

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

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).



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
- **358 individual surveys** with returning migrants

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



**72%**  
OF SURVEYED RETURNING MIGRANTS REPORTED HAVING DEBTS

#### INTRODUCTION

More than 6,000 migrants returned to Senegal 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 Senegal 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 Senegalese 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)

### AN INFORMAL SYSTEM

The loans are mostly taking place in an informal setting and are free of interest. Lenders are most commonly friends or family members.

Families, especially mothers, play a central role in financing travel and obtaining loans by vouching for repayment. In these cases, debts become collective.

### WHAT IS DEBT?

Debt has both a financial and a social dimension. The financial dimension is the obligation to repay a borrowed amount. An amount donated by a close family member is not systematically considered a debt. However, there are social expectations around the migrant who becomes responsible for participating in the well-being of the family and members of his community of origin. Being in debt exacerbates these expectations.

### THE BURDEN OF DEBT

Migration-related debts are the most common type of debt. 81% of the returning migrants with debts contracted this type of debt for an average amount of 340,097 FCFA (620 USD), which corresponds to approximately seven months of income for most of the respondents.

*“Yes, debt changes relationships with family when it goes unpaid. For example, my cousin no longer calls me. Before contracting debts, we used to exchange a lot, our relations were very good, but now nothing is working because of this unpaid debt.”*

Interview with a returning migrant, Vélingara.

### THE IMPACT OF DEBT

- 42% of migrants assisted to return declared that debts have a negative impact on their personal economic situation.
- 45% of migrants assisted to return declared that debts have a negative impact on their social and psychological well-being.
- 18% of respondents reported that they - or their families - were subjected to threats, abuse or acts of violence to repay a debt. The majority of incidents took place in Senegal.

Beyond the additional economic effort of repaying the debt, the reintegration of the migrant in his or her community of origin is negatively impacted by an unpaid moral debt, symbol of the hopes and expected benefits associated with the migration. This will weigh on the migrant's reintegration capacity, potentially creating a vicious circle of debt or re-migration. Among the returning migrants with debts in Senegal, all debts combined, 13% plan to migrate again to repay their debts.

## RECOMMENDATIONS

### In the area of (re) migration management:

- Support associations and institutions involved in raising awareness of the difficulties and impacts of irregular migration by land or sea.
- Widely disseminate adequate information on legal channels for migration and settlement abroad.
- Improve the synergy of actors working with returning migrants at national and territorial levels, create consultation frameworks and provide everyone with access to consolidated information on reintegration projects.
- Set up a livelihood fund for returning migrants with debts to allow them to repay their debts and prioritize the implementation of income-generating activities.

### In the area of reintegration:

- Improve the inclusion of the social, economic and psychological dimensions of debt within reintegration projects in Senegal in order to better meet the needs of migrants in the context of return, in particular by creating varied and flexible forms of assistance to return.
- Improve psychosocial support for returning migrants by emphasizing personal development and self-confidence.
- Ensure long-term monitoring in return and reintegration programmes in order to guarantee the effectiveness of return assistance for eligible migrants.
- Provide financial and organizational support to associations and networks of returning migrants in order to ensure their organizational sustainability and facilitate their creation.
- Encourage the acceptance of returning migrants in communities and families through awareness campaigns and events.
- Create more reception centers at the territorial level to facilitate reintegration.
- Involve returning migrants, their parents and their communities more in the implementation of reintegration projects.

### In the area of research:

- Conduct more research on the link between debt and re-migration.
- Conduct more research on returning migrants and their financial situation based on their migration departure zones for a comparative study at the localities level.

### In the area of financial loans

- Engage microfinance institutions and banks to make loans accessible and flexible to enable people working in the informal sector to finance sustainable entrepreneurial projects that generate income.
- Accompany returning migrants when they approach financial institutions for a loan and help them provide guarantees.
- Raise awareness among communities of origin and creditors about the realities of migration and return, and how they impact the creditworthiness of migrants, in order to make repayment expectations more realistic.
- Support the creation of mediation structures in the event of conflicts between migrants, their families, and lenders (formal and informal) in order to prevent violence and abuse.

Full report is available [here](#).

Contact in Senegal: [ymayala@iom.int](mailto:ymayala@iom.int)

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