RESEARCH BRIEF – MIGRANT DEBT
GUINEA– WEST AND CENTRAL AFRICA

NOVEMBER 2020

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

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 the governments, humanitarian agencies and national organizations' understanding of 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).


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The study was developed following a mixed-method approach (qualitative and quantitative) using three main tools:

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

INTRODUCTION

More than 18,000 migrants returned to Guinea 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 Guinea which aimed at:

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

59%

OF SURVEYED RETURNING MIGRANTS REPORTED HAVING DEBTS

WHO ARE THE MIGRANTS RETURNING WITH DEBT ?

95% ARE MALE

95% ARE UNDER 35 YEARS OLD

28% HAVE NO INCOME

21% ARE HEADS OF HOUSEHOLD

78% ACCUMULATED MIGRATION-RELATED DEBT

39% TOOK A NEW LOAN AFTER RETURN

"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.

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THE BURDEN OF DEBT

The median amount of debt accumulated during the migratory journey is 5 million GNF, or around 510 USD. Despite the fact that 67% of returning migrants carry out a paid activity, the income generated seems too low to cover the amount of the debt incurred. In addition, 28% of returning migrants with debt are unemployed and 36% receive financial assistance from their families to meet their needs. In these circumstances, the repayment and reintegration capacities of return migrants with debt are severely limited.

WHAT IS DEBT?

Loan and repayment terms are generally flexible and established in the informal setting of family and friends. However, reimbursement remains compulsory. Furthermore, the object of the debt is not exclusively financial.

In the Guinean socio-cultural context, debts related to the migration journey, which concerns 46% of respondents, fall under the obligation to comply to any kind of commitment, such as returning a borrowed good. Therefore, debt carries social implications in addition to the financial implications. In fact, migrants carry a certain obligation that they must fulfill in an honorary way: to succeed in their migration in order to share the expected benefits of it with relatives back in their country.

> *"The debt gives the migrant credibility if he repays it or discredits him in the eyes of his family, his neighborhood and his community if he does not honor his commitment to third parties. […] If the community rejects him, this will constitute all the sources of misfortune and rejection for him within society. "*
>
> Interview with a key informant

THE IMPACT OF DEBT

- **73%** of migrants assisted to return declared that debts have a negative impact on their personal economic situation.
- **90%** of migrants assisted to return declared that debts have a negative impact on their social and psychological well-being.
- **24%** of respondents reported that they were subjected to threats, abuse or acts of violence in order to repay a debt.

An unsuccessful migration has negative consequences on the social, financial and psychosocial reintegration of the returning migrant. When the financial debt is added to the social debt, the social bond between the returning migrant, his family and his community is permanently deteriorated, which can result in new debts or re-migration. Thus, 10% of return migrants in debt are considering a new start because of repayment difficulties. Migration-related debt is therefore a serious obstacle to the successful reintegration of return migrants, at the individual, family and community levels.

For communities, the money raised to finance one's migration constitutes a shortfall, especially when it results from the sale of their means of production and land. Decapitalization impoverishes families and communities in the long term. This method of obtaining liquidity is all the more harmful as a new type of lender is emerging. More than through high interest rates, it is through the resale of land to multinational companies that these new lenders make their profits. With the increase in the costs of irregular migration, more migrants are turning to these donors, especially as traditional lenders are increasingly reluctant because of the risks of failure of this type of migration project. The loss of the land pledged to finance migration projects through this mechanism poses serious threats to the entire community.

RECOMMENDATIONS

- Support local civil society organizations in their work to support the reintegration of migrants, whether in terms of financial, human or infrastructure resources.
- Carry out awareness campaigns on the risks of irregular migration and to demystify migration among young people, with an emphasis on the risks of migration-related debt.
- Carry out awareness campaigns on the risks of debt, both at family and community levels in order to prevent the risk of deterioration of the family's economic situation. In this context, one of the targets of the campaign should be the loss of the means of production. Financial institutions should also participate in these campaigns by offering safer alternative funding mechanisms.
- Strengthen the training of reintegration assistants as mediators in the debt relief of returning migrants. Systematically assess the debt of returning migrants and offer debt relief support, in particular through mediations or negotiations with donors on both amounts and payment terms.
- Offer psychosocial support to returning migrants, but also to families who are also affected by the unexpected departure of a family member and who remain without news for several weeks or months.
- Strengthen the fight against trafficking networks in the region, in coordination with the ECOWAS Member States.
- Conduct more research on returning female migrants funding mechanisms.

Full report is available here.
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