

IOM REGIONAL OFFICE FOR THE EAST AND HORN OF AFRICA

# THE ROLE OF ECONOMIC AND SOCIAL REMITTANCES IN SHAPING MIGRATION FLOWS FROM ETHIOPIA

Insights from the Regional Data Hub (RDH) Research on Young Ethiopian  
Migration along the Eastern and Southern Corridors: Case Study Report 6

October 2022



**IOM**  
UN MIGRATION

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## ABOUT IOM

The International Organization for Migration (IOM) is committed to the principle that humane and orderly migration benefits migrants and society. As an intergovernmental organization, IOM acts with its partners in the international community to: assist in meeting the operational challenges of migration; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and well-being of migrants.

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## ABOUT THE REGIONAL DATA HUB

Established in early 2018 at IOM's Regional Office for the East and Horn of Africa, the Regional Data Hub (RDH) aims to support evidence-based, strategic and policy-level discussion on migration through a combination of initiatives. The RDH aims to enhance the availability of migration related data in the region and promote its dissemination to achieve stronger governance outcomes and positive impacts for migrants and societies as a whole. In particular, the RDH intends to facilitate technical coordination, harmonize the different IOM data collection activities and foster a multi-layered analysis of mixed migration movements, trends and characteristics across the region. Through a combination of IOM data collection methodologies, research initiatives, and continuous engagements with National Statistical Offices (NSOs), key line Ministries and Regional Economic Communities (RECs), the RDH aims to fill the existing gaps in strengthening the regional evidence base on migration. This contribution will, in turn, help improve policy-making, programming and coordination between all the stakeholders involved. The [RDH strategy](#) is structured along four pillars, in line with [IOM's Migration data Strategy](#). Publications can be consulted at <https://eastandhornofafrica.iom.int/regional-data-hub>. The RDH and this research project are largely funded through the generous support of the EU-IOM Joint Initiative for Migrant Protection and Reintegration in the Horn of Africa (EU-IOM JI).

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## ABOUT THE EU-IOM JOINT INITIATIVE PROGRAMME

The EU-IOM JI programme was launched in December 2016 and is funded by the European Union (EU) Emergency Trust Fund for Africa. The programme brings together 26 African countries of the Sahel and Lake Chad, the Horn of Africa, and North Africa regions, along with the EU and IOM around the goal of ensuring that migration is safer, more informed and better governed for both migrants and their communities. The programme enables migrants who decide to return to their countries of origin to do so in a safe and dignified way. It provides assistance to returning migrants to help them restart their lives in their countries of origin through an integrated approach to reintegration that supports both migrants and their communities, has the potential to complement local development, and mitigates some of the drivers of irregular migration. Also within the programme's areas of action is building the capacity of governments and other partners; migration data collection and analysis to support fact-based programming; as well as information and awareness raising.

## TABLE OF CONTENTS

<b>Acronyms</b>	<b>2</b>
<b>Definitions</b>	<b>3</b>
<b>Background</b>	<b>5</b>
<b>Methodology</b>	<b>6</b>
Rapid assessment	6
Household sampling	6
Quantitative data collection	6
Qualitative data collection	7
<b>Introduction</b>	<b>10</b>
<b>Economic Remittances</b>	<b>13</b>
Frequency, mode of transfer and importance of remittances	13
Remittance usage and household livelihood	15
<b>Social Remittances</b>	<b>18</b>
How social remittances flow between destination and origin	18
Direct contacts	18
Indirect contacts	23
Information on migration in the media	26
Child migrants and peer influence	28
<b>Conclusion</b>	<b>31</b>
<b>Annex: Sample Data and Sociodemographic Profile of Communities and Households</b>	<b>33</b>
<b>References</b>	<b>35</b>

## ACRONYMS

**COVID-19** Coronavirus Disease 2019

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**EHoA** East and Horn of Africa

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**FGD** Focus Group Discussion

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**FM** Flow Monitoring

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**FMP** Flow Monitoring Points

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**GCC** Gulf Cooperation Council

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**HoA** Horn of Africa

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**HH** Household

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**IOM** International Organization  
for Migration

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**KI** Key Informant

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**KII** Key Informant Interview

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**RDH** Regional Data Hub

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**SNNPR** Southern Nations, Nationalities,  
and Peoples' Region

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**USD** United States Dollar

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“ My first son died in a car accident in South Africa. Even though I lost my son, I would encourage people to do their best to try to go to South Africa because everyone has a different story. Our life has changed a lot because four of my children and my husband lived in South Africa.



## DEFINITIONS<sup>1</sup>

### Country of destination

A country that is the destination for a person or a group of persons, irrespective of whether they migrate regularly or irregularly.

### Country of origin

A country of nationality or of former habitual residence of a person or group of persons who have migrated abroad, irrespective of whether they migrate regularly or irregularly.

### Country of transit

The country through which a person or a group of persons pass on any journey to the country of destination or from the country of destination to the country of origin or of habitual residence.

### Economic remittances

Personal monetary transfers, cross border or within the same country, made by migrants to individuals or communities with whom the migrant has links.

### Head of household

The person who is acknowledged as head by the other members and is the main decision-maker for decisions concerning the household.

### Household

A group of people living together/sharing the same dwelling and cooking arrangements.

### Irregular migration

Movement of persons that takes place outside the laws, regulations, or international agreements governing the entry into or exit from the State of origin, transit or destination.

### Migrant network

Sets of interpersonal ties that connect migrants, former migrants and non-migrants in origin and destination areas through bonds of kinship, friendship and shared community origin.<sup>2</sup>

### Regular migration

Migration that occurs in compliance with the laws of the country of origin, transit and destination.

### Reintegration

A process which enables individuals to re-establish the economic, social and psychosocial relationships needed to maintain life, livelihood and dignity and inclusion in civic life. Reintegration has three key components: **Social reintegration** implies the access by a returning migrant to public services and infrastructures in his or her country of origin, including access to health, education, housing, justice and social protection schemes. **Psychosocial reintegration** is the reinsertion of a returning migrant into personal support networks (friends, relatives, neighbours) and civil society structures (associations, self-help groups and other organizations). This also includes the re-engagement with the values, mores, way of living, language, moral principles, ideology, and traditions of the country of origin's society. **Economic reintegration** is the process by which a returning migrant re-enters the economic life of his or her country of origin and is able sustain a livelihood.

### Returnees


Individuals who have migrated internationally and then returned to Ethiopia.

### Social remittances

The transfer of ideas, behaviours, identities and social capital from migrants to their communities of origin.

<sup>1</sup> All definitions are taken from IOM glossary unless stated otherwise. [https://publications.iom.int/system/files/pdf/iml\\_34\\_glossary.pdf](https://publications.iom.int/system/files/pdf/iml_34_glossary.pdf).

<sup>2</sup> Massey et al., 1994.



“ Hossana has become a more developed city because many people who worked in South Africa came back here and built schools, hospitals, hotels and other businesses. My father returned after working in South Africa for six years and built a small hospital here. He supported me through medical college and I now work at our family's hospital.

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## BACKGROUND

In 2019, the IOM Regional Data Hub (RDH) for the East and Horn of Africa (EHOA) launched a multistage research project aimed at better understanding the experiences, decision-making, perceptions and expectations of young Ethiopians<sup>3</sup> along the Eastern Route from Ethiopia to the Gulf Cooperation Council (GCC) countries, in particular the Kingdom of Saudi Arabia, via Djibouti and Somalia. The project included conducting original research with individual migrants along the route (phase one and two) and in communities of high emigration in Ethiopia (phase three).

The first two stages of the research project were carried out in Obock, Djibouti, and Bossaso, Puntland, where research teams interviewed a sample of migrants transiting through these two main embarkation hubs from where they cross over the Gulf of Aden and the Red Sea to Yemen. Three different types of migrants were interviewed: individuals migrating for the first time, individuals who have attempted or successfully completed this journey before; and individuals who have decided to stop their journey and

return to Ethiopia. Quantitative surveys were administered to 2,140 migrants in Obock and 1,526 migrants in Bossaso. Qualitative, semi-structured interviews were also conducted with a sample of 66 migrants in Obock.

The third stage of the project was conducted in the first half of 2021 in communities of high emigration in Ethiopia with the aim of gaining a better understanding of the environment in which migration is taking place and investigating how it is lived and experienced at household and community level. Phase three was also designed to better understand how money, information, knowledge and ideas flow transnationally between communities in Ethiopia and migrants abroad, as well as to gauge whether the coronavirus disease 2019 (COVID-19) has changed the migration environment and impacted migration from and to these communities. This report builds on the findings of this third phase, drawing on data collected through the methodology highlighted on the following page.

3 Young Ethiopians are defined as young adults between 15 and 29 years old. Interviews with migrants younger than 15 years were not conducted for ethical reasons.

“ I’ve heard a lot about Saudi Arabia. I’ve been told that it is a hard place to live in, but I have still made all the preparations to migrate. I’m just waiting for the right time to go there.

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## METHODOLOGY

Data collection was carried out by JaRco Consulting PLC in five communities in Ethiopia. Research findings from phases one and two guided the initial selection of target woredas of origin of migrants, which were chosen according to the volume of flows and the presence of a mixed pool of migrants.<sup>4</sup> Selected woredas were then triangulated with annual IOM Flow Monitoring (FM) data on migration flows along the Eastern Route. Selected woredas included (Amhara), Setema (southwest Oromia), Deder (east Oromia) and Erer (Harari).<sup>5</sup> The additional woreda of Misha in Southern Nations, Nationalities, and People's Region (SNNP) was selected through FM data as representative of communities of high emigration towards the Southern Route.

### RAPID ASSESSMENT

A rapid assessment was carried out in each woreda to assess whether it was suitable for the research and fulfilled the study's requirements, and to generate community profiles for each of the targeted areas. The rapid assessment involved both primary and secondary data collection on the socioeconomic, environmental, security and migratory landscapes in each location and contributed to a better understanding of the local environment; defining the geographical boundaries of each data collection site; identifying research areas within each woreda (areas with a high concentration of households with at least one member who is currently abroad or has returned);<sup>6</sup> generating an understanding of local migration dynamics; and identifying key informants (KIs) such as community leaders and former migrants for the qualitative part of the research.

Primary data was collected through observation of study sites and by interviewing KIs to gather in-depth, context-specific information from each target woreda. Within each area, individuals with different areas of expertise were interviewed, including a representative of the economic sector, a representative of women's affairs, government representatives, religious leaders and

informants from the migrant community. Secondary data was collected through a review of relevant literature including research papers, academic studies, migration data and publications from non-governmental organizations, the United Nations and the Government of Ethiopia.

### HOUSEHOLD SAMPLING

A listing was carried out in each area to understand the distribution of migrant households throughout that area and identify the potential households to interview. Listing was conducted prior to data collection and a number of households greater than the target sample size for each domain was identified. The target sample was set at 500 households per area, half with and half without experience of migration, to allow for comparison – the target sample was raised to 600 households in Misha because it was the only community representative of the Southern Route. In addition to the presence of migrants and returnees, information on gender, age and intended destination of migrants was also collected. Overall, 4,396 households were listed across the five communities, with a total of 2,439 migrants identified of whom 991 were returnees. Details on the sociodemographic profiles of surveyed households can be found in the Annex.

### QUANTITATIVE DATA COLLECTION

Based on the listing, a sample of 2,600 households was randomly selected, with an equal proportion of migrant households to non-migrant households. The survey covered information on the characteristics of households, their living conditions, attitudes towards migration, direct experience of migration, the impact of COVID-19 on migration and migrant or would-be migrant future intentions. Tools were translated into Amharic and Oromifa by JaRco and surveys were administered individually to household heads following their informed consent by trained enumerators in each area. To ensure that data collected were as accurate and reliable as

4 These included first-time migrants, returnees, re-migrating individuals, female migrants and former internal migrants.

5 Although the Tigray region is a main region of origin of migrants surveyed in the first two stages of the research, woredas of high emigration in Tigray had to be excluded from the research due to conflict and security issues that erupted in Northern Ethiopia in November 2020.

6 Each area of research roughly corresponds to 4–5 kebeles for each woreda, except for Erer, where all kebeles were screened and selected, due to low population density and lower incidence of migration.

possible, interviews were conducted individually and out of earshot of other community members; data collectors of the same gender as participants conducted surveys, as this is deemed more culturally acceptable in a traditional Ethiopian context and helped to create safe, comfortable environments in which respondents felt able to speak more freely and answer honestly.

## QUALITATIVE DATA COLLECTION

Qualitative data were also collected in each research area through focus group discussions (FGDs) and key informant interviews (KIs) to obtain more in-depth views from different perspectives and allow for a more nuanced understanding of the household survey findings. Tools were developed to assess parental attitudes towards migration; risk awareness, information sources and knowledge gaps among aspiring migrants; returnees' ambitions and return experiences; migration dynamics before and during COVID-19; the importance of remittances and how the remittance system works; and transnational communication and technology. Tools were translated into the relevant local languages to ensure that the appropriate local vernacular was used, thus enabling participants to understand and respond to questions easily.

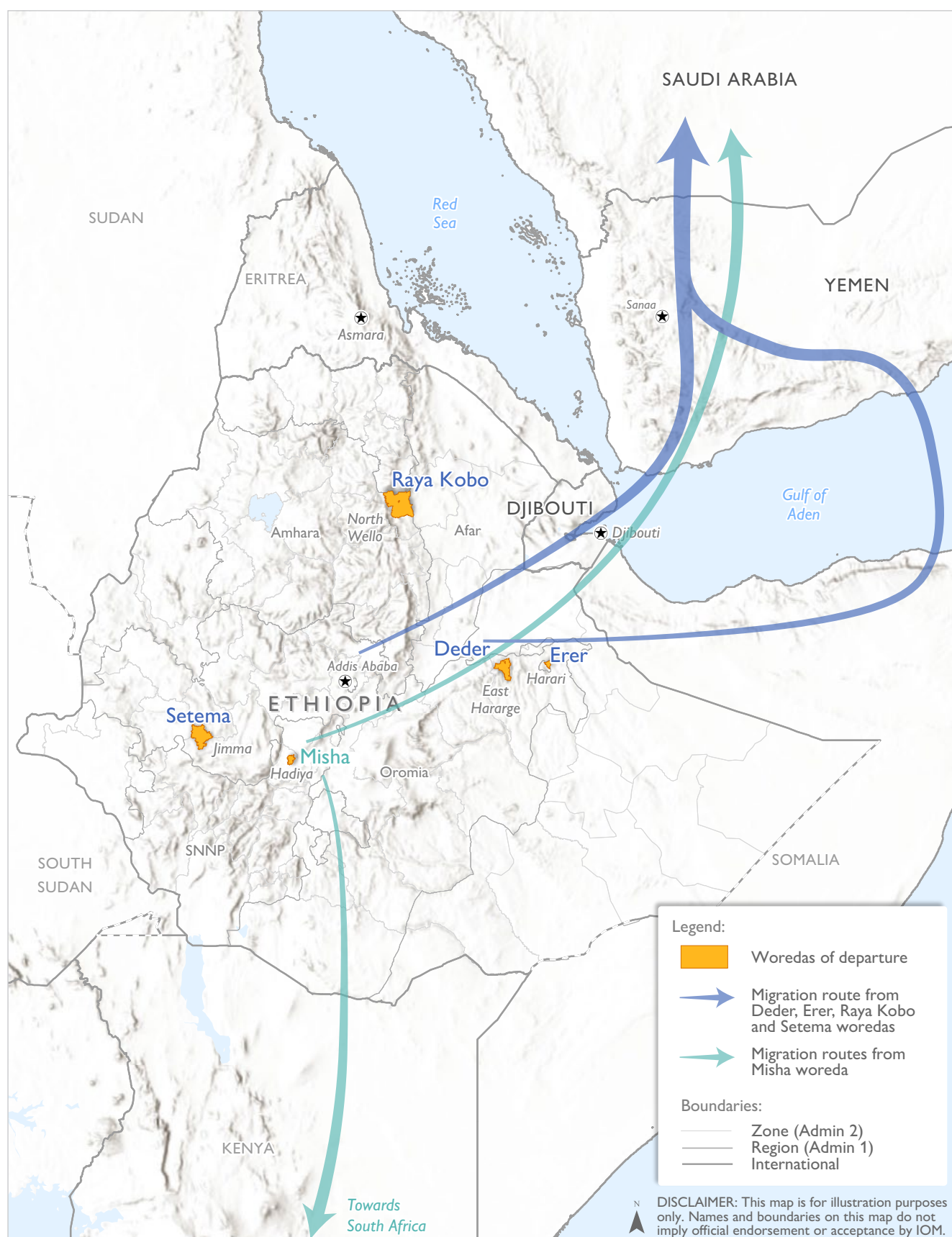
Overall, 40 KIs and 24 FGDs were conducted across the five locations. FGDs were conducted in groups of six to eight participants who were purposefully selected based on their profiles and willingness to participate. All FGDs were separated by gender due to cultural sensitivities and to promote an environment where all participants felt free to speak openly. FGDs were also grouped homogeneously in terms of social backgrounds and employment histories to ensure everyone's opinion was heard and participants could feel they were discussing in a safe space. Key informants were identified during the rapid community assessments and included representatives of community groups, informal foreign exchange providers, returnees, teachers, community elders, local officials, youth representatives and other relevant stakeholders.

Data from the listing and rapid assessments have been used to profile areas of research. Data from surveys have been used to compare findings across communities and different population groups, such as households with one migrant currently abroad or who has returned versus households with multiple migrants and/or returnees. Qualitative data from FGDs and KIs have been used to confirm quantitative findings and further explore specific issues. When possible, triangulation with data on individual migrants collected during the first two phases of the research was also carried out.

Table 1. Research areas and data collection activities

RESEARCH SITES	PHASE 1 AND 2		PHASE 3			
	Individual Surveys	Individual Semi-structured Interviews	Households Screened (listing)	Households Surveyed	Focus Group Discussions	Key Informant Interviews
Bossaso	1526					
Deder			649	500	4	8
Erer			1523	500	5	8
Misha			805	600	6	8
Obock	2140	66				
Raya Kobo			626	500	5	8
Setema			776	500	4	8

## RESEARCH AREAS



“ It took me two months to arrive in Saudi Arabia. I lived there for two years before I was deported. Life there was very hard and I would not wish for my children to go there, even though I made triple the money than I make here. After my return, I opened a small shop and a grain store.

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## INTRODUCTION

The Ethiopian Diaspora is one of Africa's largest, with the Government of Ethiopia estimating that over 3 million Ethiopians live outside of their country (MPI, 2021). Economic remittances from abroad are often a lifeline for households in Ethiopia who rely on remittances to cover their basic needs. Remittance estimates for Ethiopia vary, with the World Bank estimating annual net remittance flows in Ethiopia in 2019 at 479 million United States dollars (USD), while the National Bank of Ethiopia estimates the value of remittances to have reached USD 4.5 billion in 2019, around 5 per cent of the country's gross domestic product (MIDEQ, 2020).<sup>7</sup> Despite the substantial difference between sources, remittance inflows clearly significantly contribute to the Ethiopian economy. Most remittances to Ethiopia are sent from the United States, the United Arab Emirates, Djibouti, Saudi Arabia and the United Kingdom (RemitScope, 2020).

In the areas of high emigration studied in this research, economic remittance flows from Saudi Arabia and South Africa have significantly fostered households' well-being by supporting them with daily living costs, providing the financial means to start small business ventures, allowing for the purchasing of consumer goods and the construction of new or improved housing and in making social investments in the education of migrants' children and siblings. Remittances also support the migration of family and community members. Survey data show that in around 11 per cent of households with migration experience, migration was financed through remittances, particularly in Misha, where 36 per cent of journeys were financed this way (IOM, 2022a).

Such subsequent migration would not have been possible if the flows of economic remittances had not been reinforced by social remittances facilitated through transnational communication channels and exchanges.

The term 'social remittances' was coined to capture the notion that in addition to monetary remittances, migration also entails the exchange of ideas, practices, identities and social capital between sending and receiving communities. Such intangible exchanges can happen when migrants visit or return to their home countries, when they are joined by family and friends in their host countries or when migrants and non-migrants communicate transnationally through phone-calls, social networks, video-chats, letters or other people (Levitt and Lamba-Nieves, 2011).

In the context of irregular labour migration of young Ethiopians along the Eastern and the Southern Routes,<sup>8</sup> financial and legal constraints affect the ability of migrants to travel back and forth between sending and receiving communities. However, communication technologies and social networks have emerged as a powerful way to transfer ideas and identities that shape the collective imagination of non-migrants. Most face-to-face contacts occur after voluntary and involuntary return.

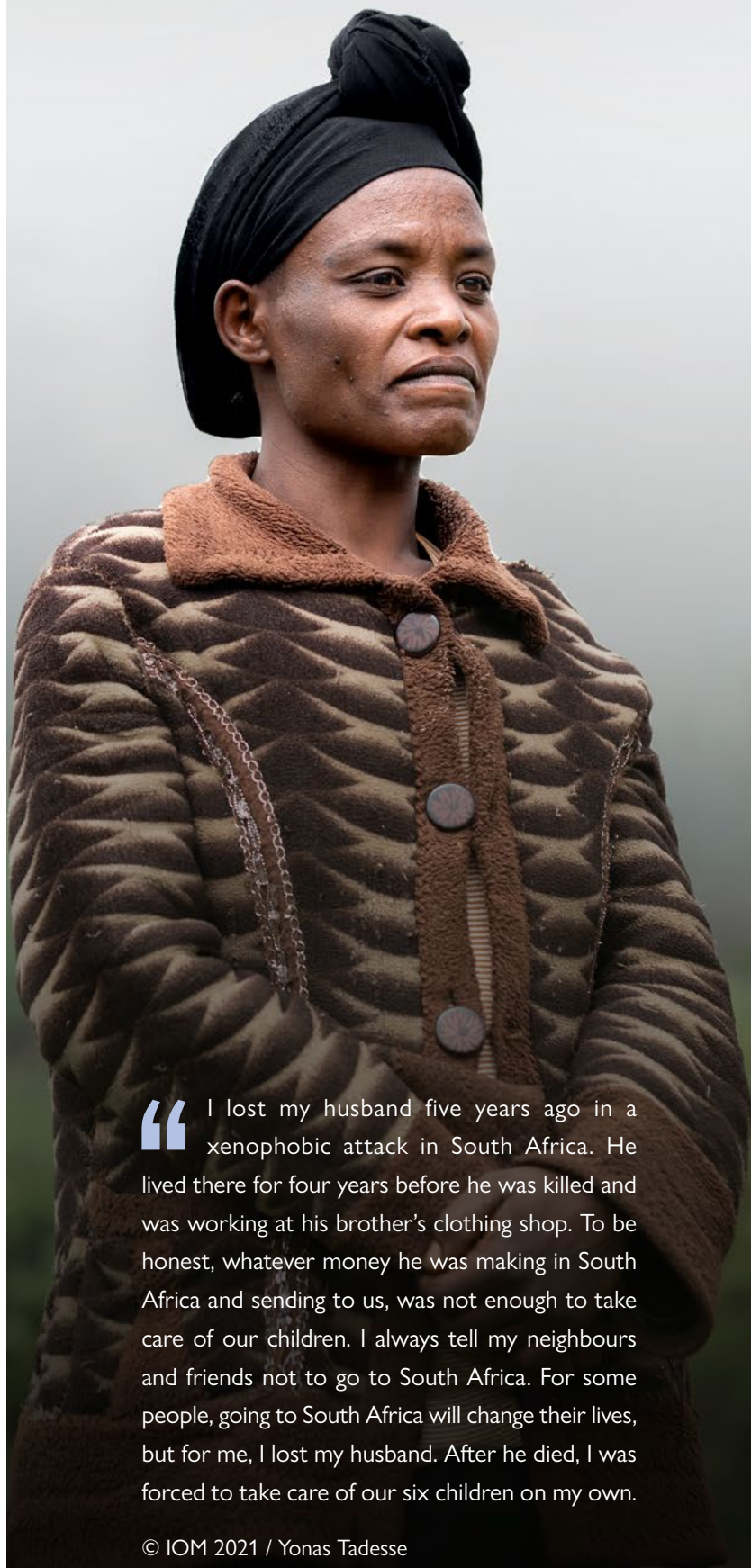
In this study, remittances to Ethiopia must also be viewed in the context of the COVID-19 pandemic, which not only reduced migrant movements in the region, but also had economic ramifications for sending and host communities including mass job loss amongst migrants abroad which challenged their ability to remit. Many East African migrants also experienced non-payment of wages with limited access to legal recourse (ILO, 2021). Some of the most vulnerable households in Ethiopia, who were relying on remittances to cover their basic needs, were adversely impacted by the pandemic. World Bank data suggest that in 2020 in Ethiopia, 54 per cent of urban and 55 per cent of rural households who received remittances experienced a decline in this income (KNOMAD, 2021).

7 The disparity in figures reflects differing approaches to data collection (the NBE includes the vast informal market in their estimates) and highlights the difficulty in calculating total remittances flows (IOM, 2017).

8 The Eastern and Southern migratory routes constitute two of the main migration corridors out of Ethiopia. Although the Middle East and Ethiopia have been linked along trade and religious pilgrimage routes for decades, the surge in migration from Ethiopia to the Arab Peninsula, and in particular Saudi Arabia, began in the late 1990s, mostly of women migrating regularly to find employment as domestic workers (Fernandez, 2017). Migration from southern Ethiopia to South Africa also dates to the 1990s, when the end of the Derg regime in Ethiopia allowed for international mobility, while the end of the apartheid regime in South Africa simultaneously resulted in the introduction of progressive asylum laws in the country, permitting asylum seekers and migrants to work and study while their claims were being processed. In the last decade, both regular and irregular labour migration along these corridors has grown in response to several push and pull factors including climate shocks such as droughts and floods, famine, overpopulation, land scarcity, youth unemployment and extreme poverty.

Our research findings confirm that the impact of remittances on migrants' communities has been considerable. In areas of high emigration such as Raya Kobo (Amhara) and Misha (SNNP), over 50 per cent of households reported that remittances were 'very important to their household'. Survey data suggest that households reliant on remittances for their daily needs experienced a more severe decline in livelihood conditions compared to those households who were not receiving remittances before the pandemic, indicating that remittances can undermine household resilience in crises that affect both the remittance sending and remittance receiving countries when this key lifeline is disrupted (IOM, 2022b).

This briefing paper is the sixth in a series of thematic reports that build on the analysis of both quantitative and qualitative data collected during the various stages of the research project, particularly data collected during the third phase of the research in communities of high emigration in Ethiopia. Its aim is to explore the role of both monetary and social remittances in the migration systems of five communities in Ethiopia. In addition to being instrumental in facilitating migration through networks, social remittances can have a profound influence on people's ideas, beliefs and behaviours in sending communities, affecting community and family relations and providing individuals with greater incentives to migrate especially when migration becomes strongly associated with social and material success (Massey et al. 1993).



“ I lost my husband five years ago in a xenophobic attack in South Africa. He lived there for four years before he was killed and was working at his brother's clothing shop. To be honest, whatever money he was making in South Africa and sending to us, was not enough to take care of our children. I always tell my neighbours and friends not to go to South Africa. For some people, going to South Africa will change their lives, but for me, I lost my husband. After he died, I was forced to take care of our six children on my own.

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“ I spent two years in Saudi Arabia but I was deported because I did not have papers. When I came back to Ethiopia, I used the money I saved to open my own Wofcho Bet, a milling business. With the money that I make from my business, I am able to support my family.

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## ECONOMIC REMITTANCES

This research shows that cross-border, monetary transfers play a large role in the well-being of migrant households, and their economic impact on the lives of migrant families inspires and enables future generations to migrate. According to community leaders and other experts interviewed for this research, formal and informal ways exist in which migrants send remittances to Ethiopia. Some migrants send remittances through the official banking system, oftentimes with the help of regular migrants who can access official banks and money transfer companies such as Western Union that irregular migrants cannot access. Other migrants send money to Ethiopia through regular migrants who are returning. Migrants abroad also often send money through a Hawala system of informal agents as it is cheaper than the regular banking system and easily accessible to irregular migrants. Informal money transfers are particularly common due to the predominantly irregular nature of these migratory corridors.

### FREQUENCY, MODE OF TRANSFER AND IMPORTANCE OF REMITTANCES

Survey data show that only around one in two households was able to receive remittances once the migrant arrived

at destination (59%). Households with multiple migrants, that is households with more than one individual with migration experience, had a higher remittance rate, with 83 per cent reporting that they were receiving remittances from at least one migrant member. Multi-migrant households are often more involved in the migration process itself, oftentimes arranging and co-financing the migration, and generally experiencing higher success rates compared to single-migrant households.<sup>9</sup>

Most surveyed households reported receiving remittances on a somewhat irregular basis – that is, every three or four months (37%) or once or twice a year (49%). Most households reported receiving remittances through informal channels (54%), while formal channels such as banks (37%) and official money operators (16%) were also commonly used. Remittances seem to provide an important contribution to household income, with 47 per cent of remittance-dependent households rating them as “very important” and 39 per cent as “somewhat important” to their household. However, these rates vary between communities, with households in high-migration areas such as Raya Kobo and Misha rating remittances as ‘very important’ more frequently than households in Erer, the community with the lowest migration rate in the study.

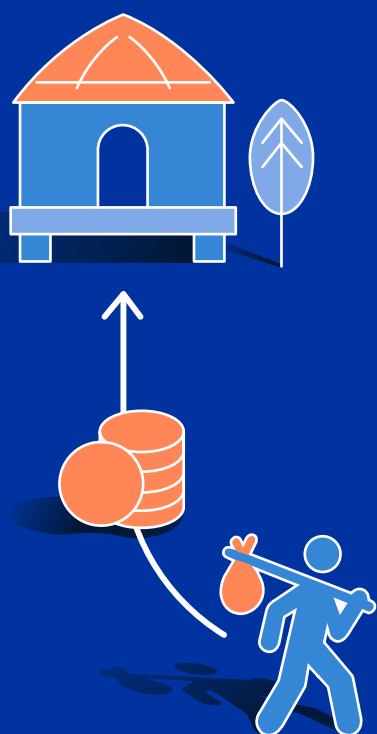
9 Please see the RDH report on ‘Network Migration and Transnational Ties’ for more information on remittances and multi-migrant households.

“ I was the first person in my family to leave to South Africa. I lived there for six years. I came back to help my wife and raise the children. Later, I sent four of my sons to South Africa. South Africa is the most comfortable place for me to work. I bought land and built a big house in Ethiopia with the money that I made there. I even built a small hospital where one of my daughters works as manager.



# 59%

of migrants were able to send remittances to their households



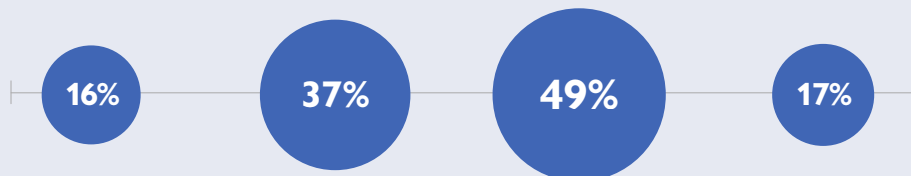
## FREQUENCY OF REMITTANCES\*

**REGULARLY**  
Every one to two months

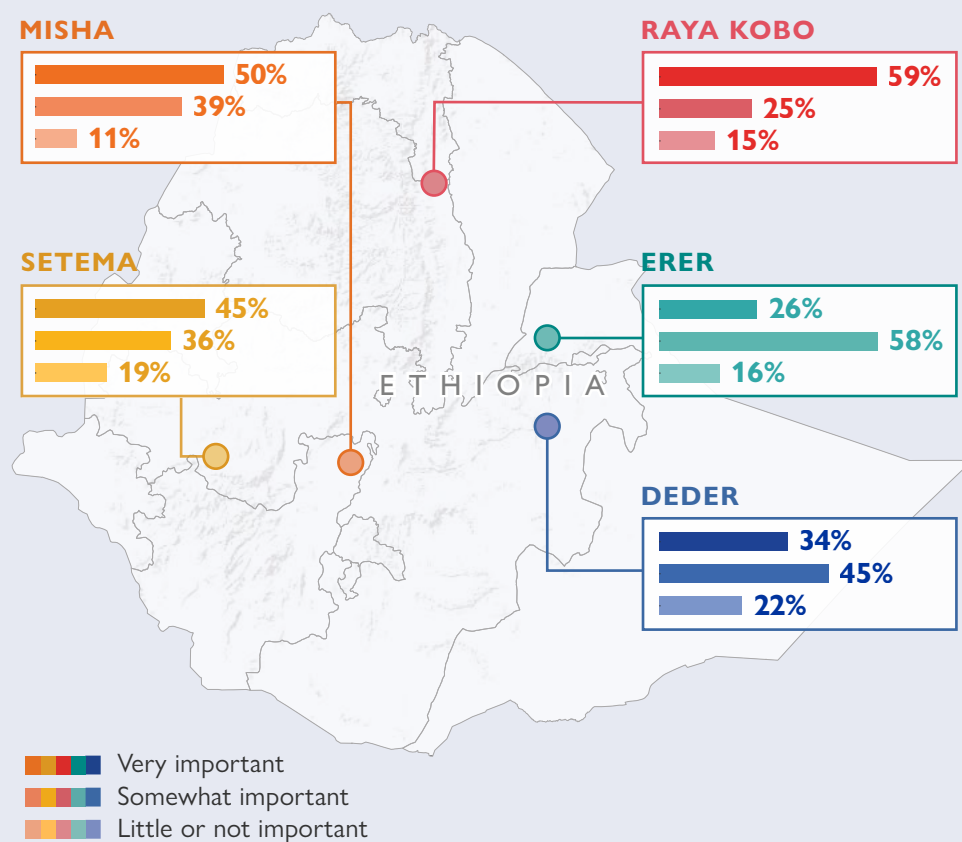
**SOMETIMES**  
Every three to four months

**RARELY**  
Once to twice a year

**VERY RARELY**  
Once or twice overall



## EVERYDAY IMPORTANCE OF REMITTANCES FOR HOUSEHOLDS



## MODE OF TRANSFER OF REMITTANCES\*



**54%**

Informal Channels



**37%**

Bank/SACCO/  
Microfinance



**16%**

Money Transfer  
Operator/Agent



**1%**

Mobile Banking  
Service



**1%**

Post  
Office

\* Percentage of households who received remittances, multiple responses possible in case of multiple migrants.

## REMITTANCE USAGE AND HOUSEHOLD LIVELIHOOD

Data on remittance usage further demonstrate the importance of remittances for households surveyed in this study. If remittance flows are steady and continuous over time, changes can be observed in the daily lives and living conditions of households. While 85 per cent of remittance-receiving households reported spending some of the money they were receiving on everyday living costs, around 42 per cent were using remittances to purchase consumer goods or appliances and 34 per cent were using remittances on investing in new or improved housing.

**Data show that households with experience of migration – particularly if it involves more than one member – tend to display higher standards of living, in terms of ownership of household goods – including furniture, entertainment devices (such as radios and TVs) and mobile phone ownership compared to non-migrant households.** Remittances are also commonly used to improve housing conditions, including improved water and sanitation facilities and the usage of a separate kitchen or private meter for electricity. Such upgrades may, in the long run, have a positive effect on the community these households live in.


**However, only around 12 per cent of households reported saving remittances for the migrant (8%) or household (4%).** The presence of multiple remitters seems

to lead to a slightly more diversified usage – although the share of households who managed to accumulate savings or engage in social investments such as education is still limited. Data collected for this research also highlight that living circumstances in households reliant on remittances often deteriorate rapidly when migrants are deported and remittances abruptly cease. In some cases, this dependency on remittances may even trigger re-migration. **Data also show that the decrease in remittance flows due to migrant job loss during the COVID-19 pandemic left remittance-dependent families very vulnerable.**<sup>10</sup>

Nonetheless, survey data on households' perception of their wealth relative to other households in their community confirm that non-migrant households are more likely to perceive their livelihood situation as a little or a lot worse compared to migrant households (40% versus 23%). At community level, migrant households in high migration communities such as Setema, Raya Kobo and Misha more commonly perceive themselves as 'better off' or 'average' compared to other households in their vicinity, with differences most pronounced in Misha, where migration to South Africa is often very successful. **Community-level income inequalities may be a powerful motivator to migrate in order to improve socioeconomic status at home.**<sup>11</sup>

10 Please see the RDH report on 'Return Migration Dynamics in Five Ethiopian Communities of High Emigration' for more information on the impact of forced returns on remittance flows.

11 More information on this topic can be found in 'To Change My Life', the final report from the first phase of the research.

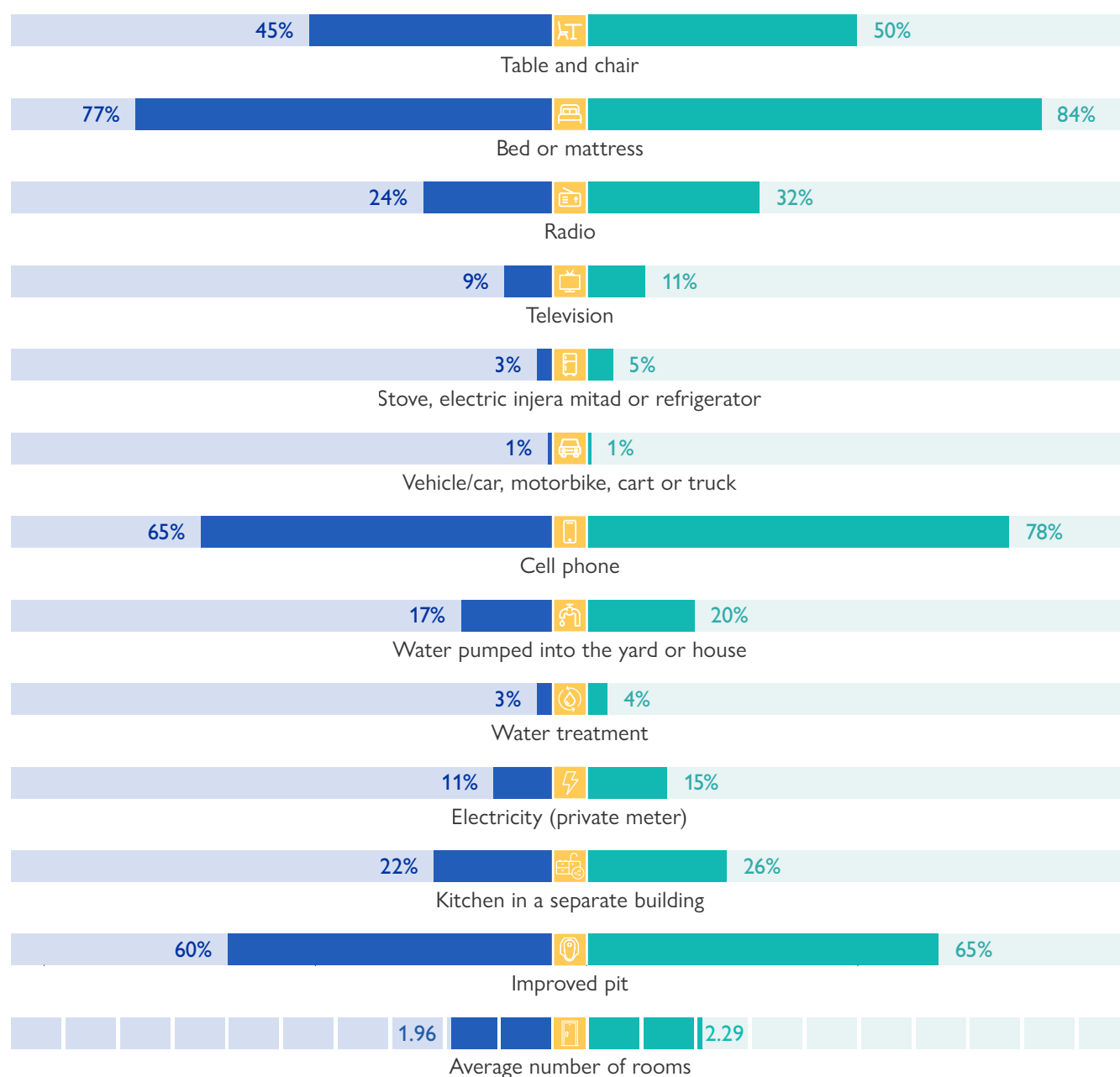


“ Our son left for South Africa when he was very young. He bought us a house and has been supporting the whole family including two of his sisters who are going to school.

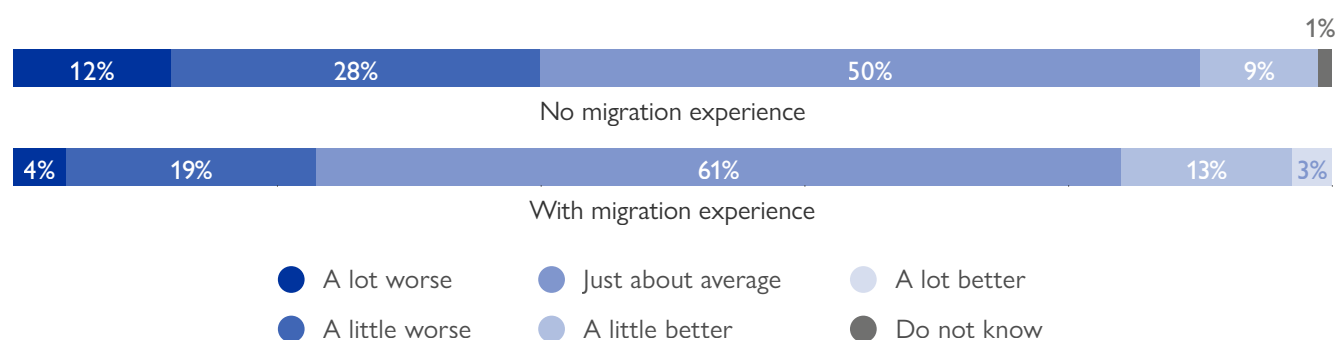
## Household assets and living standards

### HOUSEHOLDS WITH EXPERIENCE OF MIGRATION

### HOUSEHOLDS WITHOUT EXPERIENCE OF MIGRATION



### Self-perception of wealth, comparison between households with and without experience of migration (Data from surveys, percentage of households)



“ I lived in Saudi Arabia for three years. Now I live in Setema and transport people on my motorbike. I was able to build a house here with the money that I made in Saudi Arabia. I encourage young people to go to Saudi Arabia to try and improve their lives, instead of being jobless here.

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“ I worked as a gardener in Saudi Arabia, but life was very hard. I did not have any rights and the people that I worked for made me work very hard and abused me. I decided to move there because I took the International Exam after high school, but my grade was not good enough to get into university. My older brother, who at the time was already living in Saudi Arabia, paid for me to migrate there. When I came back to Ethiopia, I got married and was able to build a house using the money that I made there. I also paid for my younger brother to go to Saudi Arabia, just like my older brother did for me.

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## SOCIAL REMITTANCES

This section examines how social remittances, that is, ideas, behaviours, identities and social capital are transferred between receiving and sending communities. The flow of information and ideas through networks facilitates migration by improving individuals' ability to migrate<sup>12</sup> and exposure to the lifestyles of migrants abroad influences migration preferences and sparks migration aspirations. Almost half of the migrants interviewed in Obock reported that they had felt inspired to migrate to Saudi Arabia after witnessing and/or hearing the success stories of others, which may fuel a sense of relative deprivation when their peers and other families within the community are transforming their lives through remittances sent by migrants abroad. Social remittances can be exchanged directly, when migrants return or visit their home countries or when they are joined by family and friends in their host countries; or indirectly when migrants and non-migrants communicate through phone calls, social networks, video chats, letters or via other people (Levitt and Lamba-Nieves, 2011).

## HOW SOCIAL REMITTANCES FLOW BETWEEN DESTINATION AND ORIGIN

### Direct contacts

In the context of irregular labour migration of young Ethiopians along the Eastern and the Southern Routes, migrants are rarely logistically or financially able to visit home. According to the survey data, 860 of the households with migration experience were able to keep in contact with migrants while they were abroad. However, only around 1 per cent of these households had a visit from the migrant back to Ethiopia. This finding showed no significant differences between communities of origin or countries of destination of the migrants.

The irregular and temporary nature of flows, especially those towards the GCC countries, also plays a role in explaining why home visits are very rare. Irregular migrants are not able to move easily between countries and securing employment and remitting successfully for several years is key to their migration success. Many migrants who attempt to migrate to the GCC countries do not

<sup>12</sup> The facilitating and supporting role of information shared through networks was investigated in more detail in the RDH research report on 'Network Migration and Transnational Ties'.

manage to reach their goals due to challenges en route and deportations, and a home visit would come at the high cost of having to undergo this journey again. Data collected on individual migrants during the first two phases also showed that an overwhelming majority of migrants did not have any intention to permanently settle in Saudi Arabia or other GCC countries, but rather viewed their migration as a temporary endeavour to secure a better future at home in Ethiopia.

Although home visits are uncommon, face-to-face contacts and in-person exchanges of ideas between individuals who have returned and those who have not migrated are very frequent in all five communities. Around one in two migrants interviewed transiting along the Eastern Route acknowledged the presence of returnees in their communities of origin and 43 per cent of households with experience of migration reported at least one member had returned from abroad. **Data collected in all three phases of the research have demonstrated that returnees play a highly significant role in sharing**

**ideas and knowledge about migration and in triggering aspirations to migrate.** Almost 50 per cent of qualitative respondents in Obock suggested that they had felt drawn to migrate to Saudi Arabia after hearing ‘success stories’ from their siblings, peers or other returned members of their communities.

**“** Our overseas friends show us their living and working conditions including the inside view of the house where they live during our IMO video calls. They compare their life here and in Saudi and the money they earn to convince us that there is a better life there. When we see their face on the video, it seems that they are more comfortable and are living better lives there.<sup>13</sup>

13 Female FGD participant in Erer.

**“** We try to teach young people about the dangers of going to Saudi Arabia. Some people come back with success stories, but many people come back with horrific stories. However, many young people still grow up aspiring to go there. I have told my daughter it is not a good idea to go and she agrees with me.





“ I am the mother of five children and I do not want them to go to South Africa or to the Gulf countries. I am afraid that when they get older, they will want to migrate because they have seen many people from their community do so. I want them to stay here to help me and their community.

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“ When we see and speak to returnees whom we know, we learn that they have returned with money and are living a good life. When we see them build a house, we want to build a house like them. They encourage us to migrate. We didn't think of the suffering like hunger along the journey. We didn't ask. And they usually don't tell us the challenges on the journey as they also cooperate with the broker.<sup>14</sup>

Returnees seem to play a key role in the migration decision-making process, although many return 'unsuccessfully' (this is the case in 54% of surveyed households with at least one returnee member) either not having reached their destination at all or having entered their destination country but having been unable to earn money before being deported.<sup>15,16</sup> **Despite the large presence of returnees who have had negative, oftentimes dangerous and in some cases even life-threatening experiences during their migration journey, interviewees explained that negative stories of the challenges migrants face en route and at destination tend to be downplayed while 'success stories' are emphasized.** Moreover, the livelihood improvements remittance-receiving households make become visible to

community members and may fuel what the migration literature has labelled a sense of 'relative deprivation' compared to others in the same community.

Many returnees interviewed during the various phases of this study reported that they did not actively encourage migration. Likewise, aspiring migrants in most FGDs discussed that there were returnees and migrants abroad who had discouraged them from migrating, but they acknowledged that these stories are not perceived the same way stories of success are. Data collected with migrants in transit during the first phase of the research confirm that **migrants tend to focus on success stories and the perks of migration rather than the journey and its risks.** Similarly, returnees reported that they were more commonly asked about the positive sides of migration such as job opportunities, living conditions and salaries in Saudi Arabia than the risks and challenges of the journey.

Some migrants interviewed in transit in Obock explained that they had made a conscious decision to actively focus on the benefits of migration while choosing not to engage with risk information, as they feared this would deter them from leaving. Although respondents were generally aware that the journey might be risky, many reported not being fully aware of the precise risks their migration would entail.<sup>17</sup> This suggests that migrants may be engaging in what psychologists label as self-deception, defined as “an intrapersonal process that fortifies and protects the self from threatening information” (Smith et al., 2017).

14 Male migrant from Afar region interviewed in Obock, Djibouti.

15 The exception seems to be households where members migrated to South Africa, where returns appear to have been more successful, with 15 per cent of migrants returning due to “reaching their goal”.

16 Large return migration flows from Saudi Arabia began in 2016, when the Government of Saudi Arabia tightened its immigration policies. Deportations from the country began in 2017 and IOM has electronically registered 469,313 Ethiopians at Bole International airport between May 2017 and June 2022. In addition, the COVID-19 pandemic triggered thousands of spontaneous returns along the Eastern Corridor, mostly of migrants stranded in Yemen. More information on returns from Saudi Arabia can be found here: <https://eastandhornofafrica.iom.int/returns-saudi-arabia>.

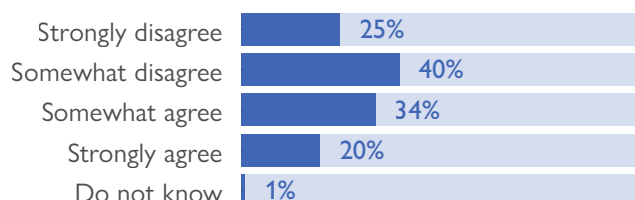
17 More information on this topic can be found in 'To Change My Life', the final report from the first phase of the research.

**By actively avoiding risk information and selectively focusing on information that reflects aspirations, future migrants protect themselves from distressing information and are thereby psychologically able to engage in potentially dangerous behaviours such as migration.** Understanding self-deception during the information processing and planning stage of Ethiopians' migration along the Eastern and Southern Corridors sheds light on the complexities of the decision to migrate (Kuschminder & Triandafyllidou, 2020).

**Survey data confirm the importance of returnees as individuals who are instrumental in transmitting ideas and behaviours, with 54 per cent of surveyed households reporting that they 'somewhat' or 'strongly' agree to having learned or heard many interesting things from returnees in their community.** While returnees are not always perceived positively, and the way they are perceived oftentimes depends on the nature of their return – that is, whether they returned successfully – returnees, together with migrants abroad, are key to transmitting information around migration.<sup>18</sup>

**“I have learned/heard many interesting things from returnees in my community”**

(Data from surveys, percentage of households)



**Key informants and FGD participants in all communities also explained that migration and its benefits are key topics of discussion amongst young members of the community.** These discussions occur in a range of fora, including beauty salons and barbershops, in cafes and restaurants, at pool [game] houses and gaming centres, amongst school children and, particularly, during khat chewing ceremonies that were posited as a key forum where youth discuss migration in all five communities.

Respondents suggested that these discussions are often initiated by young aspiring migrants or returnees.

Would-be migrant FGD respondents as well as KIs in all communities agreed that the content of such discussions mainly revolves around salaries abroad compared to salaries and job opportunities in the community and the sharing of positive stories about former migrants who successfully changed their lives and the lives of their families through migration. Key informants working with young community members reported that youth frequently compare the economic status of migrants and non-migrants and discuss what migrants' families bought using their remittances. Respondents also explained that it is common for aspiring migrants to video call their friends abroad during khat chewing ceremonies to motivate others in the group to migrate by showing how migrants abroad are living. Several aspiring migrants suggested that although they have these discussions with their peers, they do so in private and when their families are not around out of fear that their families will prevent them from migrating: *“When we chew khat with my fellow friends, if one of us has a mobile with IMO we call our friends who are living in Saudi to talk about migration. But we do this very secretly after making sure that there is no one around us. We don't call friends abroad in front of our families.”*<sup>19</sup>

**“** When I was abroad, I used to discuss with my family and friends at home about the work I was engaged in and how migration is risky. I was asked for advice as well as to support individuals who planned to migrate. I mostly advised them to cancel their plans by explaining the challenges/risks of migration and telling them to finish their education. However, they never listened to me. Most of the aspiring migrants rationalized not studying because of lack of job opportunities – even for graduates.<sup>20</sup>

18 Please see the RDH report on 'Return Migration Dynamics in Five Ethiopian Communities of High Emigration' for more information on reintegration, stigma and returnees' experiences upon return.

19 Male FGD Respondent in Erer.

20 Returnee KI in Raya Kobo.



“ I have a university degree in geography.  
I have been teaching here for the last  
four years, but I have not made much progress  
in my life. I have been saving money and I am  
ready to start the journey to South Africa.

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### Indirect contacts

Social remittances are also shared through indirect contacts using communication technology and social media. Most interviewed households with migration experience have access to a phone (78%, of whom 24% own a phone with Internet access and 19% have apps for online calls), especially if more than one member has migrated (86%). In around three quarters of households who managed to keep in touch with family members abroad, nearly all exchanges took place via phone calls (92%). Key informants and returnees explained that communication is usually initiated by migrants abroad due to the high cost of making international phone calls and the lack of decent network and Internet coverage in many of the Kebeles in the study.<sup>21</sup>

The most common communication channels that aspiring migrants reported using to obtain information from migrants abroad were phone calls using mobile apps and social media platforms such as IMO, Facebook, Telegram and WhatsApp. Video calls using IMO were mentioned most frequently: *"I get direct and fresh information from old friends who are successfully working in Saudi using IMO calls. They tell me everything related to migration including the process to go through to arrive in Saudi."*<sup>22</sup> Participants in several FGDs who reported using social media to talk to friends and relatives abroad stated that either friends or siblings who had migrated before them had sent them mobile phones to facilitate communication. Some respondents also reported that migrants living abroad sometimes helped them top up credit on their mobile phones to make a video or audio call.

21 Poor coverage may be the reason why so few households have Internet access or communicate via social networks. In rural communities such as Deder, Raya Kobo, Misha and Setema, mobile phones (owned or borrowed from friends and other families) are the only way to access the Internet as there are no Internet cafes or Wi-Fi. In Erer, an urban community, KIs also reported that most families only access the Internet via mobile phones as the Wi-Fi only works with electricity and the electricity supply is unreliable.

22 Male FGD participant in Deder.

“ While I was living in Saudi Arabia, I went to the supermarket one day to buy a phone card to call my family back in Ethiopia. That was the day the police discovered me and I was detained and later deported. I had been living there for six years, working as a gardener, and I did not want to leave. I only went to school until the seventh grade and when my brother offered to pay for me to join him in Saudi Arabia, I was very happy. Since coming back to Ethiopia, I have gotten married, built a house, and am working on my own farm.





“ I work as a guard at a primary school. I always try and tell young people to work hard here instead of trying to migrate. We have lost so many strong young people who tried to leave Ethiopia.

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Key informants in all five communities identified a generational divide regarding Internet access, with youth most commonly able to operate smartphones, access the internet and use social media, while older generations tend to rely on youth's support to do so. Key informants in all communities also reported that most parents rely on their children who are still living at home to connect them with their family members abroad if they want to get in touch using the Internet. **Moreover, returnee KIs in several communities reported a distinction in how migrants abroad communicate with their parents and younger community members at home, explaining that migrants abroad most commonly speak to their parents by calling them, but often use social media and communication apps to stay in touch with their friends and siblings in Ethiopia.**

Returnees also differentiated between the topics they discussed with their parents and the topics they discussed with friends and siblings at home. They explained that with their parents, they usually conveyed information to help them receive their remittances, discussed social events and their family members' well-being. On the other hand, the most reported topics of discussion with friends were

related to migration, the journey, which route to take, the journey's risks, the types of job opportunities, and working conditions and life in Saudi Arabia or South Africa.

“ We told our friends that we will wait for them in Saudi to join us and we can work together. We also told them that we are going to show them the way to migrate and that we are earning money and soon will start sending money to our families and buy them a car. We told them that we chew carrots like khat from the farm in Saudi, that there is excess food in Saudi and the country is rich, there are a lot of sweet drinks and that there is air conditioning during hot weather. We even showed them all these things and our life during our IMO or Facebook video calls.<sup>23</sup>

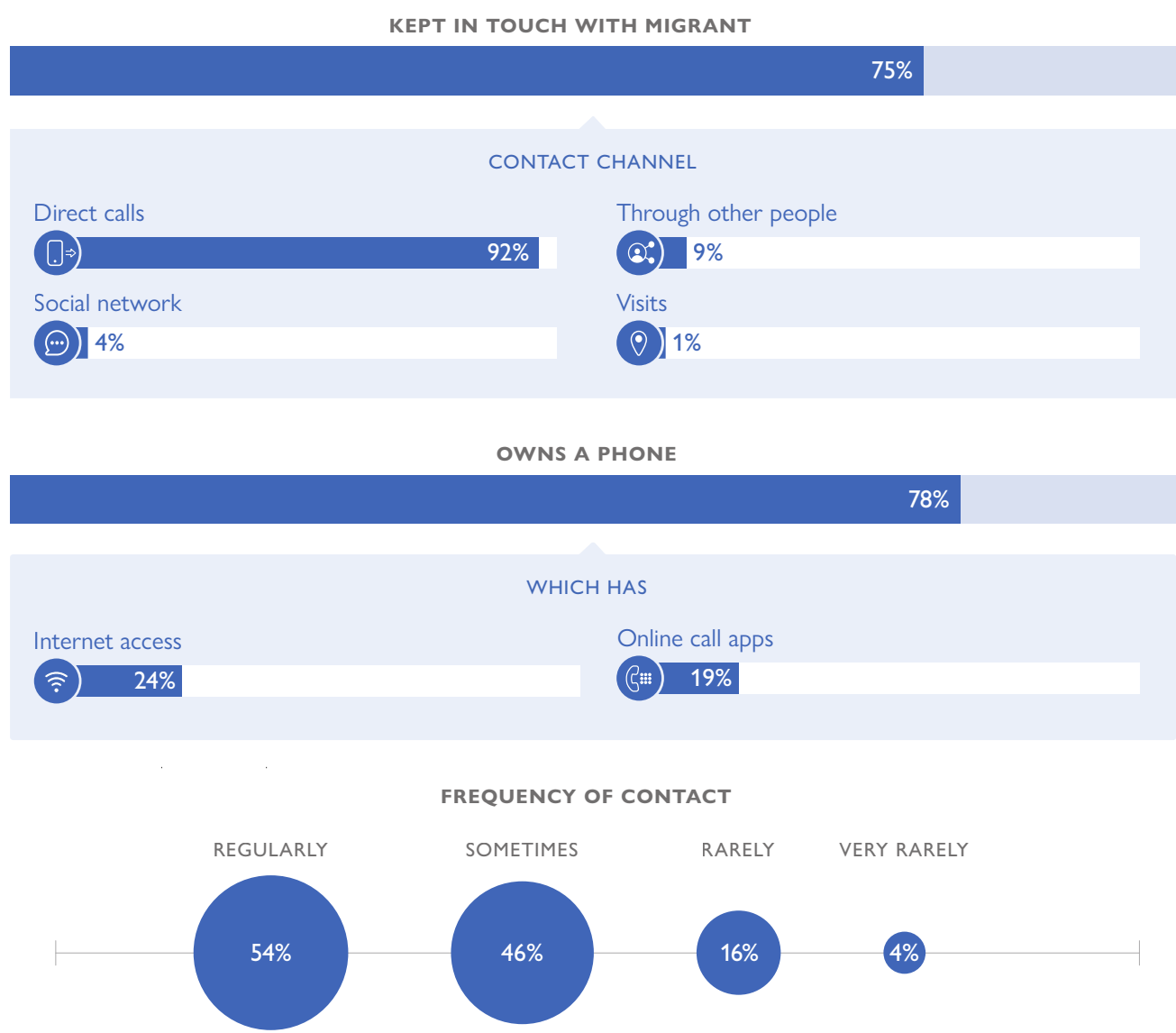
<sup>23</sup> Returnee KI in Erer.

“ I have a friend who works in Saudi and every time we call on IMO he tells me that he earns an amount of money that he never got before in his life, and sometimes he says, ‘I just started living now and I feel like I was born again after I came here.’ So, who is going to stop me from migrating while hearing such kind of motivating information?<sup>24</sup>

Would-be migrants also commented on the generational divide regarding the use of smartphones and social media that was visible in the household survey data. Although young FGD participants in all five communities reported that they were mainly relying on social media to gather information from migrants abroad, heads of households rarely reported social media or the internet as a key source of information, but rather focused on gathering information through personal networks such as friends and relatives in Ethiopia.

Transnational networks

(Data from surveys, percentage of households with experience of migration)



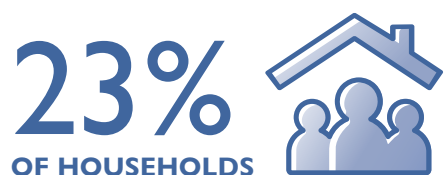
24 Male FGD participant in Deder.

## INFORMATION ON MIGRATION IN THE MEDIA

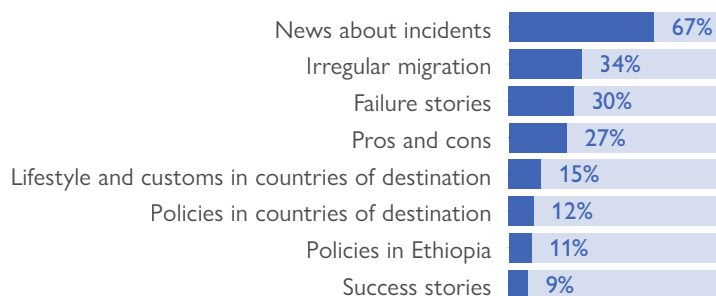
The effect of social remittances can be reinforced by the circulation of information about migration through traditional media. Exposure to information on migration through the media seems to be more common in households who report ownership of a TV, followed by that of a mobile phone with Internet access and a radio. However, only 28 per cent of surveyed households have a radio, 15 per cent reported owning a mobile phone with Internet access, 10 per cent owned a TV, and less than 1 per cent reported having a computer or tablet. Households who have been exposed to information on migration by watching TV were most likely to have heard about incidents and irregular migration.

Amongst the 23 per cent of surveyed households reporting having been exposed to information about migration in the six months prior to data collection, the most reported topics were “news about incidents,” “irregular migration” and “stories of failure” of migration, which may help explain why heads of household tend to display a much more cautious attitude towards migration and a higher risk awareness than young migrants, who mostly reported relying on social media and Internet calls with their friends. Survey data also highlight how lifestyle, customs and policies in countries of destination, policies in Ethiopia and migrants’ success stories seem to be covered less frequently by traditional media sources, whereas “regular pathways to migrate” are rarely touched upon.

News about migration in the media (Percentage of households, data from surveys)



were exposed to news in the media related to migration abroad in the last six months



Youth in Misha watching a football game.



“ I am in fifth grade and have five brothers and three sisters. I have seen people from my neighbourhood become rich by going abroad and I want to be like them. I want to go to Dubai to work.

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“ I have been teaching at this school for the last four years. I decided not to migrate because my country is great, and I want to make an impact in Ethiopia. Students here are so excited to travel and do not value the work that we do as teachers. They often see us as failures because they see how little money we make and how we struggle to support our families.

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## Child migrants and peer influence

Peers and fellow migrants are extremely influential during the migration decision-making process and the migration journey. Peer influence and migrating together with friends and siblings came up as a key point of discussion during interviews with KIs who work in education or directly with young community members. **While the driving force behind migration along both the Southern and Eastern Routes is economic hardship and aspirations to improve livelihood conditions through higher salaries abroad, key informants discussed that particularly migrants younger than 18 years have a very strong desire to change their lives in a short period of time and are more likely to be inspired to migrate by successful returnees, migrants abroad and brokers.**

Key informants in all five communities reported that young community members consider migration as a 'culture.'<sup>25</sup> Key informants in two communities also described the migration of very young individuals as a 'competition' over who succeeds in migrating successfully and who does not, while another KI reported that "migration is a fashion for younger migrants who are copying what their older siblings and peers are doing."

These statements emphasize how ideas and behaviours are important in perpetuating migration along the Eastern and Southern Corridors. In addition to KIs suggesting that young individuals may be more prone to migrate due to peer influence, KIs also suggested that younger migrants are often supported by siblings who have already migrated abroad: "Once the older children successfully migrate irregularly, they assist their younger brothers and sisters by paying the costs needed to allow the younger siblings to migrate."

“ The role of peer pressure is high since young people encourage each other to migrate, especially those who are out of school. Some children have no true information about migration but their peers or friends influence them to migrate from this country. Some peers even arrange transportation for their friends to migrate together.

<sup>25</sup> A more in-depth analysis on 'the culture of migration' evident in some Ethiopian communities can be found in 'To Change My Life', the final report from the first phase of the research.

Key informants in all five communities agreed that child migrants younger than 18 years are particularly vulnerable to being influenced by their peers and often migrate due to peer pressure or because their friends are migrating. At the same time, child migrants often depart with little to no preparation or information regarding the journey, and often end up in precarious situations as they did not gather and prepare enough resources to reach their destinations.

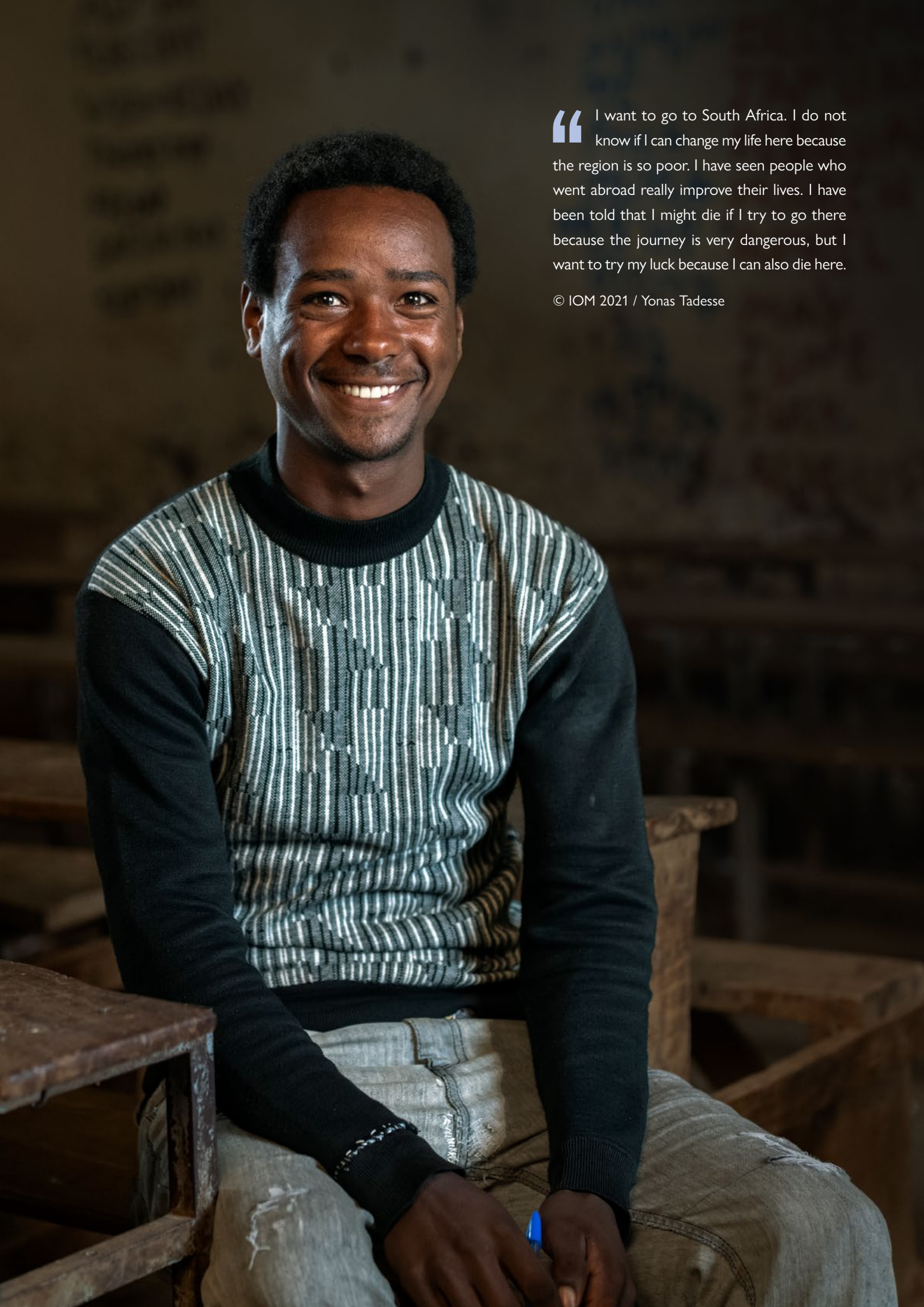
Key informants in all five communities also agreed that child migrants rarely gather information on the risks of the journey and are more likely to be influenced by the success of others. They are also reportedly more likely to leave in a very short time or even spontaneously than older youth: *“Children are fast to migrate, and they have no time to prepare well. Children are not mature enough to triangulate information they get from returnees and brokers to check the reliability of the information. They usually trust the information they get from any side and start their journey without adequate preparation.”* Key informants also suggested that child migrants are not only the most likely to leave spontaneously, but also the least likely to inform their families before leaving.

In 20 per cent of the 638 households who were involved in the decision to migrate, respondents reported that members migrated because they “dropped out of high school and had no other prospects.” Although survey data suggest that children and youth in multi-migrant households are more likely to be in education, training or employment (compared to their counterparts living in households with only one migrant or no migrant), dropping out of school to migrate was more often reported in these households compared to other households in the study. This may point in the direction of emulation within some multi-migrant households, confirming data that younger migrants are often supported by siblings who have already migrated abroad.

“ I have a son in Saudi Arabia who has been there for the last eight years. He has helped the whole family by building us a house and he also sends money to help the mosque. At the mosque, we don't teach people to migrate to Saudi Arabia but we also don't teach them to stay. We want them to be free to make this decision for themselves. Some people are able to make a good living there, but a lot of people have a hard time.

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“ I want to go to South Africa. I do not know if I can change my life here because the region is so poor. I have seen people who went abroad really improve their lives. I have been told that I might die if I try to go there because the journey is very dangerous, but I want to try my luck because I can also die here.

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## CONCLUSION

This study found that both monetary and social remittances are key to explaining how migration flows along the Southern and Eastern Corridors have become self-sustaining. Our data show that economic remittance flows from Saudi Arabia and South Africa have significantly fostered households' well-being in the areas of high emigration studied during this research project. Remittances are not only used on basic living expenses, but also provide opportunities to start small-scale business ventures, purchase consumer products and are also spent on housing improvements. Our data also show that living circumstances in households reliant on remittances tend to deteriorate rapidly when migrants are deported. The decrease in remittance flows due to migrant job loss during the COVID-19 pandemic, for example, left remittance-dependent families more vulnerable than those who were not relying on remittances to cover their basic needs.

Migration between Ethiopia and destination countries such as Saudi Arabia and South Africa is sustained through social ties that are formed through bi-directional flows of people, information and money. Communication technologies and social networks have emerged as a powerful way to transfer ideas and behaviours between locations, fuelling the imagination of non-migrants and sparking migration aspirations. Past and current generations of successful migrants not only spark migration aspirations through their success in improving their families' livelihoods, but also help facilitate migration by supporting future generations of migrants in planning their journeys, providing information and financial support.

Despite the wide range of direct and indirect sources from which aspiring migrants can receive information, the data collected during the three phases of this research suggest that aspiring migrants often choose not to focus on information on the risks of the journey or the challenges at destination. Simultaneously, favourable information on the economic impact of monetary remittances on the lives of successful returnees and their families seems to be frequently engaged with and discussed. Such self-deception and active avoidance of unfavourable information demonstrates the complexity of migration decisions in this context.

The analysis conducted for this paper also shed light on the generational tensions regarding migration decisions and information processing. The data highlight a generational divide regarding access to the Internet, with youth more commonly accessing the Internet and using social media to gather information and communicate with migrants abroad compared to members of the older generation, who mostly reported gathering information through personal networks in Ethiopia. Different information sources are associated with distinct dominant narratives around migration, which may help explain differences in attitudes towards migration and varied levels of risk awareness.

The findings of this research also further support the notion that child migrants are among the most vulnerable groups moving along the Eastern and Southern Corridors. Peer pressure and the 'culture of migration,' which is promoted and amplified through social remittances, play a particularly influencing role in the migration of children along both routes. Such peer influence may result in children migrating precariously without adequate preparation or the financial means to sustain a full migration journey and cope with challenges experienced en route. Further research is necessary to understand how best to disseminate information on migration to both children and their parents to ensure both generations are receiving accurate risk information and enable more conversations within the household regarding migration decision-making that may prevent such unprepared departures.

“ I have a ten-year-old son who wants to go to Saudi Arabia because he has heard people become successful there. Many young people want to leave because there are no job opportunities here. I do not want to encourage my children to migrate, I want them to learn and grow here.

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## ANNEX: SAMPLE DATA AND SOCIODEMOGRAPHIC PROFILE OF COMMUNITIES AND HOUSEHOLDS

Table 1. Migration profile of research areas (Data from listing)

RESEARCH AREA	HH with one member who has migrated or is currently abroad	HH with more than one member who has migrated or is currently abroad	HH with one returnee	HH with multiple returnees
Deder	39%	10%	27%	5%
Erer	15%	1%	8%	0%
Misha	33%	25%	15%	4%
Raya Kobo	35%	25%	27%	10%
Setema	28%	12%	8%	3%
<b>Total</b>	<b>27%</b>	<b>12%</b>	<b>15%</b>	<b>3%</b>

HH: Household

Table 2. Demographic profile of sample households (Data from surveys)

	Total HH
Female-headed	29%
With two thirds or more dependent members	25%
With two thirds or more female members	24%
With at least one member aged 15–29 years	79%
With at least one child out of education <sup>26</sup>	30%
With at least one member not in employment, education or training <sup>27</sup>	66%
Average HH size: 5.4	

HH: Household

<sup>26</sup> Only households with children aged 7–14 years.

<sup>27</sup> Only households with young members aged 15–29 years.

Table 3. Sociodemographic profile of households by woreda (Data from surveys)

	Average of HH size	Female-headed HHs	HHs with at least one child (7–14 years) out of education <sup>28</sup>	HH with dependents >2/3	HHs with at least one NEET <sup>29</sup>	HHs with prevalence of women (Fem Ratio >2/3)
Deder	6.1	27%	39%	30%	76%	18%
Erer (Harari)	5.3	24%	34%	28%	76%	20%
Misha	5.7	39%	29%	25%	55%	26%
Raya Kobo	4.3	33%	24%	16%	64%	31%
Setema	5.6	22%	20%	24%	59%	23%
<b>Sample avg.</b>	<b>5.4</b>	<b>29%</b>	<b>30%</b>	<b>25%</b>	<b>66%</b>	<b>24%</b>

HH: Household

Table 4. Socioeconomic profile of households by woreda (Data from surveys)

	Ownership of land	HHs with a relatively stable main source of income <sup>30</sup>	HHs with agriculture among their main (or sole) sources of income	HHs having earned money from self-owned business/trade in the last 12 months	HH having remittances among their main sources of income
Deder	85%	12%	92%	49%	2%
Erer (Harari)	92%	17%	95%	45%	0%
Misha	96%	11%	94%	9%	9%
Raya Kobo	65%	35%	72%	62%	7%
Setema	61%	21%	78%	42%	8%
<b>Sample avg.</b>	<b>80%</b>	<b>19%</b>	<b>86%</b>	<b>40%</b>	<b>5%</b>

HH: Household

28 Among HHs having at least one child aged 7–14 years.

29 Among HHs having at least one youngster aged 15–29 years.

30 Stable source of income is hereby defined as: Paid employment (formal/informal contract), Self-owned trade/business, Pension/retirement, Passive income from renting assets, unemployment/welfare benefits, Cash/grant/aid from national institutions.

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