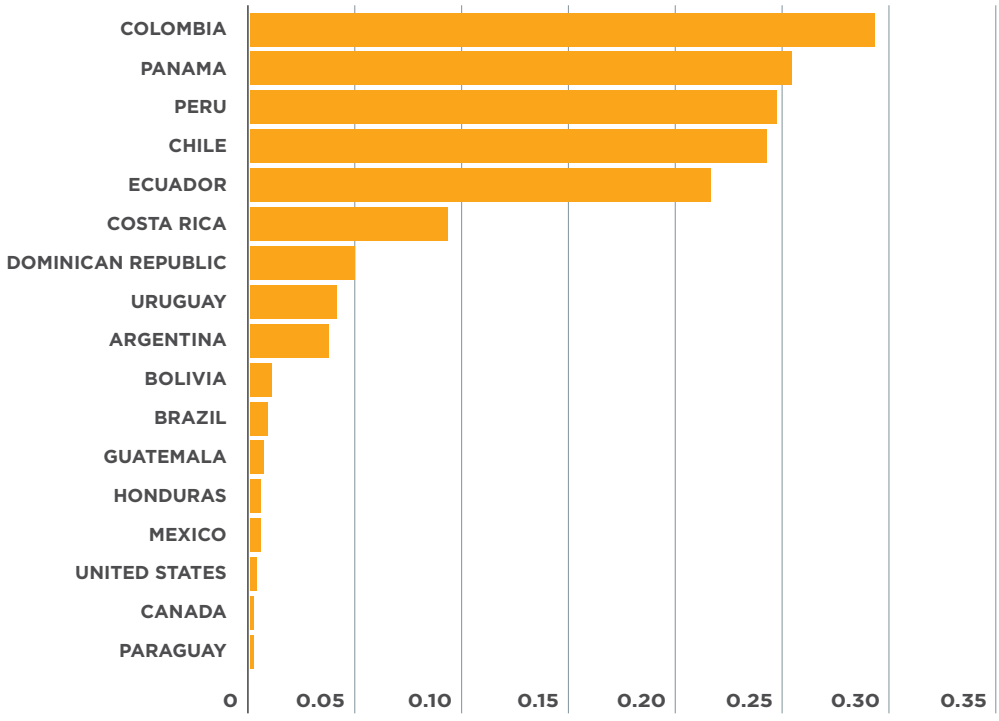
Migration: An opportunity that countries can't afford to miss

Numerous studies have highlighted the positive effects that migration has in different areas. In economic terms, the **World Bank** has calculated that a 3% increase in migration to industrialized countries between 2005 and 2025 would bring global gains of $356 billion[12]. **Michael Clemens,** di-

rector of migration, displacement, and humanitarian policy at the Center for Global Development, sees migration as the big development idea that has yet to be tapped into. He argues that eliminating barriers to trade could increase global GDP by between 0.3% and 4.1%, and opening up capital flows would increase it by between 0.1% and 1.7%. In contrast, dismantling barriers to migration could bring about an increase of between **0% and 140% in global GDP**[13].

Similarly, the **International Monetary Fund** (IMF) has projected that Venezuelan migrants **could increase Colombia's GDP by 0.28%, that of Chile by 0.24%, and that of Ecuador by 0.22%** between 2017 and 2030[14]. Another IMF study published in 2022 calculates that migratory flow could have increased, on average, GDP growth on main receiving nations between 0.1 and 0.25 percentual points since 2017[15].

Figure 4: Potential Growth in Destination Countries as a Result of Migration from Venezuela (Percentage of GDP, Average 2017–2030)



Source: IMF calculations

The positive effects of migration are not limited to receiving countries. According to the **Organization for Economic Co-operation and Development** (OCDE), migration **helps to reduce labor-market tensions, brings capital that can finance services like education and healthcare, and promotes business development**[16]. It can also help people escape from poverty. Michael Clemens and the economist **Lant Pritchett** calculated that in 2008, 43% of the Mexicans who had emerged from poverty were living outside of their country, in the United States. Among Haitians, **this share was as high as 82%**[17], as there is a 600%–700% wage gap between Haiti and the United States. In other words, Haitians workers could earn **six to eight times as much** for doing the same job in the US, and can often send back remittances that are equivalent to their wages in their country of origin[18].

The benefits that migrants bring do not come at the expense of host countries or their inhabitants. In fact, the opposite is true: including migrants in the labor market can improve a host nation's occupational mobility, fill its skill gaps by improving productivity, increase tax revenues and social security contributions, and drive entrepreneurship[19]. The local population can move to better jobs and benefit from the products and services generated by migrants. Generally speaking, no negative impact has been found on wages in destination countries.

For example, the Colombian government's amnesty program, which granted work permits to nearly half a million Venezuelans in 2018, did not have significant effects on Colombians' wages[20]. Instead, the program was found to bring positive effects such as migrants' capacity to create businesses, generate employment, and contribute new knowledge, along with fiscal contributions and increased consumption.

The main problem is that these are long-term benefits that tend to unfold over time, while the costs tend to be concentrated in the short or medium term. This explains in part why some social groups feel threatened by newcomers and why xenophobic attitudes proliferate.

The IDB's Migration and Citizen Perception Lab monitored and analyzed Twitter conversations in 2022 and found that 23% of migration-related conversations were dominated by comments rejecting foreign migrants or expressing prejudice against them, while 24% entailed negative opinions linked to employment issues. According to a World Bank study, the key is to alleviate the short-term costs of integration and ensure that the benefits of migration reach everyone[21].

2.

Why Migrants Are Huge Assets for Latin America and the Caribbean

Migrants bring skills that companies and organizations need

A 2020 IDB study on migrants' profiles[22] revealed two interesting points. First, the migrant population in receiving countries is of working-age: for example, at least 80% of migrants in Belize, Chile, Costa Rica, the Dominican Republic, and Panama are between the ages of 15 and 64. This represents a demographic dividend that could complement local workers' skills or **help countries whose populations are aging**, which could potentially be even more important[23].

Second, a large share of migrants have higher levels of education than those of the native-born population—this is the case in countries like Chile, Mexico, Panama, Peru, and Uruguay. Migrants of this type bring skills that are in demand in local labor markets. According to the World Bank, migrants' skills tend to be highly competitive and hard to find (for example, specialized surgeons, systems engineers, or star soccer players like Neymar and Messi) or are oriented toward professions with low barriers to entry in terms of training, such as hospitality and construction[24].

Migrants with higher education often tend to travel to countries that are further away, where their skills are better rewarded. Since 2000, migrants have been the driving force between the increase in **highly-skilled**[25] workers in Canada (31%) and the United States (21%). According to the World Bank, Latin America has the **largest skills gap in the world**[26], so the region potentially stands to benefit from this type of migration.

However, the private sector is often unable to take advantage of migrants' skills and hard work due to the lack of clear integration mechanisms such as visas, work permits, recognition of educational credentials, labor matching tools, or other requirements to facilitate employability. In other cases, migrants come to fill skills gaps in their destination countries or to perform undervalued tasks, which enable **the native-born population's wages to increase or their job positions to improve**[27]. IDB research has found, for example, that Venezuelans in Panama tended to be highly skilled, which brought a **"migratory human capital bonus"**[28], that contributes to the country's economic growth without displacing the

low- or high-income local population from job opportunities.

Migrants with low education levels are also key to activating the economy. As has been seen since the start of the COVID-19 pandemic, these workers have been employed in essential sectors such as cleaning services, food production, agricultural harvesting, product delivery, or healthcare, among others. These **occupations may be key** in strategic sectors for Latin America, such as agriculture, given the region's aging population[29].

Another issue that often comes up in the debate on migration is brain drain. This refers to the migration of the most highly skilled professionals in areas such as health, engineering, or technology, which leaves their countries of origin short of the skills they need to develop. For example, **seven in every ten highly qualified professionals from the Caribbean have emigrated** to OECD countries[30].

The IDB has calculated that losses from public investments in education resulting from the migration of high-skilled workers are as high as 10.9% of these countries' GDPs. The remittances they send back, which represent 5.2% of GDP, **are not enough to make up for this**[31]. However, the impacts can also be positive if there is a recovery of talent or brain gain, which guarantees productivity increases in countries of origin through the return of human capital or other contributions made by the diaspora.

Migrants increase countries' capacity for innovation

Silicon Valley, Berlin, and London are innovation hubs that are driven by migrant talent. Miami is the fourth-most important city in the United States in terms of Latino entrepreneurship and has **one of the highest percentages of migrant-owned businesses**[32]. According to the **Global Startup Ecosystem Report 2017**[33], 22% and 21% of startups in Mexico and Santiago de Chile, respectively, are owned by foreigners. Both cities remain among the best ecosystems for startups in Latin America in this report's 2022 edition.

Attracting scarce talent from any corner of the world is a competitive advantage for countries when it comes to developing their innovation systems and technology. As economist and Harvard University professor **Ricardo Hausmann**, explains, nations need to grow their skills if they wish to develop, and migration (and diasporas) are one of the most efficient ways of achieving this[34].

A study by **Brookings Institution** found that countries are between 25% and 60% **more likely to patent certain technologies**[35] when they have a higher number of migrants. Other studies suggest that there is a greater probability of **opening new lines**

of exports[36] if migrant populations increase by 10%. Greater diversity also contributes to **a more complex, diversified economy that is less dependent on a specific product or sector**[37].

On the scientific and technological development side, migrants are responsible for about 10% of the patents registered under the Patent Cooperation Treaty in OECD countries[38]. Examples of foreigners who have made considerable contributions in this field abound. To cite one recent case, two migrants of Turkish origin in Germany, scientists Ugur Sahin and Özlem Türezi, were responsible for the first vaccine against COVID-19.

Other major scientific and technological breakthroughs in the past were thought up by migrants like Albert Einstein, Marie Curie, or Nikola Tesla. Indeed, 87 of the 281 Nobel prize winners who were or are affiliated with academic research institutions in the United States were born abroad. **Figure 5** shows how the United States receives many migrants, but few native-born researchers leave the country, which thus retains a vital workforce. The opposite is true of China, while Germany and Japan maintain a balance and receive a similar number of inventors to those who leave. **Figure 5** reflects how migration is a strategic resource for nations' technological development.

According to the OECD, migrants tend to be overrepresented in high-growth industries, **occupying 22% of the fastest-growing new professions in the United States and 15% of these in Europe**[39], including professions requiring STEM (science, technology, engineering, and mathematics) or health-sector skills. Conversely, migrants are also concentrated in professions that are declining due to technological change or that are threatened by automation, making the Fourth Industrial Revolution both a great opportunity and a threat for many.

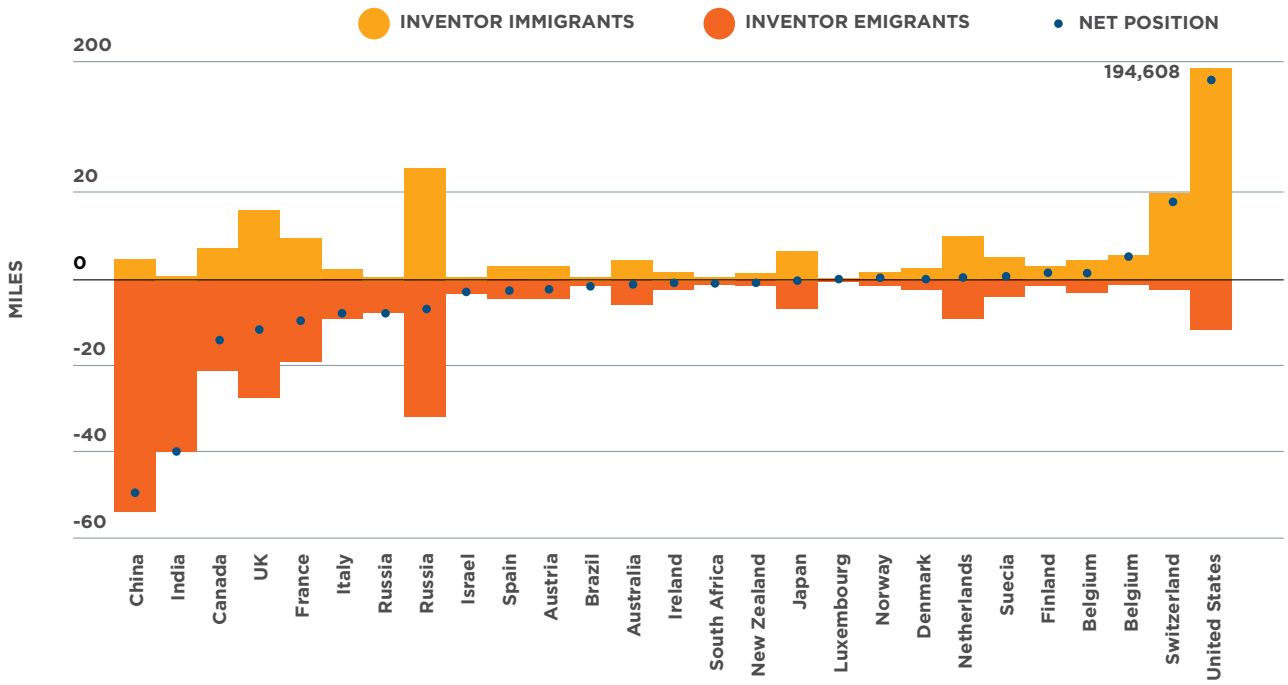
Destination countries leverage these foreigners' skills for their own technological development, but migrants can also contribute to their countries of origin **by returning or creating connections for new technology transfers**[40], like the **Caldas Network** in Colombia.[41]

Migrants create successful ventures that generate wealth and employment opportunities

Studies of entrepreneurship highlight which socioemotional characteristics are key to predicting a person's entrepreneurial capabilities. These include an appetite for risk and resilience, which effectively describe traits that are typical of many migrants, who must face uncertainty and demonstrate the ability to adapt to any circumstance.

Research from the **Global Entrepreneurship Monitor** (GEM) suggests that there

Figure 5: Immigrant and Emigrant Inventors (in Thousands) and Net Migration Position, 2001–2010



Source: https://voxeu.org/article/global-race-inventors

is greater entrepreneurial activity among foreigners than the native-born community. The **2012 GEM**[42] found that 18% of first- and second-generation migrants in Central America and South America create new businesses, while this was true of just 4.2% of the local population (four times less).

Meanwhile, returnees in some countries are more likely to start a business than those who have never migrated. This is evident in the Dominican Republic, where households containing a returnee are **26% more likely to start a business**[43], as compared to 21% among those who have never migrated. The situation is similar in Haiti (25% vis-à-vis 24%) but is not the case in Costa Rica.

In the United States, at least **40% of S&P500 companies were founded by a migrant**[44] or a descendant of migrants. Similarly, 51% of unicorns[45] in 2016 had at least one migrant among the founders, **as did one-third of the companies that went public between 1990 and 2005**[46]. Famous migrants in the technology sector include Tesla and Space

X founder Elon Musk; Sergey Brin, founder of Alphabet; Sundar Pichai, CEO of Alphabet; and Satya Nadella, CEO of Microsoft.

The **Kauffman Foundation** found that migrants in the United States are twice as likely to become entrepreneurs as the native-born population. The research found that migrants have **the right characteristics for entrepreneurship**[47]: appetite for risk, education, unique knowledge, and identity, as well as access to social capital, and transnational resources and networks.

In Latin America, several of the entrepreneurs behind unicorns[48] are migrants. This is true of David Vélez, a Colombian living in Brazil and the founder of **NuBank**, the region's largest challenger bank. The first Mexican unicorn, **Kavak**, was created by the Venezuelan Carlos García Otatti. Some of the largest business groups in the region are in the hands of migrants or their descendants, including Grupo Breca (Peru), Grupo Luksic (Chile), and Bavaria (Colombia). Marcos Galperín, from Argentina, was studying in the United States when he started **Mercado Libre** —now the Latin American company with the highest stock market value.

Migrants bridge the gap in knowledge and opportunities between origin and destination countries

Migrants can contribute to their nations in many ways, according to **Dany Bahar** and Ernesto Talvi of the Brookings Institution. Whether **it's by spreading knowledge and technology, creating business networks, or sending remittances**[49], foreigners take their skills to their destination countries and then take other skills back to their countries of origin, thus helping to develop new technologies and forms of business. One example is how Venezuelan experts have contributed to the oil industry in **Canadá**[50] and **Colombia**[51]. Likewise, numerous Peruvian restaurants in Santiago de Chile and other Latin American capitals have increased the culinary offerings in the market thanks to the know-how of Peruvian chefs.

Business relationships flow smoothly when there is mutual trust and shared values. Research shows that the presence of a diaspora group often indicates economic ties between the host country and the country of origin. Business networks generate confidence in highly uncertain international environments. These relationships are part

48 A unicorn is a startup valued at over US $1 billion before going public.

of the secret behind the development of technology industries in countries such as India and Israel, which have both leveraged ties with Silicon Valley. This is also true of **Joinville**[52], a Brazilian city that became a manufacturing powerhouse due to its historical connections with Germany.

A study of diaspora groups in Canada found that a 10% increase in migration resulted in a **1% increase in exports**[53] to migrants' country of origin and a 3% increase in imports from that country. Along the same lines, an IDB study has shown that Haitian migrants contributed to the **in exports from Brazil to their country of origin**[54].

Migrants may also invest in public finances in their countries of origin. India, Israel, and Nigeria, for example, have issued **bonds to raise funds from their diasporas**[55] to cover local debt by raising capital for major infrastructure projects. Israel in particular has raised more than $40 billion through this mechanism since 1967. Along India, this country has completed several successful diaspora bond rounds. In April 2020, and the World Bank **foresaw a large increase in demand**[56] for financing of this sort due to the COVID-19 crisis. The IDB has explored the possibilities that these diaspora bonds offer **Caribbean countries**[57].

Remittances drive economies and development

The remittances migrants send are the largest source of financing for development in Latin America and the Caribbean, representing around **100 billon**[58] This amount is five times higher than the total loans approved by the IDB in 2020, which was itself a record high. Remittances far outstrip foreign direct investment in some Caribbean and Central American countries, where they are a source of income for one in seven people[60]. Globally, remittances exceeded $554 billion in 2019, which is more than the entire foreign direct investment targeting **countries in the Global South**[61]. An IDB analysis[62] shows that remittances to the region kept rising during the first quarter of 2020 and going above pre-pandemic levels, and that at the end of the first half of 2022 had accumulated $68 billion.

Many of these remittances are used in key sectors of the economy, such as construction, and thus have a multiplier effect on employment and growth in many other areas. At the macroeconomic level, migrants' contributions play a fundamental role in creating foreign exchange reserves and financing capital goods and raw materials needed for countries' industrial development[63].

These resources are often used to cover basic needs such as food, health, education, housing, and other forms of consump-

tion, but they are also used for productive purposes. The World Bank estimates that between 2% and 15% of the money sent to countries of origin is used to **finance the creation or development of new businesses**[64]. To give an idea of the scale of these funds, some **4.6 billon**[65] was invested in the region in venture capital in 2019, while resources from remittances that were used to create and develop businesses totaled between $2 and $15 billion.

Remittances don't only come in the form of finances. **Peggy Levitt** coined the term **"social remittances"**[66] to refer to other things that migrants send back to their countries aside from money, such as ideas, worldviews, and other ways of organizing society. These social remittances can have a major impact on areas such as transparency, enforcement of the rule of law, or even infrastructure. In her book, Levitt describes how Dominican migrants living in the United States built health and sports infrastructure in the country based on US standards, which **improved the quality of public spaces**[67].

3.

The Opportunities Migration Offers to the Private Sector and Civil Society

Companies, social entrepreneurs, and civil society organizations are finding new ways of looking at the challenges posed by migration. They have found new solutions to facilitate employment, entrepreneurship, financial inclusion, or access to basic and social services, with the aim of supporting the social and economic integration of the migrant population while also creating new business opportunities.

The private sector is the main driver of employment and wealth around the world. However, its role in the migration crisis has been minor compared to that of the public sector. As a result, the United Nations' **New York Declaration on Refugees and Migrants** sought to make the private sector (including civil society organizations) part of **a broader response to migration**[68]. Likewise, the **Global Compact for Safe, Orderly, and Regular Migration**[69] promotes dialogue and partnerships with the private sector to achieve the objectives expressed in the declaration.

The World Economic Forum's Global Future Council on Migration explains that **companies have been reluctant to get involved in migration-related issues**[70] for various reasons: they see it is too risky, they are not convinced they have a role to play, they can't see a direct return on investment, they are frustrated with how slow political and bureaucratic processes are, or they feel they are unable to influence migration policies. These arguments, which are due to lack of knowledge or uncertainty, fade into insignificance when we learn of success stories that confirm the advantages of working with diverse, highly entrepreneurial individuals who can fill local skills gaps and expand companies' markets by adding a host of potential new customers.

Tent Partnership for Refugees[71] stresses that migrants—refugees, specifically—can mean many things for companies, including becoming new employees, producers, recipients of investment, and clients. Likewise, in their role as industry leaders and public policy influences, global companies can take on key roles that allow them to change the realities of migrants' lives and the narrative around migration. Tent and the **World Bank**[72], have reflected on some of the roles that the private sector should play in connection with migration:

- Hire migrants as employees in their organizations.
- Develop training or entrepreneurship programs for migrants.
- Include migrant-owned businesses as suppliers in their value chain.
- Share technological or market capabilities to facilitate health, education, or financial inclusion, among other essential services.
- Create or support businesses that produce goods and services that migrants need.

Moreover, investing in migrants is often good business for many companies. Tent points out that refugees tend to stay longer in their jobs (turnover is lower, by 7%–15% on average) and facilitate recruitment by calling on other people from their countries. Incidentally, hiring migrants or refugees benefits brands. According to a **study**[73] by Tent and **New York University**, 44% of consumers in Italy, France, and Germany said they would be more likely to buy products and services from companies that hire or help refugees, as compared to 14% who said that they would be less likely to do so.

At least 77% of millennials between the ages of 18 and 35 said they favored pro-refugee brands. The survey reflects similar results in the US and confirms that hiring migrants only diversifies and strengthens a company's workforce, but also creates greater brand loyalty at a time when consumers want to see companies acting as positive social forces.

Highlighting the difficulties that migrants face and fostering their inclusion in society and the workforce

Migrants experience various difficulties when it comes to employment. The first of these is getting a work permit. The second is finding work without the networks or social capital they relied on in their home countries. The final issue is getting their academic qualifications recognized or certifying their experience in order to practice their profession and take advantage of their skills. As a result of these problems, a large proportion of migrants are employed informally.

According to the **Survey on the Venezuelan Population's Living Conditions** (ENPOVE), 93.5% of the Venezuelan migrants in Peru were employed during the period in question (late 2018 and early 2019). However, at least 94.2% were employed in the informal sector, despite the fact that many had a permit that allowed them to access formal jobs.

Likewise, just one in every six Venezuelan migrants in Colombia and Peru **work in the same professions as in their countries of origin**[74]. The COVID-19 pandemic has provided a tragic illustration of the predicament of migrant health professionals in many countries in the region, who are unable to practice and support the emergen-

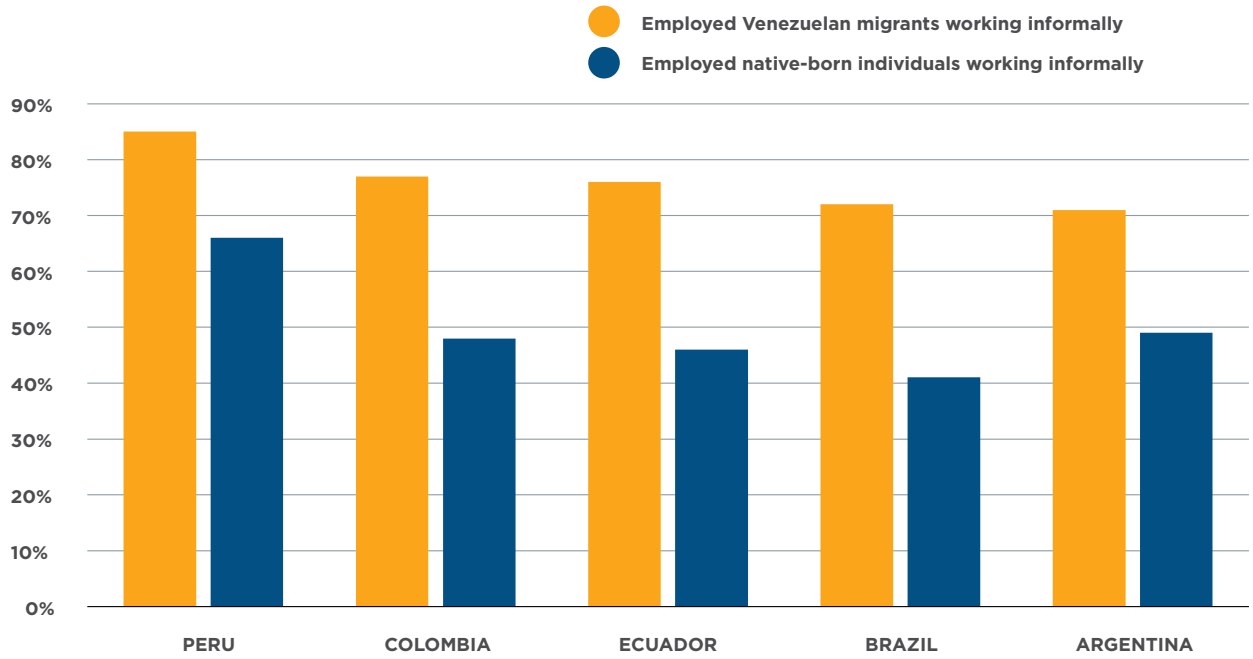
cy healthcare response.

Several organizations have created labor guides to help employers access the information they need to manage recruitment processes and support their efforts to hire migrants. For example, Tent has published resources of this type for **Brazil**, **Colombia** and **México**, providing legal, logistical, and practical parameters to facilitate the recruitment of migrants. The **Jesuit Migrant Service** has also created a **similar guide**[75] for Chile.

Brazilian NGO **Compassiva** understands the situation well. Working in partnership with UNHCR, it helps migrants get their academic qualifications recognized and has noted how hard this is for those with medical degrees. Its work has enabled several Cuban and Venezuelan doctors to practice in Brazil. Compassiva has helped with this process for more than 100 degrees or qualifications from countries as diverse as Congo, Syria, Colombia, Mozambique, and Iran.

A more drastic way of solving the problem

Figure 6: Percentage of Venezuelan and Native-Born Workers in Informal Employment (2018-2019)



Source: https://www.migrationpolicy.org/sites/default/files/publications/Venezuela-Nicaragua-Migration2020-ES-Final.pdf

of getting academic qualifications recognized is to use the **Open Hiring** method: in other words, hire the first person who comes through the door. The method was created by Greyston Bakery, a US company that employs the first person who shows up if they claim to be able to meet the minimum job requirements (for example, lifting a 20 kg sack of flour or speaking English). This form of recruitment favors groups that have traditionally been discriminated against, such as people with disabilities, the long-term unemployed, ex-convicts, and migrants. Its success has led to the creation of the **Greyston Center for Open Hiring**, with the intention of spreading it to other companies around the world. Volkswagen has used similar approaches in Mexico, resulting in a notable increase in the diversity of its staff.

Another strategy was implemented by the Brazilian NGO **Estou Refugiado**. Taking the question "would you stop dating someone just because they were a refugee?" as a starting point, it conducted a small social experiment on the dating app Tinder by creating two profiles that were identical except that in one the person described themselves as a foreigner and in the other as a refugee. The latter led to significantly fewer matches, which is testimony to the prejudice that refugees experience. Estou Refugiado provides employment and migrant connection services while also running advertising campaigns to raise awareness around refugees and their predicaments. It has also carried out other activities such as promoting crowdfunding to support refugees with taking buses and attending job interviews.

Creating income, employment, and visibility through entrepreneurship in the Orange Economy

The difficulty of finding formal employment prompts many migrants to make the most of the richness of their culture and become entrepreneurs. As well as drawing attention to migrants' culinary heritages, musical traditions, and crafts, these artforms also enrich the exchange with destination communities. Cultural endeavors of this sort — which are known collectively as the Orange Economy— generate income and bring people together.

A good example is the São Paulo-based social enterprise **Migraflix**, which promotes the inclusion of refugees and migrants through cultural entrepreneurship. It was inspired by the migrant experiences of its founder, Jonathan Berezovsky. Migraflix began by organizing workshops given by Syrian, Congolese, or Peruvian migrants, who shared their music, cooking, or dances with the population of São Paulo. Through

a partnership with Airbnb, the organization was able to reach new audiences, generating significant income for the migrants who run these events.

Culinary experiences play a key role in Migraflix's strategy. As its founder explains, Brazilian cuisine is a fusion of pre-Columbian, African, European, and Asian cultural influences. The more than 260,000 Venezuelans in Brazil are also starting to make a mark on Brazilian culture, enriching it through their culinary contributions. This philosophy is evident through **Migralab**, an innovative, digital platform that supports culinary entrepreneurship with positive environmental impacts led by migrants of different nationalities. Since 2021, the initiative has expanded to other cities in Brazil like Boavista, where Migralab offered a training for Venezuelan migrants, and has planned to replicate into Bogotá and Lima.

Another culture sharing phenomenon has arisen following the migration of 4,000 Venezuelans belonging to the Warao indigenous communities to Brazil. This is an extremely vulnerable group, who face additional difficulties with social integration as a result of language and cultural barriers. However, their beautiful traditional weavings are testimony to the incredible skills and knowledge they possess.

A Casa, a Brazilian cultural center with a focus on traditional arts and design, welcomed this community. The organization has partnered with UNHCR to promote entrepreneurship among Warao indigenous women and improve the development of these handmade products by implementing an innovative, sustainable business model that will allow these populations to generate income through sales within the Brazilian market and abroad and via online platforms.

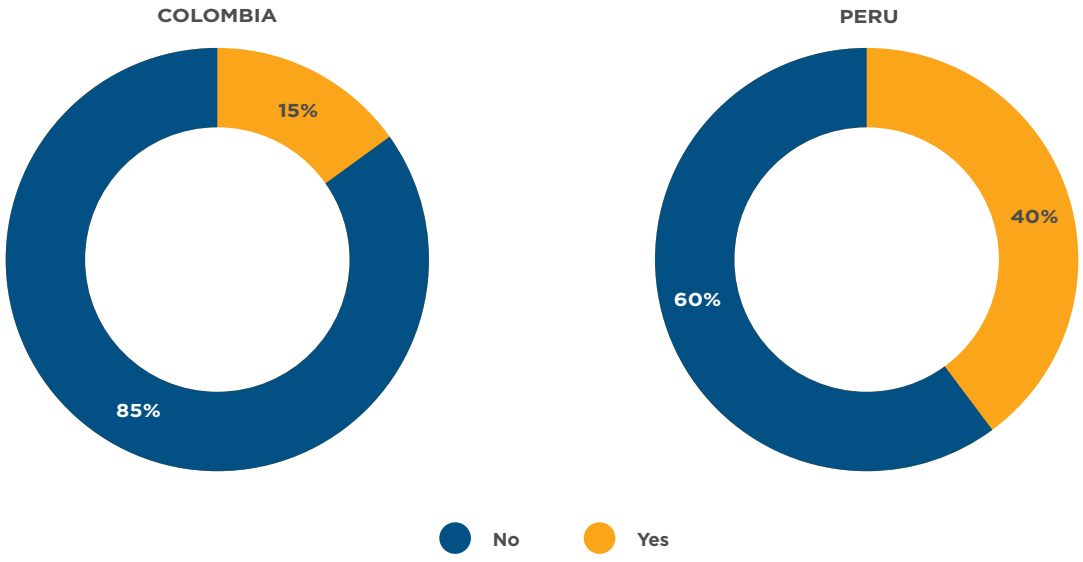
Another example of the Orange Economy and cultural industries in the Caribbean is the Trinidad and Tobago Carnival. It is an iconic event that generates employment opportunities and ideas for entrepreneurship every year. In response to the challenges posed by the arrival of more than 30,000 Venezuelans in recent years, a local organization called **Together WI Foundation**, which was created by the renowned Trinidadian entrepreneur and activist Anya Ayoung Chee, is promoting the Spool initiative. Spool Initiative is a comprehensive online job training program that helps Venezuelan migrant women to enter specialized garment production, which is part of the booming Caribbean fashion and carnival industry. This project also gives participants access to sales platforms, garment production centers, and job opportunities, while stimulating the local economy.

Promoting financial inclusion and creating millions of potential new customers

Migrants' lack of access to financial services hinders their integration and regularization and integration in host countries. For example, **just 3.8% of Venezuelan migrants in Colombia have access to formal financial products[76], and just 15% have bank accounts. Administrative and identification requirements[77]** are some of the main obstacles to accessing the service.

However, some financial institutions have taken advantage of the opportunity that migrants represent. For example, **Bancamía** —a Colombian microfinance institution belonging to the **BBVA Microfinance Foundation**—has provided services for o **around 7,200 Venezuelan migrants[78]** in the country. The organization has provided migrants with transnational savings accounts, planned savings products, fixed-term investment options, loans to finance working capital, and investment. Other products include insurance aimed at protecting their well-being and that of their families and businesses, with a particular focus on women (who are the recipients of at least half of its loans) and the **22% of regular Venezuelan migrants who identify as microentrepreneurs[79]**. Bancamía understands

Figure 7: Venezuelan Migrants with Bank Accounts



Source: https://www.tent.org/wp-content/uploads/2019/09/Tent_VenezuelanReport_SPANISH_FV_digital_LR.pdf

that working with migrants is a socially conscious way of growing its business.

The increase in migration flows in Chile has given rise to several initiatives that seek to improve the financial inclusion of migrants in the country. For example, **Banco Estado**, Chile's public bank, has managed to include a million people among its customers through a product known as the RUT Account. At least **37% of these new customers also have savings or housing-related products**[80]. The bank also allows remittances to be sent to several countries and provides information on remittances in Spanish and Haitian Creole.

Another Chilean organization, **Migrante Sociedad Financiera**, has gone a step further by offering products such as car loans, loans to facilitate access to home rental (by guaranteeing deposits and providing the first few months' rent), and financing the process of getting university degrees recognized, as the high cost of these administrative processes prevents many migrants from practicing their professions.

Boosting the real-estate market and promoting access to decent housing

Migration can also put pressure on the rental housing market, and this can lead to problems such as overcrowding, which has serious health consequences, particularly during the pandemic. The **second Regional Survey on Venezuelan Migrants and Refugees**[81], which was conducted by Equilibrium CenDE in Colombia, Ecuador, Peru, and Chile in late October 2020, revealed that during lockdown, there was a high rate of overcrowding in the homes of the migrant population: 59% said they shared a room with at least two people and 21% with four or more. In Peru, around **54% of Venezuelan migrants were living by 2018 in overcrowded conditions**[82]. Likewise, 33% of those surveyed said that they were at risk of eviction because they cannot pay their rent. Colombia's real estate companies' association claimed in 2019 that demand from Venezuelan migrants **has limited the stock of rental housing**[83] available to the country's lower socioeconomic sectors.

Innovative solutions are needed to improve access to housing. A **project launched in Colombia by the IDB, the European Union, and the government of South Korea**[84] plans to create a rent guarantee fund that will help low-income migrants meet the conditions for renting property. In Chile, Migrante Sociedad Financiera, which we mentioned above, offers a product called the Rent Guarantee Credit to finance the down payment for renting an apartment.

A **new investment fund**[85] being promoted by **Crowe Global** and Andean Capital Partners with support from the **Global Council**

for Refugees and Migration was created to provide support with accessing housing for internally displaced people from the Colombian conflict and Venezuelan refugees. The fund, which is expected to reach $50 million, would require 10,000 subsidized single-family units and rent them to these vulnerable groups in partnership with the Colombian government's **Semillero de Propietarios [Seedbed for Owners]** program. The initiative is expected to provide housing solutions for 300,000 families in the country.

These efforts are important, but more innovative public-private partnership schemes will be needed to ensure the migrant population has access to housing while also generating benefits for the real estate market.

Overcoming stigmas to benefit the most vulnerable groups of an already vulnerable population

Migrants who are women, people of African descent, members of the LGBTQ+ community, or who have disabilities suffer discrimination twice over, which increases their vulnerability and exposure to violence and organized crime. According to information from the Colombian Ministry of Health, by August 2020 the rate of gender-based violence against Colombian women is 185 per 100,000 inhabitants, **while in the case of Venezuelans residing in the country was 239 per 100,000**[86]. According to UN Women, in 2021 there were 5,441 casos of violence against Venezuelans in Colombia, 30% more than in 2020, and 81% of the victims were girls and women[87].

Oram Refugee notes that migrants from the LGBTQ+ community in Mexico **are more likely to suffer sexual violence, police abuse, medical negligence during detention, or discriminatory treatment**[88] on their way to the United States border.

Civil society organizations and social entrepreneurs are fighting to overcome these stigmas and are seeking to protect vulnerable groups. One such group is **Democracy International**, an NGO based in Trinidad and Tobago which promotes innovative local solutions that focus on women combating xenophobia and sexual harassment against Venezuelan migrants. Another example is the NGO **Rape Crisis Society**, which in 2021 established the first bilingual, free, extended-hours gender-based violence hotline in Trinidad and Tobago. The hotline, dubbed Ayúdate ("help yourself" in Spanish) is operated by Venezuelans who have been trained to provide assistance for their compatriots and other survivors of gender-based violence who need immediate support, no matter where they are.

Although international organizations and governments include people with disabilities as a priority group, the truth is that

there is little information on the size of the disabled population and shortage of specific programs to support disabled employability. **Incluyeme.com** is a social enterprise that owns the largest employment website for migrants, with 200,000 registered users in seven countries.

Many migrants with disabilities began to apply for job offers in Chile and Argentina that were published on Incluyeme.com, which led the company to design a specific solution for the group. The digital platform committed to target Venezuelan migrants with disabilities in the Southern Cone countries, providing them with important information on how to have their disability officially recognized in their host country and online training to develop new skills such as graphic design or software, with connections for job opportunities in partnership with the freelance employment platform **Workana**.

4.

Technology: A Powerful Tool for Tackling This Challenge

The history of migration has been punctuated by technological change. The first mass migrations started when large passenger ships began to cross the Atlantic. In the 20th century, aviation, information technology, and the invention of the digital technologies that facilitated globalization brought new waves of migration[89].

Technology connects people, brings opportunities within reach, makes information and data available in real-time, and enables services to be offered and better forms of support and integration to be constructed. In this sense, technological innovations are a powerful tool for migrants, the private sector, and civil society to use to address the challenges that migration is posing in Latin America.

However, technology isn't a silver bullet. Its use implies responsibilities, risks, and limitations, especially when it comes to the more vulnerable members of society. It therefore needs to be handled responsibly and ethically in migratory contexts.

Technology like smartphones and mobile apps generate job opportunities and income

Smartphones help migrants to stay in touch with their families and friends, receive information, and access employment and financing opportunities, but getting hold of one isn't always easy. Cost isn't the only barrier: a lack of identity documents, immigration status, and other requirements may also prevent migrants from obtaining smartphones.

A study carried out by UNHCR and **GSMA** in five countries found that, by 2019, 39% of migrant users did not have a SIM card in their own names. One of the main hurdles to obtaining these SIM Cards is the complex registration process for phones brought in from abroad. Based on the report, UNHCR suggested changing the **requirements for migrants with limited forms of identification**[90] to enable them to access telephone services in their own names.

A smartphone is essential for those seeking employment via online platforms such as Uber, Rappi, or Cabify, through which

Figure 8: Legal Access Summary: Does the Country's Legal/Regulatory Framework Allow Migrants to Access These Services in their Own Names?

	Mobile connectivity		Financial services	
	Asylum-seeker	Refugee	Asylum-seeker	Refugee
BRAZIL	R	R	R	R
CHILE	N	R	N	R
COLOMBIA	N	R	N	R
ECUADOR	N	R	N	R
PERU	N	R	N	R

Y: Yes, without restrictions (e.g., no identity documentation requirements) or with restrictions that can easily be met by these populations.

R: Yes, but with restrictions that are possible but not easy to meet or that can be met by some but not all members of these populations.

N: No

Source: https://www.unhcr.org/innovation/wp-content/uploads/2021/03/DD-LATAM-Spanish-Version-B.pdf

many migrants have found income-generating opportunities. A report on online platforms in Argentina carried out by the ILO in partnership with the IDB found that by 2019 **76% of workers on these platforms were migrants**[91], mainly Venezuelans (63%), followed by Colombians and Peruvians. In Colombia, **at least 57% of Rappi's delivery staff—around 11,000 people—are Venezuelan**[92]. Migrants are one of the major players in the platform economy, motivated by the flexibility of these mobile tools, which stands in stark contrast with the difficulties of obtaining a formal job.

Even though online platforms are a great income-generating opportunity for many migrants, we mustn't lose sight of the need to develop new forms of protection and integration for the migrant community. According to a **study** published by IDB Lab, the COVID-19 pandemic has prompted and accelerated employment on these online platforms, which highlights the need to address platform workers' labor rights.

Through its partnership with **CIPECC** the IDB has promoted opportunities and incen-

tives to enable the platform economy to be used as a tool to facilitate the inclusion of vulnerable groups. One way of ensuring this inclusion is through the development and use of "workertech:" technologies and business models created to support these workers. One example is **Heru**, a Mexico-based firm founded by two Colombian migrants. The company provides software that assists users with insurance, credit, and tax paperwork, which platform workers must fill out **to comply with their monthly tax requirements**[93].

Another example is **Nippy**, which focuses on the well-being of digital platform workers. Its **Nippy Riders** business unit provides human resources, training, and legal advisory services in partnership with companies like Glovo or Rappi. So far, the organization has improved the lives of 900 migrant families in Argentina, Chile, Uruguay, and Paraguay.

Another mobile app creating job opportunities is **Nanas & Amas**, a Peruvian employment agency specializing in nannies, cleaning staff, and caregivers for the elderly. As more and more Venezuelan migrants began to arrive in Lima, the company received countless job applications, often from people with higher education. Most of them did not have the paperwork that Nanas & Amas needed to be able to hire them. This led the company to launch **Loop**, a mobile application that matches vulnerable Venezuelan women with preapproved job opportunities that guarantee fair pay, security, and the chance to decide on their own terms of employment.

Mobile apps provide migrants information and protection

Digital applications can provide protection for the most vulnerable. In Chile, the Jesuit Migrant Service has developed **Migrapp**, an app for Android and Apple that provides information on rights, health, education, and employment. It connects migrants with volunteers who can advise them remotely on key issues, combating misinformation, and overcoming language and geographical barriers. Similarly, **Migrasegura** an app and website developed by Caritas in Brazil and Ecuador –with support from key partnerships with 180 local, regional, and international multilateral and religious organizations and NGOs– , that provides psychological and social care, basic services, and legal assistance. Another example is **MigApp**, which was developed by the IOM to help people in movement make decisions by providing access to secure, reliable migration-related information and services. The application is free, works offline, and protects personal data.

Although many organizations have made efforts to create apps or technological products or services targeting the migrant

community such as those described above, app creation isn't always the best strategy. Migrants and refugees tend to use popular technologies like Facebook and WhatsApp rather than applications that are specifically designed for them. Furthermore, many of these initiatives do not aim to scale up nor do they take the entire technological development cycle into account. These are some of the conclusions reached by a study carried out by **RAND.org**, which warned of the wasted effort involved in creating specific new technologies rather than **building on existing ones using a clear development plan**[94].

Georeferenced data, for example, can be used to create maps of cities from smartphones and share vital information for recent arrivals with little knowledge of their new social and physical environment. **Open Street Map** creates georeferenced maps that show the locations of migrant assistance centers, health services, or legal assistance providers. Following the 2020 Haiti earthquake, this technology made it possible for roads, buildings, and refugee camps in Port-au-Prince to be mapped in just two days. In Berlin, **a map created by refugees** shows key locations for accessing legal assistance, health care, or education.

Accessing financial services or sending remittances via online platforms

Migrants have trouble accessing traditional banking services due to obstacles relating to their migration status and the paperwork that banks require. However, smartphones and computers give them access to FinTech: financial services provided through new technologies. FinTech makes it easier and cheaper for people in movement to send remittances, apply for credit, or use online payment systems.

Some FinTech platforms are addressing difficulties accessing traditional financial systems, and expanding the financial market to include the migrant population. One example is **Tpaga**, a platform that allows Venezuelans in Colombia to open bank accounts at no cost, which they can then use to be paid, save, and invest. Tpaga is a valuable service for most Venezuelans in Colombia, who are informally employed and cannot open a bank account using **documentation such as the PEP (Special Stay Permit), foreigner's identity card, or passport**[95].

FinTech provider **Ualá** Ualá has also committed to **providing services for 100,000 Venezuelan users in 2021**[96]. In 2019, it had around 25,000 Venezuelan users, who accounted for 2% of its user base. The app provides users with a card they can use to

buy products, top up services, or get paid via their smartphone.

Another possibility that technology allows is the microfinancing or crowdfunding of loans that are financed by a large number of contributors. **Kiva** is a microloans platform for entrepreneurs in developing countries: anyone can make small contributions to finance loans for entrepreneurs that are channeled through local microfinance companies. In 2016, Kiva began an initiative to **provide loans for refugees** that is currently active in Mexico, Costa Rica, Ecuador, Colombia, and Brazil and has reached over 8,000 migrants. The fund has a 95% global repayment rate, which is higher than the average for the traditional microfinance industry.

Remittances are a key area for migrants. Cryptocurrencies are being leveraged to reduce costs and increase reliability of remittances. For example, the Colombian–Venezuelan company **Valiu** makes it easy for users to send remittances directly from their phones at low costs (including converting from Colombian pesos to bolivars). The platforms' more than 40,000 users can also save in digital dollars that are backed by cryptocurrencies using Blockchain technology to protect them from local currency inflation.

Using big data to obtain information where none is available

Major sources of population data such as censuses are only published every 10 years and contemplate the formal, legally resident population. But collecting reliable data on populations that are constantly on the move and are absent from the public record is much more challenging. Today, digital tools known as "big data" make it possible to capture and analyze diverse, high-volume data sources incredibly quickly and to reach conclusions about the data that could not be reached any other way. Big data includes the use of alternative data sources such as telephone calls, social media, or georeferenced activity, which provide reliable, dynamic information on migrants' situations without having to resort to door-to-door surveys.

The online footprint we leave as internet users can be used in many ways in relation to migration. Germany, for example, was able to use Facebook data to **predict the likelihood of refugee-targeted crime**[97]. **Google search data**[98] also enables the migration flows between two countries to be predicted, and a study using Facebook data even helped shed light on the cultural assimilation of Mexican migrants in the United States through their tastes in **rap, rock, and reggaetón**[99].

The IDB used big data in Ecuador to find out where and how to intervene as part of a **project to provide social protection, healthcare, and education for migrants**[100]. The speed, dynamism, and scale of the recent wave of migration from Venezuela made it difficult to locate beneficiaries, who were also scattered throughout the country. Using anonymized, georeferenced communication data (call detail records or CDRs) provided by Telefónica, a map was created to show where migrants were concentrated and how far they were from basic social services. This information was then used to design a program to provide better health and education services. It also enabled the government of Ecuador to set up shelters for the most vulnerable in ten cities.

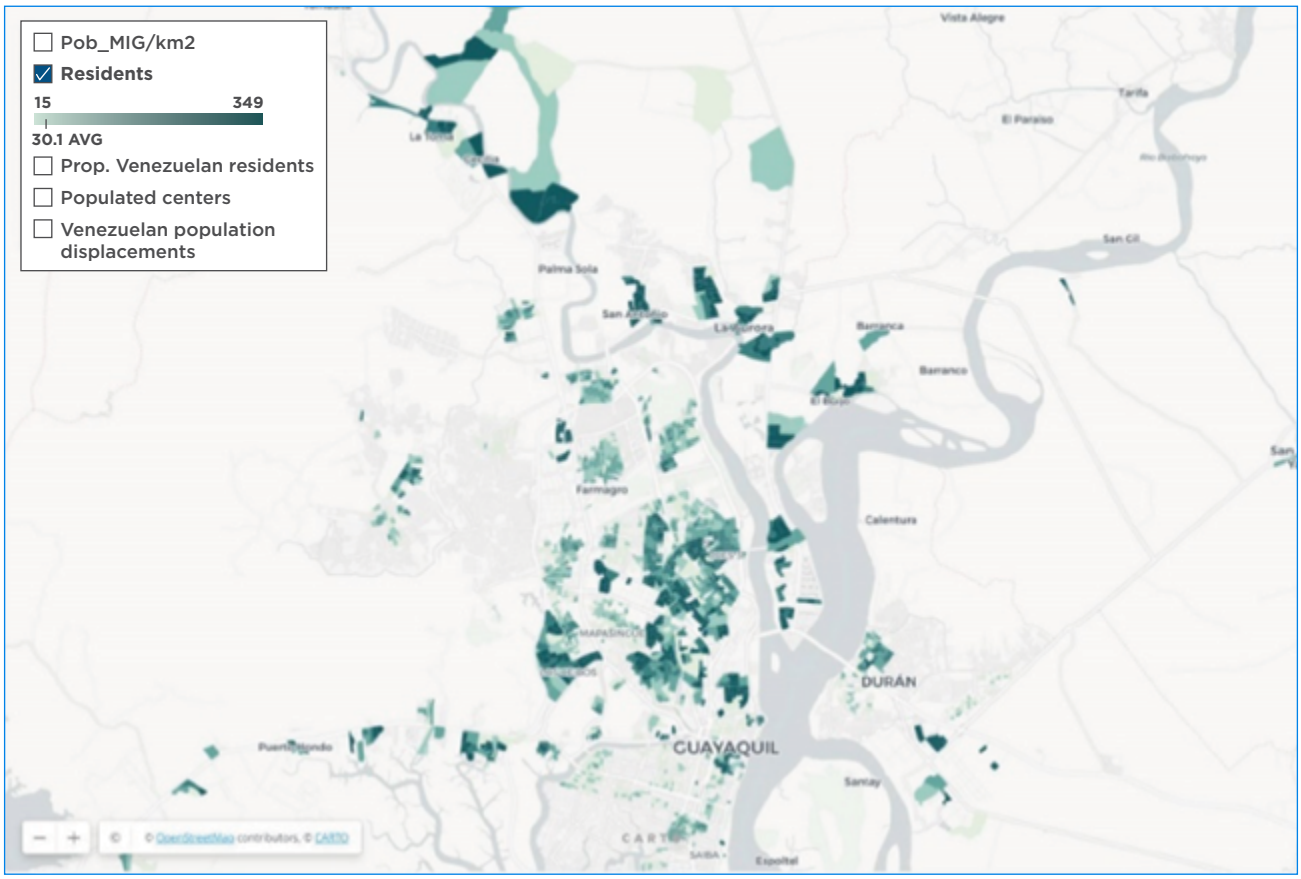
Social media is especially important in the region because Latin Americans **spend more time on these platforms than anyone else in the world: an average of 212 minutes per day**[101]. This prompted the University of Liverpool to conduct a study in Chile based on Twitter data, **which used AI to identify attitudes towards migrants**[102]. The main finding was that negative comments came from a small but very active number of users, while positive views were more widespread. Information like this is extremely valuable for **creating campaigns to counteract negative messages**.

In Uruguay, a collaborative project between the **Instituto Max Planck**, the **National Agency for Research and Innovation (ANII)**, and **Universidad de la República** was able to use Facebook tags to identify **where migrant users were from and where they were headed**[103] over a certain period. Approaches like these are useful for completing databases or ascertaining public opinion quickly and at a low cost.

Social media is useful for circulating valuable information for migrants. However, it has also become a channel for spreading fake news that incites xenophobia. This sparked the Spanish project **Maldita Migración**, a fact-checking initiative started by media company Maldita.es to refute fake news concerning migrants after finding that a third of the **queries the site received related to migration**[104].

Other initiatives have also been started to obtain data indirectly through innovative strategies. The IDB has **partnered with MasterCard**[105] to assess living conditions in communities where migrants settle. The technical possibilities of MasterCard's Tling platform and a Microsoft group messaging app called Kaizala were used to create campaigns, including surveys and quizzes. Users interacted via Kaizala and sent information in the form of text messages or images. Those who took part in the campaign earned points that could be exchanged for money using debit cards that were created especially for the program. Meanwhile, the data that the initiative generated was

Figure 9: Geolocation of Migrant Population in Guayaquil Using CDR Data



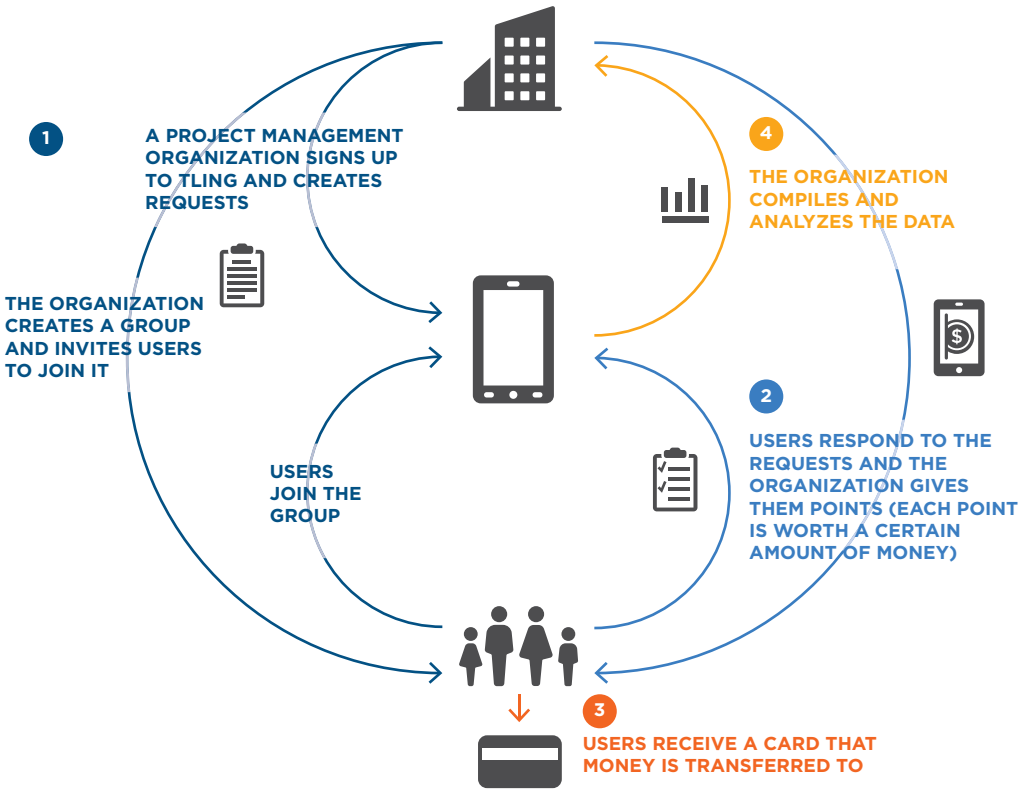
Source: Migration Unit, 2020. Inter-American Development Bank..

included in Tling. This pilot project made it possible to capture quantitative and qualitative information on access to drinking water and sanitation among migrants and vulnerable local populations in La Guajira, Colombia, which would have been hard to achieve using traditional statistics.

Although this project with MasterCard was positive, it did reveal certain risks. Some people, particularly the most vulnerable members of these communities, did not have data plans or devices through which to take part in these surveys, which reinforced their exclusion. In addition, not everyone had the same technological skills or interest in taking part, which prevented their voices and needs from being considered when decisions were made that would impact their lives.

In any case, public and private players must

Figure 10: How Tling Works



Source: Migration Unit, 2020. Inter-American Development Bank.

treat the information provided by migrants based on the principles of equity, accessibility, and respect for human rights. Mobile populations own the data they generate, and this should be protected from potential uses that could be detrimental to their well-being. One model for ethical data use are the IOM guidelines aim to **protect the data of migrants at shelters**[106].

Artificial intelligence for process automation and data processing

Through technologies such as machine learning, AI can analyze or predict patterns that would be impossible for a human expert to achieve. With support from IBM and the Danish government, the **Danish Refugee Council developed predictive software**

called Foresight[107], which anticipated mass movements of people in the Sahel region of Africa during the COVID-19 crisis and facilitated the provision of humanitarian aid.

Working in partnership with the Swiss government and **ETH de Zurich**, **Immigration Lab**, designed an algorithm that assigns people a destination within the country according to their labor profile and chances of finding a job. Before the algorithm's implementation, a refugee arriving in Switzerland had a 15% chance of finding a job within three years. **This probability increased to 26%**[108] after implementation.

Perhaps the most widely used applications of AI are chatbots or virtual assistants. These are software that can have conversations with human beings through websites or social media platforms like WhatsApp or Facebook. Various humanitarian organizations are using chatbots for a range of purposes with huge social impact. **UNICEF** has developed a **bot called Gigante**[109] that chats with teenagers and young refugees and migrants from Venezuela and Brazil to find out more about their predicament.

Similarly, the IDB supports free access to educational content for displaced children and families along the migrant route in Colombia. This project was implemented in partnership with **the government of Finland and Sesame Workshop**[110] and centers on the use of the Jardín Sésamo device to provide multimedia content for children's development via free local WiFi in selected spaces. Meanwhile, the Sésamo chatbot provides parents and caregivers with practical, comprehensive content to help improve their parenting skills.

The Spanish Committee for UNHCR created another chatbot, **Tania**[111], to help raise awareness around the predicament of refugees and encourage people to provide financial support for the agency's work. It also developed **Karim, a bot that provides mental health support services for refugees**[112]. Karim chats with Syrian refugees in Arabic and helps therapists follow-up with patients to prevent psychological disorders. Just as Karim might be the first robotherapist for migrants, DoNotPay could become the world's first robot lawyer. After helping more than 160,000 people to contest parking tickets, saving them $4 million, **DoNotPay is now helping refugees regularize their status and battle bureaucracy**[113]. A **similar project in Lebanon gives Syrian refugees instant legal advice**[114].

Other examples of chatbots include the Microsoft's Humanitarian AI initiative in partnership with the **Norwegian Refugee Council**, which **helps the displaced Venezuelan community in Norway**[115] through chatbots. The United States government's "Emma" is **a virtual assistant that processes queries from more than 1.5 million migrants per month**[116]. The Canadian government also implemented the automation of some of its

immigration management procedures.

These AI systems can significantly improve response times, resource savings, and knowledge management. However, these benefits do come with certain drawbacks. Decisions relating to visas, deportation, and border control, for instance, are increasingly dependent on AI-driven algorithms, but the outcomes don't always meet the needs of migrants and asylum-seekers. The **University of Toronto's Citizen Lab**, reported on the Canadian government's efforts to use automated immigration decision-making systems and warned that **these algorithms could jeopardize vulnerable groups like refugees**[117].

There is also been evidence of discriminatory biases that prevent students from India **from obtaining visas for New Zealand or that favor the detention of migrants in the United States**[118]. The growing interest in adopting systems of this type in the region makes it necessary to reflect thoroughly on the advantages and consequences of adopting technologies of this sort. In response to this challenge, the IDB has launched the **fAIr LAC** initiative to promote the responsible use of AI.

Digital technologies for online training and education

Coding Bootcamps are three- to six-month intensive, applied-learning training courses provided by third-party outfits to respond to the demand for basic technology skills. Web design, inline editing, and programming **are among the skills that can be acquired without extensive prior training or familiarity with the subject matter**[119]. Training of this type is an extremely useful way of addressing shortages in digital talent, an **IDB study** found[120].

Social entrepreneurs in the region are using these boot camps to open doors for migrants. One example is **Hola<Code/>**, which works with deported Mexicans with little connection to their parents' place of origin. Hola<Code/> provides training and takes advantage of this group's command of English to help them access jobs as programmers with companies like Santander Bank, Accenture, or Globant. Hola<Code/> also offers student loans to its graduates through a partnership with Mexican FinTech provider **Kubo** and **Kiva** a microfinance platform.

Another example is the Aprendo Data initiative run by the **Committee for the Democratization of Information Technology** (CDI) in Chile. The CDI noted that a significant share of the more than half a million Venezuelan migrants in the country have

higher education and were formally employed in Venezuela. However, the lack of professional networks, the COVID-19 pandemic, and, in many cases, gender discrimination have made access to quality employment difficult. The CDI plans to provide intensive online training in data visualization and interpretation for 200 migrant women, while also offering career counseling and job placements.

Remote working tools for recruiting talent

Digital technologies now allow some people to work remotely from any country. During the COVID-19 pandemic, **Barbados**[121], Costa Rica, and Mexico created special visas to attract remote workers. These visas require a certain income level and allow temporary residency. The countries in question see these migrants as potential sources of income in the form of tourism and taxes. Remote work has given rise to a new kind of worker: the digital nomad, who works while traveling around the world.

Selina, a hospitality company designed to attract digital nomads, already has 80 establishments and a presence in 11 Latin American countries. Its facilities are cocreated with local artists and seek to combine working environments that are suitable for these kinds of migrants with stimulating urban or natural areas. Selina generates employment opportunities for local craftspeople, provides training for vulnerable groups, and promotes the inclusion of micro, small, and medium-sized enterprises in its value chain. **IDB Invest**, the private-sector arm of the IDB Group, made a $50 million **mezzanine investment**[122] in the company.

Many of these are emerging technologies and have not been widely tested by the private sector in Latin America. To catalyze the use of these technologies and achieve greater impact, partnerships and collaboration between the different players are needed.

5.

How Partnerships Can Increase Impact

Humanity's major goals **can only be achieved through strong global partnerships and cooperation**[123], according to United Nations Sustainable Development Goal 17. Innovation should not be limited to skills or technology but should also extend to new forms of collaboration.

The challenge that migration is posing in Latin America and the Caribbean is so complex that many stakeholders need to work together to provide a broad-reaching response through coordinated action. This final section contains some examples of partnerships we have forged with the private sector and civil society to make the most of the opportunity that migration entails and make a greater positive impact.

Getting more companies to include migrants in their business models

Tent Partnership for Refugees is a not-for-profit organization whose philosophy is that businesses can sustainably include refugees as potential employees, entrepreneurs, or consumers. Tent makes it easier for the private sector to include refugees in a way that is consistent with its business model. It also facilitates important awareness-raising through its employability guidelines for migrants and refugees in Mexico, Colombia, Peru, and Brazil. It also conducts research and organizes events to connect refugees and businesses.

In 2019, the IDB hosted the first Latin American Business Summit on Refugees, which it organized in partnership with Tent and **GBAO Strategies**. The event brought together companies including Airbnb, Telefónica, Sodexo, and Teleperformance, which committed to **creating 4,500 new jobs for migrants, supporting 2,000 businesses led by migrants (especially refugees), and improving access to various services for 110,000 people**[125].

As part of this initiative, a study was conducted on the socioeconomic integration of Venezuelan migrants in Colombia and Peru. The study revealed a need to promote greater private-sector support to complement government action, address the legal status of most migrants, include migrants in the financial system, and promote a gender focus when working with

migrant populations.

These efforts seek to change perceptions within the private sector so that migration is seen as an opportunity for local economies rather than a stumbling block. In this sense, working in coordination with industry leaders is fundamental to promoting a change of narrative.

Promoting investment opportunities to make a positive impact on migrants' lives

The **Refugee Investment Network (RIN)** sees the migrant and refugee crisis as an opportunity for impact investing. The investments promoted by RIN foster both financial returns for investors and economic and integration opportunities for migrants who work for or run these companies. The companies that RIN supports have business models that seek to create high-quality jobs and drive measurable economic improvements to bring about a favorable impact on the lives of refugees around the world.

RIN has promoted the Refugee Lens approach, which functions as an investment framework for businesses with connections to migrant populations. As part of this project, RIN has created business categories such as refugee-owned, refugee-led, or refugee-supporting. These labels provide greater clarity on refugees' potential impact and involvement in the businesses in question. So far, the organization has identified six investment opportunities in Latin America and the Caribbean.

RIN also connects investors with refugees while seeking to influence the public debate by putting forward new narratives and proposing better integration policies. The IDB is currently working with RIN and the **Economist Intelligence Unit** to create a **Refugee Opportunity Index** to identify areas for improvement around refugee-related policies and support inclusive economic growth. The index will allow comparisons to be drawn between the different approaches that countries have taken, thus facilitating joint learning to arrive at better integration opportunities.

Articulating civil society's efforts to further integration

Civil society or not-for-profit organizations are key players in making the realities of migrants' lives visible and also in developing innovative forms of integration that catalyze the work of the public and private sectors. Their efforts to help migrants adapt better are enhanced when they speak together through a single platform.

Ashoka is the world's largest network of social entrepreneurs, businesses, and civil society organizations created to bring about

positive transformation in the world. Its European chapter has promoted an initiative called **Hello Europe**, which helped scale 83 innovative migrant- and refugee-related solutions in 12 countries. The platform helped establish a true partnership between social entrepreneurs and organizations and created a common front from which to address decision-makers, thus helping to change the prevailing narrative around migrants.

Hola América, the Latin American version of the project that was started with support from IDB Lab, will seek to understand, analyze, and create a network around migration, beginning in Argentina and Chile. The goal will be to provide support for 45 solutions from the Ashoka Network by consolidating their business models or connections with donors, academia, and the private sector. To this date, 400 social innovation initiatives have joined the project, which has accelerated 40 high-impact innovations, has strenghtened 80 migrant-led companies and has trained 60 allied organization in Systemic Social Innovation.

Thinking creatively to identify new solutions

The United States Agency for International Development (USAID) and the IDB joined forces in 2019 to launch the **BetterTogether / JuntosEsMejor** global challenge. This initiative, which was supported by over 25 international organizations, sought to identify, finance, and scale up innovative solutions from anywhere in the world that could improve the lives of Venezuelan migrants and their host communities in Latin America and the Caribbean.

This unprecedented initiative generated enormous interest around the world. The organizers received around 1,300 proposals for projects to support migrants and host communities in Argentina, Brazil, Chile, Colombia, Ecuador, Guyana, Panama, Peru, Trinidad and Tobago, and Venezuela. Of these, 33 projects were selected, with focuses on gender, young people, indigenous populations, migrants with disabilities, and the LGBTQ+ community to address a wide range of issues including xenophobia, gender-based violence, women's economic empowerment, access to essential urban services, employment opportunities, education, financial inclusion, remittances, and entrepreneurship. Many of the models discussed in this publication receive support and financing as part of the #JuntosEsMejor initiative.

JUNTOSESMEJOR CHALLENGE Innovando con los venezolanos para un mejor futuro

USAID DEL PUEBLO DE LOS ESTADOS UNIDOS DE AMÉRICA

BID Banco Interamericano de Desarrollo

Source: BetterTogether Challenge

6.

Conclusion: Millions of Opportunities We Can't Afford to Miss

Migration has always been part of the history of Latin America and the Caribbean in one way or another, and always will be. The recent forced displacement crises in Venezuela and Central America and the human movement caused by natural disasters or the COVID-19 pandemic are the most significant chapters in this story and must be addressed in a supportive, constructive, and innovative manner.

Every migrant from Latin America and the Caribbean is a development opportunity for both their destination country and their place of origin. The nearly 43 million people who have moved in or out of the region carry with them hope, skills, new ways of thinking, business ideas, and the desire to start a new life, all of which help improve their living conditions and those of their loved ones. Many of these people will settle in their host countries for long or indefinite periods, so striving for integration is the best strategy both for the migrants in question and the communities receiving them.

Promoting adaptation is also a good business opportunity for the private sector and civil society. Migrants can become a crucial asset in destination countries when it comes to closing the labor skills gap, promoting innovation, strengthening their most dynamic industries, or catalyzing their entrepreneurial systems. Migrants also represent a new market for products and services that companies in the region can discover and tap into. Countries of origin also benefit from migration through the major financial flows that come with remittances and the connections that the diaspora and returnees create with other markets. These connections have proved crucial in some of the world's most important innovation and entrepreneurship ecosystems, such as those of Israel, India, and China.

This publication is part of the IDB's efforts to promote this approach, which we have called **MIGnnovation**. We're calling on the private sector and people in the region to act in three main ways to make the most of the demographic dividend that migration brings.

1. **Influence the implementation of public policies and regulations that facilitate the social and economic integration of migrants.** The public sector needs to implement policies

to regularize migrants' statuses to enable them to access services, obtain work permits, and enter the labor market. Countries also need to promote the creation of regulations that facilitate administrative processes, reduce barriers to investment, and foster the hiring of migrants, the certification of skills, and entrepreneurship. The private sector and civil society —including business groups, labor unions, professional associations, chambers of commerce, and partnerships— have an essential role to play in generating clear conditions and rules to further the integration of the migrant population. Achieving this would boost economies in fiscal terms while also making them more productive.

2. **Put forward new solutions through innovation, creativity, and entrepreneurship.** We need the ingenuity, talent, and capital of the private sector and civil society to create, design, and promote innovative new solutions to the challenges posed by the complexities of the current wave of migration in Latin America and the Caribbean, ones that truly make an impact. Using new technologies, creative initiatives can be tested through business models and value chain models. There is also an opportunity to design new products and services to provide income opportunities for the migrant population and help them address the difficulties of integration.

3. **Join the efforts of the international community and multilateral organizations**. The IDB stands firmly by the commitments it made in 2019 to support migrants' countries of origin, transit, and destination through financing, knowledge, and coordination to provide governments, businesses, and civil society with the information and means they need to spearhead the social and economic integration of migrants. Donors, the private sector, multilateral organizations, and development agencies also need to contribute financial and technical support to help meet communities' needs. The regional interoperability of data systems (identity systems and sociodemographic profiles) and the harmonization of regulatory frameworks for migration (visas, work permits, and the recognition of qualifications) are an essential part of integrating the migrant population. This joint effort by countries to address migration in a safe, orderly manner can be supported and facilitated by these stakeholders.

Migrants represent millions of opportunities that Latin America and the Caribbean can't afford to miss. Their passion, resilience, and talent will help them contribute to and work alongside governments, businesses, organizations, and civil society to build stronger, more prosperous, and more inclusive communities. It's time to open that door and embrace the innovation that human movement brings so that we can continue improving the lives of millions of people in the region.

Fuente: BetterTogether Challenge

Source: Incluyeme

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