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# Kontraktauslandschweizer

EMIGRATION is a problem which occupies Swiss communities abroad as much as their organisation at home, and is gaining more and more in importance.

Swiss emigrate by contract with a firm at home or with an organisation with international undertakings, including humanitarian help and development aid, or for reasons of education and training. There is a new term – "Kontraktauslandschweizer".

If one leaves the country only for a given time the relationship with the local Swiss community abroad as well as with the place of temporary residence is bound to be different and often only superficial. But these new emigrants are of as much importance to Switzerland as the classical type, most of whom left to settle abroad and became valuable representatives of their country.

The emigrants for a limited period return home with much information, know-how and a wider horizon, all of which is very important to Switzerland.

The new structure of Swiss emigration was the main theme of the Assembly of Swiss Residents Abroad in Solothurn in August. The problem was looked at from every angle by representatives of the Organisation of Swiss Residents Abroad, its secretariat and representatives of the Federal Departments

responsible for Swiss emigration and Swiss communities abroad.

Going back in history we were told that the first emigrants were the mercenaries whose wish it was to return with a well-lined purse. Their lives abroad were often adventurous.

Next it was the farmers who left home because the land did not produce enough to feed large families. They often faced long and difficult journeys and spent years of hard work and even deprivations before their efforts were crowned with success. There are still old Swiss farming families in New Zealand and Canada.

Many Swiss citizens emigrated to the USA, and a large number of them were successful. The stories of "rich uncles in America" were no myth, and there are many mansions in Switzerland to prove their success.

Often the wealthy repatriated Swiss founded museums and other institutions such as a home for the blind. They often used their fortunes for the common good.

Many Swiss made a success abroad which also left a signifi-

cant mark at home. In the first half of the last century Basle silk manufacturers established themselves abroad, and later St. Gall linen merchants.

The Wohlen straw hat industry became a name in many countries. In Florence it was established in 1843, and there is still a descendant of the family in the business.

A diary was found with details of an agreement between a Winterthur cotton magnate and his nephew who went to Egypt in 1875. It contained interesting details regarding a certain sum to be put away as savings and going home every four years.

In 1856 the Basle chemical firm of Geigy was established in a small way in Japan, mainly for textile colouring, and seven years later some seven Swiss were employed there. Insurance companies began to have their agencies abroad, such as the Swiss Re-Insurance and Helvetia Fire Insurance.

In 1898, the Swiss Bank Corporation opened its offices in London where Sulzer Brothers and others had already been established for 40 years. Buehler Brothers opened a branch in Paris in 1891, and the Swiss Hotel Association in New York in 1897. The office of the Swiss Federal Railways was opened in London in 1894.

Today there are more than a hundred firms with branches abroad with an estimated total of between 9,000 and 10,000 Swiss employees. In addition, international organisations and development aid projects employ between 12,000 and 13,000 Swiss nationals. The numbers have been going down slightly, often due to the immigration policy of foreign governments.

These figures, of course, do not include diplomatic and consular staff as these have extra-territorial status – that is, they are considered as living in Switzerland.

Sixty per cent of people working in Swiss firms and organisations outside Switzerland were born abroad, and only 40 per

cent are immigrants. The traditional countries for Swiss emigrants are still the USA, Australia, New Zealand and India. Among new territories which have become very popular are the Arab countries, Panama, Hongkong, Japan and Thailand.

A characteristic of these new emigration territories is that there is rarely a Swiss to be found who has been there longer than eight years. Within eight years, in fact, one-fifth to one-sixth of staff are replaced.

These new colonies are different and there is little room for the old type of sentimental patriotic get-togethers. Working luncheons and meetings at sport are more their style. There are some laudable exceptions, however, where a new *modus vivendi* has been found and the newcomers are integrated into established Swiss communities.

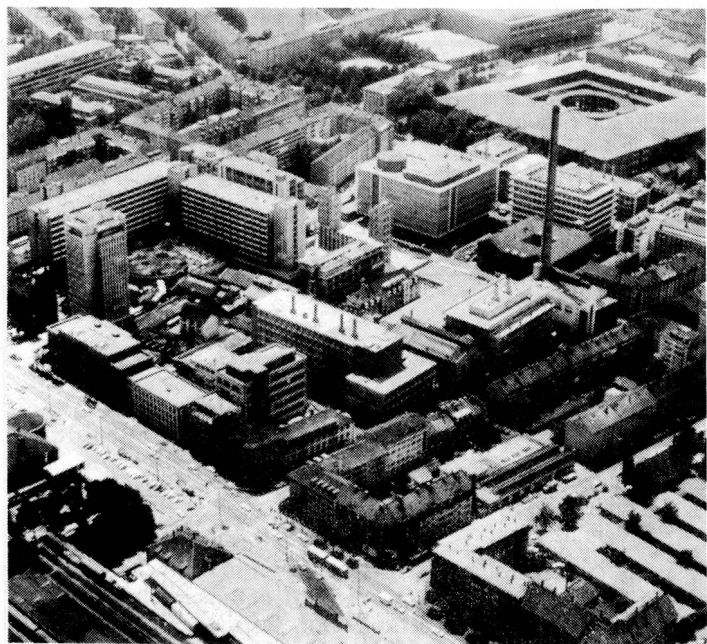
Naturally the needs for information vary. For the short-term Swiss emigrant politics, economics and sports are of more importance than cultural news. His aim is to get back to Switzerland and re-integrate with the least possible delay.

For Switzerland this repatriation often has repercussions. People have to be re-admitted to sickness insurances, children into the educational system, and so on.

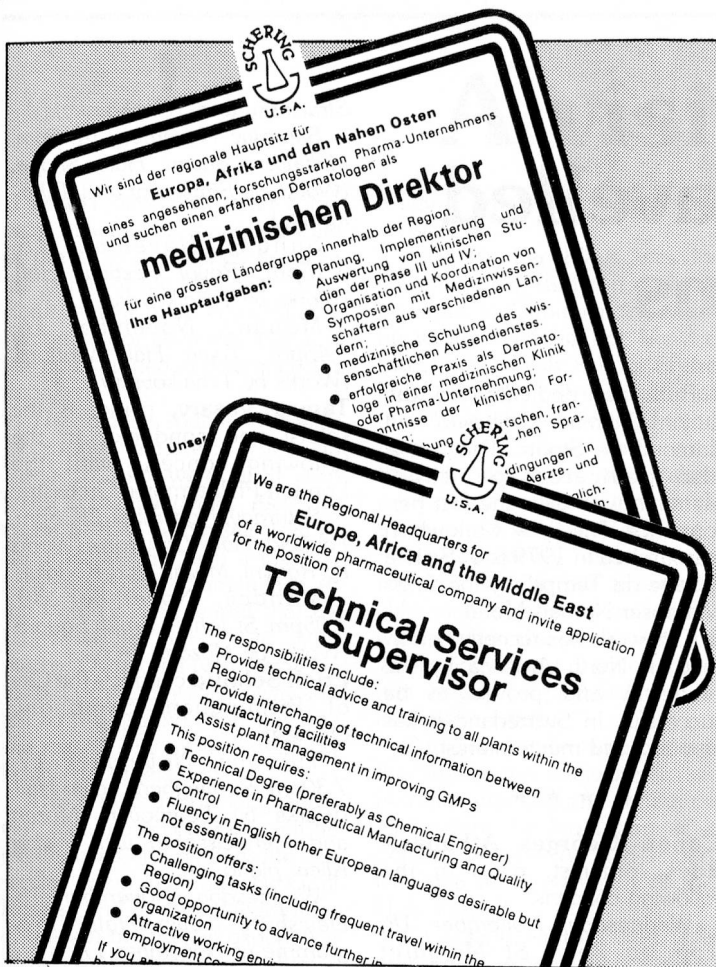
That this process should be completed as rapidly as possible is in the interest of the economy, quite apart from any moral duty that the State has towards repatriates. Most of them remained in the AHV (old-age and invalidity insurance), for this is vital in order not to lose any of the benefits later.

Incidentally, it has recently become known that wives of husbands who are compulsorily insured in the AHV in Switzerland while working abroad for their Swiss firms, are not covered unless they were insured separately before the age of 50.

At the meeting in Solothurn the question of working permits abroad was among the points considered. It was said that



Ciba-Geigy, now one of the world's leading multinationals, has played a leading part in encouraging Swiss specialists to work overseas. Geigy started it all by opening in Japan in 1856.



Typical forms of advertising for Swiss executives – these appeared in the USA.

“stagiaire” permits – for student trainees – gave a good chance for a limited stay abroad, and bilateral agreements existed with several countries for education and training, often resulting in permanent residence. Such permits are now available for the USA, where they did not exist previously.

An example was given of Swiss farmers who wanted to emigrate to the USA but were not given permission. So they settled in Canada, and 500 Swiss families are now successfully established there.

Another group of people who go abroad for a short term are scientists who graduate in Switzerland and then go abroad, especially to the USA where there are now nearly 3,000. Many Swiss scientists have also taken up work in Germany.

To get unrestricted immigration into any country is becoming more difficult. Many governments have selected immigration, and more countries are taking this course because of the world recession. Australia used to take between 800 and 1,000 immigrants a year, but this has been stopped. They now operate a selective system, as they do in

New Zealand.

No permits are given to Swiss or any other foreigners if they want to purchase land in countries of the Far East and in the oil states. These only want temporary immigrants anyway. There are few chances in black countries, except South Africa.

On the other hand, there are excellent opportunities for well-qualified technicians in the field of development aid. When they return to Switzerland they bring with them good knowledge of languages and people, and they give valuable help to the Swiss export trade, in banks, insurance and the hotel industry.

Some of the temporary emigrants become permanent settlers, sometimes through marrying a citizen of the new country but often because they are attracted to the new land. The Swiss are quick to adapt to foreign environments, yet remain Swiss at heart. That they do still settle abroad gives hope to the diminishing Swiss communities.

The established Swiss have much to give the newcomers. It is up to them to make them welcome and to create enough interest to attract them and thus to reactivate the communities.

THE Swiss Government have drawn up plans to revise the law on illness insurance. The proposals are intended to improve insurance coverage for all citizens, while at the same time slowing down the present rapid increases in medical costs.

The basic principles of Switzerland's private medical insurance are not expected to change, since the electorate several years ago rejected a Social Democratic initiative for the introduction of an obligatory insurance scheme financed by public subsidies and contributions from all employers and employees.

The planned revision would make insurance for loss of earnings during sickness compulsory while insurance for medical care would remain voluntary.

Details of the planned revised law were given by the Interior Minister, Mr Hans Hürlimann, who recalled that 95 per cent of the Swiss population were now insured for medical costs.

He said the introduction of a compulsory scheme had not



Hans Hürlimann:  
95% now insured

been planned because of widespread opposition to a system which provided for contributions as a percentage of salaries, to be shared equally by employers and employees similar to the federal old age insurance scheme.

The revised law would maintain the current financing system, including public subsidies, premiums by members of private insurance funds and contributions towards the medical cost by sick persons. These latter contributions would amount to 20 per cent of the total cost.

According to Mr Hürlimann the planned improvements would result in an average increase in premiums of about 5 per cent, but a representative for Switzerland's 500 or more private illness insurance schemes recently claimed the increases might be as much as 30 per cent.

A major improvement would concern coverage for hospital treatment. Under the current system insurance schemes can stop paying for hospital costs

## Swiss illness insurance to be revised

after a certain time, while the new system would not allow this.

In addition it would cover the cost of certain preventive measures and would in particular improve maternity insurance and include certain types of dental treatment.

Public subsidies of Sfr. 900 million would be shared by the federal government and the cantons, which would also be obliged to help pay towards the premiums of economically weak population groups.

The subsidies would be used largely to reduce premiums for women. The government says average medical costs are about 50 per cent higher for women than for men while the law says premiums for women may only be 10 per cent more than for men.

The subsidies would also be used to improve the situation for families since premiums for children would be generally lowered and families would have to pay premiums only for the first two children.

The law also provides for measures to help stop the rapid increase in medical costs. But Mr Hürlimann pointed out that it must not be forgotten that medical science has made tremendous progress in recent years and that this obviously costs money.

The planned compulsory insurance for loss of earnings during sickness would be similar to the existing scheme for accident insurance and would be financed completely by contributions from employers and employees.

It would guarantee the payment of 80 per cent of a person's insured salary in the event of sickness and would be co-ordinated with the federal invalidity insurance in the event of permanent invalidity.

Switzerland's biggest workers' organisation, the Swiss Trade Union Federation, has welcomed the draft law, while criticising the fact that rich and poor people would continue to have to pay the same premiums.

It also says sick people should not have to pay 20 per cent of the medical cost and calls on Parliament to change this provision.