



# UNDER PRESSURE

An analysis of remittance trends and the barriers preventing migrants from sending money home

OCTOBER 2023

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# LIST OF ACRONYMS

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<b>DTM</b>	Displacement Tracking Matrix
<b>FGDs</b>	Focus Group Discussions
<b>IOM</b>	International Organization for Migration
<b>UN</b>	United Nations
<b>USD</b>	United States dollar

# KEY FINDINGS

## WHO SENDS REMITTANCES?

(2020 - 2023)



Around a third of migrants interviewed by DTM Libya between 2020 and 2023 mentioned having sent money home since arriving in Libya - a proportion that has remained unchanged in three years, despite the pandemic and its socioeconomic impact.

## DIFFERENCES BETWEEN THE SEXES

(2020 - 2023)

A greater percentage of male than female migrants reported both having sent or their intention to send remittances, regardless of the year of the survey. This may be partially explained by the unemployment rate among female migrants having been consistently higher than among males throughout the reporting period (2020 - 2023).

## AMOUNT SENT

(2020 - 2023)

On average, migrants have been sending less money home since 2020, although data collected in 2023 points to a reversing trend. A decrease in remittances may negatively impact migrant families' access to food, housing and education.

## WHAT ARE REMITTANCES USED FOR?

(2023)



## MIGRANTS IN LIBYA



## SEASONAL MIGRANTS

(2023)

Nearly twice as many migrants who commute regularly between Libya and their country of origin mentioned having sent remittances (64%) compared to those who do not commute regularly (36%). This is likely indicative of the more stable and circular migration patterns between Libya and its neighbouring countries such as Tunisia and Egypt.

## REMITTANCES SENT IN PAST 30 DAYS



## EMPLOYMENT AND REMITTANCES

(2020 - 2023)



The analysis of migrants' remitting behaviour highlights the positive relation between being employed and sending remittances.

In the last three years, the percentage of employed migrants who mentioned having sent remittances increased from 33 per cent in 2020 to 41 per cent in 2023 and decreased among those who were unemployed (from 15% in 2020 to 12% in 2023).

## REASONS FOR NOT SENDING REMITTANCES

(single answer, August 2023)

Unstable income or job  
 41%

Lack of income  
 31%

Need to save all earnings (e.g. no intention to stay in Libya)  
 18%

Family not in need  
 3%

Lack of means to send money (e.g. no bank account, no mobile phone)  
 2%

Safety or security issues  
 2%

No dependant at home  
 2%

## HOW FREQUENTLY DO MIGRANTS SEND REMITTANCES?

(2023)

# 51%

The majority of migrants (51%) send remittances on a quarterly or monthly basis. Two in five migrants (40%) stated sending remittances on an irregular basis or when they have saved enough money while fewer (9%) send money more infrequently (on a yearly or bi-yearly basis). The frequency with which migrants have been sending money home has not changed for the majority (63%) but has increased (11%) or decreased (26%) in some cases.

## REMITTANCES AS PRIMARY SOURCE OF INCOME

(2023)

Among migrants interviewed by DTM Libya in 2023 who had sent remittances, half reported that the money they sent home was their family's primary source of income, a proportion that has grown since 2020 when it stood at 28 per cent.

## WHO RECEIVES REMITTANCES?

(multiple-choice question, 2023)



More than twice as many migrants whose children are not in Libya (77%) mentioned that their remittances were their families' primary source of income compared to those who were in Libya with their children (37%) highlighting remittances as a significant source of income potentially compensating for the care of children remaining in the country of origin.



# 9%

of migrants had sent remittances despite facing food insecurity or a lack of clean drinking water.

**DATE SOURCES:** The source of the data quoted is indicated in brackets, where relevant: **2023:** refers to migrants surveyed between January and June 2023 (17,839 respondents), and **August 2023:** refers to migrants who responded to the survey on remittances conducted in August 2023 (1,255 respondents).

**LIMITATIONS:** The period of analysis varies and does not always include 2020 to 2023 data due to data being occasionally only available for certain years.



# KEY FINDINGS

## SUDANESE MIGRANTS

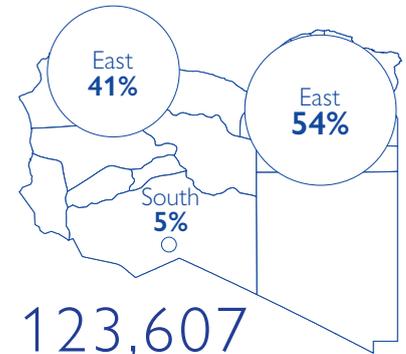
### WHO SENDS REMITTANCES?

On average nearly a third of Sudanese migrants (29%) interviewed by DTM Libya between 2020 and 2023 mentioned having sent money home since arriving in Libya - a proportion that has decreased from 30 per cent in 2020 to 26 per cent in 2023.

### EMPLOYMENT AND REMITTANCES

The percentage of migrants from Sudan who reported having sent remittances and were employed increased between 2020 (29%) and 2023 (34%) whereas it decreased among those who were unemployed from 14 per cent in 2020 to 6 per cent in 2023.

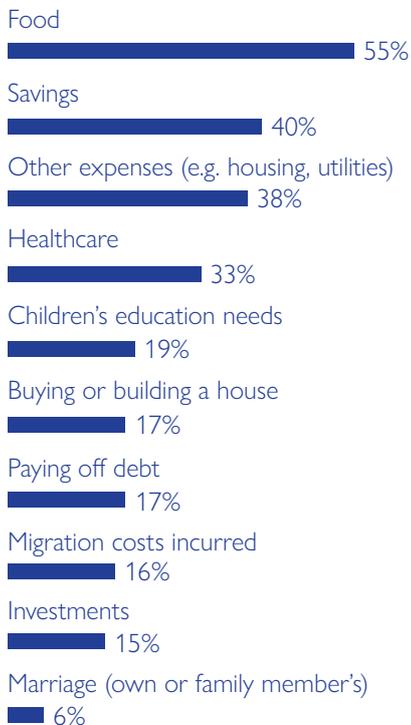
### GEOGRAPHICAL DISTRIBUTION



123,607  
Sudanese in Libya  
*(DTM Round 48 data collection)*

### WHAT ARE REMITTANCES USED FOR?

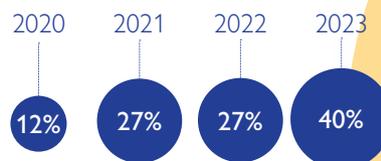
*(multiple-choice question, 2023)*



### REMITTANCES AS PRIMARY SOURCE OF INCOME

*(by year of survey)*

The percentage of migrants whose remittances are their families' primary source of income increased between 2020 and 2023.



### PROFILE OF SUDANESE MIGRANTS IN LIBYA

There is a total of 123,607 migrants from Sudan in Libya accounting for 18 per cent of the total migrant population in the country -- the third most-represented nationality. The majority of migrants from Sudan surveyed by DTM in Libya in 2022 (4,376 respondents) were single, male, between the ages of 21 and 49 and had completed a middle school-level education or higher.

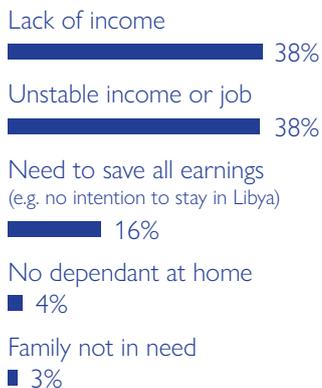
### About the sample:

2,579 Sudanese respondents interviewed between January and June 2023; 301 in August 2023; 4,376 respondents interviewed in 2022; 4,278 respondents interviewed in 2021; 3,055 respondents interviewed in 2020 (unless stated otherwise).



### REASONS FOR NOT SENDING REMITTANCES (TOP 5)

(single answer, August 2023)



### REDUCED FREQUENCY

(August 2023)



of Sudanese migrants interviewed in August 2023 (sample size 157) mentioned that the frequency with which they have been sending remittances **reduced** in the last three months, mainly because of insufficient income or unstable employment (51%), or because of the conflict that erupted in mid-April 2023 (39%).

### INCREASED FREQUENCY

(August 2023)



of Sudanese migrants interviewed in August 2023 (sample size 157) mentioned that the frequency with which they have been sending remittances **increased** in the last three months, mainly because of an increase in income or the greater availability of job opportunities (81%), or because of the conflict (14%).

### UNEMPLOYMENT

+9%



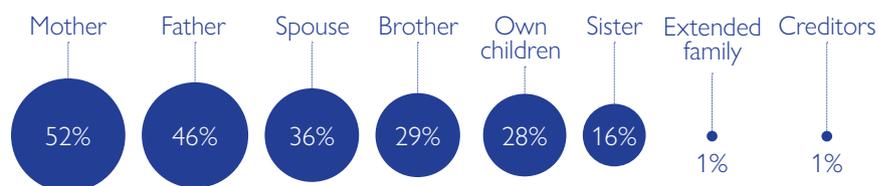
Nearly a third of Sudanese migrants (28%) interviewed by DTM Libya between January - June 2023 stated being unemployed - a proportion that has increased by nine per cent from 2020 to 2023.

### REMITTANCES SENT IN PAST 30 DAYS



### WHO RECEIVES REMITTANCES?

(multiple-choice question, 2023)



# KEY FINDINGS

## TUNISIAN MIGRANTS

### WHO SENDS REMITTANCES

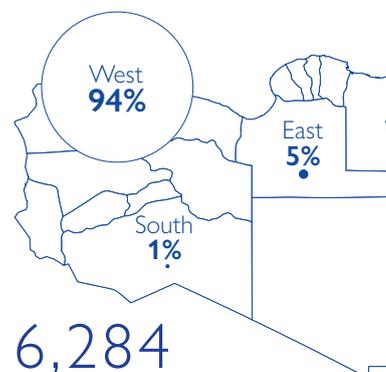


Around a third of Tunisian migrants (32%) interviewed by DTM Libya between 2020 and 2023 mentioned having sent money home since arriving in Libya — a proportion that has increased significantly from 28 per cent in 2020 to 47 per cent in 2023.

### EMPLOYMENT AND REMITTANCES

The percentage of migrants from Tunisia who reported having sent remittances and were employed increased between 2020 and 2023 (from 27% to 50%) whereas it decreased among those who were unemployed from 20 per cent in 2021 to 4 per cent in 2023.

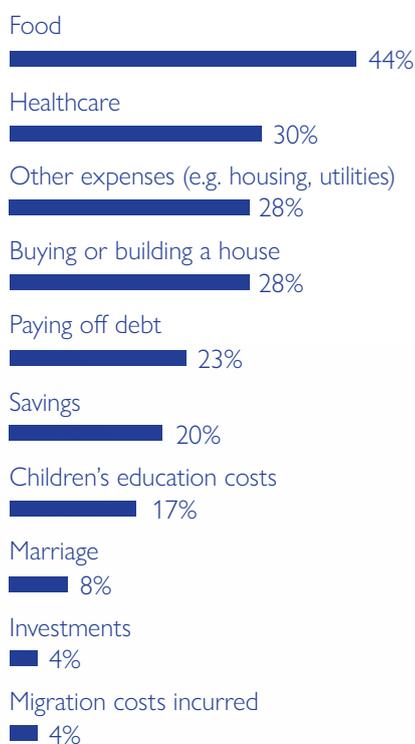
### GEOGRAPHICAL DISTRIBUTION



6,284  
Tunisians in Libya  
(DTM Round 48 data collection)

### WHAT ARE REMITTANCES USED FOR?

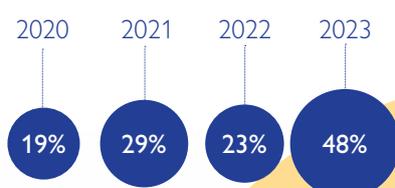
*(multiple-choice question, 2023)*



### REMITTANCES AS PRIMARY SOURCE OF INCOME

*(by year of survey)*

The percentage of Tunisian migrants whose remittances are their household's primary source of income has more than doubled between 2020 and 2023



### PROFILE OF TUNISIAN MIGRANTS IN LIBYA

There is a total of 6,284 migrants from Tunisia in Libya accounting for one per cent of the total migrant population in the country -- the tenth most-represented nationality. The majority of migrants from Tunisia **surveyed** by DTM in Libya in 2022 (518 respondents) were single, male, between the ages of 21 and 49 and had completed a high school-level education or higher.

### REDUCED FREQUENCY

(August 2023)

26%



of Tunisian migrants interviewed in August 2023 (sample size 160) mentioned that the frequency with which they have been sending remittances **reduced** in the last three months. In the majority of cases (69%) it was because of insufficient income, unstable employment and/or the increased cost of living in Libya.

### INCREASED FREQUENCY

(August 2023)

5%



of Tunisian migrants interviewed in August 2023 (sample size 160) mentioned that the frequency with which they have been sending remittances **increased** in the last three months. In the majority of cases (85%) it was because of increased job opportunities or income and in 15 per cent of cases to cover medical treatments for a family member.

### UNEMPLOYMENT

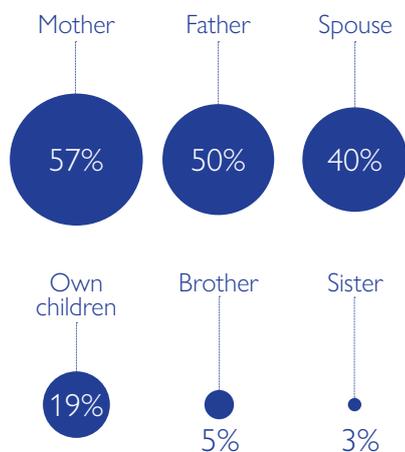
+5%



A minority of Tunisian migrants (5%) interviewed by DTM Libya in 2023 stated being unemployed. This percentage grew from less than one per cent in 2020 to five per cent in 2023.

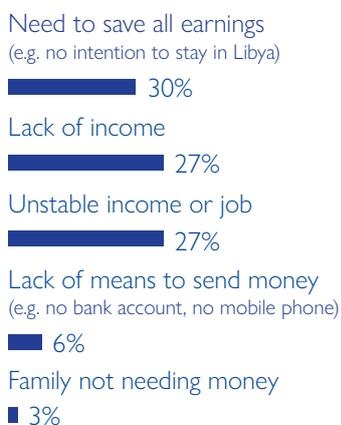
### WHO RECEIVES REMITTANCES?

(multiple-choice question, 2023)



### REASONS FOR NOT SENDING REMITTANCES (TOP 5)

(single answer, August 2023)



### About the sample:

36 Tunisian respondents interviewed between January and June 2023 and 194 in August 2023; 518 Tunisian respondents interviewed in 2022; 390 Tunisian respondents interviewed in 2021; 181 Tunisian respondents interviewed in 2020.

### REMITTANCES SENT IN PAST 30 DAYS



# INTRODUCTION

## Context

Migrant remittances – transfers between migrants and their places of origin – constitute an [economic lifeline](#)<sup>1</sup> for many disadvantaged households. Globally, around [one in nine people](#)<sup>2</sup> rely on remittances sent by migrant workers. In Libya, among migrants interviewed in 2023, one in two migrants mentioned that their remittances were their family's primary source of income – a proportion that has grown since 2020.

Migrants coming to Libya to work and send remittances to their families has long been a feature of migration patterns to the country. Following the discovery of oil in Libya in the 1960s, the Northern African nation became an [appealing destination](#)<sup>3</sup> for migrants seeking livelihood opportunities and comparatively high wages on a temporary, regular or long-term basis. While many migrants are [sending](#)<sup>4</sup> a portion of their earnings home they have also been filling [gaps in the labour market](#)<sup>5</sup>, particularly in the agricultural, construction and food processing sectors.

The impact of remittances is [varied](#)<sup>6</sup> and [highly context-specific](#). The inflow of remittances has been [associated](#)<sup>7</sup> with poverty alleviation, improved nutritional outcomes and higher education enrolment rates. At the same time, a significant reliance on remittances can foster a [culture of dependency](#)<sup>8</sup> in the receiving country, potentially reducing labour force participation, slowing economic growth and making the economy more vulnerable to sudden changes in the receipt of remittances. However, if supported in the right way, remittances can constitute a springboard for local investments and development.

## About this study

Migrants' experiences, including whether they send remittances, how often, how much they send as well as to whom is [influenced](#)<sup>9</sup> by several factors, including social norms, attributes and opportunities associated with being female and male, age, education, marital status, position in the family, migration intentions, as well as opportunities in the destination country. This study aims to unpack the influence of those factors by looking at the trends between 2020 and 2023 and how practices varied across time and demographic factors. This study also sheds light on the conditions that enable, facilitate or constraint migrants' ability to send remittances with the aim to contribute to the design of effective programmatic interventions.

## Methodology

The study included two components: a literature review and quantitative interviews focused on remittances with 1,254 migrants from different nationalities across Libya. The quantitative interviews were conducted from 08 – 22 August 2023. In addition, data collected between 2020 and 2023 as part of IOM Libya's Displacement Tracking Matrix (DTM) ongoing data collection exercises (with a sample of 81,289 migrants) was used to explore trends over time and contextualise findings. Both sources of primary data were used for the profiles of Tunisian and Sudanese migrants (p. 7-10).

## Limitations

- **Sampling:** Migrants in Libya are a highly heterogeneous group and their situation is dynamic. The face-to-face interviews took place mainly in markets, public buildings, work recruitment points, collective accommodations and transit points along key migration routes, which means that the results of the assessment are representative of migrants who frequent these public places. Migrants who may not be able to frequent these public places are less likely to have been included in the assessment. While this (purposive) sampling approach limits the findings from being fully statistically representative of the demographic makeup of the entire migrant pop-

1 World Bank (2020). COVID-19 Crisis through a Migration Lens: Migration and Development Brief 32. Available at <https://documents.worldbank.org/curated/en/989721587512418006/pdf/COVID-19-Crisis-Through-a-Migration-Lens.pdf> (accessed August 2023).

2 IOM (2023f). Migration Data Portal: Migration Data Relevant for the COVID-19 Pandemic. Available at <https://www.migrationdataportal.org/themes/migration-data-relevant-covid-19-pandemic>

3 Migration Policy Centre (2013). Libya, available at [https://migrationpolicycentre.eu/docs/migration\\_profiles/Libya.pdf](https://migrationpolicycentre.eu/docs/migration_profiles/Libya.pdf) (accessed August 2023).

4 IOM (2020). Labour Migration to Libya - Remittances Amidst Conflict and Pandemic. Available at <https://dtm.iom.int/reports/labour-migration-libya-remittances-amidst-conflict-and-pandemic> (accessed August 2023).

5 Julliard H., Robalino D., Kitchingman-Roy D., Ossandon, M. and Charlot, C. (2021) Labour Market Assessment Libya. Available at [https://libya.iom.int/sites/g/files/tmzbd931/files/documents/20210811\\_LMA%20Collated%20Report%20ENG.pdf](https://libya.iom.int/sites/g/files/tmzbd931/files/documents/20210811_LMA%20Collated%20Report%20ENG.pdf) (accessed August 2023).

6 ODI (2007). Remittances during Crises: Implications for Humanitarian Response. Available at <https://odi.org/en/publications/remittances-during-crises-implications-for-humanitarian-response-2/> (accessed August 2023).

7 World Bank (2022). Remittances are a Critical Economic Stabilizer. Available at <https://blogs.worldbank.org/voices/remittances-are-critical-economic-stabilizer> (accessed August 2023).

8 IOM (2022). World Migration Report 2022. Available at <https://publications.iom.int/books/world-migration-report-2022> (accessed August 2023).

9 IOM (2017). Gender, Migration and Remittances. Available at <https://www.iom.int/sites/g/files/tmzbd486/files/about-iom/Gender-migration-remittances-infosheet.pdf> (accessed August 2023).

ulation in Libya, it represents a large-scale assessment of migrants present in Libya, and findings were triangulated with secondary data wherever possible to increase the reliability and crosscheck the validity of findings.

- **Sensitivity:** Questions around money and who sends or receives (or does not send) remittances can be [sensitive](#) as they relate to questions of ego as well as social and cultural norms. For example, some migrants from certain socioeconomic or cultural background may have a strong sense of duty to send money home, which may have influenced the way they answered some questions. Moreover, some respondents may be unwilling to report behaviours that go against the norm. In this context, distrust towards the interviewer may have also led to underreporting. To help minimise biased responses or unreliable data the questionnaire was reviewed by the field team. Moreover, enumerators were trained on how to handle all the potentially sensitive questions.

- **Experiences of female migrants:** On average four per cent of respondents surveyed in 2020, 2021, 2022 and 2023 were females, which is lower than the percentage of females among migrants in Libya (around 11% of the total migrant population). To help alleviate this



limitation, a total of 12 per cent of female respondents were interviewed in August 2023 (during the primary data collection specifically on remittance), which is in line with the percentage of female migrants in Libya according to the latest DTM Libya data.

## GUIDING DEFINITIONS

**Migrant:** according to the [IOM glossary](#) on migration 'migrant' is an umbrella term, not defined by international law, which reflects the common understanding of a person leaving their place of usual residence, either within a country or crossing international borders, either temporarily or permanently and for various reasons. The definition does not refer to the (1) legal status of person, (2) nature of move (voluntary or involuntary), (3) reason for the move, or (4) length of stay. For the purposes of collecting data on migration, the United Nations Department of Economic and Social Affairs (UN DESA) defines "international migrant" as "any person who changes their country of usual residence" (UN DESA, Recommendations on Statistics of International Migration, Revision 1 (1998) para. 32). This report only takes into consideration the "international migrants" in Libya as defined above.

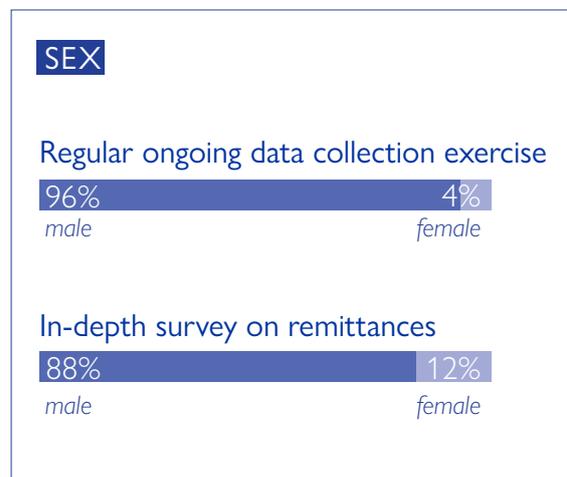
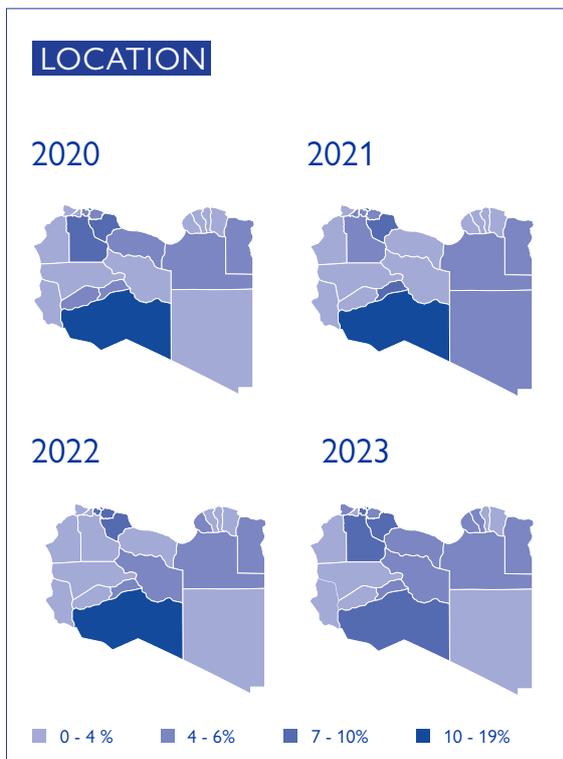
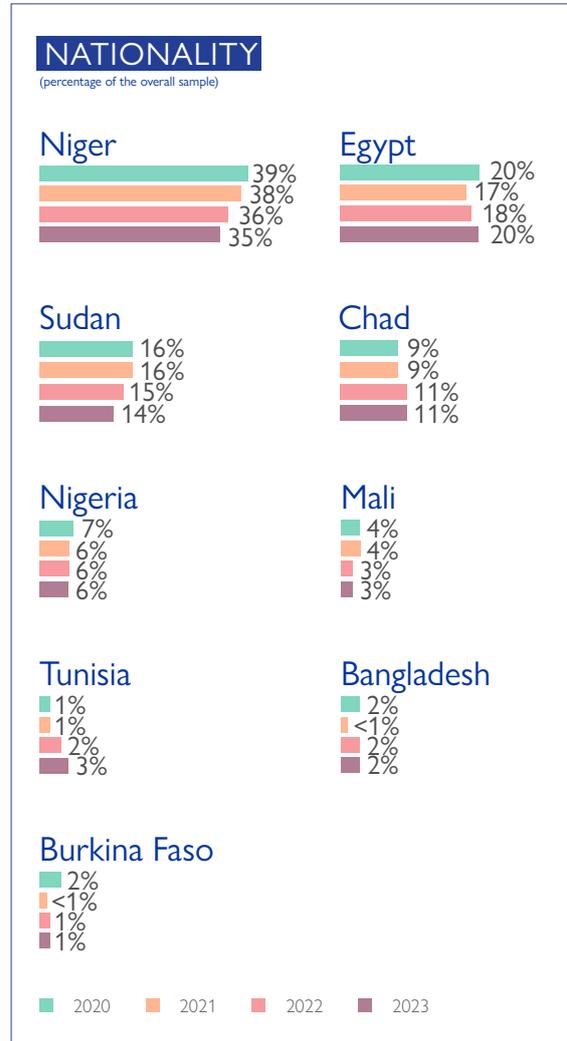
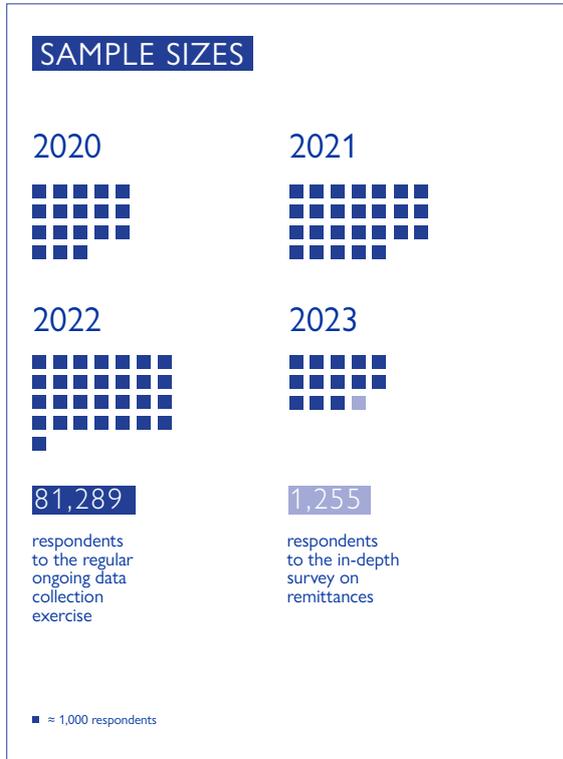
**Remittances:** IOM [defines](#) remittances as international monetary or in-kind transfers that migrants make, individually or collectively, to families or communities in their country of origin.

**Social remittances:** [include](#) ideas, behaviour, identities, social capital and knowledge that migrants acquire abroad and that can be transferred back to communities of origin. While this report focuses largely on monetary remittances it also includes the social impact of remittances on migrants' families.

**Statistical definition of remittances** (used for global estimates) is broader than the commonly used definition of remittances and in addition to personal transfers it includes the salaries of temporary migrant workers, residents of the country of work for embassies, foreign companies or international organisations (such as the UN). However, this definition, does not account for small amounts of money sent by migrants through informal transfers, money transfer service providers or mobile phones.

**Hawala system:** Hawala means "trade", or sometimes "trust" in Arabic. It is a system based on mutual trust between brokers and a customer who know each other personally. It involves a handler in one country (Libya) who accepts cash from a customer and then instructs a handler in another country to disburse the pay-out to the final recipient.

# PROFILE OF SURVEYED MIGRANTS



Note: For 2023 the data was collected between January and June.

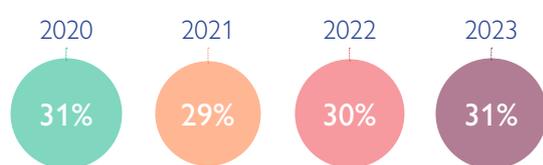
## FINDINGS

### Who sends remittances? Has it changed over time and if so, how?

Nearly a third of migrants mentioned having sent remittances since arriving in Libya, a percentage that has remained stable over the last three years (Fig 1). In comparison, prior to the onset of conflict<sup>10</sup> in Tripoli in April 2019, around half of migrants reported having sent remittances (52% in January 2019<sup>11</sup>). This sharp decrease points to the long-lasting impact of the armed conflict as well as that of the COVID-19 pandemic and its socio-economic consequences on the conditions of migrants in Libya. This trend also suggests that fewer migrants are sending remittances likely as a short- or long-term response to the socioeconomic shocks they are experiencing, such as unemployment and income disruption.

Nevertheless, the constant percentage of migrants sending remittances in Libya throughout 2020-2023 confirms that economic motivations<sup>12</sup> continue to play a significant role in the decision of many individuals to migrate to Libya. Over four in five respondents surveyed in August 2023 (82%) reported that sending money home was one of, or the main reason why they decided to migrate to Libya.

Figure 1: Percentage of migrants who reported having sent remittances by year of survey in Libya



### Country of origin

The analysis of migrants' remitting behaviour by nationality highlights the strong relation between the number of migrants sending remittances and their employment status. For example, the rate of migrants from Bangla-

desh, Chad, Egypt, Mali and Sudan who reported having sent remittances decreased between 2020 and 2023 while the unemployment rate in Libya among all of these population subgroups increased (Fig 2 and 3). On the contrary, the percentage of migrants from Nigeria and Niger who reported having sent remittances increased while unemployment rates among these two groups decreased.

Many other factors may influence the percentage of migrants sending remittances, including the economic situation in the receiving communities. In Egypt, for instance, economic uncertainty<sup>13</sup> as well as the significant difference between the official and the parallel market exchange rates reportedly reduced considerably the appeal of sending money through *formal* mechanisms. Around 50 per cent of migrants from Egypt interviewed in August 2023 stated having sent remittances through formal channels, including bank transfers and mobile money (more in section on "How do migrants send money home?").

Overall, the unemployment rate among Tunisian migrants increased between 2020 and 2023 while the percentage of remittance-sending migrants also grew. Moreover, the monthly amount of money Tunisian migrants reported having sent also increased over the past three years, which illustrates that rising inflation in receiving countries might correlate in some instances with an increase in remittances sent. However, this only holds true for employed migrants. The percentage of migrants from Tunisia sending remittances rose among those who were employed (from 27% in 2020 to 50% in 2023) while it reduced among those who were unemployed (from 20% in 2021 to 4% in 2023) (Fig 4).

This trend is likely to be at least partially related to the worsening economic conditions<sup>14</sup> in Tunisia. According to the World Bank, in 2023, in Tunisia, inflation rose<sup>15</sup> to its highest level in three decades and was particularly high for food items (16% in February 2023) despite price control measures. A total of 44 per cent of Tunisian

10 IOM (2019c). Tripoli Flash Update (06 April 2019). Available at <https://dtm.iom.int/reports/libya---tripoli-flash-update-06-april-2019> (accessed August 2023).

11 IOM (2021e). Labour Migration to Libya - Remittances Amidst Conflict and Pandemic. Available at <https://dtm.iom.int/reports/labour-migration-libya-remittances-amidst-conflict-and-pandemic> (accessed August 2023).

12 IOM (2022). IOM Libya Migrant Report Round 40 (December 2021 - January 2022). Available at [https://dtm.iom.int/sites/g/files/tmzbd11461/files/reports/DTM\\_Libya\\_R40\\_Migrant\\_Report\\_FINAL.pdf](https://dtm.iom.int/sites/g/files/tmzbd11461/files/reports/DTM_Libya_R40_Migrant_Report_FINAL.pdf) (accessed August 2023).

13 Al-Monitor (2023). Egypt Remittance Plunge Amid Economic Uncertainty. Available at <https://www.al-monitor.com/originals/2023/06/egypt-remittances-plunge-amid-economic-uncertainty> (accessed August 2023).

14 World Bank (2023d). Tunisia Economic Monitor: Spring 2023. Available at <https://documents1.worldbank.org/curated/en/099019303282329860/pdf/IDU08730f37a0a51a04e8108a1c07409008aedb8.pdf> (accessed July 2023).

15 Ibid.

Figure 2: Percentage of migrants who reported having sent remittances since arriving in Libya by country of origin and by year of survey

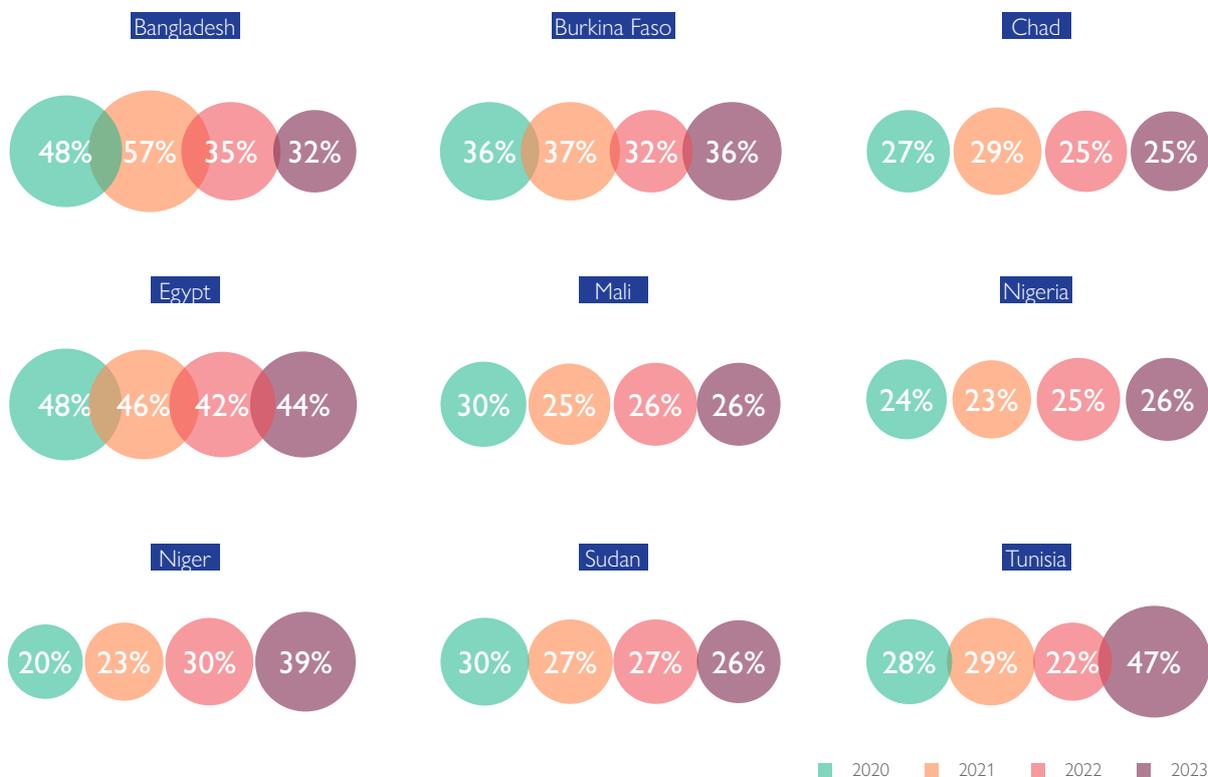
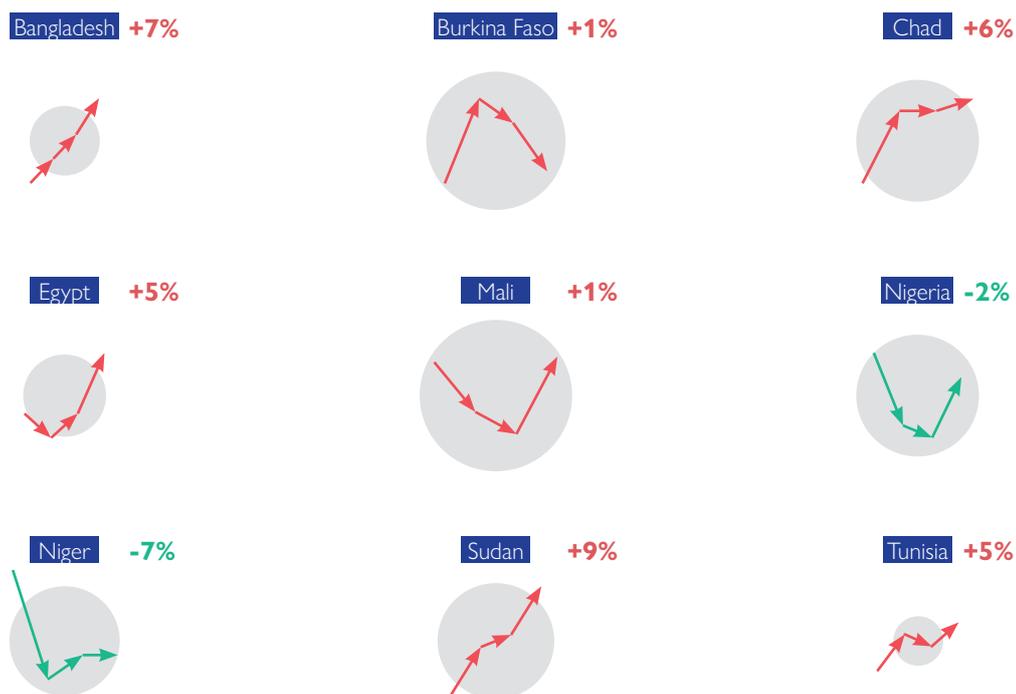


Figure 3: Trend in migrant unemployment rate in Libya between 2020 to 2023 by country of origin

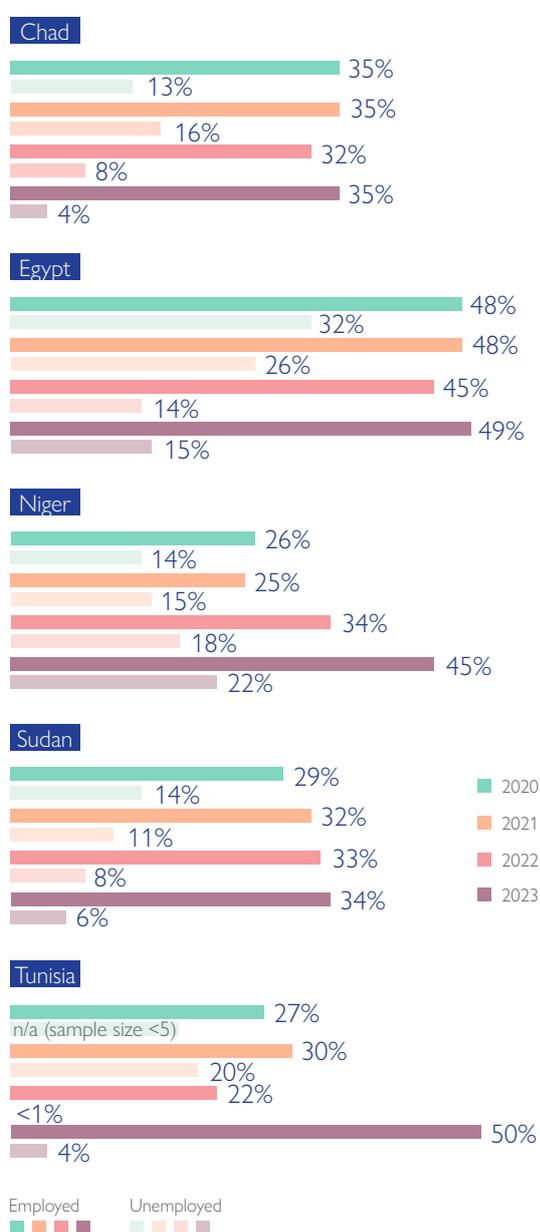


N.b. The size of the grey circle represents the current unemployment rate for the year 2023 (January - June 2023)

respondents mentioned that their remittances were used to pay for food.

These findings are also in line with analysis of the [Economist Intelligence Unit](#)<sup>16</sup>, which explains the solid rise in remittances sent by Tunisians abroad (growing by 13% during the recession of 2020, for example) as a response to the needs of their families in Tunisia hit by the economic downturn caused by COVID-19 and the conflict in Ukraine, amongst other factors. Tunisia is among the [largest recipients](#)<sup>17</sup> of international remittances globally given its large diaspora.

**Figure 4: Percentage of migrants who reported having sent remittances by country of origin, employment status and year of survey**



16 Economist Intelligence Unit (2021). Tunisia is Becoming Increasingly Reliant on Remittances. Available at <http://countryeiu.com/article.aspx?Country=Tunisia&articleid=561635639> accessed July 2023).  
17 IOM (2021). World Migration Report 2022. Available at <https://publications.iom.int/books/world-migration-report-2022> (accessed July 2023).

## Sending remittances despite hardship

Among the migrants interviewed in August 2023 who had sent remittances a total of nine per cent mentioned that hunger or thirst was one of the three main difficulties they faced pointing to the significant importance for some migrants to send remittances despite struggling to fulfill their basic needs. The proportion of migrants who had sent remittances despite reporting facing food insecurity or lacking clean drinking water was higher among those from Chad (15%), Nigeria (15%), Sudan (14%) and Niger (13%) than those from Tunisia (4%) or Egypt (2%). A 2021 joint WFP and IOM Libya [report](#)<sup>18</sup> indicated that North African migrants generally benefit from better food security outcomes than migrants from sub-Saharan Africa, for example.

The majority of migrants (68%) who mentioned that financial difficulties were among the three main issues they faced also reported having sent remittances. This percentage was as high as 80 per cent among migrants from Niger and 79 per cent among those from Nigeria. In comparison, 84 per cent of migrants who did not report facing financial issues stated having sent remittances.

Over the period 2020 - 2023, the percentage of migrants from Niger who were unemployed and mentioned having sent remittances increased from 14 to 22 per cent (Fig 4). This highlights that sending remittances is a priority for many migrants, even in times of economic hardship.

In addition, more migrants who reported that financial issues were among the three challenges they faced stated that their remittances were their household's primary source of income (50%) compared to those who did not (47%), further highlighting the pressure to remit despite economic adversity. In a context where [employment is scarce](#)<sup>19</sup> and wages fail to keep up with the rising cost of living, some migrants may be forced to accept difficult living and working conditions that may lead to a higher level of vulnerability to violence, exploitation and abuse, particularly for those whose remittances are their households' primary source of income.

These findings are in line with the testimonies of Nigerian migrants interviewed for a recent IOM Libya [study](#)<sup>20</sup>, and who highlighted the difficulties they faced when they struggled to find employment knowing that their family members depend on their remittances.

18 IOM & WFP (2021). Hunger and COVID-19 in Libya. Available at <https://dtm.iom.int/reports/hunger-and-covid-19-libya-july-2021> (accessed September 2023).

19 IOM (2023b). IOM Libya Migrant Report Round 47. Available at <https://dtm.iom.int/reports/libya-migrant-report-47-march-april-2023> (accessed August 2023).

20 IOM (2022). Nigerian Migrant Workers in Libya: General Overview and Opportunities for the Future. Available at [https://dtm.iom.int/sites/g/files/tmzbd1461/files/reports/Nigerien%20Labour%20Migrants%20in%20Libya%20report\\_v3.pdf](https://dtm.iom.int/sites/g/files/tmzbd1461/files/reports/Nigerien%20Labour%20Migrants%20in%20Libya%20report_v3.pdf) (accessed August 2023).

**Seasonal migrants**

Among migrants surveyed between January and June 2023, nearly two thirds (64%) of those who reported that they regularly commute between their home country and Libya (e.g. on a monthly, seasonal or annual basis) had sent remittances compared to 36 per cent of those who stated not commuting to Libya on a regular basis (Fig 5). Moreover, the opposite also held true: a greater proportion of those who do not regularly commute between their country of origin and Libya mentioned that they had no intention to send remittances (19%) compared to those who commute regularly (6%).

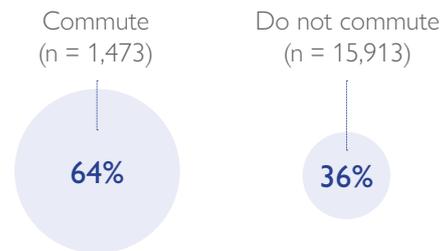
This is likely indicative of the more stable and circular<sup>21</sup> migration patterns between neighbouring countries and Libya, where migration is used as a coping strategy<sup>22</sup> to increase household income through remittances. This strategy is adopted by some households when job opportunities are scarce or during the lean season, when food prices are at their highest and food availability at its lowest in their countries of origin, for example. The fact that the unemployment rate among those who commute regularly between their country of origin and Libya is less than half (12%) than among those who do not travel between their country of origin and Libya (26%) also attests to this strategy.

This trend held true across all nationalities analysed, except among Tunisians where a similar percentage reported having sent remittances whether they mentioned regularly traveling back and forth (46%) or not (49%) (Fig 6).

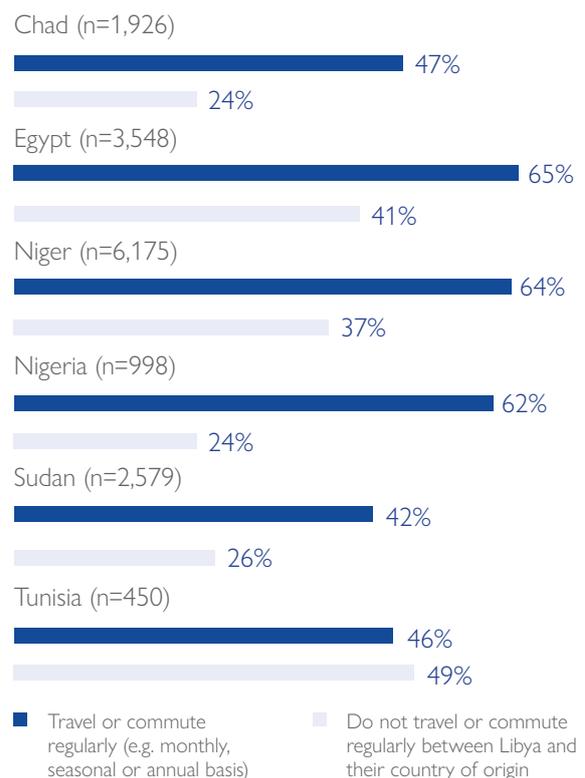
This is likely related to the fact that contrary to all other nationalities the unemployment rate among Tunisians who do not regularly travel between Tunisia and Libya was lower (3%) than among those who commute on a regular basis (10%), which could help explain that a slightly greater percentage of Tunisians migrants who do not commute regularly had send remittances.

Overall, a greater percentage of migrants from Tunisia (32%) and Egypt (14%) interviewed between January and June 2023 mentioned that they commute between Libya and their country of origin on a regular basis compared to those from Niger (8%), Chad (6%), Nigeria (5%) or Sudan (3%).

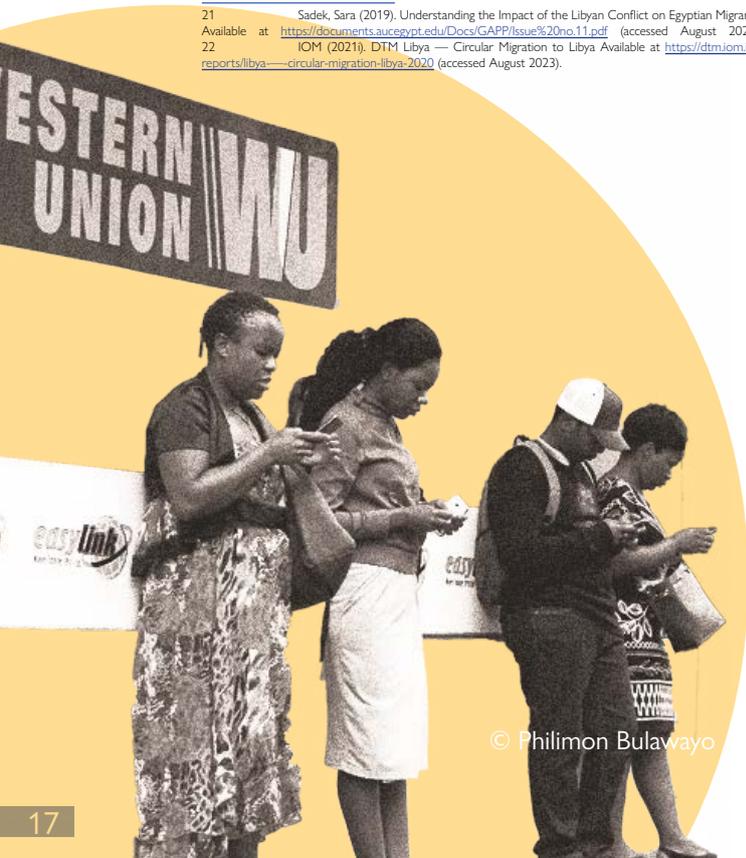
*Figure 5: Percentage of migrants surveyed between January and June 2023 who had sent remittances and whether they commute regularly between their country of origin and Libya*



*Figure 6: Percentage of migrants surveyed between January and June 2023 who had sent remittances by nationality and whether they travel or commute between Libya and their country of origin on a regular basis*



21 Sadek, Sara (2019). Understanding the Impact of the Libyan Conflict on Egyptian Migrants. Available at <https://documents.aucegypt.edu/Docs/GAPP/Issue%20no.11.pdf> (accessed August 2023).  
 22 IOM (2021). DTM Libya — Circular Migration to Libya Available at <https://dtm.iom.int/reports/libya-circular-migration-libya-2020> (accessed August 2023).



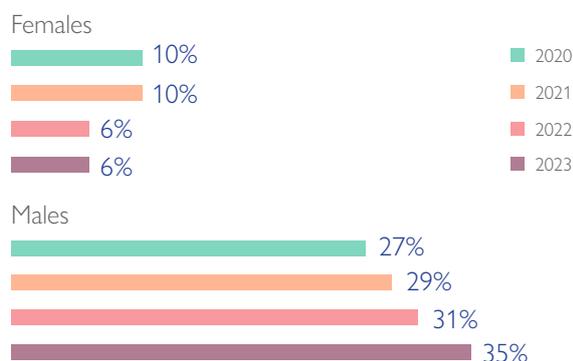
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## Sex

A greater percentage of male migrants reported having sent or intending to send remittances compared to female migrants, regardless of the year of survey (Fig 7). For example, among migrants interviewed in 2023, a total of six per cent of females reported having sent remittances compared to 35 per cent of males. At the same time, a total of 62 per cent of females mentioned they did not intend to send remittances against 16 per cent of males. These findings are in line with a [study](#)<sup>23</sup> conducted by IOM Chad which surveyed households in N'Djamena and found that the majority of families received remittances from male relatives (65%) while 35 per cent received money from female members abroad.

Between 2020 and 2023, the percentage of female migrants who reported having sent remittances decreased (from 10% to 6%) while it increased among male respondents (from 27% to 35%) (Fig 7). Over the same period, a smaller proportion of female migrants also consistently reported their intention to send remittances upon earning or saving enough compared to males. This may be linked to the rate of female migrants who were unemployed and actively seeking employment, which increased from 29 per cent in 2020 to 47 per cent in 2023 (Fig 8). In comparison, the unemployment rate among male migrants remained relatively stable with the yearly average fluctuating between 21 and 23 per cent. The employment rate is generally [positively related](#)<sup>24</sup> to the likelihood to remit.

Figure 7: Percentage of female and male migrants who reported having sent remittances by year of survey

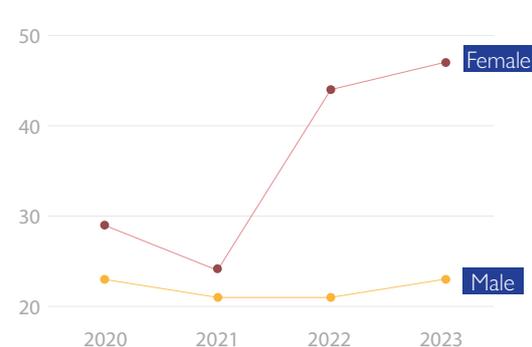


This trend also points to various factors of vulnerability which are linked to the social pressure, expectations and norms around the roles and responsibilities of male and female migrants as remittance senders. For example, because of the [prevalent cultural belief](#)<sup>25</sup> that men should be the primary or sole income earner in a family, some men may [be burdened](#)<sup>26</sup> with the responsibility of sending money home while affording their own basic needs, or feel a loss of status or purpose if they are unemployed and unable to send remittances. At the same time, some women, particularly when single, might also be under [pressure to remit](#)<sup>27</sup> because they may be expected to maintain close ties and support their (extended) family back home. Findings of the analysis of the data collected in August 2023 show that slightly more female than male migrants reported sending remittances to extended family members.

Pressure to remit for female migrants may be potentially more problematic as it is [generally more difficult for women than men to find employment](#)<sup>28</sup> in Libya, particularly for those who are unmarried - whether single, widowed or divorced. Similarly, access to adequate [rental housing](#)<sup>29</sup>, amongst other things, may be more difficult for unmarried women.

Other [factors](#)<sup>30</sup> that can exacerbate levels of vulnerability of remittance-sending migrant men and women differently include language skills, cultural affinity, social networks, education levels and length of stay in Libya.

Figure 8: Female and male unemployment rates in Libya between the years 2020 and 2023



25 IOM (2019a). IOM Handbook on Protection and Assistance to Migrants Vulnerable to Violence, Exploitation and Abuse. Available at <https://publications.iom.int/books/iom-handbook-migrants-vulnerable-violence-exploitation-and-abuse> (accessed August 2023).

26 IOM (2023e). Same but Different: An Analysis of the Experiences of Migrant Men and Women in Libya. Available at <https://dtm.iom.int/reports/same-different-analysis-experiences-migrant-men-and-women-libya-april-2023> (accessed August 2023).

27 IOM (2017). Gender, Migration and Remittances. Available at <https://www.iom.int/sites/g/files/tmzbdj486/files/about-iom/Gender-migration-remittances-infosheet.pdf> (accessed August 2023).

28 IOM (2023e). Same but Different: An Analysis of the Experiences of Migrant Men and Women in Libya. Available at <https://dtm.iom.int/reports/same-different-analysis-experiences-migrant-men-and-women-libya-april-2023> (accessed August 2023).

29 IOM Libya (2023a). Rented Out: An Assessment of Migrants' Access to the Rental Housing Market. Available at <https://dtm.iom.int/reports/libya-rented-out-assessment-migrants-access-rental-housing-market?close=true> (accessed August 2023).

30 IOM (2023e). Same but Different: An Analysis of the Experiences of Migrant Men and Women in Libya. Available at <https://dtm.iom.int/reports/same-different-analysis-experiences-migrant-men-and-women-libya-april-2023> (accessed August 2023).

23 IOM (2021a). Rapport d'étude sur les transferts de fonds au Tchad. Available at <https://publications.iom.int/books/tapport-detude-sur-les-transferts-de-fonds-au-tchad> (accessed August 2023).

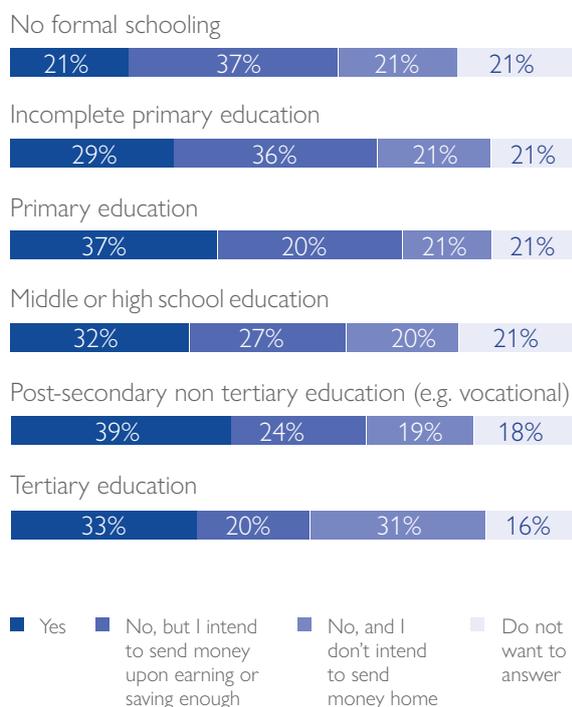
24 Carrasco, J. I. & Obucina (2022). The Dynamics of Remittance Behaviour among Senegalese Men and Women in Spain. Available at <https://online.library.wiley.com/doi/full/10.1111/imig.12997#imig12997-bib-0013> (accessed August 2023).

### Education levels

Throughout 2020 and 2023, and in line with a previous IOM Libya study<sup>31</sup>, a higher percentage of migrants who had achieved a primary school level of formal education or more mentioned having sent remittances compared to those who had never attended school or had not completed primary school (Fig 9).

A greater percentage of migrants who lacked formal schooling or had not completed primary school reported their intention to send money home once they earn or save enough than those with a higher level of educational attainment, likely because they generally earn less on average than those with a higher level of education. For example, in 2023, migrants who had never attended or had not completed primary school mentioned having earned on average 776 Libyan dinars in the past month, compared to nearly twice as much (1,350 Libyan dinars) for those who had completed high school or a higher level of education.

**Figure 9: Percentage of migrants who reported having sent remittances by level of education attainment (n = 81,289)**



### Age and marital status

Consistent with a previous IOM study<sup>32</sup>, throughout the reporting period (2020 - 2023) a higher percentage of migrants between the ages of 30 and 60 reported having sent remittances compared to those below the age of 30 or above 60. For example, among migrants interviewed between January and June 2023, 44 per cent of those aged between 50 and 59 stated having sent money home compared to 33 per cent of those aged 20 to 29. This trend is likely related to the unemployment rate being lower among migrants aged 30 or over.

A greater proportion of migrants who are 30 or over also reported being married, which implies they may be more likely to be expected to send money back to their immediate family (in addition to extended relatives), particularly if their spouse is not in Libya (see section on “Remittances as primary source of income” for more information).

Overall, 45 per cent of married migrants had sent remittances compared to 28 per cent of those who are single and 18 per cent of those who are divorced. Married migrants interviewed between January and June 2023 reported having earned more on average in the past 30 days (1,173 Libyan dinars) compared to those who are single (895 Libyan dinars), which may explain the higher rate of remittance-senders among this group.



31 IOM (2021e). Labour Migration to Libya - Remittances Amidst Conflict and Pandemic Available at <https://dtm.iom.int/reports/labour-migration-libya-remittances-amidst-conflict-and-pandemic> (accessed August 2023).

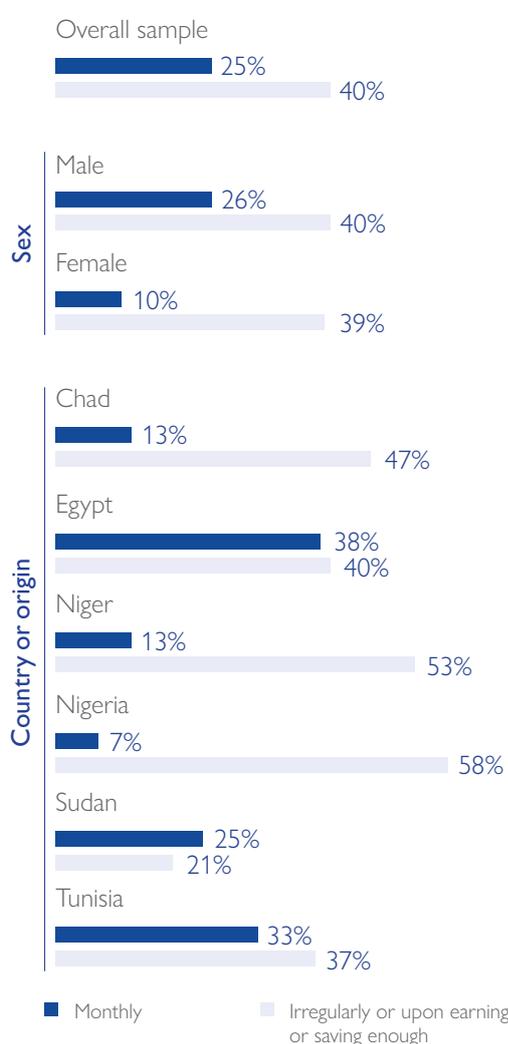
32 IOM (2021e). Labour Migration to Libya - Remittances Amidst Conflict and Pandemic Available at <https://dtm.iom.int/reports/labour-migration-libya-remittances-amidst-conflict-and-pandemic> (accessed August 2023).

## How frequently do migrants send remittances?

Two in five migrants (40%) stated that they usually send remittances on an irregular basis or when they have saved enough money (Fig 10). A quarter reported sending remittances on a monthly (25%) or on a quarterly basis (26%). A minority mentioned they send remittances less frequently: twice a year (7%) or on an annual basis (2%). Generally, male migrants mentioned sending remittances more frequently than females. For example, around a quarter of males (26%) mentioned they send money home on a monthly basis compared to 10 per cent of females.

A greater proportion of migrants from Egypt (38%) and Tunisia (33%) reported sending remittances more regularly (i.e. on a monthly basis) compared to those from Sudan (25%), Chad (13%), Niger (13%) and Nigeria (7%) (Fig 10).

**Figure 10: Percentage of migrants surveyed in August 2023 who reported having sent remittances on a monthly basis or irregularly (e.g. when they saved enough money) by sex and nationality**



## Change in the last three months

The analysis of the data collected from surveys conducted in August 2023 highlights that the frequency with which the majority of migrants (63%) have been remitting remained unchanged in the three months prior to the survey. However, a quarter of respondents stated that the frequency with which they have been sending remittances had decreased (26%) while fewer mentioned it had increased (11%).

Many factors may explain the change in frequency with which some migrants have been sending money, including labour market conditions and economic uncertainty. The cost of living may also be affecting<sup>33</sup> the surplus that remitters are able to send as well as the frequency with which they can remit. According to the June 2023 Joint Market Monitoring Initiative, the prices of almost all staple food and hygiene items had increased<sup>34</sup> compared to March 2020, with the price of essential items<sup>35</sup> required by a household to meet their basic needs having increased by over 42 per cent in June 2023 compared to pre-pandemic levels.

Analysis of data collected by DTM Libya shows that the earnings of migrants have on average increased by around five per cent in June 2023 (981 Libyan dinars) compared to October 2022<sup>36</sup> (928 Libyan dinars), which seems to indicate that this increase in earnings is not commensurate with the rate of inflation limiting migrants' ability to save sufficiently and to send remittances as often as previously. For example, among those who stated sending money home less frequently, three quarters mentioned that it was related to their income being insufficient or their employment being unstable. A minority (11%) of migrants reported having sent remittances more frequently in the past three months mainly because they had earned more or had benefited from greater job opportunities in Libya.

## Impact of the conflict in Sudan

A greater proportion of Sudanese migrants than average mentioned having changed the frequency with which they sent remittances in the three months prior to the survey. A total of 28 per cent of Sudanese cited having sent remittances less frequently (compared to 26% on average) and 17 per cent more frequently (compared to 11% on average). In both cases, the conflict that erupted in Sudan in mid-April 2023, was the second-most commonly cited reason to explain the increase or decrease

<sup>33</sup> World Bank (2006). Global Economic Prospects: Economic Implications of Remittances and Migration. Available at <https://openknowledge.worldbank.org/server/api/core/bitstreams/df8b3b2-1949-5642-8109-543fb77a16ec/content> (accessed July 2023).

<sup>34</sup> Joint Market Monitoring Initiative: 1st - 13th June 2023. Available at [https://repository.impact-initiatives.org/document/reach/eba56918/LBY1702\\_JMMI-SO\\_June-2023.pdf](https://repository.impact-initiatives.org/document/reach/eba56918/LBY1702_JMMI-SO_June-2023.pdf) (accessed July 2023).

<sup>35</sup> WFP (2020). Minimum Expenditure Basket (MEB) Analysis. Available at <https://docs.wfp.org/api/documents/WFP-0000120023/download/> (accessed August 2023).

<sup>36</sup> Data related to migrants average earning in the last 30 days at the time of survey was not collected prior to October 2022.

in the frequency with which Sudanese have been sending remittances. This is likely because the conflict in Sudan may have disrupted the means to transfer remittances.

Movement restrictions, access constraints and border closures<sup>37</sup> can limit hand-carried remittances, for example. Moreover, according to ACAPS, some private money transfer agencies, such as Western Union remain operational<sup>38</sup> only outside Khartoum and other conflict-affected areas and are affected by volatilities in the exchange rate. There are also reports that informal means of transfer entail substantial withdrawal fees ranging from 10-50 per cent of the transfer value while there is also a liquidity crisis in the country and internet and mobile network are down or weak<sup>39</sup> leaving little to no options for cash transfers. However, the conflict in Darfur that erupted in 2003, for example, has shown<sup>40</sup> that new ways of sending remittances can be found, although often at the expense of safety and affordability.

At the same time, some migrants appear to have increased the frequency of their remittances to meet the growing needs of their families<sup>41</sup>. One migrant from Sudan who was interviewed by DTM Libya in August 2023, for instance, mentioned that he increased the frequency with which he sends money because his family has been relying on his remittances to cover half of their total expenses since last month.

**How much do migrants send home? How has it changed over time? How does it vary across demographic groups?**

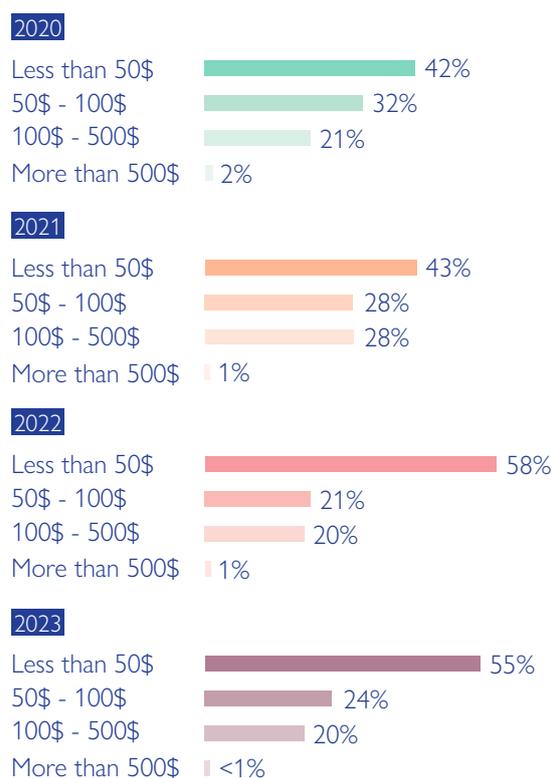
On average, migrants in Libya have been sending less money home since 2020 (Fig 11), although data collected in 2023 points to a reversing trend. For example, the share of migrants who reported having sent a monthly average of less than 50 USD increased between 2020 and 2022 (from 42% to 58%) while it decreased slightly in 2023 compared to 2022 (from 58% to 55%). At the same time, the percentage of migrants who sent between 50 USD and 100 USD decreased between 2020 and 2022 (from 32% to 21%) but increased to 24 per cent in 2023.

The loss of remittances may increase the levels of vulnerability of migrants' families in countries of origin,

including to food insecurity<sup>42</sup>. Decreased remittance flows<sup>43</sup> between Libya and Chad, for example, negatively impacted levels of access to food, housing and education. Similarly, in Niger, as a result of decreased remittances at the height of the COVID-19 pandemic some households were constrained to reduce spending on basic needs<sup>44</sup> such as food, healthcare and education, or had to re-distribute the meagre remittances they received across daily expenditures, reducing the amount and quality of many essentials, including food.

The general reduction in the amount sent home by migrants is likely related to a combination of factors including the long lasting socioeconomic impact of the COVID-19 pandemic and the level of inflation in Libya, which has been moderate but significant, particularly for basic necessities including food, housing and electricity, according to the World Bank<sup>45</sup>.

**Figure 11: Monthly remittances sent (range) by year of survey**



37 Libya Observer (2023). Eyewitnesses Say Border Closed from Both Sides Between Libyan and Sudan. Available at <https://libyaobserver.ly/news/eyewitnesses-say-border-closed-both-sides-between-libya-and-sudan> (accessed September 2023).  
 38 ACAPS (2023). Sudan: Implications of Financial Blockages in Sudan. Available at [https://www.acaps.org/fileadmin/Data\\_Product/Main\\_media/20230811\\_ACAPS\\_thematic\\_report\\_in\\_Sudan\\_implication\\_of\\_financial\\_blockages.pdf](https://www.acaps.org/fileadmin/Data_Product/Main_media/20230811_ACAPS_thematic_report_in_Sudan_implication_of_financial_blockages.pdf) (accessed August 2023).  
 39 Africa Argument (2023). Sudan's Crisis: Can Cash Transfers Prevent Starvation and State Collapse? Available at <https://africanarguments.org/2023/08/sudans-crisis-can-cash-transfers-prevent-starvation-and-state-collapse/> (accessed August 2023).  
 40 ODI (2007). Remittances during Crises: Implications for Humanitarian Response. Available at <https://odi.org/en/publications/remittances-during-crisis-implications-for-humanitarian-response-2/> (accessed August 2023).  
 41 IOM (2023d). IOM Revised Response Overview: Sudan Crisis and Neighbouring Countries. Available at <https://crisisresponse.iom.int/sites/g/files/tmzbd11481/files/uploaded-files/Response%20Overview%20Sudan%20Crisis%20-%20Revised%20August%202023.pdf> (accessed September 2023).

42 Integrated Food Security Phase Classification (IPC) (2021). Technical Manual Version 3.1. Available at: [https://www.ipcinfo.org/fileadmin/user\\_upload/ipcinfo/manual/IPC\\_Technical\\_Manual\\_3\\_Final.pdf](https://www.ipcinfo.org/fileadmin/user_upload/ipcinfo/manual/IPC_Technical_Manual_3_Final.pdf) (accessed August 2023).  
 43 UN Chad (2020). Étude d'impact socio-économique de la COVID-19 au Tchad. Available at [https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/etude\\_impact\\_socioeconomique\\_covid19\\_16062020\\_final.pdf](https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/etude_impact_socioeconomique_covid19_16062020_final.pdf) (accessed August 2023).  
 44 IOM (2021g). L'impact socio-économique du COVID-19 sur la libre circulation et la migration au Niger. Available at [https://nigeriom.int/sites/g/files/tmzbd11221/files/documents/etude\\_impact\\_socio-economique-de-covid-19-sur-la-libre-circulation-et-la-migration-au-niger\\_fr.pdf](https://nigeriom.int/sites/g/files/tmzbd11221/files/documents/etude_impact_socio-economique-de-covid-19-sur-la-libre-circulation-et-la-migration-au-niger_fr.pdf) (accessed August 2023).  
 45 World Bank (2023c). Libya Economic Monitor. Available at <https://documents1.worldbank.org/curated/en/099212006062356985/pdf/IDU008fc01120d130041f90b93a09faf2988bfcce.pdf> (accessed August 2023).

At the same time, the unemployment rate in Libya has fluctuated between 17 and 27 percent during the period 2020-2023 and it stood at 24 per cent among migrants interviewed in August 2023, which is higher than pre-pandemic levels (17%)<sup>46</sup>. These factors are likely constraining migrants' income surplus (see the section on "What are the reasons for not sending remittances?" for more details).

In line with these findings, the results of a study<sup>47</sup> conducted by IOM Niger highlighted that shortly after mid-March 2020 when measures to curb the spread of COVID-19 were implemented the amount sent by Nigerian migrants abroad to their families drastically reduced partly because of the limited availability of paid livelihood opportunities. Over one third of households surveyed by IOM Niger indicated a substantial reduction in the frequency and amount of remittances received.

### What are remittances used for?

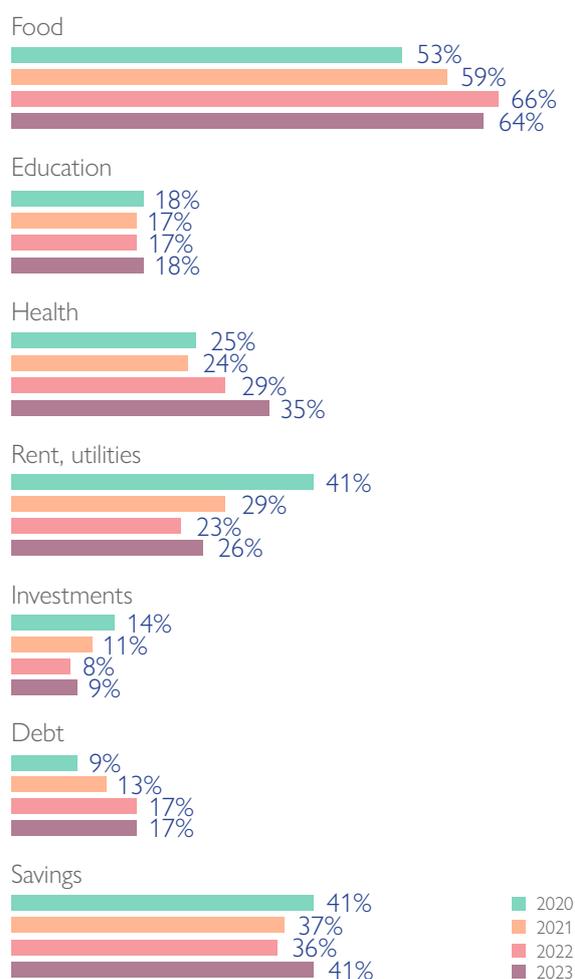
Analysis of data collected by DTM Libya between 2020 and 2023 shows that for the majority of migrants interviewed, the money they send home helps improve their family's financial situation by allowing them to afford basic needs, such as food, education, healthcare and housing, but also pay off debt, accumulate savings and fund personal projects such as building a house. For around two in five migrants (41%) it helps them build alternative modes of income-generation in their country of origin through the purchase of livestock, for example.

In addition, in many cases, the money sent home by migrants appears to help stabilize family income while also relieving some pressure on household members. For example, one migrant from Egypt interviewed by DTM in August 2023 remarked that his spouse is not forced to take on a second income-generating activity because of the remittances he sends to his family. These findings echo an IOM Chad<sup>48</sup> and an IOM Niger study<sup>49</sup> which both concluded that households receiving remittances generally fared better and enjoyed greater living standards than those who did not. At the same time, however, many migrants interviewed mentioned that the money they send to their families only helps cover the bare minimum, and as such only keeps them afloat.

Over the reporting period, the share of migrants who mentioned that their remittances help cover their families' essential needs such as food and healthcare increased between 2020 and 2023 (Fig 12). Similarly, the share of migrants who reported that their remittances were used to repay debt also increased from 9 per cent in 2020 to 17 per cent in 2023. On the contrary, the percentage who stated that the money they send home contribute to their household's investments diminished. At the same time, the share of migrants who reported that their remittances help cover education costs remained stagnant.

Overall, the data shows that some households require more money to afford basic necessities, may be borrowing money to a greater extent to make ends meet and are not able to invest as much, which illustrates some of the short and medium-term trade-offs<sup>50</sup> that households are constrained to make when grappling with inflation and rising prices.

**Figure 12: What are remittances covering by year of survey**



46 IOM (2020b). Libya —Migrant Report Round 29 (Jan-Feb 2020). Available at <https://dtm.iom.int/reports/libya---migrant-report-29-jan-feb-2020> (accessed August 2023).

47 IOM (2021g). L'impact socio-économique du COVID-19 sur la libre circulation et la migration au Niger. Available at [https://nigeriomint/sites/g/files/tmzbd11221/files/documents/etude\\_impact\\_socio-économique-de-covid-19-sur-la-libre-circulation-et-la-migration-au-niger\\_fr.pdf](https://nigeriomint/sites/g/files/tmzbd11221/files/documents/etude_impact_socio-économique-de-covid-19-sur-la-libre-circulation-et-la-migration-au-niger_fr.pdf) (accessed August 2023).

48 IOM (2021a). Rapport d'études sur les transferts de fonds au Tchad: Le cas de N'Djamena. Available at <https://publications.iom.int/books/tapport-detude-sur-les-transferts-de-fonds-au-tchad> (accessed August 2023).

49 IOM (2021g). The Socioeconomic Impact of COVID-19 on Free Movement and Migration in Niger. Available at <https://dtm.iom.int/reports/niger-studysocio-economic-impact-covid-19-free-movement-and-migration?close=true> (accessed August 2023).

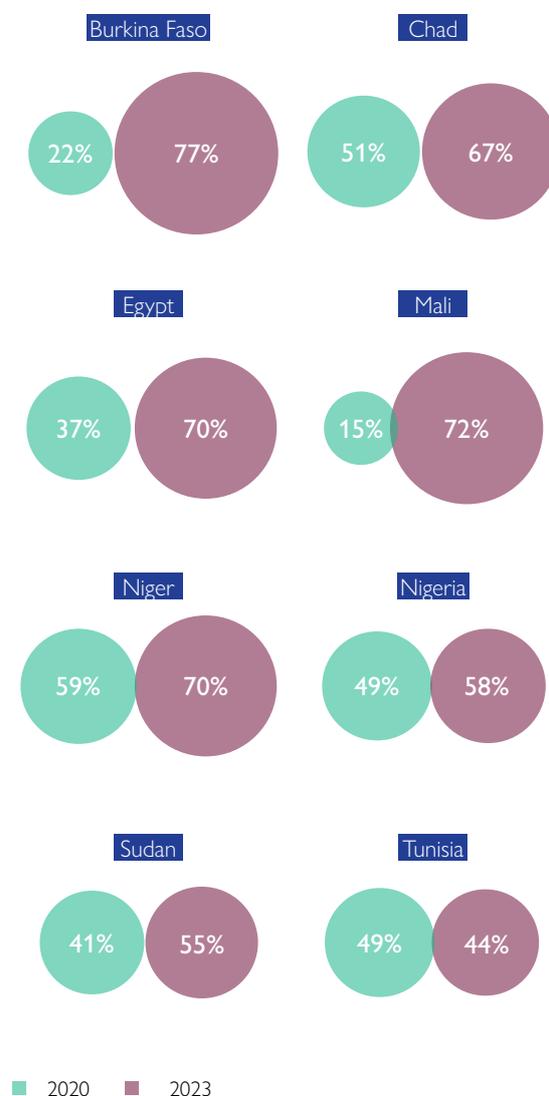
50 WFP (2023). Essential Needs Assessment: Guidance Note. Available at [https://docs.wfp.org/api/documents/WFP-0000074197/download/?\\_ga=2.52661224.1309440646.1636901893.2044791098.16158059808\\_gac=1.125993343.1636651670.CjwKCAIAm7OMBhAQEiwArvGi3IQFKT2A\\_Ym9n3Kb0PLEdWDM\\_3eT2A4tAcvBoY5yXKdFrmSNjW0RoCCEQQAoD\\_BwE](https://docs.wfp.org/api/documents/WFP-0000074197/download/?_ga=2.52661224.1309440646.1636901893.2044791098.16158059808_gac=1.125993343.1636651670.CjwKCAIAm7OMBhAQEiwArvGi3IQFKT2A_Ym9n3Kb0PLEdWDM_3eT2A4tAcvBoY5yXKdFrmSNjW0RoCCEQQAoD_BwE) (accessed August 2023).

The analysis of the trends between 2020 and 2023 also shows that some households may be spending a greater share of their total expenditure solely to put food on the table — a proxy indicator of potentially increased rates of food insecurity<sup>51</sup>. The increasingly precarious situation of some migrants and their families is also corroborated by the fact that the share of migrants who report that their remittances are their household's primary source of income increased from 28 per cent in June 2020 to more than half in August 2023 (48%). While, these households appear to be using remittances as a social security and safety net<sup>52</sup> they may be at a heightened risk of vulnerability if remittance flows are disrupted.

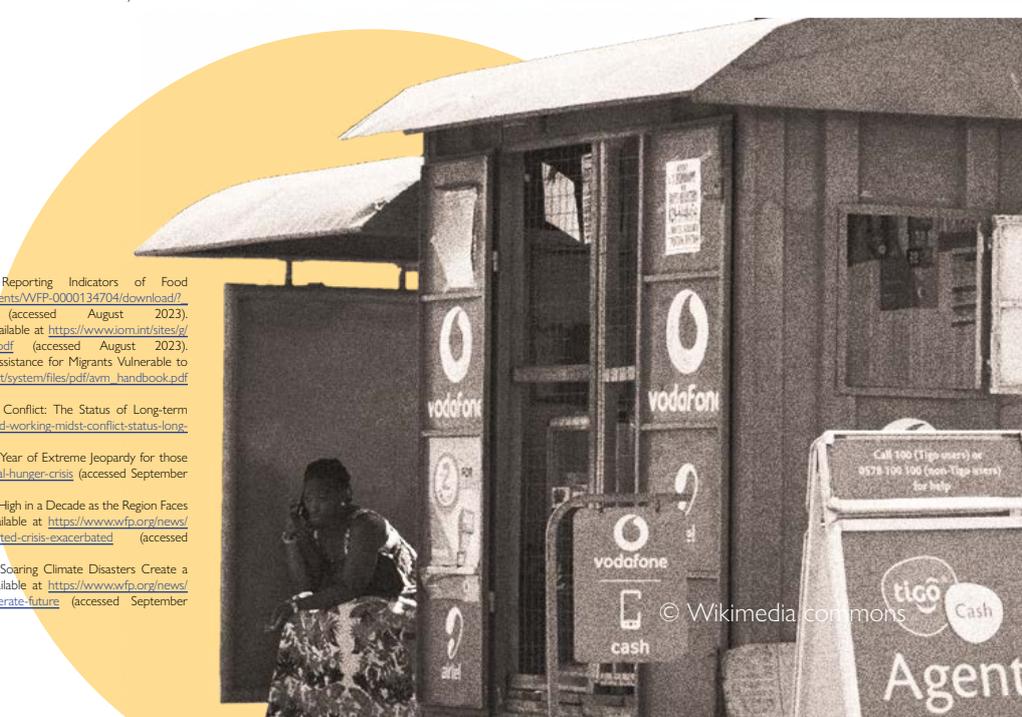
Moreover, the increased amount of remittances being used to repay debts could mean that remittance-sending migrants are under increased pressure to send enough money while at the same time meet their own needs, potentially increasing their vulnerability<sup>53</sup> to violence, abuse and exploitation. An IOM study<sup>54</sup> conducted among long-term migrants in Libya highlighted that more than half of those sending remittances (55%) identified themselves as the primary provider for the household receiving their remittances, potentially indicating the level of pressure they may be under to send remittances.

The situation appears most critical among migrants from Burkina Faso, Chad, Egypt, Mali, Niger, Nigeria and Sudan for whom the share of migrants who reported that their remittances are covering their family's food needs increased between 2020 and 2023 (Fig 13). According to the World Food Programme, the number of people facing high levels of food insecurity in 2023 doubled<sup>55</sup> compared 2020. More specifically, the combined effects of conflict, climate shocks, COVID-19 and the soaring food and fuel prices are significantly affecting the food security of millions in West, Central<sup>56</sup> and East<sup>57</sup> Africa. More than half of migrants in Libya are from West, Central or East Africa.

Figure 13: Percentage of migrants surveyed in 2020 and 2023 who reported that their remittances are covering their family's food needs by country of origin



51 WFP (2021). Consolidated Approach for Reporting Indicators of Food Security (CARI). Available at [https://docs.wfp.org/api/documents/WFP-0000134704/download/?\\_ga=2.128065035.66396299.1693909331.1592177427.1692605833](https://docs.wfp.org/api/documents/WFP-0000134704/download/?_ga=2.128065035.66396299.1693909331.1592177427.1692605833) (accessed August 2023).  
 52 IOM (2013). Gender, Migration and Remittances. Available at <https://www.iom.int/sites/gfiles/tmzbd1486/files/about-iom/Gender-migration-remittances-infosheet.pdf> (accessed August 2023).  
 53 IOM (2019a). IOM Handbook on Protection and Assistance for Migrants Vulnerable to Violence, Exploitation and Abuse. Available at [https://publications.iom.int/system/files/pdf/avm\\_handbook.pdf](https://publications.iom.int/system/files/pdf/avm_handbook.pdf) (accessed August 2023).  
 54 IOM (2019b). Living and Working in the Midst of Conflict: The Status of Long-term Migrants in Libya. Available at <https://publications.iom.int/books/living-and-working-in-the-midst-of-conflict-status-long-term-migrants-libya> (accessed August 2023).  
 55 WFP (2023). A Global Food Crisis - 2023: Another Year of Extreme Jeopardy for those Struggling to Feed their Families. Available at <https://www.wfp.org/global-hunger-crisis> (accessed September 2023).  
 56 WFP (2022). Hunger in West Africa Reaches Record High in a Decade as the Region Faces an Unprecedented Crisis Exacerbated by Russia-Ukraine Conflict. Available at <https://www.wfp.org/news/hunger-west-africa-reaches-record-high-decade-region-faces-unprecedented-crisis-exacerbated> (accessed September 2023).  
 57 WFP (2022). Spiraling Costs, Surging Conflict, and Soaring Climate Disasters Create a Desperate Future for Millions of Refugees across Eastern Africa. Available at <https://www.wfp.org/news/spiraling-costs-surging-conflict-and-soaring-climate-disasters-create-desperate-future> (accessed September 2022).



### Remittances as primary source of income

Half of migrants interviewed in 2023 reported that their remittances are their household's primary income, which highlights that remittances are a vital economic lifeline for a significant number of migrants' families.

A greater percentage of migrants whose children are not in Libya mentioned that their remittances were the primary source of income for their family (77%) compared to those who were in Libya with their children (37%). This finding points to remittances being a significant source of income potentially compensating for the care of children left behind by contributing to paying school fees, for example.

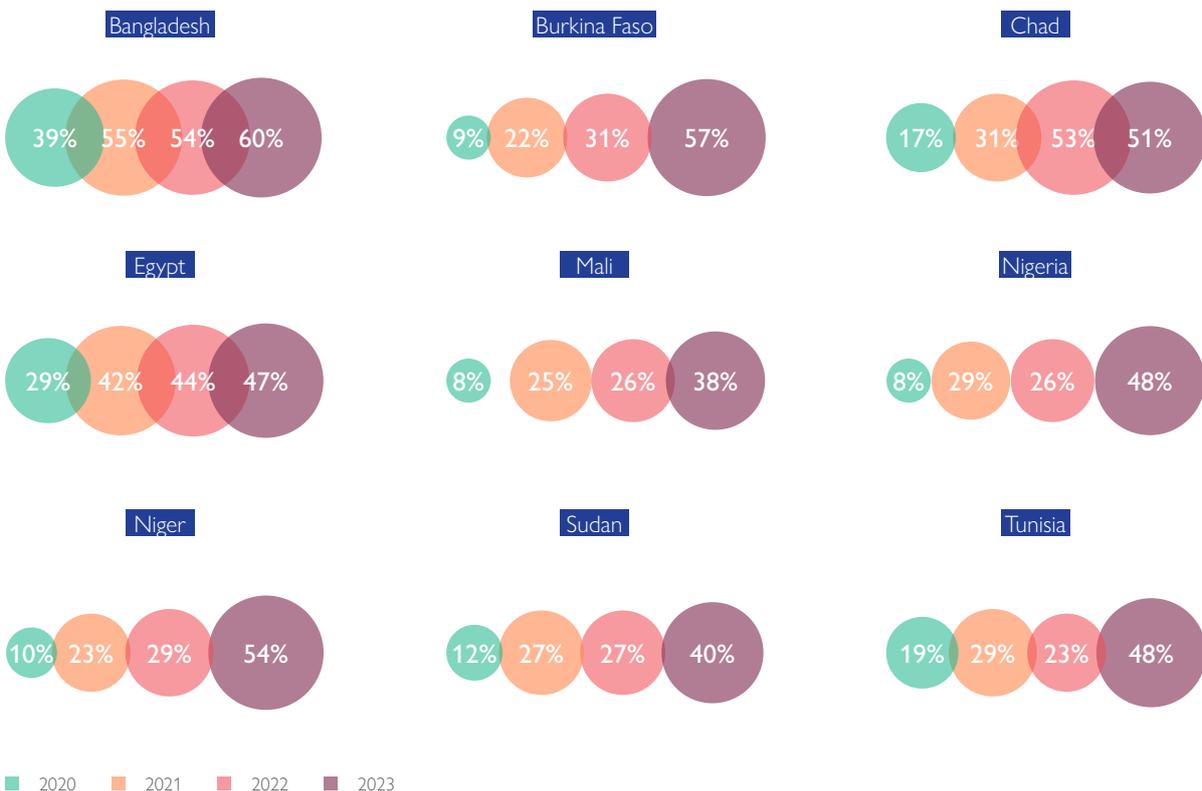
Similarly, a smaller percentage of migrants who are in Libya with their spouse (34%) stated that their remittances were their household's primary source of income compared to those who are not (79%). Overall, a minority of migrants who had sent remittances (and are married) were in Libya with their spouse (21%) while the majority (79%) were without their spouse, highlighting migration as a common strategy for household to respond to hardship at home, by sending one family member abroad to increase their disposable income.

### Country of origin

Overall, the share of migrants who reported that their remittances are their primary source of income increased across all nationalities when comparing 2020 to 2023 data (Fig 14). The sharper increases were among migrants from Burkina Faso (+48%), Niger (+44%), Nigeria (+40%), Chad (+34%), Mali (+30%), Tunisia (+29%) and Sudan (+28%) compared to those from Bangladesh (+21%) and Egypt (+18%).

This trend hints once more at the increased needs of migrants' family related to the recent surge in food prices and inflation, which reached multi-decade highs in several countries and is exacerbated by the effects of political instability, armed conflict, such as the Sudan crisis and its regional repercussions<sup>58</sup> as well as climate change.

**Fig 14: Percentage of migrants who reported that the remittances they send are their family's primary source of income by country of origin and by year of survey**



58 IOM (2023d). Revised Response Overview: Sudan Crisis and Neighbouring Countries. Available at <https://crisisresponse.iom.int/sites/g/files/tmzbd11481/files/uploaded-files/Response%20Overview%20Sudan%20Crisis%20-%20Revised%20August%202023.pdf> (accessed September 2023).

### Who receives remittances?

Throughout the reporting period (2020 - 2023), a total of 86 per cent or more of both female and male respondents identified immediate family members (e.g. spouse, parents, siblings or own children) as the primary recipients of their remittances (Fig 15).

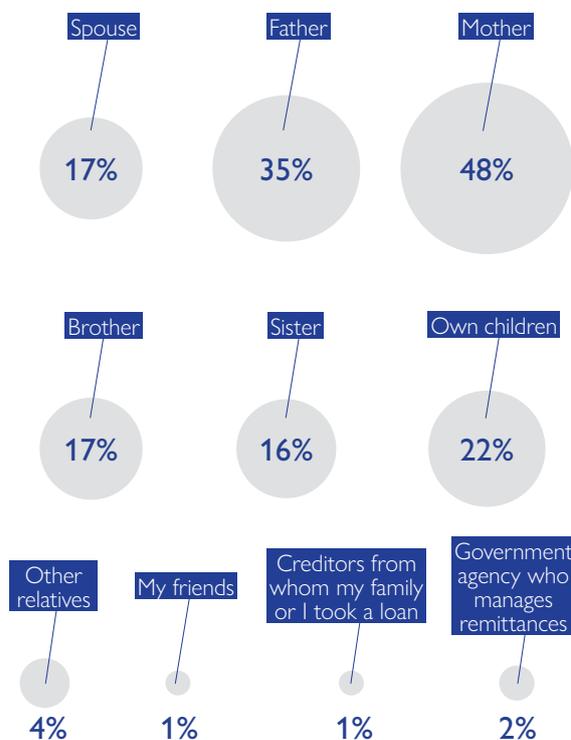
More migrants reported that their remittances reached directly female family members than males regardless of the year of survey (2020 - 2023) and across all nationalities analysed (Bangladesh, Burkina Faso, Chad, Egypt, Mali, Niger, Nigeria, Sudan and Tunisia<sup>59</sup>). The percentage of migrants who reported having sent money to female family members increased between 2020 and 2023 while the percentage of migrants who sent money to male respondents decreased.

Among remittance-sending male migrants interviewed in 2023 who are married and whose partner is not in Libya, 92 per cent reported that their wives benefit directly from the remittances they send<sup>60</sup>. Studies have shown<sup>61</sup> that where women are the direct recipients of remittances, it is more likely they will be economically empowered. Moreover, an IOM Chad study<sup>62</sup> found that female-headed households receiving remittances more often prioritise education, health and food than those headed by males. However, among male respondents interviewed in 2023 who are married and whose spouse is not in Libya, around a fifth reported that their mother (23%) or father (19%) was a direct beneficiary of their remittances, which could mean that in some cases migrants' spouses have to rely on their in-laws or other extended family members for financial resources, which may increase their level of vulnerability<sup>63</sup> to exploitation, abuse and poverty.

The beneficiaries of remittances extend far beyond those receiving money directly and can provide capital for small businesses and entrepreneurial activities, as highlighted in an IOM Niger study<sup>64</sup> which surveyed community leaders, migrants who had returned and informal transfer operators. In line with these findings, one Tunisian migrant interviewed by DTM Libya in August 2023 explained that his brother was able to open his own private teaching business with the repatriated earnings he has been receiving.

Figure 15: Who receives remittances (multiple-choice question) (migrants surveyed between 2020 and 2023 (n=24,517))

#### Females



#### Males



59 Nationalities for which the sample was larger than 100 respondents throughout the period of analysis (2020 - 2023).  
 60 The sample of female migrants who are married and in Libya without their spouse was too small for analysis (8 respondents).  
 61 IOM (2013). Gender, Migration and Remittances. Available at <https://www.iom.int/sites/files/tmzbd1486/files/about-iom/Gender-migration-remittances-infosheet.pdf> (accessed August 2023).  
 62 IOM (2021a). Rapport d'études sur les transferts de fonds au Tchad: Le cas de N'Djamena. Available at <https://publications.iom.int/books/tapport-detude-sur-les-transferts-de-fonds-au-tchad> (accessed August 2023).  
 63 IOM (2013). Gender, Migration and Remittances. Available at <https://www.iom.int/sites/files/tmzbd1486/files/about-iom/Gender-migration-remittances-infosheet.pdf> (accessed August 2023).  
 64 IOM (2021g). L'impact socio-économique du COVID-19 sur la libre circulation et la migration au Niger. Available at [https://nigeriom.int/sites/g/files/tmzbd1221/files/documents/etude\\_impact\\_socio-economique-de-covid-19-sur-la-libre-circulation-et-la-migration-au-niger\\_fr.pdf](https://nigeriom.int/sites/g/files/tmzbd1221/files/documents/etude_impact_socio-economique-de-covid-19-sur-la-libre-circulation-et-la-migration-au-niger_fr.pdf) (accessed August 2023).

## How do migrants send money home?

Migrants interviewed in August 2023 identified two main modes of transfer to send money home: trust-based, peer-to-peer informal means (e.g. hawala system) (45%) and mobile money (44%) (Fig 16). A substantial percentage of migrants from Chad and Sudan also mentioned relying on fellow nationals (31% and 24%, respectively) and/or family members returning to the country of origin (24% and 16%, respectively). In the context of the current crisis in Sudan this may translate in a reduction in the volume of remittance flows for some households. The hawala system, for example, may be disrupted as it relies on functioning telecommunications networks and markets, which have been impacted<sup>65</sup> by the conflict.

At the same time, some recipients of remittances may be faced with additional fees reducing the value of the transfer as well as security and access constraints, amongst other obstacles (see section on “Impact of the conflict in Sudan” for more information).

In Libya, it might also leave migrants whose households are dependent on remittances as well as those hand-carrying remittances more vulnerable to violence, exploitation and abuse if forced to adopt risky coping mechanisms to continue transferring remittances.

An IOM study<sup>66</sup> highlighted that the main challenge related to sending or receiving remittances faced by respondents in West and Central Africa was related to the closure of borders during the pandemic that prevented them from sending or receiving money through friends or couriers followed by the loss of income incurred with the economic downturn and restrictions related to measures implemented to curb the spread of COVID-19. Following the most recent Sudan crisis<sup>67</sup>, which erupted in mid-April 2023, and according to the United Nations Security Council<sup>68</sup>, the Libyan National Army reportedly closed Libya’s borders with Chad and Sudan.

**Figure 16: Main means of sending remittances abroad by nationality among migrants surveyed in August 2023**

MEANS OF TRANSFER	CHAD (n=70)	EGYPT (n=221)	NIGER (n=177)	NIGERIA (n=59)	SUDAN (n=170)	TUNISIA (n=165)	OVERALL (n=940)
Trust-based, peer-to-peer informal transfers (e.g. hawala system)	36%	57%	40%	59%	58%	27%	45%
Mobile money	49%	35%	59%	41%	30%	58%	44%
Fellow nationals returning to country of origin	31%	19%	17%	15%	24%	17%	19%
Family members returning to country of origin	24%	19%	14%	7%	16%	21%	17%
Private money transfers (e.g. Western Union, MoneyGram)	7%	11%	11%	10%	14%	10%	12%
Migration facilitators	21%	5%	12%	4%	9%	2%	10%
Employer sending money directly	1%	4%	<1%	<1%	6%	4%	3%
Bank transfers	9%	3%	<1%	<1%	3%	3%	3%

65 WFP (2023). Cross-Regional External Situation Report on Sudan. Available at <https://reliefweb.int/report/sudan/cross-regional-external-situation-report-sudan-crisis-2-june-2023> (accessed September 2023).

66 IOM (2020b). Migration and COVID-19 in West and Central Africa: Examining the Impacts of COVID-19 on Travellers Across the Region. Available at <https://dtm.iom.int/reports/west-and-central-africa---migration-and-covid-19-west-and-central-africa-examining-impacts> (accessed August 2023).

67 IOM (2023d). Revised Response Overview: Sudan Crisis and Neighbouring Countries. Available at <https://crisisresponse.iom.int/sites/g/files/tmzbd1481/files/uploaded-files/Response%20Overview%20Sudan%20Crisis%20-%20Revised%20August%202023.pdf> (accessed September 2023).

68 UN (2023). Report of the Secretary-General, 8 August 2023. Available at [https://www.securitycouncilreport.org/atf/cf/%7B65BF9B-6D27-4E9C-8CD3-CF6E4FF96FF9%7D/S\\_2023\\_589-EN.pdf](https://www.securitycouncilreport.org/atf/cf/%7B65BF9B-6D27-4E9C-8CD3-CF6E4FF96FF9%7D/S_2023_589-EN.pdf) (accessed September 2023).

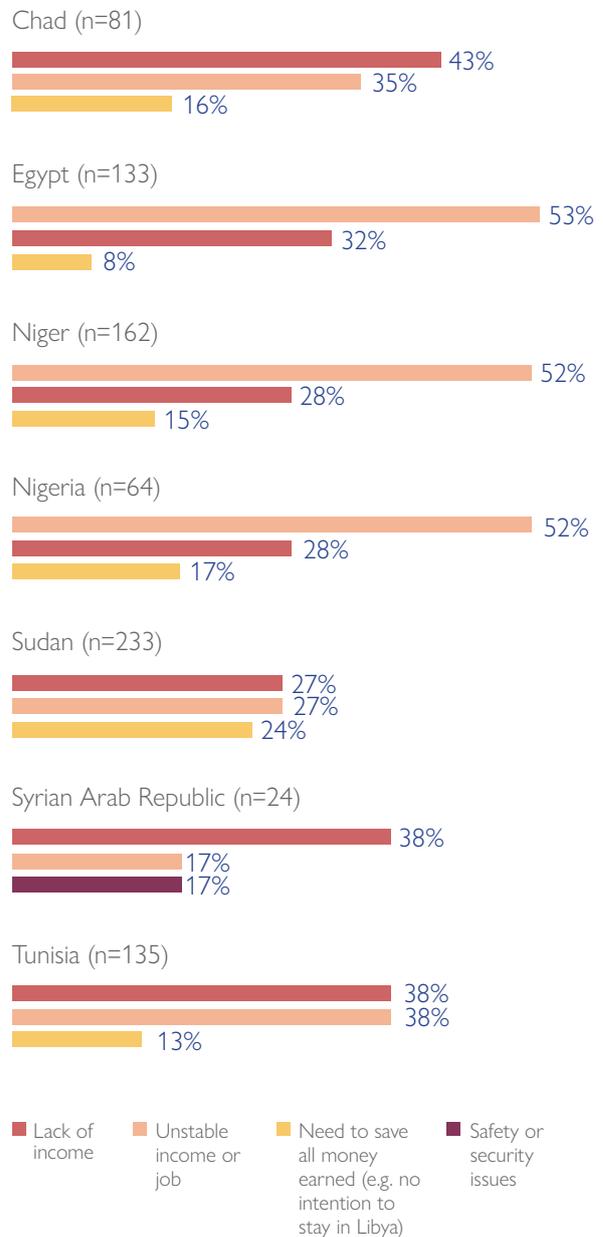
### What are the reasons for not sending money home?

The majority of migrants interviewed in August 2023 identified income-related issues, including employment instability (43%) and low wages (36%) as the main obstacles they face in sending remittances. Around one in five migrants (27%) cited the need to save all the money they earn as one of the reasons for not sending remittances, including because they do not intend to stay in Libya and need to fund their return home or onward migration, for instance. A few respondents mentioned that their family was not in need (6%) or identified either a lack of means to send money (e.g. lack of bank account, not possessing a mobile phone or no access to money transfer operators) (4%) or safety and security issues (5%) as the main justification for not sending money home.

Slightly fewer Sudanese (27%) mentioned that an unstable income was the main obstacle they faced compared to those from Chad (35%), Tunisia (38%), Niger (52%) or Egypt (53%) (Fig 17). This could be related to the fact that fewer Sudanese (25%) surveyed in August 2023 were employed on a short-term or casual basis compared to those from Chad (63%), Niger (58%), Egypt (42%) and Tunisia (40%).

A greater percentage of migrants from Chad (43%) than any other nationalities identified a lack of income as the top barrier to sending remittances. This could likely be related to the fact that migrants from Chad who were interviewed in 2023 and who were employed reported having earned less on average in the last 30 days (753 LYD) compared to those from Sudan (1,089 LYD), Tunisia (1,331 LYD) or Egypt (1,335 LYD), for example. In addition, a greater percentage of migrants from Chad (74%) reported that financial issues were among the three main challenges they faced compared to those from Sudan (60%), Egypt (37%) or Tunisia (37%).

Figure 17: Main reasons (top 3) that prevent migrants interviewed in August 2023 from sending remittances by nationality of respondents (single-answer question)



# RECOMMENDATIONS

This study highlighted some of the opportunities and challenges related to remittances, including the trends and patterns of earning, sending and using remittances as well as the barriers migrants face in sending money home. Migrants are generally sending less money home and a quarter are sending money less frequently. At the same time, the proportion of migrants' families who are relying on remittances as their primary source of income has been on the rise, across countries of origin, pointing to increasing hardship and soaring needs.

This study highlighted that migrants' experiences, including whether they send remittances, with which frequency and how much they send money as well as to whom is influenced by several factors, including social norms, attributes and opportunities associated with being a woman or a man, age, education, marital status, position in the family, migration intentions, as well as conditions in the destination country.

The data also shows that remittances have the potential of improving the living conditions of migrant families, particularly when they are supplementing rather than their primary source of income. While remittance flows can help cover primary needs they should not substitute governments' engagement in the provision of basic services and functional social security, health and education systems. Based on these findings, IOM Libya recommends the following:

**Policy and programme design:** Consider how social norms may influence labour market and shape risks and vulnerabilities when designing policies and programmes

This study underlined the need for protection- and people-centred approaches that take into account the individual factors of vulnerability that may affect migrants' ability to secure employment and therefore send remittances. Migrants whose families rely on the money they send from Libya as a primary source of income, may be under additional pressure to remit, which can lead to increased vulnerability to violence, abuse and exploitation. These factors should be central considerations while designing effective policies and programmes to help support the needs of migrants in Libya.

**Policy and programme design:** Continue promoting more inclusive labour market policies and increasing regular pathways to employment for migrants in Libya

These measures could include increasing regular employment pathways through visa issuance schemes and the regularization of workers already present in Libya. Additional paths to action could include the provision of skills enhancement schemes for migrant workers, which could also increase their chances of finding employment. Moreover, the study highlighted that migrants would benefit from better regulated employment conditions as well as the provision of protection mechanisms (e.g. fair recruitment practices, decent work conditions, redress mechanisms in case of unpaid wages). Such measures would minimise the risks of indebtedness and adoption of risky coping mechanisms when pressured to send remittances in times of hardship. As such, these measures would contribute to decreasing the level of vulnerability of migrants to violence, abuse and exploitation while maximising their contribution to Libya's economy.

Considering that money-transfer options are "essential services" and making them more accessible to migrants and their families would also help reduce migrants' exposure to risks related to abusive practices and help provide consistent informal social safety nets and an important source of financing for many migrants' families and their communities in their country of origin.

**Data collection and research:** Continue to examine the impact of remittances in Libya and countries of origin

Evidence-based policy and programmes are necessary to deliver efficient humanitarian and development assistance. Beyond who receives remittances, more research is needed on who manages and who decides on the use of remittances as well as on specific factors such as the recipient's marital status, their level of education and age. This would help better design programmes and policies in countries of origin and in Libya to ensure that the benefits of remittances are maximised while ensuring the protection of migrants.

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IOM's Displacement Tracking Matrix (DTM) tracks and monitors population movements in order to collate, analyze and share information to support the humanitarian community with the needed demographic baselines to coordinate evidence-based interventions.

To consult all DTM reports, datasets, static and interactive maps and dashboards, please visit:

## IOM Libya

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