

The debt of migrants assisted with voluntary return and its impact on the sustainability of reintegration in The Gambia

This research study is part of the « Safety, Support and Solutions along the Central Mediterranean Route » programme, funded by the United Kingdom's Department for International Development (DFID), whose Outcome 3 aims to improve governments, humanitarian agencies and national organizations' understanding of migration trends in order to formulate responses tailored to the needs of the populations. 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, The Gambia and Côte d'Ivoire).



The study was developed following a mixed-method approach (qualitative and quantitative) with three main tools:

- **11 interviews with key informants** including migrants assisted to return, local and national government authorities, community leaders, academics, and AVRR assistants
- **410 individual surveys** with returning migrants
- **1 exploratory focus group** discussion with migrants and family members

WHO ARE THE MIGRANTS RETURNING WITH DEBT ?

98%

ARE MALE

92%

ARE UNDER 35 YEARS OLD

39%

HAVE NO INCOME

37%

ARE HEADS OF HOUSEHOLD

55%

OF SURVEYED RETURNING MIGRANTS REPORTED HAVING DEBTS

89%

ACCUMULATED MIGRATION-RELATED DEBT

11%

TOOK A NEW LOAN AFTER RETURN

INTRODUCTION

More than 5,000 Gambian migrants returned to The Gambia between January 2017 and July 2020 through IOM's Assisted Voluntary Return and Reintegration (AVRR) programme. However, reports on the socio-demographic profiles of return communities published by IOM in 2018 revealed that the level of debt of return migrants has a significant impact on reintegration processes. To better understand this impact, IOM conducted a study in The Gambia which aimed at:

- Developing the profile of returning migrants with debt;
- Understanding the mechanisms by which returning migrants accumulated debts, at which stages along the migration route, and which actors are involved in the process;
- Assessing the impact of debt on the reintegration process of Gambian returnees in their communities of origin.

"In the context of international return migration, reintegration can be considered sustainable when returnees have reached levels of economic self-sufficiency, social stability within their communities, and psychosocial well-being that allow them to cope with possible (re)migration drivers." (IOM, 2019)

The accumulation of debts in the context of migration is seen as a rational choice, which will have a positive impact on the situation of the migrant and the family and communities supporting the migration project.

WHAT IS DEBT?

The scope of debt 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. In addition to financial debt, strong social expectations exist around migrants' moral duty to participate in the family and community's well-being through remittances. Having contracted debts exacerbates these expectations.

When migrants leave their country of origin, they bring along the hopes of their family and friends. These are not quantifiable or material but are nonetheless tangible realities, especially when the migration project fails. Noncompliance with that social debt can seriously impact migrant's possibilities to return and reintegrate, and lead to feelings of shame or social stigma. In these circumstances, the returning migrant is not only required to reimburse the debts incurred, he or she is also defined by them in the eyes of the community.

AN INFORMAL SYSTEM

Loans are mostly taken out through informal channels within the community, based on mutual trust rather than formal rules, and are interest-free. In fact, lenders are mainly relatives and friends. Families play a crucial role in the loan-contracting process as "social collaterals": they commit to refund the debts in case of default from the main borrower. In these cases, the stakes of debt are collective.

THE BURDEN OF DEBT

The level of debt generally exceeds several months of full income for most returnees, which makes migrants assisted to return particularly vulnerable to social and financial pressures. As a result, refunding debt is often a strong priority for individuals and their families.

"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)

THE IMPACT OF DEBT

- 39% of migrants assisted to return declared that debts have a negative impact on their personal economic situation.
- 56% of migrants assisted to return declared that debts have a negative impact on their social and psychological well-being.
- 26% of respondents reported that they - or their families - were subjected to threats, abuse or acts of violence to repay a debt. The majority of incidents consisted of humiliations, insults, psychological violence, as well as theft.

Debt can lead to further social inclusion when it is repaid in time, but also to abuse and stigmatization in case of default. Social exclusion then creates a vicious circle by which returning migrants are denied economic opportunities, thereby worsening their financial solvency.

"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.

RECOMMENDATIONS

In the area of loan-contracting:

- Explore the opportunities and relevance of developing formal channels of loan management to support professional and personal projects in The Gambia, either by encouraging banks and microcredit institutions to adapt their requirements for loan-contracting, or by developing new structures offering financing programmes with little or no 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 mobilization and credit accessibility through joint initiatives.

In the area of (re)migration management:

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

In the area of reintegration:

- Ensure that all voluntary return programmes have an effective, systematic and adequate reintegration component.
- Enable flexible forms of reintegration assistance based on returnees' individual experiences and projections (either in The Gambia or abroad).
- Support 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 returning 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 further research on female returnees' financial and social situation.
- Conduct further research on the link between debt and re-migration.