



**RETURNED MIGRANTS' DEBTS AND THEIR IMPACTS
ON REINTEGRATION IN THE GAMBIA**

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This research study was directed by the International Organization for Migration (IOM) mission in The Gambia, with the support of the IOM's Regional Office in Dakar, within the scope of the "Safety, Support and Solutions along the Central Mediterranean Route" program.

Box 1

The "Safety, Support and Solutions along the Central Mediterranean Route" (3S - RCM), funded by the UK's Department for International Development (DFID), aims to provide better assistance to migrants on the Central Mediterranean Route and to provide better protection to the most vulnerable migrants such as unaccompanied minors, women, single mothers, victims of trafficking and medical cases.

Between 2018 and 2020, the programme's Outcome 3 has enabled short-term research studies to be conducted in six countries in West and Central Africa (Mali, Burkina Faso, Guinea, Senegal, Gambia and Côte d'Ivoire), informing specific aspects of intra-regional migration dynamics within the region. By promoting a collaborative approach, the programme's Outcome 3 aims to improve the understanding of governments, humanitarian agencies and national organizations on migration trends in order to formulate responses tailored to the needs of populations.

You can access all the research products developed under DFID SSSI's Outcome 3 [here](#).

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

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ACRONYMS

AVRR	Assisted Voluntary Return and Reintegration
DFID	The United Kingdom's Department for International Development
EUTF	European Union Emergency Trust Fund for Africa
GDP	Gross domestic product
GRB	Gambian Returnees from the Backway
IOM	International Organization for Migration
NGO	Non-Governmental Organization
YEP	Youth Empowerment Program
YAIM	Youth Against Irregular Migration

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EXECUTIVE SUMMARY

In the recent years, more than 5,000 Gambian migrants returned to the Gambia assisted by the International Organization for Migration (IOM). Through the Assisted Voluntary Return and Reintegration program (AVRR), migrants who have settled abroad permanently or temporarily receive financial and logistical assistance to reintegrate to their country of origin. Economic and social support is often needed as migrants have to find a new role in the country they left and returned to after several months or years. The success of reintegration depends on a combination of factors such as: the voluntariness and time of return, the conditions of the journey, the existing attitudes and policies towards reintegration. Another determinant is indebtedness.

Most migrants who return to the Gambia are indebted. Loans are contracted either in the context of migrating, or to cover personal and professional expenses. They create financial and social constraints which shape the returnees' ability to participate actively in the social and economic life of their country of origin. Understanding the mechanisms of indebtedment and its impacts on reintegration is at the heart of this study. In order to identify the specific challenges faced by indebted migrants, a mixed-method approach was developed through 410 individual questionnaires, 11 key informant interviews, and 1 exploratory focus group. The participants to the study were located in the West Coast and Banjul regions, where the proportion of returned migrants is high. The results presented in this report combine the findings of the study with previous academic and institutional developments in the field of return, reintegration and indebtedness.

Key findings:

- **Indebtedness is a large-scale phenomenon** among returned migrants in the Gambia: 55 per cent have contracted debts either for migration purposes, or to carry out personal and professional projects. At the moment of the survey, 75 per cent were still indebted (60% had not started to refund their debt, and 15% had partially repaid them).
- Indebted returnees have similar **socioeconomic backgrounds** as non-indebted returnees: they are mostly young urban man with rather high levels of education. Female returnees are generally younger, more rural, have higher unemployment rates and lower incomes. They also appear to have higher repayment ratios: 80 per cent of the female respondents have partially or totally repaid their debts, against 43 per cent of male respondents.
- Loans are mostly taken out through **informal channels** and are interest-free. Lenders are mainly relatives and friends. Families play a crucial role in the loan-contacting process as “social collaterals”: they commit to refund the debts in case of default from the main borrower. In these cases, the stakes of indebtedness are collective.
- **Migration debts** are the most frequent type of debt and create the highest level of indebtedment. Among the indebted migrants, 88 per cent took out loans to finance their journey and borrowed on average 54,971 Dalasi (USD 1,057) which equates to more than 10 months of income.
- Succeeding to repay a debt can create strong social ties. Failing, on the contrary, leads to social pressures and, at times, **abuses**. 26 per cent of the participants declared that they, or their family, were subjected to threats, abuses and acts of violence to repay a debt. The vast majority of these abuses occurred in the Gambia. They appear to be negatively correlated to the ability to repay loans.
- The **ability to repay debts** varies according to: the employment status after return, the fact of having been subjected to abuses to repay a debt, and gender.
- **The scope of indebtedness is both financial and social**. Debt itself is seen as the obligation to repay a sum of money borrowed from a lender. Money given by a close family member is not necessarily considered as debt. However, strong social expectations exist around migrants' moral duty to financially participate in the family and community's well-being through remittances. Having contracted debts exacerbates these expectations.

- Most participants consider that **being indebted complicates reintegration**: 52 per cent of returnees declare that their debts impact negatively their social and psychological well-being, and 36 per cent notice a negative impact on their economic situation. However, most participants (77%) declared that being indebted is not an incentive to migrate, be it in the first place or after return.

In light of these findings, **recommendations** are formulated in order to:

- Guarantee systematic reintegration programmes both nationally and locally which are flexible and need-based.
- Vary the existing loan-contracting mechanisms and create mediation solutions in case of delay or default in repayment.
- Support awareness-raising activities on migrants and returnees' situation, challenges and strengths.
- Develop programmes fostering long-term income generating activities for returned migrants.
- Conduct further research on female returnees' realities and on the link between indebtedness and (r)emigration.

INTRODUCTION AND CONTEXT

With a population of two million, the Gambia is one of Africa's smallest countries. Despite its size, migration plays a significant role in the Gambian society which both hosts foreign nationals and sends emigrants abroad. Even though large-scale emigration started in the mid-1980, the pace stepped up in recent years to reach a total of 118,500 citizens living overseas¹. Most Gambian emigrants settled in the United States, Spain and the United Kingdom, although Italy and Germany also became major destination countries since 2015². In general, the proportion of Gambian residents in the European Union has increased in comparison with North America, as the growing complexity to obtain visas encouraged migrants to undertake irregular channels through North Africa and across the Mediterranean Sea. As such, the Central Mediterranean route (commonly referred as “the backway” in the Gambia) became the main point of irregular entry from Africa to Europe in the last decade³. In 2016, 11,929 Gambians arrived in Italy through that channel (Hall, 2018) thereby representing the third largest national group among migrants undertaking the same route (Galos, Bartolini, Cool, Grant, 2017).

Called the “eighth region” of the country, the Gambian diaspora plays a crucial part in the economy. At the macro level, remittances account for 15,5% of the gross domestic product (GDP)⁴ thus forming a huge potential for investments and growth. The election of President Adama Barrow in 2016, which initiated the democratization and liberalization of the Gambia, represented a turning point in remittance governance. The contribution of the diaspora to national development has been recognized and organized through various initiatives supported by the government (Zanker, Altrogge, 2019).

At the micro level, remittances sent to a household can represent a significant source of income and contribute to improve purchase power, living conditions and social status. On average, African migrants in Europe send a third of their salaries to their families, which equates to over 90 per cent of monthly earnings in the country of origin (UNDP, 2019). As a result, the decision to leave the country is often seen as an **optimization strategy** based on the household's cost-benefit reasoning. If the outcome of the migratory process is expected to overstep the expenses and risks of the journey, families and individuals mobilize their money, time and efforts to carry out the project. As such, migration can be understood as an **investment** which creates new opportunities and accelerates social mobility (UNDP, 2019).

The increasingly restrictive migration and asylum policies in Western countries raised the costs of irregular migration as legal entry channels were rendered unavailable to many third-country nationals (Brenner, Frouws, Horwoods, 2019). Currently, the travelling expenses to reach Europe from West Africa amount to an average of 120,000 Dalasi (USD 2,308), which equates to 11 times monthly earnings (UNDP, 2019). As a result, most people contract debts to deal with migration costs (ActionAid, 2019; Hall, 2018). In the Gambia and Western Africa in general, borrowing money from family or relatives in case of need is not a new phenomenon. However, contracting loans as part of a migration project seem to be ever more systematic and to lead to unprecedented levels of indebtedness among migrants. In some contexts, years of remittances from the country of destination are needed to pay off debts contracted at the different stages of the journey. In addition, the notion of “repayment” can encompass much more than reimbursing the borrowed money. According to the Senegalese demographer Pap Sakho, the **concept of indebtedness also implies moral and social duties** from the migrant to any relative, family or community member who provided contacts, information, and financial support to make the migratory journey possible⁵. The expected retribution can take many forms and is not necessarily monetary. However, it creates added pressure on migrants to redirect their resources to comply with these expectations rather than to stabilize their own situation.

In the case of returned migrants (or “returnees”), the question of indebtedness is particularly challenging. Between January 2017 and June 2020, the International Organization for Migration (IOM) assisted **5,691 Gambian nationals** to return to the Gambia through the Assisted Voluntary Return and Reintegration

¹ UNDESA statistics, available on <http://migrationdataportal.org>

² UNDESA statistics, Trends in International Migrant Stock: The 2019 revision. available on: <https://www.un.org/en/development/desa/population/migration/data/estimates2/estimates19.asp>

³ Frontex statistics on Detection of Illegal Border-Crossing. Available online at: <https://frontex.europa.eu/along-eu-borders/migratory-map/>

⁴ UNDESA statistics, available on <http://migrationdataportal.org>

⁵ Notes from the Exploratory Interview conducted with Pap Sakho in March 2020.

program (AVRR)⁶. This program is meant to support individuals who are facing dire conditions along their migratory routes and wish to return to their countries of origin but lack the necessary means to do so. For these migrants, ending their journey is partly a relief, but remains an uneasy decision that was not part of their initial plans. Among the assisted returnees, most had not reached their intended country of destination and did not have the time and opportunity to generate enough income to sustain themselves, their family, and to repay their debts. Therefore, returned migrants face the triple challenge of 1. returning pre-emptively, 2. repaying their debts and 3. reintegrating the community they owe, financially and morally.

Previous reports have studied the socioeconomic characteristics of migrants returning to the Gambia (Hall, 2018) and the challenges faced by individuals to reintegrate into their community of origin (ActionAid, 2019). However, little quantifiable information is currently available on the impact of indebtedness in that process.

The central objective of this study is to further understand how debt shapes the potential for returned migrants' **sustainable reintegration** in the Gambia. The IOM considers that reintegration is sustainable when the returnees have reached levels of economic self-sufficiency, social stability within their communities, and psychosocial well-being to make any future migratory decision a matter of choice and not a necessity (IOM Glossary on Migration, 2019). Measuring to what extent debt impacts such reintegration requires a multilevel approach, taking into account individuals, communities, and existing structures in the Gambia. In that perspective, the present report pursues to:

- Understand under which processes individuals contract debts, what are their characteristics, how they impact both the migration journey and return to the country of origin
- Give an overview of the socioeconomic constraints and opportunities that shape reintegration possibilities in the Gambia
- Inform government authorities and national partners on how to provide migrants with stronger structures and mechanisms for migrants' financial and social reintegration.

These objectives meet the IOM's proposal for an Integrated Approach to Reintegration in the context of Return (IOM, 2017), which aims to support governments in achieving the 2030 Agenda for Sustainable Development goals, specifically the SDG 10 (Reduce inequality within and among countries) and SDG 17 (Strengthen the means of implementation and revitalize the global partnership for sustainable development). They also build on the New York Declaration for Refugees and Migrants in proposing to address drivers of irregular migration within a framework of good migration management.

Box 2

ASSISTED VOLUNTARY RETURN AND REINTEGRATION PROGRAM (AVRR) IN THE GAMBIA

Since 1979, the International Organization for Migrations (IOM) implements Assisted Voluntary Return and Reintegration (AVRR) programmes worldwide. These programs provide administrative, logistical and financial support, including reintegration assistance, to migrants unable or unwilling to remain in the host/transit country and who decide to return to their country of origin.

In the Gambia, the AVRR program started in 2017 with the support of the EU-IOM Joint Initiative for Migrant Protection and Reintegration, a regional initiative financed by the EU Emergency Trust Fund for Africa (EUTF). Between January 2017 and June 2020, 5,691 Gambian nationals were assisted by the IOM to return to Gambia, and 3,548 benefitted from reintegration assistance. The "reintegration package" includes post-arrival assistance, economic support, vulnerability assessments, social and psychological support. The majority of beneficiaries choose economic support for micro-business projects (84%), mainly in the sectors of retailing, construction, and transport.

For more information on AVRR programs, please consult the website : <https://www.iom.int/assisted-voluntary-return-and-reintegration>

Aside EU-IOM Joint Initiative for Migrant Protection and Reintegration, IOM also collaborates with the Government of the Gambia, the Gambia Immigration Department, some vocational and technical institutes like Gambia Telecommunication and Multimedia Institute, Regional and Local Government Authorities in the reintegration processes of returnees.

⁶ AVRR internal statistics.

METHODOLOGY

GEOGRAPHICAL AND CHRONOLOGICAL SCOPE

This report took place within the scope of the “*Safety, Support and Solutions along the Central Mediterranean Route*” program (see box 1). The data was collected between December 2019 and June 2020 in six West African countries dealing with the debt of returnees: Mali, Burkina Faso, Côte d’Ivoire, Senegal, Guinea, and the Gambia.

Data-collection methods

The study was developed around a mixed-method approach with three main tools:

- 410 individual surveys with returned migrants assisted through the AVRR program
- 11 key informant interviews with returned migrants, local and national government authorities, community leaders, scholars, and AVRR assistants
- 1 exploratory focus group discussion with migrants and family members

Initially, quantitative data was collected (individual surveys), followed by qualitative investigation carried out through key informant interviews and focus group discussions. However, due to the COVID-19 pandemic, certain changes were operated in the data-collecting process. Only one Exploratory Focus Group was organized, before the meeting restrictions (see box 3). Individual surveys and key informant questionnaires were conducted mainly on the phone and were then harmonized across countries in order to allow regional comparisons of research findings.

Each IOM country office worked on an individual case-study and research report through a specific lens. The six country reports will feed a broader regional report carried out by the IOM Regional Office in Dakar, thus building a comprehensive overview of the situation of returned migrants’ debts in West and Central Africa.

Box 3

IMPACT OF COVID-19 PANDEMIC ON DATA COLLECTION

The current COVID-19 pandemic, by affecting individuals' mobility through restrictions on movement and social gatherings in West and Central Africa, deeply impacted the research activities organized by IOM country offices in the scope of the "Safety, Support and Solutions along the Central Mediterranean Route" program, funded by the UK's Department for International Development (DFID).

In the Gambia, the government closed the country's international border from 23 March 2020, prohibited social gatherings of more than 10 people and limited public transportation attendance.

In this new context, the IOM staff in Banjul country office who was in charge of carrying out the study had to adapt the data collecting process from March 2020. The research activities were thus modified in order to comply with the new national sanitary regulations and insure the respondents' protection throughout the study. Consequently, the focus groups initially planned with returned migrants (1), their families (2), and the community members of return areas (3) have been cancelled in the scope of the study.

Even by limiting the number of participants within the focus groups, it was decided that the implementations of protection measures (social distancing, protection equipment) would not be favourable to the establishment of a safe and trustful environment between enumerators and participants, and would therefore be counterproductive with respect to the research study's objectives.

Instead of physically reaching the study areas, the teams preferred to collect the necessary data remotely. This way, the semi-structured qualitative interviews organized with various key informants were conducted on the phone, when it was not possible to go to the home or workplace of the selected person for the study.

For more information on the impact of COVID-19 pandemic on mobility in West and Central Africa, please consult the website: <https://migration.iom.int/>

SAMPLING AND IMPLEMENTATION IN THE GAMBIA

For the present case-study report, 410 individual questionnaires, 11 key informant interviews and 1 exploratory focus group were carried out.

The **individual questionnaires** were carried out through phone interviews with Gambian returned migrants. Ninety-nine per cent of them benefitted from Assisted Voluntary Return and Reintegration (AVRR). Among them, 400 were male respondents, 10 were female respondents. Respondents were randomly selected from the list of AVRR beneficiaries in the Gambia. The questionnaire consisted of 36 questions that could be developed in sub-sections, covering a wide range of topics such as the sociodemographic information of returned migrants, the loan-contracting process, the social, economic, and psychological impacts of debt on daily life and reintegration.

The **key informant interviews** (see appendix 1) were also carried out mainly through the phone with community leaders, government representatives, AVRR staff members, scholars, returned migrants and family members. Seven of the interviewees were men, four were women. All were situated Banjul, Serekunda, Brikama areas, where the proportion of returned migrants is high. The questionnaire consisted of 18 open questions on the decision-making processes in the scope of migration, the role of the community in loan-contracting and repayment, and the overall perception of returned migrants' indebtedness.

The **exploratory focus group** was organized before the data collecting process in order to gather preliminary qualitative information on returned migrants' debts and further the understanding on this subject. The group consisted of seven Gambian participants who were identified through IOM and AVRR staff members as returned migrants and family members. The discussions addressed the questions of debts in the country of origin, their link to migration, and the role of remittances in repayment.

The results presented in this report combine the findings of these three data-collecting methods, enriched by academic and institutional works in the field of return, reintegration and indebtedness.

LIMITS OF THE STUDY

As part of its institutional commitment to transparency and accountability towards Member States, beneficiaries and the general public, the IOM considers important to acknowledge the limits and biases that have or might have affected the results of this report.

First, the sample of the study is limited and mainly includes returned migrants assisted through the AVRR program. Therefore, the respondents are not representative of returned migrants who came back to Gambia spontaneously or assisted through other international or national organizations. They are however **fully representative of the experience of the particular group of AVRR beneficiaries in the Gambia.**

Second, the sample is composed of a grand majority of male respondents. Migrations through the Central Mediterranean route are mainly masculine, which explains their over-representation within the returnee population in comparison with the general gender balance in the Gambia. As a consequence, the results and findings concerning female returned migrants are based on an insufficient number of respondents to be generalized.

Third, some terminology misunderstandings may have affected the respondents' answers. Indeed, the term "loan" was at times interpreted as deriving exclusively from banking or micro-credit organizations while it was originally intended to encompass any sum of money borrowed either from institutions or private individuals. This resulted in some respondents answering that they did not contract loans whereas in fact, they had borrowed money from relatives. This may have slightly affected the percentage of indebted returned migrants in the study.

Fourth, data collecting in the context of irregular migrations is particularly complex. Researchers and experts in West and Central Africa have shown that in the context of criminalization of migration, the availability and authenticity of the data collected through interviews can be compromised by the respondent's fear to be associated with human trafficking or other illegal activities. Therefore, certain sensitive questions may have not, or partially, been answered.

Finally, some answers may have been biased by the respondents' perception of the IOM. Indeed, the IOM agents and enumerators are rarely perceived as neutral actors, especially in the context of AVRR programs. Even though it is reminded at the beginning of every interview that the research study is carried out independently of the assistance delivered in the scope of AVRR, it is possible that our status influenced the respondents' answers.



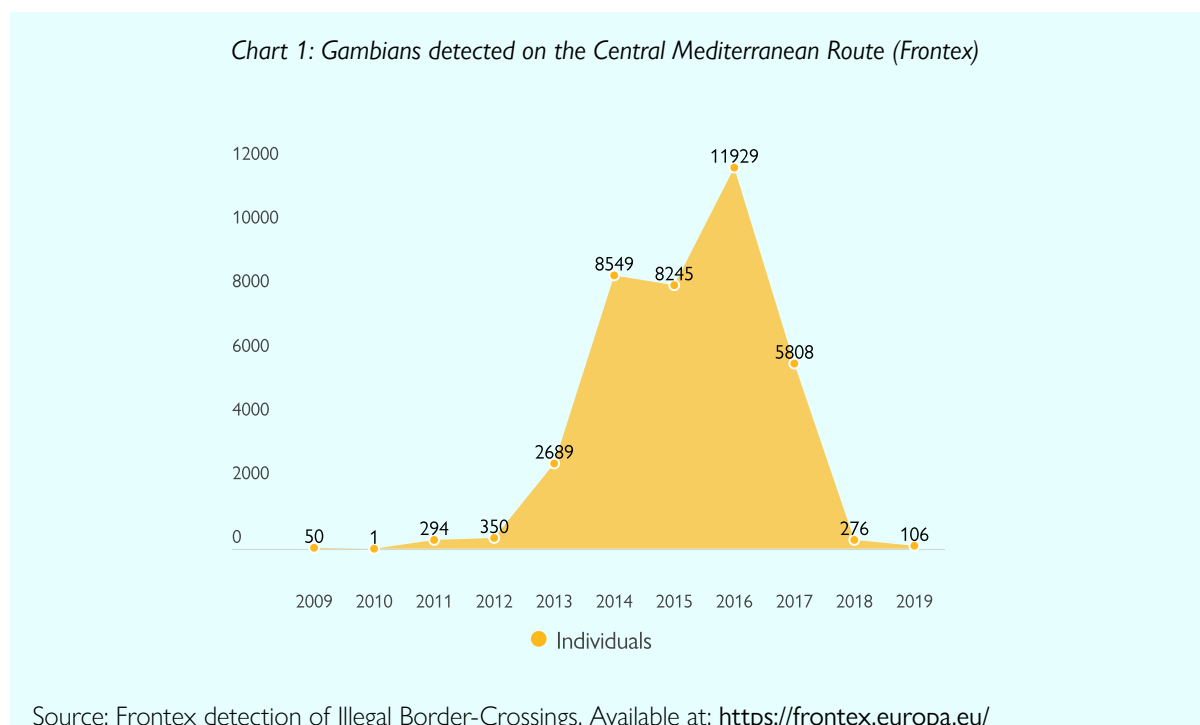
I. RETURN MIGRANTS IN THE GAMBIA

I.1 LEAVING AND RETURNING

The migrants who are currently returning to the Gambia are part of a generation of emigrants who left the country in recent years. The majority travelled through the Central Mediterranean Route (also called “the backway”) which is reportedly the most dangerous irregular route to Europe (Galos, Bartolini, Cook, Grant, 2017).

Among all migrants, Gambians are the most likely to experience human trafficking and exploitation in comparison with other nationalities, with a probability of 82 per cent (Galos, Bartolini, Cook, Grant, 2017). The risks inherent to this route are generally well-known from the population, as various respondents in the study reported knowing about migrants being captured and imprisoned for ransoms, or being deceived by smugglers who increase their charges along the way. Despite the risks, Gambians massively travelled through that channel between 2012 and 2018 (see chart 1).

The decision by the Gambians to undertake this perilous journey can be explained by a combination of factors. The Gambia lived under a dictatorial regime for more than 20 years under Yahya Jammeh’s Presidency which hampered both personal freedom and economic opportunities. Political oppression and the persistent lack of professional prospects are two of the most recurrent motives presented by Gambians who left the country (ActionAid, 2018). As legal channels for travelling to Western countries are increasingly restrictive, many migrants decide to travel through irregular routes (Brenner, Frouws, Horwoods, 2019).



Although the final destination is generally Europe, many migrants remain for medium to long periods in transit countries such as Libya, Niger and Algeria in order to find additional resources to continue the journey. However, saving money is a complex and aleatory operation as migrants are often victims of theft, forced labour and illegal detention, especially in Libya (OHCHR, 2018). The lack of safety in transit countries is one of the main drivers to the **decision to return**, along with family considerations (Hall, 2018). Although voluntary, this decision remains uneasy as it is unexpected in comparison with initial plans. As such, many migrants and families consider anticipated return as a failure and are financially and psychologically unprepared for reintegration. **Unpreparedness** can also be found at the national level, when governments are unwilling to reintegrate migrants, which was the case in the Gambia until recently. Former President Yahya Jammeh, who governed the country from 1994 to 2016, considered migration as unpatriotic (Hunt, 2017) and was reluctant to accept Gambian nationals returning to the country.

The shift to a more democratic and liberal regime under Adama Barrow's Presidency paved the way to a **different approach to migration and return**. Dealing with these questions was a central point of his campaign and gave him strong support from the diaspora. In that perspective, two main initiatives were launched by the new administration. First, a National Migration Policy was inaugurated in June 2018 (IOM, 2018) focusing on limiting irregular migration and reintegrating returnees in Gambian society (Hall, 2018). Second, the government committed to tackle youth unemployment through the establishment of a Youth Empowerment Program (YEP), supported by the European Union Emergency Trust Fund for Africa (EUTF). The increased political willingness to reintegrate Gambian nationals encouraged the EUTF to allocate 3.9 million dollars to put in place an Assisted Voluntary Return and Reintegration program in the Gambia, through the EU-IOM joint initiative for Migrant Protection and Reintegration. The IOM country office in Banjul was thus reinforced in 2017 and now provides the government technical assistance through national coordination frameworks, evidence-based analysis and data collection.

Addressing the issue of indebtedness of returned migrants is part of the current challenges faced by the "New Gambia" (Hunt, 2017) to build a more inclusive and resilient society. Being indebted can deeply affect migrants' capacity to reintegrate their community of origin. Identifying the socioeconomic characteristics of indebted migrants in the Gambia is thus fundamental to develop an adequate approach to reintegration.

I.2 VOLUNTARY AND INVOLUNTARY RETURNS

Reintegration is a process that can be experienced in very different manners according to the conditions in which one returns. The country's migration and return policies shape individual processes. However, according to the characteristics of the person and of the journey, returned migrants are not affected the same way by structural realities, nor do they respond to them alike.

The first determinant is whether return was voluntary or involuntary, assisted or spontaneous.

Voluntary return is "the assisted or independent return to the country of origin, transit or another country based on the voluntary decision of the returnee". It can be **assisted** i.e. with "administrative, logistical, financial and reintegration support", or **spontaneous** i.e. "without the support of States or other international or national assistance" (IOM Glossary on Migration, 2019).

Involuntary or forced return is a "migratory movement which, although the drivers can be diverse, involves force, compulsion, or coercion" (IOM Glossary on Migration, 2019).

Voluntariness is one of the two variables described by the researcher Graziano Batistella to predict the challenges and opportunities faced by individuals upon arrival in the country of origin (Batistella, 2018). The other variable is the **time of return**, namely whether repatriation occurred at the end or before the end of the migratory project. The more voluntary and timely return is, the more independent the migrant will be to use his or her accumulated resources to reintegrate. However, if repatriation is anticipated or compelled by circumstances, institutional assistance is particularly needed as migrants often lack preparedness to return. Reintegration programs, either national or international, are therefore essential to provide technical, financial, and psychological support to individuals and communities.

This study is focused on migrants who voluntarily returned and benefitted from AVRR. For all, reintegration assistance is fundamental as return was generally a consequence of an unsustainable situation in transit or host countries. The level of vulnerability depends largely on the conditions of the journey and on personal experience: some returnees were permanently residing in the host country, others temporarily; some were unemployed at the time of departure, others were employed or students; some had left for several months, others several years. Among the diversity of determinants affecting reintegration, one factor seems to be crucial: returning with outstanding debts⁷. Given the high costs to travel towards Europe, most migrants borrow money to deal with expenses (Hall, 2018). The next section analyses how and why Gambians contract debts, and the link between indebtedness and migration.

⁷ In the video called "Shame" on the UNDP website *Scaling Fences*, several returnees suggest that not having contracted debts is fundamental to their capacity to reintegrate in their country of origin. Available at: <https://scalingfences.undp.org/en/stories/>



II. DEBT AND MIGRATION

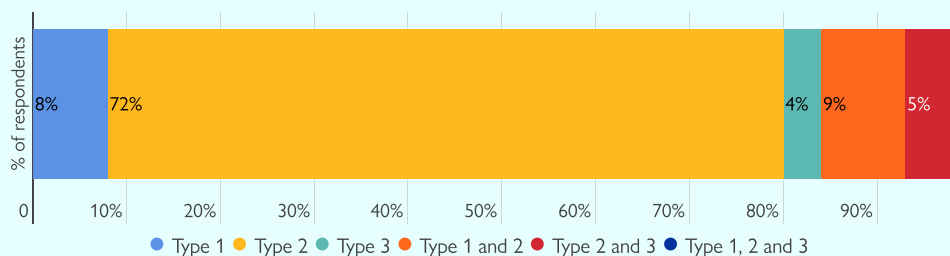
II.1 WHAT IS DEBT?

The notion of indebtedness can be understood in two distinct forms. On the one hand, it can be the promise to give back a good or a service provided by someone in the past, or at least an acceptable equivalent. On the other hand, it can also encompass a more general commitment to socially accepted moral duties which transcend the material transaction. These two understandings are included in this study as both seem to correspond to the West African realities (Malamoud, 1980).

Furthermore, it is fundamental to address the issue of the individual and collective importance of indebtedness and its benefits, as well as the nature of the debt, either financial and/or symbolic. When migrants leave their country of origin, they bring along the hopes of their family and relatives. These are not quantifiable or material but are nonetheless tangible realities, especially when the migration project fails. The noncompliance with that symbolic debt can then seriously impact the migrant's possibilities to return and reintegrate, and lead to feelings of shame or social stigma (Hall, 2018). In these circumstances, the returned migrant is not only affected by indebtedness, he or she is also defined by it in the eyes of the community. In all its dimensions, the notion of indebtedness entails a moral duty to respect the fundamental commitment linked to migration: repay the loans contracted in the past and provide for a better future for one's family and community.

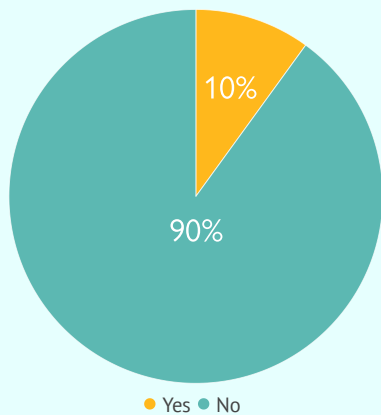
In the study, the notion of debt was addressed through questions about the modalities of financial loans contracted prior, during and after the migration journey, the role of family in contracting and repaying these loans, as well as the social pressures experienced by indebted migrants.

Chart 2: Types of debt contracted (type 1, type 2, type 3 and overlaps)

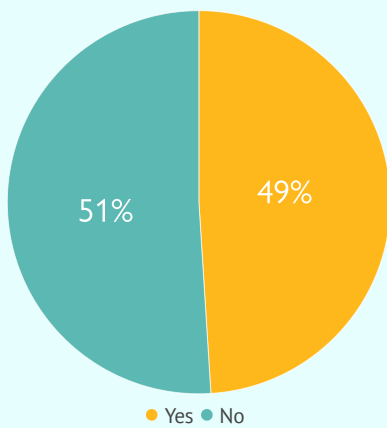


- 1) Type 1: loans contracted before migration, for other purposes (to purchase of material goods, means of production, support the family or finance one's education).
- 2) Type 2: loans contracted for the purpose of migrating (either before or along the journey)
- 3) Type 3: loans contracted after returning (to finance a personal or professional project, or to support the family)

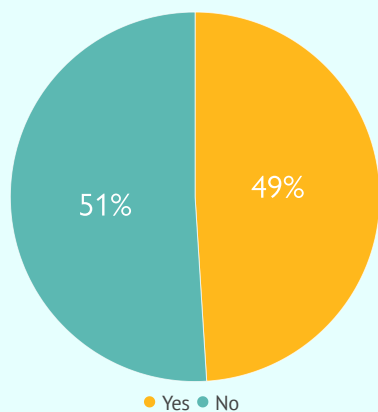
Chart 3 (a, b, c): Percentage of respondents who contracted debts (type 1, type 2, type 3)



Have you contracted an initial debt (type 1 debt) ?



Have you contracted a migration debt (type 2 debt) ?



Have you contracted a return debt (type 3 debt) ?

Some returned migrants contracted various types of loans. Others did not contract any. In order to understand who is more likely to deal with indebtedness at the moment of return, the next section analyses the characteristics of indebted migrants in comparison with non-indebted migrants.

II.2 WHO ARE THE INDEBTED MIGRANTS?

In the analysed sample, **55 per cent of returned migrants contracted debts** for at least one of the purposes listed above; 45 per cent did not contract any debts. Identifying whether the tendency to contract debts is correlated to the socioeconomic profile of migrants is fundamental in order to understand how to address the question of indebtedness at the local and national level. Are indebted returnees considered “worse-off” because their initial situation is less advantageous than other migrants, or is it intrinsically due to contracting debts?

The findings from the survey suggest the latter. Indeed, **indebted migrants present the same socioeconomic features as non-indebted migrants.**

Table 1 Identity, origin and family of indebted vs non-indebted returned migrants

	All respondents	Indebted returnees
Male ratio	98%	98%
Average age	28 years old	28 years old
From urban background	65%	63%
From Banjul	35%	36%
From West Coast	43%	41%
From North Bank	6%	5%
From Upper River	9%	10%
From Central River	3%	3%
From Lower River	5%	5%
Single at the moment of departure	76%	75%
Has dependents (minors or adults)	81%	86%

Table 2 Level of education of indebted vs non-indebted returned migrants

	All respondents	Indebted returnees
None	17%	13%
Koranic school	21%	23%
Primary school	18%	17%
Secondary school	35%	38%
Professional training (over a year)	2%	1%
University	7%	8%

Table 3 Conditions of return of indebted vs non-indebted returned migrants

	All respondents	Indebted returnees
Returned in 2017	39%	38%
Returned in 2018	44%	44%
Returned in 2019	13%	12%
Returned from Libya	77%	81%
Returned from Niger	10%	6%
Returned from Algeria	7%	6%

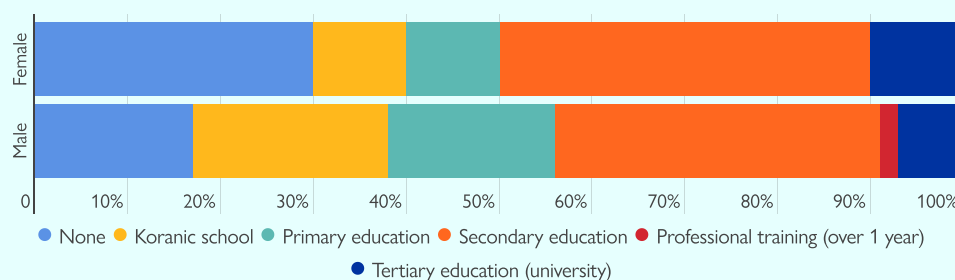
Table 4 Employment and monthly income after return of indebted vs non-indebted returned migrants

	All respondents	Indebted returnees
Unemployed	33%	35%
Student/apprentice	3%	3%
Self-employed	24%	26%
Employed	39%	37%
Has no income	38%	39%
Earns less than 1,000 Dalasi (USD 19)	15%	13%
Earns between 1,000 and 5,000 Dalasi (between 19 and 96 USD)	40%	40%
Earns between 5,000 and 10,000 Dalasi (between 96 and 192 USD)	6%	7%
Earns between 10,000 and 15,000 Dalasi (between 192 and 288 USD)	1%	1%

On the question of **gender**, it is important to bear in mind that women represent only 2 per cent of respondents. Given the small size of the sample, any generalizations from the collected data is hazardous. However, at the scale of the survey, female migrants appear to have certain socioeconomic differences in comparison with the general group.

- Female returned migrants are slightly younger with an average of 26 years old
- 90 per cent are single
- All come from the West Coast
- 80 per cent come from rural environments, contrary to male migrants who are mostly urban
- 60 per cent returned from Libya, 20 per cent from Egypt, 10 per cent from Algeria, and 10 per cent from Tunisia
- They have lower incomes: 90 per cent earn less than 1000 Dalasi per month (USD 19)
- Their unemployment rate is higher: +27 per cent
- Their level of education varies more: a higher proportion completed secondary school and attended university (+8%) and an even higher proportion do not have formal education (+13%).

Chart 4: Education level of male vs female returned migrants



These findings may explain, to a certain extent, the differences that female migrants experience upon return and reintegration (see section 3.2.). However, more research has to be conducted in order to collect more information.

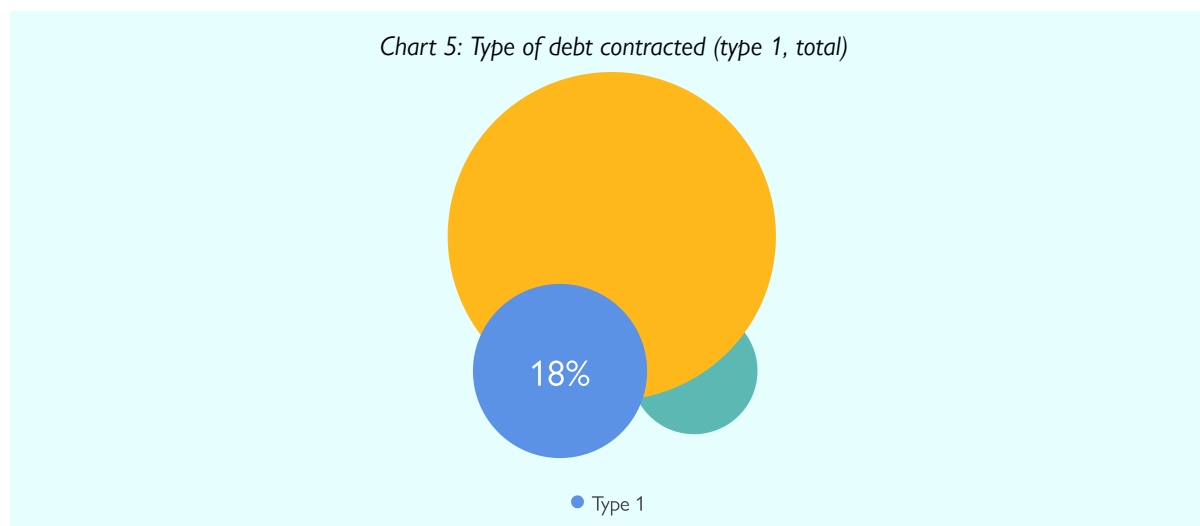
In light of the data presented, the profile of Gambian returned migrants is therefore mainly urban young men with rather high education levels. These characteristics suggest that in general terms, returned migrants present positive assets which can benefit Gambian society. However, they often have a high feeling of being negatively perceived and report feelings of shame and failure (Hall, 2018). These feelings seem to be rooted in the high expectations that migration creates for the individuals themselves and for their family or community who provided them with financial, logistical and moral support for the journey. The next section explores how this collective support generates moral duties for migrants to financially and socially participate in the community of origin, and how it shapes their potential for return and reintegration.

II.3 THE MECHANISMS OF LOAN CONTRACTING

Potential migrants in the Gambia contract debts in various ways according to their financial needs and their projects. The modalities of such loans can greatly affect their migration, either encouraging it, or making it more arduous.

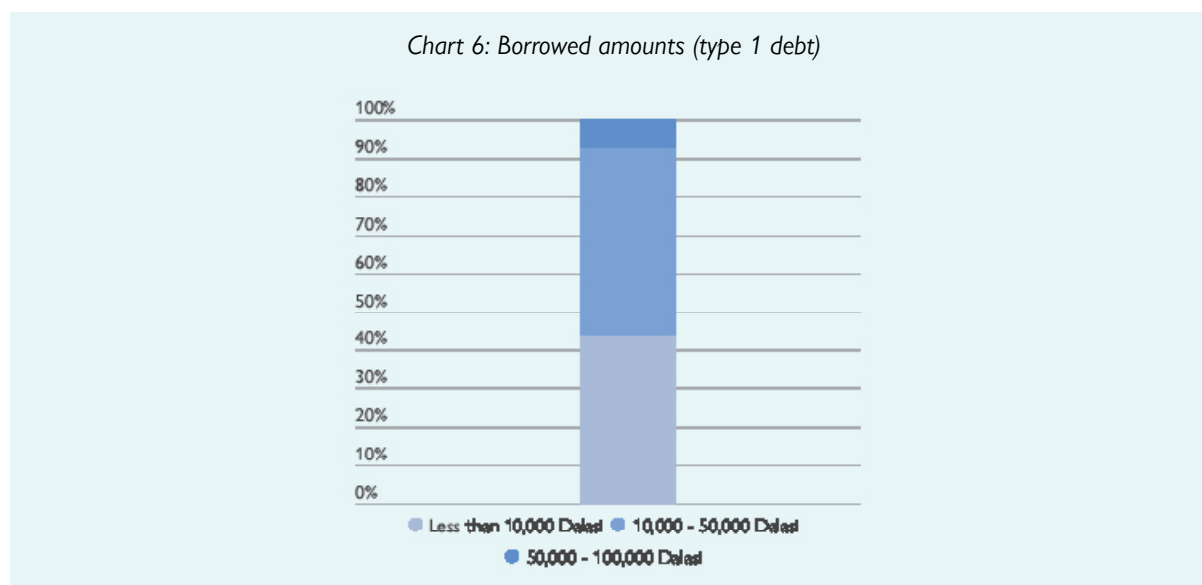
MIGRATION TO REPAY LOANS?

In the survey used for this study, **18 per cent** of the indebted respondents contracted a loan before their migration journey for purposes linked to personal or professional needs. On average, the loan contracted amounted to **17,098 Dalasi** (USD 329) per person. The great majority of returnees borrowed the money from friends or relatives in order either to support their family or purchase means of production.



“It is the normal trend for people to borrow money in times of difficulty and repay later”.
Interview with female key-informant in Fajara.

In the Gambia, it is not unusual to borrow money within the community in case of need. In fact, many Gambians do not have many options to finance a project. Bank loans are often out of reach as they require a sticky wage, financial collateral, and a bank account which most Gambians do not have. As of microcredit institutions, they remain scarce in the country and their mechanisms rather unknown from the general population (Kebbeh, 2013). Credit unions⁸ are one of the only reported ways to obtain a loan formally but are mainly accessible to civil servants, which represent a small fraction of the population.



“Getting loans formally in the Gambia is difficult because of collaterals. Therefore its easier for teachers and other civil servants to access loans from their various credit unions”.

Interview with male key-informant in Fajara.

Another obstacle to borrow money through official channels is the cost of loans. Indeed, financial institutions generally impose interest rates, which adds a burden on the borrower. Given that the average amount of loans per person is 17,098 Dalasi (USD 329), even a 3 per cent interest rate would represent over a month salary for most respondents. Furthermore, even though none of the interviewees mentioned them, some cultural aspects might also come into play. Indeed, usury is forbidden in the Islamic religion. Among the 95 per cent Muslim Gambians, some may consequently be reluctant to pay interest rates for religious motives.

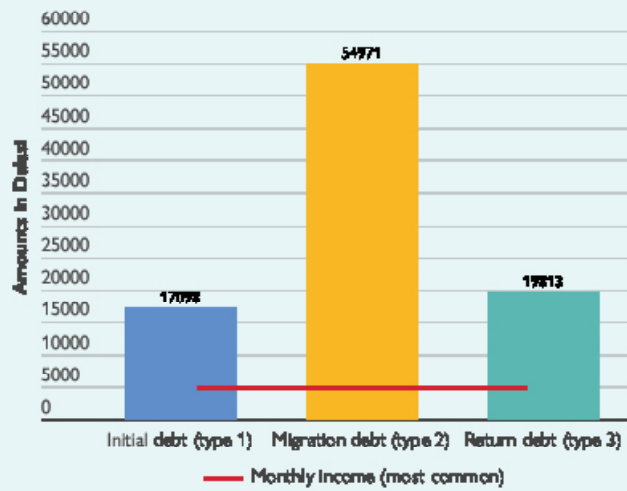
Be it for social, financial or cultural reasons, none of the respondents to this study used official channels to contract debts. Instead, they turned to friends, relatives, and sometimes family to ask for help. Informal lending thus presents advantages for borrowers. However, the amounts borrowed are high in comparison with the average income and some individuals struggle to repay. Among the respondents who contracted debts before their migration journey, only 29 per cent had it repaid at the time of the survey.

Struggling to repay debt can lead to non-optimal coping strategies such as contracting more debts to reimburse the previous ones, or accepting more precarious and dangerous jobs inside the country or abroad (IOM, 2019). Some respondents reported that their decision to migrate was encouraged by the fact that they had loans to refund. Working in higher-income countries then becomes a way to collect the money faster.

However, this scenario does not apply in most cases: only 32 per cent of returnees declared that their initial debt was an incentive to migrate. Generally, migration is not a consequence of indebtedness but rather a cause.

⁸ Credit unions are cooperative finance associations which are owned by their members. They can provide services such as saving accounts, credit cards, online banking and loans. The costs of such services is supposed to be inferior to other finance institutions.

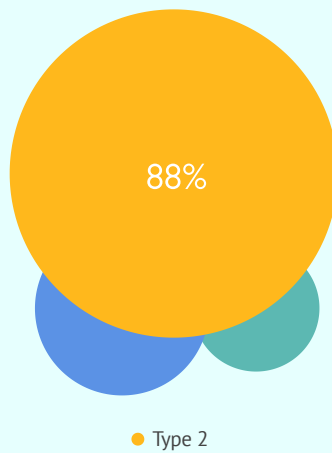
Chart 7: Amount of debts compared to monthly income



LOANS TO FINANCE MIGRATION

Among the indebted respondents, **88 per cent** contracted loans to finance their migration journey. **Migrating is therefore the main reason of indebtedness.** The average amount of money borrowed to migrate is **54,971 Dalasi (USD 1,057)**, which is more than three times superior to other types of debt, and more than ten times superior to most returnees' monthly income (see chart 9). In the studied sample, it was found that migrants contracted from one to six loans (see chart 10), mostly to relatives, friends and family in the Gambia. Here too, informal channels were privileged. Only one respondent reported borrowing to a microfinance institution, and two from "tontines"⁹.

Chart 8: Type of debt contracted (type 2, total)



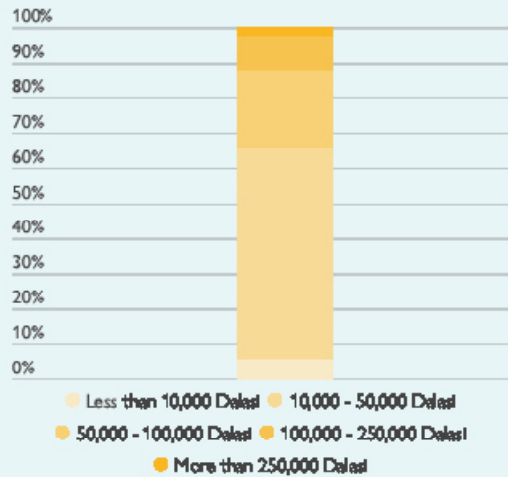
Half of the loans were contracted prior to departure, and half during the journey. **The initial amounts are generally entirely spent on travelling expenses, smugglers fees and police bribes by the time migrants they get to Mali¹⁰.** In order to find additional resources, they either call their family for support (in the Gambia or among the diaspora) or work for someone in the transit country. Female migrants frequently reported having to deal with offers from smugglers to cover some costs in exchange for sex. As a result, many decide to travel during Ramadan in order to avoid these situations¹¹.

⁹ A "tontine" is an informal saving system based on the members' contributions. Each participant deposits a certain amount of money and receives the total sum collected by all members on a rotative basis (Ngom, 2019).

¹⁰ Notes from the Exploratory Focus Group.

¹¹ This whole paragraph on the social contract around money transactions and the role of the diaspora is based on the Exploratory Focus Group discussions.

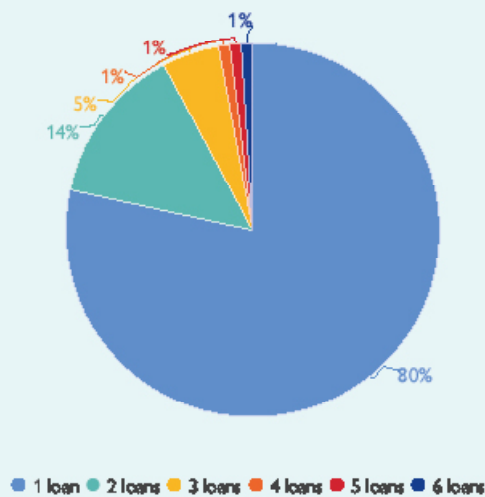
Chart 9: Borrowed amounts (type 2 debt)



Generally speaking, it is unsure to what extent respondents clearly inform their lenders on the purpose of the loans. During the interviews, most people highlighted the fact that **many potential migrants do not inform their surroundings of their intention to migrate**, except if they had no choice but to borrow money from them. This was partly confirmed by the Exploratory Focus Group discussions, as most migrants mentioned that their relatives learned about their migratory project once they called them from abroad to ask for financial support¹².

According to the collected data, migrants declared that their lenders were aware that the money was used to migrate in 68 per cent of the cases. This ratio drops to 52 per cent for loans contracted prior to departure, which confirms that the level of information given by migrants is higher once they left the country. Nonetheless, most migrants do inform their lenders of their intentions to leave and the **secrecy around the migration project** may only apply to the relatives who are not being directly involved in the process.

Chart 10: Number of loans for migration purposes (type 2 debt)

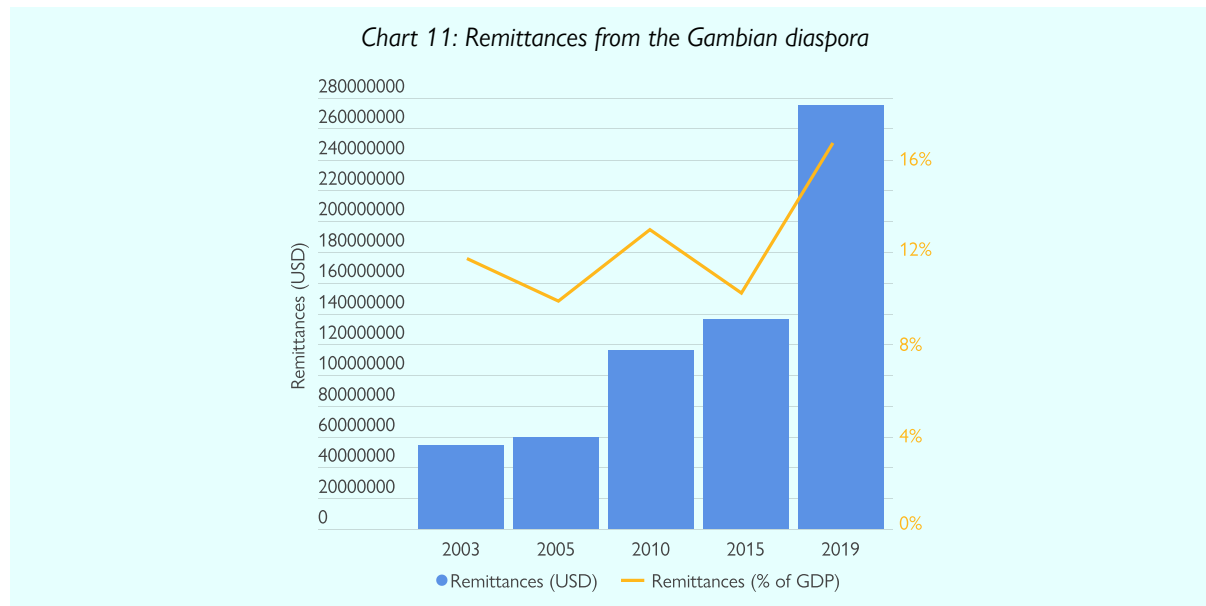


“A good number of migrants, about 60 per cent, don’t inform their families when they are going. The time the family will know is when they will call their family to inform them that bandits or traffickers had captured them”.

Interview with male key-informant in Fajara.

Another key element to understanding financial support for migration purposes is the **role of the families**. First, giving money to a close family member is not always considered as “debt” unless the amount is particularly high¹³. Given the omnipresent poverty, the **social contract around money transactions is based on voluntary reciprocity depending on needs and possibilities**. People “help out” others expecting that they will reciprocate in case of necessity, if they can.

Diaspora members are generally considered as “better off” and are, as such, expected to support their family. **Remittances** are part of the social contract described above. They are not necessarily “debts” – as they depend on the emigrants’ perceived financial possibilities - but “contributions” to the well-being of the family and community. Helping relatives in the Gambia to reach Europe or North America, either financially or through accommodation and food, is also considered a social responsibility. As such, diaspora members usually do not expect compensation from newcomers unless the support is long-lasting.



Indebtedness, understood as one’s obligation to repay a specific sum of money to a lender, generally arises after receiving financial support outside the family. As seen previously, these loans are generally not formalized or written and do not entail interest rates. As mentioned by the interviewees, they rely on “**mutual trust and understanding**” between the lender and the borrower. Given that migrants are generally young and have low incomes, they can, at times, struggle to be seen as “trustworthy” debtors. Their perceived inability to reimburse is increased by the fact that lenders are aware that they might lose track of them during the journey and that distance will lower their leverage to ask for repayment. **Families**, notably parents, are therefore crucial to act as “**social collaterals**”. By putting their honour and reputation in the balance, they guarantee that in case of default from the migrant, they will collect the money themselves either by working more or selling their belongings. The stakes of repayment are therefore more than merely financial; they entail a **moral duty** on which relies social cohesion. **Complying with this duty creates a strong link between the migrant and his community of origin and enables further collaboration**. On the contrary, failing this duty jeopardizes the social and economic stability of the family as a whole. This situation can, at times, lead to pressures and abuses towards the migrants or their family in order to repay debts.

“These loans do not involve any formal transactions; they are contracted between families in the community. These loans are interest free, if you take 50,000 Dalasi, you pay back the same. Normally there is no written agreement between parties, its base on common understanding between them”.

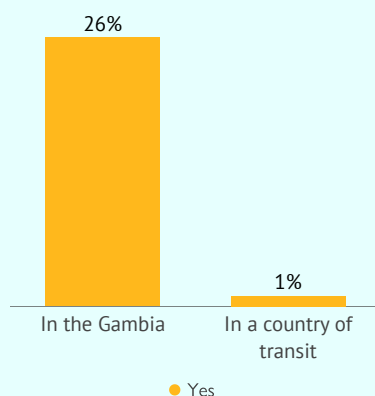
Interview with male returnee in Serekunda.

¹³ Notes from the Exploratory Focus Group.

II.4 SOCIAL PRESSURES AND RISKS OF ABUSE

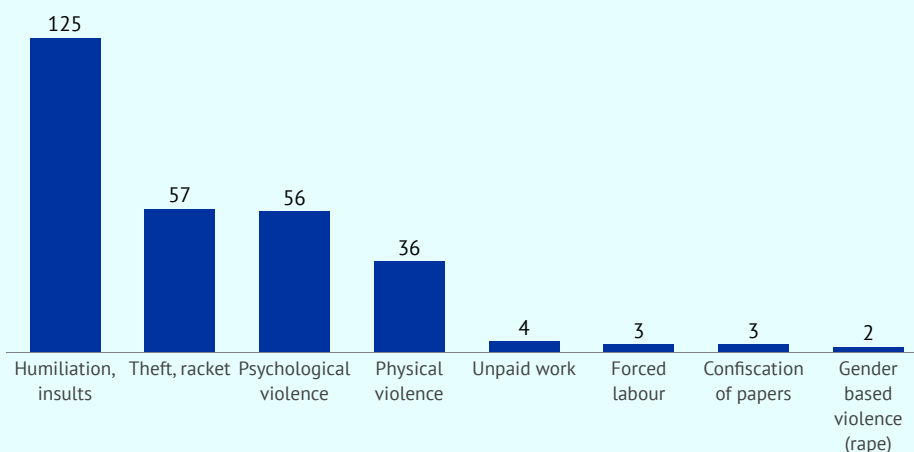
Migrants' vulnerability to systematic abuses and violence in transit and host countries has been largely documented by international organizations and non-governmental organizations (NGO). However, little information is available on abuses that were perpetrated to force migrants and their families into repaying a debt, or as revenge for non-reimbursement. In the context of the survey, it was found that **the great majority of these abuses were perpetrated in the Gambia**. Only 1 per cent of respondents declared having suffered abuses in a transit country - Libya – to repay a debt. This result is surprising as most migrants from the Exploratory Focus Group declared having experienced forced labour in Libya¹⁴. They reported being “sold” to someone who paid for their release from detention in exchange for work. The discrepancy between the quantitative and the qualitative data may be due either to **the reluctance to talk about the subject** over the phone during the survey, either to the fact that forced labour was not considered an abuse linked to debt repayment, but to the general human trafficking risks in Libya.

Chart 12: Percentage of respondents and their families who were subjected to threats, abuses or acts of violence to repay a debt



Social pressures and abuses were more largely reported to happen in the Gambia. Among the respondents, **26 per cent** – all of them being indebted because of migration - **reported that they or their family was subjected to threats, abuses or acts of violence to repay a debt**. The majority consisted of humiliations, insults, psychological violence, as well as thefts and racket. 36 persons also reported physical violence. It is to be pointed out that during the interviews, almost no-one declared knowing about such abuses, including returned migrants. This may be explained either by the fact that these abuses are not visible, or that talking about them is uneasy for the respondents.

Chart 13: What type of violence were you or your family subjected to?

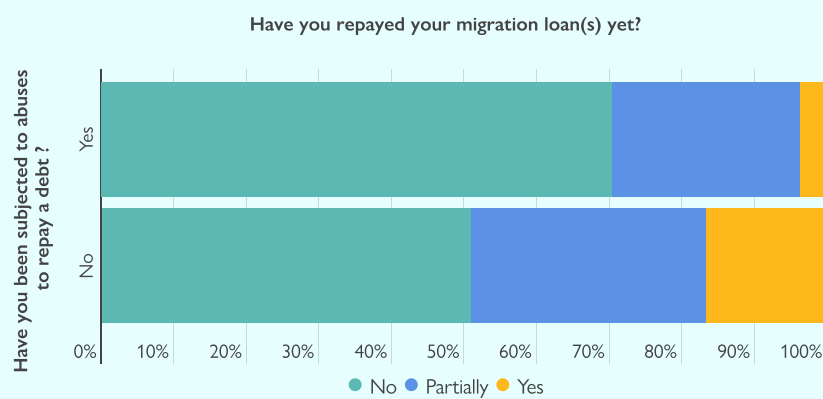


¹⁴ Notes from the Exploratory Focus Group.

Being subjected to threats and abuses, especially when they occur in the country of return, **exacerbates the stakes of indebtedness in the potential for reintegration**. Collecting money then becomes not only a question of social acceptance but of personal safety. However, this added pressure may be counter-productive regarding the returnees' capacity to repay their debts. Indeed, the data collected in the survey shows that migrants who have been subjected to threats and abuses have a lower repayment ratio than those who were not.

This may be due to the fact that the added pressure encourages returnees to redirect any collected sum to their lenders instead of investing it in long-term income-generating activities. This hypothesis seems to be supported by some interviewees who mentioned that indebted returnees partly use the financial assistance provided by the AVRR program to repay their debts instead of using it for their business project or training programs. Thereby, they tend to compromise their own professional situation, **creating a vicious circle of precarity which can lead to further indebtedness after returning to their country**.

Chart 14: Repayment ratio according to violence received to repay a debt





**III. THE CONSEQUENCES OF DEBT
ON REINTEGRATION**

“The person without debt is far ahead of you as opposed to the one who is already indebted. So the person without debt has more likelihood of succeeding with the reintegration package than the one with debt. This person has two responsibilities, servicing the debt and trying to restart his life afresh.”

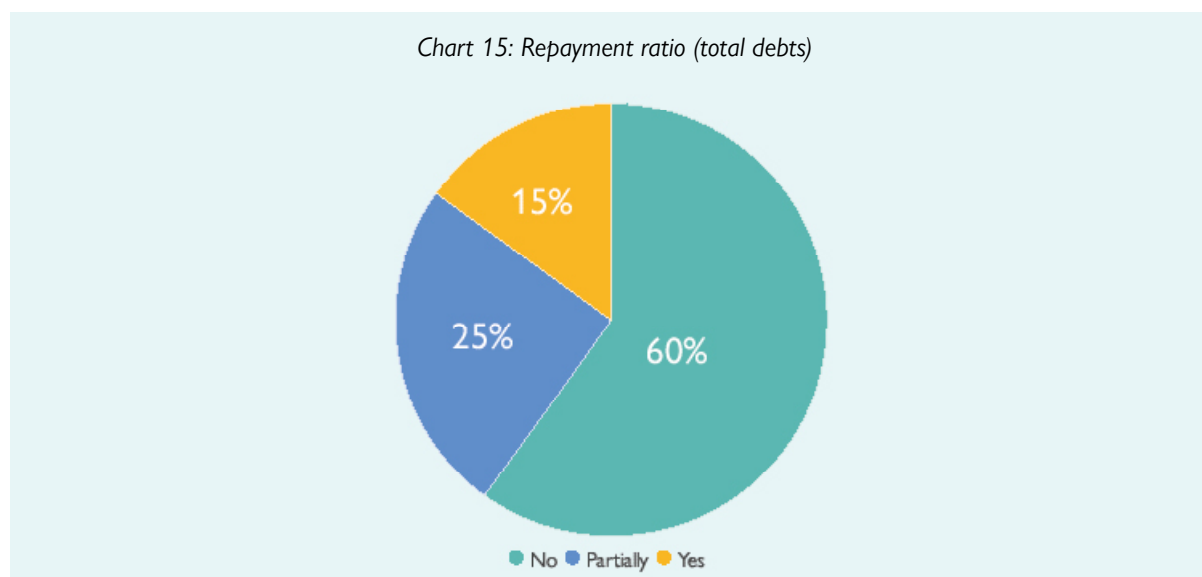
Interview with male key informant in Banjul.

For any migrant, returning to the country of origin is a challenge. Their new identity within the family and society demands cultural, personal and social readjustments just after return and, often, several years after. **Reintegration is thus not a linear process.** However, some factors can determine the pace with which one resettles in the country of origin, such as the time spent abroad, the acquired resources and skills, the impact of the journey on their psychological well-being. **Indebtedness also appears to be a significant aspect in that process.** Indeed, all interviewees consider that reintegrating is more complicated for indebted returnees than for non-indebted returnees. This section analyses the characteristics and consequences of indebtedness on returned migrants’ reintegration.

1.1. INDEBTEDNESS AFTER RETURN

Returned migrants in the Gambia potentially have two types of financial debts. On the one hand, the outstanding debts that they contracted before or during their journey (see section 2.3). On the other hand, the new debts contracted after returning home to provide for themselves and their family.

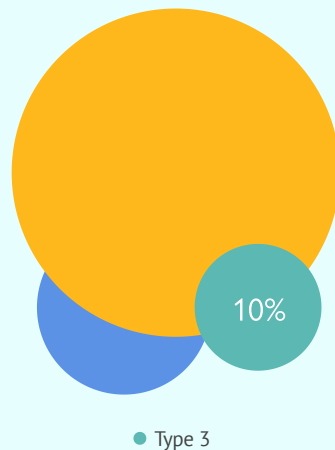
At the moment of the survey, **very few returned migrants had refunded the loans contracted before and during their journey.** The great majority either partially reimbursed them or had not yet started.



As shown in a previous report on debt and reintegration in South-Est Asia, it was shown that most migrants are unwilling to return to their country before they have fully repaid their loans (IOM, 2019). Those who do are sometimes reluctant to go back to their family and community of origin in order to avoid overwhelming social pressures, and settle elsewhere. Internal migration can thus be a way to rebuild financial stability far from constant solicitations but can also lead to social isolation. Yet, the feeling of participation within the family and community is crucial to achieve sustainable reintegration.

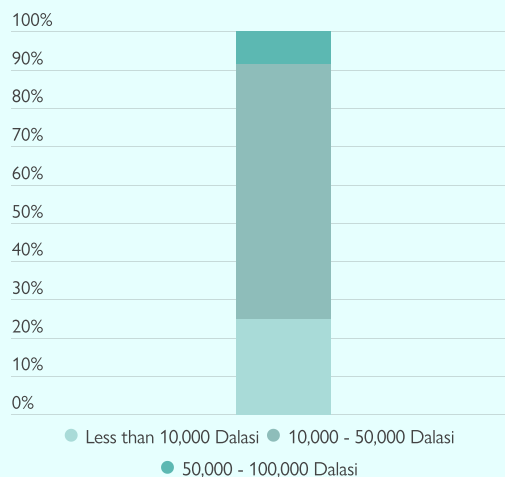
In order to achieve such feeling of participation, repay debts and deal with living expenses, some migrants **contract new loans in the country of return.** This tendency seems to be rather infrequent as it affects only **10 per cent** of the returnees in the sample. The intended purpose of these new loans is either to support their family or to finance a professional or personal project. The borrowed amount is **19, 813 Dalasi (USD 38,101)** per person on average, which is almost three times less than migration debts. Similarly, to initial debts, the new loans are mainly contracted **with friends, relatives, and family in the Gambia**, which confirms the fundamental role of community support in reintegration.

Chart 16: Type of debt contracted (type 3, total)



Besides the financial debts, migrants also have to face **social or moral responsibilities** when they return. These encompass all the duties that the returnees owe to relatives, family or community members who helped in some way to make the migratory journey possible. In the sample, 26 per cent of the respondents benefitted from support to contract a loan. The duties deriving from this support are generally unspecified and not verbally formulated. They rely on the migrants’ understanding of social norms and cultural expectations.

Chart 17: Borrowed amounts (type 3 debt)



The added retribution is not necessarily monetary and cannot be interpreted as a hidden interest rate. Interviews with key informants indicate that repayment is not compulsory but rather depends on the borrower’s financial situation and his or her willingness to further the relationship through the establishment of a long-lasting material reciprocity. Thus, **indebtedness and repayment can be an opportunity to deepen social connections**. However, in the case of default or delay in reimbursement, returned migrants are at risk of being socially disregarded, even when they are “forgiven” by the lender.

Social and financial debts therefore shape the potentialities for reintegration of returned migrants, who are faced with specific challenges and opportunities.

“I would expect you to pay me the principal amount, and from time to time I would expect you to send me money on occasions like Ramadan or Tabaski to help myself”.

Interview with male key informant in Banjul.

1.2. CHALLENGES AND OPPORTUNITIES FOR REINTEGRATION

When returning to the Gambia, migrants experience multiple challenges, economically, socially, and psychologically. Reintegration is a multidimensional process that ought to take into consideration these various dimensions in order to understand what enables or hinders an individual's ability to reintegrate, including at the personal, community and structural level.

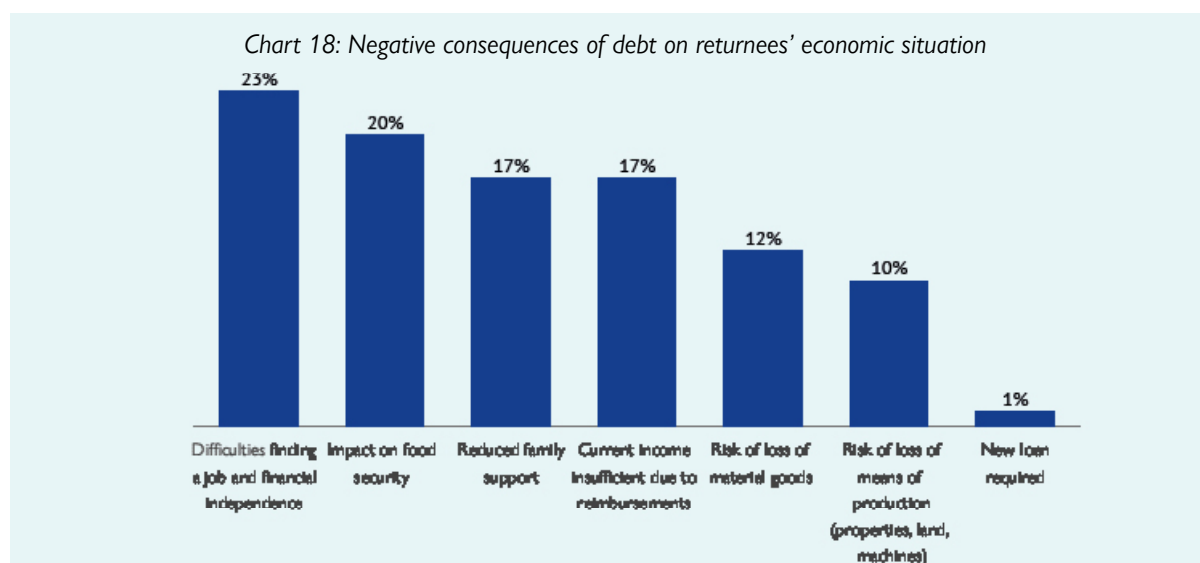
ECONOMIC CHALLENGES AND OPPORTUNITIES

The findings of the surveys concerning the impacts of debt on the economic situation of returnees are the following:

- 51 per cent per cent of returnees consider that their debts have no impact their economic situation or their family's
- 36 per cent consider that they have a negative impact either on their own economic situation and/ or their family's
- 3 per cent consider that they have a positive impact either on their own economic situation and/ or their family's

Economic challenges - Most indebted returnees consider therefore that they are not disadvantaged in comparison with the general population at the economic level. This perception is partly contradictory with the socioeconomic evidence collected during the study, and may be due to cultural or personal reluctance to disclose economic vulnerabilities. Indeed, the data collected shows that unemployment rates are slightly higher in the population of indebted migrants than in the non-indebted group (36% vs 31%). Among the participants who did declare having economic difficulties, finding a job was the main challenge pointed out.

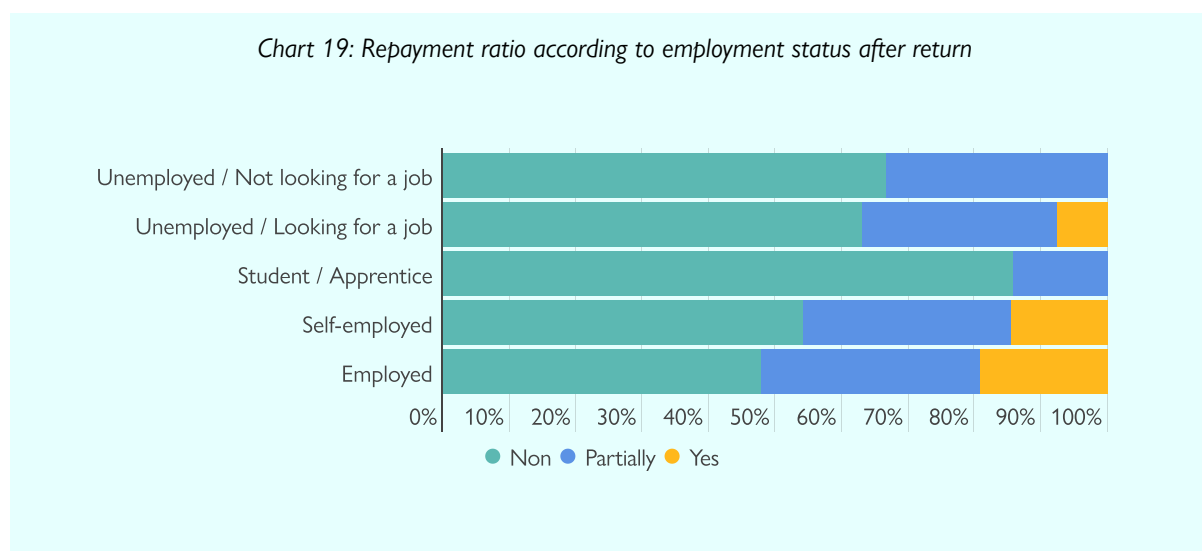
Higher unemployment rates can be explained by the fact that indebted individuals are socially discredited for not having fully refunded their loans (see section 3.1) and are therefore less trusted to endorse professional responsibilities. The disadvantage towards employment seems to be a specificity of indebted migrants. Indeed, a previous report showed that young male returnees are more likely to be employed than non-migrants insofar as employers perceive them as more experienced (Hall, 2018). It is yet reasonable to consider that all migrants acquired new skills and knowledge in the time spent abroad, whether they contracted loans or not. Increasing indebted migrants' employability therefore requires a paradigm shift, in order to valorise their experiences irrespectively of their indebtedment situation.



Economic opportunities - Recent structural programs have been launched in the Gambia to foster employment opportunities for young Gambians such as the Youth Empowerment Project (YEP), the 'Jobs, Skills and Finance for Women and Youth in the Gambia' program, and the 'Building a future/make it the Gambia' project. All aim at creating jobs, supporting entrepreneurship projects and developing skill-

development trainings. The IOM's reintegration assistance also provides AVRR returnees with economic support, mainly for microbusiness projects (84% of beneficiaries chose that option¹⁵).

Promoting employment and self-employment is crucial to address migrants' indebtedness. Indeed, the data collected show that being employed or self-employed is one of the main factors that determine the ability to repay loans. In the survey, the percentage of employed and self-employed returnees who repaid their debts is almost three times superior to other returnees (17% vs 6%). The level and regularity of income is key to enable reimbursements. Therefore, there is a bidirectional link between indebtedness and economic reintegration: on the one hand, having debts tend to decrease the returnees' employability of the returnee, on the other hand, being employed lowers indebtedness levels.



SOCIAL AND PSYCHOLOGICAL CHALLENGES AND OPPORTUNITIES

Social and psychological challenges - Family and community support are considered crucial to one's reintegration. The collected evidence shows that this is not only a theoretical statement but has practical implications. Among the indebted migrants, those who benefitted from the support of their family had a higher repayment ratio than those who did not (17% vs 12%). Even though some returnees reported having lost family support as result of their indebtedness, most declared that it had no impact on their overall relationship (61%).

However, many returnees have a high feeling of being negatively perceived in their communities of origin (Hall, 2018). Indeed, various suspicions exist around migrants. In the context of "the New Gambia", many citizens doubt the country's ability to "absorb" the arrival of unemployed young men, thereby worsening the precarious economic situation. Furthermore, migrants are sometimes seen as frustrated die-hards who are unfit for common social life as a consequence of presumed exposure to violence and crime along the migration journey¹⁶. As a result, many returnees report suffering social stigma when returning home.

This feeling tends to be exacerbated among the group of indebted returnees who's outstanding indebtedness adds to the perceived failure of the migration project.

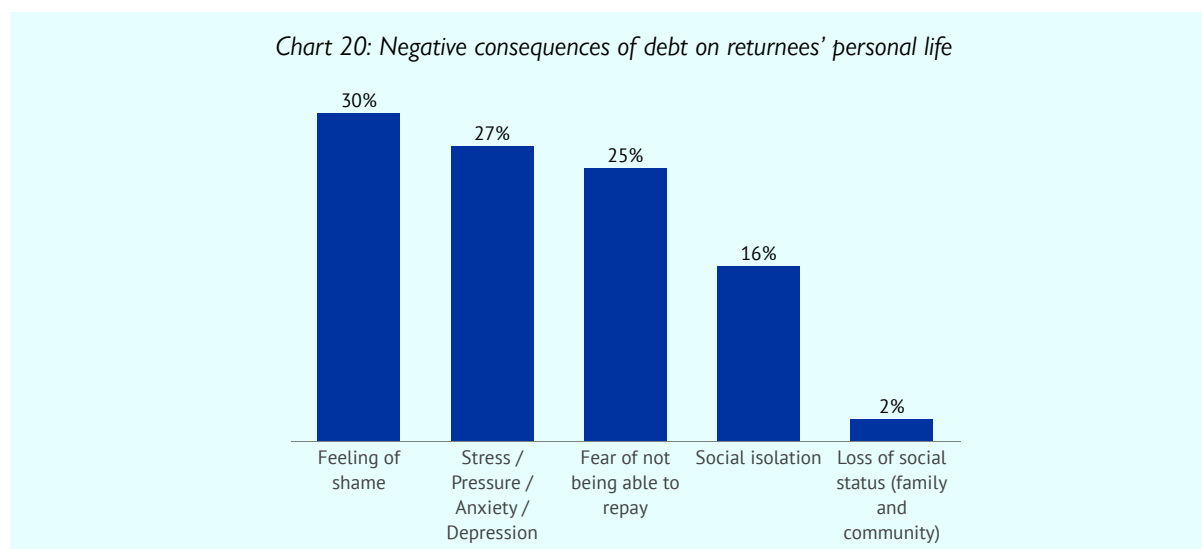
"If you failed to repay the loan, the lender can tell someone and in the end many people might know about it. This makes you uncomfortable to live in the community. It also makes it very difficult for people to trust you or even respect you in the community".

Interview with male returnee in Brufut village (West Coast).

¹⁵ AVRR internal statistics.

¹⁶ DW Africa, "How can Gambian returnee migrants be best re-integrated into their societies? | Street debate", available here: <https://www.youtube.com/watch?v=O0sQzP3k26s>

The perception that indebtedness is an additional obstacle for reintegrating seems to be shared by the majority of returnees. Indeed, most respondents (52%) declared that their debts have a negative impact on their social and psychological well-being. They report feelings of shame, social pressures, fears of not being able to repay their debts, social isolation and loss of social status.



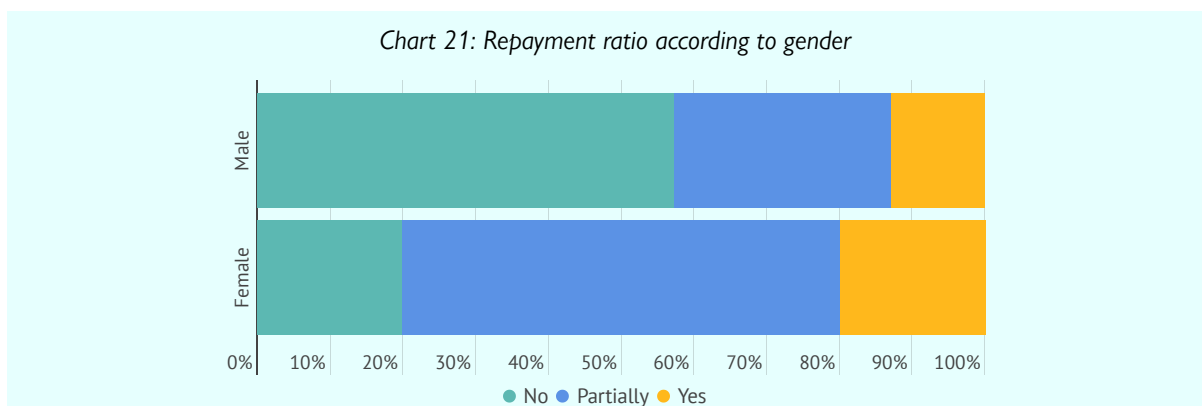
The specific situation of female returnees is ambivalent regarding reintegration. On the question of stigma, they seem to face more challenges which are not linked to their level of indebtedness but to their perceived vulnerability in the context of migration. Women are often suspected of having been sexually abused along the way, or victims of human trafficking (ActionAid, 2019). The moral judgements deriving from that belief therefore represent a strong obstacle for female returnees to be socially included in the community.

“It’s a very sad situation however returned male indebted migrants are likely to reintegrate more quickly into the society than their female counterparts. This is so because some in our society believe that female returnees were open to so many abuses, for example sexual, so this pose a serious challenge to their reintegration in the community at times”.

Interview with male returnee in Brufut village (West Coast).

Other interviewees considered, on the contrary, that it was easier for women to reintegrate as they will tend to refund their loans faster. This viewpoint is partly confirmed by the collected data: female returnees have higher repayment ratios than their male counterparts. At the moment of the survey, 80 per cent of the female respondents had at least started to repay their debts, against only 43 per cent of male respondents.

One explanation may be that women in the Gambia do not bear the cultural obligation to financially provide for their family and can therefore redirect a larger proportion of their money to repay loans instead of financing daily expenses. Another explanation may be that, on average, their migration debt is lower (32,000 Dalasi (USD 615) on average as opposed to 55,563 Dalasi (USD 1,069) for male migrants).



Either for male or female returnees, psychological and social support is crucial for reintegration. Part of the AVRR reintegration package is dedicated to such support through housing and education programs, medical and psychological assessments. Between January 2017 and June 2018, 1,069 returned migrants benefitted from this type of assistance¹⁷. Besides, Gambian NGOs have organized in order to create a network for returned migrants: The Network of Girls Against Women Trafficking, Youth Against Irregular Migration (YAIM) and Gambian Returnees from the Backway (GRB) are the most famous examples. These associations often combine socioeconomic support to returnees with awareness-raising activities intended to stem irregular (r)emigration.

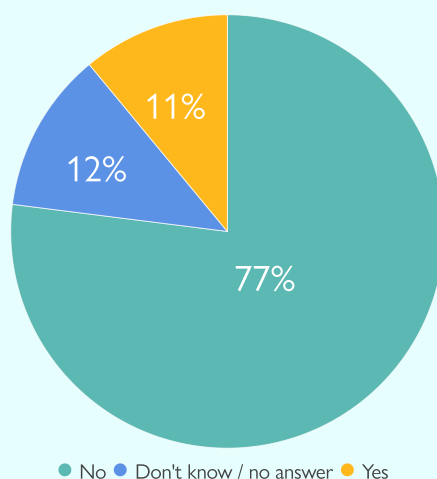
DEBT AND REMIGRATION

In the context of sustainable reintegration, **remigration can be a real choice rather than a necessity**. However, with the multiple economic, social, and psychological challenges that returned migrants face, it is rarely the case. Even though the country made significant progress in terms of personal liberties and freedom of speech under Adama Barrow's Presidency, the economic situation is still precarious and the opportunities for employment are rare. Furthermore, due to the financial and material sacrifices made to pay for the migration journey, many returnees claim to be in a worse situation than they were when they emigrated (ActionAid, 2019). As a result, 82 per cent of recent returned migrants want to leave the country again (Hall, 2018).

The reasons for leaving again are reportedly the sense of loss of control over their own lives and the high feeling of being negatively perceived (Hall, 2018). The role of indebtedness in that decision remains unclear. As shown previously, being indebted can exacerbate social stigma and economic dependence, thus the willingness to leave the country. However, among the respondents, 77 per cent declared that their debts are not an incentive to migrate in the first place, or remigrate.

This can be due to the fact that respondents consider that being indebted was not *per se* a reason to leave again. However, they may also have concealed their desire to remigrate in fear that it could compromise their chances of receiving reintegration assistance from the IOM. Even though it was specified at the beginning of each survey that the study is independent from the AVRR program, the confusion between the two programs is probable and may have biased the respondents' answers. Further analysis on this question from a third party may be necessary to confirm or infirm the present information.

Chart 22: Percentage of respondents for whom debts are an incentive to migrate



¹⁷ AVRR internal statistics.

CONCLUSION

This study has shown that most Gambian migrants assisted to voluntary return by the IOM are indebted (55%), either because of migration (49%) or for other personal and professional projects. The level of indebtedness generally exceeds various months of full income (which equates to less than 5,000 Dalasi (USD 96) for most returnees) which makes returned migrants particularly vulnerable to social and financial pressures. As a result, repaying debts is often a strong priority for individuals and their families, who play an essential role in making the journey possible through their involvement in the loan contracting process. Insofar as banks loans and microcredit institutions are inaccessible for most Gambians, the great majority of debts are contracted through informal channels within the community and are based on mutual trust rather than formal rules. Family members then play the role of “social collaterals” and share both the financial and the moral burden of indebtedness with the migrant. This situation can lead to further social inclusion when debts are repaid in time, but also to abuses and stigmatization in case of default.

Social exclusion then creates a vicious circle in which returned migrants are denied economic opportunities, thereby worsening their financial solvency.

Overcoming this impasse requires a paradigm shift: if repayment is a priority, addressing it should be included in a long-term strategy concomitant to reintegration rather than be a prerequisite to it. Indeed, repaying debts before settling back into the Gambia seems nearly impossible. The amounts borrowed equate to months, sometimes years, of regular income. Only by participating in the social and economic environment will returnees acquire sufficient resources to refund their loans. Reintegration is therefore the process that will enable solvency, rather than the opposite.

Organizing such process entails a collective effort, at the individual, community and national level. Acknowledging and building on the assets of returned migrants is the first step. In that perspective, vocational and technical training programs should be strengthened and broadened in order to make the most of returnees’ potentials. The second step requires to further the initiatives undertaken by the new government and civil society to ensure the cultural acceptance of returnees in their communities and raise awareness on the realities of migration and return. Finally, it is essential to pursue the structural policies to develop employment and entrepreneurship opportunities and obtain tangible results. Combining these three levels of action will enable returnees to actively participate in society, overcome indebtedness, and regain control over their lives.

RECOMMENDATIONS

In the area of loan-contracting:

- Analyse the opportunities and relevance of developing formal channels of indebtedness to support professional and personal projects in the Gambia, either by encouraging banks and microcredit institutions to adapt their requirements for loan-contracting, either to develop new structures offering financing programs with no or low interest's rates.
- With the help of returnees, raise awareness among communities and potential informal lenders on the realities of migration and return and how they impact migrants' solvency in order to establish more realistic expectations around repayment.
- Create mediation systems in case of conflict over repayment with formal or informal lenders.
- Support the establishment of Returnee Associations that could help in fund mobilisation and credit accessibility through joint initiatives.

In the area of (re)migration management:

- Support national NGOs and civil society involved in raising-awareness on the realities of the Central Mediterranean route ("the Backway").
- Widely publicize information on existing regular channels to travel and settle abroad.

In the area of reintegration:

- Ensure that all voluntary return programs have an effective, systematic and adequate reintegration program.
- Enable variable and flexible forms of reintegration support based on returnees' individual experiences and projections (either in the Gambia or abroad).
- Encourage national initiatives, either governmental or non-governmental, in the area of employment and training.
- Encourage communities and heads of households to continuously educate their families to understand and accept returned migrants and help with their successful reintegration in their communities.
- Foster cultural acceptance and welcoming of returnees among communities and families through governmental or non-governmental campaigns and events to discourage stigmas and other forms of discrimination.

In the area of research:

- Conduct more research on female returnees' financial and social situation
- Conduct more research on the link between debt and remigration

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APPENDIX

APPENDIX 1: KEY INFORMANTS

Profile	Description	Interviewees
Local Government Authorities	Community representatives, who look after the wider interest of their communities at the regional level. They also serve as link between government authorities and the community. They tend to have an overview of concerns being raised by community members.	1 female in Sukuta 1 female in Brikama North
Gambia Immigration Department	Government department responsible for migration matters.	1 male in Banjul 1 male in Banjul
University of the Gambia (UTG)	Academics with research interest on Migration and development.	1 male in Banjul
Returned migrants	IOM assisted returned migrants.	1 male in Brufut Village 1 male in Serekunda
Family members	Returned migrants' family members in the Gambia.	1 female in New Yundum 1 male in Wellengara
AVRR staff members	IOM Gambia staff working in the AVRR unit and are directly involved in working with the returned migrants.	1 male in Fajara 1 female in Fajara

RETURNED MIGRANTS' DEBTS AND THEIR IMPACTS
ON REINTEGRATION IN THE GAMBIA



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