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## **Report on economic contributions of migrants upon return**

Audrey Lenoël, Cris Beauchemin, Marcela Cerrutti, Alexandra Deliu, Tetiana Hnatyuk, Alicia Maguid, Iryna Maidanik, Mădălina Manea, Olexiy Pozniak, Adrien Vandebunder

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**WORKING PAPER SERIES**

**Temporary versus Permanent Migration**

## Report on Economic Contributions of Migrants Upon Return

AUDREY LENOËL, CRIS BEAUCHEMIN, MARCELA CERRUTTI,  
ALEXANDRA DELIU, TETIANA HNATYUK, ALICIA MAGUID, IRYNA MAIDANIK,  
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TEMPER EU Project  
Grant Agreement: 613468

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## **WARNING**

The results presented in this document correspond to the databases as they were right after closing the fieldwork, when cleaning was still underway.

Accordingly, the results should be considered as preliminary and may not fully correspond to the results from the final databases used in publications.

The databases and their documentation will be available to the wider public in early 2020.

# Report on economic contributions of migrants upon return

*Audrey Lenoël, Cris Beauchemin, Marcela Cerruti, Alexandra Deliu, Tetiana Hnatyuk,  
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*Abstract:* Based on data from the TEMPER surveys conducted in 2017-2018 in Argentina, Romania, Senegal and Ukraine, this report provides descriptive analyses of a series of outcomes referring to the economic contributions of return migrants, compared to non-migrants in the four countries. It presents successively results about the respondents' remitting behaviour during last migration, the appraisal of their household financial situation at the time of survey (and at the time of return for migrants), the different types of investments (businesses, lands and real estate properties) realised by both returnees and non-migrants, and the activity status of the respondents' partners at different time points.

*Keywords:* Return migration; investments; businesses; lands, real estate properties; remittances; household financial situation

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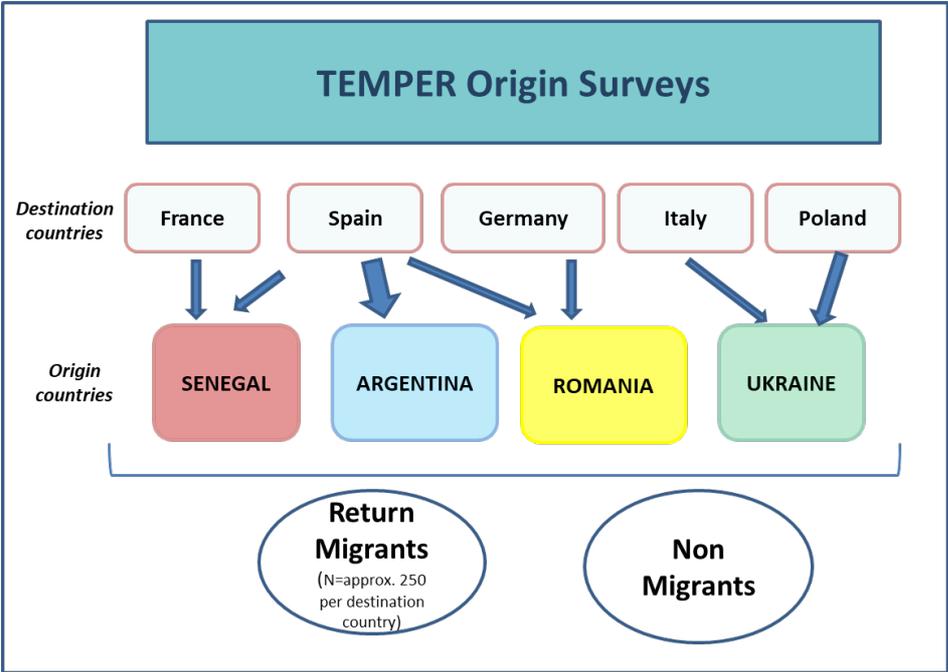
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# 1 Introduction

The TEMPER Origin survey is a survey conducted in 2017-18 in four countries that have experienced significant emigratory flows in recent history, and which are also characterized by migratory return movements, though in much smaller proportions: Argentina, Romania, Senegal and Ukraine. In each of these countries, a sample of migrants returning from different destinations – as shown in the figure below – were interviewed, as well as a similar number of non-migrants (i.e. people aged 20 to 75 who have never resided abroad for at least three months).

Figure 1: Origin and destination countries included in the TEMPER origin surveys



The TEMPER Origin surveys aimed at collecting data allowing the investigation of the determinants and of the effects of return migration, and therefore addressed a wide range of issues relating to their sociodemographic characteristics, migratory experience, professional and other activities, partners and children, investments and attitudes towards certain topics. The questionnaire addressed these topics in 10 modules, as listed in the table below. If the four countries used the same questionnaire, a slightly reduced version of it (excluding two modules on the mobility and activities of the respondents’ partners and children) was used in Senegal due to fieldwork constraints.

Table 1: List of modules in the TEMPER Origin Surveys by origin country and type of respondents

MODULES	Argentina, Romania, Ukraine		Senegal	
	Return migrants	Non-migrants	Return migrants	Non-migrants
A. Sociodemographic characteristics	X	X	X	X
B. International migration	X		X	
C. History of partners and children	X	X	X	X
<b>D. Economic activities (since the age of 15)</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
E. Skills acquired abroad	X		X	
<b>F. Investments</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>X</b>
<b>G. Partners' Activity and Mobility</b>	<b>X</b>	<b>X</b>		
H. Children's mobility	X	X		
<b>I. Last migration to the EU and return</b>	<b>X</b>		<b>X</b>	
J. Attitudes and values	X	X	X	X

Source: Own elaboration

## 1.1 Background and scope of the report

**Description of deliverable: D9.1. Reports on economic contributions of migrants upon return : Analyses of the remitting behaviour, labour performance of partners in origin countries and private investments of migrants during their stay abroad and after return<sup>1</sup>**

Data collected in the survey allow us to address the topics listed above. Modules that are most relevant to address the issues outlined above are represented in bold in table 1. The topics are not addressed to the same extent in the TEMPER survey:

- The information collected in module F (Investments) and module D (Economic activities of respondents since 15) provide rich data regarding the different types of **private investments** realised by returnees and non-migrants, i.e. businesses, lands and real estate properties. These data are longitudinal and will allow rich analyses of the investment patterns of migrants, following their migratory journey, from before departure to after their last return.

<sup>1</sup> The reference to « combining the results obtained in type-specific WPs with the results of the Origin Surveys » was deleted due to the impossibility to use results from other work packages for this report.

- In addition, data collected about the migration and activities of the migrants' partners will allow analyses of the **labour performance of partners in origin countries**. However, such analyses will not be possible for Senegal were module G and H were not administered due to the necessity to reduce the questionnaire in this country. For the three other countries – Argentina, Romania and Ukraine – it is common for migrants to migrate with their partner and it will therefore be necessary to conduct event history analyses in order to assess the labour market participation of partners who remained at origin. These data will also allow interesting analyses of the labour market performance of accompanying partners.
- Finally, **remittances** are not extensively covered in the TEMPER survey. Collecting data on remittances in a precise and reliable form is difficult (Brown et al. 2014) and was not a central aim of the project. Therefore, only a few questions about remitting behaviours were asked, aimed at knowing whether the respondent had been a regular remitter during his/her last migration and how important these transfers were, in his/her opinion, to those who received them, without inquiring about precise amounts, frequency of transfers and types of remittances.

Futhermore, given the descriptive nature of the analyses presented here, we do not ambition to treat impacts of migration and return as such, but rather to identify interesting associations and trends in the data, regarding the topic listed above.

Therefore, this report provides descriptive analyses of a series of outcomes that refer to the respondents' remitting behavior during last migration, the appraisal of his/her household financial situation at the time of survey (and at the time of return for migrants), the different types of investments (businesses, lands and real estate properties) realized by both returnees and non-migrants, and the activity status of the respondents' partners at different points. These outcome variables are listed in **¡Error! No se encuentra el origen de la referencia..** Following a brief review of the literature on these different topics, tThe results are presented in four country-specific chapters, following the alphabetical order, i.e. Argentina, Romania, Senegal and Ukraine.



Table 2: Outcome variables for the economic contributions of returnees analysed in the report

type of table	Outcome variables	Q.	variable name
<b>1. Remittances</b>			
RM only	Whether sent remittances during last stay	I27	<i>lm_send_money</i>
	Importance of these remittances to recipients	I29	<i>lm_send_important</i>
<b>2. Return migration and household financial situation</b>			
RM/NM & RM only	Appraisal of household financial situation at time of survey	I55	<i>curr_basicneeds</i> <i>lr_basicneeds</i>
	Appraisal of household financial situation at time of return	I49	<i>lr_effect</i>
	Appraisal of the effect of return on household's capacity to cover basic needs	I50	
<b>3. Return migration and investments (businesses, lands and real estate properties)</b>			
RM/NM	Percentage of ownership of businesses, lands and real estate properties at time of survey & mean number of assets Characteristics of businesses, lands and real estate properties Examples of businesses owned by returnees and non-migrants Mean number of assets owned by non-migrants and returnees (at different time points in their migratory trajectory)	Module F	Tables created using different variables from Module F
<b>4. Activity status of partner</b>			
RM/NM	Partner's current activity and before relationship (RM/NM)	G7&5	<i>p_current_activity</i> <i>p_worked_before</i>
RM only	Partner's activity during returnee's last migration	G6	<i>p_worked_laststay</i>

Source: Own elaboration

The next section provides a brief overview of the themes and the type of research questions found in the literature in relation to these variables of interest. We then specify the independent variables used to describe each outcome variables and proceed with presenting the results for each of the four countries. The final section of the report provides a brief discussion of the results, based on cross-country comparisons.

## 1.2 The economic contributions of migrants: an overview

In contemporary narratives about how migration can help bring about development in the countries of origin, return is regarded as playing a central role, alongside the economic contributions of current migrants such as remittances. This “celebratory story of returnees’ contribution to development” (Akeson and Baaz, 2015) actually dates back to the 1950s and 1960s development theory, which viewed return migrants as important agents of change and innovation due to the substantial monetary and immaterial assets (new ideas, knowledge and entrepreneurial attitudes) they were expected to bring back to their origin country (de Haas, 2010), and was revived in the 2000s. The idea that migration may facilitate investments was developed in the economic literature by the New Economic of Labour Migration (NELM) which viewed migration as a strategy to overcome various market constraints and enable households to invest in productive activities (Stark and Bloom, 1985). Taking the household rather than the individual migrant as the unit of analysis, it highlighted the role of migration in inducing investments either directly, through migrants’ investments, or indirectly, through the remittances that migrants send back to household members left behind and which can be used towards investments. While, the literature on the economic contributions of migrants has tended to focus more on migrants’ remittances and their impact at origin than on investments, there is now a growing literature on this issue. The TEMPER survey collected limited information about remitting practices, while covering more extensively investments, i.e. businesses, lands and real estate properties. It also contains some information about the labour market activities of the migrants’ partners, whether accompanying or left behind at origin. Some of the main research questions raised in the literature on remittances, investments and labour activities of left behind are outlined below.

***Return and remitting practices.*** Numerous studies provide overwhelming evidence of the positive effect of both international migration and remittances on the level, depth, and severity of poverty in the developing world (Rapoport and Docquier, 2005; Adams 2011). At the household level, remittances can be used to develop the human capital of those left-behind, and to improve the health and education of the members of left-behind households. The question as to whether such benefits last after the migrant’s return remains largely open.

***Different patterns of investments of return migrants and non-migrants.*** In terms of investments, a first set of questions arising in the literature relates to whether return migrants are major investors in their country of origin, and the type of investments they privilege. Against the optimistic views of the migration-development nexus highlighted above, more pessimistic views

have tended to see remittances as fueling inflation by being spent on conspicuous consumption items and investments (e.g. unnecessary luxurious houses) and ‘non-productive’ outlets such as small shops in migrants’ home villages, rather than invested in productive enterprises (de Haas, 2010). Yet, there is now ample evidence of the important investments done by return migrants, which generally surpass those of non- and current-migrants (McCormick and Wahba, 2001; Ilahi, 2002; Mezger Kveder and Beauchemin, 2014). In Bolivia, Jones (2010) observes that returnees’ households invest locally and contribute more to the economy than non-migrant and active migrant households, and explain this by the lack of resources and human capital of the former and by the lower embeddedness in the affairs of their origin communities of the latter. In Paraguay, Cerrutti and Parrado (2007) found that a 36% of returning migrants use savings to buy a house or to repair a dwelling, and an additional 10 per cent invest them in business or to buy land. Migration would not only increase the probabilities of becoming an entrepreneur but also the survival of these activities after return, as shown by Marchetta (2012) in Egypt. Pessimistic views furthermore often fail to take into consideration the role played by migrants’ investments like housing as signaling devices with regard to their wealth and commitment to their origin family which can indirectly ease their access to formal and informal markets in the home town economy (Osili, 2004). Nevertheless, the contribution of these investments to the overall economic development is uncertain. In particular, not all self-employment can be treated as entrepreneurial activity and businesses set up by returnees tend to be small and medium enterprises, with only limited economic impact (Black and Castaldo, 2009; Hamdouch and Wahba, 2015). In Senegal, Mezger Kveder and Flahaux (2013) find that returnees turn to self-employment as a last resort, when they were unable to accumulate enough capital overseas. It is therefore important to investigate the types of businesses developed by migrants and non-migrants and to understand whether these activities are adopted by choice or constraint.

***Effects of the migrants’ characteristics and migration experience on investments.*** Another major focus of the studies of return migration is to investigate how the economic contributions of return migrants vary according to the sociodemographic characteristics and migratory experience of migrants. In West Africa, where men are more likely to be entrepreneurs than women whatever their migration status (Black and Castaldo, 2009), migration spells can play an equalising role by providing women with the means to invest as observed by Mezger Kveder and Beauchemin in Senegal (2014). Investments would furthermore increase with the level of education of the returnees (Kilic et al. 2009; Hamdouch and Wahba 2015). Besides the migrants’ characteristics, the migratory motivations and experience of migrants abroad are considered as key to understand the nature and extent of their economic contributions upon return, since Cerase’s seminal article (1974) and his typology of return migrants. With respect to motivations,

the probability to invest tend to be higher among migrants who intend to return (Akwasí Agyeman and Fernández García, 2015) and returnees who came back voluntarily and have the intention to stay (Jones, 2010). In line with NELM theory, different studies have shown a positive relationship between the accumulation of savings and investment in entrepreneurial activities (Ilahi 1999; Black and Castaldo 2009). The probability to invest upon return is also dependent on the migration duration, longer overseas stays allowing for more accumulation of savings, which could then be used after return for investment and setting up projects (Hamdouch and Wahba, 2015). Having a work experience abroad also appears as the most significant predictor of entrepreneurial activity among returnees in a study undertaken in Ghana and Côte d'Ivoire (Black and Castaldo, 2009). Having developed a transnational network can also play a major role in the probability of becoming an entrepreneur upon return as argued by Cassarino in Tunisia (2000). The probability to invest and the choice of investment may also be dependent on the destination: analysing data for Senegal, Mezger Kveder and Beauchemin (2014) find that the direct role of migration on investment is doubly location specific since, on the one hand, returnees back at origin are more likely to invest in businesses and current migrants in housing, and on the other hand, returnees from Europe are more prone to invest in housing and land while those coming back from African destinations tend to invest in businesses. Different factors can interact and the role of the migratory experience is also likely to change according to individuals' sociodemographic characteristics. For instance, McCormick and Wahba (2003) show how the investments of illiterate Egyptian returnees can be explained by their savings alone, while those of literate respondents are explained both by savings and skilled acquired abroad.

*Activity status of the migrants' partners.* Investments are likely to affect the activities of the other family members at origin. Providing an economic activity to those left behind is indeed a common motivation of migrants. Yet, the indirect effect of migration on the level and type of work activities non-migrants engage in is highly dependent on the labour market situation and the gendered social norms at origin (Lenoël and David, 2018). There is now a rather large economic literature looking at how international migration influences the labour market participation of household members left behind, generally considering the contrasting effects of the absence of the migrant (which may induce the need to replace his/her labour) and of remittances (which can reduce the incentive to work by increasing the reservation wage in the origin household). The negative effect on labour participation of receiving remittances has been shown in different contexts, especially for women (Binzel and Assaad, 2011; Mendola and Carletto, 2012). However, the effect of return migration may differ: in Albania, Mendola and Carletto (2012) find for instance that having household members who migrated abroad in the past significantly increases female labour supply in self-employment while decreasing unpaid work

supply. In contrast, we are not aware of literature addressing the labour market behaviour of accompanying partners.

## 2 Results

The report on the economic contributions of return migrants focuses primarily on comparing returnees to non-migrants with respect to their household financial situation (at different time points for returnees), their ownership of businesses, lands and real estate properties, the characteristics of these assets, the activity status of their partners and, for returnees only, on remittance practices.

Two main types of analyses tables are used for these different outcomes, depending on whether we can compare returnees to non-migrants. Most tables contain more than one outcome variables, grouped together for ease of comparison (e.g. over time).

Each outcome variable is summarised based on a set of independent variables relating to the main socio-demographic characteristics of the individuals and to their migratory experience, as described in the table below.

*Table 3: Core independant variables (included in each results table)*

<b>Variables</b>	<b>Var name/ref Question number</b>	<b>Categories</b>
Whether a returnee	person_type	Returnee Non Migrant
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>		
Sex	person_sex	Man Woman
Age	interview_date & person_birth_date	20-34 35-49 50-75
<i>Level of education</i>	education_level	Low (0,1,2) Middle (3,4,5) High (6,7,8,9)
<i>Rural/urban background (residence at 15)</i>	place_type <i>A4 - place where you spent most of your childhood (until age 15)</i>	Large city Medium-sized city Small city / town Village or rural area (e.g. farm)
<i>Household financial situation at 15</i>	Basic_needs A6	More than sufficient or sufficient Not always sufficient or insufficient

## MIGRATORY EXPERIENCE

<i>Last destination country</i>	cs_last_country_id	SEN : Spain – France ARG : Spain RO : Spain – Germany UKR : Poland - Italy
<i>Circular/non-circular migration</i>	Criteria defined by the TEMPER team	Circular Non-circular
<i>Temporary/non-temporary migration</i>	Criteria defined by the TEMPER team	Temporary Non-temporary
<i>Total time spent in migration</i>	Based on dates of migrations	Less than 2 years 2 to 5 years Over 5 years
<i>Time since last return</i>	interview_date stay_year_end & stay_month_end	< 1 year 1-3 years 4-9 years 10+
<i>Whether voluntary return or not</i>	lr_voluntary	1 - Completely voluntary 2 - Completely non-voluntary 3 - in between / a mixture of both
<i>Main motive for return</i>	ret_reason1	1. Economic motive 2. Family motive 3. Other motive

*Source:* Own elaboration

Results are presented in the following section in four country chapters, following the alphabetical order, i.e. Argentina, Romania, Senegal and Ukraine. Each section was written by the research team in charge of the survey in each country and follows the same format, i.e. descriptive tables on odd pages with the corresponding comments on even pages (hence some blank pages when comments exceeded one page). A synthesis drawing comparisons between the four countries is proposed in the last section of this report.

## 2.1 Argentina

Table 4: Argentina - Remittances during last stay and their importance to recipients

AR - Remittances	Whether sent remittances during last stay						Importance of remittances for recipients			
	Yes regularly	Yes occasionally	No	Yes regularly	Yes occasionally	No	Very Imp.	Helpful or not important	Very Imp.	Helpful or not important
	%			N cases			%		N cases	
Return migrant	9	15	76	21	36	184	21	79	10	37
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>										
<b>Sex</b>										
Male	6	19	75	7	21	85	21	79	5	19
Female	11	12	77	14	15	99	22	78	5	18
<b>Age</b>										
20-34	1	12	87	1	8	59	14	86	1	6
35-49	7	18	75	10	25	103	14	86	4	24
50-75	29	9	63	10	3	22	42	58	5	7
<b>Level of education</b>										
Low	0	0	100	0	0	1	NA	NA	0	0
Medium	17	20	63	6	7	22	25	75	3	9
High	7	14	79	15	29	161	20	80	7	28
<b>Urban or rural background (residence at 15)</b>										
Large city	9	11	81	14	17	130	23	77	6	20
Medium-sized city	9	33	57	5	18	31	15	85	3	17
Small city / town	10	5	86	2	1	18	100	0	1	0
Village or rural area	0	0	100	0	0	5	NA	NA	0	0
<b>Household financial situation when aged 15</b>										
More than sufficient or sufficient	8	13	79	17	29	171	19	81	7	30
Not always sufficient or insufficient	17	29	54	4	7	13	30	70	3	7
<b>MIGRATORY EXPERIENCE</b>										
<b>Whether a circular migrant</b>										
Circular	40	20	40	2	1	2	100	0	1	0
Non-circular	8	15	77	19	35	182	20	80	9	37
<b>Whether a temporary migrant</b>										
Temporary	5	8	86	3	5	51	33	67	2	4
Non-temporary	10	17	73	18	31	133	20	80	8	33
<b>Time spent in Europe</b>										

Less than 2 years	2	11	87	2	9	72	11	89	1	8
2 to 5 years	12	17	71	5	7	30	30	70	3	7
Over 5 years	12	17	71	14	20	82	21	79	6	22
<b>Time since last return</b>										
Less than a year	5	9	86	1	2	19	50	50	1	1
1-3 years	4	12	84	2	7	48	0	100	0	7
4-9	13	17	71	14	19	79	30	70	8	19
10+	8	16	76	4	8	38	9	91	1	10
<b>Wether voluntary return</b>										
Completely voluntary	7	14	79	13	24	137	21	79	6	23
Completely non-voluntary	13	38	50	1	3	4	25	75	1	3
in between	12	15	73	7	9	43	21	79	3	11
<b>Main motive for return</b>										
Economic	7	15	78	4	9	47	30	70	3	7
Family	10	21	69	9	20	65	20	80	5	20
Other	9	8	83	8	7	72	17	83	2	10

*Source:* Own elaboration

### **Remittances and their importance for recipients**

In contrast to most migrant groups from developing countries, Argentines are considerably less likely to send remittances. TEMPER data show that only 24% of returnees indicate that they sent remittances while they were in Spain, and most of them (15%) on occasional basis. Thus, for this specific group, contributing financially to household maintenance of direct family members back home appear not to be a significant motivation to migrate. In fact, only 9% sent remittances more regularly. These results coincide with those from the Encuesta Nacional de Inmigración (2007), that show that 24% of Argentine immigrant women and 19% of men use to send remittances home at the time of the survey.

The rationale for this behaviour can be found in the characteristic traits of this immigrant group, particularly in relation to their family situation, legal status and socioeconomic backgrounds. Most Argentine migrants have middle class backgrounds and a significant portion have obtained European citizenship by ancestors. Consequently, those who had their own families prior to migrate, were able to take all family members with them (Cerrutti and Maguid, 2010). Thus, the

percentage of migrants who left their children in the country of origin is negligible; therefore, there is less need to send money back home.

Remittances sent back home seem not to be very relevant for recipients' household maintenance. According to respondents who used to send money back home, this help was not significant, in fact only 21% of those who sent remittances indicate that they were very important for those who received it.

### *Socio-demographics*

- Gender differences are insignificant, but women are slightly more likely to have remitted on a more regular basis than men.
- Respondents with lower levels of education, older and those with humbler socioeconomic origins were more prone to send remittances home while they were in Spain.

### *Migratory experience*

- Non-temporary migrants as well as those who spent more than 2 years in Spain were more likely to send remittances. Not surprisingly among those who return for family motives the percentage of those who send remittances home is also higher, yet they used to send money only occasionally.

Table 5: Argentina -Household financial situation of non-migrants and returnees at different time points

AR – Household financial situation at time of survey and at return		At time of survey				At return				Effect of return					
		More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	+	-	None	+	-	None
		%		N cases		%		N cases							
Return migrant		85	15	157	28	83	17	200	41	39	14	47	94	33	113
Non migrant		90	10	173	19	--	--	--	--	--	--	--	--	--	--
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>															
<b>Sex</b>															
Return migrant	Male	87	13	73	11	86	14	97	16	45	14	41	51	16	46
	Female	83	17	84	17	80	20	103	25	34	13	53	43	17	67
Non migrant	Male	91	9	71	7	--	--	--	--	--	--	--	--	--	--
	Female	89	11	102	12	--	--	--	--	--	--	--	--	--	--
<b>Age</b>															
Return migrant	20-34	88	13	42	6	85	15	58	10	32	10	57	22	7	39
	35-49	87	13	93	14	84	16	116	22	41	16	43	56	22	59
	50-75	73	27	22	8	74	26	26	9	46	11	43	16	4	15
Non migrant	20-34	91	9	63	6	--	--	--	--	--	--	--	--	--	--
	35-49	89	11	92	11	--	--	--	--	--	--	--	--	--	--
	50-75	90	10	18	2	--	--	--	--	--	--	--	--	--	--
<b>Level of education</b>															
Return migrant	Low	0	100	0	1	0	100	0	1	0	10	0	0	1	0
	Medium	71	29	17	7	74	26	26	9	34	23	43	12	8	15
	High	88	13	140	20	85	15	174	31	40	12	48	82	24	98
Non migrant	Low	100	0	2	0	--	--	--	--	--	--	--	--	--	--
	Medium	86	14	18	3	--	--	--	--	--	--	--	--	--	--
	High	91	9	153	16	--	--	--	--	--	--	--	--	--	--
<b>Urban or rural background (residence at 15)</b>															
Return migrant	Large city	87	13	110	16	83	17	133	28	38	16	46	60	26	74
	Medium-sized	86	14	36	6	87	13	47	7	46	6	48	25	3	26
	Small city / town	73	27	11	4	81	19	17	4	38	14	48	8	3	10
	Village or rural area	0	100	0	2	60	40	3	2	20	20	60	1	1	3
Non migrant	Large city	89	11	108	13	--	--	--	--	--	--	--	--	--	--
	Medium-sized	94	6	46	3	--	--	--	--	--	--	--	--	--	--
	Small city / town	84	16	16	3	--	--	--	--	--	--	--	--	--	--
	Village or rural area	100	0	3	0	--	--	--	--	--	--	--	--	--	--
<b>Household financial situation when aged 15</b>															
Return migrant	More than sufficient or sufficient	86	14	146	24	83	17	181	36	38	13	49	81	29	106
	Not always sufficient or insufficient	73	27	11	4	79	21	19	5	54	17	29	13	4	7
Non migrant	More than sufficient or sufficient	92	8	162	15	--	--	--	--	--	--	--	--	--	--
	Not always sufficient or insufficient	73	27	11	4	--	--	--	--	--	--	--	--	--	--
<b>MIGRATORY EXPERIENCE</b>															
Return migrant	<b>Whether a circular migrant</b>														
	Circular	80	20	4	1	100	0	5	0	20	0	80	1	0	4
	Non-circular	85	15	153	27	83	17	195	41	40	14	46	93	33	109
	<b>Whether a temporary migrant</b>														
	Temporary	89	11	41	5	86	14	51	8	31	10	59	18	6	35
	Non-temporary	83	17	116	23	82	18	149	33	42	15	43	76	27	78
<b>Time spent in Europe</b>															
Less than 2		90	10	52	6	86	14	71	12	34	10	57	28	8	47

2 to 5 years	84	16	27	5	83	17	35	7	45	7	48	19	3	20
Over 5 years	82	18	78	17	81	19	94	22	41	19	40	47	22	46
<b>Time since last return</b>														
Less than a year	88	13	14	2	86	14	19	3	18	32	50	4	7	11
1-3 years	88	12	37	5	82	18	47	10	43	11	46	24	6	26
4-9	78	22	71	20	81	19	91	21	36	15	49	40	17	55
10+	97	3	35	1	86	14	43	7	52	6	42	26	3	21
<b>Whether voluntary return</b>														
Completely voluntary	86	14	113	18	85	15	148	26	42	12	47	72	20	81
Completely non-voluntary	71	29	5	2	75	25	6	2	25	25	50	2	2	4
In between	83	17	39	8	78	22	46	13	34	19	47	20	11	28
<b>Main motive for return</b>														
Economic motive	81	19	39	9	85	15	51	9	45	12	43	27	7	26
Family motive	91	9	62	6	83	17	78	16	45	15	40	42	14	38
Other motive	81	19	56	13	82	18	71	16	29	14	57	25	12	49

Source: Own Elaboration

### 2.1.1 The effect of return on the household financial situation

Most respondents, returnees or non-migrants, declared that their current household financial situation (at the time of the survey) was satisfactory or more than satisfactory (85% and 90%, respectively). Positive assessments on the current financial situation of the household extend to all sociodemographic groups, with levels ranging from a minimum of 71% to a maximum of 97%. Further analysis may shed more light by comparing returnees and non-migrants who responded their situation was very satisfactory (against only satisfactory). In any case, mild differences point to a more positive situation of non-migrants.

Among returnees, only slight improvement is noticed when current financial situation is compared to the situation at the time of return. Of course, this might be different for people who had returned long time ago.

When respondents had to evaluate the effect of return, answers concentrated mainly in two categories: they either consider that return had no effect on their household financial situation (47%) or if it had an effect, it was positive (39%). Just a minority of respondents evaluate impacts of return negatively (14%). This constitutes an interesting finding: only for a small portion of returnees going back home had a significant negative impact in their standards of living.

### *Socio-demographics*

- Generally, women are less positive than men regarding their household financial situation, that is, a lower proportion than men consider their situation to be satisfactory or more than satisfactory. This is true for all comparisons (at time of the survey, at time of return) as well as when evaluating the effects of return. Although differences are not large, they are pretty consistent.
- Age does not affect non-migrants' assessments regarding their current situation, however, among returnees, older people think they are a bit worse than younger people both at return and at the time of the survey. Yet, they are more optimistic when evaluating the effect of return, exhibiting the highest percentage of positive assessments.
- Not surprisingly, returnees with high levels of education are currently better off than those who did not complete a college degree. Among non-migrants the effect of education is milder.
- Return had a more positive impact on respondents from low socioeconomic backgrounds. Among them 54% consider they have improved their situation by returning, whereas among those with richer backgrounds this percentage is 38%.

### *Migratory experience*

- Migratory variables have no systematic effect on the financial situation at the time of return or currently.
- However, assessments on the effect of return show a stronger association with migratory variables. Being non-temporary, having spent longer time in Spain, returning on completely voluntary basis and a longer time since return are associated with improvements in the financial situation after return. Also, having returned due to family or economic reasons is associated with a better assessment of the financial situation than when return is due to other motives.

Table 6: Argentina -Returnees and non-migrants' ownership of businesses, lands and real estate properties at the time of survey

AR – Assets ownership		% of ownership at time of survey				Mean N of assets at time of survey			
		Any type	Business/ self-emp.	Land	Real Estate Properties	Any type	Busines s/ self- emp.	Land	Real Estate Properties
Return migrant		61	32	5	42	1.5	1.2	1.0	1.2
Non migrant		63	31	6	45	1.5	1.2	1.2	1.2
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>									
<b>Sex</b>									
Return migrant	Male	62	40	4	39	1.6	1.2	1.0	1.2
	Female	59	24	5	45	1.4	1.1	1.0	1.1
Non migrant	Male	72	39	6	50	1.7	1.2	1.4	1.3
	Female	57	25	5	41	1.4	1.1	1.0	1.2
<b>Age</b>									
Return migrant	20-34	41	22	3	26	1.3	1.1	1.0	1.1
	35-49	67	37	7	45	1.5	1.2	1.0	1.2
	50-75	72	31	0	58	1.5	1.1	NA	1.2
Non migrant	20-34	39	22	3	19	1.3	1.1	1.0	1.2
	35-49	74	32	7	54	1.5	1.2	1.1	1.2
	50-75	90	55	10	85	2.0	1.0	1.5	1.3
<b>Level of education</b>									
Return migrant	Low	0	0	0	0	NA	NA	NA	NA
	Medium	64	47	6	31	1.4	1.0	1.0	1.3
	High	60	29	5	44	1.5	1.2	1.0	1.1
Non migrant	Low	100	50	50	100	2.5	1.0	2.0	1.0
	Medium	57	33	5	38	1.6	1.1	1.0	1.3
	High	63	30	5	45	1.5	1.2	1.1	1.2
<b>Urban or rural background (residence at 15)</b>									
Return migrant	Large city	61	33	5	42	1.5	1.2	1.0	1.2
	Medium-sized city	59	33	4	41	1.4	1.1	1.0	1.1
	Small city / town	62	29	10	38	1.5	1.0	1.0	1.4
	Village or rural area	60	0	0	60	1.0	NA	NA	1.0
Non migrant	Large city	65	26	7	46	1.5	1.2	1.1	1.2
	Medium-sized city	57	37	2	39	1.6	1.1	2.0	1.3
	Small city / town	63	37	0	42	1.7	1.1	NA	1.5
	Village or rural area	100	67	33	100	2.3	1.0	1.0	1.3
<b>Household financial situation when aged 15</b>									
Return migrant	More than sufficient or sufficient	63	32	6	43	1.5	1.2	1.0	1.2

	Not always sufficient or insufficient	42	27	0	35	1.6	1.0	NA	1.2
Non migrant	More than sufficient or sufficient	63	28	6	46	1.5	1.1	1.2	1.2
	Not always sufficient or insufficient	60	60	7	33	2.0	1.2	1.0	1.2
<b>MIGRATORY EXPERIENCE</b>									
Return migrant	<b>Whether a circular migrant</b>								
	Circular	40	0	0	40	1.5	NA	NA	1.5
	Non-circular	61	32	5	42	1.5	1.2	1.0	1.1
	<b>Whether a temporary migrant</b>								
	Temporary	56	29	9	41	1.5	1.1	1.0	1.1
	Non-temporary	62	33	4	42	1.5	1.2	1.0	1.2
	<b>Time spent in Europe</b>								
	Less than 2 years	58	31	6	39	1.4	1.1	1.0	1.0
	2 to 5 years	64	21	2	48	1.3	1.2	1.0	1.1
	Over 5 years	61	36	5	42	1.6	1.2	1.0	1.2
	<b>Time since last return</b>								
	Less than a year	36	14	5	23	1.5	1.0	1.0	1.6
	1-3 years	58	26	9	42	1.5	1.1	1.0	1.2
	4-9	57	37	4	33	1.5	1.2	1.0	1.1
	10+	82	33	4	71	1.5	1.2	1.0	1.1
	<b>Whether voluntary return</b>								
	Completely voluntary	65	35	6	45	1.5	1.1	1.0	1.2
	Completely non-voluntary	38	13	0	38	1.3	1.0	NA	1.0
	In between	52	27	3	34	1.4	1.2	1.0	1.1
	<b>Main motive for return</b>								
Economic motive	62	40	3	33	1.5	1.2	1.0	1.1	
Family motive	63	34	6	42	1.5	1.1	1.0	1.3	
Other motive	57	24	5	48	1.5	1.1	1.0	1.1	

Source: Own elaboration

## 2.1.2 Return, investments and properties

### 2.1.2.1 Assets ownership

When other indicators of the financial situation of respondents are used, as investments at the time of the survey, no significant differences between returnees and non-migrants are found.

These indicators reveal that (migration and) return have no major impacts on people's capacity to accumulate assets (ownership of a business, land or real state). Around six in every ten interviewees, either returnees or non-migrants, have at least one of any of these assets. In term of business, about 30% own a business or are self employed, and more than 40% have a real state property. A tiny minority of both groups are land owners.

### *Socio-demographics*

- Women are less likely than men to own any type of business. Yet returnee women are better off than men in terms of real state ownership (45% vs. 39%).
- As expected, the probability to own assets increases over the life course, and this is true for both returnees and non-migrants. Nevertheless, at older ages (50 and older) non-migrants are significantly wealthier than returnees. For example, whereas 58% of older returnees are real state owners, among non-migrant that proportion reaches 85%. Further multivariate research is needed to explain this significant difference.
- Education has a positive effect on the probability of being a real state owner, and this effect is practically the same for returnees and non-migrants.
- Having a disadvantaged socioeconomic background negatively affects the probability of being a real state owner, and this is equally true for returnees and non-migrants.

### *Migratory experience*

- The temporary nature of the migration experience does not shape the possibility to have investments in any significant way. However, whether the decision to return was completely voluntary or not does. Those who came back on a voluntary basis are more likely to own a property (land or real state) and to have a business or being self-employed. This relationship is interesting and deserves further inquiry, since investments can be both cause and consequence of a voluntary return.
- Time spent since return is also positively associated with wealth. The likelihood of having a real state property is significantly higher among those who spent at least 10 years in Argentina since return (71% compared to about 40%). The effect of time spent in Spain is not pretty evident. Those who spent more time (over 5 years) are more likely to have developed their own business, but not to own a real state property than those who spent between 2 to 5 years.

- Return due economic or family motives is positively associated with assets, compared to returnees for other motives. However, those who have returned due to family motives are the least likely to have real state properties.

Table 7: Argentina - Characteristics of businesses, lands and real estates properties owned by returnees and non-migrants at the time of survey

AR – characteristics of businesses, lands and Real Estate Properties		Return Migrants	Non Migrants	Return Migrants	Non Migrants
		% of assets at time of survey		N assets at time of survey	
<b>Businesses</b>					
Whether employees	No employees	71	63	63	43
	1-4	19	21	17	14
	5+	10	16	9	11
Type of place where business carried out	Specific business premises	38	50	34	34
	At client/customer premises	20	16	18	11
	At home	34	26	30	18
	Driving or travelling around	4	3	4	2
	In a stall (or van as stall)	1	0	1	0
	On foot	0	0	0	0
	Other	2	4	2	3
Money to start business (multiple response)	No funds needed	36	37	32	25
	Gift or inheritance	7	16	6	11
	Family friends	7	4	6	3
	Money made abroad	10	0	9	0
	Personal funds	43	44	38	30
	Loan, public aid or other	7	10	6	7
<b>Lands</b>					
Urban/rural	Urban	73	62	8	8
	Rural	27	38	3	5
	Mean Size (in 10000 sq meters)	NA	NA	1375.5	20.8
Money to acquire land (multiple response)	Gift or inheritance	8	38	1	5
	Family friends	0	0	0	0
	Money made abroad	25	0	3	0
	Personal funds	33	31	4	4

	Loan, public aid or other	8	0	1	0
<b>Real estate properties</b>					
Type	House/apartment	97	92	114	97
	Premise or other	3	8	4	9
Use	Main or 2dary occupation	71	69	84	73
	Business/workplace	3	5	3	5
	Renting	20	24	24	25
	Other	7	5	8	5
Money to acquire properties (multiple response)	Gift or inheritance	31	32	36	34
	Family friends	14	17	17	18
	Money made abroad	19	0	23	0
	Personal funds	56	59	66	63
	Loan, public aid or other	15	26	18	28

Source: Own elaboration

### 2.1.2.2 Type of investments

Analysing in more depth the type of investments and assets of returnees and non-migrants some interesting differences can be pointed out:

- Non-migrants with a business are more likely to be employers than self-employed compare to returnees. Among returnees being self-employed (having no employees) is slightly more common (71% vs. 63%).
- For most non-migrants and returnees, the money necessary to start up a business came from similar sources (about 40% mentioned personal funds, and about 37% did not need funds to start up their business).
- Against what some literature on migration and development has formulated, money made abroad play a relatively meager role to start a business among returnees. Only 10 percent of those who own a business have used these savings to build up a business.
- Nonetheless, savings made abroad are significantly more important to own a property. About 20% of returnees indicated that they use savings made abroad to partly or totally acquire their real estate properties. Personal funds and gift of inheritance were the most prominent sources for both non-migrants and returnees.

- Most of real estate owners (more than 90%) have houses or apartments on their own, and there are no significant differences between returnees and non-migrants. Interestingly in both cases, these properties are their own dwellings and they do not use it as a source of rent. Only 20% of returnees and 24% of non-migrants use these properties to obtain a rent.

Table 8: Argentina - Examples of businesses owned by returnees and non-migrants at the time of survey

RETURN MIGRANTS' BUSINESSES	NON-MIGRANTS' BUSINESSES
<b>Wholesale and retail trade</b>	<b>Wholesale and retail trade</b>
Clothing retail store	Clothing retail store
Cotillion materials store	Plant nursery shop
Automotive parts shop	Drugstore
Blankets whosale	Bakery
Leather garment and products store	Shoestore
Winery store	Barbeque restaurant
<b>Professional occupations</b>	<b>Professional Occupations</b>
Lawyer	Lawyer
Arquitecture Studio	Arquitecture studio
Medical doctor (cardiologist)	Accountant
Graphic designer	Finance consultant
Journalist	Industrial consultant
Psycoanalist	Psychologist
Odontologist	Electronic ingenier
System analysis	Graphic designer
<b>Transport occupations</b>	<b>Transport occupations</b>
Company for bus administration	Taxi owner and driver
Habours services	Schoolbus owner and driver
Transport for the handicap	Truck Conductor
<b>Manufacturing</b>	<b>Manufacturing</b>
Garment workshop	Production of aluminium pieces
Audio equipment workshop	Metalurgical factory
Construction firm	Home production of aromatic products
Leather wallet designment and production	<b>Education</b>
Bioconstructor	Yoga instructor
Housing automatization	Holistic Therapy (ie. Raiki)
<b>Education</b>	Kindergarten owner
English teacher (independent)	<b>Personal services</b>
High school subjects teacher (independent)	Holistic therapy
<b>Personal services</b>	Gardener
Hairdresser shop	Artistic makeup
Independent hairdresser	<b>Art and entertainment</b>
Cook	Theater owner and manager

Therapeutic companion	Dance club owner
<b>Art and etretainment</b>	Movie director assistant
Curator of contemporary art	Freelance image and sound specialist
Professional singer	Party entertainment enterprise
Arab dance instructor	<b>Crafts and repairing occupations</b>
<b>Crafts and repairing occupations</b>	Embroiderer
Plumber	Web designer, freelance programmer
Heater systems mantainance	
Fridge systems repairment	

*Source:* Own elaboration

A description of some of the business returnees and non-migrants are currently developing, either as self-employed or as employer, gives a flavour on the nature of these activities. They greatly differ in terms of investments needed, skills requirements and growth potential. Among these activities are small or medium size dynamic firms, independent professional services, petty commerce, and technical and personal service activities.

When activities are grouped by sector of activity or type of profession no significant differences are noticed among those developed by returnees or by non-migrants. In fact, many coincide. Retail activities are mainly developed in shops or stores and are of various kinds (clothing, bars and restaurants, food and beverages, and other types of goods). Yet a few cases (not listed here) develop commercial activities on their own as merchandise broker, or as vendor in their own houses. These are closer to the profile of informal type of activities.

Many respondents work as professionals in their fields of specialization such as lawyers, psychologists, architects or graphic designers. Again, these activities are equally common among returnees and non- migrants.

Businesses in manufacturing and construction mainly consist in small and medium size firms. In manufacturing, these firms produce various types of goods, such as metallurgical pieces, garments, audio-equipments. Only a minority of manufacturing and construction businesses can be considered part of the informal sector.

A wide range of occupations are performed as self-employed, most of them, even manual occupations require some skill level. Better qualified occupations of this type are English or Math Teacher, art curator, web designer. Examples of manual skilled occupations of this type are hairdresser, plumber, make-up artist.

In sum, from the occupational description of current occupations for independent workers, many of them having their own business, there is no apparent indication of significant differences between returnees and non-migrants from similar socioeconomic backgrounds.

Table 9: Argentina - Mean number of assets of non-migrants and returnees (at different time points)

AR – Assets at different time points		N. of assets at year of first migration				N of assets at year of return				Current N of assets			
		Any type	Business/self-emp.	Land	Real Estate Properties	Any type	Business/self-emp.	Land	Real Estate Properties	Any type	Business/self-emp.	Land	Real Estate Properties
Return migrant		1.1	1.0	1.0	1.1	1.2	1.0	1.0	1.2	1.5	1.2	1.0	1.2
Non migrant		--	--	--	--	--	--	--	--	1.5	1.2	1.2	1.2
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>													
<b>Sex</b>													
Return migrant	Male	1.2	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.6	1.2	1.0	1.2
	Female	1.0	1.0	NA	1.0	1.2	1.0	1.0	1.2	1.4	1.1	1.0	1.1
Non migrant	Male	--	--	--	--	--	--	--	--	1.7	1.2	1.4	1.3
	Female	--	--	--	--	--	--	--	--	1.4	1.1	1.0	1.2
<b>Age</b>													
Return migrant	20-34	1.5	1.0	1.0	1.2	1.5	1.0	1.0	1.2	1.3	1.1	1.0	1.1
	35-49	1.0	1.0	NA	1.0	1.2	1.0	1.0	1.1	1.5	1.2	1.0	1.2
	50-75	1.1	1.0	NA	1.1	1.2	1.0	NA	1.2	1.5	1.1	NA	1.2
Non migrant	20-34	--	--	--	--	--	--	--	--	1.3	1.1	1.0	1.2
	35-49	--	--	--	--	--	--	--	--	1.5	1.2	1.1	1.2
	50-75	--	--	--	--	--	--	--	--	2.0	1.0	1.5	1.3
<b>Level of education</b>													
Return migrant	Low	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Medium	1.2	NA	1.0	1.0	1.2	NA	1.0	1.1	1.4	1.0	1.0	1.3
	High	1.1	1.0	NA	1.1	1.2	1.0	1.0	1.2	1.5	1.2	1.0	1.1
Non migrant	Low	--	--	--	--	--	--	--	--	2.5	1.0	2.0	1.0
	Medium	--	--	--	--	--	--	--	--	1.6	1.1	1.0	1.3
	High	--	--	--	--	--	--	--	--	1.5	1.2	1.1	1.2
<b>Urban or rural background (residence at 15)</b>													

Return migrant	Large city	1.1	1.0	1.0	1.1	1.3	1.0	1.0	1.2	1.5	1.2	1.0	1.2
	Medium-sized city	1.1	NA	NA	1.1	1.1	1.0	1.0	1.1	1.4	1.1	1.0	1.1
	Small city / town	1.0	NA	NA	1.0	1.2	NA	1.0	1.2	1.5	1.0	1.0	1.4
	Village or rural area	1.0	NA	NA	1.0	1.0	NA	NA	1.0	1.0	NA	NA	1.0
Non migrant	Large city	--	--	--	--	--	--	--	--	1.5	1.2	1.1	1.2
	Medium-sized city	--	--	--	--	--	--	--	--	1.6	1.1	2.0	1.3
	Small city / town	--	--	--	--	--	--	--	--	1.7	1.1	NA	1.5
	Village or rural area	--	--	--	--	--	--	--	--	2.3	1.0	1.0	1.3
<b>Household financial situation when aged 15</b>													
Return migrant	More than sufficient or sufficient	1.1	1.0	1.0	1.1	1.2	1.0	1.0	1.2	1.5	1.2	1.0	1.2
	Not always sufficient or insufficient	1.0	NA	NA	1.0	1.0	NA	NA	1.0	1.6	1.0	NA	1.2
Non migrant	More than sufficient or sufficient	--	--	--	--	--	--	--	--	1.5	1.1	1.2	1.2
	Not always sufficient or insufficient	--	--	--	--	--	--	--	--	2.0	1.2	1.0	1.2
<b>MIGRATORY EXPERIENCE</b>													
Return migrant	<b>Whether a circular migrant</b>												
	Circular	1.0	NA	NA	1.0	1.5	NA	NA	1.5	1.5	NA	NA	1.5
	Non-circular	1.1	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.5	1.2	1.0	1.1
	<b>Whether a temporary migrant</b>												
	Temporary	1.2	1.0	1.0	1.1	1.3	1.0	1.0	1.2	1.5	1.1	1.0	1.1
	Non-temporary	1.1	1.0	NA	1.1	1.2	1.0	1.0	1.2	1.5	1.2	1.0	1.2
	<b>Time spent in Europe</b>												
	Less than 2 years	1.2	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.4	1.1	1.0	1.0
	2 to 5 years	1.1	1.0	NA	1.1	1.1	1.0	NA	1.1	1.3	1.2	1.0	1.1
	Over 5 years	1.1	NA	NA	1.1	1.3	1.0	1.0	1.2	1.6	1.2	1.0	1.2
	<b>Time since last return</b>												
	Less than a year	1.3	NA	NA	1.3	1.6	NA	1.0	1.8	1.5	1.0	1.0	1.6
	1-3 years	1.2	1.0	1.0	1.0	1.3	1.0	1.0	1.1	1.5	1.1	1.0	1.2
	4-9	1.1	1.0	NA	1.1	1.2	1.0	1.0	1.2	1.5	1.2	1.0	1.1
	10+	1.0	1.0	NA	1.0	1.0	1.0	NA	1.0	1.5	1.2	1.0	1.1
	<b>Whether voluntary return</b>												
Completely voluntary	1.1	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.5	1.1	1.0	1.2	

Completely non-voluntary	1.0	NA	NA	1.0	1.0	NA	NA	1.0	1.3	1.0	NA	1.0
In between	1.1	NA	NA	1.1	1.2	1.0	1.0	1.2	1.4	1.2	1.0	1.1
<b>Main motive for return</b>												
Economic motive	1.1	1.0	NA	1.1	1.2	1.0	NA	1.2	1.5	1.2	1.0	1.1
Family motive	1.0	NA	NA	1.0	1.2	1.0	1.0	1.2	1.5	1.1	1.0	1.3
Other motive	1.2	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.5	1.1	1.0	1.1

Source: Own elaboration

### 2.1.2.3 Evolution of the mean number of assets since first migration, at time of return and currently

One indication of how migration and return may benefit asset accumulation is comparing the average number of assets over time among those who declared to be owners of a business, land or real estate property. The comparison in three points in time, i.e. at the year of migration, at the year of return and currently can serve as a proxy of this evolution, and can serve as an empirical reference of migrants' capacity to accumulate wealth throughout the migratory project and the reintegration process. This analysis shows that there is a mild accumulation of assets during returnees' life trajectories, although this preliminary finding requires further exploration taking full advantage of the longitudinal nature of the data.

It is important to bear in mind that estimations are based on respondents who had assets at these points in time and, therefore, do not reflect the overall number of returnees (or non-migrants at the time of the survey).

#### *Socio-demographics*

- Migrants' investments demonstrate only mild change between the time at first migration and when they returned, and this improvement is mainly due to a small change in the mean number of real estate properties, specifically among women.
- Improvements are more noticeable when the situation at the year of return is compared to the moment of the survey. This is an interesting result that suggests that migrants' asset accumulation is more likely to occur after return. Again, this is a result that deserves further testing employing event history data, particularly when taking into account that the only groups not following this positive path are the youngest age group and those who have returnees less than a year ago.
- Mean number of assets at the time of the survey do not significantly differ between returnees and non-migrants. Mild differences point to a better economic situation of non-migrant men.

### *Migratory experience*

- Time since last return is positively associated with more significant improvements since arrival. These returnees were not only more likely to have any type of assets but also be the ones who improved the most since they arrived. This result, coinciding with the literature, indicates that the economic integration process evolves positively with time. Alternatively, it may also be the result of a selection process, that is, returnees who do not successfully reintegrate tend to re-emigrate.
- For those who have assets, as expected, time spent in Spain increases the average number of assets both at return and at the time of the survey.

#### **2.1.3 Synthesis for Argentina**

Migration from Argentina to Spain presents some specific traits that will affect the economic contribution of migrants to development while they are abroad and may also affect their re-integration process and investments in Argentina. The fact that Argentine migrants have relatively high skill profiles and a significant portion had access to European citizenship (Oso Casas, Golíaz Pérez and Villares Varela, 2008) promoted family migration. In contrast to other Latin American groups in Spain, Argentines were the least likely to experience family separation due to migration (Cerrutti and Maguid 2010). These specific traits made them considerably less likely to send remittances home, and even less so to send them regularly. Not surprisingly, non-temporary migrants with stronger family ties (they returned due to family motives) were a bit more prone to send remittances while in Spain.

Relatively high skill profile of Argentine migrants and returnees may explain why a clear majority declared that their current household financial situation was satisfactory or more than satisfactory. Most returnees returned back to Argentina during a phase of high economic growth at home. That might partly explain why no differences were found on current financial situation with non-migrants with same socioeconomic backgrounds, indicating that there is no penalty for staying, if anything they have slightly benefited. Interestingly, only a minority (14%) of returnees consider that returning to Argentina had been harmful for their household financial situation.

Migration and return seem to have no significant effect on investments, that is on people's capacity to accumulate assets (ownership of a business, land or real state). Yet there are some

differences pointing to the fact that the longer a person remains developing an economic activity in a specific place the larger the benefits. Assets accumulation increases over the life course, but non-migrants benefit more of having stayed at home than returnees. Having stayed longer in Spain and returning on a completely voluntary basis have positive impacts on asset accumulation.

For returnees, money made abroad has played a more important role to buy a real estate property (20% have used to acquire a property) than to start a business. Only 10% of returnees who have currently a business have used savings made abroad to start it. Even though returnees are slightly more likely to be self-employed, the type of businesses they develop are very similar to non-migrants' economic activities. They greatly differ in terms of investments needed and growth potential, but most of them can be classified as professional, skilled or semi-skilled occupations. Both returnees and non-migrants develop these activities in small or medium size dynamic firms, as independent professionals, as owners of petty commerce, as technicians or in personal service.

In sum, this preliminary descriptive analysis has found no significant differences in the current financial situation of households, assets accumulation or type of businesses between migrants and non-migrant with similar socioeconomic backgrounds. Further analysis should be conducted to better understand the economic contributions of returnees, particularly incorporating additional indicators (comparing those who are “more” than satisfied with their household financial situation) and making full use of the longitudinal nature of the data to tackle the effect of time and other significant variables on both assets and investments.

## 2.2 Romania

Table 10: Romania - Remittances during last stay and their importance to recipients

RO - Remittances	Whether sent remittances during last stay						Importance of remittances for recipients			
	Yes regularly	Yes occasionally	No	Yes regularly	Yes occasionally	No	Very Imp	Helpful or not important	Very Imp	Helpful or not important
	%			N cases			%		N cases	
Return migrant	27	31	42	115	134	184	35	65	84	156
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>										
<b>Sex</b>										
Male	29	33	38	66	77	87	39	61	54	84
Female	24	28	48	49	57	97	29	71	30	72
<b>Age</b>										

20-34	24	29	48	45	55	91	40	60	38	57
35-49	30	33	37	47	52	57	32	68	31	66
50-75	27	31	42	23	27	36	31	69	15	33
<b>Level of education</b>										
Low	7	29	64	1	4	9	60	40	3	2
Medium	29	31	40	97	104	132	37	63	72	125
High	20	30	50	17	26	43	24	76	9	29
<b>Urban or rural background (residence at 15)</b>										
Large city	30	33	38	18	20	23	39	61	14	22
Medium-sized city	27	25	48	28	26	49	38	62	19	31
Small city / town	19	36	45	18	34	43	25	75	13	38
Village or rural area	29	31	40	51	54	69	37	63	38	65
<b>Household financial situation when aged 15</b>										
More than sufficient or sufficient	34	29	38	76	64	84	37	63	49	82
Not always sufficient or insufficient	19	33	48	39	70	100	32	68	35	74
<b>MIGRATORY EXPERIENCE</b>										
<b>Last country of destination</b>										
Germany	21	34	45	58	96	128	38	62	57	92
Spain	38	25	37	57	38	56	30	70	27	64
<b>Wether a circular migrant</b>										
Circular	25	63	13	2	5	1	71	29	5	2
Non-circular	27	30	43	113	129	183	34	66	79	154
<b>Wether a temporary migrant</b>										
Temporary	16	30	54	36	70	124	30	70	30	70
Non-temporary	39	32	30	79	64	60	39	61	54	86
<b>Time spent in Europe</b>										
Less than 2 years	20	26	53	55	71	143	31	69	37	81
2 to 5 years	36	39	25	27	30	19	34	66	19	37
Over 5 years	38	38	25	33	33	22	42	58	28	38
<b>Time since last return</b>										
Less than a year	24	34	42	31	43	53	38	63	27	45
1-3 years	27	28	46	42	44	72	38	62	31	50
4-9	28	29	42	28	29	42	29	71	16	39

10+	29	37	35	14	18	17	31	69	10	22
<b>Wether voluntary return</b>										
Completely voluntary	29	32	40	101	113	140	34	66	71	136
Completely non-voluntary	19	19	63	3	3	10	33	67	2	4
in between	17	29	54	11	18	34	41	59	11	16
<b>Main motive for return</b>										
Economic	8	37	55	9	43	64	24	76	12	37
Family	36	31	33	82	69	74	39	61	59	91
Other	25	24	51	23	22	46	30	70	12	28

*Source:* Own elaboration

### 2.2.1 Remittances and their importance to recipients

Data from the TEMPER survey suggest that remittances are a significant aspect when it comes to Romanian migration. In the Romanian sample, 58% of returnees had sent home remittances while abroad on their last stay, 27% on a regular basis and 31% occasionally. Further, 35% of the returnees who had sent remittances estimate that these have been very important for their recipients, while 65% state that the remittances have been helpful or not important. These results follow numerous studies on Romanian migration discussing the importance of remittances, including as a form of home orientation (Sandu 2010; 2012).

#### *Socio-demographic characteristics*

- The data suggests that the returnees who have sent remittances while abroad are more often men than women: the difference between the percentage of women who have never sent remittances during their last stay abroad and that of men is 10%, from 48% to 38%. Also, a higher number of male returnees estimate that the remittances sent by them were very important for the recipients (39%), as compared to female returnees (29%).
- Although the differences between age groups are rather small, the returnees aged between 35 and 49 most often seem to be the ones who have sent remittances: 63% of the returnees in this age interval, compared to only 53% of the younger returnees (20-34). However, the balance shifts when the importance of the remittances for the recipients is discussed, and, in the case of younger returnees, the impact of remittances is evaluated as being significant by a higher proportion of the respondents: 40% of those who had sent remittances, aged between 20 and 34., and 32% of those who had sent remittances, aged 35 to 49.

- Most of the returnees from the sample have a medium level of education, with fewer persons whose level of education is low. As such, a global effect of education on sending remittances is hard to assess thus far. However, it seems that the majority of returnees with a medium level of education (60%) had sent remittances at least occasionally, and in 37% of those cases the remittances are considered to have been very important for the recipient.
- In the case of urban areas, the size of the locality of residence at 15 does not seem to have a linear effect on the propensity to send remittances. However, the remittance behavior of returnees who, at 15, were living in a large city resembles that of returnees who were living in rural areas, with 63% and, respectively, 60% of them having sent remittances at least occasionally. In our sample, 55% of the returnees who grew up in small cities/towns had sent remittances during their last stay abroad, a similar percent to those from other urban areas, but the majority is constituted by occasional remittances and it is noteworthy that only in 25% of cases the remittances were deemed as very important.
- There is a 10% difference in the proportion of remitting migrants, function of their household situation at 15: while 38% of returnees coming from households with more than sufficient or sufficient financial resources hadn't sent remittances, in the case of returnees coming from households that had faced hardship the percentage is 48. Moreover, if in the former case the difference between the percentage of returnees remitting regularly and the percentage of those remitting occasionally is rather slight (5%), in the latter, the difference is almost three times as big, with 19% remitting on a regular basis and 33% remitting on occasions.

#### *Migration experience*

- In the sample, returnees from Spain seem to have remitted more than those from Germany: 63%, compared to 55%. In addition, most remitting behaviors in the case of returnees from Germany consist of sending remittances occasionally (34% of returnees), while in the case of returnees from Spain, remittances are usually sent regularly, as described by 38% of the returnees from Spain included in the sample.
- From the Romanian sample, it would seem that returnees who had been circular migrants are more often in the category of those sending remittances (88%) than non-circular migrants

(57%). However, the extremely low number of former circulatory migrants included in the sample keeps us from pointing to a remark here.

- Data from the Romanian sample suggests that the probability of non-temporary migrants to send remittances is higher than that of temporary migrants: while 54% of former temporary migrants in the sample had not sent remittances, only 30% of former non-temporary migrants had the same behavior. In most cases, former temporary migrants remitted on occasion, while former non-temporary migrants remitted on a regular basis. Also, the remittances were considered as having been very important for the recipients by 39% of former non-temporary migrants who remitted, and only by 30% of their former temporary migrants' counterparts.
- When it comes to the time spent in Europe, there is a clear distinction between the returnees who have stayed abroad less than 2 years and those with lengthier episodes. A possible explanation for the fact that the percentage of those with less than 2 years spent abroad who had sent remittances (46%) is markedly lower than in the case of returnees with more than 2 years spent abroad (75%) might reside in their stability at the destination, an aspect that is, to a certain extent, a function of time. For all the categories, in the majority of cases the remittances are considered to have been helpful or not important.
- In our sample, the group with the highest number of migrants who had sent remittances is that of those returning at least 10 years ago (66%). For the other groups, the percents are similar and 7 to 11 percentage points lower.
- In our sample, the wide majority of returnees considered their return as completely voluntary. While it cannot be considered an empirical statement, former migrants whose return was completely voluntary are more likely to be remitters (61%) than those whose return was completely non-voluntary (38%) or in-between (46%). However, this idea is convergent with an understanding of remittances as an indicator of migrants' home orientation (Sandu 2010; 2012).
- Those for whom the return is associated with family reasons are the group with the highest percentage of remitters (67%), and in more cases than the other two groups (economic reasons for return and other reasons) the remittances are considered to have been very important for those receiving them (39%, compared to 24% and, respectively, 30%).

Table 11: Romania - Household financial situation of non-migrants and returnees at different time points

RO - Household financial situation at time of survey and at return		At time of survey				At return				Effect of return					
		More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	+	-	None	+	-	None
		%		N cases		%		N cases							
Return migrant		68	32	294	139	74	26	321	110	78	6	16	33	2	68
Non migrant		75	25	463	154	--	--	--	--	--	-	--	--	--	--
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>															
<b>Sex</b>															
Return migrant	Male	66	34	151	79	73	27	167	62	78	5	17	175	12	38
	Female	70	30	143	60	76	24	154	48	79	6	15	158	12	30
Non migrant	Male	77	23	182	53	--	--	--	--	--	--	--	--	--	--
	Female	74	26	281	101	--	--	--	--	--	--	--	--	--	--
<b>Age</b>															
Return migrant	20-34	70	30	134	57	74	26	142	49	75	7	17	142	14	33
	35-49	69	31	107	49	77	23	118	36	81	5	14	122	7	21
	50-75	62	38	53	33	71	29	61	25	80	3	16	69	3	14
Non migrant	20-34	80	20	179	46	--	--	--	--	--	--	--	--	--	--
	35-49	77	23	145	44	--	--	--	--	--	--	--	--	--	--
	50-75	68	32	139	64	--	--	--	--	--	--	--	--	--	--
<b>Level of education</b>															
Return migrant	Low	7	93	1	13	7	93	1	13	54	31	15	7	4	2
	Medium	65	35	215	118	73	27	240	91	79	5	16	257	17	53
	High	91	9	78	8	93	7	80	6	81	4	15	69	3	13
Non migrant	Low	33	67	10	20	--	--	--	--	--	--	--	--	--	--
	Medium	74	26	300	108	--	--	--	--	--	--	--	--	--	--
	High	85	15	153	26	--	--	--	--	--	--	--	--	--	--
<b>Urban or rural background (residence at 15)</b>															
Return migrant	Large city	70	30	43	18	74	26	45	16	89	2	10	54	1	6
	Medium-sized city	72	28	74	29	76	24	78	24	86	1	13	87	1	13
	Small city / town	71	29	67	28	75	25	71	24	67	10	23	63	9	22
	Village or rural area	63	37	110	64	73	27	127	46	76	8	16	129	13	27
Non migrant	Large city	69	31	41	18	--	--	--	--	--	--	--	--	--	--
	Medium-sized city	75	25	117	39	--	--	--	--	--	--	--	--	--	--
	Small city / town	76	24	109	35	--	--	--	--	--	--	--	--	--	--

	Village or rural area	76	24	195	62	--	--	--	--	--	--	--	--	--	--
<b>Household financial situation when aged 15</b>															
Return migrant	More than sufficient or sufficient	82	18	184	40	86	14	191	31	80	4	16	177	9	35
	Not always sufficient or insufficient	53	47	110	99	62	38	130	79	76	7	16	156	15	33
Non migrant	More than sufficient or sufficient	86	14	351	55	--	--	--	--	--	--	--	--	--	--
	Not always sufficient or insufficient	53	47	112	98	--	--	--	--	--	--	--	--	--	--
<b>MIGRATORY EXPERIENCE</b>															
Return migrant	<b>Last country of destination</b>														
	Germany	59	41	165	117	67	33	189	92	80	5	15	220	14	42
	Spain	85	15	129	22	88	12	132	18	76	7	17	113	10	26
	<b>Whether a circular migrant</b>														
	Circular	63	38	5	3	50	50	4	4	63	0	38	5	0	3
	Non-circular	68	32	289	136	75	25	317	106	79	6	16	328	24	65
	<b>Whether a temporary migrant</b>														
	Temporary	58	42	133	97	66	34	151	78	75	6	20	171	13	45
	Non-temporary	79	21	161	42	84	16	170	32	83	6	12	162	11	23
	<b>Time spent in Europe</b>														
	Less than 2 years	62	38	168	101	70	30	188	79	75	6	19	201	15	52
	2 to 5 years	83	17	63	13	84	16	64	12	83	7	11	62	5	8
	Over 5 years	72	28	63	25	78	22	69	19	85	5	10	70	4	8
	<b>Time since last return</b>														
	Less than a year	62	38	79	48	72	28	91	36	80	5	15	98	6	19
	1-3 years	61	39	97	61	69	31	108	49	76	6	17	118	10	27
	4-9	79	21	78	21	81	19	80	19	79	8	13	77	8	13
	10+	82	18	40	9	88	13	42	6	82	0	18	40	0	9
	<b>Whether voluntary return</b>														
	Completely voluntary	68	32	239	115	76	24	266	86	77	6	17	269	22	58
Completely non-voluntary	44	56	7	9	38	63	6	10	64	14	21	9	2	3	
In between	76	24	48	15	78	22	49	14	89	0	11	55	0	7	
<b>Main motive for return</b>															

Economic motive	58	42	67	49	69	31	80	36	72	4	24	83	5	28
Family motive	70	30	157	68	75	25	168	57	83	6	11	181	13	25
Other motive	76	24	69	22	82	18	73	16	78	6	17	69	5	15

*Source:* Own elaboration

## 2.2.2 Return migration and household financial situation

In the Romanian sample, the majority of returnees and non-migrants alike seem to place themselves on the positive side of the spectrum in respect to the financial situation of their household at the time of the survey: it was characterized either by sufficient or more than sufficient resources by 68% of returnees, and 75% of non-migrants. The rest, 32% of returnees and 25% of non-migrants, estimated that their household's financial resources are not always sufficient or insufficient, at the time of the survey. In the case of returnees, there is a slight decrease (74% to 68%) in the percentage of those who estimate that their household's resources are at least sufficient, from the time of the return to the time of the survey.

### *Socio-demographic characteristics*

- In the groups of return migrants and non-migrants, gender appears to lead to different distributions: the percentage of returnee women who report having at least a sufficient household financial situation at the time of the survey is slightly higher than the percentage of returnee men (70% to 66%), whereas in the case of non-migrants things are the other way around, with 77% of the men and 74% of the women. In the case of return migrants, this gendered pattern is present in the evaluations of the household situation at the moment of their return, with 76% of the women offering evaluations on the positive side, compared to 73% of the men. Regarding the perceived effect of their return on their household situation, gender does not seem to have any influence.
- Age seems to have a linear effect on the household's financial situation at the time of the survey throughout the sample: as age increases (moving from one age interval to the next), the percentage of those thinking that their household's financial situation is at least sufficient tends to drop. Also, as age progresses, the difference between the percentages of returnees and non-migrants with positive evaluations drops slightly, from 10% in favor of non-migrants for the 20-34 y.o. age category, to 6% in favor of non-migrants in the 50-75 y.o. age category. In the case of returnees, for the household financial situation at the time of return and evaluations of the effect of the return, things are different when it comes to age. Although the differences in percentages are not high, the returnees in the 35-49 y.o. age category seem to be slightly

more optimistic than their younger and older fellows: 77% of them appreciate that, at the time of return, their household's financial situation was at least sufficient, and 81% of them think that their return had positive effects on their household's situation.

- Even though there are only a few cases of low educated returnees in the sample, the overall effect of education on the evaluations of the households' financial situation at the time of the survey, at the time of the return and of how it was impacted by the return (in the case of returnees) seems to be linear and positive: as the level of education increases (from low to high), so does the percentage of people with positive evaluations.
- For non-migrants, living in a large city at 15 seems to be associated with lower percentages of people satisfied with their household's financial situation than in the case of smaller areas, such as medium-sized cities, towns or rural areas (69%, compared to 75% and 76%). For return migrants, things seem to be different: the percentage of people satisfied with their household's situation is lowest for those living in rural areas at 15 (63%, compared to 70-72%). This value is also lowest for the number of returnees giving positive evaluations for their households' situations at the time of return, but here the differences in percentages are extremely small, from 76% (in the case of those living in medium sized cities at 15) to 73%. When it comes to estimating the effect of the return on the household's financial situation, the most optimistic seem to be those living in large cities at 15 (89% of whom offered positive evaluations), while the most pessimistic are, by far, those living in small cities or towns at 15, out of whom only 67% gave positive evaluations.
- 82% of returnees and 86% of non-migrants who have mentioned that their household's financial situation at 15 was at least sufficient keep this positive evaluation for the moment of the survey as well. Although with lesser differences, this pattern holds for evaluations at the moment of return or for evaluations of the effect of return, in the case of former migrants. In the latter situation, the difference shrinks up to 4%, from 80% (of returnees who state that their household's financial situation at 15 was at least sufficient also state that the effect of their return on their household's situation was positive) to 76% (of returnees who state that their household's financial situation at 15 was not always sufficient or insufficient state that the effect of their return on their household's situation was positive).

### *Migration experience*

- In our sample, returnees from Spain seem to be far more optimistic than those returning from Germany, when it comes to the situation of their households at both the time of the survey and the time of the return (85% to 59% and 88% to 67%). But the estimations of the effect of their return on their household's financial situation have a different dynamic, with returnees from Spain being slightly more pessimistic than returnees from Germany (76% to 80%).
- Keeping in mind that there are only a few cases of former circulatory migrants in the sample, the overall observation is that a higher percentage of the former non-circulatory migrants offer positive evaluations for all of the three aspects: household financial situation at the time of the survey and at the time of the return and effect of return on household's financial situation.
- Non-temporary migrants seem to constitute the more optimistic group for all of the three instances, although the differences between them and the group of temporary migrants are not constant: 21% for household's situation at the time of the survey (79% to 58%), 18% for household's situation at the time of the return (84% to 66%) and effect of return (83% to 75%).
- The group of returnees having stayed in Europe for less than 2 years is the most pessimistic, while the group of returnees having stayed in Europe is, overall (for these 3 items), a bit more optimistic than the group of returnees having stayed for over 5 years. The clearest instance of pessimism is that of the evaluation of their household's situation at the time of the survey, when only 62% of those having stayed less than 2 years stated that their financial situation is at least sufficient, compared to 83% of those having stayed for 2-5 years and 72% of those having stayed for more than 5 years.
- The most optimistic group is that of former migrants who have returned at least 10 years ago: 82% of them state that their household's situation at the time of the survey is at least sufficient, 88% of them positively evaluate their household's financial situation at the time of return, and 82% of them estimate the effect of their return as being positive. The most pessimistic is the group of former migrants having returned 1-3 years ago with percentages of positive evaluations for the 3 items of 61%, 69% and 76%.
- Although former migrants whose return has been completely non-voluntary are scarce in our sample, the overall image is that they are the most pessimistic (positive answers given by 44%,

38% and 64%), the returnees whose return has been in-between completely voluntary and completely involuntary are the most optimistic (positive answers given by 76%, 78% and 89%), while those whose return has been completely voluntary are in between (positive answers given by 68%, 76% and 77%).

- The type of motive for return contributes to the following structure of answers in the sample: those whose motive for return was economic are the most pessimistic for the three evaluations (positive answers given by 58%, 69% and 72%). At the same time, those who had returned for family reasons are the most optimistic in their evaluations of the impact of their return on their household's situation (positive answers given by 83% of them), and those returning for other reasons are the most optimistic when it comes to evaluating their household's financial situation both at the time of the survey and at the time of return (positive answers given by 76% and 82% of them).

*Table 12: Romania - Returnees and non-migrants' ownership of businesses, lands and real estate properties at the time of survey*

RO – Assets ownership		% of ownership at time of survey				Mean N of assets at time of survey			
		Any type	Business/ self-emp.	Land	Real Estate Properties	Any type	Business/ self-emp.	Land	Real Estate Properties
Return migrant		41	11	6	32	1.3	1.4	1.0	1.1
Non migrant		31	8	7	20	1.3	1.5	1.0	1.0
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>									
<b>Sex</b>									
Return migrant	Male	46	17	8	31	1.4	1.3	1.0	1.1
	Female	36	4	4	33	1.3	1.8	1.0	1.0
Non migrant	Male	30	11	9	16	1.5	1.5	1.0	1.1
	Female	31	5	6	23	1.2	1.5	1.0	1.0
<b>Age</b>									
Return migrant	20-34	27	10	2	18	1.3	1.3	1.0	1.1
	35-49	50	14	8	39	1.3	1.4	1.0	1.0
	50-75	57	7	14	50	1.4	1.5	1.0	1.1
Non migrant	20-34	14	4	1	10	1.2	1.4	1.0	1.0
	35-49	39	11	6	28	1.3	1.5	1.1	1.1
	50-75	41	8	14	26	1.3	1.5	1.0	1.0
<b>Level of education</b>									
Return migrant	Low	21	14	7	0	1.3	1.5	1.0	NA
	Medium	40	11	6	30	1.3	1.4	1.0	1.1
	High	49	8	6	43	1.3	1.4	1.0	1.1
Non	Low	47	3	30	17	1.1	1.0	1.0	1.0

migrant	Medium	29	7	5	20	1.3	1.5	1.0	1.0
	High	31	8	7	22	1.4	1.5	1.1	1.1
<b>Urban or rural background (residence at 15)</b>									
Return migrant	Large city	44	8	8	38	1.3	1.0	1.0	1.0
	Medium-sized city	51	11	7	41	1.4	1.4	1.0	1.2
	Small city / town	51	14	2	41	1.3	1.4	1.0	1.0
	Village or rural area	29	10	8	20	1.5	1.5	1.0	1.1
Non migrant	Large city	31	7	5	22	1.2	1.3	1.0	1.0
	Medium-sized city	33	9	5	23	1.4	1.7	1.1	1.1
	Small city / town	36	12	7	24	1.3	1.5	1.0	1.0
	Village or rural area	26	4	9	16	1.2	1.3	1.0	1.0
<b>Household financial situation when aged 15</b>									
Return migrant	More than sufficient or sufficient	44	11	5	35	1.4	1.4	1.0	1.1
	Not always sufficient or insufficient	38	11	8	28	1.3	1.3	1.0	1.0
Non migrant	More than sufficient or sufficient	28	8	7	18	1.3	1.4	1.0	1.1
	Not always sufficient or insufficient	36	7	7	26	1.3	1.6	1.0	1.0
<b>MIGRATORY EXPERIENCE</b>									
Return migrant	<b>Last country of destination</b>								
	Germany	49	13	7	38	1.3	1.4	1.0	1.1
	Spain	27	6	5	21	1.3	1.4	1.0	1.1
	<b>Whether a circular migrant</b>								
	Circular	50	25	13	50	2.0	1.5	1.0	1.0
	Non-circular	41	10	6	32	1.3	1.4	1.0	1.1
	<b>Whether a temporary migrant</b>								
	Temporary	38	11	6	27	1.3	1.3	1.0	1.1
	Non-temporary	45	10	6	37	1.4	1.5	1.0	1.1
	<b>Time spent in Europe</b>								
	Less than 2 years	38	10	6	29	1.3	1.3	1.0	1.1
	2 to 5 years	49	13	3	40	1.4	1.6	1.0	1.1
	Over 5 years	44	11	10	34	1.5	1.4	1.0	1.1
	<b>Time since last return</b>								
Less than a year	35	9	6	25	1.3	1.3	1.0	1.0	
1-3 years	41	11	7	29	1.3	1.3	1.0	1.1	

4-9	40	11	6	32	1.4	1.4	1.0	1.1
10+	61	10	4	59	1.4	1.8	1.0	1.1
<b>Whether voluntary return</b>								
Completely voluntary	41	12	6	31	1.3	1.4	1.0	1.1
Completely non-voluntary	6	0	6	0	1.0	NA	1.0	NA
In between	49	8	10	43	1.3	1.2	1.0	1.1
<b>Main motive for return</b>								
Economic motive	49	16	6	35	1.4	1.6	1.0	1.0
Family motive	35	8	5	28	1.3	1.2	1.0	1.1
Other motive	47	10	9	39	1.3	1.2	1.0	1.1

Source: Own elaboration

### 2.2.3 Return migration and investments

#### 2.2.3.1 Assets ownership

In the Romanian sample of the Temper survey, there is a higher percentage of owners at the time of the survey among returnees than among non-migrants: 41%, compared to 31%. The compositions of the properties also vary, but the differences between types of properties follow the same trend. Real estate property seems to be the most appealing in both cases, with 32% of returnees and 20% of non-migrants owning such properties; 11% of returnees and 8% of non-migrants in the sample are business owners or self-employed, while land seems to be the least common type of property: land is an asset for 6% of returnees and 7% of non-migrants. This preference for investing in real estate in the case of returned migrants is convergent with studies on Romanian migration that stress the fact that migrants spend resources on improving, building or buying houses (e.g. Anghel 2008; Troc 2012)

At the same time, the mean number of assets is the same for both groups, 1.3, with similar mean numbers for each category of assets: for returnees, the mean numbers of businesses/self-employed enterprises, land properties and real estate properties are 1.4, 1 and 1.1, while for non-migrants the numbers are, respectively, 1.5, 1 and 1.

#### *Socio-demographic characteristics*

- In the case of returnees, men tend to be owners more often than women overall: 46% of them own either businesses (or are self-employed), land or real estate properties, while only 36% of women are owners. In the case of non-migrants, gender does not seem to factor in the

ownership equation, with 30% of men and 31% of women being owners. In both cases (returnees and non-migrants), entrepreneurship is mostly a masculine domain: 17% of male returnees have a business or are self-employed and only 4% of women do so, while in the case of non-migrants the difference drops but the distribution is still uneven - 11% to 5%. Having been a migrant is associated, in the case of men, with a higher percentage of those who own real estate properties (31% of returnees, and 16% of non-migrants), but in both groups the percentage of women who own real estate properties is higher: 33% in the case of returnees, and 23% in the case of non-migrants.

- Throughout the sample, as age increases so does the percentage of overall owners: 27% to 57% in the case of returnees, and 14% to 41% in the case of non-migrants. There is, however, an exception to this, when it comes to businesses/being self-employed. For this specific type of property, the most prolific age group is 35-49 y.o. for returnees and non-migrants alike.
- In the case of returnees, it seems to be the case that the higher the education the higher the percentage of overall owners (40% of returnees with a medium level of education are owners, and 49% of returnees with a high level of education own either businesses/are self-employed, or land or real estate property), while in the case of non-migrants, the effect of education level is not linear. 47% of the low educated non-migrants are owners, and 30% of them own land. Their preference for land departs from the general trend, favorizing real estate property. A possible explanation might be the fact that agriculture is a domain that, at least for subsistence or self-sufficiency within households, does not require high levels of formal education.
- When it comes to the area of their residence at 15, villages/rural areas stand out. In both cases, returnees and non-migrants, the percentage of REP owners having grown up in rural areas is the lowest (20% in the case of returnees, and 16% in the case of non-migrants). It should also be noted that there is a 6% difference between returnees having grown up in rural areas who are now business owners/self-employed, and non-migrants from the same categories, from 10% in the case of returnees, to 4% in the case of non-migrants.
- The financial situation of the respondents' households at 15 works differently in the 2 groups. Thus, a higher percent of non-migrants who reported that their household's situation at 15 was rather insufficient are owners (36%), as compared to the percentage of non-migrants who are owners and report that their household's financial situation at 15 was at least sufficient: 28%. In the case of returnees, the situation is the opposite: 44% of those having grown in households

whose situation was at least sufficient are owners, while only 38% of those whose households faced hardships now own either businesses/are self-employed, or land or REP. Things are also different in the case of REP ownership: for returnees, a higher percentage (35%, compared to 28%) of those whose household's situation at 15 was at least sufficient are owners, while for non-migrants the percentage of REP owners is higher in the case of respondents whose household's situation at 15 was rather insufficient (26%, compared to 18%).

### *Migration experience*

- Almost a half of the returnees from Germany and almost a third of the returnees from Spain are owners (49% and 27%). A slightly higher percent of the returnees from Germany own a business/are self-employed (7%), as compared to returnees from Spain. In both cases, REP is the most appealing commodity (38% of returnees from Germany and 21% of returnees from Spain).
- The percentage of owners among the temporary migrants (38%) is lower than the percentage of owners among the non-temporary migrants (45%). The structure of ownership is similar in these 2 groups, following the general trend described in the beginning of this section.
- The group of returnees who have spent 2 to 5 years in Europe has the highest percent of overall owners: 49%, compared to 44% in the case of returnees who have spent more than 5 years, and 38% in the case of returnees having spent less than 2 years. Still, this group has the lowest percentage of land owners (6%), while the highest percentage of land owners is among the returnees with more than 5 years spent in Europe.
- In the Romanian sample, the highest percentage of overall owners is in the group of former migrants who have returned at least 10 years ago. 59% of them own real estate properties, the highest percentage of all the groups, irrespective of the criterion. At the same time, the percentage of overall ownership is smallest among those who returned less than a year ago.
- While among those who characterize their return as being completely voluntary the percentage of overall owners is 41, this proportion is higher among those rating their return as being in between: 49%. In both groups REP is the most common commodity. While 6% of those returning completely voluntary own land and 12% own businesses or are self-employed, 10%

of those whose return is considered in between own land and 8% of them own businesses or are self-employed.

- Whatever the motive for their return, the pattern of ownership is similar for all returnees: the percentage of those owning businesses/being self-employed is slightly higher than the percentage of those owning land, and the highest is the percentage of REP owners. However, if 49% of those returning due to economic motives are owners, only 35% of those returning due to family motives have any type of commodity (business, land or REP).

*Table 13: Romania - Characteristics of businesses, lands and real estates properties owned by returnees and non-migrants at the time of survey*

RO – characteristics of businesses, lands and REP		Return Migrants	Non Migrants	Return Migrants	Non Migrants
		% of assets		N assets	
<b>Businesses</b>					
Whether employees	No employees	78	63	49	43
	1-4	22	22	14	15
	5+	0	15	0	10
Type of place where business carried out	Specific business premises	44	73	28	49
	At client/customer premises	32	7	20	5
	At home	16	16	10	11
	Driving or travelling around	6	0	4	0
	In a stall (or van as stall)	0	1	0	1
	On foot	2	1	1	1
	Other	0	0	0	0
Money to start business (multiple response)	No funds needed	38	32	24	22
	Gift or inheritance	2	3	1	2
	Family friends	2	0	1	0
	Money made abroad	48	0	30	0
	Personal funds	16	59	10	40
	Loan, public aid or other	0	6	0	4
<b>Lands</b>					
Urban/rural	Urban	7	25	2	11
	Rural	93	75	25	33
	Mean size (in ha)	NA	NA	4.4	5

Money to acquire land (multiple response)	Gift or inheritance	59	73	16	32
	Family friends	4	0	1	0
	Money made abroad	37	0	10	0
	Personal funds	11	20	3	9
	Loan, public aid or other	0	7	0	3
<b>Real estate properties</b>					
Type	House/apartment	98	99	146	131
	Premise or other	2	1	3	1
Use	Main or 2dary occupation	97	98	144	130
	Business/workplace	1	2	1	3
	Renting	1	1	2	1
	Other	2	1	3	1
Money to acquire property (multiple response)	Gift or inheritance	46	36	68	48
	Family friends	3	0	4	0
	Money made abroad	18	0	27	0
	Personal funds	39	39	58	52
	Loan, public aid or other	16	40	24	53

Source: Own elaboration

### 2.2.3.2 Type of investments

#### *Businesses*

- The majority of businesses run without any employees: 78% of the businesses owned by returnees and 63% of the businesses owned by non-migrants. While there is no business owned by returnees with 5 or more employees, 15% of the businesses owned by non-migrants fall in this category.
- While the majority of businesses owned by non-migrants take place in specific business premises (73%), only 44% of those owned by returnees are carried out in this type of place. Another important place for returnees' businesses is constituted by the clients' premises – 32%. Overall, data from the sample shows a higher degree of mobility for returnees' businesses, as compared to businesses owned by non-migrants.
- Almost half of the businesses owned by returnees were started using money earned abroad (49%). This category of resources seems to partially substitute the personal funds – the main source of funding in the case of businesses owned by non-migrants (69%). 6% of the

businesses owned by non-migrants were started using loans, public aids or other sources, whereas in the case of returnees this category is empty.

### *Lands*

- Throughout the sample, lands tend to be located in rural areas: 75% of the lands owned by non-migrants and 93% of the lands owned by returnees. However, the limited number of cases of land owned by returnees does not enable us to further develop this comparison.
- As in the case of businesses, a significant percentage of the lands owned by returnees was acquired using money earned abroad (37%), but the most frequent source seems to involve receiving gifts or inheritance (59%). For non-migrants, gifts and inheritances are even more important (73% of the lands were acquired using this means among others).

### *Real estate properties*

- Returnees and non-migrants alike own houses or apartments rather than different types of premises: 98% of the ones owned by returnees, and 99% of the ones owned by non-migrants.
- The purpose for which the REPs are used does not lead to much variation either, with 97% of those owned returned migrants and 98% of those owned by non-migrants being used for the respondents' main or secondary occupation.
- Only in 18% of the cases, the REP owned by returnees were acquired using money earned abroad, a significantly lower percentage than for land or businesses. Almost half of the returnees' REP were gifts or inheritance (46%), compared to 36% of the REP owned by non-migrants. The most important means of acquisition for non-migrants seems to be loans, public aids and others, with 40% of their REP acquired this way, compared to only 16% of the REP owned by returnees.

Table 14: Romania - Examples of businesses owned by returnees and non-migrants at the time of survey

RETURN MIGRANTS' BUSINESSES	NON-MIGRANTS' BUSINESSES
<b>Agriculture</b>	<b>Agriculture</b>
Farming	Trading in agriculture
Agricultural worker	
<b>Arts</b>	<b>Arts</b>
Tattoo artist	Photographer
Interior design	Interior design
<b>Crafts and repairing occupations</b>	<b>Crafts and repairing occupations</b>
Painter (constructions related)	Mechanic – car repairs
Chainsaw operator (wood cutting)	Mechanic – electrical work
<b>Hospitality</b>	<b>Hospitality</b>
Guest house owner	-
<b>Manufacturing</b>	<b>Manufacturing</b>
Carpentry	Carpentry
Construction worker	Metal work/production
Constructions firm	Constructions firm
Construction of funeral monuments	
<b>Personal care</b>	<b>Personal care</b>
Masseur/massage therapist	Beautician
	Masseur/massage therapist
<b>Professional occupations</b>	<b>Professional occupations</b>
Translator	Human resources/recruitment agency
	Dental technician
	Engineering firm
	Lawyer
<b>Transport occupations</b>	<b>Transport occupations</b>
Delivery	Driver
Public transportation	
<b>Wholesale and retail trade</b>	<b>Wholesale and retail trade</b>
Grocery store	Fast food
Home supplies store	General commerce
Meat shop	Grocery store
Vehicles shop	Restaurant
Coffee shop	Bar
	Universal store
	Clothing store
	Fabrics store
	Furniture store
IT	<b>IT</b>
-	IT firm
	Computer programming

Source: Own elaboration

Table 15: Romania - Mean number of assets of non-migrants and returnees (at different time points)

RO – Number of assets at different time points		N. of assets at year of first migration				N of assets at year of return				Current N of assets			
		Any type	Business/self-emp.	Land	Real Estate Properties	Any type	Business/self-emp.	Land	Real Estate Properties	Any type	Business/self-emp.	Land	Real Estate Properties
Return migrant		1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.3	1.4	1.0	1.1
Non migrant		--	--	--	--	--	--	--	--	1.3	1.5	1.0	1.0
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>													
<b>Sex</b>													
Return migrant	Male	1.2	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.4	1.3	1.0	1.1
	Female	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.3	1.8	1.0	1.0
Non migrant	Male	--	--	--	--	--	--	--	--	1.5	1.5	1.0	1.1
	Female	--	--	--	--	--	--	--	--	1.2	1.5	1.0	1.0
<b>Age</b>													
Return migrant	20-34	1.2	1.0	1.0	1.2	1.1	1.0	1.0	1.1	1.3	1.3	1.0	1.1
	35-49	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.3	1.4	1.0	1.0
	50-75	1.2	NA	1.0	1.0	1.2	NA	1.0	1.0	1.4	1.5	1.0	1.1
Non migrant	20-34	--	--	--	--	--	--	--	--	1.2	1.4	1.0	1.0
	35-49	--	--	--	--	--	--	--	--	1.3	1.5	1.1	1.1
	50-75	--	--	--	--	--	--	--	--	1.3	1.5	1.0	1.0
<b>Level of education</b>													
Return migrant	Low	1.0	NA	1.0	NA	1.0	NA	1.0	NA	1.3	1.5	1.0	NA
	Medium	1.1	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.3	1.4	1.0	1.1
	High	1.1	NA	1.0	1.0	1.1	NA	1.0	1.0	1.3	1.4	1.0	1.1
Non migrant	Low	--	--	--	--	--	--	--	--	1.1	1.0	1.0	1.0
	Medium	--	--	--	--	--	--	--	--	1.3	1.5	1.0	1.0
	High	--	--	--	--	--	--	--	--	1.4	1.5	1.1	1.1
<b>Urban or rural background (residence at 15)</b>													
Return migrant	Large city	1.1	NA	1.0	1.0	1.1	NA	1.0	1.0	1.3	1.0	1.0	1.0
	Medium-sized city	1.2	NA	1.0	1.1	1.2	NA	1.0	1.1	1.4	1.4	1.0	1.2
	Small city / town	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.3	1.4	1.0	1.0
	Village or rural area	1.2	1.0	1.0	1.1	1.2	1.0	1.0	1.0	1.5	1.5	1.0	1.1
Non migrant	Large city	--	--	--	--	--	--	--	--	1.2	1.3	1.0	1.0
	Medium-sized city	--	--	--	--	--	--	--	--	1.4	1.7	1.1	1.1
	Small city / town	--	--	--	--	--	--	--	--	1.3	1.5	1.0	1.0

	Village or rural area	--	--	--	--	--	--	--	--	1.2	1.3	1.0	1.0
<b>Household financial situation when aged 15</b>													
Return migrant	More than sufficient or sufficient	1.2	1.0	1.0	1.1	1.2	1.0	1.0	1.1	1.4	1.4	1.0	1.1
	Not always sufficient or insufficient	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.3	1.3	1.0	1.0
Non migrant	More than sufficient or sufficient	--	--	--	--	--	--	--	--	1.3	1.4	1.0	1.1
	Not always sufficient or insufficient	--	--	--	--	--	--	--	--	1.3	1.6	1.0	1.0
<b>MIGRATORY EXPERIENCE</b>													
Return migrant	<b>Last country of destination</b>												
	Germany	1.1	1.0	1.0	1.1	1.1	1.0	1.0	1.0	1.3	1.4	1.0	1.1
	Spain	1.2	NA	1.0	1.0	1.2	NA	1.0	1.1	1.3	1.4	1.0	1.1
	<b>Whether a circular migrant</b>												
	Circular	1.0	NA	NA	1.0	1.3	NA	1.0	1.0	2.0	1.5	1.0	1.0
	Non-circular	1.1	1.0	1.0	1.1	1.1	1.0	1.0	1.0	1.3	1.4	1.0	1.1
	<b>Whether a temporary migrant</b>												
	Temporary	1.2	1.0	1.0	1.1	1.1	1.0	1.0	1.1	1.3	1.3	1.0	1.1
	Non-temporary	1.1	NA	1.0	1.0	1.1	NA	1.0	1.0	1.4	1.5	1.0	1.1
	<b>Time spent in Europe</b>												
	Less than 2 years	1.2	1.0	1.0	1.1	1.1	1.0	1.0	1.1	1.3	1.3	1.0	1.1
	2 to 5 years	1.0	NA	NA	1.0	1.0	NA	NA	1.0	1.4	1.6	1.0	1.1
	Over 5 years	1.2	NA	1.0	1.0	1.3	NA	1.0	1.1	1.5	1.4	1.0	1.1
	<b>Time since last return</b>												
	Less than a year	1.2	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.3	1.3	1.0	1.0
	1-3 years	1.1	NA	1.0	1.1	1.2	NA	1.0	1.1	1.3	1.3	1.0	1.1
	4-9	1.2	NA	1.0	1.1	1.2	NA	1.0	1.1	1.4	1.4	1.0	1.1
	10+	1.1	1.0	NA	1.1	1.0	1.0	NA	1.0	1.4	1.8	1.0	1.1
	<b>Whether voluntary return</b>												
	Completely voluntary	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.3	1.4	1.0	1.1
Completely non-voluntary	1.0	NA	1.0	NA	1.0	NA	1.0	NA	1.0	NA	1.0	NA	
In between	1.1	NA	1.0	1.1	1.1	NA	1.0	1.1	1.3	1.2	1.0	1.1	
<b>Main motive for return</b>													
Economic motive	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.4	1.6	1.0	1.0	
Family motive	1.1	NA	1.0	1.1	1.2	NA	1.0	1.1	1.3	1.2	1.0	1.1	

	Other motive	1.2	NA	1.0	1.1	1.2	NA	1.0	1.0	1.3	1.2	1.0	1.1
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Source: Own elaboration

### ***2.2.3.3 Evolution of the mean number of assets since first migration, at time of return and currently***

Generally, there is hardly any difference in the number of assets currently owned by non-migrants and returnees. Returnees seem to have only a very small, if any, advantage with respect to real estate properties. Investments in houses are portrayed in the literature as a very visible consequence of migration, as a sign of prestige and at times competition between migrants themselves (Anghel, 2009; Larionescu 2012). Non-migrants, on the other hand, seem to have an equally small advantage in business ownership/involvement in self-employment activities. Results of other research suggests that some of the difficulties perceived by migrants in developing entrepreneurial activities in Romania are poor support from the part of the (local) authorities in the origin state, but also the weak social capital in the origin locality (Vlase, 2011; Croitoru, 2013). However, earlier research suggests there is a higher likelihood to open a business for people with migration experience and their households (Toth & Toth, 2006).

The average number of assets is also almost the same when comparing the situation of returnees at the time of their first migration and in the year of return, whether we refer to any particular type of asset (businesses, lands, real estate properties) or in general. The highest difference between number of assets in this case is generally 0.1, with the exception of circular migrants who, having on average 1 asset before the first migration, have 1.3 assets after return. Apart from the very small increase, we also note the small number of seasonal migrants in the sample.

#### *Socio-demographic characteristics*

- Socio-demographic characteristics seem to be only weakly related to the number of assets in the respondents' case (migrants as well as non-migrants). Albeit small, most of the differences in the average number of assets come from differences in the ownership of businesses/engagement in self-employment activities.
- While non-migrant men seem to have the highest average number of assets (1.5), female returnees in the sample have the highest number of businesses/self-employment activities (1.8). Regarding the general number of assets, however, women in our samples are likely to have fewer than men, regardless of their migration experience.

- Young non-migrants have the smallest average number of assets in all *age* groups within both migrants and non-migrants (1.2), but people in the other age groups are not far ahead: older returnees (50-75) have on average 1.4 assets of any type and all the other groups of migrants and non-migrants have an average of 1.3 assets.
- With respect to the *level of education*, the smallest number of assets on average correspond to non-migrants with low education (1.1). This is also the group of people with the smallest average number of businesses/self-employment activities (1). However, there is little difference concerning the average number of assets between the other groups of returnees or non-migrants.
- Some variation concerning the current number of assets is noticeable when we look at the *residence at 15* of respondents. Returnees in large cities have on average 1 business/self-employment activity, while returnees in villages have on average 1.5 businesses/self-employment activities. The highest number of businesses is owned by non-migrant respondents from medium-sized cities (1.7).
- A similar average number of businesses/self-employment activities (1.6) is owned by respondents whose households had a poor financial situation when they were aged 15. Otherwise, regardless of the *household's financial situation at 15* and migration experience, the average number of businesses or of assets of any type is 1.3 or 1.4.

#### *Migration experience*

- *Circular migrants*, which in our sample represent a small number of people have a high average number of assets (2) compared to non-circular migrants, who have only 1.3 assets.
- Migrants who spent less than 2 *years in Europe* have a smaller number of assets in general and of businesses (1.3) than those who stayed at least 2 years.

- The average number of businesses/self-employment activities seems to be in a linear relationship with the *time elapsed since the last return*, from 1.3 for returnees who have been in Romania for less than a year to 1.8 for those who returned more than 10 years ago.
- With respect to the *reason for return*, migrants who reported an economic motivation for return have on average more assets in general and businesses/self-employment activities than migrants who cited other reasons for return.

Table 16: Romania - Activity status of the returnees and non-migrants' partners

RO - Partner's activity		Before relationship				During last time in LDC						Current partner's activity					
		Worked	DK	Worked	DK	Yes, all most time	Yes, occ. Or short time	No	Yes, all most time	Yes, occ. Or short time	No	Working	Studying or unemployed	Inactive	Working	Studying or unemployed	Inactive
		%		N cases		%			%			%			N cases		
Return migrant		78	1	196	3	75	8	17	17	17	3	70	5	25	175	12	64
Non migrant		85	0	331	1	--	--	--	--	--	--	79	3	19	306	10	73
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>																	
<b>Sex</b>																	
Return migrant	Male	66	1	89	1	67	10	24	82	12	2	60	4	35	81	6	47
	Female	91	2	107	2	85	5	10	88	5	1	80	5	15	94	6	17
Non migrant	Male	72	0	98	0	--	--	--	--	--	--	72	4	24	97	6	32
	Female	92	0	233	1	--	--	--	--	--	--	82	2	16	209	4	41
<b>Age</b>																	
Return migrant	20-34	69	1	66	1	64	13	24	51	10	1	68	9	22	65	9	21
	35-49	83	2	82	2	82	4	13	74	4	1	78	2	20	77	2	20
	50-75	84	0	48	0	80	5	14	45	3	8	58	2	40	33	1	23
Non migrant	20-34	77	0	79	0	--	--	--	--	--	--	93	4	3	95	4	3
	35-49	89	0	129	0	--	--	--	--	--	--	94	3	3	135	4	5
	50-75	85	1	123	1	--	--	--	--	--	--	53	1	45	76	2	65
<b>Level of education</b>																	
Return migrant	Low	60	0	6	0	60	0	40	6	0	4	60	0	40	6	0	4
	Medium	77	2	152	3	75	8	17	13	15	3	66	4	30	129	8	59
	High	84	0	38	0	83	6	11	29	2	4	89	9	2	40	4	1
Non migrant	Low	58	0	11	0	--	--	--	--	--	--	67	0	33	12	0	6
	Medium	86	0	233	1	--	--	--	--	--	--	78	2	20	211	6	54
	High	87	0	87	0	--	--	--	--	--	--	83	4	13	83	4	13
<b>Urban or rural background (residence at 15)</b>																	
Return migrant	Large city	85	0	34	0	87	8	5	33	3	2	68	8	25	27	3	10
	Medium-sized	73	2	40	1	73	8	19	35	4	9	71	5	24	39	3	13
	Small city /	88	0	43	0	75	9	16	33	4	7	73	6	20	36	3	10
	Village or rural area	73	2	79	2	72	6	22	69	6	21	68	3	29	73	3	31
Non migrant	Large city	91	0	32	0	--	--	--	--	--	--	83	3	14	29	1	5
	Medium-sized	86	0	82	0	--	--	--	--	--	--	81	2	17	77	2	16
	Small city /	89	1	78	1	--	--	--	--	--	--	84	3	13	74	3	11
	Village or rural area	80	0	138	0	--	--	--	--	--	--	74	2	24	125	4	41
<b>Household financial situation when aged 15</b>																	
Return migrant	More than sufficient or sufficient	83	2	110	2	83	5	12	99	6	14	76	4	20	101	5	27

	Not always sufficient or insufficient	72	1	86	1	66	10	23	71	11	25	63	6	31	74	7	37
Non migrant	More than sufficient or sufficient	85	0	221	0	--	--	--	--	--	--	83	3	14	215	7	36
	Not always sufficient or insufficient	83	1	110	1	--	--	--	--	--	--	69	2	28	91	3	37
<b>MIGRATORY EXPERIENCE</b>																	
Return migrant	<b>Last country of destination</b>																
	Germany	80	0	134	0	75	8	17	11	12	2	70	5	25	117	9	41
	Spain	74	4	62	3	76	7	17	53	5	1	69	4	27	58	3	23
	<b>Whether a circular migrant</b>																
	Circular	100	0	5	0	100	0	0	5	0	0	60	0	40	3	0	2
	Non-circular	77	1	191	3	75	8	18	16	17	3	70	5	25	172	12	62
	<b>Whether a temporary migrant</b>																
	Temporary	76	0	105	0	73	8	19	90	10	2	65	5	30	90	7	41
	Non-	81	3	91	3	78	7	16	80	7	1	75	4	20	85	5	23
	<b>Time spent in Europe</b>																
	Less than 2	76	1	118	1	74	7	19	10	10	2	67	5	28	103	8	43
	2 to 5 years	85	0	41	0	74	7	19	32	3	8	81	2	17	39	1	8
	Over 5 years	76	4	37	2	80	9	11	37	4	5	67	6	27	33	3	13
	<b>Time since last return</b>																
	Less than a	66	0	48	0	61	11	28	44	8	2	56	11	33	40	8	24
	1-3 years	83	2	70	2	80	5	14	61	4	1	74	2	24	62	2	20
	4-9	77	2	47	1	81	8	11	43	4	6	77	2	21	47	1	13
	10+	91	0	31	0	88	4	8	22	1	2	76	3	21	26	1	7
	<b>Whether voluntary return</b>																
	Completely	81	1	168	2	77	7	16	14	13	3	71	2	27	147	5	55
Completely	75	0	6	0	88	0	13	7	0	1	75	13	13	6	1	1	
In between	59	3	22	1	66	11	23	23	4	8	61	17	22	22	6	8	
<b>Main motive for return</b>																	
Economic	80	0	52	0	76	7	16	42	4	9	70	3	27	45	2	17	
Family motive	78	2	115	3	74	7	19	10	10	2	70	3	27	103	5	40	
Other motive	74	0	29	0	77	10	13	24	3	4	69	13	18	27	5	7	

Source: Own elaboration

## 2.2.4 Partners' activity

The share of partners which are active on the labour market decreases from before the relationship to the moment of the interview. Partners of migrants are less integrated on the labour market than partners of non-migrants, a situation which holds true from before the relationship begins. When migrants were in LDC, the share of partners who worked was higher than before the relationship or after the migration, if we also consider short time employment.

### *Socio-demographic characteristics*

- According to our returnee respondents, men are more active on the labour market than women, and even if in both cases the share of partners with occupations decreases after the return, the difference in favour of men remains large (20 percentage points). In the LDC, partners of male

respondents were more active on the labour market than in the origin country, even though 10% of men's partners and 5% of women's partners were not in employment all or most of the time. The result is confirmed by other studies which show that upon return with their partner, women have fewer opportunities of reinsertion on the labour market, especially in rural areas (Vlase 2013). Martin and Radu (2012) also found that in the case of Eastern European returnees, women are less likely to be active on the labour market upon return.

- In the case of non-migrant male respondents, partners were in employment to the same extent at the time of the interview as before the relationship (72% had an occupation). The share of non-migrant females' partners with an occupation follows a similar pattern to that of migrant females' partners: 92% worked before the relationship started and only 82% work at the time of the interview.
- For the *age* groups 20-34 y.o. and 35-49 y.o., the age of respondents seems to have a different kind of influence on their partner's activity. Considering young and adult returnees, the share of working partners remains relatively constant (69% before the relationship, 68% in present - for 20-34 y.o.) or decreases (from 83% before the relationship to 78% in the present – 35-49 y.o.). For non-migrants, the picture is different. The percentage of partners of youth, which are active on the labour market, increases from 77% to 93% between the established temporal markers. The older age cohort (50-75 y.o.) includes on the one hand the smallest current share of partners active on the labour market and on the other hand the sharpest decrease from the beginning of the relationship to the present for both migrants and returnees. Of course, part of the explanation lies in the fact that this age group includes pensioners.
- As for the *level of education*, we notice a decrease in involvement on the labour market from the part of partners when respondents have medium education. This is valid for both migrants and non-migrants. However, unlike non-migrants' partners, highly-educated returnees have partners which register an increase in the already high labour market participation (from 84% before the relationship to 89% at the time of the interview). Assuming homophily in couple formation (similar levels of education between partners), migration experience might act as a competitive advantage on the labour market in this case as is hypothesised for other post-communist countries (Fihel & Gorny, 2013). In contrast, low educated respondents with no migration experience report that their partners are more active on the labour market in the present compared to the period before the relationship, an evolution that is not visible in the case of returnees. We note, though, that the subsample of low educated returnees is very small.

- Looking at the *residence at 15*, it becomes apparent that the share of partners which are active on labour market decreases no matter where the respondents are coming from (whether from urban or rural localities and irrespective of the size of locality). Within the returnees group the highest participation on the labour market in the last destination country is registered for partners of returnees who grew up in large cities.
- The share of partners active on the labour market decreases also regardless of whether respondents grew up in a household with sufficient means of living or not. Turning to the returnees group again, partners of respondents who lived in relatively wealthy households in their youth participated in the labour market in the last destination country.

#### *Migration experience*

- Returnees in our sample who came from Germany have partners who are more likely to have worked before the relationship compared to respondents returning from Spain. In spite of this, the levels of employment became similar when respondents were abroad (83% of partners had some kind of activity in both cases) and upon return (around 70% for both categories of returnees).
- Partners' participation on the labour market in general decreases from the period before the relationship started to the time of the interview, irrespective of whether respondents were *circular* migrants or not, whether they were temporary migrants or not, regardless of the time spent in Europe and time since last return and of the main motive for return. There is one exception to this generality, namely that partners of respondents who spent between 4 and 9 years abroad have maintained a constant level of activity (77%) in the reference period, at origin.
- While being in the last destination country, respondents with a stay of more than five *years abroad* had partners with a high rate of participation on the labour market there, considering also short jobs (89%). This employment rate registered a substantial decrease after return.

### ***2.2.5 Synthesis for Romania***

Economic contributions of migrants take the usual form of remittances and are visible in investments in the origin country, as well as in the perceived general financial wellbeing of the household.

In the Romanian sample, more than half of the returnees have sent home remittances during their last stay abroad. The remittances seem to be more common among men than among women, among returnees with ages between 35 and 49, and among the returnees whose households at the age of 15 faced financial hardships. Returnees from both Germany and Spain are usually remitters (63% and 55%), but, unlike in the case of returnees from Germany, who were most often occasional remitters (34%), returnees from Spain were most often regular remitters (38%). Three quarters of the returnees having spent more than 2 years abroad had sent remittances.

The situation of the household at the time of the survey was evaluated positively by the majority of the sample, with a slight increase in the percentage of non-migrants (75% to 68%). For returnees, the time elapsed from the moment of the last return to the moment of the survey triggers slight decreases in the percentages of those who positively evaluate the financial situation of their household. Age seems to have a linear, positive effect on these evaluations. Usually, the percentages of returnees who estimate that their household's financial situation is at least sufficient at the time of the survey are smaller than the percentages of returnees estimating that their household's situation was at least sufficient at the time of the return. More than three quarters of the returnees think that their return has had a positive effect on their household's situation. The percentage of optimists is higher among the returnees from Spain than among the returnees from Germany.

Continuing to examine consequences of migration on respondents' households and their members, a finding was that migrants' partners are less active on the labour market than partners of non-migrants. Also involved on the labour market to a lesser extent are female partners of migrant men compared to male partners of migrant women.

The percentages of owners among the returnees and non-migrants are different, with 41% of returnees owning a business/being self-employed or land or real estate property, compared to 31% of non-migrants. Real estate property seems to be the most common type of commodity throughout the sample. Age has a linear and positive effect on the percentages of owners, whereas

the level of education had a linear effect in the case of returnees, but its effect among non-migrants is not linear – in this subsample the highest percentage of overall owners is to be found in the low education subsample. Being an owner is more common among the returnees from Germany (49%) than among the returnees from Spain (27%).

As a general observation, returnees and non-migrants do not differ much when we examine the average number of assets owned. At the same time, the data shows that the number of assets migrants have before their first migration remains roughly the same after the last return.

Most businesses described by the respondents fall in the category of wholesale and retail trade: the typical business for returnees and non-migrants alike is the local store. As one should expect, for all types of properties, money earned abroad is an important source for returnees, and it partially replaces the personal funds, a category that appears more often in the case of non-migrants.

## 2.3 Senegal

Table 17: Senegal - Remittances during last stay and their importance to recipients

SN - Remittances	Whether sent remittances during last stay						Importance of remittances for recipients			
	Yes regularly	Yes occasionally	No	Yes regularly	Yes occasionally	No	Very Imp	Helpful or not important	Very Imp	Helpful or not important
	%			N cases			%		N cases	
Return migrant	48	32	21	263	175	114	51	49	223	215
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>										
<b>Age</b>										
20-34	35	29	36	57	48	60	33	67	35	70
35-49	48	36	16	129	97	42	51	49	116	110
50-75	65	25	10	77	30	12	67	33	72	35
<b>Level of education</b>										
Low	52	32	16	128	78	40	64	36	132	74
Medium	49	29	22	82	49	37	45	55	59	72
High	38	35	27	53	48	37	32	68	32	69
<b>Urban or rural background (residence at 15)</b>										
Large city	45	31	24	92	63	48	43	57	67	88
Medium-sized city	41	36	23	61	53	35	45	55	51	63

Small city / town	56	27	17	44	21	13	66	34	43	22
Village or rural area	54	31	15	66	38	18	60	40	62	42
<b>Household financial situation when aged 15</b>										
More than sufficient or sufficient	45	33	22	168	123	81	44	56	129	162
Not always sufficient or insufficient	53	29	18	95	52	33	64	36	94	53
<b>MIGRATORY EXPERIENCE</b>										
<b>Last country of destination</b>										
Spain	46	32	22	126	89	59	57	43	123	92
France	49	31	20	137	86	55	45	55	100	123
<b>Wether a circular migrant</b>										
Circular	83	13	5	66	10	4	74	26	56	20
Non-circular	42	35	23	197	165	110	46	54	167	195
<b>Wether a temporary migrant</b>										
Temporary	44	17	40	88	34	80	63	37	77	45
Non-temporary	50	40	10	175	141	34	46	54	146	170
<b>Time spent in Europe</b>										
Less than 2 years	22	22	56	34	35	87	41	59	28	41
2 to 5 years	41	49	10	50	60	12	40	60	44	66
Over 5 years	65	29	5	179	80	15	58	42	151	108
<b>Time since last return</b>										
Less than a year	66	20	13	95	29	19	62	38	77	47
1-3 years	40	36	24	57	52	35	52	48	57	52
4-9	45	38	17	80	66	30	40	60	59	87
10+	35	31	34	31	28	30	51	49	30	29
<b>Wether voluntary return</b>										
Completely voluntary	59	27	14	199	93	47	57	43	167	125
Completely non-voluntary	27	37	36	35	47	46	43	57	35	47
in between	34	41	25	29	35	21	33	67	21	43
<b>Main motive for return</b>										
Economic	55	29	16	91	48	26	52	48	72	67
Family	60	31	9	131	67	19	57	43	112	86
Other	24	35	41	41	60	69	39	61	39	62

*Source:* Own elaboration

### ***2.3.1 Remittances and their importance to recipients***

The return migrants interviewed in the TEMPER survey were asked whether they sent or brought remittances during their last migration and, if they did, how important they thought this money was to the recipients' (very important, helpful or not important) in order to get a sense of how reliant on this source of income they were. The results to these two questions confirm what is already known about the prevalence of these practices among Senegalese migrants and of the importance of these monetary flows to those who receive them. Indeed, the vast majority of respondents (80%) report having remitted money during their last migration, of which 48% did so regularly. Among those remitters, 51% considered that this money was very important to those who received it. This is logical in the context of Senegal, which is the second recipient of migrant remittances in West Africa (after Nigeria), with flows that represented about 15% of its GDP in 2017 (KNOMAD, 2017). In Senegal, remittances are thus very important source of revenues for migrants' families left behind.

#### *Socio-demographic characteristics*

Though prevalent across all groups, remittances practices at last migration vary according to the respondents' characteristics.

- *Age* is clearly related to these practices, with 90% of respondents in the older age group (50-75) reporting sending or bringing money during their last migration (of which 65% did so regularly), against 64% of the 20-34 (35% regularly) and 84% of the 35-49 (48% regularly). We can assume that as they grow older, migrants are more likely to be married and have more children, hence larger families to support.
- Interestingly, these practices also differ by the *level of education* of the respondent, with the more highly educated remitting less overall and considering their transfers to be of less importance to the recipients: 68% of the highly educated remitters think that their remittances were only helpful or not important, i.e. much more than those with medium or low levels of education (55% and 36% respectively). This certainly indicates the wealthier background of respondents with higher levels of education, explaining that their families are less reliant on remittances for their living. It is worth noting that, nevertheless, remitting practices are very

common even among this group, as it is a very strong expectation that people have towards migrants in Senegal.

- Remitting practices and their relative importance to recipients are also a bit more widespread among respondents with a humbler background, i.e. those who resided in small town or villages and those whose household financial situation was either not always sufficient or insufficient when they were 15.

### *Migration experience*

Some characteristics of the migratory experience are also associated with variations in remitting practices.

- *Circular migration* and remittances are clearly associated with 95% of circular migrants having sent or brought remittances either regularly (83%) or not (13%). For three quarters of them, the money was considered very important or crucial to the recipients. Remitting practices are, on the other hand much less prevalent among *temporary* migrants, as only 60% of them remitted money during their last migration. This may be due to the shortness of the stay abroad.
- Remitting practices also increase with *the time spent in Europe*. After two years spent in Europe, it appears to become a general practice, as 90% of those who stayed 2 to 5 years and 95% of those who spent at least 5 years remitting, against only 44% of those who stayed less than two years. The importance of the money to recipients increases likewise.
- Interestingly, the reporting of remittance practices also decrease with the *time since return*, with recent returnees (less than a year) being more likely to report remitting during their last migration. Among the possible explanations, we can hypothesise the higher needs of families left behind in recent times, the fact that this practice is more important among circular migrants, and a possible recall bias, with those coming back recently (less than a year) remembering better these practices than those who returned in a more distant past.
- Remittances being often considered as a mutual insurance instrument between the migrants and their origin household in the New Economic of Labour Migration (NELM) perspective, it

is logical that *voluntary* returnees (who intended and planned to return for most of them) remitted more (86%) than those who did not return voluntarily at all (and who either did not plan to return or did so but at a later point in their migratory journey) (64%) or only partially (75%). Likewise, remitting practices were much higher among those whose *main motive for return* was either family-related (91%) or economic/financial (84%), compared to those who returned for other reasons (including administrative ones) (59%).

Table 18: Senegal - Household financial situation of non-migrants and returnees at different time points

SN – Household financial situation at time of survey and at return		At time of survey				At return				Effect of return					
		More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	More than sufficient or Sufficient	Sufficient not or Insufficient	+	-	None	+	-	None
		%		N cases		%		N cases							
Return migrant		86	14	473	79	84	16	465	87	68	9	23	371	51	125
Non migrant		71	29	356	147	--	--	--	--	--	--	--	--	--	--
SOCIO-DEMOGRAPHIC CHARACTERISTICS															
Age															
Return migrant	20-34	90	10	148	17	88	12	146	19	57	8	35	93	13	57
	35-49	84	16	226	42	81	19	216	52	69	10	21	184	26	55
	50-75	83	17	99	20	87	13	103	16	79	10	11	94	12	13
Non migrant	20-34	70	30	133	58	--	--	--	--	--	--	--	--	--	--
	35-49	72	28	150	57	--	--	--	--	--	--	--	--	--	--
	50-75	70	30	73	32	--	--	--	--	--	--	--	--	--	--
Level of education															
Return migrant	Low	79	21	194	52	78	22	191	55	65	15	20	158	36	48
	Medium	89	11	149	19	86	14	145	23	69	6	25	116	10	42
	High	94	6	130	8	93	7	129	9	71	4	26	97	5	35
Non migrant	Low	63	37	162	96	--	--	--	--	--	--	--	--	--	--
	Medium	79	21	103	28	--	--	--	--	--	--	--	--	--	--
	High	80	20	91	23	--	--	--	--	--	--	--	--	--	--
Urban or rural background (residence at 15)															
Return migrant	Large city	88	12	178	25	86	14	175	28	66	9	25	133	18	51
	Medium-sized city	87	13	129	20	85	15	127	22	65	9	27	95	13	39
	Small city / town	86	14	67	11	81	19	63	15	74	13	13	57	10	10
	Village or rural area	81	19	99	23	82	18	100	22	71	8	21	86	10	25
Non	Large city	73	27	130	49	--	--	--	--	--	--	--	--	--	--

migrant	Medium-sized city	75	25	96	32	--	--	--	--	--	--	--	--	--	--
	Small city / town	67	33	42	21	--	--	--	--	--	--	--	--	--	--
	Village or rural area	67	33	88	44	--	--	--	--	--	--	--	--	--	--

**Household financial situation when aged 15**

Return migrant	More than sufficient or sufficient	91	9	338	34	89	11	332	40	68	8	24	251	29	88
	Not always sufficient or insufficient	75	25	135	45	74	26	133	47	67	12	21	120	22	37
Non migrant	More than sufficient or sufficient	83	17	281	56	--	--	--	--	--	--	--	--	--	--
	Not always sufficient or insufficient	45	55	75	91	--	--	--	--	--	--	--	--	--	--

**MIGRATORY EXPERIENCE**

Return migrant	<b>Last country of destination</b>														
	Spain	83	17	228	46	79	21	217	57	62	10	28	167	27	77
	France	88	12	245	33	89	11	248	30	74	9	17	204	24	48
	<b>Whether a circular migrant</b>														
	Circular	93	8	74	6	96	4	77	3	89	8	4	71	6	3
	Non-circular	85	15	399	73	82	18	388	84	64	10	26	300	45	122
	<b>Whether a temporary migrant</b>														
	Temporary	85	15	172	30	84	16	169	33	61	9	30	121	18	60
	Non-temporary	86	14	301	49	85	15	296	54	72	9	19	250	33	65
	<b>Time spent in Europe</b>														
	Less than 2 years	81	19	127	29	79	21	123	33	48	10	42	73	16	64
	2 to 5 years	83	17	101	21	80	20	98	24	66	15	20	80	18	24
	Over 5 years	89	11	245	29	89	11	244	30	80	6	14	218	17	37
<b>Time since last return</b>															

Less than a year	94	6	134	9	94	6	134	9	84	4	12	119	6	17
1-3 years	92	8	133	11	87	13	125	19	70	6	24	100	8	34
4-9	85	15	149	27	83	17	146	30	66	11	23	116	19	41
10+	64	36	57	32	67	33	60	29	41	21	38	36	18	33
<b>Whether voluntary return</b>														
Completely voluntary	93	7	315	24	93	7	314	25	79	4	17	266	14	57
Completely non-voluntary	64	36	82	46	61	39	78	50	32	28	40	40	35	50
In between	89	11	76	9	86	14	73	12	76	2	21	65	2	18
<b>Main motive for return</b>														
Economic motive	93	7	153	12	92	8	151	14	79	5	16	129	9	26
Family motive	94	6	203	14	91	9	198	19	83	4	13	179	8	29
Other motive	69	31	117	53	68	32	116	54	38	20	42	63	34	70

*Source:* Own elaboration

### 2.3.2 Return migration and household financial situation

Return migrants and non-migrants were asked to evaluate their household financial situation at different time points, including the time of survey and, for returnees, the time of their return. Another question asked returnees to evaluate the effect of their return on this financial situation. Responses to these different questions can give us a sense of the effect of migration and return on people's financial welfare, though further analyses would be required in order to better grasp the possible effects of migration selectivity.

The vast majority of respondents declare that the current financial situation of their household is sufficient or more than sufficient to cover the basic needs of their members. Yet, return migrants (86% declaring so) are clearly better off compared to non-migrants (71%). When comparing the situation at the time of survey with the situation at return for returnees, it remains globally the same overall (84% of returnees reporting having enough or more than enough at that time) and across socio-economic and migratory experience groups.

Two-thirds of returnees consider that their return had a positive effect on their household financial situation, the rest thinking that it had no effect (23%) or that it was detrimental (9%).

### *Socio-demographic characteristics*

If the current financial situation is globally regarded as sufficient by a majority of respondents, there are some variations according to socio-economic characteristics.

- Younger (aged 20-34) and highly educated returnees are among the most satisfied with their current situation, while the role played by age and education is less clear for the non-migrant sample. Yet, if more highly educated returnees are a bit more likely to judge the effect of their return on their current situation as positive, it is the oldest age group of respondents - not the youngest – that is most likely to hold the same opinion about their return.
- Among both samples however, respondents with low levels of education, those coming from rural areas and more humble backgrounds are more likely to report encountering financial hardship. Results regarding the latter variable – household financial situation at age 15 – particularly point to the perpetuation of poverty over time for the most fragile non-migrants, while those who have had migratory experience somehow improved their situation: indeed, if three quarters of the returnees who reported that their household situation when they were 15 was not always sufficient to cover basic needs now judge their current situation as sufficient or more than sufficient, only 45% of the non-migrants in the same initial situation now declare having enough or more than enough.

### *Migration experience*

- Among the migration experience characteristics, some are strongly correlated to more positive appreciation of the current household financial situation and of the effect of return. The last country of destination is one of them: returnees from France tend to report a better situation than those from Spain, and have a much more favourable opinion regarding the effect of their return which they consider positive at 74% (against 62% for returnees from Spain).
- Circular migrants, those who returned voluntarily or family or economic reasons also tend to judge their financial situation more positively. Though there are no notable differences in the way they consider their situations at time of survey and at time of return, non-temporary migrants are more prone to judge the effect of their return as positive (72%) compared to the temporary ones.

- The longer the time spent in Europe and the more favourable the judgement is on both their current financial situation and the effect of their return. Time since return has the reverse effect as those who have been back home for longer tend to be more negative.
- Not surprisingly, the group of returnees who have returned against their will stands out: a third of them report that their financial situation is either sometimes sufficient sometimes not, or clearly insufficient. However, most of them (40%) think that their return has had no effect on their situation, 32% a positive effect and only 28% a negative effect.

Table 19: Senegal - Returnees and non-migrants' ownership of businesses, lands and real estate properties at the time of survey

SN- Assets ownership		% of ownership at time of survey				Mean N of assets at time of survey			
		Any type	Business/ self-emp.	Land	Real Estate Propertie s	Any type	Business/ self-emp.	Land	Real Estate Properties
Return migrant		87	75	57	41	3.0	1.8	1.4	1.2
Non migrant		71	57	38	24	2.2	1.5	1.2	1.0
SOCIO-DEMOGRAPHIC CHARACTERISTICS									
Age									
Return migrant	20-34	75	65	45	24	2.6	1.7	1.3	1.2
	35-49	91	79	63	42	3.2	1.9	1.4	1.3
	50-75	94	79	61	64	3.3	1.8	1.4	1.3
Non migrant	20-34	49	41	19	8	1.8	1.5	1.1	1.0
	35-49	85	68	44	26	2.2	1.5	1.2	1.1
	50-75	86	66	62	47	2.6	1.5	1.2	1.0
Level of education									
Return migrant	Low	91	81	58	44	3.0	1.8	1.3	1.2
	Medium	90	80	58	45	3.3	1.9	1.4	1.3
	High	77	59	55	32	2.7	1.6	1.4	1.3
Non migrant	Low	86	73	45	28	2.2	1.5	1.1	1.0
	Medium	71	56	42	24	2.3	1.6	1.2	1.0
	High	40	23	19	11	1.8	1.5	1.3	1.2
Urban or rural background (residence at 15)									
Return migrant	Large city	87	72	57	38	2.9	1.7	1.3	1.3
	Medium-sized city	85	75	48	31	2.7	1.8	1.3	1.2
	Small city / town	81	72	58	44	3.3	1.9	1.4	1.2
	Village or rural area	93	81	69	57	3.5	1.9	1.5	1.3
Non migrant	Large city	62	49	29	15	1.9	1.4	1.2	1.0
	Medium-sized city	60	52	31	17	2.2	1.5	1.2	1.1

	Small city / town	76	59	43	19	2.0	1.4	1.1	1.1
	Village or rural area	94	74	57	43	2.4	1.6	1.2	1.0
<b>Household financial situation when aged 15</b>									
Return migrant	More than sufficient or sufficient	86	72	57	38	3.0	1.8	1.4	1.3
	Not always sufficient or insufficient	89	80	58	47	3.1	1.8	1.4	1.2
Non migrant	More than sufficient or sufficient	66	52	35	20	2.2	1.5	1.2	1.0
	Not always sufficient or insufficient	82	67	44	31	2.2	1.5	1.1	1.1
<b>MIGRATORY EXPERIENCE</b>									
Return migrant	<b>Last country of destination</b>								
	Spain	85	76	53	35	2.9	1.8	1.3	1.2
	France	89	74	62	48	3.2	1.8	1.4	1.3
	<b>Whether a circular migrant</b>								
	Circular	96	84	79	69	3.7	1.8	1.5	1.2
	Non-circular	85	73	54	36	2.9	1.8	1.4	1.3
	<b>Whether a temporary migrant</b>								
	Temporary	84	66	54	36	2.7	1.6	1.5	1.2
	Non-temporary	89	80	59	44	3.2	1.9	1.3	1.3
	<b>Time spent in Europe</b>								
	Less than 2 years	78	62	41	23	2.2	1.5	1.3	1.1
	2 to 5 years	86	75	58	38	3.1	1.8	1.4	1.3
	Over 5 years	93	82	66	53	3.4	1.9	1.4	1.3
	<b>Time since last return</b>								
	Less than a year	87	66	66	46	3.1	1.8	1.5	1.2
	1-3 years	83	71	55	43	3.2	1.9	1.3	1.3
	4-9	91	85	57	44	3.2	1.9	1.4	1.3
	10+	85	74	48	25	2.4	1.5	1.3	1.2
	<b>Whether voluntary return</b>								
	Completely voluntary	89	76	65	50	3.3	1.8	1.4	1.2
Completely non-voluntary	81	68	38	19	2.1	1.5	1.1	1.1	
In between	89	79	55	41	3.3	2.1	1.3	1.3	
<b>Main motive for return</b>									
Economic motive	92	84	65	56	3.5	1.9	1.5	1.2	

Family motive	89	76	67	47	3.4	1.9	1.4	1.3
Other motive	79	65	38	19	2.0	1.5	1.1	1.0

Source: Own elaboration

### 2.3.3 Return migration and investments

#### 2.3.3.1 Assets ownership

The literature has shown how return migrants tend to be major investors in their countries of origin and how the willingness to return is associated with greater investments at home. Data from the Senegal TEMPER survey certainly confirm this: if we consider all the types of investments covered in the survey, i.e. businesses or self-employment, lands and real estate properties, we find that 87% of return migrants own at least one of these assets, compared to 71% of non-migrants. The mean number of assets currently owned by the respondents also show that returnees tend to have more of any of the types of assets (approximately 0.2 more). Looking at the different types of investments, there is approximately a 20%-difference in ownership between returnees and non-migrants, suggesting the great economic role played by return migrants in Senegal.

An important caveat of course, concerning self-employment and businesses, is that the preliminary analyses presented here do not allow differentiating between ‘survival-’ and ‘growth-oriented’ businesses (Sinatti 2015). Yet, many of the businesses developed by return migrants in Senegal fall in the first category since many turn to self-employment as a last resort, when they were unable to accumulate enough capital overseas (Mezger Kveder and Flahaux 2013). Data in the survey will also later allow differentiating between lands used for agriculture and for construction, in both urban and rural areas. Having this in mind, this descriptive table provides some interesting insights into the trends of investments by returnees and non-migrants, which will be investigated further in future analyses.

#### *Socio-demographic characteristics*

In addition to the migratory status of the respondents, asset ownership clearly varies according to different socio-economic characteristics.

- *Age* appears as an important differentiating factor for both returnees and non-migrants: quite logically, the older the men get, the more they possess different types of assets. Regarding businesses for both groups and lands for returnees, the very small differences between

percentages of ownership between age groups 35-49 and 50-75 however suggest that these investments are in the main done when the men are in their 30s and 40s and do not expand much more after that. The major differences when comparing migrants and non-migrants by different age groups suggest that money acquired abroad may allow the migrants to invest to a greater extent and earlier in the lifecycle than their non-migrant counterparts, who may be more dependant on inheritance for the acquisition of land and properties. Of course, such interpretation would require scrutiny as it may be a case of reverse causality, as migrants may be coming from families with more assets in the first place.

- *Education* is also an important differentiating factor for investments patterns. A look at the table reveals two main features of the association between level of education and investments. First, asset ownership tends to decrease as the level of education increases, especially among non-migrants. This, and the fact that people coming from more humble backgrounds (i.e. those who were living in household which could not always cover the basic needs of its members when they were 15) also tend to own more of the different assets, clearly suggests that higher proportions of asset ownership do not necessarily equate with better living standards in the Senegalese case, and that more differentiation between types of assets is required to better understand the relationship between the two variables. It also hints at the importance of survival entrepreneurship among both non-migrants and returnees. Another defining observation is that, the category of highly-educated respondents stands out, as previously observed for other outcome variables: this group has a much smaller proportion of businesses, lands and properties owners than those with low- and medium-levels of education. However, those who possess such assets tend to have as much or even more lands and properties than those with lower education levels. Interestingly, land ownership seems to be a notable exception in that general observation as the proportion of highly-educated returnees owning lands is on a par with those of less-educated returnees, suggesting that it is a type of investment favoured by this particular group.
- The importance of agriculture and of small agricultural businesses (see list of businesses in table 21) explains the higher prevalence of businesses and lands among respondents coming from rural areas. Even when they no longer reside there, it is common for people in Senegal to continue owning and exploiting the land in their place of origin. As highlighted above, the prevalence of ownership is also higher among returnees and non-migrants from more modest backgrounds.

### *Migration experience*

Characteristics of the returnees' migratory trajectories are also associated with different investment patterns.

- Using the MAFE survey data, Mezger Kveder and Beauchemen (2014) showed how, in Senegal, migrants' investment behaviour largely depends on their destination, with migrants to other African countries being more likely to invest in business activities while those who emigrated to Europe were more prone to invest in real estate properties. Likewise, the TEMPER survey data show important differences in levels of investments by *country of destination*: returnees coming back from France are bigger investors than those from Spain, especially in real estate properties (48% of them owning such assets compared to 35% for those from Spain) and lands (62 vs 53%). These differences certainly relate – at least partially – to the different socio-demographic profiles of the two groups of returnees (including their mean age), something that will be explored in further analyses.
- *Circular migrants* appear as a distinctive group when it comes to investments with the very large proportions of investors among them: 84% own a business (against 73% for non-circular), 79% own lands (vs 54%) and 69% real estate properties (36%). Almost all of them (96%) own at least one type of asset. Temporary migrants are a bit less distinctive, though they tend to possess less assets than the non-temporary ones.
- Proportion of asset ownership increases with *time spent in Europe*. This observation is consistent with the idea that spending more time at destination allows accumulating the savings necessary for investing at home.
- There is also a relationship between investments and the time elapsed since last return, but it is non-linear. If the percentage of asset owners increases with time since return, it reaches its peak at 4-9 years after return and then decreases for those who have returned at least 10 years ago, especially for real estate properties. It would be interesting to investigate further the reasons behind this observation.
- Finally, returnees who had to return against their will are, unsurprisingly, poor investors in Senegal. If their level of self-employment/business ownership is fairly high (68%, compared to 76% of voluntary returnees and 79% of those in between), we can assume that a great part of it consists in survival businesses that the migrants had to take up upon return as a last resort.

Compared to other migrants who have exerted more agency in their return, they are much less likely to own land (38%, vs 65% of voluntary returnees and 55% of those in between) and real estate properties (19% vs 50% and 41%). This observation is completely consistent with the literature that shows that the level of investments of migrants is a factor of their willingness to return (Akwasí Agyeman and Fernández García, 2015).

- Related to the previous point, investments are much lower among returnees who came back for “other motives” (including administrative ones), and most common among economically motivated returnees.

*Table 20: Senegal - Characteristics of businesses, lands and real estates properties owned by returnees and non-migrants at the time of survey*

<b>SN – characteristics of businesses, lands and REP</b>		<b>Return Migrants</b>	<b>Non Migrants</b>	<b>Return Migrants</b>	<b>Non Migrants</b>
		<b>% of assets</b>		<b>N assets</b>	
<b>Businesses</b>					
Whether employees	No employees	43	70	321	302
	1-4	45	23	335	101
	5+	12	7	86	30
Type of place where business carried out	Specific business premises	55	36	411	158
	At client/customer premises	2	6	18	26
	At home	16	20	116	87
	Driving or travelling around	8	5	57	23
	In a stall (or van as stall)	1	4	10	18
	On foot	1	5	9	20
	Other	16	24	122	102
Money to start business (multiple response)	No funds needed	2	7	14	29
	Gift or inheritance	4	8	31	36
	Family friends	18	28	131	123
	Money made abroad	59	--	435	0
	Personal funds	53	72	395	312
	Loan, public aid or other	27	14	200	61
<b>Lands</b>					
Urban/rural	Urban	37	27	163	61
	Rural	63	73	274	162
Money to acquire land	Gift or inheritance	25	47	109	105
	Family friends	2	6	8	14

(multiple response)	Money made abroad	46	--	203	0
	Personal funds	31	47	135	104
	Loan, public aid or other	10	10	45	22
<b>Real estate properties</b>					
Type	House/apartment	91	92	258	113
	Premise or other	9	8	25	10
Use	Main or 2dary occupation	73	85	207	104
	Business/workplace	12	7	33	9
	Renting	19	11	53	13
	Other	5	6	13	7
Money to acquire property (multiple response)	Gift or inheritance	18	50	51	61
	Family friends	6	12	16	15
	Money made abroad	61	--	173	0
	Personal funds	42	50	119	62
	Loan, public aid or other	20	14	57	17

Source: Own elaboration

### 2.3.3.2 Type of investments

The descriptive information about the types of businesses, lands and real estate properties owned by returnees and non-migrants helps to better understand the differences in investments patterns between the two groups.

#### *Businesses*

- Involvement in self-employment and entrepreneurship is very common among non-migrant and returnee men in Senegal. These activities however tend to be small - or indeed very small – businesses, with either no or few employees. A major difference between non-migrants and returnees, however, is that the vast majority (70%) of the businesses owned by non-migrants do not have any employee, against 43% of returnees' businesses. Returnees generally own small businesses with no employee or between 1 and 4 employees (45%). Though a minority, the share of businesses with at least 5 employees is far superior among returnees (12%) than non-migrants (7%), confirming the role played by the former group in growth-oriented entrepreneurship in Senegal.
- Returnees' businesses are more often located in specific premises (55%) than those of non-migrants (36%). A fourth of non-migrants' business activities are run in "other" types of

location (vs 16% for returnees), and further analyses are required to understand what this category means.

- A look at the funding sources used to start the business reveal the importance of money earned abroad for returnees, as it is the most important source for this group (59%). This source is often completed by personal funds (which would finance 53% of returnees businesses). Interestingly, returnees are also more likely to resort to loans or public aids, which is not surprising as their migrant's status facilitate their access to such funds. In contrast, non-migrants indicate their personal funds as their main source of funding for 72% of their businesses. They have less access to loans and public aid, and are more reliant on money given or lent by their family and friends to start their businesses.

### *Lands*

- Lands owned by returnees and non-migrants are situated in rural areas for their vast majority. Yet, the relative share of owners of urban lands is higher among returnees (37%) than non-migrants (27%). Urban lands are likely to be more valuable investments for their owners than rural ones.
- Regarding the modes of acquisition of these lands, returnees mention the money they made abroad as their main source of funding (46%), followed by personal funds (31%) and inheritance (25%). For non-migrants, inheritance and personal funds are the main sources and equally important (47%) for land acquisition.

### *Real estate properties*

- There are no differences between returnees and non-migrants with respect to the types of real-estate properties they own as 9 out of 10 properties owned by both groups are houses or apartments.
- There is however a small difference in the use of their properties: while 85% of properties owned by non-migrants are used by the owners as their dwelling, this proportion is a bit less for returnees properties (73%). The properties owned by migrants are more often than those of non-migrants used for renting (19% vs 11%) or as business/workplace premises (12% vs

7%), suggesting their higher propensity to invest in real estate as a long-term strategy to generate income.

- As with the other types of assets, properties are most often acquired by returnees through the money they made abroad (61%) and their personal funds (42%). Non-migrants rely on the other hand on their personal funds and inheritance (both 50%).

*Table 21: Senegal - Examples of businesses owned by returnees and non-migrants at the time of survey*

<b>RETURN-MIGRANTS' BUSINESSES</b>	<b>NON-MIGRANTS' BUSINESSES</b>
<b>Agriculture</b>	<b>Agriculture</b>
Farmer (peanuts, millet, niebe)	Farmer (peanuts and niebe)
Poultry farmer	Farmer (peanuts, millet, niebe)
Sheep farmer	Farmer (peanuts, raising beef)
Fisherman (pirogue)	Sheep farmer
Fishing business (owning a few pirogues boats)	Fisherman (pirogue)
	Market gardener
<b>Arts</b>	<b>Arts</b>
Painter and art dealer	
<b>Crafts and repairing occupations</b>	<b>Crafts and repairing occupations</b>
Sewing workshop	Sewing workshop
Tailor	Tailor
Garage owner	Shoe maker
	Garage owner
<b>Hospitality</b>	<b>Hospitality</b>
Guest house	
Restaurant owner	
<b>Manufacturing</b>	<b>Manufacturing</b>
Construction firm owner	Carpenter
	Metal worker
	Construction firm owner
<b>Services</b>	<b>Services</b>
Driving school	Hairdresser
Multi-service shop (mobile phone credit, printing, Orange Money...)	Coran teacher
Renting houses	
Tourist guide	
<b>Professional occupations</b>	<b>Professional occupations</b>
Consulting firm	Real estate agent

<b>Transport occupations</b>	<b>Transport occupations</b>
Refrigerating truck	Refrigerating truck
Taxi driver	Taxi driver
Owner of inter-urban buses (Tata)	Unlicensed taxi driver (« taxi clando »)
Owner of moto-taxis (Jakarta)	
<b>Wholesale and retail trade</b>	<b>Wholesale and retail trade</b>
Butcher's	Selling mobile phone (street peddler)
Wholesale fish merchant	Selling car spare parts
Selling car spare parts	Clothing shopkeeper
Importer of shipping containers	Grocer
Hardware store owner	Selling cosmetics
Shoe shop owner	
Ready to wear fashion shop	

Source: Own elaboration

Table 22: Senegal - Mean number of assets of non-migrants and returnees (at different time points)

SN – Number of assets at different time points		N. of assets at year of first migration				N of assets at year of return				Current N of assets			
		Any type	Business/ self-emp.	Land	Real estate Properties	Any type	Business/ self-emp.	Land	Real estate Properties	Any type	Business / self-emp.	Land	Real Estate Properties
Return migrant		1.5	1.2	1.2	1.1	2.2	1.3	1.3	1.2	3.0	1.8	1.4	1.2
Non migrant		--	--	--	--	--	--	--	--	2.2	1.5	1.2	1.0
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>													
<b>Age</b>													
Return migrant	20-34	1.5	1.5	1.1	1.0	1.9	1.4	1.3	1.1	2.6	1.7	1.3	1.2
	35-49	1.5	1.1	1.2	1.0	2.1	1.2	1.4	1.2	3.2	1.9	1.4	1.3
	50-75	1.5	1.2	1.1	1.2	2.5	1.3	1.4	1.2	3.3	1.8	1.4	1.3
Non migrant	20-34	--	--	--	--	--	--	--	--	1.8	1.5	1.1	1.0
	35-49	--	--	--	--	--	--	--	--	2.2	1.5	1.2	1.1
	50-75	--	--	--	--	--	--	--	--	2.6	1.5	1.2	1.0
<b>Level of education</b>													
Return migrant	Low	1.6	1.1	1.3	1.0	2.3	1.3	1.4	1.2	3.0	1.8	1.3	1.2
	Medium	1.6	1.1	1.1	1.2	2.2	1.1	1.3	1.2	3.3	1.9	1.4	1.3
	High	1.2	1.5	1.1	1.1	1.9	1.3	1.3	1.2	2.7	1.6	1.4	1.3
Non migrant	Low	--	--	--	--	--	--	--	--	2.2	1.5	1.1	1.0
	Medium	--	--	--	--	--	--	--	--	2.3	1.6	1.2	1.0
	High	--	--	--	--	--	--	--	--	1.8	1.5	1.3	1.2
<b>Urban or rural background (residence at 15)</b>													
Return migrant	Large city	1.4	1.0	1.2	1.1	2.0	1.4	1.3	1.2	2.9	1.7	1.3	1.3
	Medium-sized city	1.5	1.0	1.2	1.1	2.0	1.2	1.3	1.1	2.7	1.8	1.3	1.2

	Small city / town	1.4	1.3	1.1	1.0	1.9	1.3	1.2	1.1	3.3	1.9	1.4	1.2
	Village or rural area	1.8	1.3	1.2	1.1	2.7	1.3	1.5	1.2	3.5	1.9	1.5	1.3
Non migrant	Large city	--	--	--	--	--	--	--	--	1.9	1.4	1.2	1.0
	Medium-sized city	--	--	--	--	--	--	--	--	2.2	1.5	1.2	1.1
	Small city / town	--	--	--	--	--	--	--	--	2.0	1.4	1.1	1.1
	Village or rural area	--	--	--	--	--	--	--	--	2.4	1.6	1.2	1.0
<b>Household financial situation when aged 15</b>													
Return migrant	More than sufficient or sufficient	1.5	1.2	1.2	1.1	2.1	1.3	1.3	1.2	3.0	1.8	1.4	1.3
	Not always sufficient or insufficient	1.4	1.1	1.1	1.1	2.3	1.2	1.4	1.2	3.1	1.8	1.4	1.2
Non migrant	More than sufficient or sufficient	--	--	--	--	--	--	--	--	2.2	1.5	1.2	1.0
	Not always sufficient or insufficient	--	--	--	--	--	--	--	--	2.2	1.5	1.1	1.1
<b>MIGRATORY EXPERIENCE</b>													
Return migrant	<b>Last country of destination</b>												
	Spain	1.5	1.2	1.2	1.1	2.1	1.2	1.3	1.1	2.9	1.8	1.3	1.2
	France	1.5	1.2	1.2	1.1	2.2	1.3	1.4	1.2	3.2	1.8	1.4	1.3
	<b>Whether a circular migrant</b>												
	Circular	1.3	1.3	1.0	1.0	2.7	1.3	1.5	1.2	3.7	1.8	1.5	1.2
	Non-circular	1.5	1.1	1.2	1.1	2.0	1.3	1.3	1.2	2.9	1.8	1.4	1.3
	<b>Whether a temporary migrant</b>												
	Temporary	1.5	1.3	1.2	1.0	2.3	1.3	1.5	1.1	2.7	1.6	1.5	1.2
	Non-temporary	1.5	1.1	1.2	1.1	2.1	1.3	1.3	1.2	3.2	1.9	1.3	1.3
	<b>Time spent in Europe</b>												
	Less than 2 years	1.7	1.2	1.2	1.1	1.8	1.2	1.3	1.1	2.2	1.5	1.3	1.1
	2 to 5 years	1.5	1.2	1.2	1.0	2.0	1.3	1.3	1.2	3.1	1.8	1.4	1.3
	Over 5 years	1.3	1.1	1.1	1.1	2.3	1.3	1.4	1.2	3.4	1.9	1.4	1.3
	<b>Time since last return</b>												
	Less than a year	1.8	1.4	1.2	1.0	2.6	1.4	1.5	1.2	3.1	1.8	1.5	1.2
	1-3 years	1.3	1.0	1.2	1.0	2.0	1.3	1.3	1.2	3.2	1.9	1.3	1.3
	4-9	1.6	1.0	1.1	1.2	1.9	1.1	1.3	1.2	3.2	1.9	1.4	1.3
	10+	1.1	1.0	1.0	1.0	1.4	1.0	1.1	1.0	2.4	1.5	1.3	1.2
	<b>Whether voluntary return</b>												
	Completely voluntary	1.6	1.2	1.2	1.1	2.3	1.3	1.4	1.2	3.3	1.8	1.4	1.2

Completely non-voluntary	1.3	1.0	1.2	1.0	1.5	1.0	1.2	1.1	2.1	1.5	1.1	1.1
In between	1.2	1.3	1.1	1.0	1.8	1.1	1.3	1.2	3.3	2.1	1.3	1.3
<b>Main motive for return</b>												
Economic motive	1.5	1.3	1.1	1.1	2.3	1.3	1.4	1.1	3.5	1.9	1.5	1.2
Family motive	1.6	1.1	1.3	1.1	2.2	1.3	1.4	1.3	3.4	1.9	1.4	1.3
Other motive	1.3	1.0	1.1	1.0	1.6	1.1	1.1	1.0	2.0	1.5	1.1	1.0

Source: Own elaboration

### 2.3.3.3 Evolution of the mean number of assets since first migration, at time of return and currently

An examination of the evolution of the mean number of assets owned by returnees, looking successively at the year of their first emigration, the year of their return and, finally, at the time of survey, can help understand how migration has played in their acquisition of assets, and how the situation has evolved since their last return.

The numbers increase over time: overall, returnees owned 1.5 assets of any type at the year of their first emigration, 2.2 at the time of their return and 3.0 at the time of survey (against 2.2 for non-migrants). Each type of asset sees an increase but it is most marked for businesses/self-employment. As previously highlighted, increase for this category of investments should be considered with caution as many of these activities will be more akin to survival entrepreneurship rather than growth-oriented. The evolution is however interesting inasmuch as it shows that: migrant tend to invest a lot during their migration and after their return.

#### *Socio-demographic characteristics*

- If, logically, the number of assets tend to increase with time, age is however not a very differentiating factors for assets other than businesses. The differences of ownership of lands and real estate properties across age groups are minimal.
- The evolution by levels of education shows an interesting pattern: while numbers of assets generally increase through time, numbers of businesses follow slightly different patterns according to the education level. For instance, returnees with medium-level education only increase their number of businesses *after* return. Highly-educated migrants tend to have more businesses than those with lower levels of education on the year of their first migration, but

have less at the time of survey. These observations certainly call for further analyses taking the specificities of these businesses into account.

- Ownership of lands is higher among returnees originating from rural areas, suggesting that these are a favoured sector of investments for migrants coming from those areas.
- Interestingly, those coming from more humble background possess only marginally less at year of first departure than those from wealthier households. They end up with almost exactly the same numbers of assets at the time of survey.

### *Migration experience*

- Differences by country of destination are limited, even if returnees from France appear to invest a bit more post-return than those from Spain.
- Circular migrants present an interesting investment profile over time: while they are endowed with fewer assets at the year of first migration than non-circular migrants, they possess more of any type of assets upon return (lands especially) and currently. Non-temporary migrants also appear to benefit more from migration than temporary ones.
- Logically, the longer the time spent in Europe, the higher the number of assets, but the difference of mean numbers between those who stayed less than two years, those who stayed between 2 and 5 and those who stayed over 5 years remains limited.
- Time since last return does not have a clear effect on the evolution of the number of items. The category of those who returned more than ten years ago however stands out, with less assets than the other groups.
- Again, the category of involuntary returnees stands out: while the other two groups increase their number of assets over time, involuntary returnees do not experience a similar increase except for businesses. As noted earlier, this is logical considering that migrants that not willing to return tend to invest less in their country of origin, and expelled returnees are probably not in a position to invest much post-return.

- Returnees coming back for either economic or family motives are the biggest investors.

Table 23 : Senegal - Activity status of the returnees and non-migrants' partners

Partner's activity		Before relationship				During last time in LDC						Current partner's activity														
		Worked		DK		Yes, all most time		Yes, occ. Or short time		No		Yes, all most time		Yes, occ. Or short time		No		Working		Studying or unemployed		Inactive				
		%		N cases		%		N cases		%		N cases		%		N cases		%		N cases		%		N cases		
Return migrant		24	5	95	18	26	16	58	90	57	205	42	7	51	165	28	20									
Non migrant		22	2	70	7	--	--	--	--	--	--	33	7	60	106	23	19									
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>																										
<b>Age</b>																										
Return migrant	20-34	20	7	12	4	21	8	71	10	4	34	34	24	42	20	14	25									
	35-49	28	3	62	6	27	19	54	54	38	106	47	5	48	106	12	10									
	50-75	19	7	21	8	25	14	61	26	15	65	36	2	62	39	2	68									
Non migrant	20-34	20	0	12	0	--	--	--	--	--	--	23	13	63	14	8	38									
	35-49	24	4	40	6	--	--	--	--	--	--	36	8	56	60	13	93									
	50-75	18	1	18	1	--	--	--	--	--	--	32	2	66	32	2	65									
<b>Level of education</b>																										
Return migrant	Low	19	6	39	12	23	14	63	44	26	120	35	3	63	72	6	13									
	Medium	31	3	37	3	28	24	48	30	25	51	52	6	43	62	7	51									
	High	29	5	19	3	29	11	61	16	6	34	48	23	29	31	15	19									
Non migrant	Low	21	2	45	5	--	--	--	--	--	--	29	5	66	61	11	14									
	Medium	20	3	16	2	--	--	--	--	--	--	38	8	55	30	6	44									
	High	28	0	9	0	--	--	--	--	--	--	47	19	34	15	6	11									
<b>Urban or rural background (residence at 15)</b>																										
Return migrant	Large city	30	2	39	3	29	13	58	35	15	69	47	8	45	62	11	59									
	Medium-sized	26	3	24	3	22	19	59	17	15	46	43	7	51	39	6	46									
	Small city / Village or rural area	19	11	12	7	29	27	45	16	15	25	43	6	51	27	4	32									
		19	5	20	5	22	12	66	22	12	65	35	7	59	37	7	63									
Non migrant	Large city	25	0	27	0	--	--	--	--	--	--	35	10	55	38	11	60									
	Medium-sized	22	3	13	2	--	--	--	--	--	--	45	5	50	27	3	30									
	Small city / Village or rural area	27	10	11	4	--	--	--	--	--	--	37	5	59	15	2	24									
		17	1	19	1	--	--	--	--	--	--	23	6	71	26	7	82									
<b>Household financial situation when aged 15</b>																										
Return migrant	More t.suff. or suff.	24	3	58	8	25	17	58	55	38	130	43	9	49	104	21	119									
	Not always	25	7	37	10	27	15	58	35	19	75	41	5	54	61	7	81									
Non migrant	More t.suff. or suff.	22	1	44	2	--	--	--	--	--	--	35	9	57	68	17	112									
	Not always	20	4	26	5	--	--	--	--	--	--	30	5	66	38	6	84									
<b>MIGRATORY EXPERIENCE</b>																										
Return migrant	<b>Last country of destination</b>																									
	Spain	25	5	51	11	26	17	57	46	30	100	39	3	58	79	7	111									
	France	23	4	44	7	25	15	60	44	27	105	46	11	43	86	21	82									
	<b>Whether a circular migrant</b>																									
	Circular	20	1	14	1	18	18	63	13	13	45	24	8	68	17	6	48									
	Non-circular	25	5	81	17	27	16	57	77	44	160	46	7	47	148	22	15									
	<b>Whether a temporary migrant</b>																									
	Temporary	20	4	27	5	27	6	67	33	7	83	39	6	55	52	8	73									
	Non-	26	5	68	13	25	22	53	57	50	122	43	8	49	113	20	12									
	<b>Time spent in Europe</b>																									
	Less than 2	23	6	20	5	28	4	68	21	3	50	48	8	44	41	7	38									
	2 to 5 years	27	3	23	3	26	21	53	19	15	39	52	6	42	45	5	36									
	Over 5 years	24	5	52	10	24	19	57	50	39	116	36	7	57	79	16	12									
	<b>Time since last return</b>																									

Less than a	19	5	20	5	22	13	65	23	13	67	30	12	58	31	13	61
1-3 years	21	4	18	3	29	28	43	23	22	34	39	9	52	33	8	44
4-9	32	5	42	6	28	18	54	31	20	59	50	5	46	65	6	60
10+	21	6	15	4	22	3	75	13	2	45	50	1	49	36	1	35
<b>Whether voluntary return</b>																
Completely	21	5	54	13	25	15	60	62	36	149	39	8	53	101	21	13
Completely	26	5	20	4	24	6	69	15	4	43	48	5	47	38	4	37
In between	40	2	21	1	30	40	30	13	17	13	49	6	45	26	3	24
<b>Main motive for return</b>																
Economic	24	6	31	8	29	16	55	35	19	66	47	9	44	61	11	57
Family motive	23	4	39	7	23	22	55	37	34	87	38	5	56	65	9	96
Other motive	27	3	25	3	24	5	70	18	4	52	41	9	50	39	8	47

Source: Own elaboration

### 2.3.4 Partners' activity

In Senegal, the TEMPER survey was only administered to male respondents. Hence the questions asking about the activity of partners at different points in time only concern women. As polygamy exists and is fairly common in Senegal, respondents could report more than one partner. Yet, for the purpose of this section, we only considered the respondent's first partner. This table does not take the location of the partner into account (since it is not possible for Senegal and would require further exploitation of the data for the other countries), but we can assume that the vast majority of these partners resided in Senegal as Senegalese male migrants tend to migrate alone and provide for their families – including their partners – left behind. The results presented here do not show the characteristics of the women but only those of their partners, and should be cautiously interpreted.

When comparing the current activity of the partners of returnees and non-migrants, we observe that the latter are much more likely to be inactive than the former (60 vs 51%). We can also see that there does not seem to be much difference in their rate of activity now and during the respondent's last migration.

#### *Socio-demographic characteristics*

- Differences according to the age group of the migrants certainly relate to the age of the women themselves: younger respondents are more often in a relationship with younger women who are more often students than partners of the men in the other age groups (24% of the partners of returnees aged 20-34 are students or unemployed, against 5% for the 35-49 and 2% of the 50-75). However, when we compare the inactivity rates of partners of returnees and non-migrants aged 20-34, we observe that non-migrants' partners are less often students and inactive for most of them (63%), compared to 42% of the returnees' partners of the same age group. Overall, partners of returnees under 50 are much more involved in the labour market than the partners of non-migrants.

- Generally, women's participation in work activities increases with the level of education of their partners. However, partners of returnees with medium level of education work a bit more than those of highly-educated returnees (52 vs 48%). This latter group is often studying or unemployed (23%).
- Inactivity appears a bit more common among the partners of respondents coming from more humble backgrounds, whatever their migratory status.

#### *Migration experience*

- Partners of returnees from Spain are more often inactive than those of partners returning from France.
- Partners of circular migrants are much more likely to be inactive compared to those of non-circular migrants, both during the respondent's last migration and today. Differences are much less marked for the partners of temporary migrants.
- Many of the differences in labour market behavior observed for the different categories of time spent in Europe and time since return probably relate more to the stages of the life cycle where these women are, and we should therefore be wary of interpreting these results. We notice that Two-thirds of the partners of migrants who spent less than two years in Europe were inactive during the migration episode, but are now as involved in work activities as the partners of migrants who have stayed between 2 and 5 years at destination. Also, partners of returnees who have returned for longer are more involved in work activities than those of more recent returnees.
- Regarding the motive for return, partners of migrants who came back voluntarily and for family-related motives are more often inactive than the other categories.

#### **2.3.5 Synthesis for Senegal**

The preliminary analyses presented here for Senegal confirmed what is already known about the important economic contributions made by migrants and returnees in Senegal and highlighted interesting associations that would require further research, such as the slightly different

remitting and investment patterns of groups such as highly-educated returnees or circular migrants. The latter are clearly important contributors to the Senegalese economy as they are very important investors and 95% of them declared having sent or brought remittances during their last migration.

In fact, the question about remitting practices revealed that the vast majority of respondents (80%) remitted money during their last migration, of which 48% did so regularly. Among those remitters, 51% considered that this money was very important to those who received it. These results – in line with the literature on Senegalese migration to Europe – can explain the importance of the culture of migration in Senegal and the popularity of migrants who often provide for large families.

Globally, if all respondents declare being fairly satisfied with their situation, return migrants are more likely than non-migrants (86 vs 71%) to declare that the current financial situation of their household is sufficient or more than sufficient to cover the basic needs of their members. These results may seem surprising in a country where about 38 percent of the population was living on \$1.90 or less a day in 2011<sup>2</sup> and answers to such questions are certainly largely influenced by culture and country-specific. A closer look at the data and further disaggregation to look in more detail at the group declaring their situation to be “more than sufficient” are needed. In any case, returnees think in their vast majority that their return has had a positive impact on their household financial situation, and when compared to non-migrants, it seems that migration experience allows those coming from the humblest background to improve their situation.

Analyses of the investments of returnees and non-migrants showed that returnees are major investors: 87% of return migrants owned at least one asset (business, land or real estate property), compared to 71% of non-migrants, and possessed approximately 0.2 more of these different types of assets. If these results point towards their better economic position, it is important to bear in mind that many of these businesses are more akin to survival entrepreneurship than growth-oriented, and that self-employment in Senegal is often a last resort both for migrants and non-migrants who are unable to find salaried jobs. A look at the types of activities developed by returnees and non-migrants (tables 20 and 21) reveal that returnees’ businesses are more likely to have employees and to be run in business-specific premises, but are often very similar

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<sup>2</sup> <http://povertydata.worldbank.org/poverty/country/SEN>

otherwise, apart for certain activities which tend to be specific to returnees (e.g. containers importer).

Finally, the data on the partners' activities are yet a bit inconclusive and will require further analyses.

## 2.4 Ukraine

Table 24: Ukraine - Remittances during last stay and their importance to recipients

UA - Remittances	Whether sent remittances during last stay						Importance of remittances for recipients			
	Yes regularly	Yes occasionally	No	Yes regularly	Yes occasionally	No	Very Imp	Helpful or not imp.	Very Imp	Helpful or not imp.
	%			N cases			%		N cases	
Return migrant	28	32	40	189	216	272	38	62	150	240
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>										
<b>Sex</b>										
Male	30	28	42	83	79	116	37	63	58	97
Female	27	34	39	106	137	156	39	61	92	143
<b>Age</b>										
20-34	21	28	50	58	77	137	29	71	37	89
35-49	32	33	36	83	85	93	41	59	67	95
50-75	33	38	29	48	54	42	45	55	46	56
<b>Level of education</b>										
Low	NA	NA	NA	0	0	0	NA	NA	0	0
Medium	29	35	37	98	119	126	42	58	88	123
High	27	29	44	91	97	146	35	65	62	117
<b>Urban or rural background (residence at 15)</b>										
Large city	24	31	45	12	16	23	56	44	15	12
Medium-sized city	37	19	44	50	26	59	36	64	27	48
Small city / town	23	25	52	17	19	39	39	61	12	19
Village or rural area	26	37	36	110	155	151	37	63	96	161
<b>Household financial situation when aged 15</b>										
More than sufficient or sufficient	40	20	41	74	37	76	39	61	42	67

Not always sufficient or insufficient	24	37	40	115	179	195	38	62	108	173
<b>MIGRATORY EXPERIENCE</b>										
<i>Last country of destination</i>										
Poland	30	24	46	104	81	157	44	56	78	101
Italy	25	40	34	85	135	115	34	66	72	139
<i>Wether a circular migrant</i>										
Circular	46	19	35	12	5	9	65	35	11	6
Non-circular	27	32	40	177	211	263	37	63	139	234
<i>Wether a temporary migrant</i>										
Temporary	20	30	50	90	133	223	37	63	78	135
Non-temporary	43	36	21	99	83	49	41	59	72	105
<i>Time spent in Europe</i>										
Less than 2 years	23	30	47	124	159	246	34	66	94	179
2 to 5 years	47	37	16	50	39	17	44	56	37	48
Over 5 years	36	43	21	15	18	9	59	41	19	13
<i>Time since last return</i>										
Less than a year	33	27	39	68	55	80	39	61	46	73
1-3 years	32	28	40	55	49	69	40	60	40	59
4-9	20	38	42	43	81	89	34	66	41	79
10+	26	35	39	23	31	34	44	56	23	29
<i>Wether voluntary return</i>										
Completely voluntary	30	30	39	173	173	222	37	63	123	213
Completely non-voluntary	0	38	62	0	14	23	36	64	5	9
in between	22	40	38	16	29	27	55	45	22	18
<i>Main motive for return</i>										
Economic	20	22	58	25	28	73	41	59	19	27
Family	36	36	28	125	127	96	41	59	102	147
Other	19	30	51	39	61	103	31	69	29	66

Source: Own elaboration

### 2.4.1 Remittances and their importance to recipients

- According to the results the vast majority of return migrants sent remittances during their last stay. 28% of them have informed that they did it regularly and 32% - occasionally. At the same time 40% of return migrants didn't send remittances during the last stay abroad.

- Only 38% of the return migrants have mentioned that remittances are very important for the recipients, while all others think it is helpful or not important.

### *Socio-demographics*

- In general female return migrants sent remittances more frequently than male migrants (61% against 58%). However male migrants did it more regularly (30% against 27%) while female returners more occasionally (34% against 28%). Female return migrants tend to think that remittances are very important for the recipients more often than male returners (39% against 37%).
- There are strong relationships between sending remittances and age of the return migrants. Among all age groups the returners at 50-75 sent remittances more frequently (71%) while one out of two young return migrants didn't do that during the last stay. Additionally, estimating of importance of remittances depends on age. The younger return migrants have been, the less they think remittances are very important for recipients: only 29% of young returners have selected this answer in comparison with 45% of the returners at 50-75.
- Interestingly that return migrants with high education sent remittances not so often than returners with medium education, as well as they think more often that remittances are not very important for recipients.

### *Migratory experience*

- Return migrants from Italy sent remittances during the last stay more frequently than returners from Poland (65% against 54%). At the same time 30% of returners from Poland and 25% of returners from Italy did that regularly. A share of return migrants who think their remittances for recipients are very important is higher among returners from Poland than from Italy (44% against 34%).
- The vast majority of non-temporary return migrants sent remittances during their last stay abroad and 43% of them by regular basis. At the same time one out of two of temporary return migrants have informed about sending and 30% of them sent remittances occasionally. Almost

40% of both temporary and non-temporary return migrants have mentioned that remittances are very important for recipients (37% and 41% correspondently).

- Sending remittances depends on time that returners spent in Europe. Almost half of return migrants, who had spent there less than 2 years, didn't send remittances during the last stay. Additionally, a share of the respondents of this group who think remittances are very important is the smallest (only 34%). At the same time the vast majority the returners who spent in Europe 2-5 years or over 5 years, send remittances during the last stay. However, the returners who spent in Europe 2-5 years sent remittances more regularly in comparison with returners who spent in Europe over 5 years (47% and 36% correspondently). Almost 60% of returners who spent in Europe over 5 years have mentioned that remittances are very important for recipients.
- A share of the respondents who have mentioned that they sent remittances during last stay was the highest among migrants who returned due to a family motive (72%). While the slim majority of both migrants who returned due to economic and other motives have informed that they didn't send remittances.

Table 25: Ukraine - Household financial situation of non-migrants and returnees at different time points

UA – Household financial situation at time of survey and at return		At time of survey				At return				Effect of return					
		More than sufficient or sufficient	Sufficient not or Insufficient	More than sufficient or sufficient	Sufficient not or Insufficient	More than sufficient or sufficient	Sufficient not or Insufficient	More than sufficient or sufficient	Sufficient not or Insufficient	+	-	None	+	-	None
		%		N cases		%		N cases							
Return migrant		42	58	286	401	49	51	341	354	87	4	9	595	25	62
Non migrant		35	65	176	331	--	--	--	--	--	--	--	--	--	--
SOCIO-DEMOGRAPHIC CHARACTERISTICS															
Sex															
Return migrant	Male	41	59	114	161	52	48	146	133	86	3	11	233	9	30
	Female	42	58	172	240	47	53	195	221	88	4	8	362	16	32
Non migrant	Male	33	67	71	147	--	--	--	--	--	--	--	--	--	--
	Female	36	64	105	184	--	--	--	--	--	--	--	--	--	--
Age															
Return migrant	20-34	45	55	123	153	51	49	141	137	85	3	12	229	9	32
	35-49	40	60	106	160	50	50	134	136	87	4	9	233	11	24
	50-75	39	61	57	88	45	55	66	81	92	3	4	133	5	6
Non migrant	20-34	43	57	70	92	--	--	--	--	--	--	--	--	--	--
	35-49	34	66	52	99	--	--	--	--	--	--	--	--	--	--
	50-75	28	72	54	140	--	--	--	--	--	--	--	--	--	--
Level of education															
Return migrant	Low	NA	NA	0	0	NA	NA	0	0	N	N	N	0	0	0
	Medium	35	65	123	225	49	51	175	181	85	4	11	295	14	37
	High	48	52	163	176	49	51	166	173	89	3	7	300	11	25
Non migrant	Low	50	50	1	1	--	--	--	--	--	--	--	--	--	--
	Medium	26	74	79	226	--	--	--	--	--	--	--	--	--	--
	High	48	52	96	104	--	--	--	--	--	--	--	--	--	--
Urban or rural background (residence at 15)															
Return migrant	Large city	40	60	20	30	68	32	34	16	84	4	12	42	2	6
	Medium-sized city	57	43	79	59	68	32	95	45	85	6	9	118	8	13
	Small city / town	41	59	32	46	44	56	34	44	87	3	10	68	2	8
	Village or rural area	37	63	155	266	42	58	178	249	88	3	8	367	13	35
Non migrant	Large city	50	50	7	7	--	--	--	--	--	--	--	--	--	--
	Medium-sized city	44	56	46	58	--	--	--	--	--	--	--	--	--	--
	Small city / town	34	66	41	78	--	--	--	--	--	--	--	--	--	--
	Village or rural area	30	70	82	188	--	--	--	--	--	--	--	--	--	--
Household financial situation when aged 15															
Return migrant	More than sufficient or sufficient	64	36	123	69	76	24	144	45	92	3	5	173	6	9

	Not always sufficient or insufficient	33	67	163	331	39	61	197	309	85	4	11	422	19	53
Non migrant	More than sufficient or sufficient	53	47	91	81	--	--	--	--	--	--	--	--	--	--
	Not always sufficient or insufficient	25	75	85	249	--	--	--	--	--	--	--	--	--	--
<b>MIGRATORY EXPERIENCE</b>															
Return migrant	<i>Last country of destination</i>														
	Poland	39	61	138	212	50	50	177	175	86	4	10	298	15	33
	Italy	44	56	148	189	48	52	164	179	88	3	9	297	10	29
	<i>Whether a circular migrant</i>														
	Circular	77	23	20	6	62	38	16	10	92	4	4	24	1	1
	Non-circular	40	60	266	395	49	51	325	344	87	4	9	571	24	61
	<i>Whether a temporary migrant</i>														
	Temporary	42	58	189	266	49	51	222	235	86	4	10	386	19	46
	Non-temporary	42	58	97	135	50	50	119	119	90	3	7	209	6	16
	<i>Time spent in Europe</i>														
	Less than 2 years	42	58	223	314	50	50	267	272	87	4	9	461	19	50
	2 to 5 years	38	62	41	67	49	51	54	57	89	4	7	97	4	8
	Over 5 years	52	48	22	20	44	56	20	25	86	5	9	37	2	4
	<i>Time since last return</i>														
	Less than a year	56	44	114	90	55	45	114	92	89	3	8	180	6	16
	1-3 years	45	55	79	96	51	49	90	85	89	3	8	154	6	14
	4-9	34	66	73	141	45	55	100	122	87	4	9	188	9	20
	10+	21	79	20	74	40	60	37	55	82	4	13	73	4	12
	<i>Whether voluntary return</i>														
	Completely voluntary	42	58	243	329	50	50	290	291	88	4	8	500	21	46
Completely non-voluntary	21	79	8	30	35	65	13	24	73	5	22	27	2	8	
In between	45	55	35	42	49	51	38	39	87	3	10	68	2	8	
<i>Main motive for return</i>															
Economic motive	38	62	47	78	46	54	57	67	85	5	10	105	6	13	
Family motive	39	61	142	218	47	53	170	194	92	3	5	329	11	17	
Other motive	48	52	97	105	55	45	114	93	80	4	16	161	8	32	

Source: Own elaboration

## 2.4.2 Return migration and household financial situation

- At time of the survey the vast majority of return migrants as well as non-migrants estimated their household financial situation as “sometimes sufficient, sometimes not or insufficient”. However, a share of respondents who identified the financial situation as “more than sufficient or sufficient” has been higher among return migrants than among non-migrants (42% and 35% correspondently).
- According to the results the answers of the return migrants on their household financial situation at the time of return divided almost equally: 49% of them estimated the financial situation at the time of return as “more than sufficient or sufficient” and 51% - as “sometimes sufficient, sometimes not or insufficient”.
- The vast majority of return migrants have mentioned that their return has had a positive effect (87%).

### *Socio-demographics*

- Return migrants trend to estimate the household financial situation at the time of the survey as “more than sufficient or sufficient” more frequently as non-migrants regardless of gender. Female return migrants identify the household financial situation at the time of return as “sometimes sufficient, sometimes not or insufficient” more often than male returners (53% and 48% correspondently). At the same time, female migrants see a positive effect of their return more frequently than male migrants (88% against 86%).
- Young respondents had more optimistic view on their household financial situation at the time of the survey then respondents from other age groups regardless of the migratory experience. And the level of optimism is decreasing with age. The shares of young respondents among returners as well as non-migrants who estimated their household financial situation at the time of the survey as “more than sufficient or sufficient” have been the highest: 45% of young return migrants and 43% of young non-migrants (the shares among oldest respondents of the both groups have been 39% and 28% correspondently). The same trend has been identified on estimating household financial situation at the time of return: the highest share of the respondents who see the household financial situation as “more than sufficient or sufficient” belongs to the youngest age group (51%). However, a level of positive estimation of the return

is increasing with age of the returners: 92% of the oldest return migrants identified the effect of their return as positive in comparison with 85% of the youngest returners.

- The vast majority of return migrants from large cities and medium-sized cities estimated their household financial situation at the time of return higher (as “more than sufficient or sufficient”) than returners from smaller towns or villages (68% against 42%-44%).
- Interestingly, the respondents with sufficient background regardless of migratory experience have estimated their household financial situation at the time of the survey as “more than sufficient or sufficient” more frequently than respondents with insufficient background. The same trend has been identified on return migrants. The vast majority of returners with sufficient background have evaluated their household financial situation at the time of return as “more than sufficient or sufficient” (76%) in comparison with 39% of returners with insufficient background. Additionally, a share of return migrants who estimated their return as a positive effect has been higher among those who have a sufficient background (92% against 85%).

#### *Migratory experience*

- The slim majority of both returners from Poland and Italy have identified their household financial situation at the time of the survey as “sometimes sufficient, sometimes not or insufficient” (61% and 56% correspondently). However, their estimation at the time of return has been similar. In general, a half of return migrants from Poland as well as from Italy see their household financial situation at the time of return as “more than sufficient or sufficient” and a half of the returners – as “sometimes sufficient, sometimes not or insufficient”.
- According to the results, there have been relationships between time since the last return and more positive estimation of the household financial situation. Additionally, this trend has been true for the time of the survey as well as for the time at return. Return migrants who return more recently trend to estimate the household financial situation higher. Thus, 56% of the migrants who returned less than a year ago have identified the household financial situation at the time of the survey as “more than sufficient or sufficient”; and 55% of the respondents of this group have estimated the household financial situation the same way at the time of return (in comparison with 21% and 40% of migrants who returned over 10 years ago correspondently).

- Migrants who returned completely non-voluntary trend to estimate the household financial situation the lowest in all questions. Only 21% of the respondents from this group think their household financial situation was “more than sufficient or sufficient” at the time of the survey, 35% - at the time of return. Respondents of this group have the lowest share of those who see a positive effect of their return (73%).
- The shares of respondents who estimated their household financial situation as “more than sufficient or sufficient” at the time of the survey as well as at the return are the highest among migrants who returned due to other motives (not economic or family): 48% and 55% correspondently. However, migrants who returned due to family motive trend to estimate their return as a positive effect more frequently than other respondents (92%).

Table 26: Ukraine - Returnees and non-migrants' ownership of businesses, lands and real estate properties at the time of survey

UA – Assets ownership		% of ownership at time of survey				Mean N of assets at time of survey			
		Any type	Business/ self-emp.	Land	Real Estate Properties	Any type	Business/ self-emp.	Land	Real Estate Properties
Return migrant		33	7	14	21	1.4	1.3	1.1	1.0
Non migrant		36	5	23	23	1.5	1.3	1.1	1.0
SOCIO-DEMOGRAPHIC CHARACTERISTICS									
Sex									
Return migrant	Male	38	14	16	22	1.5	1.3	1.1	1.0
	Female	29	3	13	21	1.4	1.4	1.1	1.0
Non migrant	Male	37	7	22	24	1.6	1.3	1.1	1.0
	Female	35	3	23	22	1.4	1.4	1.1	1.0
Age									
Return migrant	20-34	22	8	8	12	1.4	1.3	1.0	1.0
	35-49	34	8	13	24	1.5	1.4	1.1	1.0
	50-75	50	5	27	35	1.4	1.3	1.0	1.1
Non migrant	20-34	20	4	10	9	1.3	1.3	1.1	1.0
	35-49	38	7	24	23	1.5	1.3	1.1	1.0
	50-75	48	4	32	35	1.6	1.3	1.1	1.0
Level of education									
Return migrant	Low	NA	NA	NA	NA	NA	NA	NA	NA
	Medium	34	8	17	21	1.5	1.3	1.1	1.1
	High	31	7	11	22	1.4	1.3	1.1	1.0
Non migrant	Low	50	0	50	0	1.0	NA	1.0	NA
	Medium	38	5	26	24	1.5	1.3	1.1	1.0

	High	33	5	18	21	1.4	1.3	1.1	1.0
<b>Urban or rural background (residence at 15)</b>									
Return migrant	Large city	35	9	7	30	1.5	1.2	1.3	1.1
	Medium-sized city	46	6	2	40	1.1	1.4	1.0	1.0
	Small city / town	26	13	10	15	1.6	1.3	1.0	1.0
	Village or rural area	29	7	20	15	1.6	1.3	1.1	1.1
Non migrant	Large city	21	7	7	14	1.3	1.0	1.0	1.0
	Medium-sized city	40	5	11	33	1.3	1.6	1.0	1.0
	Small city / town	43	9	27	25	1.5	1.2	1.1	1.0
	Village or rural area	32	3	26	19	1.6	1.3	1.1	1.0
<b>Household financial situation when aged 15</b>									
Return migrant	More than sufficient or sufficient	50	9	11	41	1.3	1.3	1.1	1.0
	Not always sufficient or insufficient	26	7	15	14	1.5	1.3	1.1	1.0
Non migrant	More than sufficient or sufficient	42	6	22	30	1.5	1.4	1.1	1.0
	Not always sufficient or insufficient	33	4	23	19	1.5	1.2	1.1	1.0
<b>MIGRATORY EXPERIENCE</b>									
Return migrant	<b>Last country of destination</b>								
	Poland	32	9	14	20	1.5	1.3	1.1	1.0
	Italy	33	5	14	23	1.4	1.4	1.1	1.1
	<b>Whether a circular migrant</b>								
	Circular	46	8	35	35	1.9	1.5	1.1	1.1
	Non-circular	32	7	13	21	1.4	1.3	1.1	1.0
	<b>Whether a temporary migrant</b>								
	Temporary	27	7	13	16	1.5	1.3	1.1	1.0
	Non-temporary	43	8	15	33	1.4	1.4	1.0	1.0
	<b>Time spent in Europe</b>								
	Less than 2 years	30	7	12	18	1.4	1.3	1.1	1.0
	2 to 5 years	44	11	19	35	1.6	1.4	1.1	1.1
	Over 5 years	36	2	26	26	1.8	2.0	1.1	1.3
	<b>Time since last return</b>								
Less than a year	33	4	14	23	1.3	1.1	1.1	1.1	
1-3 years	35	11	13	22	1.5	1.4	1.1	1.0	
4-9	28	8	11	19	1.4	1.3	1.0	1.0	

10+	37	8	24	23	1.6	1.4	1.0	1.1
<b>Whether voluntary return</b>								
Completely voluntary	33	6	14	22	1.4	1.3	1.0	1.0
Completely non-voluntary	24	8	18	13	1.8	1.3	1.0	1.0
In between	32	14	16	19	1.9	1.4	1.4	1.1
<b>Main motive for return</b>								
Economic motive	22	10	14	9	1.6	1.4	1.1	1.0
Family motive	36	8	15	25	1.4	1.3	1.1	1.1
Other motive	32	5	13	23	1.4	1.3	1.1	1.0

Source: Own elaboration

### 2.4.3 *Return migration and investments*

#### 2.4.3.1 *Assets ownership*

- According to the results a share of non-migrants who had investments (any type or real estate properties) at time of the survey has been a little higher than a share of return migrants who have informed about their ownership (36% against 33%, and 23% against 21% correspondently). At the same time, a share of non-migrants who owned land at time of the survey was almost twice as much as a share of return migrants with this type of property: 23% against 14%. However, a share of respondents who owned business/self-employed has been higher slightly among return migrants than among non-migrants (7% against 5% correspondently).

#### *Socio-demographics*

- In general female respondents regardless of migratory experience had fewer investments at time of the survey than male respondents. However, the difference between the shares has not been crucial. At the same time, there have been several interesting results. A share of male return migrants who owned business/self-employed has been five-fold higher than a share of female returners (14% against 3% correspondently). The difference in shares between male and female returners who owned any type of investments has been bigger than between male and female non-migrants (38% and 29% in comparison with 37% and 35% correspondently). The shares of female and male non-migrants who owned land have been higher than the shares of return migrants: 23% and 22% by contrast to 13% and 16% correspondently.
- There have been relationships between age and ownership of investments regardless of migratory experience: the older are respondents the higher are shares of investment ownership among them. This trend has been valid on such answers as “any type”, “land” and “real estate properties”. For instance, almost half of respondents at 50-75 in both groups of returners and non-migrants owned any type of investments. While only 20% young respondents in both groups have informed about the same. However, respondents at middle age owned business/self-employed more frequently than respondents from other age groups.
- Respondents with sufficient financial background regardless of migratory experience owned more investments in general (“any type”, “land” and “real estate properties”). However, a share of the respondents with insufficient background has been a little higher on land ownership.

### *Migratory experience*

- The shares of respondents who had investments at the time of the survey have been almost equal between returners from Poland and Italy. However, the shares of return migrants from Italy have been higher in ownership of any type of investments and in real estate properties (33% and 23% correspondently). At the same time a share of returners from Poland has been higher on business/self-employment.
- The shares of respondents who had any types of investments, business/self-employed or REP have been the highest among migrants who spent in Europe 2-5 years ago (44%, 11% and 35% correspondently). However, migrants who spent in Europe over 5 years ago have the highest share among respondents with investments in land (26%).
- Migrants who returned 10 years ago or more have the highest shares among other respondents who owned any type of investment and land (37% and 24% correspondently). Respondents who returned 1-3 years ago have the highest share among those who owned business at the time of the survey.
- Migrants who returned due to an economic motive have the highest share among other respondents on business ownership. In all other answers (“any type”, “land”, “real estate properties”) the highest shares belong to the respondents who returned due to a family motive (36%, 15% and 25% correspondently).

*Table 27: Ukraine - Characteristics of businesses, lands and real estates properties owned by returnees and non-migrants at the time of survey*

UA – characteristics of businesses, lands and REP		Return Migrants	Non Migrants	Return Migrants	Non Migrants
		% of assets at time of survey		N assets at time of survey	
<b>Businesses</b>					
Whether employees	No employees	81	55	56	17
	1-4	14	32	10	10
	5+	4	13	3	4
	Specific business premises	21	26	14	8

Type of place where business carried out	At client/customer premises	26	19	18	6
	At home	12	29	8	9
	Driving or travelling around	12	13	8	4
	In a stall (or van as stall)	10	6	7	2
	On foot	10	3	7	1
	Other	9	3	6	1
Money to start business (multiple response)	No funds needed	23	23	16	7
	Gift or inheritance	1	6	1	2
	Family friends	29	52	20	16
	Money made abroad	54	0	37	0
	Personal funds	29	48	20	15
	Loan, public aid or other	1	0	1	0
<b>Lands</b>					
Urban/rural	Urban	7	24	7	30
	Rural	93	76	100	95
	Mean Size (in 100 sq meters)	NA	NA	641	507
Money to acquire land (multiple response)	Gift or inheritance	64	52	69	65
	Family friends	4	2	4	2
	Money made abroad	7	0	7	0
	Personal funds	7	7	7	9
	Loan, public aid or other	24	42	26	53
<b>Real estate properties</b>					
Type	House/apartment	99	100	156	117
	Premise or other	1	0	2	0
Use	Main or 2dary occupation	96	97	151	114
	Business/workplace	1	0	1	0
	Renting	3	1	5	1
	Other	1	2	2	2
Money to acquire land (multiple response)	Gift or inheritance	69	63	109	74
	Family friends	8	4	13	5
	Money made abroad	12	0	19	0
	Personal funds	14	19	22	22
	Loan, public aid or other	9	16	15	19

Source: Own elaboration

#### 2.4.3.2 *Type of investments*

##### *Businesses*

- At the time of the survey most of businesses, both return migrants', and non-migrants' (81% and 55% respectively) were self-employed, without employees. In the presence of employees, their number did not exceed 4 people in the vast majority of cases. The predominant types of place where business carried out for return migrants are at client/customer premises and specific business premises, for non-migrants – business at home, specific business premises and at client/customer premises. Return migrants are much more likely to have a business in a stall (or van as a stall) and on foot than non-migrants, while the latter are much more likely to do business at home than the first ones.
- More than half of the migrants with a business reported that money made abroad were the main or one of the main sources of money to start a business. In addition, family, friends and personal funds were important sources for both migrants and non-migrants, and the gift or inheritance played a significant role for non-migrants. In this case, 23% of both migrants and non-migrants reported that no funds were needed to start their business.

##### *Lands*

- Nearly one-fourth of the land owned by non-migrants is in urban areas, while migrants' land in urban areas is only 7%. However, the mean size of land among migrants is bigger than among non-migrants (641 sq meters versus 507 sq meters). This is precisely due to the greater possession of rural lands among migrants because the land in rural areas is cheaper than in urban areas. The main sources for money to acquire land were gift or inheritance and loan, public aid or other, and for non-migrants, the role of the last source was more important than for migrants. Money made abroad to acquire land does not play such a role as when starting a business.

##### *Real estate properties*

- At the time of the survey, for both migrants and non-migrants, the dominant type of real estate properties is house/apartment, which is used predominately as main or secondary occupation. Migrants sometimes use their real estate properties for a business/workplace that is not observed among non-migrants. For both types of respondents, gift or inheritance is the most important source of money in order to acquire real estate properties. Family friends and money

made abroad play a more important role for money to acquire real estate properties among migrants rather than among non-migrants.

Table 28: Ukraine - Examples of businesses owned by returnees and non-migrants at the time of survey

RETURN MIGRANTS' BUSINESSES	NON-MIGRANTS' BUSINESSES
<b>Wholesale and retail trade</b>	<b>Wholesale and retail trade</b>
Clothing retail store	Clothing retail store
Furniture store	Furniture store
Grocery store	Grocery store
Cosmetics store	Store of building materials
Flower shop	<b>Professional occupations</b>
<b>Professional occupations</b>	Photographer
Photographer	Notary
Operator	Lawyer
Artist	<b>Transport occupations</b>
Blacksmith	Trucker
<b>Education</b>	Product carrier
Teacher	Bus driver
<b>Transport occupations</b>	<b>Personal services</b>
Trucker	Art and entertainment
Taxi driver	Manicurist
Taxi owner and driver	Masseur
Delivery service	<b>Manufacturing</b>
<b>Personal services</b>	Coffee house
Art and entertainment	Furniture factory
Manicurist	Production of spices
<b>Manufacturing</b>	Production of consumer goods
Coffee house	<b>Crafts and repairing occupations</b>
Furniture factory	Building
<b>Crafts and repairing occupations</b>	Locksmith
Building	Telemechanics
Repair of houses and apartments	Car repair
Decorator	Repair of houses and apartments
Electrician	<b>Agriculture</b>
<b>Agriculture</b>	Growing vegetables
Growing vegetables	Fruit growing
Fruit growing	Gardener
Growing of grain	

Source: Own elaboration

Table 29: Ukraine - Mean number of assets of non-migrants and returnees (at different time points)

UA – Number of assets at different time points		N. of assets at year of first migration				N of assets at year of return				Current N of assets			
		Any type	Business/ self-emp.	Land	Real estate Properties	Any type	Business/ self-emp.	Land	Real Estate Properties	Any type	Business/ self-emp.	Land	Real estate Properties
Return migrant		1.2	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.4	1.3	1.1	1.0
Non migrant		--	--	--	--	--	--	--	--	1.5	1.3	1.1	1.0
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>													
<b>Sex</b>													
Return migrant	Male	1.2	1.0	1.1	1.0	1.2	1.0	1.1	1.0	1.5	1.3	1.1	1.0
	Female	1.2	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.4	1.4	1.1	1.0
Non migrant	Male	--	--	--	--	--	--	--	--	1.6	1.3	1.1	1.0
	Female	--	--	--	--	--	--	--	--	1.4	1.4	1.1	1.0
<b>Age</b>													
Return migrant	20-34	1.1	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.4	1.3	1.0	1.0
	35-49	1.3	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.5	1.4	1.1	1.0
	50-75	1.3	NA	1.0	1.0	1.3	NA	1.1	1.1	1.4	1.3	1.0	1.1
Non migrant	20-34	--	--	--	--	--	--	--	--	1.3	1.3	1.1	1.0
	35-49	--	--	--	--	--	--	--	--	1.5	1.3	1.1	1.0
	50-75	--	--	--	--	--	--	--	--	1.6	1.3	1.1	1.0
<b>Level of education</b>													
Return migrant	Low	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Medium	1.3	1.0	1.1	1.0	1.3	1.0	1.1	1.1	1.5	1.3	1.1	1.1
	High	1.1	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.4	1.3	1.1	1.0
Non migrant	Low	--	--	--	--	--	--	--	--	1.0	NA	1.0	NA
	Medium	--	--	--	--	--	--	--	--	1.5	1.3	1.1	1.0
	High	--	--	--	--	--	--	--	--	1.4	1.3	1.1	1.0
<b>Urban or rural background (residence at 15)</b>													
Return migrant	Large city	1.3	NA	1.5	1.0	1.3	NA	1.5	1.1	1.5	1.2	1.3	1.1
	Medium-sized city	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.4	1.0	1.0
	Small city / town	1.3	1.0	1.0	1.0	1.4	1.0	1.0	1.0	1.6	1.3	1.0	1.0
	Village or rural area	1.4	1.0	1.1	1.0	1.4	1.0	1.1	1.1	1.6	1.3	1.1	1.1
Non migrant	Large city	--	--	--	--	--	--	--	--	1.3	1.0	1.0	1.0
	Medium-sized city	--	--	--	--	--	--	--	--	1.3	1.6	1.0	1.0
	Small city / town	--	--	--	--	--	--	--	--	1.5	1.2	1.1	1.0
	Village or rural area	--	--	--	--	--	--	--	--	1.6	1.3	1.1	1.0
<b>Household financial situation when aged 15</b>													

Return migrant	More than sufficient or sufficient	1.1	1.0	1.2	1.0	1.2	1.0	1.2	1.0	1.3	1.3	1.1	1.0
	Not always sufficient or insufficient	1.3	1.0	1.0	1.0	1.3	1.0	1.0	1.0	1.5	1.3	1.1	1.0
Non migrant	More than sufficient or sufficient	--	--	--	--	--	--	--	--	1.5	1.4	1.1	1.0
	Not always sufficient or insufficient	--	--	--	--	--	--	--	--	1.5	1.2	1.1	1.0
<b>MIGRATORY EXPERIENCE</b>													
Return migrant	<b><i>Last country of destination</i></b>												
	Poland	1.3	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.5	1.3	1.1	1.0
	Italy	1.2	1.0	1.1	1.0	1.3	1.0	1.1	1.1	1.4	1.4	1.1	1.1
	<b><i>Whether a circular migrant</i></b>												
	Circular	1.7	1.0	1.2	1.0	1.9	1.0	1.1	1.1	1.9	1.5	1.1	1.1
	Non-circular	1.2	1.0	1.1	1.0	1.2	1.0	1.1	1.0	1.4	1.3	1.1	1.0
	<b><i>Whether a temporary migrant</i></b>												
	Temporary	1.3	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.5	1.3	1.1	1.0
	Non-temporary	1.2	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.4	1.4	1.0	1.0
	<b><i>Time spent in Europe</i></b>												
	Less than 2 years	1.2	1.0	1.1	1.0	1.2	1.0	1.1	1.0	1.4	1.3	1.1	1.0
	2 to 5 years	1.3	NA	1.1	1.0	1.3	NA	1.1	1.0	1.6	1.4	1.1	1.1
	Over 5 years	1.1	NA	1.0	1.0	1.5	NA	1.1	1.3	1.8	2.0	1.1	1.3
	<b><i>Time since last return</i></b>												
	Less than a year	1.2	NA	1.1	1.0	1.3	NA	1.1	1.1	1.3	1.1	1.1	1.1
	1-3 years	1.2	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.5	1.4	1.1	1.0
	4-9	1.2	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.4	1.3	1.0	1.0
	10+	1.3	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.6	1.4	1.0	1.1
	<b><i>Whether voluntary return</i></b>												
	Completely voluntary	1.2	1.0	1.0	1.0	1.2	1.0	1.0	1.0	1.4	1.3	1.0	1.0
	Completely non-voluntary	1.7	1.0	1.0	1.0	1.7	1.0	1.0	1.0	1.8	1.3	1.0	1.0
	In between	1.4	1.0	1.4	1.0	1.7	1.0	1.4	1.1	1.9	1.4	1.4	1.1
	<b><i>Main motive for return</i></b>												
Economic motive	1.4	1.0	1.1	1.0	1.4	1.0	1.1	1.0	1.6	1.4	1.1	1.0	
Family motive	1.2	1.0	1.0	1.0	1.3	1.0	1.0	1.0	1.4	1.3	1.1	1.1	
Other motive	1.3	1.0	1.1	1.0	1.3	1.0	1.1	1.0	1.4	1.3	1.1	1.0	

Source: Own elaboration

### *2.4.3.3 Evolution of the mean number of assets since first migration, at time of return and currently*

- Average number of assets per return migrant with assets was 1.2 at the year of first migration, 1.3 per year of return and 1.4 at the time of the survey. So, the TEMPER survey data shows a steady tendency of increasing incomes of the migrants with work experience abroad and upon returning. Especially it concerns own business: today the number of matching assets is 1.3 per person, whereas before migration and immediately upon return it was 1.0.
- Among non-migrants, the average number of assets is slightly higher than among migrants (1.5 versus 1.4 per person).

### *Socio-demographics*

- Males have more assets than females, whereas females tend to possess their own business. It applies to both migrants and non-migrants.
- Among non-migrants, there is a steady tendency of increasing the average number of assets per person with increasing respondent age. Migrant rates are less age-dependent, since the availability of migration capital allows you to quickly accumulate the funds needed to organize your own business, buy land or real estate.
- The average number of non-migrants' assets is decreasing with increasing in the size and status of the settlement the respondent had lived at the age of 15 years. Instead, among migrants, the high number of property assets is inherent for immigrants from small cities, towns, villages, rural areas, and large cities. Particularly senseful differences, between migrants and non-migrants, who came from large cities, are observed in the number of available land holdings (1.3 versus 1.0, respectively per migrant and non-migrant having such areas). Instead, their own business presence is most common characteristic of persons from medium-sized cities.

### *Migratory experience*

- Migrants, who have worked in Italy, actively set up their own businesses and buy real estate than those, who have returned from Poland. It happens, due to the difference in the wage levels in the two countries, which is in favor of Italy.

- The result of the TEMPER survey shows that individual, who has made assets (business, land and / or real estate) before moving abroad, is more prone to circular migration. Circular migrants spend money they earned abroad on their own business more often than on purchasing other assets.
- The average assets number holden by the respondents is directly proportional to the period has been elapsed since the last return, and, in particular, the time spent in the EU. The one more thing is: the longer the person works abroad, the more money (in other equal conditions) it can save. Migrants, who have worked in Poland and Italy for more than 5 years, have an average of 2.0 businesses and 1.3 real estate, while migrants, who has worked in the same countries for less than 2 years -1.3 and 1.0 corresponding assets.

Table 30: Ukraine - Activity status of the returnees and non-migrants' partners

UA - Partner's activity		Before relationship				During last time in LDC						Current partner's activity											
		Worked		DK		Yes, all most		Yes, occ. Or short		No		Yes, all most time		Yes, occ. Or		No		Working		Studying or unemployed		Inactive	
		%		N cases		%		%		%		%		%		%		%		%		%	
Return migrant		81	0	344	1	80	6	14	287	23	50	80	2	18	338	9	76						
Non migrant		85	1	277	4	--	--	--	--	--	--	70	3	28	226	9	90						
<b>SOCIO-DEMOGRAPHIC CHARACTERISTICS</b>																							
<b>Sex</b>																							
Return migrant	Male	65	1	117	1	69	7	24	102	10	36	64	3	32	115	6	58						
	Female	93	0	227	0	87	6	7	185	13	14	91	1	7	223	3	18						
Non migrant	Male	74	1	101	1	--	--	--	--	--	--	62	1	38	84	1	51						
	Female	93	2	176	3	--	--	--	--	--	--	75	4	21	142	8	39						
<b>Age</b>																							
Return migrant	20-34	75	0	100	0	69	8	23	67	8	22	74	2	24	99	2	32						
	35-49	84	1	165	1	87	5	8	149	8	14	91	3	6	179	5	12						
	50-75	83	0	79	0	77	8	15	71	7	14	64	2	34	60	2	32						
Non migrant	20-34	84	0	64	0	--	--	--	--	--	--	75	7	18	57	5	14						
	35-49	82	2	97	2	--	--	--	--	--	--	84	2	14	100	2	17						
	50-75	88	2	116	2	--	--	--	--	--	--	53	2	45	69	2	59						
<b>Level of education</b>																							
Return migrant	Low	NA	NA	0	0	NA	NA	NA	0	0	0	NA	NA	NA	0	0	0						
	Medium	78	0	176	1	76	10	14	152	19	28	76	3	21	170	6	48						
	High	84	0	168	0	84	2	14	135	4	22	84	2	14	168	3	28						
Non migrant	Low	NA	NA	0	0	--	--	--	--	--	--	NA	NA	NA	0	0	0						
	Medium	85	2	167	3	--	--	--	--	--	--	67	2	31	131	4	60						
	High	85	1	110	1	--	--	--	--	--	--	73	4	23	95	5	30						
<b>Urban or rural background (residence at 15)</b>																							
Return migrant	Large city	90	0	26	0	85	0	15	22	0	4	90	0	10	26	0	3						
	Medium-sized city	82	0	75	0	83	6	11	66	5	9	84	2	14	76	2	13						
	Small city / town	75	3	30	1	85	6	9	28	2	3	83	3	15	33	1	6						
	Village or rural area	81	0	213	0	77	7	15	171	16	34	77	2	21	203	6	54						
Non	Large city	71	0	5	0	--	--	--	--	--	--	43	0	57	3	0	4						

migrant	Medium-sized city	87	4	59	3	--	--	--	--	--	--	76	1	22	52	1	15
	Small city / town	84	1	64	1	--	--	--	--	--	--	71	1	28	54	1	21
	Village or rural area	85	0	149	0	--	--	--	--	--	--	67	4	29	117	7	50
<b>Household financial situation when aged 15</b>																	
Return migrant	More than sufficient or sufficient	82	1	101	1	80	5	15	83	5	16	81	2	17	100	2	21
	Not always sufficient or insufficient	81	0	243	0	80	7	13	204	18	34	79	2	18	238	7	55
Non migrant	More than sufficient	83	1	91	1	--	--	--	--	--	--	68	3	30	73	3	32
	Not always sufficient or insufficient	85	1	186	3	--	--	--	--	--	--	71	3	27	153	6	58
<b>MIGRATORY EXPERIENCE</b>																	
Return migrant	<b>Last country of destination</b>																
	Poland	79	0	178	1	79	5	16	147	10	30	80	3	16	181	7	37
	Italy	83	0	166	0	81	8	12	140	13	20	79	1	20	157	2	39
	<b>Whether a circular migrant</b>																
	Circular	79	0	11	0	54	15	31	7	2	4	43	7	50	6	1	7
	Non-	81	0	333	1	81	6	13	280	21	46	81	2	17	332	8	69
	<b>Whether a temporary migrant</b>																
	Temporary	80	0	216	0	78	6	16	181	15	37	79	3	18	213	8	47
	Non-	83	1	128	1	83	6	10	106	8	13	81	1	19	125	1	29
	<b>Time spent in Europe</b>																
	Less than 2 to 5	81	0	268	0	80	6	13	224	18	37	81	2	17	266	8	55
	Over 5	79	2	52	1	82	2	16	46	1	9	83	0	17	55	0	11
		86	0	24	0	68	16	16	17	4	4	61	4	36	17	1	10
	<b>Time since last return</b>																
	Less than 1-3 years	76	0	92	0	72	9	19	86	11	23	76	5	19	92	6	23
	4-9	82	0	81	0	82	3	15	72	3	13	83	1	16	82	1	16
	10+	82	0	114	0	85	5	10	91	5	11	83	0	17	114	0	24
		88	2	57	1	84	9	7	38	4	3	77	3	20	50	2	13
	<b>Whether voluntary return</b>																
	Completely	81	0	298	1	81	6	13	253	20	40	80	2	18	294	8	66
Completely	77	0	10	0	50	8	42	6	1	5	69	0	31	9	0	4	
In between	84	0	36	0	80	6	14	28	2	5	83	2	14	35	1	6	
<b>Main motive for return</b>																	
Economic	78	0	42	0	89	6	6	32	2	2	87	4	9	47	2	5	
Family	83	0	225	1	82	5	13	200	12	32	81	1	18	218	4	48	
Other	77	0	77	0	69	11	20	55	9	16	74	3	23	73	3	23	

Source: Own elaboration

#### 2.4.4 Partners' activity

- More than 4/5 of the respondents' partners was working before the relations with respondents began. Among migrants, the high proportion of employees, among respondents' partners, has been remaining since the last migration.
- The employment share among non-migrant partners, at the time of the survey, is slightly lower than that of migrants' partners, due to a larger proportion of elder aged persons among the first group (usually marriage partners in Ukraine have the same or near-age, a significant difference in age is rare).

#### *Socio-demographics*

- Males report, that their partners (or females respectively) working or worked at different stages of the labor biography of the respondents, less than females. Whereas the fact of the women employment rate in Ukraine is lower than that of men - 51.6% vs. 61.6% for the age group of 15-70 years in 2016 (State Statistic Service of Ukraine 2017).
- Mostly, the partners' employment is reported by middle age and high educational level individuals (both migrants and non-migrants). That is in line with trends in the employment level in Ukraine with age and education. According to the data of Labour Force Survey y 2016 p., the population employment rate of Ukraine aged 15-34 was 54,1%<sup>3</sup>, at the age of 35-39 and 40-49 years - 78.2-78.4%, in age groups 50 years old and older - 62.4-14, 3%. Persons, who had completed higher education in 2016, have the employment level to 70.8%, persons with incomplete higher education or vocational education - more than 62%, whereas those with complete secondary education - 42.1% (State Statistics Service Ukraine, 2017). However, it should be taken into account, the partners' education level in Ukraine coincides less frequently than age.

#### *Migratory experience*

- The employment level of migrant partners is decreasing with increasing time spending in Europe. Obviously, that is due to fact that people, which have significant term of labor migration, usually accumulate more money and allow their partnerers not to work.

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<sup>3</sup>At the age of 15-24 - 27.0%, 25-29 years - 69.8%, 30-34 years - 74.7%. Unfortunately, information about the employment level in the age group of 20-34, and separately in groups of 15-19 and 20-24 years old - is not published.

- Frequently, employed persons are migrant partners, who have completely voluntarily returned or with each other.
- The proportion of people, who are studying or seeking work on partnerships, is very low among all the population contingents, selected on the basis of socio-demographic characteristics or peculiarities of migration experience.

#### **2.4.5 Synthesis for Ukraine**

The majority of return migrants sent remittances during their last stay regularly or occasionally. However, the respondents think mostly that remittances are helpful or not important for recipients. Young return migrants sent money less frequently and this group of respondents is the most skeptical about the importance of remittances.

The majority of respondents regardless of migratory experience estimated their household financial situation as “sometimes sufficient, sometimes not or insufficient”. Return migrants tend to evaluate their financial situation more positive than non-migrants. Additionally, the vast majority of return migrants see a positive effect in their return.

In general, non-migrants had more investments than return migrants at the time of the survey. A share of returners has been a little higher only on business ownership. Male respondents as well as older respondents had more investments regardless of migratory experience.

The results of survey show that foreign experience helps to increase assets. In general, among the return migrants money made abroad is a more important source to start a business than to acquire land or to acquire real estate properties.

### **3 Conclusion: discussion of the results based on cross-country comparisons**

Results of the TEMPER surveys allow to have a preliminary look at the economic contributions of returnees, as compared to those of non-migrants in the different contexts of Argentina, Romania, Senegal and Ukraine. To conclude this report, we endeavor to look at the four country

sections from a comparative perspective, in order to highlight trends across countries as well as major dissimilarities.

***Remittances and their importance to recipients.*** The prevalence of remitting practices during last migration varies greatly by the country of survey: while it is an almost general practice in Senegal (where 80% of the male returnees reported sending or bringing money during their last migration), it is very common in Romania (58%) and Ukraine (60%), but a minority practice in Argentina (24%). The relative importance of such money transfers to those who received them is also country-specific: while half of the Senegalese returnees considered this money to be crucial or very important to those who received it, a majority thought that it was only helpful or not very important in the three other countries. These differences can be explained by different factors. First, the TEMPER survey in Senegal only interrogated male respondents, who tend to be bigger remitters than women in this country due to their role as breadwinners and main family support. Differences also stem from different family migration patterns: while, for instance, Argentines who emigrated to Spain tended to be from middle class backgrounds and to bring their children with them, Senegalese migration tends to be that of single male breadwinners leaving their families – spouse(s), children and other kin – behind, and who therefore face greater economic responsibilities towards them.

Comparing the four countries, interesting trends emerged. Among the socio-economic characteristics, the level of education appears as clearly related to remitting practices, with the highly educated remitting less than the other groups in the four countries. In Argentina, Senegal and Ukraine, remitting was more often reported by the old age groups (50-75), but this observation was not done for Romania where it is the youngest age group (20-34) which remitted most. In Argentina and Senegal, remitting is also associated with people from more humble background, but not in Romania where it is those whose household situation when aged 15 was sufficient or more than sufficient who remitted the most. In Ukraine both groups remitted to similar extent, but those with more affluent background remitting more regularly. Sex, on the other hand, does not seem to influence that practice much, and has country-specific influence. Among the three countries that interviewed both men and women, only Romania register significant difference by sex of the respondents, with male returnees being more likely to report remitting than women and that their transfers were very important to the recipients.

Regarding the migratory experience, some differences by country of destination can be noticed in Romania and Ukraine, returnees from Spain remitting more than those from Germany in the former case, and returnees from Italy remitting more than those from Poland in the second case. Such differences probably relate to the different migrant profiles in each country, and will be explored further in future analyses. Interestingly, circular migrants appear as very important remitters in all countries, though the small samples of this group in Argentina, Romania and Ukraine call for cautious interpretation. Much clearer is the greater likelihood of remitting of non-temporary migrants compared to the temporary ones, which is understandable as more stable situation at destination certainly facilitates capital accumulation and savings. Similarly, less time at destination – and especially when less than two years – is associated with lower levels of remitting practices in the four countries. Finally, those who returned voluntarily and for family-related reasons tend to be the biggest remitters in all contexts.

***Household financial situation and the effect of return.*** Responses to the question asking returnees and non-migrants to assess whether the current financial situation of their household was sufficient or not to cover their basic needs revealed very different situations in the four countries. While between two-thirds and nine tenth of respondents reported that their situation was either sufficient or more than sufficient in Argentine, Romania and Senegal, the outlook was much more negative in Ukraine where a majority of respondents declared facing financial hardship. Comparing returnees to non-migrants also reveal contrasting situation as non-migrants reported better financial situation in Argentina and Romania, while it was the other way around in Senegal and Ukraine. The reasons behind these differences across countries probably lie in the contrasting migrant profiles, as well as country-specific understandings of the questions.

Across countries, there are no clear effects of the gender of the respondents on this outcome. However, other sociodemographic characteristics are associated to particular trends in the different contexts. Younger respondents – whatever their migratory status – tend to be more positive about their current financial situation. Yet, among returnees, it is the older ones (50-75) who are more prone to consider the effect of their return as positive. Highly-educated respondents are also more likely to judge favourably their current situation and to think that their return was beneficial to their household situation. As expected, those who experienced difficult household financial situation when aged 15 are overrepresented among those who have financial difficulties today.

In contrast, the migratory experience of returnees appears to impact their appraisal of their financial situation and of the impact of their return very differently across countries. There can be vast differences according to the last country of destination (as in Romania) or more limited ones (Senegal and Ukraine). Circular migrants are better off in Senegal and Ukraine but not in Argentina and Romania. No clear patterns can be discerned for temporary migrants either. With the exception of Romania, time since return is associated with more pessimistic appraisal of the current financial situation. Longer time at destination appears related to more optimistic accounts except in Argentina. Finally, as already mentioned about remittances, migrants who returned against their will tend to report the worst situation of all groups, and are more prone to think that their return had either no or detrimental effect on their household situation.

### ***Return migration and investments***

Return migration is often associated with private investments, as highlighted in the literature review. Better wages abroad would allow to accumulate the savings necessary to invest and those willing to return would channel these funds towards investments at home in order to fulfil this desire. Yet, from the results of the TEMPER survey, differences in asset ownership between returnees and non-migrants are mild in Argentina (where the percentage of ownership of any assets is of 61% for returnees and 63% for non-migrants) and Ukraine (33 % and 36% respectively). The importance of the migratory experience for asset accumulation is clearer in Romania (41% vs 31%) and Senegal (41% vs 24%). Further analyses are, however, required to understand the status of such activities and investments in order to understand whether a) migrants were not positively selected in terms of asset ownership before their first migration and b) whether these assets allow their owner a better living standard. In particular, when it comes to self-employment and business ownership, it is important to differentiate between survival- and growth-oriented businesses. Yet, previous research showed that return migrants often resort to self-employment as a last resort (Mezger Kveder and Flahaux 2013) and businesses set up by returnees tend to be small and medium enterprises, with only limited economic impact (Black and Castaldo, 2009; Hamdouch and Wahba, 2015). A look at the type of businesses developed by returnees and non-migrants, as well as their characteristics in terms of number of employees or location reveal that they are rather similar, and follow different patterns in the different countries: while non-migrants' businesses are more likely to have employees and to be run in specific business premises in Argentina, Romania and Ukraine, it is more common for returnees' businesses in Senegal. In all countries, most businesses are small enterprises, e.g. retail or local grocery shops.

**Businesses.** Businesses and self-employment are relatively uncommon among Romanian and Ukrainian respondents (around 1 in 10 on average), while such activities are more common in Argentina (approximately 3 respondents out of 10) and characteristic of a majority of Senegalese respondents. The Senegalese sample stands out also in terms of the difference between non-migrants and returnees: while both groups have similar levels of self-employment/business ownership in the other countries, Senegalese returnees are much more likely than non-migrants to conduct such activities (75% vs 57%).

Of course, an important caveat here is that the Senegalese sample only consists of men, who are significantly more likely to invest than women in Senegal (Mezger Kveder and Beauchemin 2014). The predominance of men in self-employment/businesses is observed in all countries, in both the returnees' and non-migrants' samples. These activities are also most common among the middle age group, i.e. 35-49, in all contexts. The relationship with the level of education, however, is country-specific: if there are no easily discernable trend in Argentina, Romania and Ukraine, business activities are most common among respondents with the lowest level of education in Senegal. This, and the fact that people coming from more humble backgrounds (i.e. those who were living in household which could not always cover the basic needs of its members when they were 15) are also more involved in self-employment/businesses (as well as owning more of the different assets), hints at the prevalence of survival entrepreneurship among both non-migrants and returnees and suggests that, in this particular context, higher proportions of asset ownership do not necessarily equate with better living standards. The same cannot be said for the other countries, where the relationship between business ownership and social background is less clear.

Migratory experience also has a clear influence on the propensity to be self-employed and/or owning businesses. If differences by country of destination are relatively small if we consider only this type of activities, circular migrants appear clearly as important business men in Romania and Senegal. Business activities and, more generally, ownership of lands and properties, are most common among those who have spent between 2 and 5 years in Europe (with the exception of Senegal where there is a linear increase between rate of asset ownership and time spent at destination). In all countries, assets ownership also increases with the time elapsed since return (with, again, the except of Senegal where this is generally true but does not apply to those who came back at least 10 years ago). In all contexts, but especially in Senegal where such cases are quite common, involuntary returnees possess less of any types of assets, a logical finding considering what is known about the relationship between the willingness to return and the

propensity to invest back home (Akwasi Agyeman and Fernández Garcia, 2015). Quite logically, returnees who came back primarily for an economic motive are also more likely to start up businesses.

***Lands and real estate properties.*** Ownership of lands and real estate properties follow rather similar trends to the self-employment/business. Except in Senegal, investments in real estate properties is most common in other countries. These properties are usually acquired to accommodate their owners, but are also used for renting or as business premises in Argentina and Senegal. Return migrants own more of both types of assets in Senegal and real estate properties in Romania, but there are no noticeable difference between returnees and non-migrants in other countries. This suggests different possible explanations: in Argentina and Ukraine, migration may be less important for accumulating such assets than in other countries (even if returnees of both countries indicate money made abroad as an important source of funding to acquire these assets), or migrants from these countries may be less endowed with lands and/or properties than non-migrants before their first migration.

Further analysis will allow to better understand the economic contributions of returnees, particularly incorporating additional indicators (comparing those who are “more” than satisfied with their household financial situation) and making full use of the longitudinal nature of the data to tackle the effect of time and other significant variables on both assets and investments. They will also allow investigating the effect of migration and return on the labour market participation of migrants’ partners, that is difficult to interpret at the moment, in the absence of information about the location of these partners (accompanying to the migrants at destination or remaining at home).

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