

Remittances in Senegal

(Country of Origin)

- **Background information**

Senegal has a territorial extension of 196,190 km² and a population of 11.987.121 inhabitants. The urban population is composed of 41,3% of inhabitants, and 33,4% of the total population lives below the national poverty line (1). It is estimated that 2,8% of the population lives overseas, of which 16% are women and 84% are men (11). The 3 main destination countries of migratory flows from Senegal are the Ivory Coast (37%), France (15%) and Italy (15%) (3). According to the data found in the synthesis report of the second Senegalese household survey (July 2004) (4), 13,8% of Senegalese emigrants travel to a country of the West African Economic and Monetary Union (WAEMU), mainly the Ivory Coast (6,6%) and 30,1% to other African countries. Forty-six percent emigrates to Europe and 7.5% to the United States. There exist differences based on sex as far as destination countries are concerned. Women represent a slightly superior percentage in North America - the United States and Canada; 9% of migrant women choose this destiny compared to 7,2% of migrant men. They also represent a higher percentage in the countries of the WAEMU (17% versus 13). On the contrary, men are more numerous in Europe (47% versus 41%). Guinée Bisseau is a particularly female destiny (6.6% versus 2,5%) perhaps because it just entered in the WAEMU and for its proximity to Senegal.

- **Género**

Development index relating to gender (rank)	118/177
Development index relating to gender (index)	0.451
Gender inequality in education (female literacy rate as a % of the male rate), 2004	57%
Female economic activity rate (% between 15 years and more), 2004	56.5%

Source: UNDP, <http://hdr.undp.org/hdr2006/statistics/countries/>

According to data of the UNDP (5), Senegal has a Development index relating to gender of 0.451. The Report of the second Senegalese household survey (ESAM-II, July 2004) (6), indicates that in the country there exists discrimination against women, relating to their domestic chores and her reproductive role. In recent years it has been demonstrated that there has been a decrease in the number of polygamous households as well as in the number of women involved in polygamous marriages. At present, three out of four marriages are monogamous. The nuclear family represents 60% of households and the other part is constituted by extended households. The average of members of the households is 9,8 persons. In Senegal, the statute of “single woman” is seen negatively. Out of four single persons, three are women (3,5% for women and 2,4% for men). Also, 20% of the households are headed by women. In Dakar, close to 24,7% of households are headed by women, 30,4% in the other cities and 13% in the countryside. These high percentages include women whose husbands are outside the home momentarily, women in

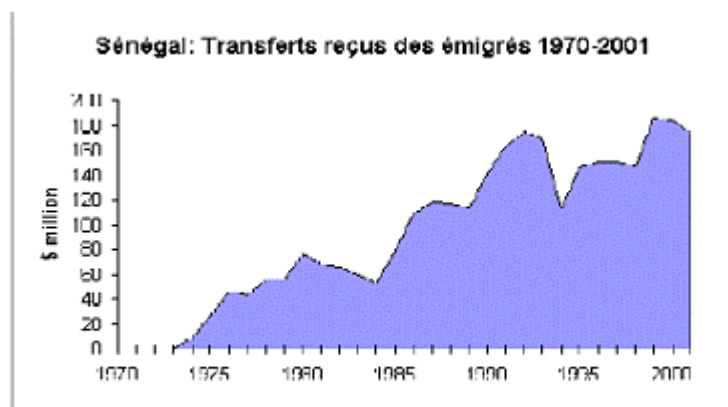
polygamous marriages, spouses of migrants, etc. However, another survey shows that only 70% of the women who declare themselves as heads of households really have such a status.

- **Countries sending remittances to Senegal**

According to the data in the report of the second Senegalese household survey (July 2004) (7), 42% of the international migrants send money regularly to their families, 31% irregularly, and 27% do not send money at all. The countries from which remittances are sent more regularly are those of Europe, followed by the United States and Canada, and the Ivory Coast.

- **Evolution of remittances**

According to Cerstin Sander and Issa Barro (8), the remittances of the emigrant workers were considered to be as high as 270 million Dollars in 2002, with a gradual development as shown in the following chart. Senegal is the fourth Sub-Saharan country recipient of remittances after Nigeria, Lesotho and Sudan.



Source: Données dérivées du Global Development Finance, Banque Mondiale (2003)

According to the same source, the remittances represent 27,2% of the total of the monetary mass of the country and the rate of transactions through the banking system is only 6%. Different types of national and international informal channels exist, mainly used by some ethnic groups, like the Pular (in the North of Senegal) who were the first in putting into effect informal channels of money transfers through networks of migrants in the countries of Central Africa.

The Atlas of Regional Integration in Western Africa (August of 2006) (9), reports that the remittances sent by the Senegalese were of USD \$14 per capita in average in the 90s, reaching 45 Dollars per capita in 2004.

- **Senegal's income on account of remittances and in comparison to other income received by the country**

According to Savina Ammasari (2004) (10), the remittances received in Senegal represent 3,0% of the GIP, 30,7% of international aid, 122% of direct foreign investments, 8,2% of exports and

5,3% of imports, as can be seen in the following chart.

Migrants' Official Net Transfers as a Percentage of Other Monetary Flows in UEMOA* and CEDEAO** Countries, (2000)

Countries	Official Net Transfers					
	GDP	Aid	FDI	Exp	Imp	Per Capita
Benin	3.10	29.30	233.30	11.00	9.40	11.00
Burkina Faso	2.90	19.90	667.40	20.60	9.60	x
Cape Verde	13.10	x	x	32.00	19.30	169.00
Côte d'Ivoire	1.10	33.80	112.30	2.60	2.70	x
Ghana	0.60	5.30	29.10	1.30	0.90	2.00
Guinea	0.00	0.70	1.60	0.10	0.10	1.00
Mali	3.00	20.20	95.80	12.20	9.50	91.00
Niger	0.40	3.40	48.30	2.10	1.40	7.00
Nigeria	3.10	703.20	120.20	8.50	8.70	13.00
Senegal	3.00	30.70	122.00	8.20	6.80	14.00
Togo	2.90	50.00	116.70	7.40	5.30	1.00

Source: Savina Ammassari, Gestion des migrations et politiques de développement : optimiser les bénéfices de la migration en Afrique de l'Ouest, Cahiers de Migrations Internationales, 72F, Secteur de la Protection Sociale, Programme des Migrations Internationales, Bureau International du Travail, Genève.

- **Characteristics of remittance-receiving households**

According to the data in the report of the second Senegalese household survey (July 2004) (11), 76% of urban families have a relative who resides abroad compared to 64,5% of the rural households. In the East of Dakar the percentage raises to 80%. The size of the households that have a migrant member is similar to the national average of 9,5 persons per household. The ethnic groups who migrate more are the Wolof (46,7%), Poular (28%), Serere (5,8%). The Wolof, Mandigue and Soninkes have a marked tendency to migrate to the cities, whereas the Poular, Serere and Diola prefer the rural areas. In this connection, the patterns of settlement and mobility retain clear ethnic patterns.

According to UNDP, <http://hdr.undp.org/en/statistics>

[2] United Nations, Department of Economic and Social Affairs, Population Division

[3] Cerstin Sander e Issa Barro, Etude sur le transfert d'argent des émigrés au Sénégal et les services de transfert en microfinance, Document de Travail N.40, Social Finance Programme, Internatioonal Labour Office, Geneva.

[4] Ministère de l'Economie et des Finances, République du Sénégal, Direction de la Prévention et de la Statistique, Rapport de Synthèse de la Deuxième Enquête Sénégalaise Auprès des Ménages (ESAM-II), Juillet 2004

[5] Fuente: PNUD, <http://hdr.undp.org/hdr2006/statistics/countries/>

[6] Ministère de l'Economie et des Finances, République du Sénégal, Direction de la Prévention et de la Statistique, Rapport de Synthèse de la Deuxième Enquête Sénégalaise Auprès des Ménages (ESAM-II), Juillet 2004.

[7] Ministère de l'Economie et des Finances, République du Sénégal, Direction de la Prévention et de la Statistique, Rapport de Synthèse de la Deuxième Enquête Sénégalaise Auprès des Ménages (ESAM-II), Juillet 2004

[8] Cerstin Sander e Issa Barro, Etude sur le transfert d'argent des émigrés au Sénégal et les services de transfert en microfinance, Document de Travail N.40, Social Finance Programme, Internatioonal Labour Office, Geneva.

[9] CEDEAO+CSAO/OCDE, Les Migrations, Atlas de l'intégration Régionales en Afrique de l'Ouest, Série Population, Agosto 2006.

[10] Savina Ammassari, Gestion des migrations et politiques de développement : optimiser les bénéfices de la migration en Afrique de l'Ouest, Cahiers de Migrations Internationales, 72F, Secteur de la Protection Sociale, Programme des Migrations Internationales, Bureau International du Travail, Genève.

[11] Ministère de l'Economie et des Finances, République du Sénégal, Direction de la Prévention et de la Statistique, Rapport de Synthèse de la Deuxième Enquête Sénégalaise Auprès des Ménages (ESAM-II), Juillet 2004