

### The debt of migrants assisted with voluntary return and its impact on the sustainability of reintegration in Côte d’Ivoire

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).



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

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

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

**83%**  
ARE MALE

**84%**  
ARE UNDER 35 YEARS OLD

**17%**  
HAVE NO INCOME

**34%**  
ARE HEADS OF HOUSEHOLD

**77%**  
OF SURVEYED RETURNING MIGRANTS REPORTED HAVING DEBTS

**84%**  
ACCUMULATED MIGRATION-RELATED DEBT

**29%**  
TOOK A NEW LOAN AFTER RETURN

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.

#### INTRODUCTION

More than 8,000 migrants returned to Côte d’Ivoire 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 Cote d’Ivoire which aimed at:

- Developing the profile of returning migrants with debts.
- Understanding the mechanisms by which returning migrants contracted 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 returnees in their communities of origin.

“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 BURDEN OF DEBT

Migration-related debts are the most common type of debt and generate the highest levels of debt. The amounts borrowed by the respondents range from 14,400 FCFA (26 USD) to 4,150,000 FCFA (7,463 USD). The most commonly borrowed amounts are between 500,000 and 1,000,000 FCFA (899 and 1,798 USD).

The results of this study show that migration is often conceived as a collective project. Families, as well as the community, invest a lot of hope in the migration of one of their own. A double burden thus weighs on the migrant who accumulated debts: succeeding the migration to repay the lender and sharing the expected benefits of this successful journey.

Credit is primarily part of a trust relationship. Of returning migrants, 80% who are in debt, state that the person who lent them money to fund their migration project was aware of the reason for the loan. Moreover, the majority of individuals who lend money to migrants are either family (54%) or friends (29%).

### THE IMPACT OF DEBT

- 51% of migrants assisted to return declared that debts have a negative impact on their personal economic situation.
- 63% of migrants assisted to return declared that debts have a negative impact on their social and psychological well-being.
- 23% of respondents reported that they were subjected to threats, abuse or acts of violence to repay a debt.

Return migrants can be seen as individuals who have failed in their duties. Besides the fact that the return is perceived in a very negative way by relatives and members of the community, the migrant who has accumulated debts to fund his or her migration, and did not succeed, is seen as someone who can no longer be trusted. The feeling of shame of the migrant returning with debts is characteristic of the difficulties to be overcome in the context of return and reintegration in Côte d'Ivoire.

Undertaking a loan creates significant additional pressure on the returning migrant, whose economic resources will often be directed towards the repayment of loans, with potential negative consequences on the economic situation of the migrant and his family. Failure to repay can also lead to a spiral of debt and in some cases trigger another migration.

### THE DEBT OF RETURNING FEMALE MIGRANTS

When compared to men, the returning female migrants surveyed accumulated a greater number of loans related to their migration project and the amounts of money borrowed were more substantial, reflecting possible difficulties in mobilizing funds through savings, decapitalization or donations from their networks.

Moreover, 19% of women (compared to 6% of men) go through a smuggler to finance their migration with possible protection risks such as human trafficking. In addition, returning female migrants also favored taking out loans before their departure (61%). This could be explained by the fact that most women travel by plane to go to Tunisia or Morocco, which therefore possibly entails a higher migration cost from Côte d'Ivoire in order to pay for the ticket. Conversely, men use the land routes more, which would therefore require less money to leave Côte d'Ivoire.

The results of individual surveys also reveal that 30% of returning female migrants who have contracted at least one debt declare no income compared to 14% of men in the same situation. This tends to indicate a more difficult return situation for female migrants, especially in terms of available financial resources.

### RECOMMENDATIONS

#### Prevention

- Strengthen information channels on the dangers of irregular migration and disseminate them more widely so that they reach potential migrants, migrants on the move and prospective returnees.
- Systematize data collection towards return migrants in order to facilitate the identification of illegal practices.
- Support the identification of active trafficking networks and existing operating systems in order to ensure better protection of returning migrants subjected to forced labor and contracted work to repay their debts.
- Establish and/or expand social protection systems to eliminate dependence on loans taken out to cover for basic needs.
- Raise awareness on migration-related debt, presenting the economic, social and psychosocial impacts.

#### Programming

- Consider setting up financial and economic management programmes for returnees in the form of training provided by qualified workers.
- Identify the range of services and actors involved in the mental health and psycho-social support sector in Côte d'Ivoire and promote access to them widely through awareness campaigns.
- Promote the protection of returning migrants at risk of being subjected to threats, abuse or acts of violence aimed at forcing them to repay a debt.
- Promote family mediation sessions - as is already done under the EUTF initiative - to re-establish contact between the returning migrant and his family. Integrate the issue of borrowing and financial responsibilities during these sessions, in order to better understand the impact of indebtedness on the returning migrant and his family.

Full report is available [here](#).

Contact in Côte d'Ivoire: [mschramm@iom.int](mailto:mschramm@iom.int)

Contact in the Regional Office for West and Central Africa: [djusselme@iom.int](mailto:djusselme@iom.int)