

### The debt of migrants assisted with voluntary return and its impact on the sustainability of reintegration in Mali

*This research study is part of the « Safety, Support and Solutions along the Central Mediterranean Route » programme, funded by the United Kingdom's Department for International Development (DFID), whose Outcome 3 aims to improve governments, humanitarian agencies and national organizations' understanding on migration trends in order to formulate responses tailored to the needs of the populations. Between 2018 and 2020, the programme's Outcome 3 has enabled short-term research studies to be conducted in six countries in West and Central Africa (Mali, Burkina Faso, Guinea, Senegal, The Gambia and Côte d'Ivoire).*

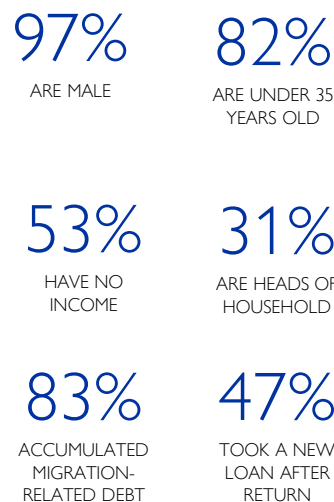


© OIM/ Aissata Fofana

The study was developed following a mixed-method approach (qualitative and quantitative) combining :

- **14 interviews with key informants** including migrants assisted to return, local and national government authorities, community leaders, academics, and AVRR assistants
- **456 individual surveys** with returning migrants

#### WHO ARE THE MIGRANTS RETURNING WITH DEBT ?



#### INTRODUCTION

More than 19,000 migrants returned to Mali between January 2017 and July 2020 through IOM's Assisted Voluntary Return and Reintegration (AVRR) programme. However, reports on the socio-demographic profiles of return communities published by IOM in 2018 revealed that the level of debt of return migrants has a significant impact on reintegration processes. To better understand this impact, IOM conducted a study in Mali which aimed at:

- Developing the profile of returning migrants with debts;
- Understanding the mechanisms by which returning migrants accumulated debts, at which stages along the migration route, and which actors are involved in the process;
- Assessing the impact of debt on the reintegration process of Malian returnees in their communities of origin.

**68%**

OF SURVEYED RETURNING MIGRANTS REPORTED HAVING DEBTS

"In the context of international return migration, reintegration can be considered sustainable when returnees have reached levels of economic self-sufficiency, social stability within their communities, and psychosocial well-being that allow them to cope with possible (re)migration drivers." (IOM, 2019)

The accumulation of debts in the context of migration is seen as a rational choice, which will have a positive impact on the situation of the migrant and the family and communities supporting the migration project.

### AN INFORMAL SYSTEM

In a context in which migration is highly valued by families and communities, friends (58%) and families (39%) are the primary actors lending money. Most loans are interest-free and returning migrants with debts report making payments at irregular intervals (81%).

#### WHAT IS DEBT?

Debt does not only constitute the loan of an amount of money which must be reimbursed; it is also a moral commitment of the migrant towards those individuals who loaned the money, and more generally towards the community. Migrants are expected to succeed in their migration and to then share the expected benefits of the migration by improving their family and community's socio-economic status. Interviews with key informants showed that the migrants who take out loans before the undertaking of migration are liable for a financial debt, but also, and above all, for a moral, non-financial debt.

The issue of debt in the context of return migration is closely associated with the question of accountability: whether a migrant succeeds in his migration and is able to repay a financial debt will determine whether he has been able to honor a more tacit, moral debt. The promise to repay a debt is given orally, and 99% of returning migrants intend to pay back the money borrowed. In the event of an unsuccessful migration, defined as an individual's return to Mali without having achieved his economic and/or professional objectives, it is not uncommon for the debt to be either repaid by the family or a close relative, or for the lender to forgive the debt. However, there remains a moral debt that will impact the sustainable reintegration of the returning migrant.

#### THE BURDEN OF DEBT

While the amounts borrowed vary widely, from 15,000 to 3,500,000 FCFA (27 to 6,318 USD), 95% of migrants indebted in the context of migration contracted a debt of more than 50,000 FCFA (90 USD), and the median amount contracted is 100,000 FCFA (181 USD). Yet 93% of returning migrants live on a monthly income of 50,000 FCFA (90 USD) or less, showcasing the financial burden which migration-related debt represents and the pressure to succeed, and repay the debt.

### THE IMPACT OF DEBT

- 60% of migrants assisted to return declared that debts have a negative impact on their personal economic situation.
- 77% of migrants assisted to return declared that debts have a negative impact on their social and psychological well-being.
- 1 out of 5 migrants reported that they were subjected to threats, abuses or acts of violence to repay a debt. The majority of incidents consisted of humiliation, insults, psychological violence.

Debt incurred over the course of migration has a significant impact on returnees, including economic hardship leading to reduced ability to support their families, insufficient income, reduced spending, lack of financial autonomy and a deterioration in food security, as well as shame, fear of not being able to repay and stress. Interviews with key informants also showed that the reintegration of migrants who self-finance their migration project is easier than that of indebted migrants because the latter can be stigmatized or excluded from community decision-making processes. In addition to the economic failure of migration, there is therefore a social failure in the eyes of the community.

*“Moral debt exists as soon as you undertake migration. (...) It is something which can weigh on you for a long time, even a lifetime.”*

Interview with the President of the « Initiative, Migration et Développement » Association, Kayes.

Beyond the economic burden of having to repay the debt, a migrant's reintegration in the community will be negatively impacted if he or she is perceived as not having succeeded in the migration. The migration project is an investment borne by the family and the community, and migrants carry many of the hopes and aspirations of the community. A returnees' inability to repay the moral debt he or she owes his community, by not having succeeded in his or her migration, will negatively affect his or her reintegration capacity, potentially creating a vicious circle of debt and re-migration.

### RECOMMENDATIONS

- Sensitize government and national actors to the issue of migratory debt, by highlighting the economic, social and psychosocial ramifications of debts.
- Strengthen information channels on the dangers of irregular migration and disseminate information more widely so that they reach potential migrants, migrants en route and returnees.
- Promote the use of informal training assistance and loan mechanisms adapted to local needs and projects for the benefit of young people and the community.
- Develop vocational training and create jobs in migrant departure and return areas.
- Increase the number of initiatives giving returning migrants access to income-generating activities allowing them to repay their debt and provide for the needs of their families, and even their community.
- Bolster the technical and financial capacity of local organizations that come to the aid of returning migrants in accordance with the realities of their communities.
- Involve communities and local associations in the design of reintegration programmes for return migrants.
- Promote the creation of reintegration cooperatives for returning migrants.
- Promote the social participation of returning migrants in their community and facilitate the access of returning migrants to activities with social, societal and cultural added value within the community allowing them to restore the bonds of trust and solidarity.
- Strengthen psychosocial support for returning migrants in the process of their reintegration.
- Create a synergy of action between the various stakeholders in supporting return migrants.

Full report is available [here](#).

Contact in Mali: [ldelsa@iom.int](mailto:ldelsa@iom.int)

Contact in the regional office for West and Central Africa in Dakar: [diusselme@iom.int](mailto:diusselme@iom.int)