SUB-REGIONAL STUDY ON THE DEBT OF MIGRANTS ASSISTED WITH VOLUNTARY RETURN AND ITS IMPACT ON THE SUSTAINABILITY OF REINTEGRATION IN COUNTRIES OF ORIGIN

IOM UN MIGRATION
DAKAR REGIONAL OFFICE FOR WEST AND CENTRAL AFRICA

This regional study report was prepared by IOM Regional Office in Dakar under the *"Safety, Support and Solutions Along the Central Mediterranean Route"* programme.

Box 1

The programme "Safety, Support and Solutions along the Central Mediterranean Route" (3S–CMR), funded by the United Kingdom's Department for International Development (DFID), aims to provide better assistance to migrants along the Central Mediterranean migration route and offer better protection to the most vulnerable migrants including unaccompanied minors, women, single mothers, victims of trafficking and medical cases.

Between 2018 and 2020, under the third pillar of this programme, short-term studies were conducted in six countries in West and Central Africa (Mali, Burkina Faso, Guinea, Senegal, The Gambia, and Côte d'Ivoire), providing information on specific aspects of intra-regional migration dynamics within the region. By promoting a collaborative approach, this third pillar sets out to improve governments', humanitarian agencies' and national organizations' understanding of migration trends in a bid to formulate appropriate responses to populations' needs.

All research produced under the third pillar of the DFID SSSII programme is available here.

Disclaimer

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IOM is committed to the principle that humane and orderly migration benefits migrants and society. As an intergovernmental organization, IOM acts with its partners in the international community to: assist in the meeting of operational challenges of migration; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and well-being of migrants.

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A study conducted in Côte d'Ivoire, Burkina Faso, Mali, The Gambia, Senegal, and Guinea under the coordination of IOM Regional Office in Dakar.

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KEY TERMS

Assisted voluntary return and reintegration – Administrative, logistical or financial support, including reintegration assistance, to migrants unable or unwilling to remain in the host country or country of transit and who decide to return to their country of origin.

Migrant – An umbrella term, not defined under international law, reflecting the common lay understanding of a person who moves away from his or her place of usual residence, whether within a country or across an international border, temporarily or permanently, and for a variety of reasons. The term includes a number of well-defined legal categories of people, such as migrant workers; persons whose particular types of movements are legally defined, such as smuggled migrants; as well as those whose status or means of movement are not specifically defined under international law, such as international students.

Return migration – In the context of international migration, the movement of persons returning to their country of origin after having moved away from their place of habitual residence and crossed an international border. In the context of internal migration, the movement of persons returning to their place of habitual residence after having moved away from it.

Country of destination – In the migration context, a country that is the destination for a person or a group of persons, irrespective of whether they migrate regularly or irregularly.

Country of origin – In the migration context, a country of nationality or of former habitual residence of a person or group of persons who have migrated abroad, irrespective of whether they migrate regularly or irregularly.

Country of transit – In the migration context, the country through which a person or a group of persons pass on any journey to the country of destination or from the country of destination to the country of origin or the country of habitual residence.

Reintegration – A process which enables individuals to re-establish the economic, social and psychosocial relationships needed to maintain life, livelihood and dignity and inclusion in civic life.

Re-migration or re-emigration – The movement of a person who, after having returned to his or her country of origin, emigrates again.

Voluntary return – The assisted or independent return to the country of origin, transit or another country based on the voluntary decision of the returnee.

Vulnerability – Within a migration context, vulnerability is the limited capacity to avoid, resist, cope with, or recover from harm. This limited capacity is the result of the unique interaction of individual, household, community, and structural characteristics and conditions.

EXECUTIVE SUMMARY

Migration is often seen as a resource optimization strategy at the individual and family levels. These strategies are meant to respond to a social and economic situation perceived as difficult, unsatisfactory or even precarious. The migratory experience allows to envisage a better future, new socio-economic opportunities and the possibility to better meet the needs of one's family. From this perspective, the funding of the migration project through financial loans often constitutes an investment, "a rational choice", the benefits of which are expected both for the individual migrant and for the family and communities supporting the migration project.

Reports on the socio-demographic profiles of returning communities[1], published by IOM in 2018, revealed that the level of debt of returning migrants was higher than that of non-migrant populations and had a significant impact on reintegration processes. In some contexts, years of income are needed to pay off debts. This situation creates additional pressure if the migratory experience fails and the individual returns to their country of origin. The economic resources of the returning migrant are then often directed towards the repayment of loans, limiting their investment capacities.

Within the framework of the programme "Security, Support and Solutions along the Central Mediterranean Route", funded by the United Kingdom through the Department for International Development (DFID), IOM therefore decided to conduct six national studies aiming to:

- Draw up the profile of returning migrants who are in debt;
- Understand the mechanisms by which returning migrants contracted debts, which actors are involved in the process, and at which stages of their journey along the migratory routes; but also,
- Assess the impact of indebtedness on the reintegration process of returning migrants in their communities of origin.

Thus, 2,483 assisted returning migrants from Mali (462), Guinea (505), Côte d'Ivoire (360), Burkina Faso (388), Senegal (358) and The Gambia (410) were surveyed. Exploratory focus groups and interviews with key informants enriched the analyses, leading to the following results.

THE PROFILE OF RETURNING MIGRANTS WHO ARE IN DEBT

On average, among the six countries of the study, 68% of the returnees surveyed contracted at least one form of debt:

- 12% of the migrants surveyed had a debt before their migration.
- 22% of the migrants surveyed took out a loan upon return.
- 56% of the migrants surveyed borrowed money as part of their migratory journey.

Almost 87% of return migrants in debt are under 35 years old. More than a third (34%) of returning migrants who are in debt are unemployed, 34% are entrepreneurs and 29% are employees. The majority are heads of households (30%) or sons / daughters of the head of household or their spouse (35%). Finally, although mainly single, 70% of returning migrants in debt report dependents.

1 Mapping and Socio-Economic Profiling of Communities of Return in Burkina Faso, IOM 2018 https://migrationjointinitiative.org/sites/default/files/files/articles/iom-buf-resume-executif-october-2018-291018.pdf
Community Mapping and Socio-Economic Profiling of Communities of Return in Mali, IOM 2018
https://migrationjointinitiative.org/sites/default/files/files/articles/oim-mali-resume-executif-2019.pdf
Mapping and socio-economic profiling of communities of return in Nigeria
https://static1.squarespace.com/static/5cfe2c8927234e0001688343/t/5d1dcb3e83dfbe00019e3543/1562233672396/IOM+-+Nigeria+-+Full+Report.pdf

DEBT ANALYSIS

The notion of debt must be understood in light of a specific cultural, social and economic environment where the boundaries between the individual project and collective mobilization are often blurred.

Borrowing is described by key informants as a rapid means of capital accumulation as opposed to other means of funding, such as savings accumulation or decapitalization. Incidentally, it took returning migrants less than a month to obtain 56% of the debts incurred as part of their migratory journey.

As part of the migration related debt:

- The family is the main lender funding the migration project (53% of loans are made with the family), followed by friends and relatives (41% of loans). This reinforces the idea of an investment made by the entourage in the migrant and his chances of success, but also those of social trust and moral responsibility, since this does not generate a written document but is based on the links created by the migrant with his creditor upstream of the granting of the loan.
- In 78% of cases, lenders are aware of the reason for borrowing. Most of these lenders are located in the returning migrant's country of origin.
- The debt burden is not negligible: at the regional level, nearly 80% of returning migrants in debt earn less than 50,000 XOF (90 USD) for migratory debts, which amount on average to 337,133 XOF (612 USD).
- The frequency of loan repayment is irregular (for 82% of migrants who contracted debts for the migration project). Migrants are indebted to the family that supported them, but do not meet pre-defined repayment obligations.
- Depending on the capacity of the migrant, the repayment terms may vary. This is confirmed by the fact that 95% of the loans do not carry interest rates.
- 24% of loans have already been repaid, 59% have not been repaid and 17% are in the process of being repaid.

THE IMPACT OF DEBT ON THE REINTEGRATION PROCESS OF RETURNING MIGRANTS

The debt burden is two-fold, since it constitutes both the commitment of a better life for their relatives, but also the restitution of loans to family creditors, relatives and / or third parties thanks to the achievement of migration objectives. In this context, returning home without any contribution for the family, but on the contrary in an even more precarious state than before departure, constitutes a failure which has lasting consequences on reintegration. The trust that creditors have placed on the migrant is compromised, and returning migrants face serious difficulties in repaying them, either fully or in part.

The majority of returning migrants with debt (56%) observe a negative impact on their personal economic situation. 68% of migrants in debt consider that debt has a negative impact on them on a personal level (social and psychological), mainly mentioning feelings of shame, stress and failure, as well as fear of not being able to repay and social isolation. One in five returnees in debt say they have been threatened, abused or violated to repay their debts.

Finally, 12% of returning migrants in debt plan to migrate again to repay their debts.

CONCLUSION

This regional study allows to observe that returning migrants in debt are mostly male, relatively young, rather educated, with a low or even non-existent monthly income, and responsibilities towards their family, whether because they are the household head, or because they declare dependents. Some disparities between countries are however observed in terms of the profile of returning migrants with debt. This is particularly the case in Guinea, where migrants in debt are younger, or in Côte d'Ivoire, where female migrants are more represented.

In a context of an already difficult return as such, this study allows us to observe that the impact of debt is multidimensional and goes beyond the financial aspect. Debt is indeed also moral and symbolic, and it has direct consequences on social and psychological levels, both at the individual and family levels.

RECOMMENDATIONS

This study therefore has many implications in terms of sustainable reintegration, which can be used to develop the following recommendations:

- → Take into account the dimension of debt in reintegration programmes for returning migrants, their families and their communities and ensure that this factor does not compromise the efforts and strategies implemented in order to achieve sustainable reintegration.

- → Facilitate the deleveraging of returning migrants within the framework of reintegration programmes so that they can inject their income into activities facilitating their sustainable reintegration rather than in the repayment of their debts, and thus prevent new debt and re-migration.

- → Raise potential migrants' awareness to the impact of debt in terms of reintegration (economic impact, stigmatization of the migrant and their family) so that this dimension is taken into account when making the decision to migrate or when the migrant chooses the mode of financing of its migratory journey.

- → Develop protection programmes for returning migrants in debt, targeting in particular the fight against violence towards returning migrants and their families to obtain reimbursement.

- → Encourage actors who participate in informal fundraising to fund projects locally using the same mechanisms as in the context of migration related debt.

- → In terms of research, seek to better understand the role and weight of debt in female migration; the differences in terms of debt between regular and irregular migration; as well as the differences in terms of debt between migrants and non-migrants.

INTRODUCTION

Migration is considered a strategy to optimise resources at the individual and family levels. This strategy aims to address a social and economic situation that is perceived as difficult, poor or even precarious. The desire to achieve success, feelings of frustration and sometimes exclusion of the communities of origin are also important drivers for young West migration[1]. The migration experience thus allows them to envisage a better future, new socio-economic opportunities and possibilities to better provide for their families. In this context, financing a migration project is often an investment, an "informed choice"[2], which is expected to bring benefits to the migrant as well as to their family and communities supporting the migration project. As migration is demanding more and more efforts (financially, but also emotionally and psychologically, with increased risk taking in irregular forms of migration)[3], migrants need to find new means of funding their journey, including loans. In some contexts, it takes years to generate incomes for the repayment of debts and other transactions required for the different stages of the journey. This situation exerts significant pressure on returnees, whose economic resources are often directed towards repaying loans, therefore reducing their capacity to invest.

Under this study, IOM proposes to explore the different aspects of returnees' debt, considering both economic debts and their transformation into "social" debts.

The findings of first studies (2018–2019)[4] conducted under the DFID regional programme, including those in Côte d'Ivoire, Senegal, Guinea, and the Gambia, revealed that returnees assisted through IOM's voluntary return programmes confronted challenges in reintegrating into their communities of origin in a sustainable way, at the social, psychosocial, but also economic and financial levels. These findings also confirmed that returnees faced discrimination and stigmatisation upon return. They are viewed as individuals who have failed in their duties, social responsibilities or dreams of economic stability. The economic situation, ability to find a job and level of debt are all key aspects of their reintegration, both at individual and community levels. Returning to communities with an additional burden, without having achieved economic success, can generate new debt and in some cases lead to re-migration.

The reports on socio-demographic profiles of communities of return[5], published by IOM in 2018, also revealed that returnees' debt level was higher than that of non-migrant populations and had a significant impact on reintegration processes. In Guinea, a recent study on youth migration showed that young returnees who attempted to migrate to Europe could not pay for the entire migration journey, with 12% having incurred debt before travelling, often with their families. In The Gambia, migrants who embarked on "The Back Way to Europe" also had to find ways to finance their migration projects and incurred large debts to smuggling networks, knowing that reaching Europe could be more expensive than expected (over $4,000). Consequently, the level of debt incurred to finance the journey to Europe along the Central Mediterranean Route is one of the main challenges faced by returnees and their communities upon their return.

1 *Scaling Fences*, UNDP, 2019.
2 Idem.
3 Idem.
4 Under the third pillar of the DFID programme, IOM in Côte d'Ivoire conducted research on female migration in Côte d'Ivoire through the experience of female returnees, IOM in Senegal conducted a study on New Migration Dynamics in Senegal, the situation on the resumption of the West African Route, and IOM in Guinea conducted a study on migration trajectories of Guinean youth through the example of young returnees. IOM in The Gambia conducted an evaluation of internal rural-urban mobility.
5 *Mapping and Socio-Economic Profiling of Communities of Return in Burkina Faso*, IOM 2018 https://migrationjointinitiative.org/sites/default/files/files/articles/iom-buf-resume-executif-october-2018-291018.pdf
Community Mapping and Socio-Economic Profiling of Communities of Return in Mali, IOM 2018
https://migrationjointinitiative.org/sites/default/files/files/articles/oim-mali-resume-executif-2019.pdf
Mapping and socio-economic profiling of communities of return in Nigeria
https://static1.squarespace.com/static/5cfe2c8927234e0001688343/t/5d1dcb3e83dfbe00019e3543/1562233672396/IOM+-+Nigeria+-+Full+Report.pdf

Identifying who incurs debts, in what forms and under which circumstances, is an important step to better understand the needs and vulnerabilities of individuals before they embark on migration. This information could help better design reintegration programmes while informing government authorities on ways to provide migrants with stronger facilities and mechanisms to ensure their safe return.

Box 2 – Return Migration

Return migration is a growing phenomenon due to the increasing insecurity in the region, the dangerousness of the migration routes crossing of the Mediterranean Sea or the Sahara Desert, the strengthening of border controls and growing risks of protection on migration routes. More and more migrants are therefore opting for voluntary return and are supported by actors committed to their sustainable reintegration. Within this context IOM supports the Governments of Mali, The Gambia, Guinea, Burkina Faso, Senegal, and Côte d'Ivoire in partnership with the European Union EU, United Kingdom's Department for International Development (DFID) and other international donors. These countries receive support from the EU Emergency Trust Fund for Africa (or "EU-IOM Joint Initiative for Migrant Protection and Reintegration"). Launched in 2016, this project aims to contribute to strengthening migration management and ensure the protection, return and sustainable reintegration of nationals of these countries in their countries and of migrants present in these countries to their countries of origin, including by offering assisted voluntary return and reintegration programmes. In addition, the "Security, Support and Solutions along the Central Mediterranean Route" (3S – RCM) programme, funded by DFID and implemented by IOM, aims to provide better assistance to migrants along the Central Mediterranean migration route and offer better protection to the most vulnerable migrants. Thus, since 2017, joint actions of IOM, the above-mentioned Governments and their partners have made it possible to provide assisted voluntary return for many migrants.

For further information on EUTF programmes, click on this link.
For further information on DFID SSS programmes, click on this link.

Analytic Framework

Research Questions

The following research questions guided the regional study in each of the six selected countries:

1. Which migrants and social groups are most likely to incur debts before, during, or after their journey (socio-demographic and economic profiles)?
2. What are the different levels of debt of the returnees assisted by IOM?
3. How, from whom and when were the debts contracted within the framework of the journey along the Central Mediterranean Route?
4. What are the formal and informal loan mechanisms favoured by migrants to finance their journey?
5. What are the social and economic impacts of returnees' debts?
    a. On migrants' reintegration process at the personal, social, psychosocial and economic levels (economic activities, financial stability);
    b. On families and communities in countries of origin.

In line with these research questions, the following theoretical concepts guided the design and analysis of the study.

Theoretical Framework

Africa has one of the lowest emigration rates in the world, amounting to 2.9% in 2017. Moreover, less than 15% of migrants from Africa emigrate to Europe or North America (Shimeles, 2018). For example, human mobility in West and Central Africa is in fact predominantly intra-African; it is estimated that between 80% and 90% of migration flows take place within the region (IOM, 2020)[6]. Migration from West and Central Africa to North Africa and Europe, including irregular migration, therefore only involves a minority of international migrants.

Why Do People Migrate?

The literature on migration has demonstrated the historical, complex and multidimensional nature of African migration to Europe (IOM, 2020; Gueye, 2020). While political and social instability, insecurity, high levels of unemployment[7], and lack of economic opportunities in West African countries may partly explain migration to Europe, they are not the only underlying factors. Although these structural dimensions influence migration decision-making, irregular migration to Europe cannot be viewed solely from the perspective of constraints.

The latter is also based on personal choice, individual motivation (Davidson, 2013), and the desire to achieve self-fulfilment in a way to thrive both socially and economically outside the family and community (Timera, 2001). Migration and human mobility in general are "means of expression for the achievement of a life project"[8]. Sylvie Bredeloup (2018), in her analysis of African migration determinants, speaks of "migratory adventure" to designate the migrants' journeys and explain the significant risks associated with migration projects.

Contrary to ideas conveyed by the media or some European political parties, the poorest or less educated populations that migrate outside their country of origin. Doudou Gueye (2020), based on an analysis of drivers of migration are not the ones from Casamance (region of Senegal), shows that young people sometimes voluntarily drop out of school to migrate to Europe. The recent "Scaling Fences" report (UNDP, 2019), argues that "migration is a reverberation of development progress"[9], and shows that irregular migrants from sub-Saharan Africa are not among the poorest people in their respective countries. François Gemenne (2016)[10] also recognises that migration requires considerable economic and social resources: "This means that the most vulnerable, poorest, less educated, less informed, older and more fragile populations do not migrate."

Migration as an Investment in a Future

"Irregular migration to Europe from Africa, for many of the individuals willing to absorb its considerable financial and physical risks, can represent a time-bound effort to achieve a multigenerational leap in social mobility-terms" (UNDP, 2019).

Migration from sub-Saharan Africa to European countries must therefore be understood as a strategy

6 *Regional Mobility Mapping, West and Central Africa*, January 2020 https://migration.iom.int/reports/west-and-central-africa-%E2%80%94-regional-mobility-mapping-january-2020?close=true

7 For example, despite the lack of migration statistics, it is estimated that youth unemployment rate in Guinea is almost 50% and has motivated thousands of young people to attempt migration to Europe since 2016. Moreover, despite the fact that young people make up the majority of the population in many sub-Saharan countries, "gerontocratic" systems, national policies and government choices sometimes struggle to reflect the aspirations and needs of younger people who do not feel supported in their projects (Diouf, 1996, 2003; UNDP, 2019).

8 UNDP, *Scaling Fences, Voices of Irregular African Migrants to Europe*

9 Ibid. p. 4

10 In his works, François Gemenne is interested in the links between migration and environment.

for optimising and diversifying resources–financial, economic and social–which is mainly implemented at family level. Migration, including international migration, is an "investment in a future" (UNDP, 2019; Estifanos and Zack, 2019; Gueye, 2007; Ngom, 2017). For migrants who take the irregular route, migration is a means of accessing other opportunities that may not be available to them, or are more difficult to access within their countries of origin. At the same time, it enables them to benefit from the "advantages of globalisation" (Peyroux, 2020) of which they are sometimes deprived. Yordanos S. Estifanos and Tanya Zack (2019) also explain that the person who migrates hopes for a kind of "follow-on effect", where the migration of one person offers benefits to another person residing in the country of origin. In another way, when a person migrates, this can "open the way" for relatives who are also working on a migration project.

Through the financial investment of families supporting the migration project, social mobility is expected in the long term, an economic development that allows the migrant to repay their "debt". Remittances sent to families in West Africa by migrants are also significant, and are higher than official development assistance (ODA); they amounted to 26.3 billion dollars in 2016[11], which also gives an insight into how the migration of a family member fits into the centre of a long-term collective project.

Migrants' Debt in Response to Increasingly Expensive Migration

According to the UNDP report Scaling Fences (2019), the cost of travel from Africa to Europe is estimated at 2,710 dollars, and is also higher for women (31% higher). Peyroux (2020) indicates that migration of young Guineans by land can cost between 3,000 and 10,000 euros depending on the length of the journey. It is estimated that a Senegalese migrant from Casamance pays between 1,375 and 2,300 euros[12] to use the land route. In addition, costs increase considerably if the person is held hostage, or blocked in transit due to an unforeseen event.

The current COVID-19 pandemic, which blocked migrants in transit zones (e.g. Agadez in Niger)[13], has significantly increased the vulnerabilities of migrants along the Central Mediterranean Route. Data collected in West and North Africa suggest that COVID-19 tends to increase smuggling activity by sometimes forcing migrants, who still wish to continue their journey, particularly to Algeria and Libya, to choose more dangerous routes[14]. Similarly, the pandemic has negatively impacted migrants economically, increasing the costs of crossing and travel in general, as migrants are forced to support themselves over a longer period of time while facing income loss or loss of regular financial support[15], as well as rising food and commodity prices (IMREF, 2020).

Therefore, in this context, the issue of the financial means mobilised for migration, especially for irregular migration involving irregular crossing of several borders and payment of various intermediaries and smugglers before reaching the country of destination, also is of paramount importance (Golovko E., 2018).

11 International Fund for Agricultural Development (IFAD) estimates, from "*Sending Money Home: Contributing to the SDGs, One Family at a Time*" report (2017) http://www.commodafrica.com/19-06-2017-les-fonds-de-migrants-vers-lafrique-de-louest-selevent-plus-de-26-milliards-en-2016
For the 17 Sahelian and West African countries, official development assistance in 2017 reached 13.9 billion dollars http://www.actualite-ouest-africaine.org/node/1293

12 Although it is difficult to accurately estimate the cost of irregular migration from Senegal, interviews conducted under the study by Gueye and Deshingkar (2020) suggested that migrants need to collect between 900,000 CFA and 1,500,000 CFA to travel along the Central Mediterranean Route.

13 IOM. DTM IOM Displacement Tracking Matrix: West and Central Africa–COVID-19–Flow Monitoring Registry: Evolution of Mobility Flows from January to March 2020. 10 April 2020; IOM DTM (2020m). March Monthly Regional Update West & Central Africa, 11 May 2020.

14 Visit https://www.iom.int/fr/news/les-nations-unies-en-afrique-de-louest-et-en-afrique-centrale-sont-preoccupees-par-la
https://globalinitiative.net/wp-content/uploads/2020/04/GIATOC-Policy-Brief-003-Smuggling-COVID-28Apr0930-proof-4.pdf

15 IOM, 2020 https://www.iom.int/fr/news/les-flux-migratoires-travers-lafrique-de-louest-et-lafrique-centrale-ont-ete-reduits-de-pres-de

Gueye (2007), based on an analysis of mobilisation strategies for migrants from Casamance in Senegal, highlighted the lack of information on funding of irregular migration. He defines mobilisation as "a strategy to address economic factors in a given situation". Among the methods of funding irregular migration, several strategies appear (Ngom, 2017, 2019; Gueye, 2007, 2017); while individual savings are one of the existing forms of mobilisation, loans and debts also play an important role for migrants and take several forms (for example through disposal and recapitalisation of family assets or money collected by women as tontines).

Migration financing mechanisms form a network of complex links and kinship between the country of origin and the country of destination and also respond to specific economic and political contexts, meaning that they change rapidly. Among resources mobilised for migration, non-financial exchanges, services, information and other services within a transnational transaction frame which make migration possible have an essential role to play (Massey et al., 1993). These exchanges are thus pertained to the social aspect of debt and moral responsibility (Graeber, 2001; Ngom, 2019) which binds the migrant to the person supporting their migration project, and they participate in the creation of migration networks.

METHODOLOGY

This study covers Burkina Faso, Mali, Senegal, Niger, The Gambia, and Côte d'Ivoire. National-level analyses have been conducted in each of these countries and are published in reports by the IOM[16].

In general, the targeted areas for the survey include returnees' communities of origin and the main urban centres of the selected countries.

Target Populations and Sampling Methods

The migrants selected for the research study are beneficiaries of IOM's assisted voluntary return (AVRR) programmes, from different transit and destination countries to their countries of origin between 2017 and 2019. Assisted return is tailored, takes different forms, and can be received at individual, family or community level. This category of returnees (AVRR beneficiaries) therefore falls into a specific reality of return.

To ensure the representativeness of findings among all returnees, a simple random sampling was carried out for each of the six countries from the global AVRR database.

Country	Returnees 2017- 16 July 2020[17]		
	Females	Males	Total
BFA - Burkina Faso	143	2 968	3,111
MLI - Mali	867	18,450	19,317
GIN - Guinea	624	17,449	18,073
CIV - Côte d'Ivoire	1,950	6,082	8,032
SEN - Senegal	288	6,474	6,762
GMB - The Gambia	145	4,850	4,995
Total	4,017	56,273	60,290

Table 1: Migrants assisted with return by IOM in West and Central Africa

16 Country Reports are available here : https://rodakar.iom.int/safety-support-and-solutions-ii-programme-2018-2020
17 AVRR Data are available here: https://migrationjointinitiative.org/news/assistance-voluntary-and-humanitarian-return-january-june-2020

Quantitative and Qualitative Data Collection

This regional study adopted a mixed research method, using both a quantitative and qualitative approach. Regional research tools common to all countries participating in the study, were developed by the Regional Office and used by the Country Offices conducting the studies.

Individual Quantitative Interviews with Returnees

Quantitative data collection was conducted between February and April 2020 in the six countries of the regional study and included individual interviews with migrants assisted with return by IOM. In the context of the COVID-19 pandemic and travel restrictions, the majority of the interviews were conducted over a period of several days through phone calls by IOM teams assisted by several trained enumerators. In some cases (Burkina Faso and Mali), enumerators travelled within certain easily accessible survey areas to conduct direct interviews with respondents. The survey areas selected for this study were chosen based on several criteria: areas with high emigration rates, areas that host large numbers of returnees, presence of returnee associations or security reasons. The individual survey form consisted of several sections allowing information to be gathered on the returnees' socio-demographic profile, types of loans and loan systems used by returnees and actors involved in loan mechanisms.

To structure and facilitate quantitative data collection, the questionnaire was designed based on three key moments of debt:

1. Type 1 debt: The initial debt, incurred prior to and independently of the migration project;
2. Type 2 debt: The migratory debt, incurred within the framework of the migration project either before, during or to finance the return;
3. Type 3 debt: The debt contracted after the return to the country of origin.

In-depth Qualitative Interviews with Different Key Actors

Semi-structured interviews with different key informants provided a better understanding of the evolution of this phenomenon of debt among migrant populations, and of the existing relationships between migrants and communities, and information on existing networks and financial support systems available to migrants as well as reintegration challenges related to debt.

The key informants selected for the qualitative interviews include:

- Returnees assisted by IOM
- Family members or relatives of returnees
- Civil society organisations active in returnee reintegration
- Representatives of authorities
- IOM staff assisting with returnee reintegration
- Teaching staff from different national universities

	Number of quantitative individual interviews	Number of interviews with key actors	Exploratory focus groups
BFA - Burkina Faso	388	15	2
MLI - Mali	462	14	/
GUI - Guinea	505	8	/
CIV - Côte d'Ivoire	360	8	/
SEN - Senegal	358	8	/
GMB - The Gambia	410	11	1
Total	2,483	64	3

Table 2: Key data from the data collection

In parallel with data collection in each country of the study, three in-depth qualitative interviews were conducted by IOM Regional Office with university lecturers specialising in migration issues in West Africa to better understand the different aspects pertaining to financing irregular migration from the region and contextualise the data collected:

- Professor Doudou Gueye, Lecturer in Sociology at Assane Seck University, LARSES Laboratory, in Ziguinchor, Senegal (June 2020)
- Professor Mamadou Dime, Lecturer in Sociology at Gaston Berger University in Saint-Louis, Senegal (March 2020)
- Professor Pap Sakho, Demographer at the Human Geography Laboratory, Cheikh Anta Diop University, Dakar, Senegal (March 2020)

Box 3: IMPACT OF THE COVID-19 PANDEMIC ON DATA COLLECTION

The current COVID-19 pandemic, which affects movements of people through travel and gathering restrictions in West and Central Africa, has had a profound impact on research activities conducted by IOM offices under the Safety, Solutions and Support along the Central Mediterranean Route (SSSII) programme funded by the UK Department for International Development (DFID).

In this new context, IOM teams in the six countries participating in the regional study took these changes into account during data collection as of March 2020. The research activities of the study were thus redesigned to comply with new national health regulations and ensure protection of research participants. As a result, some of the focus groups initially planned with returnees, families of returnees and community members in areas of return could not be organised as part of the study. Moreover, instead of travelling within the study areas, the teams favoured remote data collection. To this end, semi-directive qualitative interviews with several key actors were conducted, but mainly through phone calls, due to failure to visit the place of residence or work of the person selected for the research.

For more information on the impact of the COVID-19 pandemic on mobility in West and Central Africa visit: https://migration.iom.int/

Limitations of the Regional Study

- The sample size is representative of the returnees assisted by IOM, but not of all returnees in general. Thus, it should be noted that the findings and conclusions of this report only shed light on the experience of the particular group of migrants assisted with voluntary return by IOM during the reporting period (2017–2019). Nevertheless, these findings do shed light on essential travel arrangements in the context of migration along the Central Mediterranean route.

- Biases related to IOM status: Agents or enumerators engaged by IOM in the field are rarely perceived as neutral actors. Although it is reminded at the beginning of each interview that the research study is conducted independently of the reintegration assistance provided to the migrant, it is possible that the position of enumerators may in some cases influence the responses collected.

Please note that in the following analysis, percentage totals may be slightly lower or higher than 100% due to rounded figures in the analyses.


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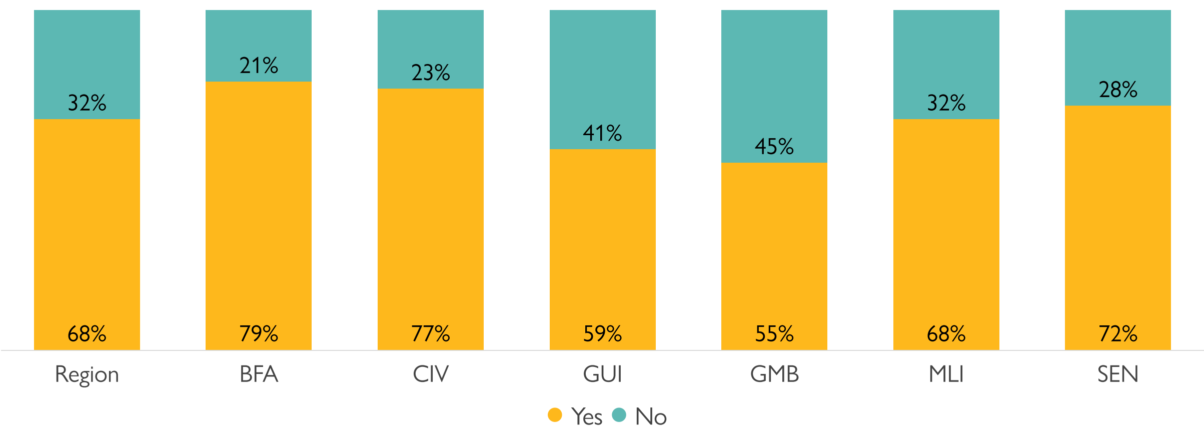
1. PROFILES OF MIGRANTS IN DEBT IN WEST AND CENTRAL AFRICA

LOANS CONTRACTED BY RETURNEES

In this study, “returnees in debt” are those who have incurred at least one debt, either before their migration journey for a reason other than migration (type 1), as part of their migration journey (type 2) or upon their return to their country of origin (type 3).

Debt Analysis Based on Time of Incurrence

Chart 1 : Overall Debt Level, all debts inclusive (1,2 and 3)

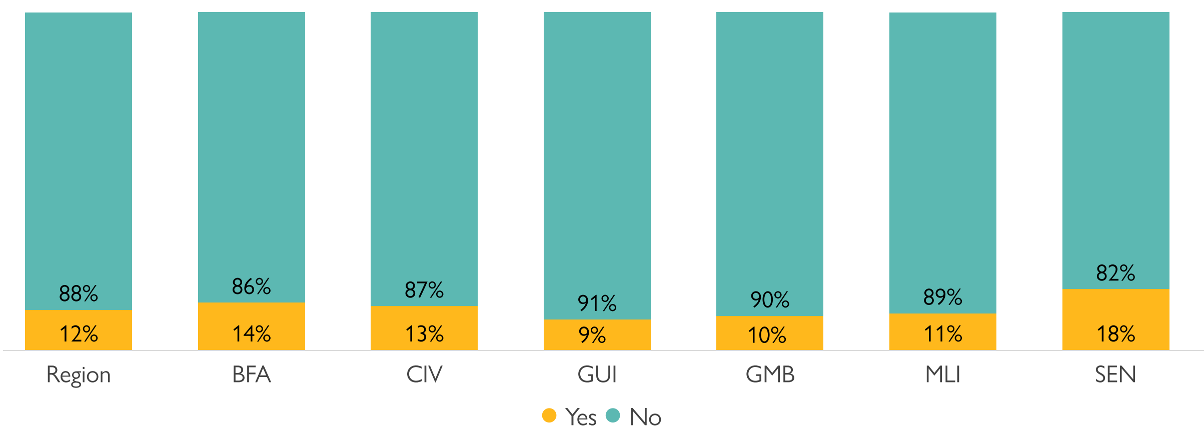


Of all returnees interviewed in the region, 68% incurred at least one of these debts. This relatively high proportion of individuals in debt confirms the essential nature of debt. Among the selected countries in the region, Burkina Faso has the highest rate of returnees in, with 79% of the total migrants interviewed, followed by Côte d’Ivoire where 77% of returnees declared having taken out loans. The lowest rate is recorded by The Gambia, where debt concerns 55% of total respondents.

Initial Debts

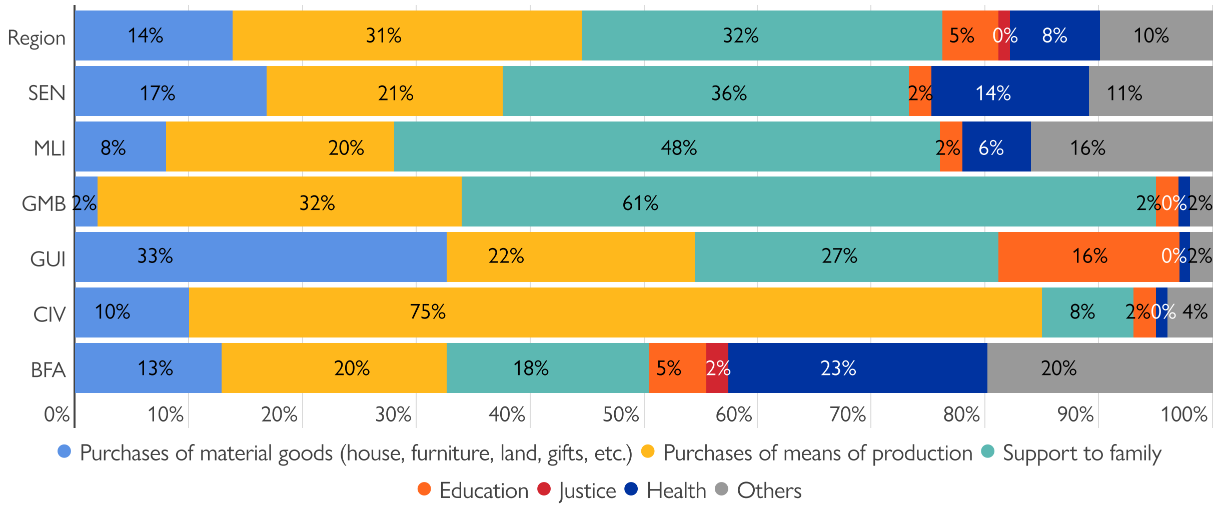
A closer look at the time of loan incurrence shows that only 12% of the returnees are concerned by initial debts (1). While this percentage varies only slightly for the sub-region as a whole, it reaches 18% in the case of Senegal.

Chart 2: Debt Contracted Before the Migration Project (1)



Most of the migrants who went into debt before their migration journey did so to support their families (32%) and buy means of production (31%).

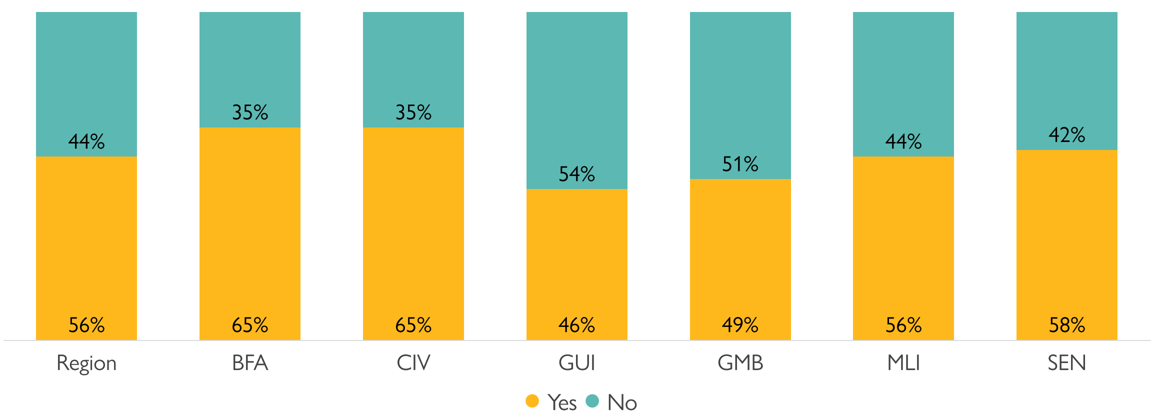
Chart 3 : Reason for Indebtedness Before the Migration Project (1)



Migration-related Debts

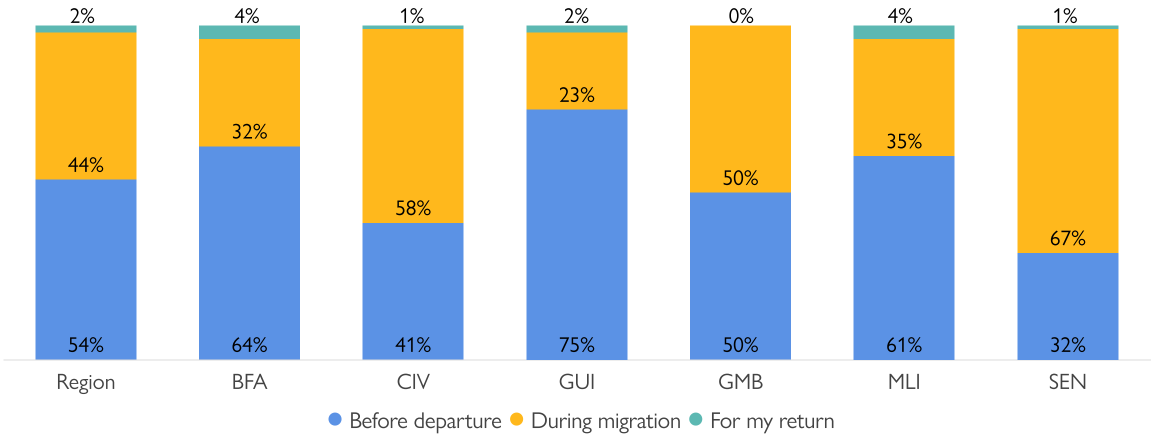
Based on the quantitative results, it is clear that debt contracted in the context of migration (before departure, during the journey or even in preparation for return) concerns the majority of returnees interviewed, i.e. 56% of the total sample. The highest rates are once again recorded in Burkina Faso and Côte d'Ivoire, where 65% of the migrants interviewed borrowed money for their journey, while Guinea and The Gambia have the lowest debt ratio with 46% and 49% of returnees interviewed, respectively.

Chart 4 : Debt Contracted for the Migration Project (2)



At the regional level, the majority of returnees in debt within the framework of their migration journey contract their debts even before migration (54%), a large proportion incur their debts during the migration (44%) and only 2% upon return from the migration journey. However, there are notable differences between the countries in the study area. Ivorian (58%) and Senegalese (67%) returnees are much more likely to incur their debts during the migration journey, and not before. With respect to Guinea, Burkina Faso and Mali, the trend strongly reverses: according to the results, respectively 75%, 64% and 61% of migrants who borrowed money for their journey did so before leaving. These different characteristics between migrants in the region thus tend to point out different migratory traditions, cultures and therefore different migration strategies. However, debt remains a key element of migration strategies.

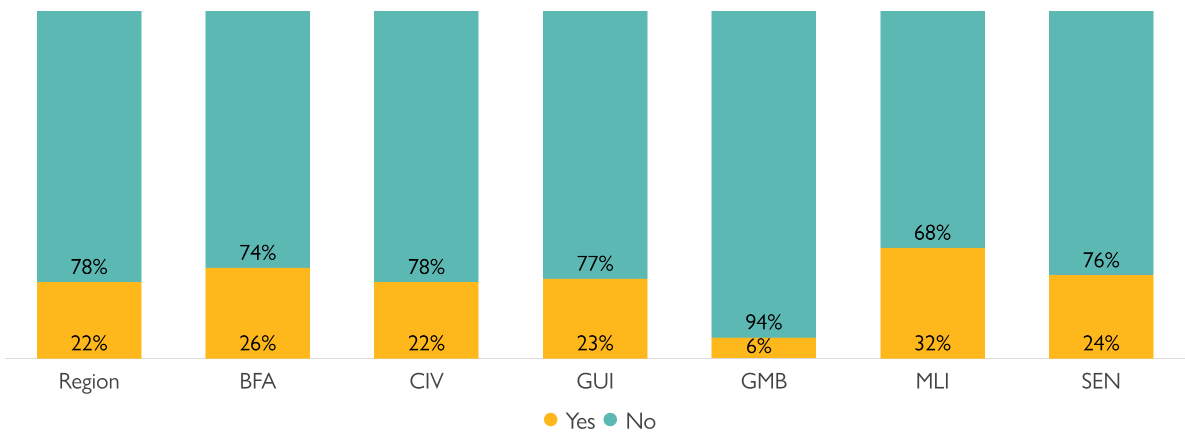
Chart 5 : When Debt Is Contracted for Migration Per Country



Debts Upon Return

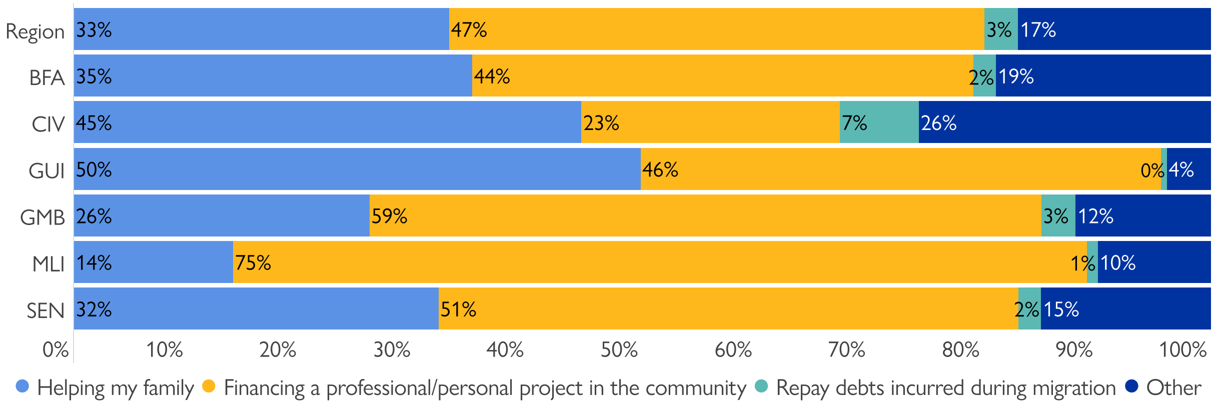
There are also some disparities in debt levels after return, which affect 22% of returnees in the region. This proportion is, for example, much higher in Mali (32% of respondents) than in The Gambia, where it only concerns 6% of returnees.

Chart 6 : Debt Contracted upon Return (3)



The main purposes of debts contracted after return are to fund a professional or personal project in the community of origin (47%) or to support the family (33%). However, results indicate, that 3% of interviewed returnees who were in debt upon their return declare having borrowed money to repay debts incurred during their past migration project. It should be noted that this does not apply to Gambian returnees at all, while it concerns up to 7% of Malian returnees.

Chart 7: Reasons for indebtedness upon return (3)

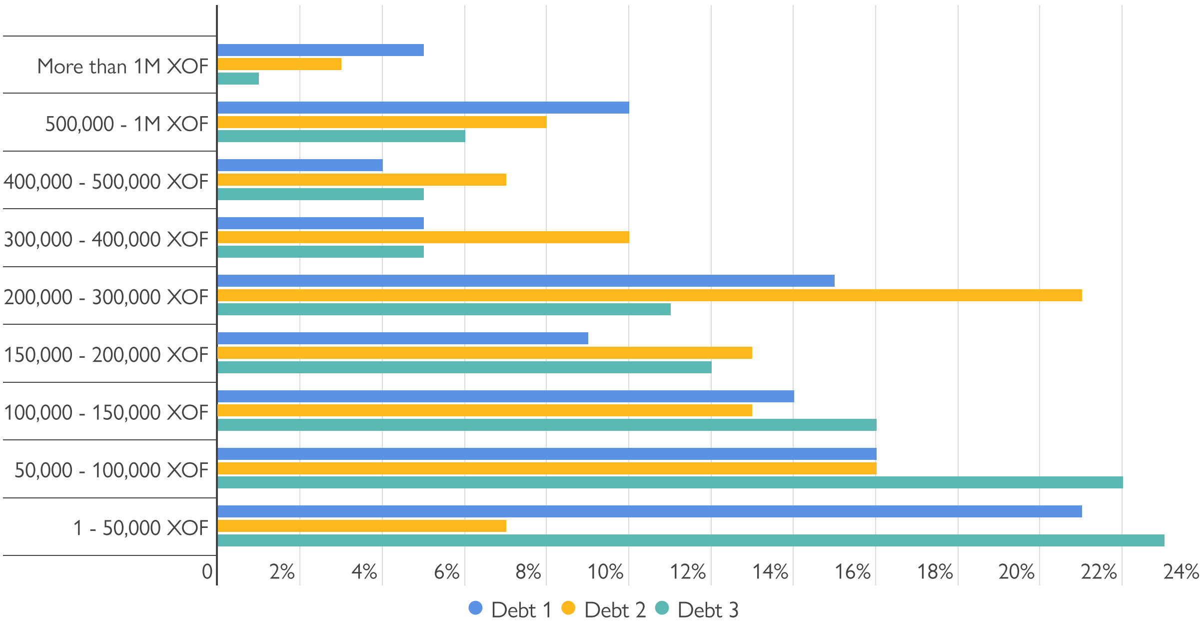


Three percent (3%) of the returnees interviewed contracted the three types of debts. Furthermore, it is also possible that the respondents contracted only two types of debts: 1 and 2, 2 and 3, or 1 and 3.

Loan Amounts and Characteristics

In terms of initial debt amounts, the regional median stands at XOF 150,000 (USD 272) and the average at XOF 311,558 (USD565). It can be noted that 21% of loans are less than XOF 50,000 (USD 90). The regional median of the migratory debt stands at XOF 200,000 (USD 363) and the average is XOF 337,133 (USD 612). We observe that 21% of loans are between XOF 200,000 and 300,000 (USD 363 and 544). Finally, with regard to the amounts of debt upon return, the regional median is XOF 150,000 (USD 272) and the average is XOF 196,883 (USD 357). The results show that 23% of the loans amount to less than XOF 50,000 (see the table below for the breakdown of the amounts).

Chart 8 : Types 1, 2, and 3 Debt Amounts XOF

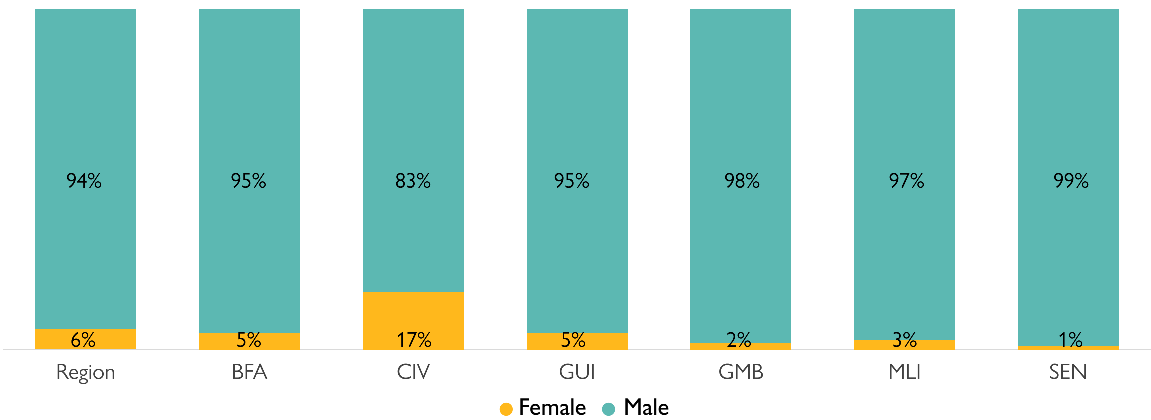


Data show that the migration debt, in addition to being the most common kind of debt, is the highest, whether looking at average or median amounts. It is therefore a key aspect of the migration process.

SOCIO-DEMOGRAPHIC PROFILE OF RETURNEES IN DEBT

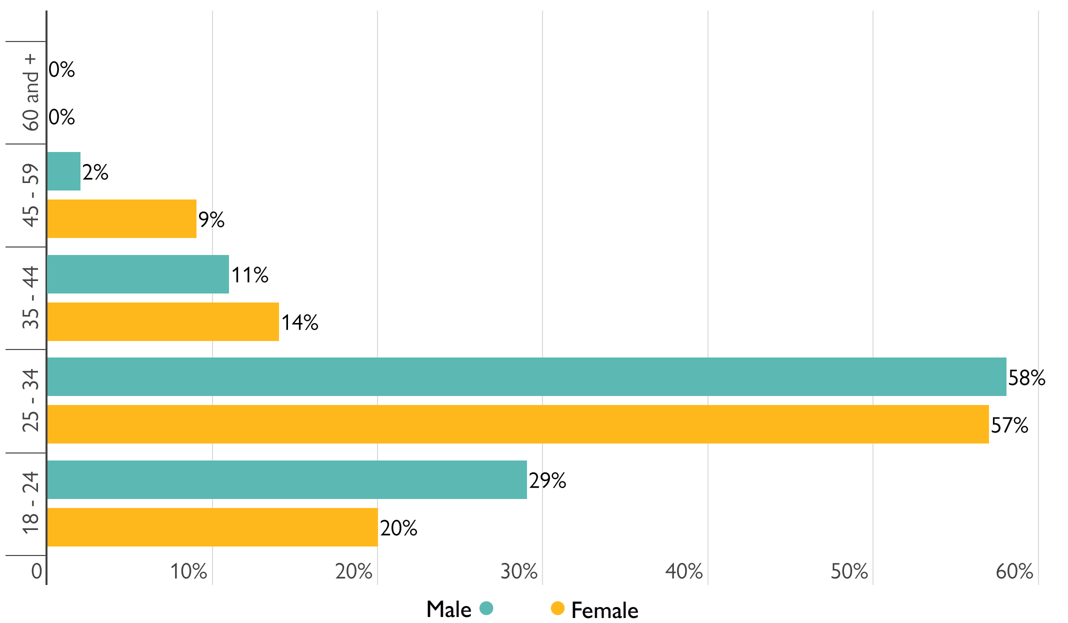
At the regional level, 94% of returnees in debt are male and 6% are female. This is primarily a reflection of the sampling frame of the study, since only 5% of the returnees interviewed are female. However, we note that 68% of the female interviewed have contracted debt, which is in line with the regional level of debt for the entire sample. In addition, it can be noted that Côte d'Ivoire is an exception, since 17% of the returnees in debt are female migrants[18]. This makes sense, as female migration—a phenomenon that was raised by IOM in a report on female migration in Côte d'Ivoire [19] - is more common there.

Chart 9: Gender of Migrants in Debt



It is observed that 87% of the returnees in debt are under 35 years old: 77% of female and 87% of male. The female returnees in debt are therefore slightly older than male ones.

Chart 10: Age of Returnees in Debt Disaggregated by Gender



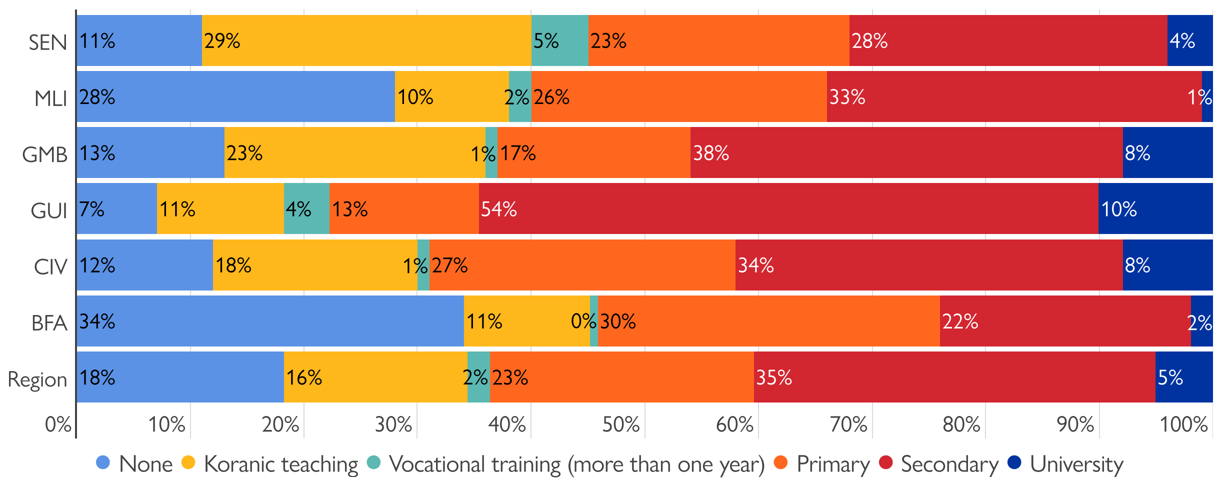
With respect to regional disparities, similar trends can be observed, although there is greater migration of young people in debt in Guinea: nearly 10% more than in other countries for individuals between 18 and 24 years old. In 2020, IOM published a report on an in-depth analysis of this aspect of migration in Guinea[20].

18 As a reminder, migrant women assisted by IOM represent 24% of our sample in Côte d'Ivoire.
19 IOM Report in 2020, "Migration féminine en Côte d'Ivoire : le parcours des migrantes de retour." The report is available here
20 OIM Report in 2020: *"Migrer pour réussir : analyse des trajectoires migratoires de la jeunesse guinéenne à travers l'expérience des*

In addition, returnees in debt were mainly assisted from Libya (39%), Niger (27%) and Algeria (18%), key countries along the Central Mediterranean Route to Europe.

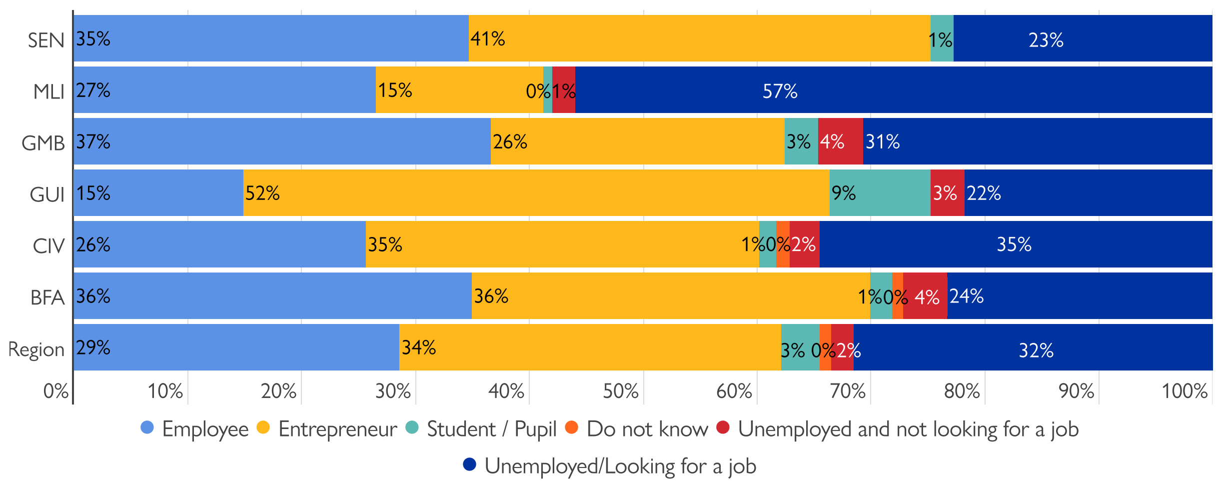
It is also be noted that 18% of the returnees in debt have not received any formal education, in addition to 16% of the returnees in debt who received a religious education (Koranic). However, 35% of the returnees in debt completed secondary school and 5% had a university level. Nonetheless, wide disparities exist between regions. Guinea stands out, with returnees in debt more educated than in the other countries of the study: more than 50% completed secondary school and 10% had a university-level education. Conversely, many returnees in debt have no education in Burkina Faso (34%) and Mali (28%). In Senegal, The Gambia and Côte d'Ivoire, there is a greater presence of Koranic teaching.

Chart 11: Level of Education of Returnees in Debt



At the regional level, 34% of returnees in debt are unemployed, 34% are entrepreneurs and 29% are employed. Two countries stand out as exceptions compared to the other countries of the study: Mali, where 58% of returnees in debt are unemployed, and Guinea, which has 9% of students (compared to 10% for the regional average), 52% of entrepreneurs and 15% of employees.

Chart 12: Employment Status of Returnees in Debt

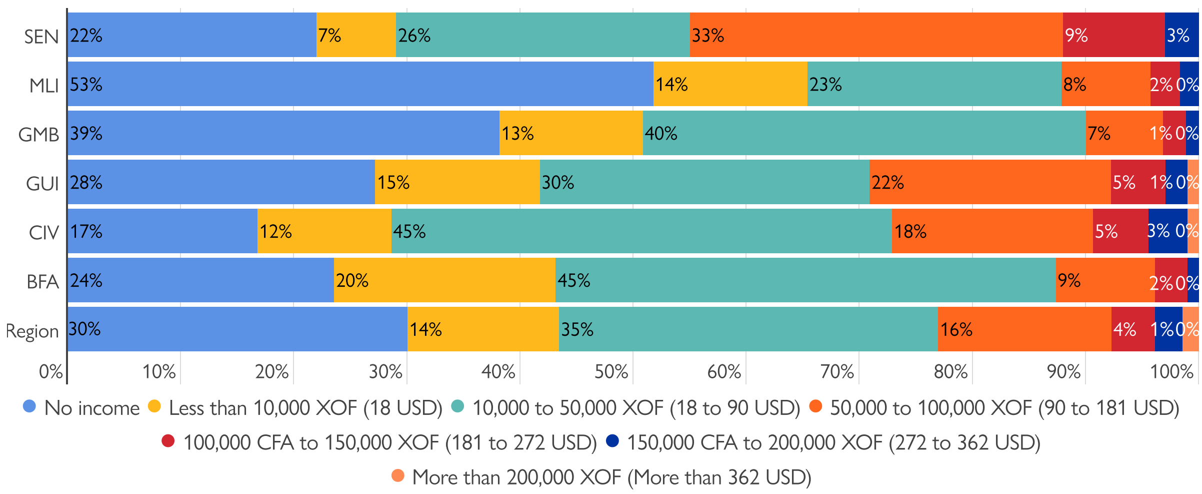


With respect to incomes of returnees in debt, it is observed that 30% of them declare no income and 14%

migrants de retour." The report is available here.

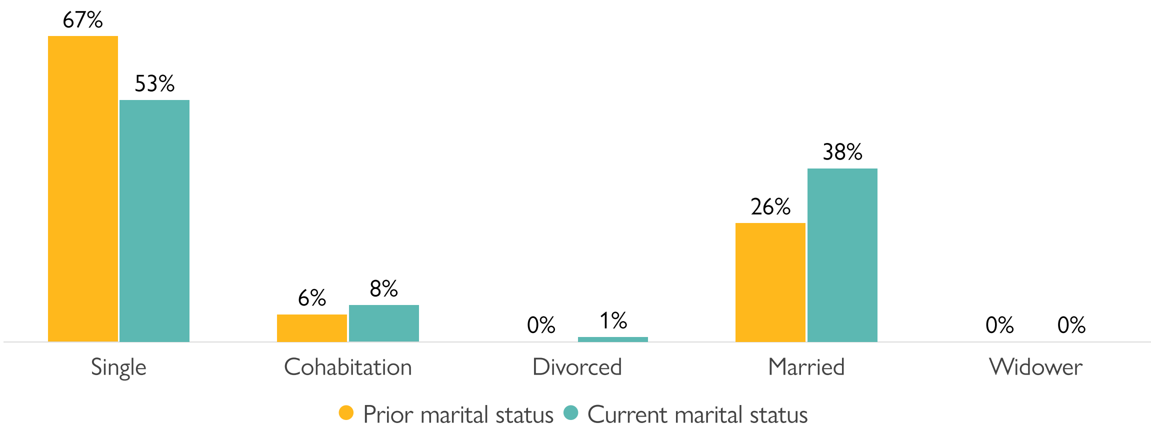
claim to earn less than XOF 10,000 (about USD 18) per month. Again, there are disparities among countries. In Mali and the Gambia, the rates of returnees in debt without income are considerably higher than in the other countries of the study, with 53% and 39% of individuals interviewed, respectively. Furthermore, Senegalese returnees reported slightly higher incomes than others, since they are considerably more likely to report incomes above XOF 50,000 (USD 90) per month.

Chart 13: Incomes of Migrants in Debt



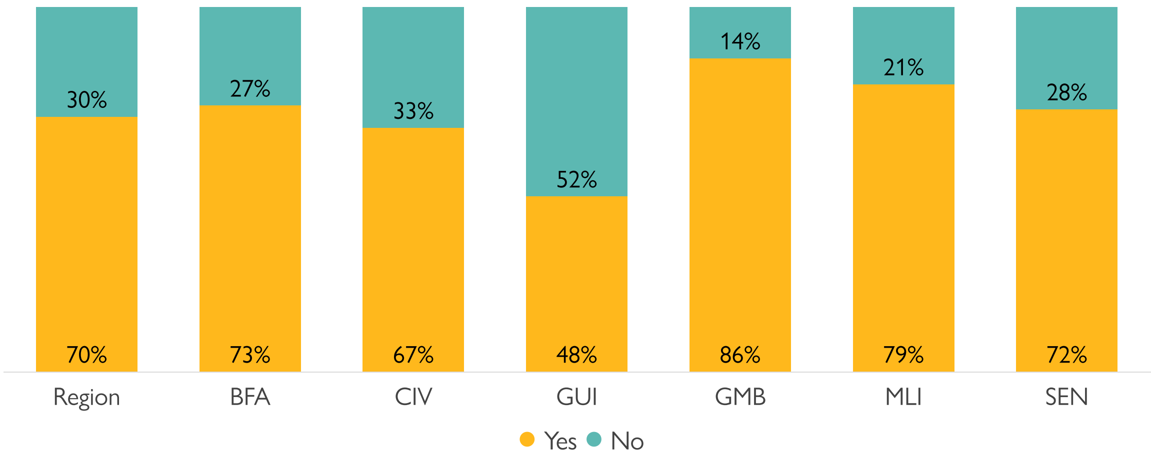
The majority of returnees in debt are heads of household (30%) or sons/daughters of the head of household or their spouse (35%). Whether before or after their migration journey, it is noted that most of the returnees in debt were/are single. However, prior to their migration, 26% of the returnees in debt were married. The proportion that increased by 12 points (38%) at the time of the survey.

Chart 14: Marital Status at Regional Level Before Departure for Migration and at the Time of the Survey



However, even if they are mainly single, 70% of the returnees in debt declare having dependents. While the trends are relatively similar between the countries considered in the study, in Guinea the trend reverses, with more migrants declaring that they have no dependents. This is not particularly surprising when one remembers that Guinean returnees in debt are much younger than the others.

Chart 15: Dependents of Returnees in Debt

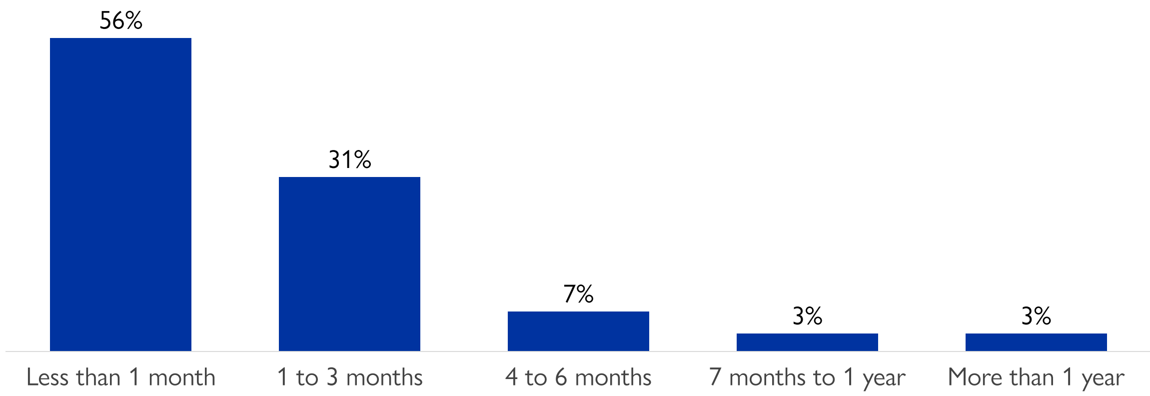


Returnees in debt tend to be male, relatively young, rather educated, with low or no monthly incomes, and responsibilities towards their families, either because they are heads of household or because they declare having dependents. However, some disparities between countries are observed with respect to the profiles of returnees in debt. This is particularly the case of Guinea where the migrants in debt are younger or Côte d'Ivoire which counts more female migrants.

2. A HIGHLY INFORMAL LOAN SYSTEM: ANALYSING DEBT INCURRED DURING THE MIGRATION PROCESS

Borrowing money is described by key informants as a rapid means of capital accumulation as opposed to other means of financing such as savings or decapitalization. In fact, it took less than one month for returnees to obtain 56% of the debts incurred as part of their migration journey. In the context of financing migration, borrowing money will allow the potential migrant to leave more quickly than through self-financing, work, savings or the sale of goods or livestock.

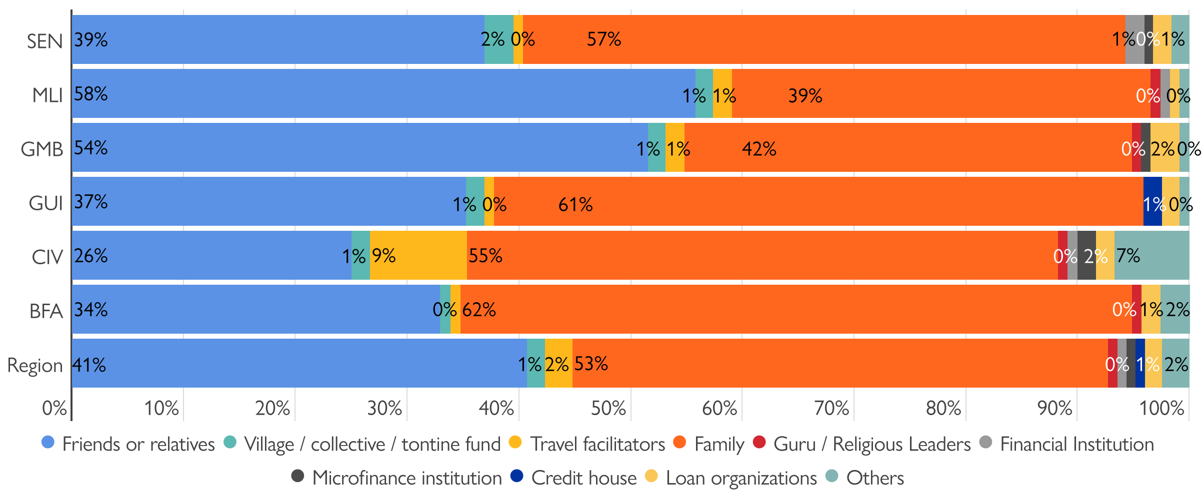
Chart 16: Time Needed to Take out Loan for Migration



FAMILY AND RELATIVES AS THE MAIN MONEY LENDERS

The family is the main money lender to finance the migration project (53% of loans are made with the family), followed by friends and relatives (41% of loans) and finally smugglers/travel facilitators (2% of loans made for migration). Regardless of the country, it is observed that family and friends or relatives are the main circles in which debts are contracted, although preferences between one or the other may vary: for example, Gambian and Malian returnees in debt seem to favour friends or relatives as lenders, while returnees from other countries tend to prefer borrowing from their families. In addition, it is observed that Ivorian returnees are more indebted to travel facilitators (smugglers) than others.

Chart 17: Money Lenders

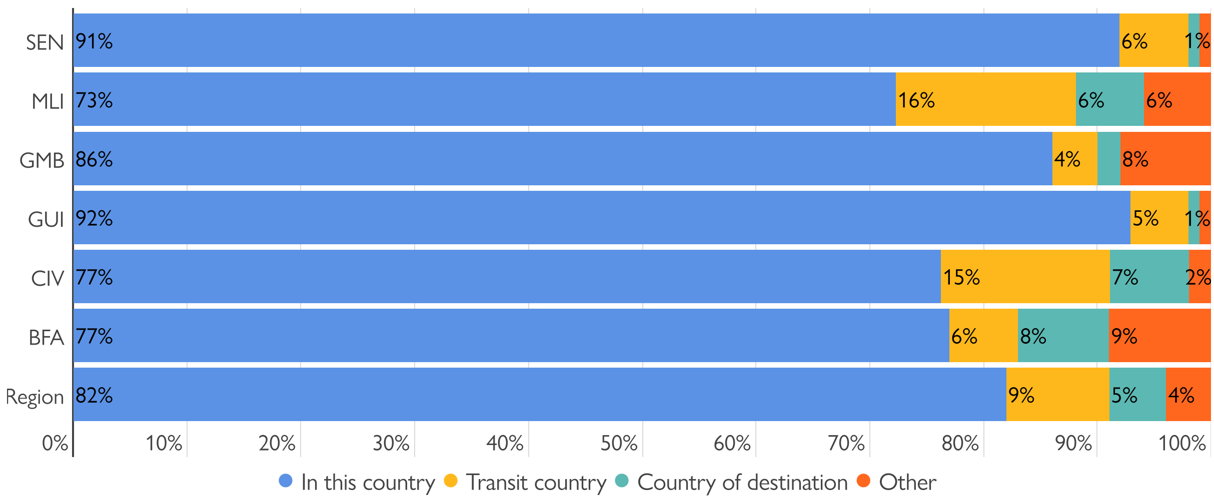


This corroborates the idea of an investment made by the entourage in the migrant's project and their chances of success, but also that of social trust and moral responsibility, since this does not generate a written document but is based on the links created by the migrant with their lender prior to the loan. This preference for informal loans, instead of more formal solutions, can also be explained by the relatively low rate of banking of individuals in the region, but also because migrants sometimes have no documents and guarantees to provide, because they wish to remain discreet about irregular migration, or because the Muslim religion would be unfavourable to interest rates considered as a form of usury. This supports the idea that with these informal loans, what is expected is not specifically the repayment with interest of the debt, but rather an economic and social rise thanks to the services (financial or of other kinds) that the successful migrant will have to pay for.

However, in a very marginal way, other actors involved in debt are also observed. Indeed, some debts for migration have been contracted with village funds, smugglers/facilitators, or informal loan organizations. Some key informants also mentioned the possible solicitation of loans from the bank under the guise of a third party who then makes this money available to the potential migrant. In addition to informal loans from family and friends, migrants may be willing to finance potential migrants. This type of support may itself be part of a previous informal debt taken out by the migrant with the family of the person they are now supporting.

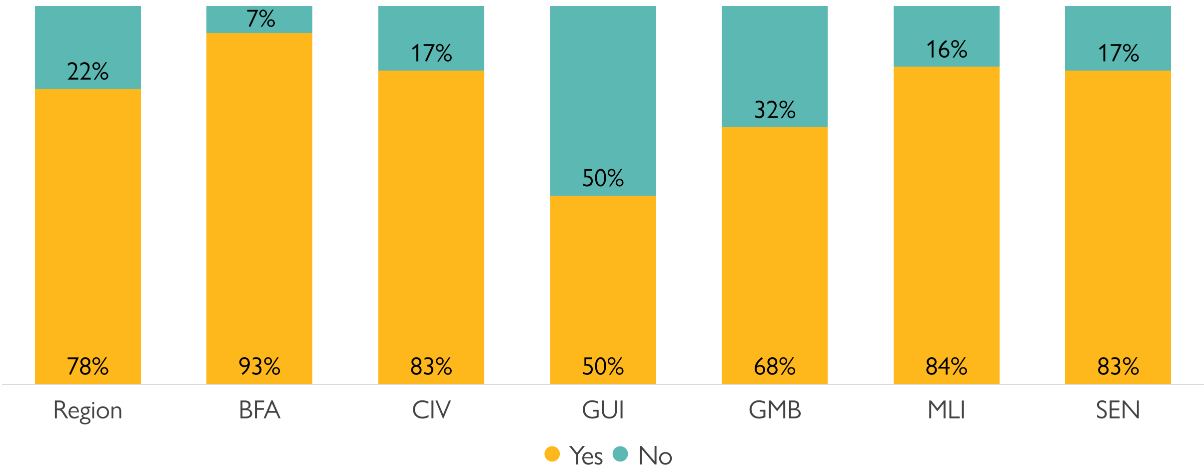
With respect to the location of lenders, for 82% of the loans contracted as part of the migration process, the lender is located in the migrant's country of origin. For 9% of the loans made, the lender was located in a country of transit.

Chart 18: Location of Money Lenders



For the majority of the debts incurred for the migration journey, the lenders were aware that the money would finance the migration. At the regional level, this disclosure of the reason for the debt is true for 78% of the debts contracted. There are wide disparities in the countries of the study, particularly between Burkina Faso, where this percentage is 93%, and Guinea, where only 50% of the lenders are informed of the purpose of the amount loaned. In addition, female appear to be slightly more transparent than male regarding the reason for their borrowing, since lenders are aware that migration is the reason for 80% of the debts incurred by female returnees in the course of their migration journey, compared to 78% of the debts incurred by male.

Chart 19: Is the lender aware of the migration motive for the debt?



Apart from the lenders, when asked who is aware of their loan, 41% of the returnees in debt in the course of their migration journey said that they were the only ones who were aware of it, while 41% informed their family and 15% informed their friends or relatives. Once again, there are some disparities from one country to another: in The Gambia, Mali and Senegal, nearly half of the migrants in debt in the course of their migration journey said that they did not tell anyone about their loan. According to some key informants, leaving without informing the family of the incurrence of debt could put the latter in an uncomfortable position because "in case of death during the journey, the family is liable to repay" (President of the Association Niéta, Kayes). The prominent role of the family is found when migrants in debt are asked to specify who helped them in their efforts to borrow money. While almost two-thirds of the returnees in debt during the migration process stated that nobody helped them, the last third tend to mention help from family, friends or relatives. In such case, it would appear that the support provided consists mainly of referral (45%), advice (27%) and information sharing (22%). It is therefore clear that the family and friendship networks are used in the preparation of the migration journey, whether for financial or practical reasons.

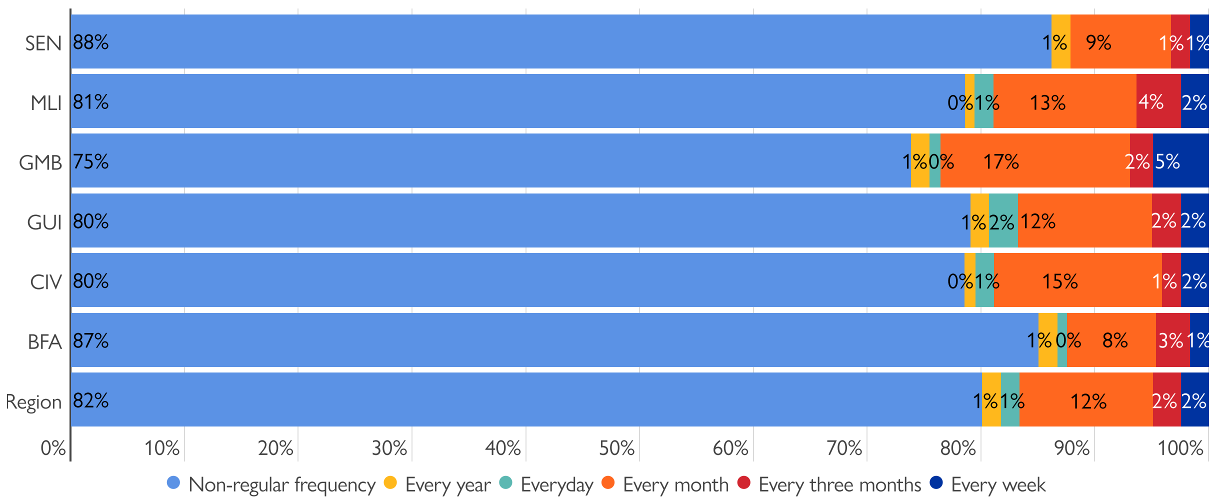
FLEXIBLE AND IRREGULAR REPAYMENT CONDITIONS

According to Doudou Gueye, lecturer in Sociology at Assane Seck University, Laboratoire de Recherches en Sciences Economiques et Sociales (LARSES), in Ziguinchor, Senegal, "In the case of migration, there are few cases where the conditions are set from the start, it is never said in clear terms. One would rather speak of moral responsibility around migration, the migrant has a duty and is trusted, in return, for a matter of dignity, he strives to achieve his migration objectives (…) It is thus still difficult to assert in a radical and systematic way that African migration is individual. Behind the individual, generally, there is always a broad range of actors who contribute to his migration activity. In this sense, we can speak of a social debt."[21] In the context of these informal loans from family or relatives in Mali, there are often no documents or contracts specifying the terms of the loan and its repayment. The loan is based on mutual trust and the hope that the migrant will succeed in their migration and, at that point, will begin to repay the debt, either by making remittances to the lender, his family and community, or by providing services such as financing the migration of someone close to the lender. However, the loan may sometimes be attested by a witness when required. There is a tacit agreement between the lender and the migrant that the latter will be indebted to the former and will start repaying (regardless the form of repayment) as soon as possible, during migration or at the beginning of the return. The loan can therefore be considered an investment, but it is also often considered a mutual aid, a solidarity support. Thus, the repayment may give rise to a strict reimbursement of the amount loaned and may be paid in instalments, but it is also possible that if the migration fails, the lender will not ask to be repaid, though the migrant is still indebted to them. On the other hand, this definition of loan implies that some mechanisms

21 Exploratory interview conducted by IOM Regional Office in Dakar, June 2020.

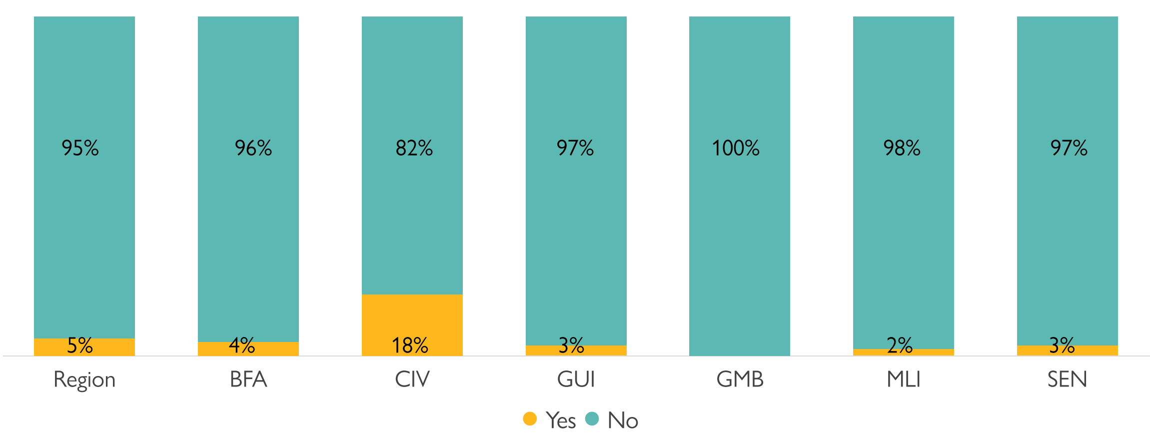
to finance migration is not considered a debt or loan. Indeed, the sale of small livestock by the migrant's mother may not be perceived by the migrant as a debt to finance migration. However, if the migration is successful, it is very likely that the migrant will repay this financial assistance. Financially, there may be a fine line between a donation and a loan. In the stricter understanding of debt, however, the migrant will remain indebted for the money or aid granted. At the regional level, repayments of debts incurred during the migration process are irregular (82%). However, 12% of the debts are still repaid monthly. These trends are similar across the countries covered by the study.

Chart 20: Frequency of Repayments



Repayment flexibility is also confirmed by qualitative interview data: money is most often borrowed informally from relatives and family members. Migrants are indeed indebted to the family that supported them in financing the migration, but they do not meet predefined repayment obligations. Depending on the journey and the migrant's abilities, the repayment terms may vary. This is confirmed by the fact that 95% of the loans for the migration journey are not subject to interest rates. However, it is noted that in the case of Côte d'Ivoire, up to 18% of loans are contracted under conditions of repayment with interest. This is understandable when one remembers that it was also in this country that actors other than family members, friends or relatives appeared: travel facilitators/smugglers. The latter are probably less inclined than the former to wait for the potential success of the migrant to obtain a return on their loan investment. Thus, in Côte d'Ivoire, 43% of debts contracted for migration with travel facilitators give rise to an interest rate.

Chart 21: Loans with Interest



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3. MULTIDIMENSIONAL IMPACTS OF MIGRANTS' DEBT ON REINTEGRATION

DEFINING DEBT

The notion of debt must be understood in the light of a particular cultural, social and economic environment, characterised by blurred and changing boundaries between the individual and collective levels, between gifts and loans, as well as by the informality of its conditions. What may look like a simple donation in the context of family mobilisations supporting migration does not entail any less a collective expectation to which the potential migration is invited to respond and which goes beyond a financial liability. Thus, the debt can be broken down into two distinct modalities. On the one hand, as an asset received from a third party against the promise to return it, or to return (at least) the equivalent of it. On the other hand, it can also be the obligation in itself for any kind of commitment, general duty, to return a borrowed asset being only a particular case. It is this notion of debt that seems to correspond more to the West African context.[22] In fact, the debt creates a special bond between the migrant and his family or relatives, a certain hierarchy is created between the lender and the migrant, which puts the migrant in a position of indebtedness to his lender, at least until he is able to repay at least the equivalent of the loan[23]. However, the specific and obligatory nature of debts for migration forces the migrant to give back not only the amount borrowed, but also any benefits derived from the migration, which therefore go beyond the financial debt: "giving puts others under obligation"[24].

Thus, debt acquisition, which seems to be an individual choice in the sense that it is a single individual who mobilises the resources of their entourage for his own migration project, can also take the form of a collective debt when family members mobilise their own resources and those of third parties to finance the journey the migrant.

Consequently, the debt burden is two-fold, since it constitutes both the commitment to a better life for one's loved ones, but also repayment of loans to the lender of the family, relatives and/or third parties thanks to the achievement of the migration objectives. In this context, the fact of returning without any contribution to the family, but on the contrary in an even more precarious situation than before departure, constitutes a failure with lasting consequences on reintegration. The trust that lenders placed in the migrant is compromised and returnees face serious difficulties in repaying them, either in full or in part.

In these circumstances, the returnee is not simply affected by the debt, but it defines the way he is perceived within the community, leading to a strong sense of shame that hinders successful reintegration as long as the debt remains unpaid.[25] Nevertheless, if the migration project "fails", the "financial" debt may be wiped out, or paid by another family member to avoid the stigmatisation of the migrant and his family. In Mali, for example, it would not be uncommon for the debt to be repaid by the family or a relative or for the borrower to waive repayment. What remains is the moral or social debt described earlier, which will have an impact on the reintegration chances of the returnee. As the sociologist, Doudou Gueye says, "Those who mobilise for the departure of an individual expect their standard of living to be improved if the person's emigration is successful. (…) However, in the context of unsuccessful migration, when the candidate has not arrived at his destination; obviously, he is the one who will always ask for support. (…) If he returns, even though he will not be asked to repay the debt, he risks being stigmatised in his community of return, since he will be considered as someone who failed"[26]. Whether or not he has repaid his financial debt, the returnee who has not "succeeded" in his migration project will therefore still owe a moral debt to those who have mobilised for him. Of course, this debt is exacerbated when the financial debt has not been repaid.

22 Malamoud, Charles. Théologie de la dette dans les Brahamana. *Purusartha Sciences sociales en Asie du Sud Paris* 4 (1980) : 39-62.
23 Julie Mayade-Claustre. Le don. Que faire de l'anthropologie ? in Hypothèses, 2002/1 (5) pp. 229-237
24 Maurice Godelier, Enigma of the Gift, Paris, 1996 (translated from French by Nora Scott)
25 This feeling of shame is reflected in data collected in this survey, but also in the one conducted by Samuel Hall, where he mentions the social stigma sometimes suffered by returnees who have not paid their debts (financial and symbolic): *Mapping and Socio-Economic Profiling of Communities of Return in Burkina Faso : Synthesis Report, 2018*, IOM-Burkina Faso, p. 8.
26 Exploratory interview conducted by the IOM Regional Office in Dakar, March 2020.

DEBT AS A KEY FACTOR IN THE ECONOMIC REALITIES UPON RETURN

Returnees' Debt

Technically, it is only when a loan is not repaid that it becomes a debt. However, when we look at the level of repayment of the different types of debt, we realise that the repayment of initial debts (type 1 debts - before migration 47%) makes more progress than that of debts related to the migration process (24%), which itself makes more progress than that of debts upon return (15%). While this makes sense in terms of time, these figures reflect considerable debt ratios at the time of the survey.

Chart 22: Repayment Status of Debt During Migration per Country

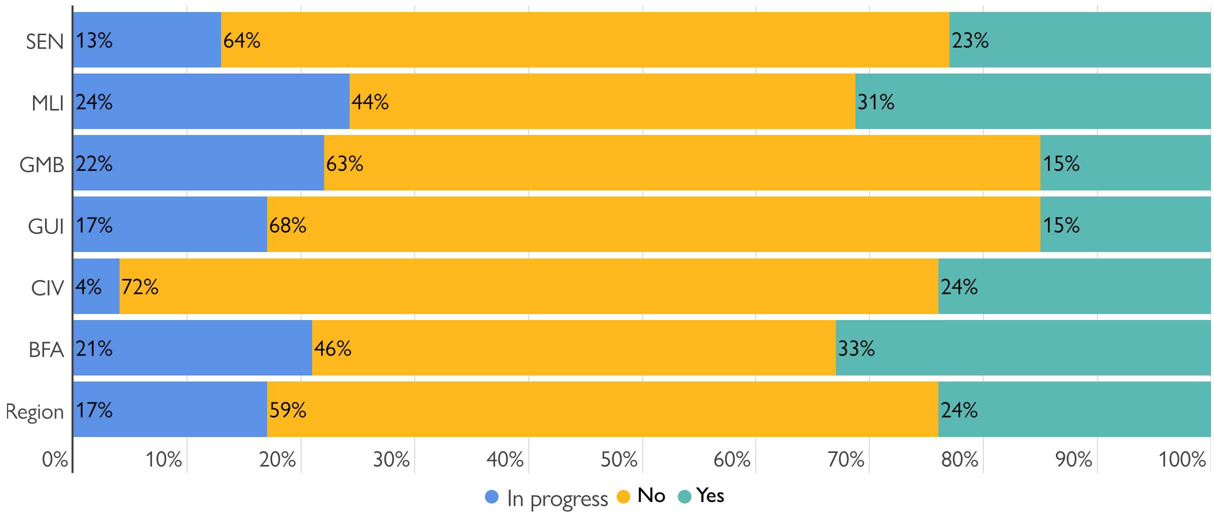


Chart 23: Repayment Rate of Initial Debts (1) per Country

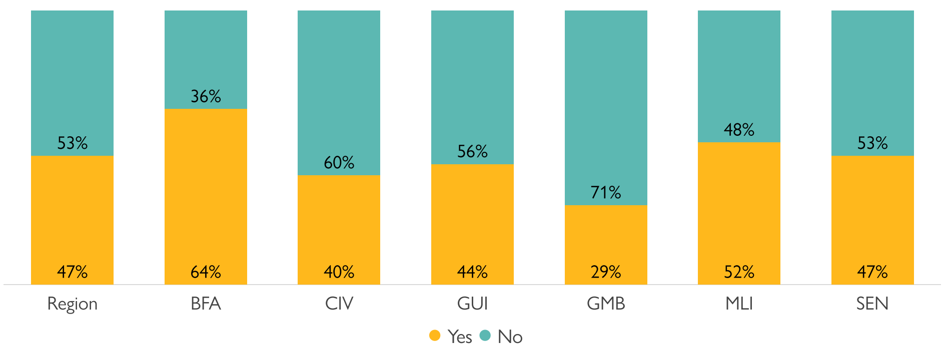
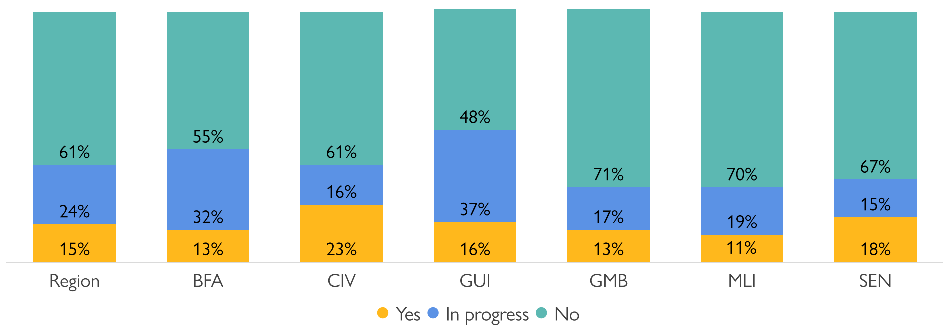
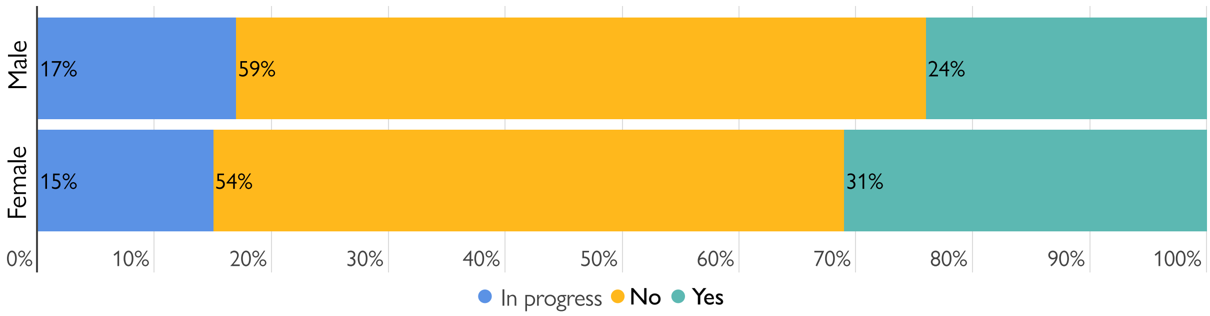


Chart 24: Repayment Rate of Debts upon Return (3) per Country



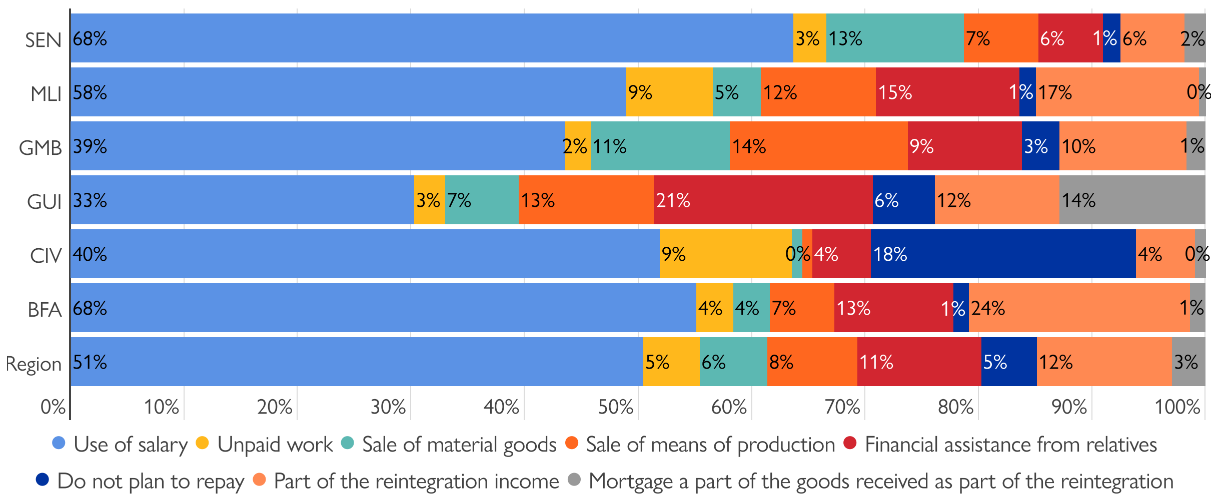
Female migrants are slightly more likely to pay off their debts contracted during migration (31% compared to 24% of male).

Chart 25: Repayment Status of Debts During Migration Based on Gender



As explained earlier, these repayments are mainly managed by migrants themselves (91% of migration-related debts are repaid this way), although once again close friends (5%) and family members (9%) also participate in the repayment, to a greater or lesser extent according to the country: while family members are very little solicited in The Gambia (1%), they are 22% to repay the migration debts in Guinea.

Chart 26: Mechanisms for Repayment of Debts During Migration Process



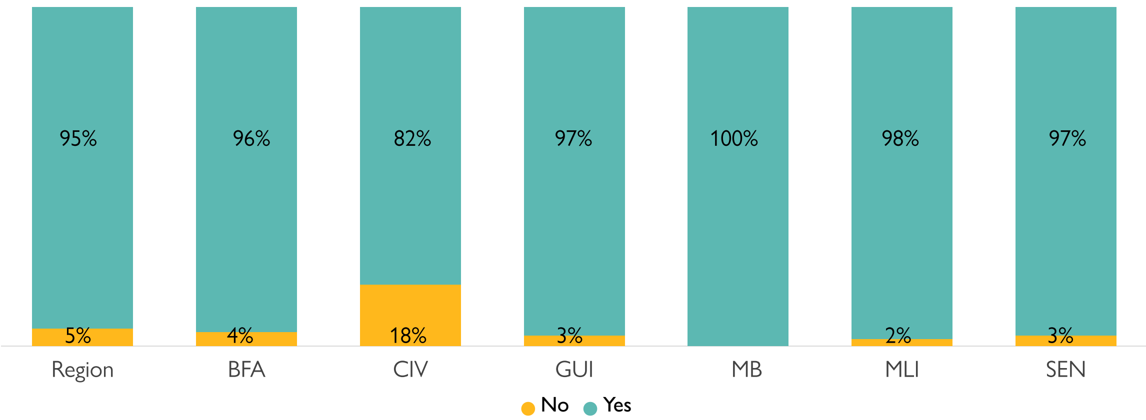
Returning migrants in debt prefer to use part of their wages as a mechanism to repay. Thus, 51% of debts are at least partially refunded through this mechanism. To a lesser extent, the use of part of incomes generated from reintegration activities (used to repay 12% of the debts contracted) and financial assistance from relatives (11%) are also repayment methods mentioned by the migrants.[27] Of course, several mechanisms can be combined to repay debts.

Repayment Intentions

The impact of debt on returnees' daily life may be different depending on whether or not they plan to repay it. Up to 5% of migrantion-related debts are not intended to be repaid. In Côte d'Ivoire, this figure rises to 18%.

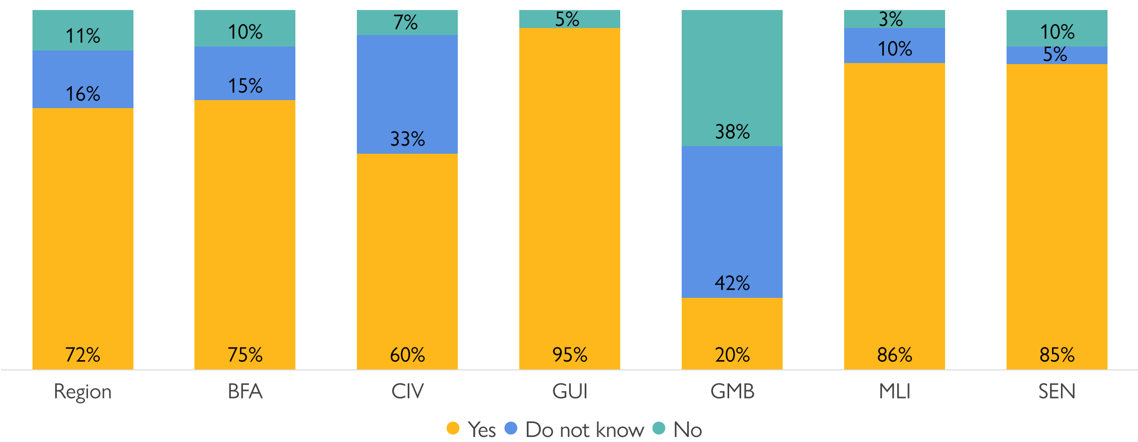
27 The sum of the "yes" percentages will be greater than 100% because, for one debt, several mechanisms can be mentioned by the respondent.

Chart 27: Migration-related debt intended to be repaid



However, all debts taken together, compared to the 95% of returnees who wish to repay debts incurred during migration, only 72% of returnees in debt think they can do so. This is indicative of the debt burden. This figure drops to 60% for Côte d'Ivoire and to 20% for The Gambia where 38% of interviewed migrants say they will not be able to repay their debt.

Chart 28: Migrants who think they can repay their debts (debts 1, 2 and 3)



Impact on the Returnee's Personal Economic Situation

At the regional level, nearly 80% of returnees in debt earn less than XOF 50,000 (USD 90) per month. With debts averaging XOF 337,133 (USD 612) for debts related to migration for example, the burden of this debt is considerable for returnees, who are often unemployed. In fact, the majority of the migrants in debt interviewed in this study (56%) consider that debt has a negative impact on their current economic situation as it causes a reduction in the assistance provided to family, insufficient income, difficulties of financial autonomy and affects returnees' food security.

Chart 29: Impact on Returnees' Personal Economic Situation

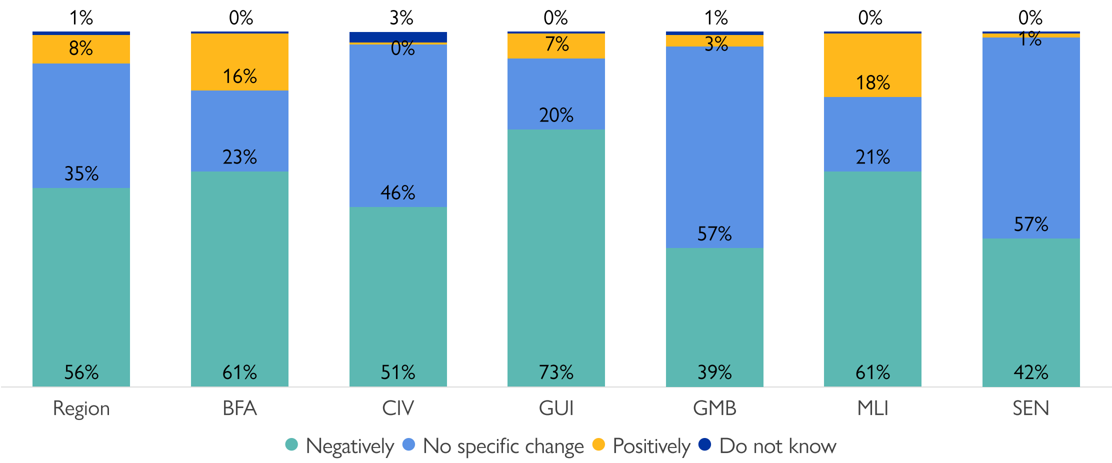
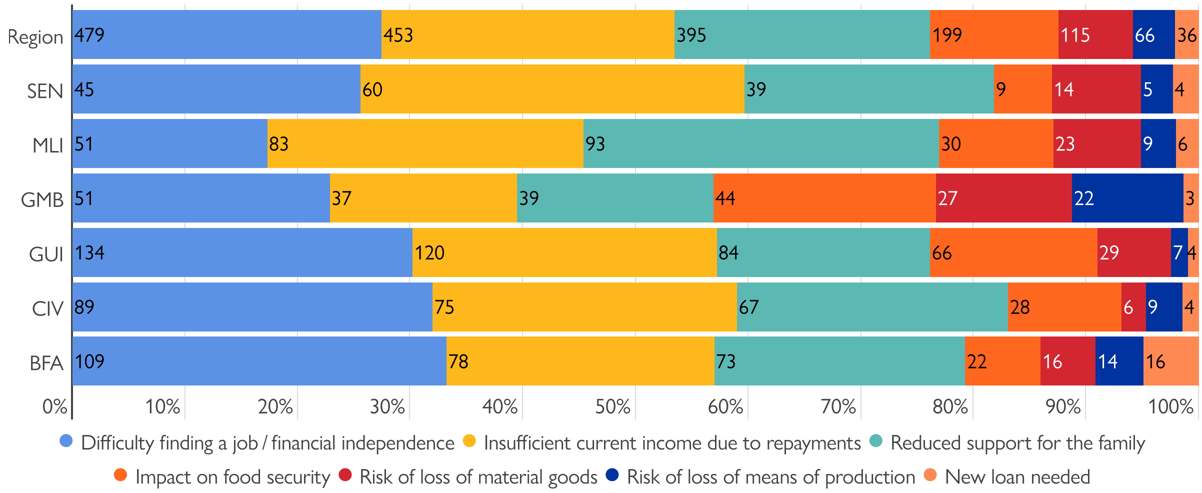


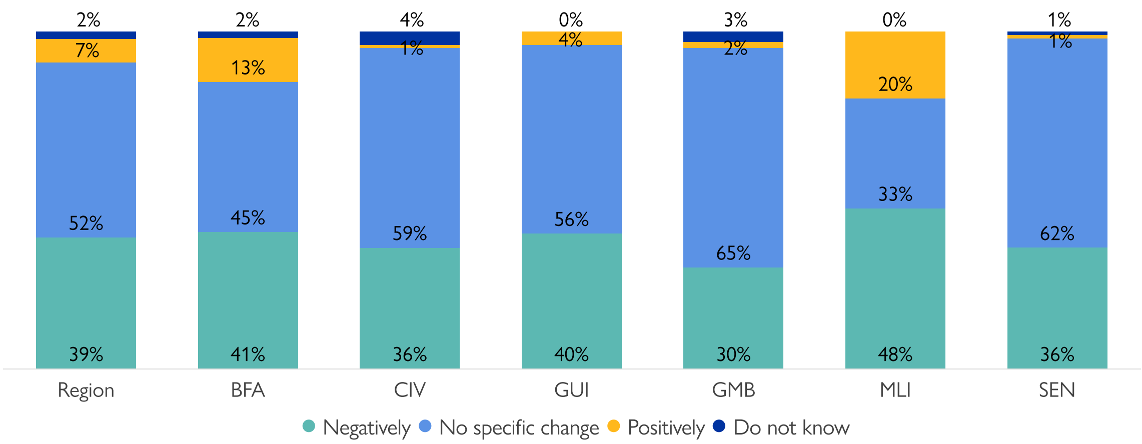
Chart 30: Negative Economic impacts, by number of respondents



Impact on the economic situation of the returnee's family

At the regional level, 39% of returnees in debt consider that debts have a negative impact on their family's economic situation. According to these migrants' responses, the negative economic impacts on the family are mainly related to the reduction of daily expenses, reduction of food quantity and degradation of food quality.

Chart 31: Impact on the Economic Situation of Families of Returnees in Debt

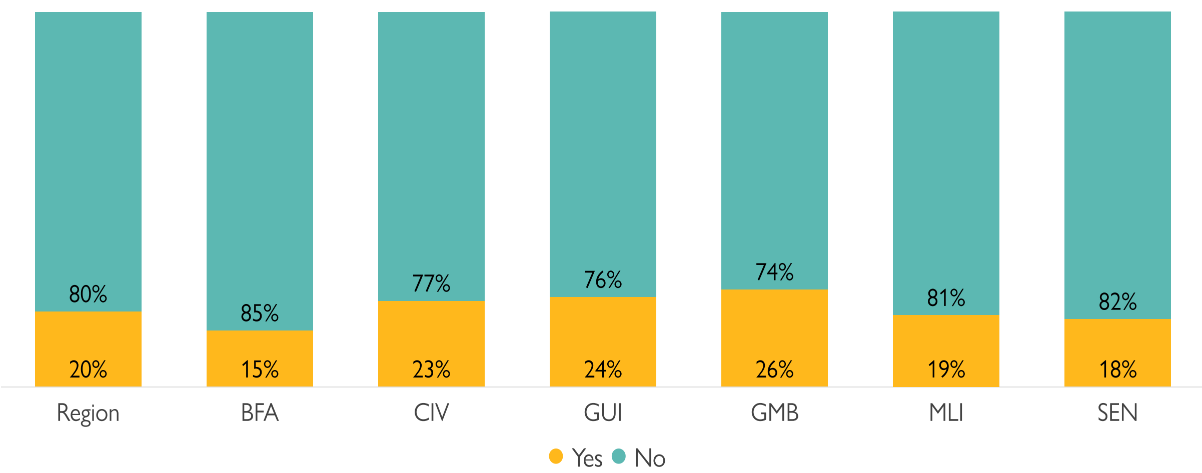


UNSUCCESSFUL JOURNEY AND STIGMA OF RETURN: THE IMPORTANCE OF SOCIAL AND PSYCHOLOGICAL IMPACTS

The Complex Links Between Debt and Abuse

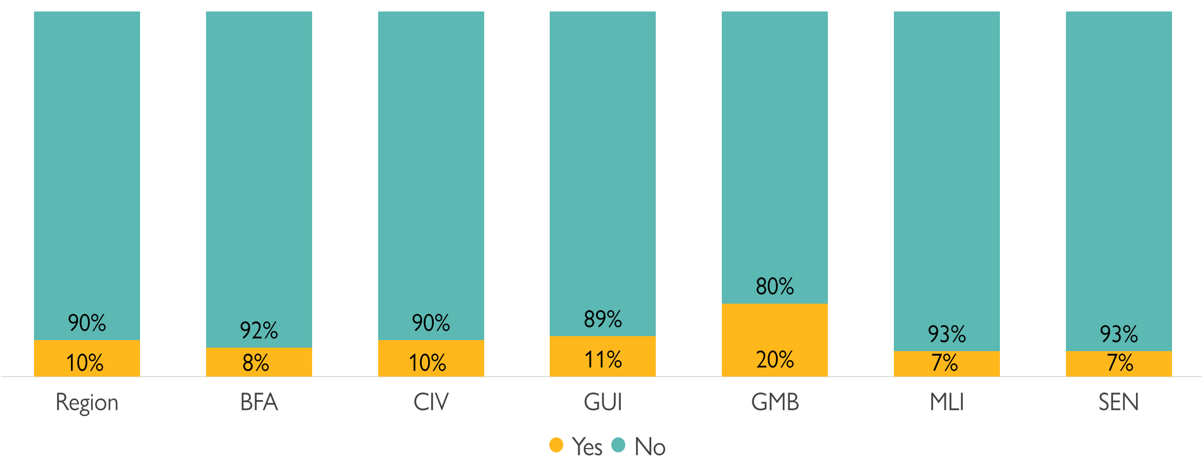
One out of five migrants in debt said he has been subjected to threats, abuse or violence to pay off his debts. These are mainly acts of humiliation and insults (44%) and psychological violence (31%). More marginally, a number of other forms of violence inflicted on returnees were reported (physical violence, theft and racketeering, unpaid or forced labour).

Chart 32: Abuse or Violence to Repay a Debt (Individual Level)



Similarly, 10% of returnees in debt reported that their family has been subjected to threats, abuse or violence to repay a debt. Gambian families seem to be particularly affected by this phenomenon with theft, racketeering and physical violence. Humiliation and insults (48%) and psychological violence (33%) are also mentioned, sometimes in addition to physical violence (8%). This violence can cause real trauma for the migrants and their families, in addition to weighing on their relations.

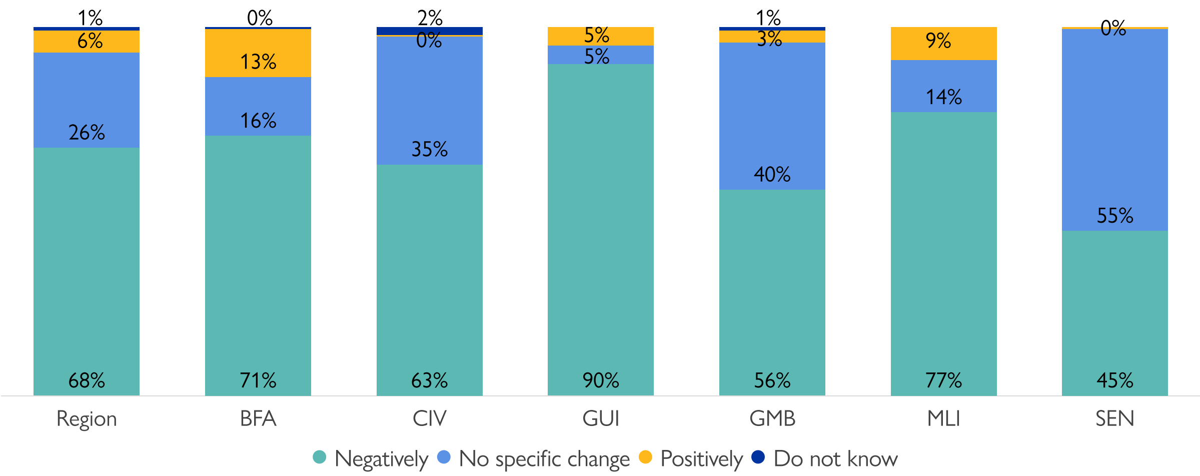
Chart 33: Abuse or Violence to Repay a Debt (Family Level)



Impact on Migrants' Personal Life: Psychological and Social

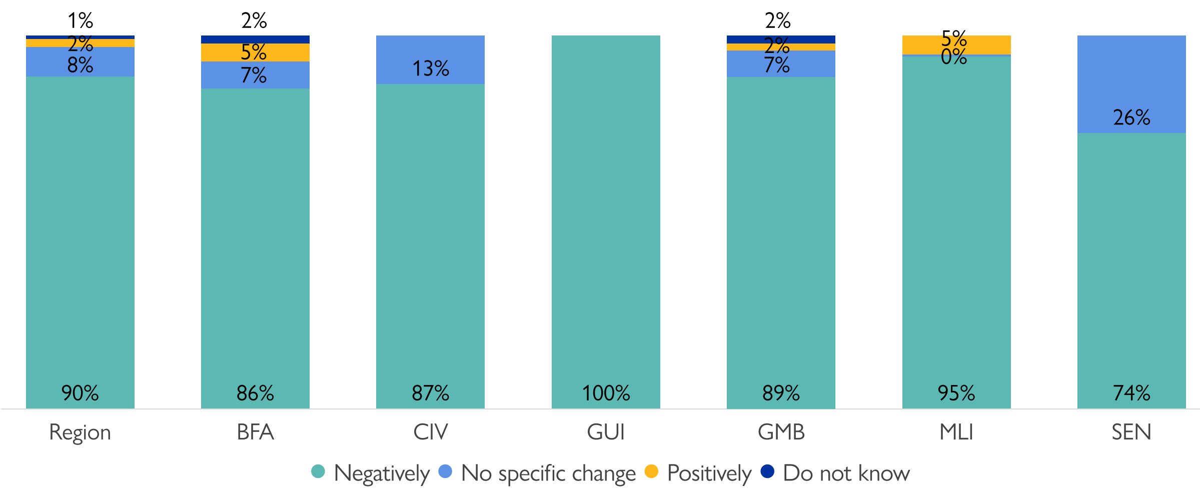
Results from the study show that 68% of migrants in debt consider that debts have a negative impact on their personal (social and psychological) life. This proportion is significantly lower for Gambian returnees in debt (56%), and conversely much higher for Guinean migrants (90%). The negative impacts mentioned by returnees in debt include feelings of shame, stress, fear of not being able to repay, feelings of failure, and social isolation.

Chart 34: Personal Psychosocial Impacts



The feeling of negative impact is much stronger - 90%–for returnees who have suffered threats, abuse and violence to repay.

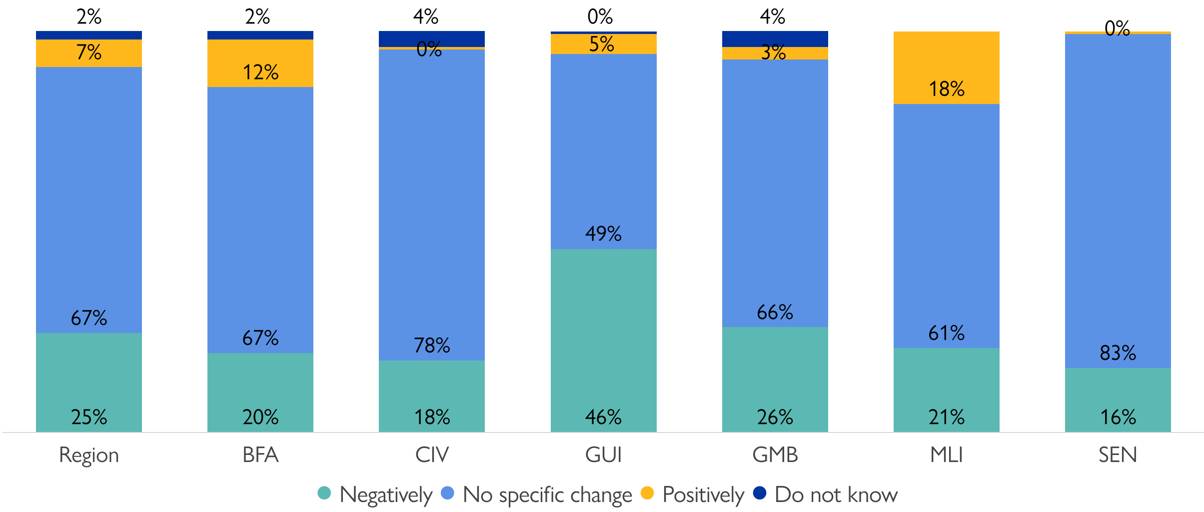
Chart 35: Psychological and Social Impact for Migrants who Have Suffered Abuses



Impact on Relationships with Family

Debts do not seem to have too much impact on returnees' relationships with their families for most of them. Nevertheless, 25% said they have been negatively impacted. In Guinea, this rate is 46%. Furthermore, up to 58% of returnees in debt believe that relationships with their families have been affected by debt when the family has suffered threats, abuses or violently to repay. Here again, the negative impacts are in the form of feelings of shame and judgment.

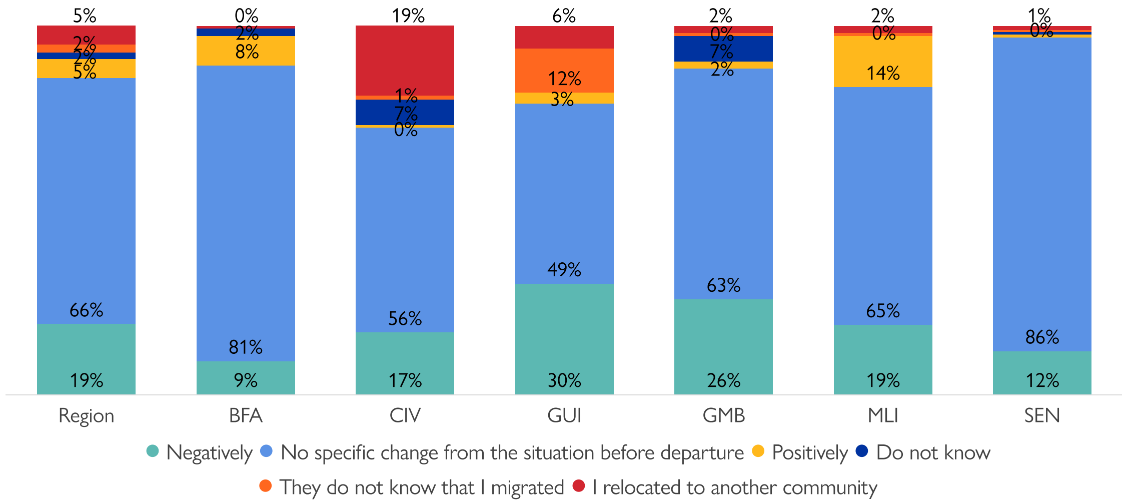
Chart 36: Impact on the Relationships of Returnees in Debt with their Families



Impact on Relations with the Community

At the regional level, 66% of migrants in debt consider that debts have not impacted their relations with their community. However, 19% note a negative impact. Once again, the negative impacts mentioned are feelings of shame and judgment. According to key informants, it would appear that despite the statements from migrants in debt about a relative lack of negative impact on relations with the community, there may be significant repercussions on returnees' life within his community. They mentioned that in Mali, for instance, the migrant may find himself deprived of his ability to take part in the community's collegial decisions. Moreover, the community's perception of the migrant will automatically generate repercussions on his employability.

Chart 37: Impact on Relationships with the Community



It is observed that 2% of the returnees in debt (all debts inclusive) reported having chosen to resettle in another community. This concerns up to 12% of the Guinean returnees in debt.

Interviews with key informants indicate that the reintegration of migrants who self-finance their migration project is easier than that of migrants in debt. Indeed, they are more supported by their parents and community, they are not yet indebted to anyone and have not yet used their "moral credit" with others.

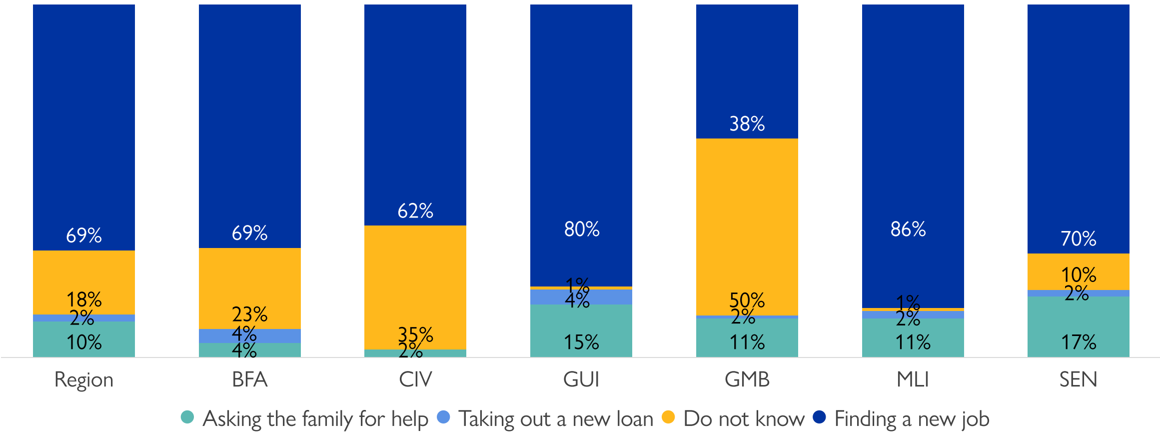
Finally, debt in the context of a "failed" migration appears to be an additional obstacle to the economic integration of the migrant, in addition to difficult conditions, the very reasons for migration in the first place.

Logically, the incapability to repay this debt leads to real difficulties in reintegration and sometimes becomes a reason for people to re-migrate. Beyond the economic aspect, results from this study show that debts have a negative impact on the socio-cultural or psychological status of the returnee, and even of his family and community.

DEBT SPIRALS AND MIGRATION/RE-MIGRATION IN THE EVENT OF NON-REPAYMENT

The Risk of a Debt Spiral

Chart 38: What Mechanism in Case of Incapability of Repaying?

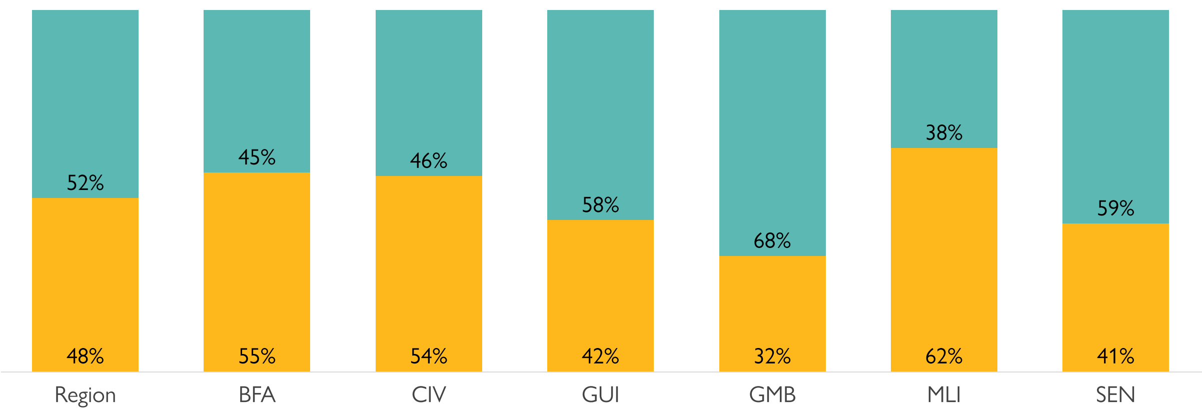


In the event that they could not repay their debt, 69% of returnees said they would. Other strategies may be to ask the family for support or to take out a new loan. For instance, 2% of returnees in debt expect to borrow money again if they are unable to repay their debts.

The Risk of a Vicious Circle of Migration

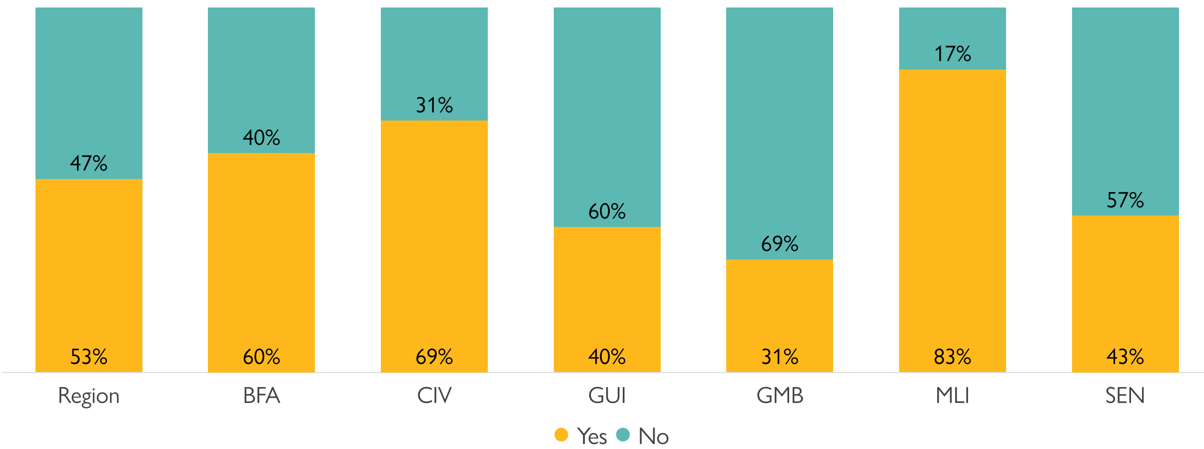
The considerable debt burden and risk of being unable to repay is also a factor of migration or re-migration.

Chart 39: Incentive to Migrate Following the Debt at the Initial Stage



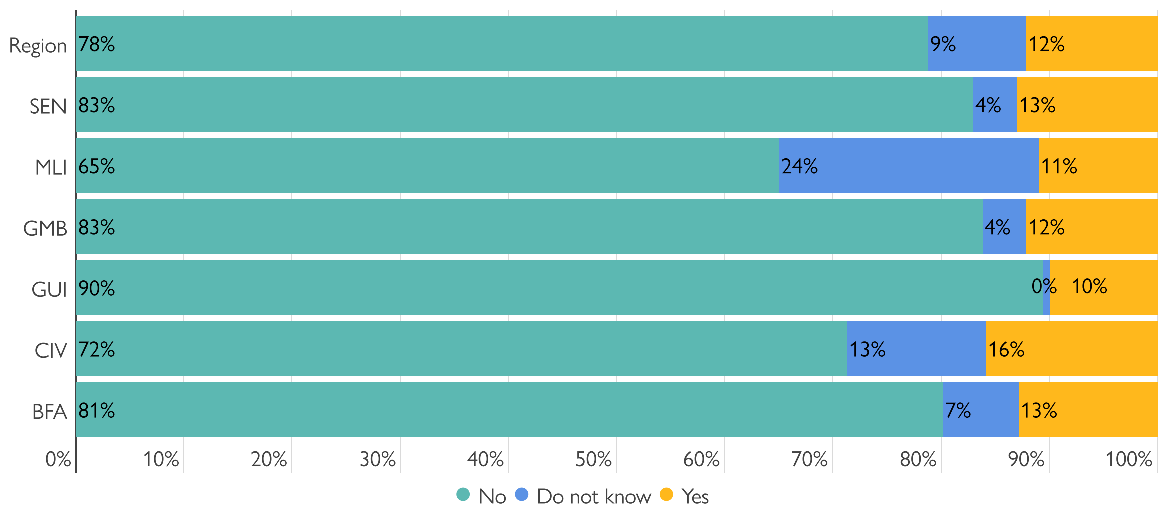
Indeed, individual interviews of returnees in debt reveals that 48% of the respondents who contracted a debt prior to their migration project (type 1—initial debt) say that this debt in their country of origin prompted them to migrate. This rate rises to 53% for respondents who were unable to repay this debt.

Chart 40: Incentive to Migrate Following the Initial Debt (Those Who Could not Repay It)



More generally, among migrants in debt, all debts inclusive, 12% plan to migrate again to pay off their debts.

Chart 41: Returnees in Debt Who Plan to Re-migrate to Repay their Debts



CONCLUSIONS

Returning to the community is challenging, it is often contrary to the migration aspirations of the individual and his family. Negotiations and mediations are sometimes necessary to allow the returning migrants to return to his village or community of origin. As Doudou Gueye states, "Parents at the very beginning often do not accept the return of the migrant, and it is the third-party organizations that make it possible to negotiate the return of the migrant"

In this already difficult return context, this study highlights that the impact of debt is multidimensional and goes beyond the financial aspect. Debt is also moral and symbolic and has direct social and psychological consequences both at individual and family levels. However, this study enabled us to measure that, on average, over the six countries of the study, 68% of interviewed returning migrants contracted at least one form of debt (Debt 1, Debt 2, or Debt 3). In particular, 56% of the migrants interviewed borrowed money to finance their migration process.. The amounts of these debts sometimes exceed several months of salary for those who are lucky enough to have one.

This study therefore has many implications in terms of sustainable reintegration based on which the following recommendations are formulated:

- Facilitate debt relief for returnees within the framework of reintegration programmes so that they can invest their incomes in activities contributing to their sustainable reintegration rather than in the repayment of their debts and thus prevent re-debt and re-migration.

- Raise awareness among potential migrants of the impacts of debts on reintegration (economic impact, stigmatisation of the migrant and his/her family) so that this dimension is taken into account when making the decision or when the migrant chooses the method of financing his/her migration journey.

- Develop protection programmes for returnees in debt, focussing in particular on the fighting violence against returnees and their families to support them repay their debts.

- Encourage actors involved in informal fund-raising to fund local projects using the same mechanisms as in migration-related debt.

- Take into account debt dimension in reintegration programs for returnees, their families and communities and ensure that this factor does not undermine efforts and strategies for sustainable reintegration.

- With respect to research, seek to better understand the role and burden of debt in female migration; differences in terms of debt between regular and irregular migration; the differences in terms of debt between migrants and non-migrants

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