

“*Biram Hrvatsku*”: Exploring the ‘return migration and development’ nexus in lagging¹ regions of Croatia

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Abstract

The I Choose Croatia (*Biram Hrvatsku*) program, launched by the Croatian government in 2021, aims to incentivize return migration by supporting returnees in starting a business. Since program beneficiaries typically return to places of origin, businesses are often established in rural, economically and demographically weakened, “lagging” regions. By encouraging return migration and regional investment, the program seeks to counter demographic decline and stimulate local development. This study examines the alignment between policy intentions and actual outcomes, focusing on the experiences of returnees who have resettled to rural, peripheral regions, particularly in Pannonian Croatia. Drawing on qualitative interviews with nineteen beneficiaries and six experts, it explores motivations, resources, entrepreneurial activities and challenges, and the program’s role in return trajectories. While a growing number of studies focus on return migrants’ contributions to origin countries, rural, peripheral areas remain largely overlooked. This study contributes to filling that gap by assessing the development potential of return migration to Croatia’s “lagging” regions. The findings suggest that returnees can indeed stimulate local development by transferring (in-) tangible remittances. While programs such as *Biram Hrvatsku* can facilitate this process, they are not the primary drivers of return, business establishment, and local development.

Keywords: return migration; Croatia; rural areas; lagging regions; (-in) tangible remittances; social remittances

¹ We apply the term “lagging” as used in publications by the European Commission and the World Bank that tackle regional development and cohesion policies: Pilati, Marta, and Alison Hunter. 2020. *Research for REGI Committee – EU lagging regions: State of play and future challenges*. European Parliament, Policy Department for Structural and Cohesion Policies: Brussels; Farole, Thomas / Goga, Soraya, and Macel Ionescu-Heroiu. 2018. *Rethinking lagging regions: Using cohesion policy to deliver on the potential of Europe’s regions*. International Bank für Reconstruction and Development / The World Bank: Washington DC.

Introduction

Between 2011 and 2021, Croatia experienced a glaring population decline of nearly 10%. The primary causes lie in a decreasing birth rate, which fell from 9.8 to 8.8 per thousand inhabitants in that period, and in the emigration of over 250,000 people, mostly to European Union (EU) countries, following Croatia's accession to the EU in 2013.² Emigration has not affected all regions of Croatia equally; the regions "lagging behind" in productivity and economic development have been hit the hardest. For example, 70% of emigrants originate from Pannonian Croatia, which incorporates seven of the least developed counties in Continental Croatia, mostly located in rural border regions.³

These dynamics have contributed to a self-reinforcing spiral of "peripheralization",⁴ further deepening regional development traps.⁵ At the same time, the erosion of economic activity typical of post-socialist transition economies has been accompanied by the dismantling of civic and welfare infrastructure, such as cultural, educational, or health institutions. As a result, the young and most educated – those who ideally should be drivers of progress and innovation – have been forced to seek employment and social wellbeing either in the country's urban centers or abroad.

To address this pressing problem, the Croatian government launched the I Choose Croatia (*Biram Hrvatsku*) program in 2021, while its implementation began in 2022, which was the first measure in Croatia to incentivize return migration and business creation in regions of origin, with financial support of up to € 27,000.⁶

This study explores the potential of return migrants to contribute to local development in the mostly rural regions of Pannonian Croatia. It draws on qualitative, semi-structured interviews with 19 beneficiaries of *Biram Hrvatsku* and six experts, including policy makers, civil servants in public administration, and a representative of a business incubator. The interviews delved into the beneficiaries' experiences of migration and return, focusing on their motivations to return, resources invested, entrepreneurial activities, and the challenges they faced. Additionally, they addressed the role the government program played in shaping return decisions and trajectories, the opportunities it created, and how it was implemented in practice.

While a growing number of studies have examined return migrants' contributions to development in their origin countries, rural, peripheral areas – despite being among the most affected by emigration and demographic decline – have so far remained largely overlooked. This

² Demographic decline and population shrinking due to falling birth rates and aging has been a process ongoing since the 1970ies. Increasing emigration rates during Croatia's post-socialist transition and especially after the countries' accession to the European Union have further spurred the process.

³ World Bank. 2025. *Leveraging immigration for Croatia's prosperity*. World Bank, 11 April 2025.

⁴ Mihály, Melinda. 2022. Peripheralization, political discontent, and social and solidarity economy – Case studies from rural Hungary and Germany. *Frontiers in Political Science* 3(741956), 1–22.

⁵ Rodríguez-Pose, Andrés / Dijkstra, Lewis, and Hugo Poelman. 2024. The geography of EU discontent and the regional development trap. *Economic Geography* 100(3), 213–245.

⁶ In April 2024, the newly elected center-right government established a Ministry of Demography and Immigration (Ministarstvo demografije i useljništva, MDU), which meanwhile has introduced measures to promote fertility, including financial incentives, to reconcile employment and parenthood. A strategy for demographic revitalization until 2033 has been elaborated, which, in addition to demographic issues, also addresses strategies of diaspora engagement and the inclusion of diaspora communities in homeland development. In addition, the government has introduced further measures to encourage return migration from the diaspora, for example tax incentives. Such measures build on the program *Biram Hrvatsku*.

study addresses that gap by investigating the development potential of return migration. In addition, it analyzes how policy measures such as *Biram Hrvatsku* can incentivize return migration and stimulate investment in rural areas, which are often economically lagging behind and face significant infrastructural constraints.

The study is divided into five sections. Following the introduction, the second section outlines the theoretical framework applied, focusing on the potential of return migration to induce transformation and development in countries of origin through tangible remittances (money and goods) and even more through intangible remittances (knowledge, normative structures and practices)⁷, thus highlighting the nexus of return migration and development. The third section gives a brief overview of the *Biram Hrvatsku* program and its results to date, while the fourth section details the research methodology. The fifth section offers the findings revealed through interviews with experts and beneficiaries. It is followed by a conclusion, discussing the key insights and implications of the policy incentivizing return migration and supporting business creation in lagging regions to drive transformation and development through transferred (in)tangible remittances.

Exploring the 'return migration and development' nexus driven by returnees' remittances: a review of the literature

This study builds on theoretical approaches that understand migration as a potential driver of transformation and development in migrants' origin contexts, and as "an integral part of wider social and development processes".⁸ With respect to return migration, the impact on development, however, is estimated to be "highly contingent on the time, place and circumstances of return".⁹ Such circumstances might be induced, for example, by macroeconomic changes in countries of origin that lead to better employment and income prospects and thus attract emigrants back.¹⁰ If such changes occur, for example, or if the employment situation in destination countries deteriorates, the calculation of the costs and benefits of staying abroad versus returning might shift and prompt return "as part of an optimal strategy".¹¹

Explorations of the 'return migration and development' nexus have, besides monetary remittances, increasingly drawn on social remittances, defined by Peggy Levitt¹² as the "ideas, behaviors, identities, and social capital flowing from the country of immigration to the country of origin". The concept has been expanded into various subfields, including political,¹³

⁷ A refined version of Peggy Levitt's (1998) concept of social remittances.

⁸ de Haas, Hein. 2010. Migration and development: A theoretical perspective. *International Migration Review* 44(1), 228.

⁹ King, Russell. 2022. Exploring the return migration and development nexus, in *Handbook of return migration*, edited by King, Russell and Katie Kuschminder. Cheltenham: Edward Elgar UK, 314–330.

¹⁰ King, *Exploring the return migration*, 316.

¹¹ Wahba, Jackline. 2022. The economics of return migration, in *Handbook of return migration*, edited by King, Russell and Katie Kuschminder. Cheltenham: Edward Elgar, 34.

¹² Levitt, Peggy. 1998. Social remittances: Migration driven local-level forms of cultural diffusion. *International Migration Review* 32(4), 927.

¹³ Goldring, Luin. 2004. Family and collective remittances to Mexico: A multi-dimensional typology. *Development and Change* 35(4), 799–840.

technological,¹⁴ and cognitive remittances.¹⁵ Collectively, this literature demonstrates that migration not only has economic effects but is also a channel for the circulation of ideas and practices.

While the concept of social remittances has been highly influential in foregrounding the non-monetary dimensions of migration-driven change, it has also been criticized for its conceptual breadth and ambiguity, which complicate operationalization.¹⁶ Central to our analysis is therefore the concept of intangible remittances, developed by Pinkow-Läpple and Möllers¹⁷ as a fruitful recalibration of social remittances. Their approach addresses the above-mentioned limitations. It makes a clear differentiation between intangible remittances – the knowledge, normative structures, and practices that migrants acquire during their stay abroad and transfer to their countries of origin – and tangible remittances, i.e., money and goods. Both types of remittances may span economic, environmental, socio-cultural, and political domains.

This framework provides a comprehensive theoretical lens for understanding how returnees contribute to transformation and development processes in origin societies. It enhances analytical precision and enables a more systematic examination of how both material and immaterial dimensions of migration-induced transfers interact. While tangible remittances can, for example, enable income-generating activities such as business creation, it is often intangible remittances – such as organizational know-how, democratic ideals, or sustainability norms – that shape how such activities are conceptualized, implemented, and accepted within communities of origin. The interplay between tangible and intangible remittances is therefore crucial for analyzing the multifaceted contributions of returnees to local development.

Empirical studies have shown that intangible remittances shape a wide range of areas. In the socio-cultural sphere, migrants have been found to transfer new lifestyles, worldviews, and value orientations. Rapoport, Sardoschau, and Silve¹⁸, for example, show that migration – through the transmission of intangible remittances – fosters cultural convergence between the context of origin and destination. Other studies point out that returnees introduce greater tolerance, progressive gender norms, and changed consumption patterns.¹⁹

¹⁴ Nichols, Sandra. 2002. *Another kind of remittance: Transfer of agricultural innovations by migrants to their communities of origin*. Paper presented at the *Second Colloquium on International Migration: Mexico-California*. Berkeley.

¹⁵ Vathi, Zana / King, Russell, and Ilir Gëdeshi. 2023. Cognitive remittances and the reintegration 'hump': Changing self-perceptions and positionality among Roma returnees in Albania and Kosovo. *Journal of International Migration and Integration* 24(S2), 387–406.

¹⁶ Boccagni, Paolo, and Francesca Decimo. 2013. Mapping social remittances. *Migration Letters* 10(1), 1–10; Kubal, Agnieszka. 2015. Legal consciousness as a form of social remittance? Studying return migrants' everyday practices of legality in Ukraine. *Migration Studies* 3(1), 68–88; Nowicka, Magdalena, and Vojin Šerbedžija, eds. 2016. *Migration and social remittances in a global Europe*. London: Palgrave Macmillan; Pinkow-Läpple, Janine, and Judith Möllers. 2025. From social to intangible remittances: Toward a comprehensive framework of remittances. *Comparative Migration Studies* 13(1), 1–21.

¹⁷ Pinkow-Läpple and Möllers. *From social to intangible remittances*.

¹⁸ Rapoport, Hillel / Sardoschau, Sulin, and Arthur Silve. 2020. Migration and cultural change. *CESifo Working Paper no. 8547*. Munich: Munich Society for the Promotion of Economic Research – CESifo.

¹⁹ Drbohlav, Dušan, and Dagmar Džúrová. 2023. Social remittances and interpersonal communication: Moldovans in Prague and Turin. *Geografie* 128(1), 25–48; Grabowska, Izabela / Garapich, Michał P. / Jaźwińska, Ewa and Agnieszka Radziwinowiczówna. 2017. *Migrants as Agents of Change*. London: Palgrave Macmillan; Grabowska, Izabela, and Godfried Engbersen. 2016. Social remittances and the impact of temporary migration on an EU sending country: The case of Poland. *Central and Eastern European Migration Review* 5(2), 99–117; Isaakyan, Irina, and Anna Triandafyllidou. 2017. Sending so much more than money: Exploring social remittances and transnational mobility. *Ethnic and Racial*

In the political sphere, intangible remittances affect political attitudes, civic participation, and expectations toward governance. Migrants who have been exposed to democratic systems are often associated with increased political engagement and greater demands for accountability in their countries of origin.²⁰ Existing studies show that returnees can support progressive political actors²¹ and contribute to enhancing the quality of political institutions in origin countries.²²

In the economic field or generally in professional environments across sectors, new work ethics, management styles, and technical knowledge are transferred to the countries of origin.²³ Other forms of transfer include skills such as project management, teamwork, English language proficiency, and data management practices acquired through education and professional experience abroad.²⁴ Especially highly educated returnees proved to be carriers of economic intangible remittances.

Recent research has also examined the transmission of environmental intangible remittances.²⁵ In this emerging research area, scholars have shown that migrants, for example, transfer practices of recycling, sustainable agricultural methods, and disaster risk management.²⁶ Ivlevs²⁷ further shows that women in particular play a key role in transmitting environmentally friendly norms to their countries of origin.

Despite this growing body of evidence, the transformative role of migrants remains a matter of debate. While many scholars portray migrants as agents of change, emphasizing their potential

Studies 40(15), 2787–2805; Suksomboon, Panitee. 2008. Remittances and ‘social remittances’: Their impact on livelihoods of Thai women in the Netherlands and non-migrants in Thailand. *Gender, Technology and Development* 12(3), 461–482; Vianello, Francesca Alice. 2013. Ukrainian migrant women’s social remittances: Contents and effects on families left behind. *Migration Letters* 10(1), 91–100.

²⁰ Pérez-Armendáriz, Clarisa, and David Crow. 2010. Do migrants remit democracy? International migration, political beliefs, and behavior in Mexico. *Comparative Political Studies* 43(1), 119–148; Batista, Catia, and Pedro C. Vicente. 2011. Do migrants improve governance at home? Evidence from a voting experiment. *The World Bank Economic Review* 25(1), 77–104.

²¹ Bortun, Vladimir / Østergaard-Nielsen, Eva, and Anatolie Coşciug. 2024. ‘It was us, from Italy, that made him mayor’: Drivers of migrant-led political change at the local level. *Journal of Ethnic and Migration Studies*, 1–18.

²² Mercier, Marion. 2016. The return of the prodigy son: Do return migrants make better leaders? *Journal of Development Economics* 122, 76–91.

²³ Ammassari, Savina. 2004. From nation-building to entrepreneurship: The impact of élite return migrants in Côte d’Ivoire and Ghana. *Population, Space and Place* 10(2), 133–154; Klagge, Britta, and Katrin Klein-Hitpaß. 2010. High-skilled return migration and knowledge-based development in Poland. *European Planning Studies* 18(10), 1631–1651; Hornstein Tomić, Caroline. 2023. Remigrant agency and the receptivity of social remittances, in returning – remitting – receiving: Social remittances of transnational (re)migrants to Croatia, Lithuania, and Poland, edited by Čiubrinskas, Vytis / Gečienė-Janulionė, Ingrida / Hornstein Tomić, Caroline, and Violetta Parutis. Münster: Lit Verlag, 171–202.

²⁴ Ammassari, *From nation-building to entrepreneurship*; Klagge and Klein-Hitpaß, *High-skilled return migration*; Hornstein Tomić, Remigrant agency and the receptivity of social remittances; Mueller, Charlotte, and Katie Kuschminder. 2022. Beyond ‘just comes’ and ‘know-it-alls’: Exploring strategies to deal with returnee stigmas during diaspora return visits for knowledge transfer. *Journal of International Migration and Integration* 24(2), 427–443.

²⁵ Diniega, Rachael, and Patrick Sakdapolrak. 2025. Social remittances and the environment in the context of climate change: What do we know? Where do we go? *Climate and Development*, 1–21.

²⁶ Montefrio, Marvin J. F. / Ortiga, Yasmin Y., and Ma. Rose Cristy B. Josol. 2014. Inducing development: Social remittances and the expansion of oil palm. *International Migration Review* 48(1), 216–242; Lietaer, Samuel / van Praag, Lore / Hut, Elodie, and Caroline Michellier. 2024. Migrants’ perspectives on environmental change and translocal practices in Morocco, Senegal, and the Democratic Republic of Congo. *Migration Studies* 12, 1–17.

²⁷ Ivlevs, Artjoms. 2021. Does emigration affect pro-environmental behaviour back home? A long-term, local-level Perspective. *Kyklos* 74(1), 48–76.

to advance, for instance, democratic participation, gender equality, or environmental sustainability,²⁸ others point out significant limitations in this regard.

Studies show that intangible remittances are not always transferred – especially when they are sensitive in nature or encounter resistance from local actors.²⁹ The capacity of local environments as a decisive factor for receiving and absorbing remittances has been discussed as “home-country receptivity”.³⁰ Economic intangible remittances, for example, can be blocked by structural barriers such as a lack of jobs or non-recognition of foreign work experience.³¹ Furthermore, the literature often disproportionately highlights successful transfer cases, potentially overestimating the broader transformative potential of social and intangible remittances.³² These critical perspectives underline that the role of (return) migrants as agents of change is neither uniform nor guaranteed.

These discussions reveal a key research gap: how and under what conditions do intangible remittances contribute to economic and social change, transformation, and development in the contexts of origin? One of the decisive factors influencing this process is changes of the political and economic environment in the countries from which migrants originate, including “profitable investment opportunities, a stable and growth-oriented economic system, (...) [and] a stable and corruption-free political environment”.³³ Furthermore, the ability of returnees to reintegrate socially, for example, at workplaces, might be hampered by social factors, such as closed circles or – often gendered – hierarchies.³⁴ Returnees need “space for action and participation”³⁵ to be able to bring new ideas and practices into local contexts. For maneuvering, they must develop strategies and build alliances prone to inducing change.³⁶ Space for action and participation is created or limited ultimately by authorities through legal frameworks, political freedoms, reintegration policies, and the overall openness of the political system, but also by inertia sustained both by peers and structural conditions in work contexts.

Political circumstances – from fundamental rights, such as freedom of speech and association, to systemic factors, such as regime stability and citizenship policies – strongly influence the degree

²⁸ Lindstrom, David P., and Elisa Muñoz-Franco. 2005. Migration and the diffusion of modern contraceptive knowledge and use in rural Guatemala. *Studies in Family Planning* 36(4), 277–288; Pérez-Armendáriz and Crow, *Do migrants remit democracy?*

²⁹ Ahmadov, Anar K., and Gwendolyn Sasse. 2016. A voice despite exit. *Comparative Political Studies* 49(1), 78–114; Bivand Erdal, Marta / Szulecki, Kacper / Bertelli, Davide / Coşciug, Anatolie / Kussy, Angelina / Mikiewicz, Gabriella, and Corina Tulbure. 2022. On the formation of content for ‘political remittances’: An analysis of Polish and Romanian migrants comparative evaluations of ‘here’ and ‘there’. *Journal of Ethnic and Migration Studies* 48(19), 4485–4502; Itzigsohn, José, and Daniela Villacrés. 2008. Migrant political transnationalism and the practice of democracy: Dominican external voting rights and Salvadoran home town associations. *Ethnic and Racial Studies* 31(4), 664–686; Dziegowski, Mariusz. 2016. Return migration and social change in Poland: Closures’ to migrants’ non-economic transfers. *Central and Eastern European Migration Review* 5(2), 167–188; Garapich, Michal P. 2016. I don’t want this town to change: Resistance, bifocality and the infra-politics of social remittances. *Central and Eastern European Migration Review* 5(2), 155–166.

³⁰ Nevinskaite, Laima. 2016. Social remittances from the professional diaspora: The issue of home-country receptivity. *Central and Eastern European Migration Review* 5(2), 138.

³¹ Grabowska, Izabela / Jastrzebowska, Agata, and Olga Czeranowska. 2024. Tacit skills of return migrants to Poland and Lithuania from the UK: Twenty years after the May 2004 EU enlargement. *Problems of Post-Communism*, 1–11.

³² Paasche, Erlend. 2016. *A conceptual and empirical critique of ‘social remittances’: Iraqi Kurdish migrants narrate resistance in Migration and social remittances in a global Europe*, edited by Nowicka, Magdalena, and Vojin Šerbedžija. London: Palgrave Macmillan, 121–142.

³³ King, *Exploring the return migration*, 326.

³⁴ Hornstein Tomić, *Remigrant agency and the receptivity of social remittances*.

³⁵ Hornstein Tomić, *Remigrant agency and the receptivity of social remittances*, 185.

³⁶ Hornstein Tomić, *Remigrant agency and the receptivity of social remittances*.

of action returnees can achieve.³⁷ In contexts marked by conflict or the remnants of war, authoritarian governance, high corruption, or political uncertainty, the space for returnees to act as agents of change can be significantly limited or even completely removed.³⁸ Conversely, major political events such as revolutions or regime change disrupt existing power relations and create opportunities for returnees to promote new ideas and practices.³⁹ Beyond macropolitical dynamics, concrete policy initiatives can directly shape whether and how returnees will be supported in their efforts.⁴⁰ Government programs that explicitly encourage the inclusion of returnees in civic or economic life can serve as crucial enablers. Such support can facilitate reintegration and provide institutional support for entrepreneurial activities, although it cannot replace the individuals' strategic agency.

Encouraging return and investment: The program *Biram Hrvatsku* ("I choose Croatia")

In December 2021, the Croatian Government launched the *Biram Hrvatsku* ("I Choose Croatia") program, with implementation beginning in January 2022. The program seeks to strengthen economic activity in less developed, demographically weaker, and mostly rural areas of the country (Slavonia, Baranja, Srijem, Dalmatian Zagora, Gorski Kotar, Lika, Banovina, Kordun, Dalmatian islands- mostly marked in red or orange on Figure 1) and to encourage the return of the active working population from abroad, as stated on the program website.⁴¹ By supporting return migration and investment in these often lagging regions, the program seeks to reverse the downward spiral of demographic and economic decline.

³⁷ Chaudhary, Ali R., and Dana Moss. 2019. Suppressing transnationalism: Bringing constraints into the study of transnational political action. *Comparative Migration Studies* 7(1), 1–22; Krawatzek, Félix, and Lea Müller-Funk. 2020. Two centuries of flows between 'here' and 'there': Political remittances and their transformative potential. *Journal of Ethnic and Migration Studies* 46(6), 1003–1024; Soysal, Yasemin Nuhoglu. 1994. *Limits of citizenship: Migrants and postnational membership in Europe*. Chicago: Chicago University Press.

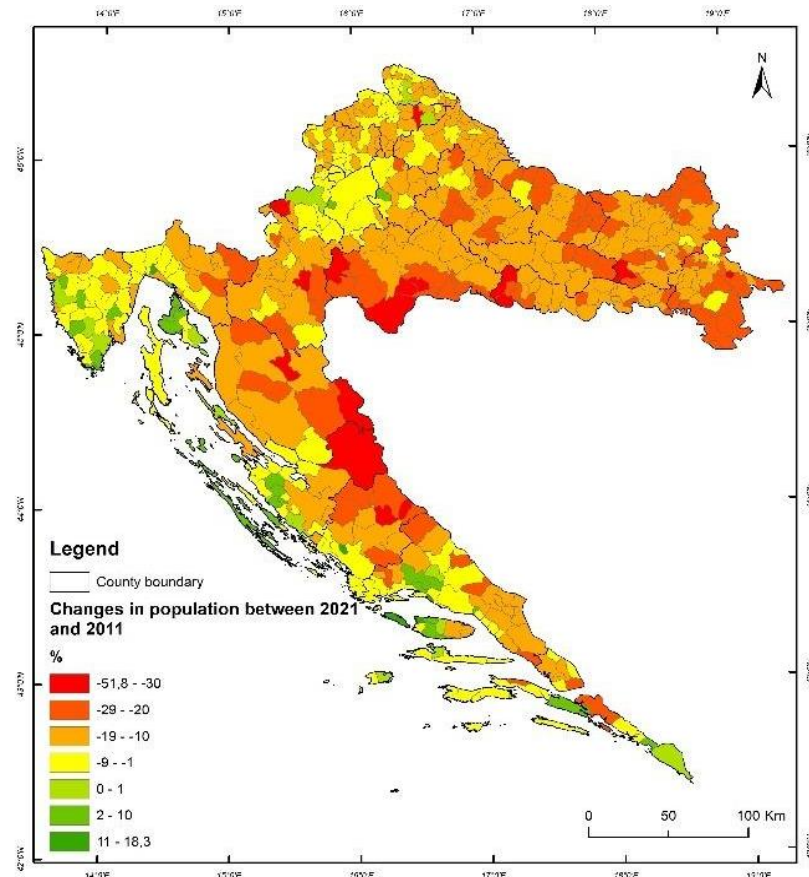
³⁸ Chaudhary and Moss, *Suppressing transnationalism*; Hanifi, Shah M. 2006. Material and social remittances to Afghanistan, in *Converting migration drains into gains: Harnessing the resources of overseas professional*, edited by Brinkerhoff, Jeniffer M., and Clay Wescott. Manila: Asian Development Bank, 98–126.

³⁹ Krawatzek and Müller-Funk, *Two centuries of flows*.

⁴⁰ Leutloff-Grandits, Carolin. 2025. Migrant entrepreneurs as drivers of wage and labour standards: Transnational normative and structural embeddedness for promoting development in Kosovo. *Migration and Development*. Online first: 14 August 2025.

⁴¹ Hrvatski zavod za zapošljavanje. 2025. *Biram Hrvatsku – mobilnost radne snage*. (accessed 3 March 2026).

Figure 1: Changes in population across Croatia



Source: World Bank. 2024. *Croatia systematic country diagnostic update*. World Bank Group, 20.

Biram Hrvatsku is part of Croatia's labor market policies and complements existing measures that support self-employment through business creation. It originally targeted Croatian emigrants living in the countries of the European Economic Area (EEA). In 2023 and 2024, the list of countries from which return is encouraged has been further expanded to include Switzerland, the United Kingdom, North and South America, Australia, and New Zealand. The measure supports successful applicants in establishing their own business throughout Croatia.

To qualify, applicants must have been employed for at least 12 months within the previous 24 months in one of the listed countries and be under 60 years of age. Their level of education is not a selection criterion, but applicants have to be registered as unemployed at the time of applying.

The measure offers up to € 23,500 for domestic relocation and € 27,000 for those returning to Croatia from abroad. Up to € 15,000 can be provided as support for starting a business (for example, in the construction or manufacturing industry), and between € 7,000 and € 10,000 is offered for jobs in other sectors, for example, in the processing industry. An additional € 5,000 is provided if the job involves the use of green or digital solutions, with an additional € 7,000 offered through *Biram Hrvatsku*.

According to the Croatian Employment Service (CES), between January 2022 and 6 June 2025, a total of 1,035 applications were approved, of which 961 were applications for returning from

abroad, and 74 were applications for internal mobility, all with the goal of starting their own business. Altogether, 1,466 people have been employed in jobs supported by the measure, including the beneficiaries themselves.⁴² Most returnees came from Germany or Austria, with around 70% holding high school diplomas. The main destinations of return were the counties of Zagreb, Osijek-Baranja, and Brod-Posavina. The beneficiaries primarily work in construction (455), followed by the processing industry (85).⁴³

Research methodology

To learn about the beneficiaries of the *Biram Hrvatsku* program, we first collected statistical data on their socio-demographic characteristics. Based on this information, we developed guidelines for semi-structured interviews. In total, 21 interviews were conducted between April and July 2024 – 17 with beneficiaries of the program, and four with experts.⁴⁴ This approach was selected to ensure a comprehensive and nuanced understanding of the program's implementation and impact.

Expert interviews were conducted with senior officials from the Ministry of Labor, Pension System, Family and Social Policy, and from the Croatian Employment Service; with the mayor and two heads of departments of local municipalities, and with the director of a regional development agency, who also runs a business incubator.

The beneficiary sample consisted of 19 return migrants, including three women and 16 men, aged between 29 and 56 years, with a mean age of 40.5 years. Most participants (17) had completed secondary education, while two participants – both women – held tertiary degrees. Most interviewees were employed in manual or technical occupations, such as plumbing, painting, construction, and electrical work. The average migration duration was 8.5 years, with individual durations ranging from 2 to 17 years. Migration destinations were predominantly large urban areas in Germany, though one interviewee had also lived in Australia and another in Switzerland. Most interviewees were married and reported having children at the time of the interview. An overview of key demographic and migration-related characteristics is presented in Table 1.

As most beneficiaries of the program – aside from those returning to the capital – resettled in their regions of origin in Osijek-Baranja and Brod-Posavina Counties, these two regions were selected as the primary sites for fieldwork. Additional fieldwork was conducted in Sisak-Moslavina County, another part of Pannonian Croatia that is geographically closer to the capital and likewise characterized by low levels of development and high emigration rates.

Data on potential interviewees, i.e., beneficiaries of the measure, were provided by the Croatian Employment Service (CES) following prior confirmation that the beneficiaries had consented to share their contact information. Data collection took place in 2024 at locations suggested by the interviewees, usually cafés, offices, or their homes, which contributed to a relaxed atmosphere, as the interviews took place in familiar environments. The interviews were conducted in

⁴² Data provided by the Croatian Employment Service (CES) via email correspondence, 2025.

⁴³ The weekly *Nacional* recently published that between January 2022 and the end of January, 2026, a total of 1,589 applications were approved, of which 1,507 were applications for returning from abroad and 82 were applications for internal mobility, all with the goal of starting their own business; Nacional. 2026. Istražili smo preko Vladine mjere u Hrvatsku se vratilo više od 700 ljudi. Ovo su države iz kojih najčešće stižu. *Nacional*, 10 February 2026.

⁴⁴ Please note that in some interviews more than one person participated.

Croatian, the participants' mother tongue, except in three cases where participants expressed that they were comfortable with the interview being conducted in German. The interviews typically lasted around one hour and followed standard ethical procedures: all participants signed written consent forms outlining the purpose of the study, the use of their data, and their right to withdraw at any time. To maintain anonymity, pseudonyms are used throughout the analysis.

The interviews with beneficiaries focused on the factors that motivated migration and return, the businesses established upon return, and the challenges returnees encountered throughout the migration and return process. The conversations also examined how returnees reflected on their experiences abroad and their decision to return, the types of resources and skills they brought back, and how these were invested. Furthermore, the interviews explored the conditions that either hindered or supported the transfer of these resources – including both tangible and intangible remittances – as well as the participants' experiences with the *Biram Hrvatsku* program application and implementation process. This qualitative study thus provides valuable insights into the personal experiences and attitudes of returnees who benefitted from the *Biram Hrvatsku* program, which was the main purpose of the research.

Several methodological limitations of the study need to be pointed out, nevertheless. As outlined above, participants' contact information was provided through the CES, and this recruitment method may have introduced sample bias, as those who agreed to take part might have been more motivated or had rather positive experiences compared to individuals who declined participation. Another limitation concerns the sample size, as with only nineteen participants, the findings can neither be generalized to all beneficiaries of the measure nor to all returnees from Germany to Croatia. Nevertheless, data collection reached saturation, meaning that responses to key research questions began to repeat, suggesting that the sample was adequate to meet the study's objectives.

Table 1: Socio-demographic characteristics and migration profiles of the beneficiaries interviewed

Pseudonym	Age	Gender	Education	Occupation	Migration Duration (Years)	Migrated to	Left/Returned	Marital Status	Children
Marija	44	f	Secondary	Accountant	8	Frankfurt	2017–2024	Married	3
Filip	36	m	Secondary	Electrical Technician	6	Munich	2016–2022	Married	0
Jakov	39	m	Secondary	Painter	17	Rapperswil	2006–2023	Divorced	0
Josip	30	m	Secondary	Metal Structure Worker	9	Karlsruhe	2015–2022	Married	1
Šimun	32	m	Secondary	Electrical Technician	6	Stuttgart	2017–2023	Married	2
Ilija	53	m	Secondary	Painter	7	Munich	2015; 2016–2022	Married	2
Stjepan	44	m	Secondary	Transport Manager	5.5	Munich	2017–2022	Married	4
Nikola	44	m	Secondary	Plumber	9	Munich	2014–2022	Married	3
Marko	37	m	Secondary	Locksmith	4	Hamburg	2018–2022	Married	3
Marjan	53	m	Secondary	Construction Technician	12.5	Frankfurt	2002–2003; 2012–2023	Married	1
Dino	37	m	Secondary	Salesman; Electrician	11	Australia; Moers	2013–2019; 2019–2022	Married	2
Petar	36	m	Secondary	Plumber; Driver	5	Hamburg	2017–2022	Married	0
Lucija	29	f	Tertiary	Teacher	2	Ravensburg	2020–2022	Single	0
Ivana	37	f	Tertiary	Project Manager	11	Ulm	2012–2023	Married	2
Damir	41	m	Secondary	Mechatronics Technician	11	Ulm	2012–2023	Married	2
Milan	45	m	Secondary	Plumber; Gas Installer	3.5	Köln	2018–2022	Married	1
Matej	36	m	Secondary	Construction Worker	11	Mannheim	2011–2022	Married	1
Luka	37	m	Secondary	Construction Worker	7	Trostberg	2015–2022	Married	1
Ivan	56	m	Secondary	Tiler	15	Berlin; Augsburg	1992–1997; 2013–2023	Married	2

Source: Own illustration.

Results

The beneficiaries' perspective

Motivating factors for emigration and return: balancing costs, benefits, and social wellbeing

The interviewed beneficiaries of the *Biram Hrvatsku* program primarily pointed to economic reasons as the initial motivation for leaving Croatia. A wider range of job opportunities and higher salaries abroad were named as decisive factors to consider emigration. Curiosity was also frequently mentioned as a secondary motivation. While around half of the interviewees had initially planned to move abroad for good, the others had envisioned working abroad temporarily and returning home after a certain period, once they had earned enough money to pay off loans, start their own business, or find better employment in Croatia.

Most interviewees initially migrated alone, though some were later joined by partners or spouses, while some had gone abroad with partners or families from the outset. Most of those who had gone abroad on their own spent considerable time and resources traveling back and forth to visit families and friends in Croatia.

For most, the idea of returning was again shaped by economic calculation: once financial gains and other benefits of being abroad, such as work experience, were no longer compelling. The initial advantage of higher wages in destination countries had gradually diminished due to rising costs of living, especially for rent, transportation, childcare, healthcare, and leisure. As they continued to monitor Croatia's economic situation and noted signs of improvement reported in the media, the perceived balance between staying abroad and returning began to shift. Within families and among peers who had remained in Croatia, these developments became frequent topics of discussion. Reports on improving working and living conditions, emerging economic opportunities, and job offers made returning increasingly attractive. Starting a business in one's region of origin came to seem viable, while working abroad on the contrary, seemed increasingly less beneficial.

The prospect of returning to rural areas close to nature with larger living spaces additionally encouraged return. Spacious houses with gardens, access to healthy, locally produced food, and clean air stood in sharp contrast to the small, costly apartments they inhabited in urban agglomerations abroad, the long hours spent in traffic, and reliance on processed supermarket food. Moreover, extensive working hours abroad had left little time for social life, with many interviewees describing relationships limited to a small circle of friends or fellow migrant workers, especially from Central and Southeastern Europe. Those who had been able to establish social contacts and even friendships beyond those communities were usually the ones who had invested time and resources in learning the German language. Notably, these interviewees also tended to evaluate their migration experience more positively. In contrast, participants who had neither learned the language nor established contacts outside migrant circles tended to assess their migration experience more critically.

Against this backdrop, returning to extended families and older family members in need of caretaking, reuniting with spouses, partners, and friends, and regaining access to wider social circles in local communities of origin were key motivations for return, closely tied to the desire for social wellbeing. For those raising children, the prospect of doing so in their country of origin was another decisive factor in ending their stay abroad.

Finally, some interviewees expressed social, cultural, and behavioral factors that had undermined their well-being abroad, including language barriers. Jakov, for example, stated "I just didn't like their way of life. The weekend comes, we have a party, the music is a bit normal; at 10 p.m.-10:30 p.m. the police are already ringing, someone has reported you" (Jakov, 39). His statement highlights frustration

with stricter social norms surrounding leisure and gatherings. Jakov also expressed feeling economically exploited and regarded merely as an economic resource by his employer, as the following statement reveals: “The only thing is that you make good money, but I just didn’t like their system of life and (...) You are programmed like a robot” (Jakov, 39). Other participants voiced criticism for not being treated on equal terms with domestic co-workers. Repeatedly, social distance between migrants and the host community was mentioned. Those interviewees often summed up their experience in distinctly negative terms: “I would never go back there again” (Marko, 37); “I don’t know, it’s a bad experience for me (...). God forbid! Never again [to Germany]!” (Stjepan, 44).

Finally, some critically contrasted the greater level of cultural diversity and anonymity in German cities compared to Croatia’s rural, socially tightly knit regions as having made them feel uneasy and estranged. In such interview passages, emotional attachment to one’s own country, language, and culture of origin was highlighted as decisive for returning.

Business creation and opportunities in lagging regions

Most interviewees establish small businesses in their regions of origin upon return, primarily in the construction sector. They chose this sector since they had worked in construction or closely related occupations while abroad and therefore continued in the same field upon their return. Additionally, construction currently faces particularly high labor demand in Croatia, which has shaped both employment opportunities and return decisions. Many returnees identified market niches and unmet demand for specialized services related to larger regional and local development projects, such as the expansion or renewal of public infrastructure. Their enterprises mainly involved skilled manual work, much-needed services in areas hit by outmigration, and a shortage of labor. The services offered by them ranged from building, water, and heating installation and plumbing; some worked as locksmiths, house painters, electricians, or welders. Some had already managed to expand their operations by hiring up to four employees, while others planned to do so in the future. None reported difficulties in finding clients or work orders, as economic activity in their regions of origin had significantly increased with investments in new industries, commercial centers, and infrastructure for transport or leisure.

These findings should be interpreted within the broader demographic context of severe population decline in the studied regions, where some areas have lost more than 30% of their residents over the past decade. Although most returnee businesses in the sample were small-scale and their immediate employment impact may appear limited at first, it is important to note that all enterprises in this study were established less than a year before the interviews were conducted. Many participants indicated intentions to expand their businesses and hire additional workers soon, suggesting that their economic impact is likely to grow as these enterprises become more established. In addition, the return of entire families may also generate indirect employment effects through other household members entering the labor market, thereby amplifying the local economic impact of return migration.

Not all participants were able to rely on pre-existing professional networks but instead had to invest time and effort into establishing new contacts with potential clients, especially during the early phase of business creation. In some cases, however, work experience abroad also opened new doors and created professional opportunities, as Ivana (37) pointed out: “Those jobs have now opened some other doors for us, which we would never have had if we hadn’t left. I will never regret leaving. I think it’s a big, big thing when you can experience another country”.

Overall, the interviewees expressed a very positive outlook on regional economic revitalization and future business opportunities. At the same time, uncertainty about future economic developments was also evident, though without deeper concern. A recurring topic was the shortage of skilled workers and

the difficulties of finding staff with the right skills, a challenge raised by many participants in our sample. For instance, when asked whether hiring new employees due to increasing work demand will be a challenge, Petar (36) replied:

I think that yes, it will be: the workforce here is quite bad, let's not lie. About 15 years ago, it was possible; now the problem is already emerging... I mean, perhaps there won't be an issue finding one additional worker, but in the future, when the company needs even more workforce, I think there will be serious problems.

Resources transferred: tangible and intangible remittances

When asked about the gains and benefits of their international work experience, those interviewees with a predominantly positive view of their migration experience repeatedly stressed, besides the financial profits, the new knowledge, skills, and techniques they had acquired, including foreign language skills. They agreed that these resources were crucial for developing business ideas and setting up the conditions for self-employment after their return. As Petar (36) put it, migration “is a school of life, a very big one”, while Šimun (32) stated, “I have only positive things to say”. Furthermore, they also noted that such knowledge and skills could be beneficial for the development of their region, especially given that they returned to a lagging area.

The more we inquired into culturally specific mindsets, the more our interviewees shared examples of context-related values and practices acquired abroad, such as efficient time management, thoroughness in task fulfillment, a high level of professionalism, workplace tidiness, and strict adherence to rules and safety measures at work. These were perceived positively, particularly in contrast to what they considered less favorable habits and mindsets prevalent in their culture of origin. Such intangible remittances, as introduced in Chapter 2, were highlighted as key added value brought back by returnees. They were seen as contributing to changes in work approaches and conduct, ultimately leading to improved professional outcomes.

Yet the transfer of intangible remittances also made returnees stand out from peers, who occasionally referred to them as “German”. Colleagues and friends frequently commented on their “German” work ethic, including their long working hours, which appeared to be somewhat misaligned with local work routines. Despite this, most interviewees stated that such work ethics were generally respected and appreciated by clients.

Many returnees also introduced technological or social innovations, or they relied on specialized knowledge and skills in their respective professional fields – thereby transmitting intangible remittances, too. Šimun (32), for instance, encountered the idea of smart homes abroad, a major innovation he sought to introduce to rural areas of Croatia through his business. Other participants introduced occupational safety measures they had encountered at their workplace abroad, or other professional standards and behavior. Other participants were inspired by the practical approaches to teaching they had learned abroad, which they now applied in daily work with colleagues or employees. Finally, understanding how institutions should function may also be seen as an intangible remittance.

At the same time, tangible remittances included not only financial capital invested in business creation, but also technical equipment imported from abroad, such as specific tools and machinery.

The migration success of one couple appeared to culminate in their return and the effective transfer of intangible remittances, as the following dialogue reveals:

Damir (41): We had a great time there, too. It was even abnormal for us to come back; we had built a house, and we both had good jobs. (...) I would recommend everyone to go [abroad].

Ivana (37): I think this is ideal— for people to go, gather skills and knowledge, return to their country. It can't be better. Here, there was no way for us to learn to work at all, and I think we still bring something ...

Biram Hrvatsku: a game-changer?

Overall, the interviewees expressed satisfaction with the *Biram Hrvatsku* measure, though several saw room for improvement. Although some interviewees faced initial financial difficulties in the early phase of establishing their business, they unanimously agreed that the financial support provided through *Biram Hrvatsku* was sufficient. Most also described the application and evaluation process as relatively smooth, albeit some found it overly bureaucratic and time-consuming.

However, the instructions for how to apply for and take advantage of the program were criticized as vague. Obtaining all the required documents from the Croatian Employment Service, German employers, and state institutions proved challenging. Some beneficiaries, however, also noted that the situation has improved over time. As Dino (37) explained:

You start to appreciate your country if you didn't like it in another country. And here they have changed a lot. For example, the Employment Service surprised me very positively in how they treat us. Even the police and all those bureaucratic things have improved a lot. A lot of young people have come, and the attitude towards us as clients is very different now. That surprised me a lot.

Some participants furthermore suggested complementing the financial support provided by *Biram Hrvatsku* with networking support, for example, by connecting beneficiaries with business agencies and incubators, since the cooperation between institutions and agencies in Croatia was generally considered poor. Others emphasized the need to improve the dissemination of information about *Biram Hrvatsku*, which most had heard about through personal channels, television or the internet. One participant suspected nepotism in the allocation of funds, suggesting taking effective anti-corruption measures. Finally, most of our interviewees pointed out that although the program was highly helpful and beneficial, it was neither decisive for their return nor for establishing their business.

Although not a widespread experience, some participants reported instances of jealousy and resentment within their local communities after receiving *Biram Hrvatsku* funds. Such reactions reflected a perception that returnees were unfairly privileged by state support rather than recognized for their entrepreneurial initiatives and contributions to local development. Lucija (29) for instance noted facing “an avalanche of negative comments” from acquaintances who questioned why the government was giving financial incentives to those returning from abroad instead of supporting those who had remained. These experiences reveal the social ambivalence surrounding return migration: while public discourse often laments the emigration of young and skilled workers, the same individuals may encounter skepticism or hostility upon their return. Feelings of jealousy and distrust could therefore complicate reintegration processes and dampen the perceived legitimacy and efficiency of return programs such as *Biram Hrvatsku*.

The experts' perspective

Biram Hrvatsku: Extension of the Self-Employment Measure

The interviews with experts underscored that *Biram Hrvatsku* was not conceived as a multi-layered approach to encourage the return of Croatian emigrants but rather as a targeted instrument to subsidize business creation and self-employment through varying levels of financial support.

Senior officials from the Ministry of Labor, Pension System, Family and Social Policy, and from the Croatian Employment Service pointed out that the measures for self-employment introduced by the government had, to date, resulted in more than 30,000 new jobs, with a 70% survival rate in the labor market. According to the senior official from the Ministry, *Biram Hrvatsku*, as an extension of these measures, could be regarded as a successful policy transfer, inspired by similar measures in other EU member states.

The official also noted that the original numbers they expected were not large: “The first year wasn't very successful because I personally think it's very hard to start your own business. You need to go back to Croatia. You need to make a business plan. You need to have a clear idea of what you want to do, and you need to move your whole family. Many of these beneficiaries are people with families, with children, with apartments abroad, where they have contractual obligations. So we said, and we still expect, that the real quality of the measure will only be visible in a few years' time, so to speak.” Therefore, he argued that the knowledge and experience accumulated abroad by these returnees will ultimately be beneficial to Croatia and outlined several success stories of beneficiaries who initially used the basic self-employment measure and have since expanded their businesses from a single employee to companies employing 60–70 people.

Challenges to be tackled

Like the beneficiaries of the *Biram Hrvatsku* program, the interviewed experts agreed that challenges in the program design and implementation remain to be tackled, particularly regarding its visibility in countries with large Croatian communities. Institutional cooperation would need to be improved to guarantee greater effectiveness of program implementation.

Monitoring the presence of returnees had proven difficult due to irregular practices of deregistering when going abroad, and similarly, hesitation of program applicants to register as unemployed (and to quit their jobs in Germany, in the first place; one of the preconditions for being eligible to apply) - were critically pointed out as hurdles for stringent monitoring.

Experts also acknowledged the beneficiaries' criticism that the program's bureaucratic complexity could discourage participation. Both senior officials from the government and the employment agency underlined that the key purpose of the program was to facilitate a smooth transition for those interested in returning to Croatia. At the same time, they recognized that the program's focus on financial support represents a limitation. They suggested that additional measures, such as networking support by local or regional business agencies and municipal authorities, could further aid the professional establishment and reintegration of returnees.

Some experts highlighted the value of existing local financial assistance programs that help purchase equipment or co-finance credit interest rates for young families. As the mayor of a town in Pannonian Croatia exemplified: “We co-finance interest for housing loans in cooperation with the county. The county co-finances with one percentage point, and the town co-finances the other. So, if someone comes to the bank and takes out a 3.5% interest rate housing loan, they will pay 1.5%.”

Beneficiaries also emphasized the changes Croatia had undergone during their absence, a point that was also mentioned in the expert interviews. The interviewees noted that, besides the economic improvements such as investments in local industry, production, or infrastructure, and the increase of wages, general improvements in local infrastructure and progress in development also supported their return decisions.

Like the beneficiaries, the experts recognized that while the financial support provided by *Biram Hrvatsku* was relevant, it was not the decisive factor motivating return, as the following statement from the senior official at the Croatian Employment Service reveals: "... people are not coming back just because of the measure."

Conclusion

This study set out to understand how migration and return intersect with local development dynamics in lagging regions of Croatia. It focused on the *Biram Hrvatsku* program as a policy instrument designed to encourage return and entrepreneurship. Drawing on semi-structured interviews with return migrants and experts, it explored the motivations behind return migration, the resources transferred through tangible and intangible remittances, and the structural conditions shaping these processes.

The study showed that emigration decisions from lagging regions in Pannonian Croatia have been inspired primarily by economic considerations, such as finding a better job, higher wages, and a wider range of professional opportunities. Correspondingly, return decisions were shaped by expectations of achieving economic sustainability in the regions of origin, which have recently embarked on a path of economic recovery. Above all, return has been motivated by opportunities created through regional economic development and increasing investments. This confirms the significance of macroeconomic changes in countries of origin that improve employment and income prospects, thereby incentivizing emigrants to return.⁴⁵

Returnees expressed confidence that Croatia is catching up economically and is no longer significantly lagging behind older European Union member states such as Germany. Hence, returnees have tapped into a broader developmental momentum – benefiting from it while simultaneously driving it forward.

Factors such as affordable housing, more spacious living conditions, proximity to nature, and a healthier lifestyle – key characteristics of rural areas – have added to economic reasons for return. Moreover, reuniting with family and friends reinforced the view of return as a choice that enhances social well-being. A widely held opinion among returnees was therefore that many more Croatian emigrants are likely to return in the coming years.

Crucially, the study highlights the potential of returnees to make important tangible and intangible contributions to local development. Tangible remittances, such as money and goods, facilitated business creation and job generation. Equally important, however, were intangible remittances, the "knowledge, normative structures and practices that migrants acquire during their stay abroad and transfer to their countries of origin".⁴⁶ These non-material transfers included business ideas, know-how, work ethics, management styles, and technical expertise, which can contribute to gradual shifts in professional standards, innovation capacity, and workplace cultures.

Together, these tangible and intangible remittances culminated in meaningful contributions to local development dynamics. Most returnees established small businesses in their regions of origin, primarily in the construction sector. Their enterprises mainly involved skilled manual work – much-needed services in areas heavily affected by outmigration and chronic labor shortages. By filling these gaps, returnees not only contributed to meeting local demand but also played an active role in revitalizing regional economies and sustaining community life. Although most of these businesses remain small-scale, they demonstrate clear potential for growth and further job creation over time.

⁴⁵ King, *Exploring the return migration*.

⁴⁶ Pinkow-Läpple and Möllers, *From social to intangible remittances*, 17.

Such entrepreneurial activities are particularly valuable in regions facing severe demographic decline, where even small-scale economic initiatives can have cumulative, locally significant effects. Our results, therefore, confirm that the interplay between tangible and intangible remittances, as discussed in Section 2, enables the multifaceted contributions of returnees to local development to take place.

In this context, government programs such as *Biram Hrvatsku* should not be regarded as key drivers of return and innovation. They do, however, provide important incentives for these processes, particularly in regions that are comparatively lagging behind. By offering initial financial support and signaling governmental commitment to regional revitalization, such measures can help lower the practical and psychological barriers associated with return and business creation. Programs that explicitly encourage the inclusion of returnees in civic and economic life can therefore serve as important enablers. They facilitate reintegration and provide institutional backing for entrepreneurial activities, thereby reinforcing the development potential of return migration. By doing so, they contribute to making (return) migration an integral part of wider social and development processes.⁴⁷

To improve the effectiveness of *Biram Hrvatsku* and to reduce barriers to the transmission of (in)tangible remittances, several measures are needed. These include refining and simplifying program instructions, accelerating the processing of applications, and enhancing the dissemination of information about the measure, targeting countries with large Croatian emigrant communities specifically and in a wider range of languages, including English and Spanish. In addition, inter-institutional cooperation and information-sharing in Croatia should be improved. Furthermore, transparency in the selection process could reduce the perception of nepotism, which was occasionally expressed by beneficiaries. Such perceptions may stem from exposure to democratic systems with a stronger anti-corruption culture, which, as previous research suggests, can lead to greater demands for accountability in countries of origin.⁴⁸ To address negative social reactions, such as jealousy or resentment within local communities, public communication campaigns that highlight the broader societal benefits of return programs could help foster understanding and social acceptance⁴⁹, or the overall “home-country receptivity”⁵⁰ of returnees’ contributions. Support could be expanded to include non-monetary measures, such as networking opportunities. That way, greater “space for action and participation”⁵¹ would be provided for new ideas and practices to be introduced to local contexts.

Overall, the study shows that return migration holds considerable but conditional promise for regional revitalization. It depends on supportive institutional frameworks and on recognizing returnees as contributors who bring valuable resources. When these individual capacities are matched with transparent and inclusive policies, return migration can contribute meaningfully to revitalizing regions affected by depopulation and economic decline. Ultimately, returnees’ individual agency is essential, but it is legal regulations and institutional frameworks that shape the scope of action and participation available to them within processes of local development.

Note on authors

⁴⁷ de Haas, *Migration and development*.

⁴⁸ Pérez-Armendáriz and Crow, *Do migrants remit democracy?*; Batista and Vicente, *Do migrants improve governance at home?*

⁴⁹ Pinkow-Läpple, Janine, and Judith Möllers. Forthcoming. Overcoming resistance, enabling change: Support structures for intangible remittance transmission by female returnees. Turin: European Training Foundation; King, *Exploring the return migration*.

⁵⁰ Nevinskaite, *Social remittances from the professional diaspora*, 138.

⁵¹ Hornstein Tomić, *Remigrant agency and the receptivity of racial remittances*, 185.

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