



GLOBAL HUMAN CAPITAL REINSERTION INITIATIVE

The Reinsertion Dividend

Voluntary Return, Seed Capital, and Solving
Migration at the Source

GHCRI White Paper · October 2026

Every person is capital. This is how a return becomes a rise.

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About this paper

This paper sets out the economic and humanitarian case for supported voluntary return and reinsertion. It is written for appropriations and fiscal staff, foundation programme officers, European reintegration agencies and home-country ministries. Every public cost figure carries its source. Every GHCRI figure is labelled as a programme estimate or an illustrative model, with its assumptions shown, so that readers can test the argument rather than take it on trust.

Nothing in this paper is legal advice. GHCRI asks every person considering return to speak first with qualified immigration counsel.

1. Executive Summary

The Global Human Capital Reinsertion Initiative (GHCRI) is a non-profit foundation built on a single conviction: a person who has spent years working, learning and enduring abroad is not a case number. They are capital. A return, properly supported, is not a defeat but a beginning: **a launch, not a restart.**

The model in six sentences:

- People who choose to go home, after independent legal advice and entirely voluntarily, enter a structured pathway that turns years of work experience into recognised certification and a written business plan.
- GHCRI prepares the arrival (travel, temporary housing, documents, a bank account) and a coordinator meets each returnee on the ground.
- Each participant receives a startup micro-loan of \$2,000 to \$12,000, sized to a written plan and repaid as the enterprise earns.
- Returnees launch in cohorts, grouped by trade, inside anchor sectors where their skills meet real demand: agro-processing, aquaculture, construction, cold chain, modern retail and solar energy.
- Four weeks of coaching at no cost, peer groups and an alumni network carry each enterprise through its decisive first months.
- Repayments flow back into a revolving fund, so **each repayment funds the next returnee's rise**, and results are published against targets every quarter, shortfalls included.

\$17k - \$70k

Public cost of one enforcement cycle

From ICE's stated minimum of \$17,121 to the Penn Wharton estimate of about \$70,236 per removal.

\$4k - \$7k

Net GHCRI cost per participant, once

Programme estimate: certification, relocation, coaching. The startup loan is repaid into the fund.

100+

Businesses from one \$150,000 fund

Over a decade, at \$5,000 average loans and 80% repayment: the same dollars, lent again and again.

Sources: U.S. Immigration and Customs Enforcement (2025); Penn Wharton Budget Model (2025); GHCRI programme estimates (2026). Full citations in Appendix A.

The economic argument is simple. Enforcement manages the flow at the border and pays for it again with every cycle. Supported reinsertion works upstream: it is paid for once, its capital is repaid, and every enterprise it launches gives families a reason to build where they already live. We call the difference **the reinsertion dividend.**

GHCRI works worldwide, with partners in Latin America and the Caribbean (including Haiti), Africa, South and Southeast Asia and West Asia, and alongside European return agencies. We complement the International Organization for Migration (IOM) and existing return programmes; we do not compete with them. **Registration for our first participant group is open.**

2. The Problem: A System That Spends Without Solving

Enforcement-first migration management is expensive, and it is expensive repeatedly. Its costs fall on public budgets at every stage of the cycle: arrest, detention, legal processing, medical care and removal. When the conditions that drove a person to leave remain unchanged at home, the same cycle can begin again, and so can the bill.

Public cost line	Figure	Source
Arrest, detention and removal of one person (stated average minimum)	\$17,121	U.S. Immigration and Customs Enforcement, 2025
Full cost per deportation, including transport, detention, legal processing and administration	~\$70,236	Penn Wharton Budget Model, 2025
Detention, per person per day	~\$152	ICE, 2025, as reported by NPR, March 2025
Medical care in detention, per person per day	~\$34	U.S. Department of Homeland Security, 2024
Alternatives to Detention, per person per day	~\$4.20	ICE, 2025

Sources as listed in each row; full citations in Appendix A. Figures reflect 2024–2025 conditions and should be refreshed each fiscal year.

Three features of this system matter for anyone who allocates public money.

- **It recurs.** Each detention day and each removal is a fresh expenditure. Thirty days in detention at about \$152 a day costs roughly \$4,560 before medical care, legal processing or transport is counted.
- **It treats the symptom.** Enforcement acts at the border, far downstream of the decision to leave. It does not change the economic conditions that make that decision feel necessary.
- **It wastes capital.** People who have spent years inside highly productive economies return, when they return at all, with no recognition of their skills, no capital and no plan. The skills are lost to the home economy, and the pressure to migrate again remains.

The question this paper asks is not whether borders should be managed. It is whether a modest, one-time investment upstream can reduce what has to be managed downstream, and repay itself in the process.

3. The Reframe: Every Person Is Capital



Millions of migrants have spent years inside the world's most productive economies: on construction sites, in food-processing plants, commercial kitchens, warehouses, workshops, farms run on modern methods, and in care. That experience is a trained workforce that no development programme could afford to create from scratch. It includes:

- **Process discipline** — safety standards, quality control, shift planning, hygiene and food-safety practice.

- **Equipment and technical skill** — processing lines, refrigeration, forklifts, welding, building systems and solar installation.
- **Commercial know-how** — customer service, inventory, point-of-sale systems, supplier relationships and, often, a second language.

Nobody who left a region with too little opportunity wants to come back to the work that made them leave. What a returnee brings home, and what the home country needs most, is what the industrial world taught them: how to run a processing plant, a fish farm, a modern shop, a building crew. **Returnees come home as founders, not labourers.**

Most exporting regions sell their harvest raw and buy it back finished. Every processing line, cold store, bakery, fish plant or workshop that opens at home keeps that margin in the country, and each one hires local people who no longer need to leave. Every developed nation grew this way: raw materials processed where they are grown, by people who know how. GHCRI helps returnees do the same, one enterprise at a time.

4. The GHCRI Model

GHCRI's voluntary return programme gives people who choose to go home what they need to succeed there: certified skills, relocation with dignity, housing help, a personal coach, a coordinator on the ground and startup capital through a revolving fund. It is delivered as one continuous process in which each stage prepares the next.

4.1 The pathway: six stages

1 Explore anonymously Everything can be read with no registration, no account and no tracking.	2 Check your options A private calculator estimates the training pathway, support package and loan range.	3 Enrol voluntarily Only after speaking with an attorney, whom we help each person find, often at no cost.
4 Train and certify Years of work become certified skills, a business plan and financial literacy.	5 Relocate with dignity Travel, temporary housing and a coordinator waiting on arrival. A homecoming.	6 Launch, hire and repay A startup micro-loan and a mentor. Each repayment funds the next returnee's rise.

4.2 Six commitments

- **We certify what participants already know.** Construction, kitchens, logistics or care become credentials and a business plan that a lender, a customer and a ministry can all read.
- **We prepare the arrival.** A landing kit before departure: documents in order, a bank account and mobile money, a local SIM, a place to sleep, a coordinator meeting on day two and a written 90-day plan.
- **We provide the capital.** A startup micro-loan, repaid as the enterprise grows: capital that circulates rather than expires.
- **We accompany the transition.** Four weeks of coaching at no cost on arrival, delivered with a performance-coaching partner and by returnees who have walked the road; continuation is by choice.
- **We build enterprises, not solitary ventures.** Cohorts register together as cooperatives or joint enterprises: shared capital, shared customers, shared guarantee.
- **We open the network.** Returnees and business leaders on every continent supply, mentor and buy, and diaspora networks become first customers, so revenue begins in week one, not month twelve.

4.3 Coaching, coordinators and the whole family

Most returns do not fail for lack of willingness. They fail in predictable places: the first ninety days, the lonely business, the family left unprepared, the one bad season with nobody to call. The method is designed against each of them. **Coordinators**, in the United States and in home countries, walk with small cohorts: they check in, track milestones, protect the revolving fund by supporting on-time repayment, and report ground truth to the public dashboard. The **whole family** is planned for: school places, a partner's work, honest preparation for what home will feel like. Trained peer supporters provide day-to-day encouragement, with referral to licensed mental-health professionals where needed. Every funded enterprise takes on **local apprentices**. A first failure triggers a review, a restructured plan and a second attempt, never a closed file.

4.4 The revolving fund

A grant is spent once. A GHCRI micro-loan is repaid into a revolving fund and lent again, the same dollar launching founder after founder. Group guarantees, proven in microfinance worldwide, support high repayment. The illustrative arithmetic: a **\$150,000 fund** making **\$5,000 average loans** at an **80% repayment rate** recycles into **more than 100 funded businesses over a decade** from the same original capital.

"Your repayment funds the next returnee's rise."

5. The Source Solution

5.1 One picture for appropriators



Downstream, we pay forever. Upstream, we pay once — and it repays us.

Schematic, not to scale. Cost labels from ICE (2025), Penn Wharton Budget Model (2025) and NPR (March 2025); see Section 5.2.

Enforcement spending sits at the border, at the bottom of the river, and is paid again every time the current carries someone down. Returnee enterprises sit upstream, in the towns and regions people leave. Each one is a section of a dam made of jobs: it holds the pressure where it starts, and the capital that built it comes back to build the next.

5.2 What the current system costs

Line item	Figure	Source
Enforcement cost per removal (range)	\$17,000 (ICE's stated minimum) to about \$70,000 (Penn Wharton)	ICE, 2025; Penn Wharton Budget Model, 2025
Detention, per person per day	~\$152	ICE, 2025, as reported by NPR, March 2025
Medical care in detention, per person per day	~\$34	DHS, 2024
Alternatives to Detention, per person per day	~\$4.20	ICE, 2025

ICE states an average minimum of \$17,121 to arrest, detain and remove one person. The Penn Wharton Budget Model estimates roughly \$70,236 per deportation once transport, detention, legal processing and administration are counted. This paper uses the lower figure throughout its model.

5.3 What GHCRI costs, and what comes back

GHCRI pathway, per participant	Figure
Training and certification	~\$1,500 – \$2,500
Relocation and arrival support	~\$2,000 – \$3,500
Coaching (four weeks) and coordinator share	~\$500 – \$1,000
Startup micro-loan	\$2,000 – \$12,000, repaid into the revolving fund
Net programme cost per participant (loan repaid)	~\$4,000 – \$7,000

GHCRI programme estimates (2026), to be replaced by measured costs from the first participant group and published on the Promises & Proof dashboard.

The first comparison: about \$4,000 – \$7,000 net, once, against \$17,000 to about \$70,000 per enforcement cycle. A person who re-migrates after removal can trigger the enforcement cost again. A person who succeeds at home does not.

5.4 The dam arithmetic: three multipliers

Multiplier 1 — The person who does not return north. Reintegration practice consistently finds that returnees with viable livelihoods are far less likely to migrate again. Every prevented re-migration avoids a full future enforcement cycle. Because the loan revolves, GHCRI pays its share of that prevention approximately once.

Multiplier 2 — The people who never leave. This is the dam. A returnee enterprise that employs local workers and trains apprentices gives several families a livelihood where they already are. Migration driven by economic desperation responds to opportunity: remove the desperation and much of the pressure never reaches the border. Each would-be migrant who finds work at a returnee enterprise represents an entire enforcement cycle that public budgets never fund.

Multiplier 3 — The fund that does not stop. A \$150,000 revolving fund making \$5,000 average loans at 80% repayment recycles into more than 100 funded businesses over a decade. Grant-funded programmes spend the money once; the dam keeps standing.

Illustrative ten-year scenario model

Scale scenario	Enforcement cycles avoided over 10 years	Avoided public cost at \$17,121 per cycle	GHCRI net cost at \$4,000 – \$7,000
Pilot: 20 participants	~80	~\$1.4 million	\$80,000 – \$140,000
1,000 participants	~4,000	~\$68 million	\$4 – \$7 million
25,000 participants	~100,000	~\$1.7 billion	\$100 – \$175 million

Illustrative model, not a forecast, built for fiscal staff to stress-test. Assumptions, all open to scrutiny: (1) each participant's supported return stands in for one enforcement cycle over ten years; (2) a conservative 3:1 community multiplier, meaning three would-be migrants per participant remain at home through returnee employment and apprenticeships (modelled, pending pilot data); (3) \$17,121 per cycle, ICE's stated minimum (ICE, 2025); (4) 80% loan repayment sustains the revolving fund. Figures are undiscounted and exclude courts, litigation and border operations. At the Penn Wharton estimate (~\$70,236 per cycle), avoided costs would be roughly four times higher.

5.5 One argument, four audiences

Audience	The argument
Appropriators and fiscal staff	"Enforcement manages the flow, cycle after cycle, at a minimum of \$17,000 per removal. We are building the dam upstream, made of jobs, and it repays its own construction."
Humanitarian funders and the public	"Nobody should have to leave home to feed their family. Every returnee enterprise makes staying possible: migration by choice, not desperation. This is how a humanitarian crisis ends, at the root."
Home-country ministries	"Each returnee is seed capital. The jobs they create anchor your next generation at home, and the country that welcomes them best gains the most."
Security-focused officials	"A returnee with an enterprise and a loan to repay is not available for recruitment by criminal networks, and neither are the people they employ."

5.6 The honest caveats

We include these because they make the case stronger, not weaker.

- **Migration has many drivers.** Violence, climate and governance all matter. Jobs address the largest lever, not every lever, and GHCRI does not claim otherwise.
- **The community multiplier is an assumption.** The 3:1 figure is modelled pending pilot data. Testing it is exactly what the pilot evaluation is designed to do, and the result will be published on the public dashboard: in green where delivered, in terracotta with an explanation where we fall short.
- **Public cost figures change with policy.** The figures here reflect 2024–2025 conditions and will be updated each fiscal year.
- **Programme costs are estimates.** They will be replaced by measured costs from the first participant group.

6. What Europe Taught Us

European states have run assisted voluntary return and reintegration programmes for decades, frequently with the IOM. That experience is the foundation GHCRI builds on. Four lessons stand out:

- **Voluntariness and good information come first.** Returns that follow independent counselling and a genuinely free decision hold better.
- **Support often ends too soon.** Reintegration assistance is frequently modest, in kind and time-limited, concluding within months of arrival, just as an enterprise meets its first hard season.

- **Reintegration has three dimensions.** The IOM defines sustainable reintegration as economic self-sufficiency, social stability and psychosocial well-being. Programmes that address only one tend to underperform.
- **Communities matter.** Support that benefits the wider community, not only the returnee, builds acceptance and multiplies impact.

GHCRI adds three elements to that foundation:

GHCRI addition	What it changes
1. Certification	Years of work abroad become credentials and a business plan: a bankable asset rather than an untold story.
2. Seed capital	A plan-based startup loan of \$2,000 – \$12,000 rather than a one-off package, sized to a real enterprise in an anchor sector.
3. Revolving repayment	Repayments finance the next participant, so the same capital serves returnee after returnee instead of being spent once.

IOM definition: International Organization for Migration, Towards an Integrated Approach to Reintegration in the Context of Return (2017).

Around these three additions sit cohorts that guarantee each other, coaching by people who have done it, and accompaniment that continues through the first employee and the repaid loan. We invite European return agencies to **co-measured pilots**: shared indicators, shared publication, and a direct comparison of what each approach achieves in years two, three and five.

7. Safeguards and Ethics

Privacy is absolute and participation is voluntary. These commitments come before anything else and are not traded against any other objective.

Safeguard	What it means in practice
Voluntary, always	No one is reported, pressured or rushed. A person may stop at any stage, for any reason, without consequence.
Anonymous exploration	Anyone may read, compare and use the calculator with no name, no account, no cookies and no tracking. A quick-exit button is always in reach.
Attorney first	We ask every person to consult qualified immigration counsel before deciding anything, and we help them find free legal aid. Many discover options they did not know they had.
No sharing with enforcement	GHCRI never shares individual participant information with enforcement agencies. Contact details, if offered at all, are minimal, used only to send updates, never sold and deletable with one message.
Data minimisation	We collect only what a stage requires, keep it no longer than needed, and report publicly only in aggregate.
Consent-based storytelling	No participant's name, image or story is published without informed, written and revocable consent.
Responsible lending	Loans are sized to a written plan and repaid from enterprise income. Difficulty triggers restructuring and support, not abandonment.
The right referral	Where the IOM or another agency is the better fit, we say so and refer without hesitation. We never stand between a person and help that serves them.

8. Measurement and Transparency

A method only earns trust if its failures are visible too. GHCRI publishes its targets in advance and its results beside them every quarter on the **Promises & Proof** dashboard, with sources shown and shortfalls included: in green where delivered, in terracotta with an explanation where we fall short. Coordinator reports supply the ground truth behind every figure. All reporting is aggregate; no individual is identifiable.

Published commitments

Commitment	Target
First participant group	20 participants
Revolving fund established	\$150,000
Partnership agreements	5
Founding volunteers	15

Pilot evaluation indicators

Indicator	What it measures
Coaching completion	Share of participants completing the four-week coaching programme
Launch rate	Share of participants whose enterprise opens its doors within the plan period
90-day persistence	Enterprises still trading 90 days after launch; later, at 12 and 24 months
Employment created	Local jobs and apprenticeships per enterprise (model assumption: two additional jobs on average)
Repayment	On-time and cumulative repayment into the revolving fund (model assumption: 80%)
Re-migration	Self-reported intention and movement, gathered only through voluntary, consent-based follow-up and reported in aggregate

Indicators align with the IOM's three dimensions of sustainable reintegration. Methodology will be agreed with an independent evaluation partner and published.

9. The Pilot Proposal



Registration for our first participant group is open. The pilot brings 20 participants through the full pathway in one home region, launching cohorts into two or three anchor sectors selected with the home-country partners for real local demand: for example agro-processing, aquaculture, construction or cold chain. Nobody is funded to open the fourth identical shop on the same street.

Phase	Months	Activities
Intake and preparation	1 – 3	Anonymous exploration, attorney consultation, voluntary enrolment, skills assessment, cohorts formed by trade
Certification and planning	3 – 6	Credentials, written business plans, financial literacy, family plans, landing kits

Phase	Months	Activities
Relocation and arrival	6 – 9	Travel, temporary housing, coordinator meeting on day two, four weeks of coaching, 90-day plan
Launch, hire and repay	9 – 24	Loans disbursed, apprentices hired, diaspora buyers connected, repayment into the fund
Independent evaluation	24	Results against every indicator published, including shortfalls

Pilot budget outline

Component	Amount	Note
Participant support (20 × \$4,000 – \$7,000)	\$80,000 – \$140,000	Certification, relocation and arrival, coaching and coordination
Revolving fund capital	\$150,000	Startup loans of \$2,000 – \$12,000, repaid and re-lent
Evaluation and publication	Scoped with partner	Independent evaluation; quarterly public reporting

GHCRI programme estimates (2026).

Partners sought for the pilot: a home-country ministry for reception and anchor-sector access; a legal-aid network; a training and certification partner; a microfinance partner; the coaching partner; and an independent evaluation partner.

10. Partnership and Funding Models

GHCRI is designed so that each partner funds what it can verify, and so that capital outlives the grant that provided it.

Model	How it works
Government co-funding	Host-country agencies co-fund per-participant support as a dignified, voluntary complement to enforcement. Home-country ministries contribute reception, anchor-sector access and streamlined business registration.
Foundation seed capital	Foundations capitalise the revolving fund. A contribution becomes a loan, launches an enterprise, is repaid and is lent again, so one grant serves founder after founder.
Matched funds	Institutional partners match individual and diaspora contributions, doubling the capital entering the fund.
European co-measured pilots	Return agencies run parallel cohorts with GHCRI on shared indicators and joint publication.
Training and reception partnerships	Certification bodies, vocational schools, microfinance institutions and IOM country offices contribute services within their mandates. Where we overlap, we coordinate.
Individual and diaspora giving	\$50 covers a business-plan workshop; \$100 certifies a returnee's skills; \$500 seeds part of a startup loan, and is repaid to serve the next founder.

Who gains. Home-country ministries gain new employers, tax revenue and export capacity. Host countries gain a dignified, voluntary alternative at a fraction of the cost. The IOM and existing return programmes gain a partner working on what happens in years two, three and five, and on the root causes that make people leave. Participants gain a launch, not a restart.

To partner

Book a 30-minute briefing or request a pilot proposal: info@ghcri.com · +1 (310) 701-6852 · ghcri.com

11. Appendices

Appendix A — Sources and citations

1. U.S. Immigration and Customs Enforcement (2025). Stated average minimum cost to arrest, detain and remove one person: \$17,121.
2. Penn Wharton Budget Model (2025). Estimated cost per deportation including transport, detention, legal processing and administration: approximately \$70,236.
3. U.S. Immigration and Customs Enforcement (2025). Detention cost of approximately \$152 per person per day, as reported by NPR, March 2025.
4. U.S. Immigration and Customs Enforcement (2025). Alternatives to Detention cost of approximately \$4.20 per person per day.
5. U.S. Department of Homeland Security (2024). Medical care in detention at approximately \$34 per person per day.
6. International Organization for Migration (2017). Towards an Integrated Approach to Reintegration in the Context of Return. Geneva: IOM.
7. GHCRI (2026). Programme cost estimates and revolving-fund model. All GHCRI figures are estimates, to be replaced by measured results.

Appendix B — Model assumptions at a glance

Assumption	Value used	Status
Public cost per enforcement cycle	\$17,121 (range to ~\$70,236)	Published figures, 2025
Community multiplier	3 would-be migrants per participant	Modelled; tested by pilot
Loan repayment rate	80%	Modelled on group lending; tested by pilot
Average loan	\$5,000 (range \$2,000 – \$12,000)	Programme estimate
Net cost per participant	\$4,000 – \$7,000	Programme estimate
Time horizon	10 years, undiscounted	Model convention

Appendix C — Governance and team

Body	Responsibility
Founding board	Governance, safeguarding and financial oversight of the revolving fund, including loan policy and quarterly publication.
Legal advisory	An immigration attorney advises on every participant-facing commitment.
Field leadership	Coordinators in the United States and in home countries, coaches, and alumni who become the next generation of coaches.

Contact

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Every person is capital. This is how a return becomes a rise.

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Global Human Capital Reinsertion Initiative: we turn challenges into opportunities.