

DISSERTATION

GAMBIAN TRANSNATIONALISM AND URBAN SPATIAL EXPANSION: AN ANALYSIS  
OF MOTIVATIONS AND CONSEQUENCES OF US-BASED GAMBIAN EMIGRANTS'  
REAL ESTATE INVESTMENTS IN THE GREATER BANJUL AREA

by

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## Dedication

This work is dedicated to the memory of my father, Christopher St. Clair Greywoode, and my brother Samuel Abayomi St. Clair Greywoode both of whom have journeyed o'er yonder to the ancestors. My old man, Sir Grey as his compatriots endearingly nicknamed him was an accountant and a teacher who imparted in us the value of a curious, enquiring mind. Sam, my brother who departed very early in his life reminds me constantly of the fleeting nature of life, that we should savor every moment we have with our loved ones and pursue our dreams with purpose. To Sam and Sir Grey, this work is a testament to the impact you both have had on my life. I can't wait to see you soon in the land of our ancestors where we all belong.

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## Abstract

# GAMBIAN TRANSNATIONALISM AND URBAN SPATIAL EXPANSION: AN ANALYSIS OF MOTIVATIONS AND CONSEQUENCES OF US-BASED GAMBIAN EMIGRANTS' REAL ESTATE INVESTMENTS IN THE GREATER BANJUL AREA

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This study was the first comprehensive study of the transnational housing investments of Gambian emigrants in the Gambia and contributes to the literature on immigrant populations in host countries by illuminating the transnational nature and activities of immigrant populations. Transnational migrants send significant amounts of remittances back to their countries of origin annually and research indicates that they continue to grow both in real terms and as a proportion of their country's respective GDP. Most of these migrant remittances are invested in residential housing developments which makes studying the impact of migrant investments on the economies of origin countries an important research focus. Gambian emigrants in the United States account for 40% of total annual remittance inflows to The Gambia even though they represent a disproportionate 19% of the total Gambian emigrant stock and have been blamed for the serious house price appreciation in the country.

This study sought answers to why Gambian emigrants in the United States engage in transnational housing investments in their country of origin and to what extent those investments contribute to the decentralization of population within the Greater Banjul Area (GBA). The study collected data using document and archival analysis for context,

questionnaire survey of Gambian emigrants in the U.S as a baseline, semi structured interviews of Gambian emigrants, Gambia government officials, and real estate professionals in The Gambia. The data collected were analyzed using thematic analysis for coding to identify patterns that were used to focus the analysis on specific categories. The researcher found that Gambian emigrants were motivated to invest in transnational housing in The Gambia first for investment income, second for a place to stay while on vacation, third for family members, and fourth for a home during retirement. The study found that housing investments by Gambian emigrants resulted in a general change in architectural styles away from compound-style housing towards low-density single-family residential development at the GBA periphery contributing to the decentralization of population within the GBA. This process is aided by the higher incomes of Gambian emigrants relative to their local Gambian counterparts and road network expansions by the government.

***Keywords:*** Gambian Diaspora, Remittances, Transnational Housing Investment, Urban Spatial Expansion



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## **Chapter 1: Introduction to the Study**

This study is about what motivates Gambian emigrants residing in the United States to engage in transnational housing investments in their country of origin and the role such investments play in urban spatial expansion. Using the Greater Banjul Area (GBA) as a case study, this empirical qualitative research study outlines and describes the transnational housing investment activities of US-based Gambian emigrants, evaluates the theoretical explanations for their motives, and assesses the role such investments play in urban spatial expansion within the peri-urban zone of the GBA in The Gambia.

### **1.1 Problem Statement**

Transnational migrants send significant amounts of remittances back to their countries of origin annually (Klaufus, 2006; Smith & Mazzucato, 2009; Klaufus, 2010; Lopez, 2015; Michelini & Pintos, 2016). Migrant remittance inflows to African countries represent a significant portion of Gross Domestic Product (GDP). Ratha, Mohapatra, Ozden, Plaza, Shaw, & Shimeles (2011) suggest that migrant remittance inflows to African countries quadrupled to \$40 billion between 1990 and 2010. Estimates suggest that migrant remittances to Sub-Saharan Africa (SSA) grew by 10% in 2018 to a total of \$46 billion with The Gambia having the second highest proportion of remittances to Gross Domestic Product (GDP) at 15.3% (Ratha, De, Kim, Seshan, & Yameogo, 2019). As of 2021, this remittance to GDP figure skyrocketed to 63% in the case of The Gambia (CBG, 2022). From the foregoing, transnational migrant remittances represent a significant inflow of funds into countries of origin and research indicates that they continue to grow both in real terms and as a proportion of GDP. A table of actual remittance inflows to The Gambia between 2017 and 2021 provides a picture of the significance of remittances in the Gambian context in terms of GDP below.

**Table 1** Remittance inflows to The Gambia 2017 -2021

Year	Remittance (Millions)	Percent Change	Percent of GDP
2021	\$ 773.70	31.18%	62.90%
2020	\$ 589.81	78.84%	47.00%
2019	\$ 329.79	18.68%	18.70%
2018	\$ 277.88	4.20%	17.10%
2017	\$ 266.67	29.68%	17.80%

**Source:** Central Bank of The Gambia (CBG)

The impact of migrant investments on the economies of origin countries is an important research focus (Osili, 2004), transnational remittances by their very nature result in uneven social and geographical development (Davies, R., 2012), and factors responsible for urban spatial expansion in Africa are understudied (Andreasen, Agergaard, & Møller-Jensen, 2017). Most migrant remittances are invested in residential housing developments (Andreasen, M. H., 2013). Tall, (2016) supports this contention finding that 50% of Gambian emigrants invested in one or more houses in The Gambia. Sinatti, (2009) found that Senegalese migrant remittances are heavily invested in the country’s housing sector. Adams, (1991) found that close to 54% of migrant remittance expenditure on “non-recurring items” were spent on housing while Grant, (2007) found that 61% of houses were financed through transnational remittances. Moreover, Mazzucato et, al., (2008b), Smith, & Mazzucato (2009), Taal, S., (2016), Kaag and Steel (2019), and Kaag, Steel, & Lodder (2019) have demonstrated that transnational migrant investments in housing, real estate, and land in countries of origin are geographically unevenly distributed and concentrated in major cities regardless of the migrants’ place of origin. This suggests a spatial dimension to transnational housing investments warranting further study.

Despite the foregoing, studies of migrant remittances impact on the local economies of migrants’ countries of origin are limited. Sinatti, (2009) suggests that there is little scholarship on the impact of migrants’ direct investment on the physical landscape of cities. In particular,



the role of transnational migrants, their investments in land and the resulting consequences have garnered little research focus even though migrants remit significant amounts of funds to their countries of origin where they usually are the dominant investors in the land and real estate sectors (Kaag, et al., 2019). Moreover, no studies have investigated the role they play in urban spatial expansion in The Gambia. This study is the first on the motivations of transnational Gambian emigrants' investments in residential housing, land, and real estate in The Gambia and the role they play in urban spatial expansion in the Greater Banjul Metropolitan Area (GBA).

Data from the Central Bank of The Gambia (2022) suggest that remittances to The Gambia now represent 63% of the country's Gross Domestic Product (GDP). Moreover, Gambian emigrants in the United States account for 40% of total annual remittance inflows to The Gambia (GK Partners, 2019) even though they represent a disproportionate 19% of the total Gambian emigrant stock. CAHF (2019) also attributes the serious house price appreciation in the country to the involvement of Gambian emigrants in the housing sector. Despite this, no study has yet been conducted on the transnational housing investment activities of Gambian emigrants and the role they play in urban spatial expansion in the Greater Banjul Area. This makes Gambian emigrants in the United States good candidates to study in terms of their transnational housing investment activities back in their country of origin. This study contributes to this gap in the literature by analyzing what contending theories explain why Gambian emigrants in the United States engage in transnational housing investments and the impact of these significant and disproportionate levels of remittances on the housing and real estate sectors in The Gambia.

## **1.2 Background**

The Gambia is the smallest country in mainland Africa and is located geopolitically

within the Economic Community of West African States (ECOWAS), a 15 member West African regional country group which aims for economic integration across the West Africa region. The population of the ECOWAS region is approximately 371 million people. The Gambia is classified as a low-income country and ranked 172 out of 189 countries in the Human Development Index (UNDP, 2020).

**Figure 1** Map of The Gambia



*Source: Geology.com*

The country achieved its independence from Great Britain on 18 February 1965 and even though it is the smallest country in Africa, it has one of the highest population densities on the continent. It covers a total land area of 11,295 square kilometers (4,361 square miles) and is surrounded on three fronts by Senegal except on its Atlantic coastline. The country’s boundaries are completely artificial, a result of an agreement between the British and French who controlled The Gambia and Senegal as colonial possessions in 1889. The agreed boundaries were only meant to be temporary because both parties had an unwritten agreement that The Gambia was to be swapped with other French colonial possessions later to be incorporated into Senegal. This exchange never happened largely because Gambians vehemently opposed it and

the British abandoned negotiations with the French on the issue. As a result, Gambians are today confined into a country that is economically unviable and which geographically defies logic simply to satisfy French and British colonial expedience. Despite this, The Gambia has not only survived, but it has also defied expectations and has become an important node within the region.

The Gambia's population in 2020 was estimated at 2.4 million. Over the preceding four decades, it experienced rapid rates of population growth. Regionally, West Africa's population grew at a rapid annual rate of 2.75% (Cotillon, & Tappan, 2016) but The Gambia experienced higher growth rates than the region during the past four decades. Between 1983 and 1993, the annual population growth rate of The Gambia was 4.2%. This rate declined to 2.7% between 1993 and 2003 but during the period 2003 and 2013, it increased to a rate of 3.3% annually. At current rates of population growth, the country is projected to double its population within 21 years. These consistent rapid rates of population growth have resulted in very high-density ratios, rapid rates of urbanization, chronic housing deficits, and exacerbating urban sprawl within the GBA. The Gambia government's national HABITAT III report (2015) acknowledges that high rates of urbanization in the GBA have resulted in severe housing shortages, yet it has had little impact on mitigating the housing shortages and their consequences.

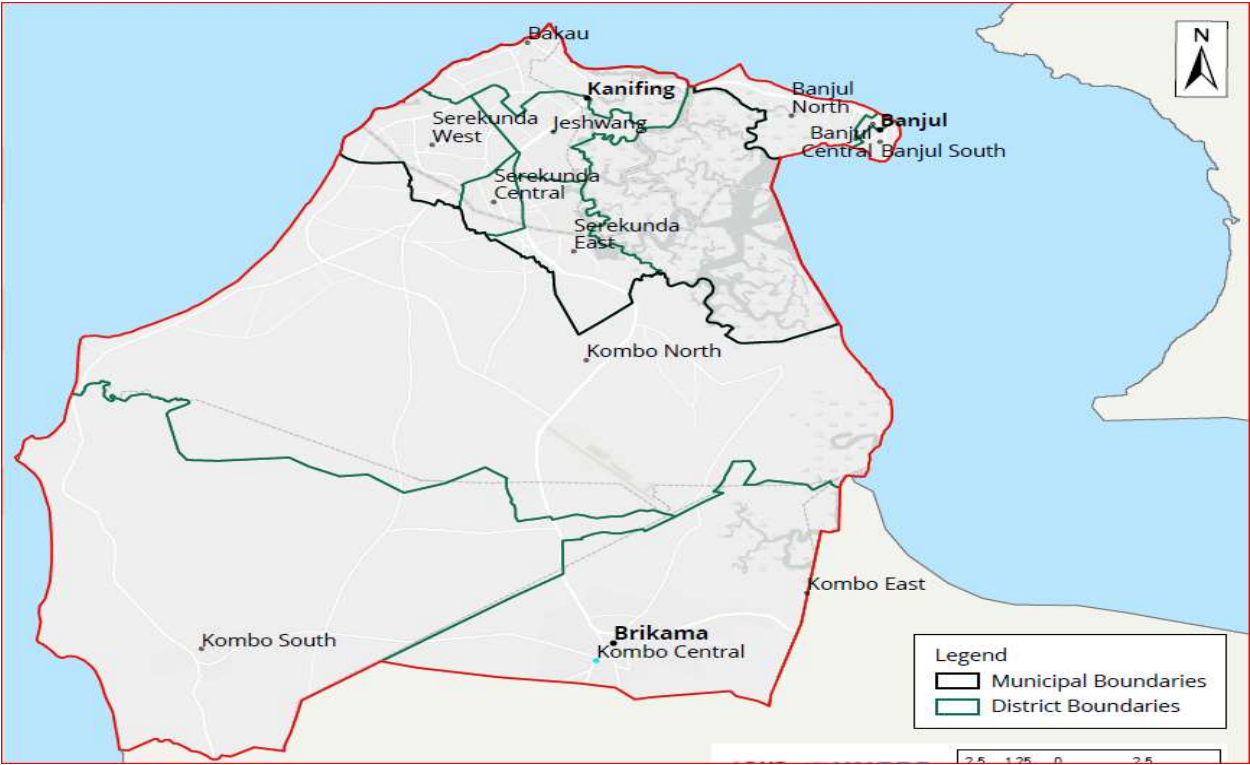
### **1.3 The Greater Banjul Area**

The Gambia is divided into eight Local Government Areas (LGAs) with Banjul and Kanifing being the two most urbanized LGAs. In 1980, both Kanifing and Banjul were designated into a single metropolitan area called Greater Banjul Area (GBA) for urban planning purposes making it the single most urbanized agglomeration in The Gambia. As of 2020, the entirety of Kombo North, Kombo Central, and some parts of Kombo South were incorporated

into the GBA. In essence, this newly formed urban agglomeration for planning purposes is the result of a fusion of multiple settlements that evolved under markedly different trajectories. The northern parts are the more urbanized and as one moves southwards it becomes more rural the farther one gets away from the Capital City of Banjul.

This Greater Banjul Area encompasses 490 square kilometers of land and has a population of 1.4 million as of 2020. This means the GBA has a concentration of 58% of the country’s population even though it only covers 4.3% of the total land area. The percentage of Gambians living in urban areas is estimated to be approximately 63%, majority of whom live in the GBA.

**Figure 2** Map of The Greater Banjul Area (GBA)



**Source:** United Nations Office of Project Services (UNOPS, 2022)

Population densities in the Greater Banjul Area are remarkably high relative to the rest of urban Africa. Whereas national average densities measured in persons per square kilometer

ranged from 46 in 1973 to 174 in 2013, average densities in the GBA were much higher. During the same period densities in the GBA were 895 in 1973, 3,082 in 1993 and 4,650 in 2013 and have consistently grown higher. About 45% of the 490 kilometers square land area of the GBA is used for residential purposes while 26.8% is open land. A table detailing land uses in the GBA is provided below.

**Table 2 Greater Banjul Area Land Uses as of 2020**

Land Uses	Hectares	Percentage
Residential Area	22,086.20	45.00%
Open Land	13,133.50	26.80%
Special Area	9,442.80	19.30%
Water Areas	1,728.30	3.50%
Business & Commercial Area	991.70	2.00%
Public Area	935.80	1.90%
Transport and Communication Areas	537.20	1.10%
Industrial Area	146.20	0.30%
Utilities Services	37.30	0.10%
<b>Total</b>	<b>49,038.90</b>	

*Source: United Nations Office of Project Services (UNOPS, 2022)*

#### 1.4 Housing Deficits

Housing, as a legitimate public policy concern in terms of its availability, accessibility, and affordability continues to confound governments around the world whether in the Global North or Global South. In Sub-Saharan Africa (SSA), the problem is even more acute yet, receives inadequate policy interventions (Konadu-Agyemang, K., 2001; Arku, G., 2006). The Gambia is not immune to the problem; it has struggled to address a persistent gap between annual housing needs and supply. Rapid rates of population growth and high densities have exacerbated the housing supply problems which have ballooned to unsustainable levels.

In response to the chronic backlogs, governments have pursued several policy regimes with limited success. In the 1990s following in the wake of the World Bank's (1993)

enablement policies outlined in the seminal policy paper entitled “Housing: Enabling markets to work”, governments of developing countries, including that of The Gambia, began to withdraw from active participation in direct provision of housing and relied on private market-based enablement policies to address their housing needs. Critics (Baken & van der Linden, 1993, and Jones & Ward, 1994) argue that this withdrawal of the state from active shelter provision in favor of private for-profit forces to address housing needs has yielded limited results in terms of addressing the housing shortages because total number of housing units supplied by private real estate developers has failed to keep up with the annual demand. The Gambia is in a similar predicament as total housing units produced annually by private real estate developers has historically lagged far behind annual demand.

Natural population increases, rural-urban migration, and rapid urbanization have created huge urban housing backlogs in Sub-Saharan Africa and the problem has accumulated over time to reach near insurmountable levels (Arimah, 2000; Konadu-Agyemang, K., 2001; Mitlin and Satterthwaite (eds), 2004; Buckley and Kalarickal, 2004 and 2005). Bah et al., (2018) estimate the overall housing shortfall to be more than 50 million units across the continent. The Gambia has experienced a similar trajectory with a chronic housing problem that has persisted for a long time due to rapid rates of population growth, high levels of density and rapid urbanization all of which have combined to exacerbate a chronic housing supply problem (GMLRG, 2015).

For the period 1981 to 1985, the estimated housing deficit for the Greater Banjul Area was 3,713 units. At the time, that deficit represented 31 percent of existing housing units meaning 31% of existing housing units were needed to address the housing shortage. By 1992, it was clear that the estimates as of 1981 fell far short of actual housing needs for the period 1981 - 1985. The actual housing deficit for that period was 5,524 units representing a 48.8%

underestimation. For the 1985 – 1990 period, actual housing deficits were 8,183 units while 12,570 units were estimated to be needed for the 1991 – 1995 period (Cole, R, L., 1995). All the preceding deficits pale in comparison to the latest estimates. As of 2015, the ministry of lands and local government estimated the accumulated housing deficit for the GBA to be 50,000 units (CAHF, 2019). From the initial estimates, the cumulative housing shortage was 26,277 as of 1995, the 2015 estimate of 50,000 units means the deficit has increased by over 90 percent within the 20-year period from 1995 - 2015. As of 2020, the average household size in the GBA was 6.3 and the number of existing households approximately 223,764. Based on current estimates, the GBA population is projected to grow at an annual rate of 3.4% and reach 2.7 million inhabitants by 2040. This will require an additional 236,900 housing units on top of the current 50,000 deficit to house the population. Even though this backlog is acknowledged by the Gambia government, it has continued to grow rapidly as new household formation and housing demand far exceeds supply of housing units presenting a dire situation for families needing shelter in the country.

### **1.5 Housing Finance**

The housing finance system in The Gambia is seriously underdeveloped. There are 12 banks, 54 credit unions, three microfinance companies, and one mortgage finance company. The only mortgage finance company operating in the country is Home Finance Company Limited (HFC) and has a portfolio of 49 mortgages totaling approximately \$510,000 (CAHF, 2019). This represents approximately 25 cents per capita and \$2.35 per household as of the 2013 census. As of 2013, 58.5% of households were owner-occupied nationally while 52.5% were in the GBA. These numbers hide the significant levels of overcrowding that have resulted from the housing backlogs and inaccessibility of mortgage finance as the average household

size in the same period in the urban and rural areas were 7.3 and 10.9 persons, respectively. The UN-HABITAT (2006) classifies anything over two persons per room as overcrowding. Even though the UN-HABITAT standard uses persons per room it becomes obvious that the country has an overcrowding problem.

These few mortgages that are available to homebuyers are only accessible to the wealthy, emigrants, and western expats resident in the country. This level of formal financing availability severely impedes the growth of housing supply in the country and the aim of ameliorating the chronic housing deficit. Absent access to formal housing finance, the average Gambian is left with little recourse but to self-finance their housing needs which is quite costly and takes a long time to accomplish. This situation has opened opportunities for Gambian emigrants to invest in the housing sector through their transnational remittances. Increasingly, transnational remittances from Gambian emigrants are playing a key role in financing shelter in the Gambia. Gambians living abroad are investing in the housing sector in greater numbers. Estimates of the magnitude of their investments are hard to come by but in a groundbreaking study Taal, S., (2016) found that 50% of Gambian emigrants have invested in one or more houses in The Gambia. CAHF (2019) attributes the acute house price inflation currently facing the country chiefly on the involvement of Gambian emigrants in the housing industry.

## **1.6 Urban Sprawl**

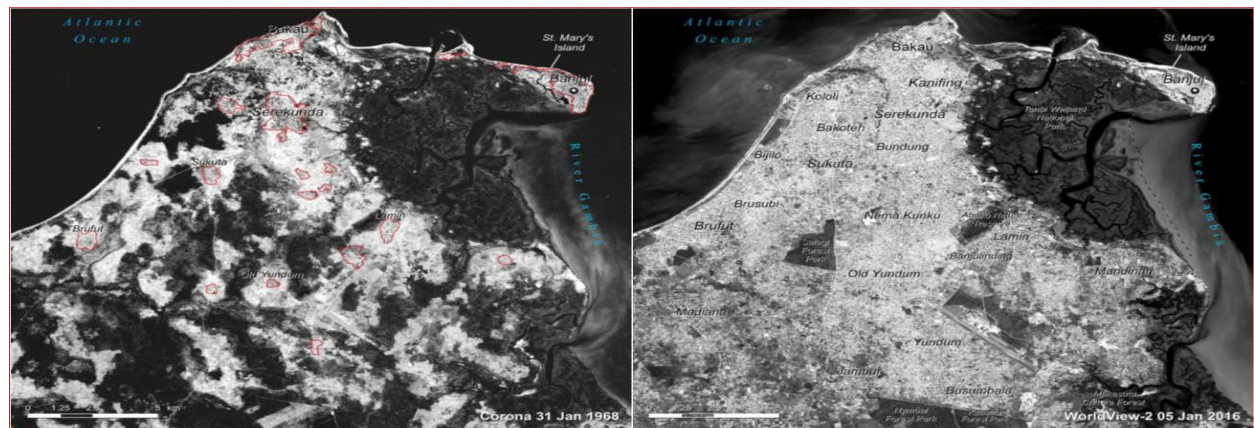
Urban sprawl is a problem that besets most countries but is more acute in Sub-Saharan Africa. The West African region has experienced high levels of urbanization that have negatively impacted cities and urban centers (Cour and Snrech, 1998). Rapid urban growth has increased informal and unplanned development (Tomlinson, 2007) and resulted in a growing loss of agricultural land and a shortage of land has made housing more expensive (Bah, et. al.,



2018). Konseiga, (2005) contends that West Africa's high rates of population growth will not decelerate anytime soon and that it will continue to spur migration and rapid urbanization across the region.

In The Gambia, the problem has resulted in the disproportionate growth of human settlements in the GBA and loss of agricultural land at the urban periphery. Remittances have been shown to result in uneven geographical development (Davies, 2012; Taal, 2016; Mazzucato et, al., 2008b). The Greater Banjul Area has experienced high rates of population growth in the past four decades and as a result the rapidly growing population has resulted in sprawling urban growth to accommodate the housing needs of the population (Cotillon, & Tappan, 2016). Between 1975 and 2013, aerial satellite images show that areas of human settlement within the GBA grew from less than 8% of the land area of the GBA to about 29% and the savannah cover was reduced from 43% to just 18% (Cotillon, & Tappan, 2016). This means that human settlement activity in the form of residential sprawl resulted in the spatial expansion of the urban footprint while the adjoining peri-urban savannah cover was reduced significantly as a result of being absorbed into the rapidly growing urban agglomeration. A side by side aerial snapshot comparison of human settlements in the GBA as of 1968 and 2016 shows the stark sprawl development being experienced by the metropolitan area.

**Figure 3** Side by Side Aerial Map of Sprawl Development in the GBA between 1968 & 2016



*Source: Cotillon, & Tappan, 2016*

### **1.7 The Land Tenure System**

The Gambian land tenure system is based on a dual system of statutory and customary ownership that is a legacy of the British colonial era. British common law was superimposed on preexisting customary ownership regimes resulting in a system that recognizes both types of ownership. This has resulted in ownership being delineated along statutory or customary lines. Statutory tenure recognizes freehold and leasehold forms of ownership. Freehold tenure refers to ownership in perpetuity by the owner in accordance with local regulations and free from hold from any entity. Leasehold tenure refers to a situation where land is held by a tenant for a fixed term after which it reverts to the owner. In customary tenure the land is owned communally and held in trust by a Trustee who usually is the traditional ruler of the community.

### **1.8 The Regulatory Environment**

The Ministry of Lands and Regional Governments is the primary regulator of land in the GBA. The key departments within the Ministry responsible for regulation are the Department of Physical Planning and Housing (DPPH) which is responsible for land use planning, development control, and state housing programs, and the Department of Lands and Surveys (DLS) in charge of mapping and survey control systems. Additionally, the Ministry of Agriculture is responsible

for reviewing leases of agricultural land while the Ministry of Forestry and the Environment manages forestry resources. Importantly, the GBA shares overlapping boundaries with the Tourism Development Area (TDA), a designated special economic development zone governed by the Gambia Tourism Board (GTB) focused on promoting tourism development mostly along the coastal zone.

All land in the GBA (Banjul, Kanifing, Kombo North, Kombo South and Kombo Central) is legally public land. This includes customary land vested in District Authorities for the benefit of their communities. However, state lands have not been fully inventoried resulting in customary land continuing to be converted into private ownership especially in the hands of real estate developers (UNOPS, 2022). Additionally, the real estate industry is not regulated leading to exploitative customary land conversion to formal tenure and uncontrolled proliferation of residential housing developments in the GBA peri-urban zones.

### **1.9 Gambian Transnational Housing Investments**

Most housing in The Gambia is self-built because housing finance is non-existent, incomes are low, and most housing suppliers focus on the high end of the housing market, leaving most Gambians to address their precarious housing needs on their own. The unregulated subdivision and addition of previously agricultural land to the urban landscape is a problem that has severe consequences for the country. Additionally, the unchecked expansion of the urban spatial footprint at low densities with little planning and infrastructure has its problems. Increasingly, foreign capital in the form of Gambian emigrant remittances is being invested in the sector. Fifty percent of Gambian emigrants are engaged in transnational housing investments back home (Taal, 2016). Gambians living abroad are taking advantage of loose planning laws to buy cheap land in the periphery, subdividing the land into residential plots and

either developing them into housing or just outright reselling the plots to individuals to develop their own housing. All this is done without any roads, electricity, and water or sanitation services. This is a problem because the benefits of land value capture all accrue to the land speculators and not the indigenous peri-urban communities while urban expansion continues unabated.

### **1.10 Gambian Emigrants: An Overview**

Gambians have a long and diverse migratory history attributable to the country's geographic location. The main destinations for Gambian emigrants are Spain, the United States, Nigeria, Senegal, the United Kingdom, and Germany (Kebbeh, C. O., 2013). Estimates of the total Gambian emigrant population are incomplete because most studies rely on official data which often undercounts or omits irregular emigrants. However, based on available sources the estimated Gambian emigrant population as of 2000 was 35,000 (World Bank 2011). This number grew to 65,000 by 2010 representing 3.7 percent of the Gambian population and the country also registered a remarkable 63.3 percent emigration rate for its tertiary-educated population (World Bank, 2010). A more targeted recent estimate puts the current Gambian emigrant stock at 140,000 with 69% being male. The top destinations for Gambian emigrants are the United States with 26,000 (19%), Italy with 21,000 (15%), Spain with 19,000 (14%) the United Kingdom with 17,000 (12%) and Germany 16,000 (12%). Until recently Spain and Italy were the top destinations for Gambian emigrants, but the United States has registered significant gains in the past few years and has now leapfrogged them to become the destination of choice for Gambian emigrants (Kebbeh, C. O., 2019).

#### ***1.10.1 Gambian Emigrants in the United States***

The United States is the leading destination of choice for Gambian emigrants. Recent

estimates (Kebbeh, 2019) put the total number of Gambian emigrants living in the United States at 26,000. The Gambian population is dispersed widely across the country, but the majority reside in New York, Maryland, North Carolina, Texas, Georgia, and Washington. Between 1988 and 2018, 14,575 and 7,624 Gambian emigrants attained permanent residency and citizenship statuses, respectively. During that same period, 71 refugee arrivals were registered while a further 1,491 of the population were granted asylum.

This population consists of 56% males and 44% females and is relatively young with 91% falling within the ages of 15 and 59. A significant number (over 90%) of the population arrived in the United States after 1990. Kebbeh (2013) attributes this to the military coup that overthrew the then Gambian government in 1994. Compared to the rest of the US immigrant stock, Gambian emigrants in The United States are highly educated. Thirty-four percent of the population holds either an associate, bachelors, masters, or doctorate degree while an additional 23% have some college education and 24% have a high school diploma (Kebbeh, 2019). This information is consistent with World Bank (2011) figures that put the emigration rate of tertiary-educated Gambians as of 2010 at 63% indicating that Gambian emigrants overall are a highly educated group. This is significant because educational attainment is positively correlated to income and higher incomes usually result in increased housing consumption both qualitatively and quantitatively.

### ***1.10.2 The Neo-Gambian Emigrants in the United States***

The Gambia has a sizeable community of Liberians and Sierra Leoneans who call the country home. Between 1989 and 2003, Liberia descended into a dangerous place to live because of two civil wars that turned the country into a failed state. The same was true in neighboring Sierra Leone between 1991 and 2002. Because of the Anglophone, cultural, and

familial ties The Gambia shares with the two countries, a sizeable number of them relocated to the country first as refugees and eventually became permanent residents. A substantial number of these individuals still live in the country, have integrated, inter-married with locals, and their children only know The Gambia. A sizeable number of these “refugees” were successfully relocated to the United States and other western countries through a United Nations High Commissioner for Refugees (UNHCR) program. Because these communities maintain deep ties with The Gambia, often more than their countries of origin, they continue to visit for holidays and are engaged in transnational housing investments in the country. In terms of stability, The Gambia is more stable than the fragile status of Sierra Leone and Liberia and it makes sense to invest in The Gambia where their property rights are respected, and they enjoy the relative peace and security that they may not expect from their country of origin. For all intents and purposes these transnationals may not necessarily be Gambians by birth but as a block might be considered part of the Gambian diaspora.

### **1.11 Significance of the Study**

This study makes a significant contribution to the fields of transnational migrant remittances, land use planning, and economic development in The Gambia, developing countries, and immigrant host countries in four major ways.

First, this study is the first comprehensive study of the transnational housing investments of Gambian emigrants in the Gambia. This was accomplished using Gambian emigrants in the US as a case study. This study is relevant to developing countries with emigrant populations engaged in transnational housing investments. Unlike many of the studies in the migrant remittance literature that focus on the remittance recipients in the country of origin, this study focuses primarily on the emigrants as a primary unit of study.

Second, this study contributes to two pertinent debates currently going on in The Gambia regarding the increase in conflicts over land within and among communities in The Greater Banjul Area and the chronic shortage of available housing units in the country. This study, by illuminating the activities of Gambian emigrants in the land market contributes to a fuller picture of the demand side of the land market and provide much richer context as to how the conflicts are arising and help direct policy interventions. On the supply side, it is anticipated that the investments of Gambian emigrants will reveal their full potential as a block as a source of housing finance and economic development and drive government policy towards facilitating their role in the economy.

Third, this study contributes to the literature on immigrant populations in host countries by illuminating the transnational nature and activities of immigrant populations. Many Western immigrant host nations, including the United States, have several goals of immigrant integration within the society. Homeownership within immigrant populations is one such goal and is often used as a proxy for measuring the level of immigrant integration. Paradoxically, several studies (Diko & Tiple, 1992, Smith, & Mazzucato, 2009, and Sinatti, 2011) have shown that most transnational emigrants have as their priority homeownership in their country of origin rather than their host country. This study in investigating this theme contributes to immigrant integration policy in the United States.

Fourth, this study evaluates the main contending theories in the literature that explain the motivations behind migrant remittances. As this research is one of the very few to investigate transnational housing investments in The Gambia, the researcher sought to find evidence that supports or deviates from those theories within the Gambian emigrant context in relation to studies and findings in other countries. This expands existing knowledge by testing current

theorization on transnational housing investments using Gambian emigrants as a case study.

The study first seeks to outline why Gambian emigrants invest their funds in the real estate market in their country of origin, how that fits into the contending theories, and followed by an analysis of how those investments at the urban fringe contribute to urban spatial expansion and their consequences.

The approach aims to shed light on an issue that has garnered little attention; the role transnational migrant remittances play in exacerbating urban spatial expansion in SSA. Few studies (Tall, 2009; Melly, 2010; Duroyaume, 2015; Lefort, 2015; and Kaag et al., 2019) have focused attention on the role of transnational investments in housing, land, and real estate. This study aims to contribute to this literature by utilizing a descriptive-explanatory and descriptive-analytic qualitative research approach to explore the role Gambian transnational housing investments play in urban spatial expansion in the Greater Banjul Metropolitan Area. In so doing, the study also aims to provide an alternative explanation for the vexing conflicts over land in the peri-urban zones of SSA. From the foregoing, this study focuses on answering the following research questions:

1. What motivates US-based Gambian emigrants to engage in transnational housing investments in their country of origin?
2. What role do transnational housing investments by US-based Gambian emigrants play in urban spatial expansion in The Greater Banjul Area?

### **1.12 Structure of the Dissertation**

This dissertation is presented in six chapters including the preceding introductory chapter. Chapter Two forms the literature review and builds on the introductory chapter to investigate the contending schools of thought on what motivates emigrants to engage in



transnational housing investments in their countries of origin. The concept of transnational housing investments is explored and a discussion of the literature on the consequences of these investments is addressed. The discussion helps contextualize the current state of the relevant literature for a fuller understanding of what to expect as the study progresses and helps identify the gaps in knowledge the study seeks to address.

In chapter Three, a theoretical framework that seeks to explain the transnational housing investment process of Gambians in the US and how it impacts the Greater Banjul Area is advanced. Using economic theories to explain the impact of remittances and the attendant spatial consequences in the urban fringe of the GBA is the primary focus. Key variables like increased incomes, changes in tastes and preferences, transportation and infrastructure investments are incorporated into a framework for explaining and understanding the current transnational investment process in the GBA. This framework is used in chapters Five and Six to organize and explain the research findings logically.

Chapter Four provides a detailed accounting of the qualitative empirical methodology that was employed for this dissertation. A justification for this methodology is made as to why it serves as the best approach given this particular research agenda. The methodology utilizes interviews, surveys, and document analysis to account for official government positions, private stakeholders in the real estate sector, and the actual Gambian emigrants residing in the US. This approach helps paint a more encompassing and diverse set of experiences to inform the research findings.

Chapter five presents the findings from the research. Using the data collected from all the participants, the researcher utilizes the contending schools of thought in chapter Two to analyze the data in order to validate or invalidate the contending theories outlined in chapter

Two and the theoretical framework developed in chapter Three.

In chapter Six the major findings of the study are synthesized and consequences for public policy and the GBA are explored. As with most research, recommendations that logically arise from the study are provided to facilitate a more effective and conducive environment for remittances to be a positive catalyst for economic development in the GBA. Limitations of the study are also outlined to provide a contextual and realistic interpretation of the study's findings.

## **Chapter 2: Literature Review**

This literature review binds together the theoretical motives for transnational housing investments, and their impacts on the physical, social, and spatial milieu in the countries of origin. The relevant literature on the motivations of transnational migrant investments in housing in countries of origin and Sub-Saharan Africa is diverse. The focus of this literature review is on why Gambian emigrants engage in transnational housing investments in their country of origin and how those investments impact the physical, social, and spatial milieu in the Greater Banjul Area. The literature on the motives underlying transnational housing investments can be categorized into three main schools: (1) Personal motives, (2) economic motives, and (3) social motives.

### **2.1 Theoretical Motivations to Remit**

To understand how Transnational Gambian emigrant investments in the residential housing sector contribute to urban spatial expansion, it is important to first understand what motivates Gambian emigrants to remit funds to their country of origin. There are several contending schools of thought as to the motivations behind migrant remittances. Solimano (2003) identifies the four main schools of thought as: (1) The Altruistic Motive; (2) The Self-interest Motive; (3) The Implicit Family Contract I: Loan Repayment and (4) The Implicit Family Contract II: Co-insurance. These four schools of thought together account for the varied conceptualizations by scholars in the field of what motivates migrants to remit to their home countries.

#### ***2.1.1 The Altruistic School***

The Altruistic School contends that migrants remit funds to their countries of origin out of concern for the welfare of their loved ones and that the act of remitting provides satisfaction

to the migrant. Adams (1991) suggests that one of the first things most immigrants address is the upgrading of their homes from traditional mud construction to that of modern bricks.

Solimano (2003) suggests that often migrants are more educated than their loved ones left back in their home countries. This school posits that remittances by migrants will decrease over time due to a reduction in family attachment the longer migrants stay abroad. Funkhouser (1995), using household data from El Salvador and Nicaragua supports this contention that remittances will increase over time with the rise in the level of income of the migrant and reduce over time with the rise of the income level of the recipients. Stark (1995) however suggests that these altruistic remittances are targeted towards the consumption needs of the recipient households. This may suggest that altruistic remittances may be geared towards consumption rather than investments.

### ***2.1.2 The Self-Interest School***

The Self-interest School of Thought posits that migrants are motivated to remit by an economic and financial calculus. The migrant acquires savings at some point and wishes to invest and the home country is an “obvious place” for such investments. Solimano (2003) specifically mentions investments in property and land and how there is a possibility that investments in these assets in the home country may yield better returns than the host country. The migrants can utilize their loved ones as “trusted agents” to manage their investments while they are living abroad. This assertion by Solimano is important as investments in residential housing in The Gambian emigrant context tends to follow a similar trajectory. The self-interest school also argues that migrants may be motivated to remit back to their family members with the expectation of an inheritance from their parents in the future (Hoddinott, 1994; Solimano, 2003; Osili, 2004). Lucas and Stark (1985), in a pioneering effort support this argument, finding

that migrants remit more to families with more income and larger cattle herds. It is safe to argue that families with higher wealth may need less remittance income and that an investment in a future inheritance windfall may be the motive for the migrant remittances. In a study of Pacific Island migrants in Australia, Brown (1997), finds that migrants are motivated by their level of income and desire to invest their savings in their home countries. These support the self-interest school's contention that migrants are chiefly motivated by a self-interest calculus when they remit funds back to their countries of origin.

### ***2.1.3 The Implicit Family Contract I***

The Loan Repayment School contends that families have an implicit contract between the migrants and those remaining in the home country. In such an arrangement, the family invests in the cost of the education, relocation, and resettlement of the migrant abroad. This investment by the family is viewed as a loan repayable with interest after the migrant settles down in the host country and can start repayment. The loan repayments are what we see in the form of migrant remittances (Poirine, 1997, Solimano, 2003). This implicit contract is however not as simple and straightforward as it sounds. Poirine (1997) contends that it is determined by the family implicit lending rate, the market interest rate, and the youth borrowing rate. This arrangement is only tenable when the youth borrowing rate is higher than the implicit family lending rate and the implicit family lending rate is higher than the market lending rate. It becomes a mutually beneficial contract arrangement between related parties for a share of future cash flows in the form of remittance transfers from the migrant to loved ones back in the home country. It can be concluded that this school posits a mutually beneficial arrangement where the migrant gets a loan below the going market rate for his level of risk and the household yields a return higher than the prevailing market lending rate as the driving force behind migrant

remittances.

#### ***2.1.4 The Implicit Family Contract II***

The Co-insurance school conceptualizes migrant remittances as a form of implicit contract between the migrant and their family back home to diversity risk. In such an agreement, the family invests in the emigration and resettlement of the more educated members of the family as a hedge against economic risk. This arrangement between the migrant and the family means each one supports the other in times of need. The migrant supports the family when there are economic constraints in the home country and the migrant is better positioned economically and vice versa. This agreement is premised on the fact that the host country and the country of origin are not positively correlated; otherwise, the agreement would be unenforceable as both the host country and the home country may experience economic downturns at the same time. The insurance contract is implicit, and the insurance claim is what is seen in the form of migrant remittances to the home country (Solimano, 2003). Kaag et al., (2019) support this by arguing that in urban areas migrants support their families who in turn invest in migrants' emigration and are rewarded with remittances and other benefits of emigration. Using household data from Mali, Gubert (2002) finds that remittances are partly motivated by an insurance imperative. Findings by Lucas and Stark (1985) and Amuedo-Dorantes, and Pozo (2006) support this con-insurance hypothesis.

What motivates migrants to remit funds to their country of origin is a complex issue that elicits explanation. Although the four main schools of thought have proffered hypotheses on what motivates migrants to remit as altruism, self-interest, loan repayment, and co-insurance, in the real-world migrants can be motivated by a combination of these factors. As such, one school is not enough to explain what motivates any migrant to remit. Several other contextual elements

that may sway the analysis and results need to be accounted for.

## **2.2 What are Transnational Housing Investments?**

Transnational housing investments are remittances sent by migrants to their countries of origin to be invested in building, buying, or upgrading a house. These transnational investments in housing are widely practiced among diverse migrant populations around the world. Studies have shown that African migrant populations around the world are engaged in the practice (Osili, 2004; Sinatti, 2009; Tall, 2009; Obeng-Odoom, 2010; Ratha, et. al., 2011, Kaag, et. al., 2019). These investments by migrants represent significant sums which have the effect of transforming the physical characteristics of cities in the country of origin. This urban transformation is impacting both the capital city and areas in the urban fringe through western style architecture introduced by migrants (Sinatti, (2009). Estimates suggest that migrant remittances to Sub-Saharan Africa (SSA) in 2018 totaled \$46 billion. The Gambia registered the second highest proportion of remittances to Gross Domestic Product (GDP) at 15.3% (Ratha, De, Kim, Seshan, & Yameogo, 2019). During the same year, total formal remittance inflows to The Gambia were \$271 million of which 40% originated from the United States (GK Partners, 2019). By these estimates the per capita Gambia emigrant remittance for 2018 was \$1,935 while the per capita remittance for Gambian emigrants in the US was \$4,170. From a developed country perspective, these amounts may seem insignificant but taken in the context of developing economies like The Gambia, these are hugely significant sums of money. Moreover, estimates of total housing market investments are unavailable making the importance of this study even more apparent.

## **2.3 What motivates migrants to engage in transnational housing investments?**

The literature on what motivates transnational housing investments is vast and

geographically diverse with studies conducted in countries such as the Philippines, Mexico, Albania, Portugal, Ghana, Senegal, Sudan, Mali, Nigeria, and Pakistan just to name a few. From this vast literature, the main motives for engaging in transnational housing investments are as follows:

### ***2.3.1 Retirement and Myth of Return***

Most migrants have a deep yearning for a permanent return to their countries of origin and invest in buying or building homes for that eventuality. This yearning for a return has been characterized as a so-called ‘myth of return’ because most migrants will never return permanently to their home country. This myth of return is closely tied to migrants’ retirement plans and is a key motivator for their transnational investments in housing, land, and real estate. Briggs & Yeboah (2001) suggest that housing is being utilized as a retirement plan and a hedge against deteriorating economic performance in African countries and Adams, (1991) suggests that immigrants view land as a good investment that can be a hedge against inflation. Berger, (2002) observed that Ghanaians in New York were buying houses in Ghana even though most of them may never return to their country of origin. Dalakoglou (2010) supports this finding observing that majority of Albanian migrants were building houses in the home country with no plans to return for good. Diko & Tipple, (1992) however found that Ghanaian migrants planned to return within a year of completing the construction of their homes and Sinatti (2011) found that Investment in a house is the priority and a precondition for return to the country of origin suggesting that house building is intricately linked to retirement and return to the home country.

### ***2.3.2 Conspicuous Consumption***

Migrants engage in transnational housing investments purely to showcase their newfound success in their host country. These houses take on grandiose forms and act as a status symbol



in their countries of origin. Ghanaian migrants in New York are buying homes to showcase their success in the host country which provides them with a sense of pride and prestige (Berger, 2002). Ghanaians in Toronto are also under pressure to demonstrate their success by first building a house in an area in Kumasi nicknamed Canada due to a heavy concentration of migrant housing investments in the area (Owusu, T. Y., 1998). Senegalese migrants in their country of origin have contributed to a transformation of the average height of buildings and these buildings have become a status symbol associated with migrants' success (Sinatti, 2009). These findings are supported by Osili, (2004) who finds social status to be motivating Nigerian transnational housing investments. Transnational housing investments can be motivated by the desire of migrants to showcase their newfound success in the host country in the form of conspicuous consumption, so these houses usually take the form of grandiose mansions in the home country.

### **2.3.3 *Symbolic Motives***

Migrants are motivated to invest in housing as a form of symbolic representation of their physical absence from their communities of origin. As such, these houses take the form of monuments to the absence of the migrants and a reminder of their belonging to the community. They also remind the community that the migrant has not abandoned them and their obligations towards their family and the community (Aguilar, 2009). Houses are a symbolic representation of the absent migrant in the country of origin (Dalakoglou, 2010). From the foregoing, migrants are motivated to invest in housing because of their commitment to their communities of origin and are a form of symbolic representation of the absent migrant in the community of origin.

## **2.4 Impacts of Transnational Housing Investments**

Transnational migrants remit significant amounts of money to their countries of origin to be invested in the housing sector. The consequences of these investments manifest themselves in the form of changes in social relations, the physical growth and transformation of cities, and changes in architectural styles as a result of newly acquired tastes for Western-style low-density single-family housing.

### ***2.4.1 Growth of Cities***

African migrant remittance investments in housing at the urban fringe are contributing to urban spatial expansion. Diko & Tiple (1992) contend that migrants' incomes in the host country may be unsubstantial but, when converted into the local currency of the country of origin, they are significant and allow immigrants to save and build homes in their countries of origin. In The Gambia, Taal, S., (2016) found that Gambian emigrant housing investments are 'unevenly spread across the country' resulting in uneven development to the disadvantage of rural areas. Similarly, Mazzucato et, al., (2008b) found that remittances are geographically concentrated in two richer regions in Ghana compared to the poorer regions. Briggs & Yeboah (2001) also found that remittances from Ghanaians living abroad are contributing to urban spatial expansion as they take advantage of Structural Adjustment Programs which have liberalized financial markets and removed foreign exchange restrictions. This allows African migrants the freedom to remit foreign currencies back to their countries of origin. In turn, those remittances have been invested in housing at the urban fringe further contributing to urban spatial expansion. Owusu-Ansah & O'Connor (2010) suggest that the housing stock in Kumasi has seen a rapid annual increase recently due primarily to the Ghanaian middle class and Ghanaian emigrants living abroad and that this growth in the housing stock has largely located

within the urban fringe. Transnational investors have taken a prominent role in the real estate industry and their impact can be felt in the many houses in various stages of completion across Keur Massar (Kaag et al (2019). Dalkoglou, (2010) found that the spatial pattern of Albanian transnational housing investments follows the settlement patterns of their close family members in their country of origin. Smith, & Mazzucato (2009), Kaag and Steel (2019), and Kaag, Steel, & Lodder (2019) have all demonstrated that transnational migrant investments in housing, real estate, and land in countries of origin are focused on major cities regardless of the migrants' place of origin suggesting a spatial dimension to transnational housing investments.

These studies have established the key role emigrants play in the housing sectors of their countries of origin but have not investigated the reasons behind those investments and their consequences. This study builds on this and focuses on why Gambian emigrants in the US engage in housing investments in The Gambia and explores the impact of such investments on the spatial footprint of the GBA.

#### ***2.4.2 Architectural Styles***

Housing investments by Gambian and African emigrants have transformed neighborhoods and cities by altering the prevailing architectural styles within neighborhoods. These architectural styles are imported from the destination countries and are distinctive as they deviate from preexisting styles. In a groundbreaking study, Taal (2016), found that Gambian emigrant housing investments were transforming the country's prevailing architecture by 'modernizing' it. This suggests that Gambian emigrants are shifting their architectural designs towards more western-styles away from the traditional compound-style architecture. Sinatti, (2009) found that migrants in Senegal import foreign architecture styles and building materials from their travels thereby altering the prevailing architecture and the character of

neighborhoods in their country of origin. Aguilar (2009) supports this contention, finding that Filipino migrant investments in housing have transformed physical characteristics and architectural styles away from traditional styles in favor of Mediterranean architectural styles that reflect the prevailing architecture of the host countries of the migrants. Moreover, Aguilar (2009) suggests that the investments have further transformed the character of villages in Batangas province into an urban atmosphere akin to the gated communities of Metro Manila. Owusu (1998) finds that Ghanaian emigrants in Canada have transformed a neighborhood in Kumasi through their housing investments and the modern western-style architecture such that the neighborhood has been nicknamed Canada. These transformations not only have a physical dimension to them, but they in total also have the effect of transforming local economies by making livelihoods more expensive.

Whereas in the past Gambian emigrants would have followed the widespread practice of building small housing units within multi-family compounds and gradually expanding the available space as their incomes allowed, they now can build bigger and more expensive homes away from the Central Business District (CBD) faster because of their new purchasing power. This shift is motivated by a desire by Gambian emigrants to replicate the architectural designs and styles from their destination countries in their origin countries. This is significant in that it suggests that western-style dream houses are incompatible with traditional housing styles in African countries and lead to an expansion of the city at a faster rate than would have occurred under a traditional residential housing development trajectory. Andersen and Andreasen (2006) found that western-style nuclear families were idealized while compound-style houses were viewed as backward. Additionally, Grant (2009) found that housing preferences had shifted away from compound-style living at the city core towards villa-style houses. This is similar to

Ortega's (2018) finding of houses being built by transnational Filipinos at the urban fringe as idealized manifestations of their labors abroad.

### ***2.4.3 Social Relations***

Transnational housing investments have the potential to negatively impact the livelihood of local communities. Kaag et. al. (2019) argue that urbanization spurred on by transnational housing investments creates opportunities for migrants while creating inequality between them and the rest of the local community. This is supported by Erdal, (2012) who finds that the Kharian region in Pakistan is becoming a more expensive place because transnational migrant remittances are making it more difficult for poorer members of the community to support themselves. Moreover, the conspicuous houses of migrants in the region cause social tensions within households as pressure is mounted on non-migrant family members to migrate to compete with the migrant houses adorning the community. In Mexico, Pauli, and Bedorf, (2018) found that the social security structure of families was being transformed as younger siblings were no longer living with their parents to assist them in old age and were instead building their own remittance houses and hosting their parents. In Senegal, Kaag et al., (2019) found that migrant land investments in the peri-urban zone have resulted in high land prices that have displaced young people into marginal land as they cannot afford the very high land prices and in rural areas it has resulted in young people migrating. This presents the first direct link between transnational housing investments, displacement, and migration into context. Transnational housing investments are not only transforming the architectural landscape of host countries, but they are also transforming communities and social relations as foreign capital and influences challenge and often displace long held social norms.

## 2.5 Chapter 2: Summary

Transnational housing investments are remittances sent by migrants to their countries of origin to be invested in building, buying, or upgrading a house. These transnational investments in housing are widely practiced among diverse migrant populations around the world. These investments by migrants represent significant sums which have the effect of transforming the physical characteristics of cities in the country of origin.

The *Altruistic School* contends that migrants remit funds to their countries of origin out of concern for the welfare of their loved ones and that the act of remitting provides satisfaction to the migrants. Studies suggest that immigrants are often more educated than their loved ones left back in their home countries and that remittances by migrants will increase over time with the rise in the level of income of the migrant and reduce over time with the rise of the income level of the recipients

The *Self-interest School* posits that migrants are motivated to remit by an economic and financial calculus. The migrant acquires savings at some point and wishes to invest and the home country is an “obvious place” for such investments in property and land as these investments in the home country may yield better returns than the host country.

The *Loan Repayment School* contends that families have an implicit contract between the migrants and those remaining in the home country. In such an arrangement, the family invests in the cost of the education, relocation, and resettlement of the migrant abroad. This investment by the family is viewed as a loan repayable with interest after the migrant settles down in the host country and can start repayment.

The *Co-insurance school* conceptualizes migrant remittances as a form of implicit contract between the migrant and their family back home to diversity risk. In such an

agreement, the family invests in the emigration and resettlement of the more educated members of the family as a hedge against economic risk. This arrangement between the migrant and the family means each one supports the other in times of need. The migrant supports the family when there are economic constraints in the home country and the migrant is better positioned economically and vice versa.

Most migrants have a deep yearning for a permanent return to their countries of origin and invest in buying or building homes for that eventuality. This yearning for a return has been characterized as a so-called 'myth of return' because most migrants will never return permanently to their home country. This myth of return is closely tied to migrants' retirement plans and is a key motivator for their transnational investments in housing, land, and real estate.

Some migrants engage in transnational housing investments purely to showcase their newfound success in their host country. These houses take on grandiose forms and act as a status symbol in their countries of origin. Transnational housing investments can be motivated by the desire of migrants to showcase their newfound success in the host country in the form of conspicuous consumption, so these houses usually take the form of grandiose mansions in the home country.

Some migrants are motivated to invest in housing as a form of symbolic representation of their physical absence from their communities of origin. As such, these houses take the form of monuments to the absence of the migrants and a reminder of their belonging to the community. They also remind the community that the migrant has not abandoned them and their obligations towards their family and the community

Transnational migrants remit significant amounts of money to their countries of origin to be invested in the housing sector. The consequences of these investments manifest themselves in

the form of: (1) changes in social relations, (2) the physical growth and transformation of cities, and (3) changes in architectural styles as a result of newly acquired tastes for Western-style low-density single-family housing.



## **Chapter 3: Theoretical Framework**

### **3.1 Introduction**

The urban spatial expansion in the GBA is a complex phenomenon with multiple facets. It would be a mistake to focus on just one facet of the issue to describe how Gambian emigrants contribute to the spatial expansion of the city. In this section, I provide an explanation of how and why transnational housing investments by Gambian emigrants contribute to the decentralization of population in the Greater Banjul Area (GBA) by outlining their investment activities in the urban land and housing markets. Mills and Hamilton (1994) and Brueckner (2011) present a basic and modified model respectively that is useful for explaining the expansion occurring at the GBA periphery. Utilizing these models, I highlight the three key factors responsible for the decentralization of residential housing population in the GBA as follows: (1) income growth; (2) transportation and infrastructure investments at the urban fringe; and (3) a shift in preference towards the adoption of western style housing away from traditional compounds. First, income growth because of remittances increases real incomes and incentivizes emigrants and their families to acquire more land and housing on a per square foot basis at the urban fringe. Second, transportation and infrastructure investments at the urban fringe by government opens relatively cheaper and previously inaccessible land to residential development. Finally, a shift in the mode of housing construction from high density multi-family style compounds at the urban core to a more recent western-style single-family low-density housing in the suburbs. All the foregoing factors operate in varying degrees resulting in the decentralization of population within the GBA.

### **3.2 Increased Income**

The increased flow of funds into the housing and land markets from Gambian emigrants

equates to an increase in the real income of emigrants and their families. An increase in income increases the demand for all normal goods (O'Sullivan, 2007, Keating, B., & Keating, M. O., 2008). When incomes increase in general, it results in a shifting of the demand curve of a particular good to the right. This means that individuals will buy more of this product at any given price (Levy, 1995). When the demand curve shifts, it is referred to as a change in demand. This change in demand is attributable to several factors including changes in income and changes in consumer tastes and preferences (Keating and Keating, p. 84).

Land and housing are normal goods therefore, this new level of resources and real income derived from remittances results in Gambian emigrants and their families desiring and consuming more land and housing on a per square footage basis relative to the rest of the population. A basic urban economic model is used to predict the percentage change in housing consumption resulting from a change in income. Brueckner (2011), using a diagram version of the basic urban model demonstrates that the price of housing and land on a square footage basis declines and residential housing sizes increase the farther one moves away from the center of the city. Additionally, Mills and Hamilton (1994) argue that a change in income and commuting costs results in a change in the equilibrium shape of an urban area. In effect, they suggest that changes in incomes or commuting costs incentivizes individuals/households to make changes to their land-use choices (Mills and Hamilton, 1994, p. 123)

Income elasticity of housing demand is an important variable used by economists and planners to measure how individuals/households alter their spending relative to changes in their incomes. It can be expressed as a mathematical formula that seeks to estimate the proportional change in housing consumption resulting from a 1 percent change in income (Bluestone et. al., 2008, and Keating, & Keating, 2008). In effect, it measures the sensitivity of demand to

changes in income. It is measured by calculating the percentage change in quantity demanded divided by the percentage change in income (Levy, 1995). The income elasticity of demand for normal luxury goods is usually greater than 1 meaning individuals spend proportionately more of their income on housing as their incomes rise. For normal necessities, income elasticity of demand is usually positive but less than 1 meaning individuals will spend proportionately less of their incomes on housing as their incomes rise. Finally, an income elasticity of demand of less than 1 means an item is an inferior good and individuals will demand less of it and as a proportion of their incomes as incomes rise. (Levy, 1995). Mayo, (1981) estimated the income elasticities of demand for housing in the United States to be between 0.55 and 1.63 while Malpezzi and Mayo, (1985) estimated them in developing countries to be between 0.2 and 0.8. This suggests that income elasticities tend to vary across countries and specifically that housing in developing countries can be categorized as a normal necessity. On these grounds, one can expect individuals in developing countries to demand more housing as their incomes rise but will dedicate a lesser share of their budgets on housing overall.

Kefa et al., (2012) using cross-sectional data to study low-income households in Kenya found that their income elasticity was 0.96. A value of 0.96 implies that as household incomes increase, the demand for housing increases, proportionately, a little less. This would mean that more housing is consumed but the expenditures would be a slightly less proportion of the household, expanded, budget. In that same vein, Kagochi and Kiambiga (2012) used time series data to empirically test the impact of remittances on housing demand in Kenya and concluded that Kenyan emigrant remittances and income positively impact new housing demand. This provides evidence that income elasticity of demand for housing is positive and significant meaning that when income of low-income households goes up, their demand for housing goes

up both qualitatively and quantitatively. Qualitatively, households can now buy better quality homes by buying low density housing at the urban fringe. Quantitatively, households desiring larger housing in terms of wanting more space can achieve these goals at the urban fringe. Space is a normal good so Gambian emigrant households with more income derived from remittances will demand larger housing all things being equal. The desire for larger houses can usually be only accommodated at the urban fringe where land is relatively cheaper. As a result, Gambian emigrant households are attracted to locate their new housing at the urban fringe to get more housing on a less expensive per square foot basis. Moreover, Yeboah (2003) found that half of the new housing stock in Accra is owned by Ghanaian transnationals while Grant (2009), and Ortega (2018) all find support for transnationals locating their housing investments at the urban periphery as opposed to the urban core.

### **3.3 Investments in Transportation Infrastructure**

The above trend is further exacerbated by investments in transportation infrastructure and new housing developments at the periphery by public and private real estate development firms in The Gambia. In the last decade, the government built new roads and expanded existing road networks into peripheral locations within the GBA making them accessible by automobile. The estimated expenditure on road construction was \$82 million (High, 2008). Several road projects are currently being implemented while others are in the planning stages. The Minister for Transportation suggested they are geared towards addressing the rapid population growth in the GBA (Bah, 2019). The increased road construction projects by the Gambia government are in essence subsidies that act in concert to: (1) make the urban fringe locations more accessible and open to new residential development, (2) reduce the cost of commuting to and from locations at the GBA periphery in relative terms, and (3) incentivize Gambian emigrants and their families

to locate their housing and real estate developments there.

Transportation infrastructure improvements increase the accessibility of peripheral locations which in turn increases their value. Moreover, when transportation costs are reduced, the rural-urban boundary is expected to shift outward resulting in the expansion of the city. The reduction of transport costs results in a new rent function making rents in suburban locations higher. This is true because the accessibility of the suburban locations makes them more valuable because of their accessibility to the CBD (Mills and Hamilton, 1994). Moreover, Brueckner (2011) argues that investments in transportation infrastructure reduce the cost of intracity travel and leads to an outward expansion of the city. Additionally, Yeboah (2000) found that government policies in Ghana that facilitated the expansion of transportation routes resulted in the ‘sprawl’ expansion of Accra in all directions. Similarly, this can be seen in the GBA as the opening of new peripheral locations by road construction attracts transnational dollars in the form of new low-density housing developments.

In effect, the expansion of road networks to previously peripheral locations serve as a de facto subsidy by making peripheral locations cheaper for residential housing development relative to the CBD. This incentivizes Gambian emigrants with transnational dollars to take advantage of the situation to invest in those peripheral locations leading to the expansion of the GBA.

### **3.4 Shift in Preference from Compound-style to Western-style Housing**

Whereas in the past Gambian emigrants would have followed the widespread practice of building small housing units within multi-family compounds and gradually expanding the available space as their incomes allowed, they now can build bigger and more expensive homes away from the CBD faster because of their new purchasing power. This shift is motivated by a

desire by Gambian emigrants to replicate the architectural designs and styles from their destination countries in their origin countries. This is significant in that it suggests that western-style dream houses are incompatible with traditional housing styles in African countries and lead to an expansion of the city at a faster rate than would have occurred under a traditional residential housing development trajectory. Levy, (1995) argues that changes in consumer preferences will shift the demand curve and that this will happen regardless of why the change in preferences occurred. Andersen and Andreasen (2006) found that western-style nuclear families were idealized while compound-style houses were viewed as backward. Additionally, Grant (2009) found that housing preferences had shifted away from compound-style living at the city core towards villa-style houses. This is similar to Ortega's (2018) findings of houses being built by transnational Filipinos at the urban fringe as idealized manifestations of their labors abroad.

The ensuing shift in preference from compound-style housing towards western-style housing brought on by the emigrants' change in preferences results in a reduction in high density housing development closer to the urban core while simultaneously increasing low-density development at the periphery. This can be directly attributed to the increased level of resources being provided by the Gambian emigrants as without the introduction of remittances into the equation, the normal traditional housing development trajectory of building compound styles would have ensured. From the foregoing, transnational Gambian emigrants are motivated by a prestige imperative to replicate their idealized western-style dream houses at the GBA urban periphery through their transnational investments. This marks a departure from the traditional compound-style housing built primarily in denser parts of the urbanized core towards more western-style low density housing development at the urban periphery.

### **3.5 Chapter 3: Summary**

In sum, transnational housing investments by Gambian emigrants in the U.S.A can be conceptualized as a dynamic global process that has local spatial implications for the Greater Banjul Area. Transnational remittances flow into the Gambia facilitated by a financial globalization framework that makes capital mobile and free in search of investment opportunities across national boundaries. This increased mobility of capital, the resulting increase in the real incomes of the emigrants' families, and the idealized housing preferences of transnational Gambian emigrants results in a shift in preference away from traditional high-density compound-style housing at the urban core towards low density single-family residential housing at the urban fringe. This process is further exacerbated by government policies that expand road networks and residential housing developments into previously inaccessible parts of the urban fringe contributing to and exacerbating the spatial expansion of the city.

## Chapter 4: Research Methods

### 4.1 Introduction

In chapter One I argued that Transnational migrants send significant amounts of remittances back to their countries of origin annually which represent a significant portion of GDP and continues to grow both in real terms and as a proportion of GDP. I further argued that the impact of such migrant investments on the economies of origin countries are an important research focus (Osili, 2004), that transnational remittances by their very nature result in uneven social and geographical development (Davies, R., 2012), and that factors responsible for urban spatial expansion in Africa are understudied (Andreasen, Agergaard, & Møller-Jensen, 2017). I further argued that most migrant remittances are invested in residential housing developments. I cited Taal, (2016) who found that 50% of Gambian emigrants invested in one or more houses in The Gambia, Adams, (1991) who found that close to 54% of migrant remittance expenditure on “non-recurring items” were spent on housing, and Grant, (2007) who found that 61 per cent of houses were financed through transnational remittances. Furthermore, I cited Mazzucato et, al., (2008b), Smith, & Mazzucato (2009), Taal, S., (2016), Kaag and Steel (2019), and Kaag, Steel, & Lodder (2019) who demonstrated that transnational migrant investments in housing, real estate, and land in countries of origin are geographically unevenly distributed and concentrated in major cities regardless of the migrants’ place of origin. I concluded by arguing that the foregoing indicates that transnational housing investments had a spatial dimension that required further investigation and that Gambian emigrants who attract little research interest were a good case to be studied.

This section outlines the research design, methods, and the data utilized in pursuit of those empirical research goals. The following in effect are the guiding principles that informed



the entire study from inception to the report writing phases both in The Gambia and the US. The chapter starts out by providing an overview of what spurred the research, justification for utilizing a qualitative research approach, and the philosophical foundations underpinning the research.

## **4.2 Research Questions**

The objective of this study was to understand the contending theoretical explanations for why US-based Gambian emigrants engage in transnational housing investments in their country of origin and how such investments contribute to urban spatial expansion in the Greater Banjul Area. As stated in chapter One, the following two questions are the primary focus of this research study.

1. What motivates US-based Gambian emigrants to engage in transnational housing investments in their country of origin?
2. What role do transnational housing investments by US-based Gambian emigrants play in urban spatial expansion in The Greater Banjul Area?

## **4.3 Motivations for Research**

As a Gambian transnational who has lived in the United States for most of my life, I was drawn to the widely prevalent housing investment activities of Gambians as an interesting yet often neglected aspect of our transnational lives; that of the huge sums of money we individually spend on buying property in The Gambia. This aspect of our transnational lives is something that happens privately; most Gambian emigrants don't openly discuss their housing investments. It is culturally frowned upon. In my many visits on vacation to The Gambia, I would take long strolls in up-and-coming neighborhoods in the GBA peri-urban zones where I'm often astounded by the rapid pace of transformation taking place due to residential home construction. Previously

inaccessible farmland and savannah forest cover is constantly being lost to residential housing development. These issues concern me as I grew up in the GBA and pride myself in knowing most of the entire length and breadth of the area. In experiencing this phenomenon, I was confronted with the contradictory effects of Gambian emigrant remittances as they improved the quality of life of Gambians while simultaneously creating untold urban land use problems at the urban fringe.

I would strike up conversations with gardeners, security guards, construction workers, and family members entrusted with the upkeep of homes by Gambians in the diaspora. These conversations always revealed the scale of the involvement of Gambians in the diaspora in the real estate sector and would usually reveal the countries the Gambian owners are residing in, Norway, Finland, Spain, Sweden, the UK, Italy, France, Nigeria, Canada, and the USA. By far, Gambians in the US were the majority from my recollection and their homes were grander and more luxurious than the rest. From my estimates, I concluded that over sixty percent of new home construction in the GBA periphery was by Gambians in the diaspora. Naturally, I resolved that this necessitated more formal study and spurred me to return to Graduate School and began the genesis of this research study.

#### **4.4 Philosophical Foundations**

There are two main qualitative case study approaches. Eisenhardt (1989), Flyvbjerg (2011), and Yin (2012) outline a post-positivist approach while Merriam (2009) and Stake (1995) approach it from a constructivist standpoint. For purposes of this study, the researcher's approach was grounded in both to allow for a more nuanced frame of analysis. For the interview and document analyses portions of the study a social constructivist paradigm was utilized following in the tradition of Merriam (2009) and Stake (1995). For the survey phase of the

study, the researcher utilized the post-positivist approach by Eisenhardt (1989), Flyvbjerg (2011), and Yin (2012). The study utilized a qualitative case study method to explore the motivations behind the transnational housing investments of Gambian emigrants in the United States and their impact on urban spatial expansion in the Greater Banjul Area.

To achieve this, the researcher performed the following: (1) Collected data using archival research/document analysis of official government, and secondary reports from the World Bank, IMF, and UN-HABITAT, and local newspapers and (2) conducted interviews of adult Gambian emigrants residing in the US, (3) conducted interviews of Gambia government officials in land use and transportation planning, and (4) conducted interviews of private real estate developers, and housing finance professionals operating in The Gambia. World Bank, IMF and UN-HABITAT reports were obtained from their respective online websites. These agencies prepare country-specific and thematic research reports that were invaluable to the data collection and analysis process. Gambia government reports were accessed from online searches and from the various Gambia government land and housing institutions in the country.

To aid in the capture and transcription of interview data, all interviews were recorded via audio or video capture (Microsoft Teams). A total of 36 interviews with three sets of participants were conducted. The first set of interviews targeted adult Gambian emigrants in the US engaged in transnational housing investments, the second set targeted government housing and land use officials in The Gambia considered policy makers and implementers, while the third set of interviews targeted key industry players in the real estate and housing finance industry in The Gambia.

#### **4.5 Overview of Research Methodology**

A qualitative research design approach was employed to investigate what drives Gambian

transnational emigrant investments in residential housing development and how it contributed to the urban spatial expansion in the GBA. As such, what motivates migrants to invest in housing, the investment process, and the outcomes of such investments in terms of their impact on the spatial footprint of the GBA was the focus of study. Consequently, the research methods utilized focused on the “what” and “how” of Gambian transnational housing investments and their role in urban spatial expansion.

The study sought to identify and describe characteristics of Gambian emigrants in the US engaged in transnational housing investments in The Gambia. The goals were to identify: (1) the characteristics of Gambian emigrants who were engaged in transnational housing investments, (2) what motivated them to engage in transnational housing investment activities, (3) what types of characteristic behaviors they had in common, (4) what patterns existed between these characteristic behaviors, and (5) what consequences emanated from these transnational housing investment activities. These variables are inherently qualitative in nature and a qualitative research design is best suited to answering these questions. Creswell and Poth (2018) argued that qualitative research usage is appropriate where a need exists to study a group or population to identify hard to measure variables where detailed accounts of such complex phenomena can only be derived from directly soliciting information from such a group or population independent of the literature. Strauss and Corbin (1998) postulated that qualitative research allows for a more nuanced context-driven assessment of lived experiences that quantitative research methods does not allow for while Denzin and Lincoln, (2011) claimed that qualitative research studies phenomena in its natural setting and interprets it through the prism of the meaning subjects attach to it.

Given the foregoing, the researcher determined that the best approach for studying the

motivations of Gambian emigrants was to seek that information directly from them. Interviews have the potential for producing ‘substantial new knowledge’ and create new interpretations of existing themes (Kvale, 1996). An interview design allows the researcher to hear directly from the interviewees. A semi-structured interview is an interview that seeks to detail descriptions of the lived world of interviewees and interpretations of their meaning on specific phenomena (Kvale, 1996). The semi structured interview is best suited for this study because it allows the researcher to identify themes to focus on in the interview through a robust review of the literature and come up with suggested questions to ask the interviewees while being open to change along the way and to follow-up on the answers and stories received from the interviewees. This makes the semi-structured interview uniquely suited to the study of motivations.

Motivations are deeply held personal feelings that can only be studied directly from the individual feeling and experiencing them. Moreover, transnational housing investments are a hard phenomenon to study because they are deeply personal, involve substantial financial investments making individuals engaged in it less likely to openly discuss their financial activities. This is compounded by the fact that immigrant populations are notoriously evasive and suspicious of outsiders asking questions. Determining the effects of such investments on the spatial footprint of any location requires familiarity with the subject matter and the target geography for the researcher. This is further complicated in a country such as The Gambia where planning follows development and very few neighborhoods are planned and mapped out in the Western sense.

This researcher was uniquely positioned as a Gambian emigrant residing in the US with access to the population and familiarity with the subject matter. Conducting this study as an

insider was beneficial as this gave the researcher credibility as one with insider knowledge of common Gambian terms that outsiders would not be privy to ( Henry, M. G., 2003). My role as the researcher was to reveal and describe the ‘meanings and interpretations, the motives and intentions, that people use in their daily lives’ and not to ‘impose and outsider view’ (Blaikie, N., and Priest, J., 2019). This naturally lends itself to utilizing a qualitative methods case study methodology for the purposes of this study as it allows for casting a wide net for a deeper, more nuanced analysis of all pertinent aspects of what makes this case unique. This brings about a deeper understanding of what motivates Gambian emigrants in the US to engage in transnational housing investments in their country of origin and how those investments contribute to urban spatial expansion in the Greater Banjul Area.

This approach is the best approach as it allows for a fuller capturing of the motives of emigrant investors through their lived experiences representing a first-hand narrative account by respondents involved in the phenomena under study. This allows for understanding of narratives that cannot be analyzed using purely quantitative data in most cases. The semi-structured interview style allows for a flexible yet organized way to guide data collection while giving the respondents enough leeway to express themselves fully.

The interviews in the study were semi-structured with open-ended questions to allow informants to reveal key insights with nuance, context, all within their natural settings. This approach allowed for follow-ups and continuous calibration throughout the data collection process to focus on important emergent themes.

#### **4.6 Case Study**

A case study is research that studies a case in its real-life contextual setting (Yin, 2009). The case study is an appropriate research tool for exploration and explanation of complex

phenomena (Creswell and Poth, 2018). Yin, (2009) contends that case studies are an appropriate medium in situations where how and why questions are being answered, participants' feelings cannot be influenced by the researcher, context is critical, and there is no clarity in terms of the relationship between the phenomena under study and context. Furthermore, case studies are characterized by gathering of detailed nuanced data from multiple sources over a given time span (Stake, 2000, Yin, 2009, and Creswell and Poth, 2018). This study sought answers to why and how Gambian emigrants in the United States engage in transnational housing investments in their country of origin and how those investments impact urban spatial expansion in the Greater Banjul Area. Under normal circumstances, motivations behind the private investments of individuals can be hard to determine and measure through direct means. Motivations for investments can be often diverse and varied based on the individual and their unique circumstances so surveys and secondary sources are not the best sources for eliciting such information. Additionally, determining the effects of such investments on the spatial footprint of any location also requires familiarity with the subject matter and the geography of the location under study. This is further complicated in a country such as The Gambia where planning follows development and very few neighborhoods are planned and mapped out in the Western sense. As such, a qualitative case study approach was deemed by this researcher as the most appropriate for the study.

#### **4.7 Data Collection Methods**

The study utilized: (1) an online-based survey questionnaire (see Appendix A); (2) open-ended semi-structured interviews (see Appendix B and C); and (3) document analysis as primary data collection methods. A baseline survey questionnaire was used to target all Gambian immigrants in the US to provide basic demographic and general data points of the

wider Gambian emigrant population in the US. Two sets of interviews were conducted, one focused on Gambian emigrants in the United States engaged in transnational housing investments and the other on government officials, real estate developers, and housing finance professionals in The Gambia.

Using open-ended semi-structured interviews of Gambian emigrants living in the United States illuminated aspects of the Gambian emigrant remittance investment process under study and helped answer the first question. In-depth semi structured interviews of real estate developers, housing finance professionals, top government officials responsible for land use planning and housing policy in The Gambia was conducted to shed light on the problem of the rapid spatial expansion being experienced by the city and the role transnational housing investments play in the process.

This approach was deemed the best approach as it allowed for a fuller capturing of the motives of emigrant investors through their lived experiences representing a first-hand narrative account by respondents involved in the phenomena under study. This allowed for understanding of narratives that cannot be analyzed using purely quantitative data in most cases. The semi-structured interview style allowed for a flexible yet organized way to guide data collection while giving the respondents enough leeway to express themselves fully.

#### ***4.7.1 Survey Questionnaire***

The first phase of data collection entailed disseminating an online questionnaire survey targeting adult US-based Gambian emigrants to gather basic demographic and transnational housing investment related data points of the wider Gambian emigrant population in the US. Additional info on motivations for investing in real estate assets was also collected with info on the overall process of buying and building a house in The Gambia to complement the other



forms of data collected through semi-structured interviews and document analyses. This phase of the study targeted between 120 and 150 respondents and attracted 153 actual respondents overall.

An email and text solicitation were sent out to Gambians in the US with a link to be used to fill out the questionnaire. The survey took participants 20 to 30 minutes to complete online and required no follow-up or interaction with the researcher. For the survey phase of the study, all adult Gambians residing in the United States were eligible to participate. Pre-screening questions were placed at the beginning of the survey and the survey was programmed to disallow all participants who failed the inclusion criteria from proceeding to the actual survey.

Individuals were recruited from contacts in two Gambian welfare associations in the US namely Gambian Texas Association (GTA), Southwest Washington and Oregon Gambian Association (SWOGA) and the researcher's extensive contacts within the Gambian emigrant community in the United States. The groups mentioned above have a huge membership consisting of Gambians residing in the United States. This researcher is a Gambian emigrant residing in The United States and has extensive contacts within these two communities and beyond. The role of the groups was limited to disseminating the online questionnaire to the organizations' members through their membership chat groups and email distribution lists. No individual contact information was provided to the researcher. This effort was augmented by the researcher disseminating the survey to his extensive Gambian contacts using social media accounts, email addresses, and phone contacts already in the researcher's network. All potential participants reached through these multipronged efforts were encouraged to further disseminate the survey to their immediate network of Gambians residing in the US.

A University of Texas at Arlington (UTA) approved consent form with all the

appropriate disclosures was included at the beginning of the online survey before respondents were allowed to proceed to the online questionnaire. Only individuals who provided informed consent were allowed to take the survey and included in the study. All potential participants who declined to participate were excluded from the study. Additionally, none of the participants' personal info was stored or captured. The survey data were collected using Qualtrics (Online Website). The data collected was anonymized so participants cannot be individually identifiable. The data sought included demographic info such as age, gender, family status, annual income, level of education, state of residence, and region of origin in The Gambia. Information pertaining to: (1) how many properties they owned in The Gambia, (2) how often they sent remittances to The Gambia, (3) location of their housing investments in The Gambia, (4) source of funding for housing investments, and (5) motivations for housing investments in The Gambia were also obtained from the survey.

#### ***4.7.2 Interviews: Gambian Emigrants***

The second phase of data collection involved a set of interviews focused on the motivations of Gambian emigrants in the United States for engaging in transnational housing investments in The Gambia. The identification and selection criteria for interview participants focused on choosing participants who were: (1) adult Gambian emigrants residing in the United States; (2) and have engaged in buying, selling, or building houses or real estate in The Gambia in the past 20 years.

For this phase of the study targeting Gambian emigrants in the US engaged in transnational housing investments in The Gambia, the study targeted a sample size of 20 respondents who meet the inclusion criteria. That goal was surpassed by attracting 24 respondents who participated in in-depth semi-structured interviews. That sample size

represented approximately 4% of the estimated Gambian population living in the Washington/Texas area. Participants were interviewed once via Microsoft Teams (video conference) and took between 25 and 40 minutes per session. The researcher recorded the interviews with permission and transcribed the recordings to be used for the data analysis section of the dissertation. No post interview time was required unless a follow-up for clarification during the transcription phase was necessitated. The overall approach employed in this phase of data collection allowed for organizing themes to probe for more specifically in the interviews to drive the data collection and analysis. As an additional privacy protection for the informants, the researcher anonymized data from the interviews by assigning each interviewee with an alphanumeric pseudonym that was used in the transcriptions and analysis section of the dissertation to minimize any potential risk to interviewees.

The researcher communicated with participants via email, phone, WhatsApp, Zoom, or in person to provide an explanation of the study and potential risks to the participants and consent forms were provided to them at least 48 hours prior to the interviews. The interview participants provided consent verbally at the beginning of each interview and only individuals who consented to participating in the study were included in the study. All potential participants who declined to participate were excluded from the study and were not subjected to any intervention. Additionally, none of their information was retained or stored. To avoid conflicts of interest and to encourage individuals to be forthcoming, the researcher excluded all Gambian emigrants from the study who were personal friends or family members from participation in this phase of the study even if they otherwise met the inclusion criteria. Prescreening questions were administered to each potential participant to determine eligibility. Only eligible participants who consented to participating were scheduled for an interview.

Data collected from this phase of the study included: (1) motivations for investing in housing in The Gambia, (2) type of housing participants grew up in, (3) location of current housing investments, (4) accessibility of investments, and (5) frequency of contact with friends and family in The Gambia. To elicit the required information from target participants requires access to the population engaged in the activity and building trust. Immigrant populations are notoriously evasive and suspicious of outsiders asking questions making it difficult to have access to target study participants. Blaikie and Priest (2019) recommend using a snowball sampling technique when dealing with difficult to identify populations.

This phase of the study utilized a snowball sampling strategy for the initial pool of participants till the target number of participants was reached. A snowball sampling technique involves identifying and selecting one or two “seed” participants who would then use their contacts within the target population to help recruit additional participants for the study (Blaikie and Priest, 2019; Beauchemin & González-Ferrier, 2011). Mazzucato, (2008a) used this technique to study Ghanaian immigrants’ resident in The Netherlands while Parrado et al., (2005) utilized it to study Mexican transnational networks within the United States. Additionally, Parrado et al., (2005) specifically suggest collaboration with communities. For purposes of this study, the researcher collaborated with the Gambian Texas Association (GTA), and Southwest Washington Gambian Association (SWOGA) for assistance in identifying and contacting potential candidates. The researcher was also uniquely suited for access to this target population as a member of both associations and relied on his extensive network to attract participants.

For the interviews in this phase of the study, the researcher relied on key members in the two Gambian welfare associations identified earlier to identify and recruit individuals engaged

in transnational housing investments in The Gambia for participation in the interviews. The groups provided the contact information of individuals recruited and who've consented to participating in the study to facilitate the researcher getting in contact with the potential study participants. Using the handful of initial participants, the researcher solicited further recommendations and introductions to other individuals meeting the inclusion criteria. This effort was also complemented by the researcher identifying an initial pool from his extensive personal contacts in the US who met the inclusion criteria and solicited their participation in the study.

#### ***4.7.3 Interviews: Gambian Professionals***

The third data collection phase targeted 10 participants and involved semi-structured interviews of private Gambian real estate developers, housing finance professionals, Gambia government urban land use and transportation planners, urban economists, land use policy makers, and government sponsored housing providers. Interviewing the Gambian professionals required travel to The Gambia as they were done in person at the interviewees' places of business, in their natural settings and took between 25 to 40 minutes. No post interview time was required unless a follow-up for clarification was necessary during the transcription and review process.

The researcher communicated with the heads of the organizations the professionals worked for via email, phone, WhatsApp, Zoom, or in person soliciting participation in the study. An explanation of the study and potential risks to the participants was provided and consent forms provided to all potential participants at least 48 hours prior to the interviews. Only participants who voluntarily consented to participating in the study were interviewed. All potential participants who declined to participate were excluded from the study and not

subjected to any intervention. Additionally, none of their information was stored. All interviews were recorded with the consent of the interviewee to help with transcription immediately following the interview. As an additional privacy protection for the informants, study participants were assigned alpha-numerical pseudonyms to protect their identities.

The inclusion criteria for this phase of the study were: (1) Career professional experts working in land use and physical planning, housing and urban development, and land governance and administration in The Gambia; (2) Senior professionals in housing finance both in the private and Government Sponsored Enterprises in The Gambia; and (3) Real Estate developers and senior professionals within the industry. The researcher utilized purposeful sampling techniques to identify and recruit participants for the study. Purposeful sampling is a process that focuses on specific features of a population relevant to answering research questions (Creswell, 2018). In this case, the object of study was identifying any potential impacts of transnational housing investments of Gambian emigrants in the United States may have on the decentralization of The Greater Banjul Area (GBA).

Data from the interviews were anonymized in the analysis so no names of the respondents were used. Data collected included: (1) general policy and regulatory environment, (2) experience with Gambians abroad in the real estate sector, (3) perceptions on the impact of Gambian emigrants' involvement in the land and housing markets in The Gambia. Data were collected through face-to-face interviews with Gambian professional in the real estate industry, housing finance, and government policy and regulatory sectors. The researcher recorded the interviews using a cell phone recorder with permission and transcribed them and used the transcriptions for the data analysis section of the dissertation.

#### **4.7.4 Document Analysis**

To thoroughly answer the two main research questions, government policy documents related to housing and land use were reviewed and analyzed as these have a significant impact on land use patterns. Additionally, these policies create the environment that either enables or mitigates against investments by Gambian emigrants in the residential property market. Analysis of the policies provided context and significant insights into what to probe for in the interviews. Non-Governmental Organization reports such as those of the World Bank, IMF, and International Labor Organization were also analyzed as they provided information on the scale and intensity of the migrant remittances being funneled into SSA and The Gambia in particular.

Access to World Bank, IMF and ILO reports was obtained through their online websites. They usually prepare country-specific reports and thematic research reports that were invaluable to the document analysis. Meanwhile, Gambia government reports were accessed from The Gambia National Archives where all government publications are archived and made available to all researchers at no cost.

#### **4.8 Qualitative Data Analysis**

As analysis of the data collected was critical to the study's success, the researcher took the following steps to achieve success. The researcher used thematic analysis to code the collected data. Thematic analysis involved identification of patterns within the dataset and using those patterns to focus attention on specific categories for analysis (Creswell and Poth, 2018). To achieve this, the researcher read the collected interview transcripts and data sources multiple times to identify patterns and categories. The data analysis employed Braun and Clarke's (2006) six steps of data analysis procedure for a more structured and highly efficient process to maximize outcomes. The six steps are: (1) familiarization with the data, (2) Identifying and

generating initial codes, (3) search for themes, (4) reviewing the themes, (5) defining and naming the themes, and (6) generating the report.

#### ***4.8.1 Data Analysis: Survey Data***

Analysis of the survey data required exporting the output to an Excel spreadsheet. Once the data were in Excel, it was scrubbed and organized into themes and coded accordingly. The demographic data were reported on first as this represented an opportunity to provide baseline stats for the first time on Gambian emigrants in the US. The data were then reported on for the full sample population along the identified themes. The data were further differentiated along participants who engaged in transnational housing investments versus those that did not. The data for emigrants that were engaged in transnational housing investments were then bifurcated into pivot tables that summarized the data along the themes initially identified. Once this was completed, detailed descriptive statements were reported of the overall data followed by the relevant research themes for the categories of Gambian emigrants who engaged in transnational housing investments.

The data first starts out with descriptions of the general demographic profile of the Gambian emigrant population in the US. The data points reported on were gender, age distribution, length of time in the US, income distribution, and location distribution of participants. This is followed by descriptions of land ownership and home ownership status and intentions of owning a house in The Gambia in the future for non-current owners. Rich descriptions of what motivated Gambian emigrants to engage in transnational housing investment followed and a discussion of the general styles of housing being built by the emigrants in The Gambia. Finally, a detailed description of the house building process and the general length of time it took participants to complete the house building process was provided.



#### ***4.8.2 Data Analysis: Interview Data***

The data analysis was conducted concurrently throughout the data collection phase of the study. This involved identifying emerging themes across the entirety of the data collected and categorizing them according to their properties. As this process unfolded, the relationships and linkages between these categories and properties revealed themselves. This process required a lot of observation, note taking, critical reflection, trial and error, and continuous reassessment of decisions. These categories and properties that emerged, in addition to the information from the literature review formed the basis for the data collection phase of the study.

**Phase 1: Familiarization with the Data.** Familiarization with the data was extremely critical for the researcher. As such the researcher immersed himself into the data through active reading and rereading of the transcripts looking for ‘patterns’ and ‘meanings.’ This familiarization phase of the thematic analysis was a critical and necessary component for the rest of the phases in the analysis phase (Braun & Clarke, 2006). During the familiarization phase, the researcher took detailed notes and observations that were used in subsequent phases of the analysis.

***Interview Data Transcription.*** After each interview was completed, the researcher transcribed the recording and placed the contents in a separate tab in a Microsoft OneNote document. The recording was then replayed while the researcher re-read the initial transcription simultaneously, making corrections along the way. This was done to ensure that all the transcriptions were accurate and captured the full essence of the interviews as this was an extremely important part of the analysis and knowledge generation process without which the reliability and accuracy of the findings from the research would be in doubt. Once this was completed, the researcher read the transcript once more without taking any notes to familiarize

himself with the contents of the transcript and the information being conveyed by the interviewee. The transcript was reread a second time, this time more slowly than the initial reading while creating annotations and highlighting key terms along the way. This researcher repeatedly re-read transcripts several times during the entire data analysis phase to calibrate and recalibrate the thematic analysis for accuracy.

Once the researcher completed these tasks successfully and was fully familiar with the voluminous data set, he used the notes and highlights from this phase and produced a preliminary list of concepts and ideas about the data and organized it to be used in the next phase of the data analysis.

**Phase 2: Identifying and Generating Initial Codes.** This phase of the analysis entailed using the data set from phase one to generate preliminary codes. The coding process was used to organize the data set into relevant groupings. Although multiple electronic coding platforms exist to aid in this phase of the analysis, the researcher made the decision to perform the coding manually after investigating the NVivo platform. Qualitative data analysis requires intimate familiarity with one's data set in order to make pivotal decisions around organization, coding, thematizing, interpretation, just to name a few.

Language, especially the written form of it, and its meaning are a very nuanced matter that when neglected in the data collection and analysis phase can lead to disastrous consequences. Therefore, language and the interpretation of its meaning are an essential component of the qualitative research paradigm. Poland (2002, p. 632) provides a fitting example of how something as mundane as punctuation can lead to ascription of different meanings to textual data thus: "I hate it, you know. I do" versus "I hate it. You know I do." My subjects during the course of this research were all Gambians who spoke British versions of the English

language with Gambian accents and were quite comfortable in code-switching between English and local Gambian languages while answering my questions. I was not confident that electronic data analysis packages like NVivo were particularly suited or reliable for identifying those nuances in my data set as I as an insider-researcher was, so I made the decision to analyze my data set manually even though the entire transcriptions aggregated into over 700 pages of textual data. I used Microsoft Excel and Microsoft OneNote for all the analyses. My advanced Excel skills gained and sharpened from over 25 years of experience in financial analytics in the corporate world turned what looked like a handicap into a perfect match of a unique problem meeting a unique matching set of skills suited to solving it. As a result, I grew even more intimately familiar with my working data set.

All coding and thematic analyses were done manually using Microsoft Excel. I started by using the “Text Highlight Color” and “Font Color” functions to color-code segments of textual data which I used to identify ‘potential patterns.’ The patterns identified formed the initial codes. The initial codes were segregated and used as labels for individual Tabs in the Excel spreadsheet. The color-coded textual data extracts were then individually copied from the data set and placed in the relevant code tabs. All textual data extracts matching a specific code were collated into one single tab within the spreadsheet.

During this coding phase, I identified and coded for as many potential themes as were revealed through the data, identified, and coded as much textual data to incorporate context into the process. These themes were indexed accordingly using the “Index function” in Excel. This was helpful whenever I took breaks and returned to the data after lengthy periods. I did not need to refamiliarize myself with the context around the textual data extract. It was all there to inform the particular set of analytic tasks I was performing at the time.

This phase was highly iterative, as some textual material did not fit neatly into one code category, and I had to work through that to address the ambiguity and related contradictions within the data set and the categories. Once this was done, I produced a comprehensive list of codes to be used in the next phase of the analysis.

**Phase 3: Search for Themes.** During this phase of the analysis, I used the comprehensive list of codes generated in phase two to further refine the analysis at the thematic level rather than the code level. The thematic level is at a higher level than that of the codes. In essence, the codes were either collated, condensed, and organized into relevant themes that were identified and named accordingly. These themes also garnered their separate, individual tabs in the Excel spreadsheet with specific color coding to match. The name of the theme and a detailed description of it were placed at the very top of the tab at this point. A table matrix was produced at this point that summarized all the code data into the new themes. Once the main themes were identified and established, the identification of the subthemes within each main theme ensued. This process was not linear, the themes and sub-themes were being identified simultaneously because of the familiarity with the data set at this point. Once the themes and sub-themes were established, the accompanying relevant textual data extracts from the parent codes were then copied over to that specific thematic Excel tab. All identified themes and sub-themes were retained regardless of significance at this stage of the analysis. It is important to note that the themes and sub-themes identified at this point were not finalized yet. They were just preliminary.

**Phase 4: Reviewing the Themes.** During this phase, the preliminary themes and sub-themes identified in phase three were reviewed and further refined which resulted in consolidation of some themes and the discarding of others. Themes that lacked enough supporting data were discarded while those that were compatible, or duplicates were

consolidated into one. Additionally, themes that necessitated breaking into two or more themes were bifurcated. A compatibility and coherence review of the themes was done to further streamline and solidify the themes. All the textual data extracts were read and re-read in an iterative process which led to excess, incompatible, or incoherent textual data extracts being trimmed out from each theme or sub-theme. Only themes that formed a coherent unit were retained, the discards were all placed in a separate Excel file identified as “Extra Textual Material.”

Once that was complete, the entire data set was reviewed and evaluated to determine the relevance and validity of the themes in relation to the data. Only compatible themes were retained from that point on. Another review of codes was completed to identify any miscoding within themes that were missed, any miscodes were adjusted, recategorized, and placed within the appropriate themes. Once this exercise was complete, the different themes were codified and consolidated, their linkages established, and they formed a coherent whole and told the full story of the research findings. This resulted in the production of a thematic map.

**Phase 5: Defining and Naming the Themes.** During this phase of the analysis, the themes were further streamlined and refined. The purpose of the exercise was to clarify the essential quality of each theme and defining what component of data was represented by it. Detailed analytic memos of the textual data extracts of each theme were produced and an overall synthesis of themes and subthemes was also produced.

**Phase 6: Generating the Research Report.** The final report writing started only when the themes and sub-themes were set in stone and all the thematic memos were completed. This phase entailed consolidating the full set of relevant data and evidence gathered throughout the

research process and presenting it in an organized, coherent, and convincing set of arguments that tells the story of this research agenda from inception to completion.

## Chapter 5: Research Findings

### 5.1 Introduction

The purpose of this study was to examine why US-based Gambian emigrants engage in transnational housing investments in their country of origin and to what extent those investments contributed to the decentralization of population within the Greater Banjul Area (GBA). The study collected data using (1) a questionnaire survey of US-based Gambian emigrants, (2) semi structured interviews of Gambian emigrants residing in the United States, and (3) semi-structured interviews of Gambian real estate developers and housing finance professionals, and (4) semi-structured interviews of Gambia government officials in land use planning, and transportation infrastructure planning.

The first goal of this study was to determine what motivates Gambian emigrants in the United States to engage in transnational housing investments back in The Gambia. The best way to gain that information was to solicit it directly from Gambian emigrants residing in the United States. As such, the first phase of the data collection involved a general survey questionnaire sent out to Gambians in the US. Since that survey was sent out to the general population, it segregated between emigrants that engaged in transnational housing investments and those that did not. This allowed the study to gather general demographic data on the Gambian emigrant population in the US while also gathering information specific to Gambians involved in transnational housing investment in The Gambia and their activities in The Gambia.

The second phase of data collection involved semi-structured interviews with Gambian emigrants in the US who were engaged in transnational housing investments in The Gambia. Since this study sought to understand why they were investing in housing assets in The Gambia, interviews with the actors were deemed the best source of data.

The second goal of the study was to understand the impact of Gambian transnational housing investments in the Greater Banjul Area and assess whether they were contributing to the decentralization of population in the region. This necessitated a third phase of data collection, and it was important to interview private residential property developers, housing finance professionals, Gambia government land use planners, and transportation infrastructure planners. These professionals are the main players in the real estate sector in the country and were in a unique position to provide first-hand knowledge and experience on the subject.

The data collected from the two sets of interviews were analyzed using content analysis techniques. This process was conducted manually as computer tools are incapable of handling the high volume and various sets of data from the interviews. The transcripts were particularly challenging to analyze using electronic tools because of the conversational nature of the interviews and the way people express themselves in The Gambia where English is the official language but not anyone's first language. A combination of Gambian accents and unique speaking styles made it practically impossible to use electronic tools for that part of the data analysis.

The literature review and the theoretical framework formulated earlier in chapters Two and Three were used to identify predefined themes to provide focus and direction for the initial thematic data analysis. New emerging and recurring themes were added as the data analysis progressed. The researcher created manual data displays that were summarized into a matrix of categories as the basis for the analysis. That information was used for indexing (coding) the data gathered. Coding or indexing refers to a process for identifying patterns, themes, phrases, concepts, ideas, or terminologies in the data that were frequently used or referenced by the interview participants.



The above outlined research approach was determined to be the best approach for this specific case, as it allowed for a fuller capturing of the motives of emigrant investors through their lived experiences. It provided a first-hand narrative account by respondents from multiple facets of the phenomena under study and allowed for a cross-referencing of data across multiple data sources resulting in a fuller explanation of the transnational housing investment activities of Gambian emigrants and their impact on decentralization of population in the GBA. This allowed for understanding of narratives that cannot be analyzed using purely quantitative data in most cases. The semi-structured interview style allowed for a flexible yet organized way to guide data collection while giving the respondents enough latitude to express themselves fully.

The research hypothesized that Gambian emigrants were motivated to remit by an economic and financial calculus and that their investments contributed to the decentralization of population within the GBA. This study, the first of its kind on the transnational housing investments of Gambian emigrants in The Gambia, contributed to two pertinent debates ongoing in the country: the increase in conflicts over land within and among communities in the GBA and the chronic shortage of available housing units in the country. The research also contributed to the literature on immigrant populations in host countries by illuminating the transnational nature and activities of immigrant populations.

## **5.2 Survey Data Analysis**

For this data collection segment of the study, an online survey was conducted targeting Gambian nationals residing in the United States. The aim of the survey was to gather demographic data to complement the scant data available on Gambians living in the U.S. and solicit data directly from them on their motivations for investing in real estate assets in their

country of origin. To meet the inclusion criteria for the survey, respondents had to be an adult Gambian residing in the United States.

### **5.2.1 General Demographics**

Overall, 153 responses were accepted and included in the study. Several responses were received from Gambians living outside the United States but for purposes of this study were excluded from the population. Of the 153 respondents, 64.05% were male. Most respondents were between the ages of 35 to 54 accounting for 129 respondents representing 84% of all respondents. Tables 3 and 4 summarize this below.

**Table 3 Gender of Participants**

<b>Gender</b>	<b>Frequency</b>	<b>Percent</b>
Female	55	35.95%
Male	98	64.05%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

**Table 4 Age Distribution of Participants**

<b>Age Range</b>	<b>Frequency</b>	<b>Percent</b>
25-34	13	8.50%
35-44	79	51.63%
45-54	50	32.68%
55-64	11	7.19%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

Over 50% of respondents have lived in the United States longer than 10 years. The annual income distribution of all respondents was as follows: 20.92% were within the \$50,000 - \$74,999 income bracket while 28.10% were in the \$75,000 - \$99,999 bracket, 27.45% were in the \$100,000 - \$150,000 bracket, and 11.76% in the over \$150,000 bracket. A summary of length of time in the US and the income distribution of respondents is provided in Tables 5 and 6 below.

*Table 5 Length of Time in US of Participants*

<b>Time in US</b>	<b>Frequency</b>	<b>Percent</b>
15 Years Plus	18	11.76%
13 - 15 Years	29	18.95%
10 - 12 Years	30	19.61%
7 - 9 Years	26	16.99%
4 - 6 Years	12	7.84%
0 - 3 Years	18	11.76%
None of the above	20	13.07%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

*Table 6 Income Distribution of Participants*

<b>Income Bracket</b>	<b>Frequency</b>	<b>Percent</b>
Over \$150,000	18	11.76%
Between \$100,000 and \$150,000	42	27.45%
Between \$75,000 and \$99,999	43	28.10%
Between \$50,000 and \$74,999	32	20.92%
Between \$30,000 and \$49,999	6	3.92%
Between \$15,000 and \$29,999	2	1.31%
Under \$15,000	1	0.65%
I would rather not say	9	5.88%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

The largest number of respondents representing 47% of the population lived in Texas followed in second by Washington state with 10% of respondents, while 6.5% resided in Georgia and Maryland and Oregon attracted 5.88% of respondents each. Table 7 summarizes respondent' locations below.

*Table 7 Location Distribution of Participants*

<b>State</b>	<b>Frequency</b>	<b>Percent</b>
Texas	72	47.06%
Washington	16	10.46%
Georgia	10	6.54%
Oregon	9	5.88%
Maryland	9	5.88%

California	4	2.61%
Michigan	4	2.61%
New York	3	1.96%
Connecticut	3	1.96%
Florida	2	1.31%
Oklahoma	2	1.31%
Colorado	2	1.31%
Louisiana	2	1.31%
Wisconsin	2	1.31%
Virginia	2	1.31%
Rhode Island	1	0.65%
Arizona	1	0.65%
Kansas	1	0.65%
Massachusetts	1	0.65%
Pennsylvania	1	0.65%
Idaho	1	0.65%
Ohio	1	0.65%
Alabama	1	0.65%
Illinois	1	0.65%
New Jersey	1	0.65%
Missouri	1	0.65%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

### 5.2.2 Land and Home Ownership Statistics

In terms of land ownership, 75.82% (116) of respondents have bought land in The Gambia at one point or another for the purpose of building a house, 30.06% (46) of all respondents have completed building or bought a house in The Gambia, while 33.34% (51) of all respondents are currently building a house in The Gambia. In total, 97 respondents representing 63 percent of the population currently own a house or are currently building a house in The Gambia. Tables 8 and 9 provide snapshots below.

*Table 8 Land Ownership Status*

Land Ownership Status	Frequency	Percentage
Yes	116	75.82%
No	37	24.18%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

*Table 9 Home Ownership Status*

<b>Home Ownership Status</b>	<b>Frequency</b>	<b>Percentage</b>
Yes, completed building or bought a house	46	30.06%
Yes, currently building a house in The Gambia	51	33.34%
No, neither built nor bought a house in The Gambia	56	36.61%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

Of the 56 respondents who neither built nor bought a house in The Gambia, 92% (47) harbored intentions of owning a house in The Gambia in the future as shown in Table 10 below.

*Table 10 Intentions of owning a house in The Gambia in the future for Non-Current Owners*

<b>Future intentions of owning a house in The Gambia</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	47	83.93%
No	6	10.71%
Not Applicable	3	5.35%
<b>Grand Total</b>	<b>56</b>	<b>100.00%</b>

### *5.2.3 Motivations for Transnational Housing Investments*

In terms of what motivated Gambian emigrants based in the US to engage in transnational housing investments in The Gambia, the most important motivation was for investment purposes. Fifty-eight respondents (37.91%) of the sample population cited investment motives for engaging in transnational housing investments. The second most important motivator was for a place to stay when visiting The Gambia with 44 respondents (28.76%) of the respondents. The third most significant motive for investing in housing assets in The Gambia was obligation to family members. Twenty-six respondents (16.99%) cited that as motive for investing in housing assets representing. The fourth most cited motive for investing in housing assets was for retirement purposes. Eighteen respondents (11.76%) cited retirement motives for investing in housing assets in The Gambia. In distant fifth and sixth in terms of motivations to engage in transnational housing investments are obligations to homeland community and

prestige at 3.92% and 0.65% of respondents citing that as their main purpose for investing in housing in the country, respectively. Table 11 summarizes the motivations for engaging in transnational housing investments below.

*Table 11 Motivations for Transnational Housing Investments*

Motivations for Investing in Transnational Houses	Frequency	Percentage
Investment	58	37.91%
A place to stay when I visit The Gambia	44	28.76%
Obligation to my family	26	16.99%
Retirement	18	11.76%
Obligation to my homeland community in The Gambia	6	3.92%
Prestige (status symbol)	1	0.65%
<b>Grand Total</b>	<b>153</b>	<b>100.00%</b>

The numbers are even more pronounced when one considers only respondents that currently own a house or are in the process of building one. The order of significance in the motives stays the same but the relative percentages are higher for each motive as Table 12 demonstrates below.

*Table 12 Motivations for Transnational Housing Investments*

Motivations for Investing in Transnational Houses	Frequency	Percentage
Investment	51	52.58%
A place to stay when I visit The Gambia	32	32.99%
Obligation to my family	7	7.22%
Retirement	3	3.09%
Obligation to my homeland community in The Gambia	3	3.09%
Prestige (status symbol)	1	1.03%
<b>Grand Total</b>	<b>97</b>	<b>100.00%</b>

#### **5.2.4 Housing Styles**

In terms of style, the overwhelming majority of houses built, bought, or are in the process of being built by Gambian transnationals are either two story, self-contained/single story, or multi-story buildings. Eighty-eight out of 97 respondents who bought or built a house, or are in

the process of building one cited those housing styles as the type of housing they invested in. In contrast, only 9 respondents accounting for 9.29% of houses built cited a compound house as the style of house they invested in. Table 13 provides a summary below.

**Table 13 Housing Investment Styles**

<b>Style of House</b>	<b>Frequency</b>	<b>Percentage</b>
Two-story	35	36.07%
Self-contained/single story	34	35.05%
Compound house	19	19.60%
Multi-story	9	9.29%
<b>Grand Total</b>	<b>97</b>	<b>100.00%</b>

This is not surprising as this confirms observations and corroborates this researcher's thesis that transnational housing investments tend to be on bigger houses than the more prevalent traditional high-density compound style of housing within the core of the Greater Banjul Area. In other words, Gambian emigrants based in the United States are choosing to build bigger houses than the traditional compound house by a factor of 3.75 gleaned from the survey responses.

### **5.2.5 House Building Process**

In general, houses took between 0 - 3 years to complete (32.63%), 4 - 6 years (16.84%) and 7 - 9 years (8.42%). Personal savings were the predominant source of funding for housing investments in The Gambia; 91.11% of respondents rely on it for financing their real estate investments. This is not surprising as The Gambia's housing finance sector is seriously underdeveloped resulting in most houses being built with family savings. This is further exacerbated by the fact that building a house is quite expensive especially in The Gambia where most building materials are imported.

### **5.2.6 Housing Investment Preferences: US versus The Gambia**

When respondents were asked to choose a preferred location between the US and The Gambia for investing in a house, 44.21% preferred investing in the US while 42.11% preferred

investing in The Gambia over the US and 13.68% were neutral. In terms of perceptions of the relative importance of homeownership in The Gambia versus the United States, 60% (57) of respondents were indifferent citing each of them as equally important while 36.84% (35) perceived a house in the US as more important than in The Gambia. This may be a sign of greater assimilation by Gambians in the US than other emigrants.

### **5.2.7 House and Land Investment Locations**

The number one location for houses built was the Greater Banjul Area with 56 respondents locating their housing investments there representing 57.73% of respondents who invested in houses. In second place was Western Region (WR) with 32 respondents' houses located in that region accounting for 32.99% of the sample population. This is not surprising as the Greater Banjul Area (GBA) and Western Region are neighboring regions and are the most urbanized areas of the country. The GBA is the more urbanized core while the WR is less urban and abuts to the GBA at the peri-urban interface. In fact, a lot of outward growth of GBA encroaches into WR and since geopolitical boundaries are not set in stone, most people refer to places as WR when in fact they may be in GBA and vice versa. This is especially true in areas where rapid development is currently happening largely with the absence of government planning authority presence.

**Table 14.** *Location of Housing Investment*

<b>Location</b>	<b>Frequency</b>	<b>Percentage</b>
Greater Banjul Area (GBA)	56	57.73%
Western Region (WR)	32	32.99%
Central River Region (CRR)	2	2.06%
Lower River Region (LRR)	2	2.07%
North Bank Region (NBR)	2	2.06%
Other (please specify)	3	3.09%
<b>Grand Total</b>	<b>97</b>	<b>100.00%</b>



### **5.2.8 Survey Data Summary**

A total of 153 responses were accepted and included in the study of which 98/ respondents (64.05%) were male. Most respondents were between the ages of 35 to 54 accounting for 129 respondents (84%). Over 50% of respondents have lived in the United States longer than 10 years. The annual income distribution of all respondents was as follows: \$50,000 - \$74,999 bracket (20.92%), \$75,000 - \$99,999 bracket (28.10%), \$100,000 - \$150,000 bracket (27.45%) and over \$150,000 bracket (11.76%). Over 47% of respondents lived in Texas, 10% in Washington State, 6.5% in Georgia while Maryland and Oregon attracted 5.88% of respondents.

Over 75% (116) of respondents have bought land for house building purposes, 30.06% (46) bought or completed building a house, while 33.34% (51) are currently building a house in The Gambia. In total, 97 respondents (63%) currently own or are building a house in The Gambia. Of the 56 respondents who neither built nor bought a house, 92% (47) harbored intentions of owning a house in The Gambia in the future

The most significant motivator was for investment purposes, fifty-eight respondents (37.91%) cited that as their motivation for building or buying a house. The second most significant motivator was for a place to stay when visiting the country with 44 respondents (28.76%). The third most significant motive was obligation to family members with twenty-six respondents (16.99%). The fourth most cited motive was for retirement purposes with eighteen respondents (11.76%).

In terms of style, the overwhelming majority of houses built were either two story, self-contained/single story, or multi-story buildings with eighty-eight respondents (90%). In general, houses took between 0 - 3 years to complete (32.63%), 4 - 6 years (16.84%) and 7 - 9 years

(8.42%). Personal savings were the predominant source of funding for housing investments in The Gambia; 91.11% of respondents relied on it for financing their real estate investments.

The number one location for houses built was the Greater Banjul Area with 56 (57.73%) of respondents who invested in houses. In second place was Western Region (WR) with 32 respondents' (for 32.99%) houses located in that region.

### **5.3 Gambian Emigrant Interview Data Analysis**

For this phase of the study, I conducted open-ended semi-structured interviews of US-based Gambians engaged in investments in the real estate sector in The Gambia. The aim of the interviews was to gather first-hand information from Gambians engaged in transnational housing investments about their motives for such investments. This group of interviewees were recruited separately from the survey participants and are therefore distinct from the 97 survey respondents in Section 5.2 that engaged in transnational housing investments in The Gambia.

To meet the inclusion criteria for this phase of data collection, one had to be an adult Gambian residing in the United States and must have purchased or built a house in The Gambia in the past 20 years. I used snowball sampling to identify and solicit participation in the study from a few Gambians in the community. That core group of participants were further recruited to solicit others in the community they knew to join the study. As a result, 24 US-based Gambians that met the inclusion criteria participated in the semi-structured interviews focused primarily on understanding what motivates Gambian emigrants to invest in housing back home in The Gambia. The 24 participants in this phase of the data collection were distinct from the 97 survey respondents referenced in Section 5.2 earlier.

Semi-structured interviews facilitated understanding narratives that cannot be analyzed using purely quantitative data in most cases. It allowed for a flexible yet organized way to guide

data collection while giving the respondents enough leeway to express themselves fully. The main objective of this exercise was to derive meaning from the everyday lived experiences of the participants, provide a better understanding of their motivations for investing in housing assets in The Gambia, and provide an alternate source of data to corroborate, supplement, or refute the findings from the online survey the researcher conducted of Gambian emigrants in the US.

Of the 24 participants in the study, 11 were female while 13 were male. No additional demographic data were collected from the participants. To anonymize responses, each participant was assigned a random number from 1 to 24. The interviews comprised of 13 questions and were conducted over the internet using Microsoft Teams. Each interview was recorded to aid transcription. The consent of each participant was secured prior to starting each interview. All recordings were transcribed immediately after the interview and any clarifications sought from the interviewee within 24 hours of the interview. Additionally, each interviewee was shown a copy of the transcript and asked to verify that the transcripts were a true reflection of the interview. A summary of the themes from the responses is provided below.

### ***5.3.1 Motivation to Remit: Investment Income***

This theme highlights the interviewees' financial and economic motives for investing in real estate assets in The Gambia. Investment income refers to the returns Gambian emigrants get from either selling or renting out properties they own in The Gambia. It is worthy to note that out of the 24 interviewees, at least 12 were engaged in this type of activity and represented the single largest motive for US-based Gambian emigrants investing in housing assets back in their home country.

Interviewees discussed their motives in detail, and it was clear that even though most of them shared a goal of investing in real estate in anticipation of future returns, they employed varying strategies to achieve their investment goals. Some interviewees preferred to focus on rental income from housing units rented out to tenants, others focused on speculating on land prices by buying up land in up-and-coming areas in the peri-urban zone with the intent to sell for a profit later, yet others focused purposely on income to fund future retirement and relocation back to The Gambia.

For instance, Interviewee 13 planned to lease out his property for rental income as he stated, “I’m also thinking about looking at using it as a source of income from my investment by leasing it out”. Interviewee 11 was also motivated to invest by rental income but justified this because in his view, investing in residential properties for rental income was a safer and somewhat simpler endeavor than other types of investment. He states:

And the reason I started investing in real estate, more so in residential and rental properties is because in The Gambia I think if you are not there it's very difficult to maintain a business and run it adequately, because I feel like some people are not very serious about running it or they're just not honest about what they do with business, so I believe in real estate I can gauge if I have a rental property, how much it will bring in and it's a kind of easiness of accountability.

Interviewee 3 also focused on rental income as Interviewee 11 above but was inspired to do it by his grandfather. He outlined his thinking thus:

Growing up in a compound with rental properties. Also, it's one of those things that you grow up and learn and see them to be valuable to your elders, and in this case my grandfather, and I feel like it was a good source of income for him, so that's also another

reason so that, hopefully I'll be able to rent part of it. That's why it has those many different living spaces so that I can at least consider some piece of it as a passive income. Meanwhile, interviewee 10 in a departure from the above interviewees invested for rental income, focused on buying and reselling in the future after building up some equity in his investment assets. He described his investment thesis thus:

It's mostly a business venture so for the prices of what I've seen so far in the Gambia. The prices are always going up. I've not seen, as far as I know houses that have depreciated or one that sold at a loss compared to its original sales price. I feel that buying properties here and there mostly I want to be like what you call a real estate mogul. I hope and pray so that later I can resell them at a profit.

There was another sub-category of transnationals within this income theme that were ambivalent about returning home for retirement. They were not sure they would end up returning home, some ruled out returning entirely but wanted to either hedge their bets just in case they end up returning or use their properties for future income streams. What they all had in common was that they planned to use their properties as income sources in future but are currently undecided. Interviewee 7 exemplified this category as he explained:

But the rest of the plot would eventually be sold for us to profit out of our investment because we bought a lot of these properties very cheap some 20 years ago. Now we can make enough money off maybe even one of them to allow us to build, but our plan is to build or maybe sell the rest of them and just focus on building our dream retirement home that we can go enjoy and maybe even with the kids as they grow up and have their own families, even if they continue to live in the US, they can come down to The Gambia and have a vacation home to stay at with their wives and families, whoever that may be.

Interviewee 10 was also undecided but wanted the option to potentially resell property if and when he returns to The Gambia and finds that the property does not fit his accommodation requirements. He stated:

So, by the time when I'm ready to go with my savings and my 401K and extra savings I've got, I can build what I want and resettled over there. So, if the place is not up to standard by the time I want to go, I can just sell it and make a profit out of it and buy somewhere else I prefer.

Interviewee 8 complemented what interviewee 10 said above but was more concerned with hedging his bets so as to have a reliable income stream during retirement. He stated: "I want to have another source of income just in case when you go there and then things don't go well, you can have somewhere to get some income to sustain your family."

Interviewee 6 in stark contrast had made up his mind about not returning to The Gambia yet he was investing in property in the Gambia as an additional source to complement his income in the US. He explained his rationale thus:

I know I'm not going to go to Gambia. Maybe if I'm not going to Gambia to stay, I feel like it can be another source of income. I can be here in the US while still making money in The Gambia where I can use my money to invest in real estate in Gambia because I may not need to use that money over here. I will use any money (income) to reinvest more into real estate and try to get more money.

Interviewee 8 grappled with living in two worlds while trying to make sense of it all. It gave us a tiny window into the calculus that goes into deciding how and when to invest in housing assets in The Gambia. It also demonstrated that transnationals live in two worlds that

they constantly must navigate, reconcile, or pit against each other in order to get things done. He stated:

So initially for me, it was more of time to own something (property) where I grew up. It didn't start out as an investment, it started out as wanting to get something (property) where I grew up so that I'll have something to come back to. Initially when one comes to the US the first thing in your mind is, hey I'm going to come here (US), and I'll go back home to The Gambia. But the more you stay here, and you start raising a family the more you realize you probably are not going back home. You are in denial, well, you probably are not going back, so it's a combination of investment and just owning something out there.

For Interviewee 15, it was purely an investment opportunity, and his calculus were straightforward, "I think a couple of things; one is obviously as an investment with the hope that you'll get some returns down the road". Interviewee 23 pointed to the fact that planning was utmost, when deciding to return home in some capacity in future and often starts with an investment strategy that seeks income that builds towards a future return. He stated, "it's for investment, when you plan to go back home you have to plan early so when that time comes, you're not behind the 8 ball, so it's for investment income and eventual retirement and return back to Gambia"

Interviewees showed an understanding of the investment climate both in the US and The Gambia and pursued several strategies based on their circumstances aimed at attracting returns/income from their real estate assets in The Gambia. In some cases, these returns were purely for income but in others it was the initial stage of a multi-year strategy aimed at retiring and returning home for good. In effect creating a retirement nest egg.

### ***5.3.2 Motivation to Remit: Familial Ties***

Gambian emigrants in the US have strong roots in their home country and are highly integrated in the US. This means they are transnationals in the true sense of the word. Their attachment to family and friends back in The Gambia and their access to higher incomes puts them in a unique position to help provide housing for their family members back home. In some cases, they help build new housing or refurbish existing subpar housing for family members. Interviewees 13, 21, and 18 exemplify this category below.

Interviewee 13 was planning to build a house for her mum as she stated: “So also, there's a separate property there also to build for my parents. I'm looking to take care of my parents. It's something I would be doing after mine is complete”. Interviewee 21 also was motivated to build a house for his mum but also opportunistically rents out a part of the property for rental income. He stated: “the main reason is to get my mom a place to stay and it's a two-story house, then the other part is being rented out.”

Interviewee 18 viewed it from a different perspective, he was focused on uplifting the quality of housing his parents lived into the standard of accommodation he currently enjoys in the US. He stated:

When we come to the US as immigrants, we go through phases and we always wanted to do something back home, I hated the deplorable conditions my parents lived in, and I want to upgrade them a little bit so my main reason for building a house in the Gambia is for my mom to live in it. I've bought other properties, [. . .] that way I can lift my family from maybe the lower-class area or housing that they were living in to somewhere comparable to where I'm living in the United States.



Interviewee 22 showed below that the calculus that goes into investing in housing assets in The Gambia were not always clear-cut. His main motive was to build a comfortable house for her mum that can serve as a place for her to stay when she is home on vacation, but she also opportunistically realized the potential to use the additional space on the property for additional rental units to gain some investment income. So, in a sense, interviewee 22 exemplified the full gamut of the real estate investment experience. She stated:

For me, it was basically trying to get a place not just for myself but my mom too, she is currently here (US), but she's getting a lot older, so eventually she's going to try to go back home. I want to make sure she has a comfortable place to stay. But down the road I thought that she's going to stay there, and I can also stay there too when I go to Gambia for holidays. But at some point, I also wanted to make money, so I decided to build a separate adjoining housing unit to try to generate some sort of income from it. At least that way the income from rent can help pay the bills for my mum.

For interviewee 24, owning a house was tied to manhood and success as a family man so he prioritized that as an essential component of his goal of building up a family. The interesting part about this was that he lives in the US but seems to focus his idea of a family home in The Gambia. He stated:

It's my country and I feel like a man is not complete without having your own home especially if you want to build up a family so it came to my mind that I have to get a house too, for tomorrow if I have to build a family then I could live there with my family and when I say family I mean, my wife and kids.

Interviewee 12 was building a home for his family, but his idea of family was also quite different, it was of a compound style of a family where he and his brothers would live with their

multiple families in a big property. This was unique as it defied the trend of Gambian transnationals building single-family housing units for their nuclear families in the urban periphery. In this case interviewee 12 was basically replicating the type of compound housing he grew up in as a child. He stated:

What I wanted to build was a family house that's going to not only house myself but my brothers also and I have this big ole household. And then that's also close to some kind of a major road and transportation wise, and that type of deal and the property size to be able to accommodate those needs was an important factor.

For interviewee 4 and 11, they were motivated by advice from their family members to invest in real estate properties in The Gambia. For Interviewee 4, his dad advised that investing in real estate property especially land was the future, and he heeded that advice as he stated:

The main reason is before I basically came to the US like that was the advice from my dad. What he saw in the Gambia was in the future, if you want to invest, you'll have to invest in property, especially land. Get land and then invest into it. That was the main reason I started investing.

For interviewee 11, his motive was family related, having learned from his parents' lack of focus on the value of real estate property and failing to benefit from opportunities they had.

He stated:

My main reason is that I love real estate and while growing up my dad's family lived in Sukuta, and they never took land ownership seriously. Their dad had some land, but they never took it seriously and someone came from their extended family and sold it off. Ever since then, it became a priority for me that if I'm able to get some money, my first thing

would be to buy some land and secure it, just not only for myself, but for my family and extended family.

Yet for interviewee 3, his motivations were quite unique. He wanted to provide a home for his nuclear family in the US, especially his kids to be returning to so they will be exposed to his country of origin. This pointed to a conundrum most first-generation Gambian Americans face, that of engaging their American born children and strengthening their roots to their country of origin. He stated:

For my own immediate family here in the US , at least to keep them connected to where I'm from, so that at least they can be able to go back and see where their dad or husband is from and feel at home because they have their own place there to make them feel like they are part of that community.

These respondents demonstrated the importance Gambian transnationals placed on their families as they invested valuable resources towards building houses for their families in The Gambia for varying reasons. In the case of some transnationals, they were building new housing units for their parents. Others were upgrading existing subpar housing for their parents to live in, yet others were building compound style housing for their siblings to live in individual units with their extended families. While others were simply trying to deepen the connection their immediate family in the US have to their country of origin. What is clear from the foregoing is the value Gambian transnationals place on familial relationships as they spend considerable amounts of their resources to achieve the goal of homeownership for their family members back home.

### ***5.3.3 Motivation to Remit: Retirement Home***

The desire to retire after one's productive life is a commonly held goal for people across the globe. In the case of transnational communities, there is always a yearning for a return to their country of origin after a life spent abroad. Although this yearning is widely held among transnational populations, the reality is that most transnationals never attain that goal of a permanent return home. Towards this end, many transnationals spend a good amount of their savings buying and/or building houses in their country of origin in anticipation of their eventual return.

The interviewees overall harbored goals of a retirement and eventual return to The Gambia. However, their perceptions of the issues and their approach to addressing the problems resulting from the desire to permanently return home after retirement were markedly different. For example, undecided interviewees viewed housing investments in The Gambia as a hedge akin to a safety net or a form of insurance just in case they decide to return home eventually while others viewed their housing investments on an incremental basis preferring to start investing very early on in their lives so that when the time comes for retirement and final return, they would have had all their needs in place in The Gambia rather than starting the investment cycle closer to retirement. Yet others preferred a truly transnational approach to retirement planning to spend considerable time between the US and The Gambia during retirement. Some in this category preferred to spend most of their time in the US after retirement electing to spend a few months in The Gambia out of the year, others wanted to spend majority of their time in The Gambia while visiting the US a few months out of the year. This group was more likely to be investing in housing assets in The Gambia for future cashflows to be used towards funding a lifestyle upgrade in retirement.

Although they all mostly agreed on retiring back home in some capacity and had identified real estate investments in The Gambia as a key component of that plan, they differed markedly in their approach to retirement.

Some focused-on investing in aspirational seaside properties in The Gambia so they can have beachfront properties with warm sunny weather all year round in The Gambia in retirement. This category viewed retirement as an opportunity to enjoy the fruits of their labor in a foreign land necessitating an upgrade of lifestyle in retirement. There was also a category that viewed retirement as a zero-some game where all retirement planning was done in The Gambia at the expense of any in the US, this group was more apt to empty 401K accounts to fund housing investments in the Gambia as they did not view these nest eggs as useful if they planned to live full time in The Gambia after retirement.

For interviewee 5, the issue was a simple and straightforward one as he matter-of-factly stated, “that's where I plan to retire”. This was in stark contrast to interviewee 10 who made it clear that the decision to retire and return home was a deliberate calculated move. He stated:

God willing, I plan on when I retire to definitely go back home and resettle. So that's why when I was buying my properties, I bought them with the future in mind and not right now. So, I'm projecting that maybe in the next, 10, 15, or 20 years I want to go back home to retire.

Interviewee 9 echoed that sentiment and stated that he wanted to grow old in The Gambia and are planning to retire and return there. He states:

My reason is I always feel like with all the opportunities here I just feel like at some point I probably want to go home, get old there in Gambia and stay there and I think that's

what's driving me to build a house. I'm just preparing for my return home because when I go there, I want to have a home where I'm going to live.

For interviewee 16, it was about identity, and he identified as someone who resided in the US but was Gambian and as such, wanted to return to the motherland as follows:

Because part of it is I, I see myself as somebody who is here (US) but I'm from Gambia so I want to own something from my motherland because eventually I'm seeing myself as somebody who will eventually go back to Gambia to settle. So, I think part of it is a sense of achievement. I'm currently here but I want to see myself go back home so I need to have somewhere to put my family.

Most Gambian transnationals grappled with the dilemma that most immigrants face, how to make sense of retirement and return out of a life mostly lived in the US. Interviewee 1 exemplified this as he stated: "I just wanted to do it just to be safe in case I needed to go back home". Most Gambian transnationals were not sure if they would ever return but engaged in investments in housing to fund retirement and future return just in case, they made that determination at a future date. He referred to it as a "safety net."

Interviewee 7 also struggled to decide whether to return or not but hedged his bet by investing in real estate assets just in case he decides to return in future, but he was still uncertain whether he and his family will make that move in retirement. He stated:

At the time, my thought was that, after retirement, hopefully once the kids are all grow up, when we retire, my wife and I, as we are not certain yet, will probably go live there (The Gambia). We have a property that's very close to the beach, like you can literally walk to the beach. If everything works out the way we plan, we would love to build a nice, decent home there because it's a huge property. It's like 100 by 100 meters [2.5

acres] and it's very close to the beach. And that's something we would like to be able to just go out there and build our home and be able to walk to the beach in the mornings and enjoy retirement, hopefully.

Interviewee 15 was in a similar predicament as interviewee 7 above as he had not yet decided on whether they would return after retirement. Yet, the potential for that in the future motivated them to start the investment process early as he explained his rationale below:

It's where I came from originally, obviously there are family connections there as well. Even though I may not be living there right now, at this point I haven't made that decision as to when I'm going to go back but obviously at a certain point when you get to sudden retirement age, maybe it might be one of the options to be there not permanently but periodically.

Interviewee 20 also felt a need to invest in housing assets in The Gambia even though he was not sure if he would return. He states that investing in housing is to create a safety net thus:

I have no reason right now for investing in land in the Gambia other than just wanting it as security in case I end up going back to Gambia I'll have at least a piece of land there that I can build on. I'm thinking that if I buy it now, later on when I go back, even if land prices go up astronomically, I can always build there and live in a decent place.

Gambian transnationals like most transnationals the world over harbor dreams of an eventual retirement and return to their home country. These dreams spur the many Gambian emigrants residing in the US to invest in real estate assets early on as a way to fund retirement or provide a place to stay in retirement. Not all of them are convinced they will eventually return in retirement, yet they continue to invest in real estate assets even with that uncertainty. This state of affairs leads This researcher to conclude that Gambians are highly motivated to invest in real

estate assets in the Gambia for retirement and return purposes even when prospects for such a return are uncertain and in doubt.

#### ***5.3.4 Motivation to Remit: A Place to Stay***

The transnational nature of Gambian emigrants in the US naturally leads to movement between the US and The Gambia. It also makes sense that most Gambian emigrants in the US would have homes in both countries. Several interviewees have demonstrated this as they want a place of their own to stay in when they visit home for varying reasons.

Interviewee 13 stated it simply as, “mostly for when I visit home to at least have somewhere to stay”. While interviewee 3, emphasized that the house was functional and served a purpose and was used when they were back home in The Gambia, as he states, “it's not to show off because you're doing it. It is for whenever I go home, at least I have my own place where I can stay.” Interviewee 12 pointed out that investing in a home to stay when he returns home was not deliberate but accidental as follows:

I really didn't try to invest in housing in Gambia. It just happened by chance. I would say I wanted somewhere to live when I go home and the first property, I bought in Salaji was not ideal then I bought another one in Yundum, and it was not ideal either. And then finally I bought one in Jabang which was pretty much what I was looking for.

For interviewee 22, having a place to stay was tied to providing a place for his mum, and as such the consideration for a place to stay is second to the need to provide a place for his mum. He states,

For me it was basically trying to get a place not just for myself but my mom too, she is currently here [US], but she's getting a lot older, so eventually she's going to try to go back home. I want to make sure she has a comfortable place to stay. But down the road I



thought that she's going to stay there, and I can also stay there too when I go to Gambia for holidays.

Interviewee 5 also wanted a place to stay as follows: “the one in Tujereng, because that one is a little bigger, so this is going to be more where we start staying on holidays”. That sentiment was echoed by Interviewee 4 who wanted privacy and freedom in their own home as he stated: “I want to live in my property where there are no restrictions. I want to stay outside of the hotel so I can have my own freedom and just visit anywhere when I come back home, you know.”

It is clear from the interview responses that although Gambian transnationals invest in housing assets back home for the purpose of having a place to stay when they return on vacation, it is not their top priority. Gambians in the US are focused on other more important things like providing homes for their families, investing purely for income or for retirement income. They also invest because they genuinely view ownership of landed assets in The Gambia as a part of their identity, so they express that in a willingness to own a piece of The Gambia.

### ***5.3.5 Gambian Emigrant Interview Data Summary***

The preceding interview data analysis sought to identify what motivated US-based Gambian emigrants to engage in transnational housing investments in their native country of The Gambia. The data were derived from in-depth semi-structured interviews with 24 respondents. I expected different individuals would have different motivations for investing in real estate assets in The Gambia. That said, there were several unifying themes that came to the fore from the analysis. The thematic data analysis employed Braun and Clarke’s (2006) six steps of data analysis procedure outlined in detail in Section 4.8 for a robust, more structured analysis in order to get more reliable outputs. The themes identified included investing in property for a return,

familial ties, investing in a retirement home, and a place to stay when on vacation in The Gambia. The interviewees all provided different rationales for engaging in housing investment. Although the 24 interviewees represent the four themes identified by the researcher, it is worthy of noting that each interviewee did not identify all five motives. Some interviewees identified one motive while others identified two, and there were a few who came up with three motivations for investing in housing. Their insights also revealed the duality that exists for US-based Gambian transnationals as they constantly navigate two worlds while trying to reconcile expectations in both.

#### **5.4 Gambian Professionals Interview Data Analysis**

The second goal of the study was to understand the impact of Gambian transnational housing investments in the Greater Banjul Area and assess whether they were contributing to the decentralization of population in the region. This necessitated a third phase of data collection, and it was important to interview private residential property developers, housing finance professionals, Gambia government land use planners, and transportation infrastructure planners. These professionals are the main players in the real estate sector in the country and were in a unique position to provide first-hand knowledge and experience on the subject.

For this phase of the study, I conducted open-ended semi-structured interviews with 12 professionals: 4 real estate developers, 3 housing finance professionals (1 in public sector, and 2 in the private sector), and 5 planners all in the public sector. Eleven of the professionals were male while one in housing finance was female. Efforts were made to include female professionals, but they were not very represented in the real estate sector in middle to senior management in the country. To meet the inclusion criteria for this phase of data collection, one had to be a mid to senior level professional actor in the real estate sector in The Gambia. I

identified the key stakeholders in (1) the Ministry of Lands and Physical Planning, (2) the Social Security and Housing Finance Corporation (SSHFC) – a public non-bank housing financier real estate developer, (3) the Directorate of Works and Transportation Infrastructure Planning, (4) TAF Africa Global - the leading private real estate developer in the country, (5) Global Properties – the second leading private real estate developer in the country, and (6) The Housing Finance Company – the leading housing finance institution in the country.

#### ***5.4.1 Motivation to Remit: Investment Income***

The investment income motive for Gambian transnationals engaging in housing investments covered income as the main motive for investing. Among the strategies by Gambian emigrants in this theme include investing in apartments, hotels, and the leisure property industry to be rented on short term basis for income. This situation represents a departure from the norm as apartment ownership and living is a less common form of ownership in the Gambia. Gambians generally rely on compound style of living in the past. This theme also covers single family style houses built for rental income. In some instances, this strategy is not exclusively for income as some of the properties are let out for most of the year and used for short periods of time annually as vacation homes. Developer 2 captures this as follows:

The other is buying to invest like renting out apartments like those we have in Senegambia. They are very popular among diaspora Gambians, some of them have never been here or they're not planning to be here, all they want is a return on their investments [ . . . ] there is also another group that would buy it and they will come and use it once a month in the year and then the rest of the year they tell us to rent it out for them and take this money and put it in their bank accounts, basically manage it for them.

Banker 1 provides more color to this theme and suggests that 85% of a seaside apartment complex named Coco Ocean Apartments are owned by Gambians abroad stating:

Right now, you see people buying apartments, homes and businesses so that they can use them as investment vehicles to really let their money grow for them, and the areas like I said is commercial properties and rental, residential rental properties and now a new phenomenon in Gambia, people in the past we're not keen to own apartments and now if you look at the real estate companies, they're building apartments in strategic areas especially like the waterfront around the Coco ocean. Looking at the ownership there, you can safely say that 85% of those apartments are owned by Gambians not living in the Gambia but they put it back in the market and you know get a return on it monthly or annually and it's making a difference but I think the real estate market especially homes is probably one of the biggest vehicles that the diaspora as a whole are putting their money into.

Banker 2 suggests that there are three motivations for Gambian transnationals to invest in housing and the main motive is that of income generation. He states: “yeah it's a combination of the three but mostly for rent, for income.” Planner 1 goes further to suggest that Gambian emigrants are motivated by dividend income from real estate investing as follows: “most Gambians abroad aspire to invest into land and property acquisition, as a result, most of them invest in private development for accommodation or for rental purposes to attract dividend in their investments”.

Developer 1 corroborates the others but points to a source of funding that involves using funds acquired abroad as funding for the real estate investment or rental income strategy in The Gambia. He states:

Probably you have a secondary mortgage on some property you have there (USA) and you have some change or whatever, you build a house here (Gambia) and then rent it out, at times with the long-term vision of moving in when you come back home or when you retire.

Banker 3 agrees with the suggested motives above and points to Gambian transnationals pivoting away from stashing their foreign earned capital into savings accounts into real estate investing for income. He argues:

You have another set of Gambians that are investing in real estate as a means to get a return on investment, those people looking for commercial properties, agricultural land, and also areas to do leisure business, hotels, and others . they happen to have access to capital. This access, and they now because most of them in the past we're putting it in savings accounts, and they realized that it's really not working so they were parking their money now they have decided to really get into real estate property.

Gambian professionals in the real estate sector have identified investment and rental income as the primary motive for Gambian transnationals engaging in real estate investing in The Gambia. Gambians abroad employ several strategies to achieve these motives including buying seaside or strategically located apartments to be rented out for income. They fund these investments with second mortgages of their properties abroad in some cases and have entered the real estate income sphere in The Gambia as a pivot away from holding their capital in savings accounts.

**Investment Income: A Secure form of Investment.** The secure form of investment is a sub-theme of the investment income umbrella theme and covered Gambian transnationals investments in housing assets being motivated by the fact that real estate investing is one of the

most secure forms of investment in The Gambia. Among the arguments made by Gambian professionals are that Gambian emigrants (1) value real estate investing as the most secure form of investing in the country, (2) value property investments as security instruments and collateral, and (3) view real estate investing as one of the most profitable forms of investing given the fact that there are limited forms of investment available in the country.

Planner 2 makes the case that Gambian transnationals are motivated to invest in real property because they view this form of investing as the most secure vehicle in the country. He states, "Some emigrants will tell you it is a secure way of investing [. . .] in most cases, Gambian immigrants abroad see it as the most secure way of investing." Developer 3 concurs with that assessment as he suggests: "Security: when you are abroad, you want to come back to a home, you want to have a secure investment. It is a form of investment, it is a security, a collateral; people will want to have collaterals and securities."

Planner 1 suggests that Gambian transnationals have limited investment options in The Gambia and that investing in property is more lucrative in The Gambia than in host countries. He states:

Another thing will be the conducive environment and political stability, when all these are available, of course they would like to invest in the Gambia. The price of land also compared to other countries can also be a motivating factor to invest in property acquisition. This generally has gone beyond just to provide housing, now the reason why most folks are investing in land and property is it's just a form of investment. Probably one of the most profitable investments that you can do. You can buy a land this year let's say 100,000 Dalasis (\$2,000) maybe after 2-3 years along the line that land will appreciate significantly in terms of value and if you look at most people who have the

means they just don't buy one property and they build on it, they tend to buy multiple properties so the only logical explanation would be it is more of an investment than just trying to create housing for themselves and their families. I will say the biggest driver is for investment, probably we don't have a lot of opportunities in terms of investment basically because our market is a relatively small market, so people tend to venture into land in terms of investment. Also, there are some cultural problems as it relates to investment. We have limited investment opportunities where they can venture into.

Planner 4 corroborates this idea that the best form of investing and repatriating capital from abroad for Gambian transnationals is to invest in real estate. He states:

I believe like other growing nations; Gambians go to Europe in order to have a better life. The opportunities they cannot get here, might be abroad. And they would have that at the back of their minds that they are from the Gambia and whatever they have, they would like to bring it back to the Gambia. And the best way of doing that, is to invest in land and property.

Gambian professionals made the case that Gambian transnationals are motivated to invest in the real estate sector because they view it as the most secure form of investment in the country, value it as a form of security instrument and collateral, view it as a more lucrative form of investment than in their host countries, and that they are limited to real estate investing because of the few investment opportunities in the country and real estate investing is one of the most lucrative.

#### ***5.4.2 Motivation to Remit: Familial Ties***

The familial ties theme captures the provision of shelter for family members by Gambian emigrants who were motivated to invest in real estate to provide decent housing for their family

members back home in The Gambia. Among the arguments made by Gambian professionals are that Gambian emigrants (1) simply want decent or better shelter for their family members left behind in The Gambia, (2) want to improve their family members' standard of living, (3) seek to mitigate the rent burden placed on their families who are not homeowners, or (4) want to bless their family members with the financial success they achieved abroad.

Planner 2 states simply that Gambian transnationals want better housing conditions for their family members. He argues, "to some, they want better shelter for their families." Planner 1 supports this reasoning by stating: "Another would be to help the people they left behind, their parents and their relatives, maybe they didn't have the opportunity to live in a better housing or quality housing, so therefore, they need to help provide decent housing for this group of people".

Developer 2 argues that the primary goal of Gambian transnationals is to move family members from renting into homeownership as follows:

the primary ones are investing so they can get their parents and their families out of rental [ . . . ] whenever you leave the country and go abroad, I think the primary thing that you think about is education, and the moment that is out of the way, the next thing you think about is shelter. It is a natural occurrence, it is something that is natural throughout, we hear this over and over again where people are trying to make ends meet back there but also trying to find shelter back here primarily for their people to move and get out of rentals.

Developer 3 supports this line of reasoning suggesting that Gambian transnationals try to mitigate the rental burden on their families because rent is expensive in The Gambia. He states:



Some people are looking at cutting the expenses they spend on rent because rent can be expensive in the Gambia. If they have a house, then that rent money can go into the feeding money, and then the rest of it can go somewhere else.

Developer 3 attributes the motives of Gambian transnationals for investing in real estate as wanting to improve the standards of living of their family members back in The Gambia as some transnationals may have started out from humble backgrounds and their financial success abroad is an opportunity to assist their families improve their living standards. He states:

For some other people, it is improvement in their standard of living, if you look closely, most of these people come from very humble backgrounds so the first thing they think about when they go abroad is to work hard and get a decent house for my family so that the issue of paying rent and all of these things will be off my head. When you have a house of your own, you have improved the lives of your family.

Banker 2 supports that line of argument that most Gambian transnationals originate from modest backgrounds and are motivated to “bless” their families with their “financial resources” acquired in their host countries by acquiring housing assets for them in The Gambia. He states:

Some of them what motivates them could be family related, for instance, some of them where they lived here, maybe when they left here (The Gambia) maybe their family were living in a very modest condition and you going out there (abroad) being able to acquire some financial resources, you would want to bless your family like your mother, your father and a lot of them (Gambian transnationals) do engage in investing in such properties.

Gambian professionals in the real estate sector have identified investments in real estate properties for the benefit of family members as a key motivator for Gambian transnationals

engaging in real estate investing in The Gambia. Gambians in the diaspora want better housing conditions for their family members and invest in housing assets to assist family members to move from renting into homeownership. They do this to mitigate the expensive rental burden on their families. Gambian transnationals also invest in housing for their family members because they want to improve their families' standards of living. It is argued that some or most Gambian transnationals may have started out from humble or modest backgrounds and are motivated to "bless" their families with their "financial resources" acquired abroad and help improve their living standards.

#### ***5.4.3 Motivation to Remit: Retirement Home***

Using real estate investments as a form of retirement and social security benefit is another theme covered by Gambian professional respondents. They contend that Gambian emigrants are motivated to invest in real estate as a source of retirement income during retirement and return to The Gambia. Among the arguments made by Gambian professionals are that Gambian emigrants invest in real estate assets for social security income during retirement and return to The Gambia. Some argued that most Gambian transnationals may not work in jobs that offer retirement benefits in their host countries and therefore need to provide for themselves in retirement. As such, they invest in real estate in The Gambia to address that need.

Banker 1 suggests that Gambian transnationals are motivated by social security needs as follows:

Well in my opinion, I think we have three sets of diasporans; people who are just trying to buy a piece of Gambia to call home and I think they're doing that for their Social Security, meaning themselves a place to call home once they want to come back home.

Planner 1 supports the need for investing for retirement and return as he states: “They are reminded that they are Gambians, whatever they do, they will someday return home so they would have to do some investment here”.

Planner 4 supports this argument of a need for social security income in retirement and during a return as he states:

It is some kind of Social Security for them because if you look at the Gambians in the diaspora most of them when they retire, they come back to the Gambia. And if they invest in real estate, some of them depend on that as their retirement benefit so that is one area which is beneficial to them.

Planner 5 supports this argument but goes on to suggest that most Gambian transnationals may need to invest in real estate in The Gambia as retirement source of income because they may be working in jobs in their host countries that don't provide them with retirement benefits. He states:

One way you profit in terms of investing in real estate for the diaspora it serves as an investment benefit and Social Security for them. Some of them probably don't have jobs that would pay them retirement benefit when they are in the diaspora so when they return, that becomes their source of livelihood.

Gambian professionals made the case that Gambian transnationals are motivated to invest in the real estate sector because they value this form of investing as a form of social security during retirement and return to The Gambia. They do this because most Gambian transnationals eventually return home during retirement and that most Gambian transnationals are motivated to invest because they may be working in jobs that don't provide any retirement benefits in their host countries.

#### ***5.4.4 Motivation to Remit: A Place to Stay***

Investing in housing assets as a place to stay when on vacation in The Gambia is one prominent theme from the conversations with Gambian professionals. This theme contends that Gambian emigrants are motivated to invest in real estate to be used as a place to stay during visits to The Gambia. Among the arguments advanced by Gambian professionals are that Gambian emigrants (1) need privacy and peace of mind away from their extended family while on vacation in The Gambia, (2) want something to call home when they come back to The Gambia, and (3) Gambian emigrants have varying motives for investing in housing and in whatever order they prioritize them, they'll eventually invest in a home for themselves to call home when they visit The Gambia.

Developer 3 suggests that Gambian emigrants are motivated to invest in a place of their own to call home due to privacy and “peace of mind” concerns as follows:

Because of family problems, extended families and all living together, people want to be on their own for independence. When you come home from abroad, you want to have your peace of mind and privacy for the one month or two that you are staying here.

Developer 2 suggests that Gambian transnationals have various motives for investing in housing but in whatever sequence they prioritize them They will eventually invest in a house to call home while visiting The Gambia. He states:

Secondary will be for their own homes, people tend to go through different circles, we have seen people who have done it all the way round whereby they look for something for themselves first, and then house the family later and then you have others who say no I want to get my mom and my people out of renting first then I will concentrate on my own.

Developer 1 corroborates this argument by stating:

One is to have an investment or a home, so when they come back, they can at least have something to call home [. . .] overall, it is to have a home here because you come from this place.

The theme of Gambian transnationals investing in a place to call home suggests that Gambian emigrants are motivated to invest in real estate assets to be used as a home to stay in on their visits to The Gambia. They argue that Gambian transnationals do this because they want something to call home when they come back to The Gambia, some privacy and peace of mind away from their extended family members, and that they have varying motives for investing in housing and in whatever order they prioritize them, they'll eventually invest in a home for themselves to call home when they visit The Gambia.

#### ***5.4.6 Market Dominance***

A recurring theme from the interviews with Gambian professionals is that Gambian emigrants remit large sums of money to The Gambia annually and a sizeable portion of it is poured into building or buying houses. This theme contends that Gambian transnationals dominate the real estate market because of the huge sums of foreign capital they have access to.

Developer 2 provides an assessment of their level of involvement below:

In the very beginning, it was a huge number representing the buyers from abroad, when we first started it was predominantly 80 to 85% of our customers that were based abroad but recently it is shifting. I think from when we started 15 years ago, it was about 85% but now the diaspora represents only about 70% , the locals are buying, and people are investing locally as well in real estate so that's basically what had happened .

Developer 1 assesses the purchasing power of Gambian emigrants relative to local Gambians within the real estate space. Gambians abroad are the dominant players in the market and represent the primary clientele of real estate developers. He states:

Gambians abroad finance half of the economy, it has been proven, figures have shown that remittances now make up 50% of our GDP. And obviously housing, putting a roof over one's head is a primary objective of anybody so anybody living outside thinks of getting a house [ . . . ] For us, they are our main clients whether it is for themselves, or it is for business or for their relatives. They have the source of funding, and it is a reality that Gambians who are living here cannot afford to buy a house. It is quite significant, and I can tell you a very high percentage of house buying and investment the money in inflow comes from abroad.

Planner 1 bolsters the points made by Developer 1 above by stressing the fact that Gambians in the diaspora have access to huge resources and are the main clientele for the real estate developers in the country. He cites the \$700 million in annual remittances flowing into the Gambia as an indicator of their purchasing power as follows:

When you look at Taf Africa Global, Swami India, and Global Properties, Blue Ocean Properties, and most of these major real estate companies, also those that build houses and sell, majority of their clientele are the diaspora people because they are the people that can afford the money to buy. The Central Bank of The Gambia gave an update on the amount of remittance coming from the diaspora, it is in excess of 700 million US of dollars for the year ended 2021. We can comfortably say a huge chunk of that is going into the real estate development in this country.

Banker 1 provides an overview of the real estate industry and the role of Gambian emigrants within it. He points out the fact that most remittances are invested in housing as opposed to consumption as most people erroneously believe. He states:

Over the past 15 to 20 years, one of the growth drivers of the Gambian economy has been building construction and building construction has been supported by the real estate market, so if you look at the diasporans, their involvement in the real estate market is very significant [. . .] today the construction boom in the Gambia has been bankrolled by the diaspora, every twenty houses that are being built in this country, you can safely say that a minimum of seven to 8 are owned by Gambians living abroad, so that plays a big role. Also looking at the remittances they have been sending, a lot of Gambians think remittances that they're sending is for family upkeep and others, that's not the case most of it is going to infrastructure development, especially properties.

Banker 2 confirms the huge presence of Gambian emigrants in housing investments in the country. He suggests that they don't always go through formal channels and do go it alone sometimes by building incrementally over time as their resources permit. He states:

Gambian immigrants are definitely involved, they're investing a lot in housing currently even if they are not going through the banks or Home Finance Company, they are doing it on their own, building and making it a gradual process, yes, they are highly involved by building incrementally, yes.

Developer 3 characterizes the level of Gambian involvement in the real estate market as "tremendous" and estimates their presence to be between 30 to 40 percent. He states:

The level of immigrants is so tremendous, if you look at our housing schemes, aside from Bakoteh and Kanifing, Brusubi is mainly for average civil servants, but again a lot of

diaspora people have purchased serviced plots with us at Brusubi. They buy these serviced plots and develop it to their own taste, that also applies to our other estates in Brikama, Tujereng, and Jabang. Overall, we have a lot of Gambian immigrants who buy plots from the corporation [. . .] Those statistics are not available, we have never done it before, if am allowed to do an estimation in my capacity, it will fall between 30% to 40% and I am able to give this rating because I sign their title deeds.

Planner 2 corroborates other professionals by suggesting that three out of five nice houses belong to Gambians living abroad as follows:

The emigrants are highly involved in the real estate sector, if you see a good house around, a nice one, if you ask, three out of five will be owned by an immigrant so they are highly involved in the real estate sector.

From the foregoing, it is clear that Gambians living abroad play a dominant role in the real estate sector in their home country. Estimates of their involvement range from 30 to 70 percent of the real estate market. Developers view them as their main clientele while other professionals recognize their outsized influence on the market. What is clear is that Gambian emigrants invest huge sums of money into the real estate industry, a fact that will have distortionary effects on the larger economy.

#### ***5.4.7 High Incomes and Homeownership Affordability***

A prevailing theme throughout the data was that Gambian transnationals compared to their local Gambian counterparts have higher incomes and can better afford to invest in the real estate sector. This access to higher income makes Gambian emigrants more likely to own luxury single-family houses that local Gambians cannot afford. This issue is captured succinctly by Developer 3 who contends that local Gambians have low incomes and cannot afford a lot of the



properties being sold by private property developers. Developers he suggests face a dilemma of balancing between low-income Gambians and high-income Gambian emigrants. If plots are priced too high, then Gambians abroad will be the only ones to afford it and that will exclude local Gambians. He states:

We want to make housing as much affordable as possible, the income level of Gambians is extremely low [. . .] people in the diaspora have high income levels and that is something we are trying to bridge we want a balance between high income and low income earners as opposed to just focusing entirely on high income earners [. . .] but our main concern is Gambians who are resident here, their income is very low.

Planner 3 corroborates the argument that local Gambians cannot afford the homes being built and sold in the housing market by private property developers. He states:

The income of an average Gambian cannot even sustain that, but it is a challenge here, you want to sell a completely built property for D2 million [\$40,000] or D3 million [\$60,000] and you want to recover that within five years, on average people are making D10,000 [\$200] monthly.

Banker 1 corroborates the argument by Planner 3 as he states: “their income levels are very low and basically, it's making their lives and livelihoods difficult”. Developer 4 corroborates this and provided price comparisons to back up his argument that local Gambians cannot afford the average houses on offer in the real estate market due to their low incomes. She suggests:

our main concern is Gambians who are resident here, the income is very low. We are thinking of how to create an enabling environment for those Gambians to be able to afford housing, sometimes it is very difficult, in as much as we want to help the

Gambians, it is difficult because the average cost of a low-cost housing is above D1 million. How many Gambians can afford D1,000,000 [\$20,000] to buy a house even on mortgage? this is going to be difficult because mortgages are normally serviced for a 25-year period.

Planner 1 makes the claim that Gambian emigrants are the main clientele for the real estate developers in the country because they are the only ones that can afford them. He states:

When you look at Taf Africa Global, Swami India, and Global Properties, Blue Ocean Properties, and most of these major real estate companies, also those that build houses and sell, majority of their clientele are the diaspora people because they are the people that can afford the money to buy.

Developer 1 confirms this assertion that Gambians abroad are the main buyers in the real estate market and that local Gambians are just not able to afford buying houses in the market: He states:

They have the source of funding, and it is a reality that Gambians who are living here cannot afford to buy a house. It is quite significant, and I can tell you a very high percentage of house buying and investment, the money in inflow comes from abroad.

The preceding theme suggests that Gambian transnationals have higher incomes and access to capital relative to their local Gambian counterparts. Access to these funds allows them to be the main clientele of private residential real estate developers because local Gambians are simply unable to afford the homes on offer due to their low incomes.

#### ***5.4.8 Preference for Single-family Homes***

Gambian transnationals' high incomes and access to capital relative to their local Gambian counterparts allows them to consume more land and housing both qualitatively and

quantitatively. This access to more capital and their exposure to different architectural styles in their host countries lead them to demand modern architectural styles of housing which are a departure from the traditional compound styles of housing in the country. Planner 2 captures this state of affairs succinctly as he states:

the emigrants tend to go in for modern houses and this also has to do with their income or available finances. They can afford it, so they tend to go in for modern styles than traditional compound styles.

Banker 2 corroborates this argument by Planner 2 as he states:

Housing styles now, it is still coming up with magnificent architectural designs, if you could remember previously, we just build four corners, but now you are seeing some taste in it, yeah.

Developer 4 suggests that Gambian emigrants prefer living in non-functional “fanciful” houses that are easily distinguishable as being owned by them. She argues that these ideas are imported from abroad as follows:

Generally, people from abroad want to live in fanciful houses, when you go to our estates, you can easily distinguish that these houses are owned by people from the diaspora. In a way, it is making us loose our culture, they should consider a lot of things when they are building their houses, when you go into a house, the house should tell a story, but then if you look at the houses that we have right now, there are so many non-functional attributes, we are importing ideas into our architecture and we are losing certain traditions [ . . . ] in most of our houses, the spaces are not functional, they are importing ideas that are not relatable to who we are as a people.

Planner 1 makes the argument that Gambian emigrants are influencing a change from modest architecture towards ornate designs they copy from abroad. He states:

Now coming back to the diaspora in terms of how it is influencing or impacting on our indigenous architecture, I think this has been immense, if you look at our architecture initially, it was a very modest style of building, but since we started having most of our people going out [abroad], obviously they live in houses and they've seen the arrangements in terms of the layout, the inclusion of having some facilities like having a kitchen inside the house, having a dining area and the like [. . .] some of us design plans for the diaspora Gambians, some of them would want to give a copy of a plan that they have seen online or in the West and they will want to replicate that here [. . .] but the truth is especially during the last two decades there has been a huge influence of diaspora Gambians in shaping our architecture and that is also making us completely depart from our local way of building.

Planner 4 supports this argument and suggest transnational Gambians are focusing on building housing for nuclear families while traditional compound styles are focused on extended families. This directly suggests a change in preference from compound style housing towards single-family housing by transnationals because of their immediate family structures. He states:

The diaspora influence on architecture has been great, but the purposes are different. Locally, we design it for extended family accommodations as opposed to the diaspora, because most of theirs is for nuclear family households. They aspire to copy the designs they've seen and then bring that to develop and make change. As a result, we entirely depend on imported furniture. Now the room

sizes are even bigger than before, because those are influenced by them how the living room, the bedrooms, the inclusion of toilets and the kitchens in the house have change. The affordability is an influencing factor, and because they can afford it, most of them instead of buying more land they prefer to go up to build up Story buildings. They enhance that a lot to an extent that everybody is trying to emulate their styles.

The preference for single-family homes theme suggests that Gambian emigrants tend to invest in “modern” houses because they have higher incomes compared to their local counterparts. Overall, architectural styles are changing, Gambians abroad own luxury houses that are easily distinguishable in neighborhoods but are full of non-functional spaces. What’s more? Diaspora architecture is influencing local styles. Local styles tended to be of housing for an extended family, but now Gambian emigrants are building for nuclear families. Diaspora Gambians are importing foreign architecture and, in the process, influencing the design tastes of locals away from traditional styles to new modern housing styles. This marks a shift in preference to modern single-family houses as opposed to traditional Gambian compounds.

#### ***5.4.9 Transportation and Infrastructure***

Transportation and infrastructure developments were a recurring theme throughout the data collection. Gambian private real estate developers, planners, and bankers all suggested that road network expansions by the Gambia Government have led to rapid residential housing development in peripheral locations within the GBA. What’s more, some planners have suggested that residential housing developments in peripheral areas force the hand of transportation planners to extend existing road networks to service those peripheral locations. In effect, road network expansions attract residential housing development in peripheral locations,

more residential development in peripheral locations result in more road network expansion in a vicious cycle that reinforces each action taken.

Planner 2 argues that transportation network and road expansions are leading to decentralization of population in Jabang and Jambanjelly, two towns in the outskirts of the GBA. He cites other towns where rapid residential development is taking place which is now leading the government to plan road access expansions for those areas. He states:

Transport and development influence each other, if you look at areas like Jabang and Jambanjelly, it is because of the road network that have been constructed. And now, you are seeing the influx of a lot of houses been developed around that corridor. You also have areas where the road network is very bad, and then you have this real estate [development] presence and currently it is influencing our future projects because you cannot have nice houses in areas with a poor road network. Citing another example, Brufut and Madiana do not have any road linking the two, and now at the level of the National Roads Authority, they are thinking of constructing a road going through Brufut and then to Madiana and then to have a loop and then to come back. If you look at that area, it is dominated by different real estates [companies], some even in the bush, they have started developing and then some are in the process, but I am sure with the construction of the road around that area, there will be rapid development so transport and housing and real [estate] influence each other.

Developer 3 corroborates this linkage between road network expansions and residential housing development and suggests it has an impact on the pricing for their home offerings thus:

The impact is very positive, a case in point is Tujereng, without a good road Network, our housing estate will not be marketable, but because there is a highway, and the

electricity grid passing and water networks, it impacts our development. Once you have water and electricity and internal road networks, to tap from the main system will not be expensive so these will impact on the price.

Banker 2 supports that argument and goes further to suggest that road expansions also correlate with the growth of private real estate developers and the amount of housing estates they develop. He states:

Actually that's a very important area of government involvement in providing many areas necessary things like roads, electricity, it is very important and when that happens the development becomes rapid, because people know that there are roads there and there's water so development becomes very rapid and that is seen in the development of private real estate companies or institutions like Social Security and Housing Finance Corporation, and Global Properties because when they come out with their estates they have roads so that helps in the rapid development of the area. Developer 2 explains how development clusters around road and infrastructure developments his company creates for their residential housing projects. He states:

I'm building a 2.6 kilometer access road from the highway to the site and bringing both electricity, and water, and internal roads just so I can facilitate these services for the client [. . .] once this infrastructure is created it attracts a lot of development [. . .] wherever we go and settle, before you know it the area starts developing rapidly, people take that opportunity with the infrastructure, the roads and everything else.

Planner 1 supports this argument by Developer 2 above as he states:

Everywhere is picking up so they now buy houses anywhere. Once you have the basic infrastructure anywhere, people will live there and that is what we have discovered. In The Gambia, people are living anywhere, once you have a good road and there is power,

and water, and with cell phones and internet you live anywhere. People are living as far as in Foni and coming to Banjul to work daily.

Developer 1 corroborates the fact that road network expansions lead to rapid residential housing development. He states:

It impacts it seriously, the Kombo Coastal Road has seriously opened up development, the reason why I am able to do any work in Gunjur is because there is a good road network to drive to and come back in 30 minutes. The same applies here, from Senegambia to Kerr Serigne, at the time we were starting our real estate business that road wasn't done yet. People tend to forget that, but this is new, we would have never been or bought Brufut Gardens and same thing applies to the hotel, so I think within the Kombos, road network has improved a lot over the past few years and same applies to the other basic amenities like water and electricity.

Banker 1 agrees with this argument and suggests that road expansions have resulted in irrational property price valuations that have left most buying under water. He states:

The market in Gambia is very arbitrary and highly emotional as it relates to valuation of properties and the greatest folly is tar roads whenever a road passes somewhere, people just believe that this place must command such a value and a lot of people are sitting on properties that they cannot sell meaning right now the Gambian real estate market is what I call a buyers' market because some sellers bought at a high price and now want to put a premium on the price they bought it for but the market is not willing to buy at that level so the land bank is holding a lot of properties that can be cashed with the desired prices that these people are trying to get.



Planner 3 suggests that this state of affairs is due to the fact that land use planning is done in isolation from transportation infrastructure planning. He states: “the key challenge here when it comes to urban transport is the lack of integration between the transport and the land use; that is a key challenge.

The preceding transportation infrastructure expansion theme argued that transportation network and road expansions are leading to rapid residential housing development in peripheral locations like Jabang and Jambanjelly. What’s more? New road construction has led to speculative land buying that has sky rocketed land prices to irrational levels. It also contends that infrastructure investments by developers for their estates in peripheral locations are attracting Gambians to invest in real estate in nearby areas and leading to sprawl development. Planners suggested that transportation planning and land use planning were done separately and a lack of integration results in overall poor planning and decentralization of population. Moreover, houses being built in peripheral locations is forcing the hand of transportation planners to expand road networks into those peripheral locations because “you cannot have nice houses in areas with a poor road network.” This suggests that decentralization of population is causing more roads to be built in peripheral locations and more road building is causing more decentralization of population in a vicious cycle and a race to the bottom.

#### ***5.4.10 Gambian Professionals Interview Data Summary***

The preceding interview data analysis sought to identify what motivated US-based Gambian emigrants to engage in transnational housing investments in their native country of The Gambia. Data were derived from in-depth semi-structured interviews with 12 respondents drawn from Gambian private real estate developers, housing finance professionals, government officials in land use planning and transportation and infrastructure planning. Their inputs were crucial

and allow for a corroboration or refutation of the data derived from the survey and the interviews with the US-based Gambian emigrants. Because all these professionals were from distinct aspects of the issue under research, it was important that their perspectives were taken into consideration in the analysis. There were several unifying themes that came to the fore from the analysis. These themes included investing in property for a return, familial ties, investing in a retirement home, and a place to stay when on vacation in The Gambia. The data derived from the interviews corroborates the results from the survey and interviews of Gambian emigrants in the US conducted as part of this study.

Furthermore, themes related to the dominance of Gambian emigrants in the housing and land markets were explored. The impact of Gambian emigrants' higher incomes compared to local Gambians were explored showing that most Gambians cannot afford the houses on offer by the private developers in the country due to their low incomes. The analysis showed that because Gambian emigrants have higher incomes, they have different preferences in terms of the type of housing they want to consume which is a more modern and nuclear family focused house rather than the prevailing compound style of housing. Transportation expansion was also explored with the analysis showing that road network expansions were attracting rapid residential development at the urban periphery. Internal roads and infrastructure development by private real estate developers at peripheral estate developments were also leading to rapid development in those areas. All this was compounded by the fact that land use planning and transportation planning were not integrated leading to a vicious cycle where rapid development follows road expansions and road expansions lead to rapid development.

## **5.5 Document Analysis**

This section analyses newspaper reports and official government pronouncements on the real estate sector and road infrastructure expansions in the Greater Banjul area with a view to providing context on developments in the GBA urban periphery.

### ***5.5.1 The Unregulated Real Estate Market***

The real estate industry in the Greater Banjul Area is unregulated. There are few barriers to entry and no designated regulatory body to police real estate developers and agencies (Manneh, 2020). Moreover, there is no regulatory framework to mitigate against the industry being used as a money laundering conduit (Ceesay, 2021; Standard Newspaper, 2014). As a result, conversion of customary agricultural land into private hands in the GBA periphery is happening at an alarming rate. Real estate developers and traditional rulers are the chief culprits as they have been implicated in many conflicts over communal land in the GBA periphery. Moreover, they have also been implicated in the illegal conversion of Tourism Development Area (TDA) and forest land for private residential development.

Sanneh (2018) confirms that real estate developers and agents are key players in the conversion of agricultural land in the Kombo areas of the GBA into residential housing. Fatty (2020) blames traditional rulers who are vested under law as the trustees for customary land for benefitting from the unregulated conversion of customary land by charging fees for each transfer of title to customary land. They are accused of turning a blind eye to illegal transfers because of the incentive to collect fees and the fact that they are never held accountable for illegal title transfers in court. A study of the industry identified the lack of regulation in the real estate sector as the main problem of the industry. The report also indicted real estate agents and traditional

rulers for engaging in ‘fraudulent and deceptive practices’ with impunity at the detriment of consumers (Ceesay, 2021).

Not regulating real estate agencies leads to conflict over land within the GBA (Jallow, 2020). The unregulated real estate agents are taking advantage of the high demand for land for residential housing resulting in conflict between land speculators and customary landowners in the GBA periphery ( Bojang, T., 2020, June 5). Land disputes are commonplace, and the government is struggling to address the problem. A case in point is the razing of the Bamboo Forest in Jambur by individuals accused of illegally trying to sell the land to real estate developers (Singhateh, 2020). Large scale acquisition of land by real estate companies has made agricultural land scarce in the West Coast Region of the GBA leaving people landless and land grabbing by the affluent few devastates local communities (Singhateh, 2020).

The Ministry of Local Government and Lands has set up a Lands Commission to address the conflicts over land in the GBA (Standard Newspaper, 2015, March 25). The government’s idea of regulation is establishing a lands commission without lawyers and requesting real estate companies to form an association (Touray, 2019). The government also hangs its hat on cadastral mapping which it touts as the solution to the land grabbing and conflicts over land (Singhateh, 2020; Touray, 2019). Meanwhile, conflicts continue to exacerbate.

### ***5.5.2 Real Estate Companies and Land Conflicts***

As a result of the high demand for residential land, many real estate companies are engaged in the practice of converting agricultural land in the peri-urban zone of the GBA which ultimately results in conflict with several key landholding communities. A prominent real estate company was embroiled in a land dispute with the community of Farato resulting in a court ordered demolition of the estate company’s clients’ properties (Jobe, 2019). The same real estate

company was also the subject of a court order to vacate an estate they claimed ownership of in Bafuloto (Jallow, Y., 2021, July 28). In another high profile case, a prominent real estate developer was involved in a dispute with the three communities of Bakoteh, Kololi and Sanchaba who's communal lands were sold off to the real estate company by the Kanifing Municipal Council via the Ministry of Local Government (Singhateh, M., 2017, June 1).

Moreover, developers and estate agents are now encroaching into TDA land (Bah, M. S., 2019). Three very prominent real estate companies were accused of encroaching into the TDA at the coastal towns of Tanji, Batokunku, Tujereng, Kartong and Sanyang (Darboe, 2019). In another highly publicized land dispute case involving a real estate company, a road construction company and the former president, the government was also accused of grabbing communal land it claimed was part of the TDA by force of arms and converting it into private residential development for the benefit of the real estate company and the former president (Jallow, Y., 2019, October 7).

In another development, encroachment into the bamboo forest was blamed on real estate developers by the former regional governor and head of the Traditional Healers Association who rely on communal forests to practice their indigenous healing traditions (Singhateh, M., 2019, May 9). The permanent secretary at the Ministry of Environment also accused real estate companies of land grabbing and encroaching into communal forest parks (Singhateh, M. (2019, May 15). While the minister of Lands also confirmed that real estate companies have been encroaching into state and individual lands and this has negatively impacted landowners (Bah, A. B., 2019).

The government is also involved in land disputes with communities and real estate companies. At Yundum, the government is in conflict with the community who accuse the

government of grabbing their communal lands and allocating them to private individuals and real estate developers (Njie, 2020). In Sukuta Salaji, government officials have been accused of a conspiracy with real estate companies to grab and convert communal lands into private residential housing developments (Camara, 2020). In another highly public land dispute involving a European citizen and several locals, the European citizen accused real estate dealers and the traditional ruler who is vested as the trustee for communal lands of conspiring and illegally selling his land to third parties (Fatu Network, 2020).

### ***5.5.3 Peri-urban Road Expansion: The Case of the Sukuta-Jambanjelly Highway***

The government prioritizes road expansions in the GBA, and road expansions have resulted in rapid development in the GBA periphery and sprawl development. The Sukuta-Jambanjelly Highway is a 13.1 Kilometer road that extends the main highway artery in the Central Business District of the GBA that runs from the Capital City of Banjul through Westfield junction to Sukuta Traffic Light where it terminated prior to the extension. This new stretch of highway extends it from the Sukuta Traffic Light Junction all the way to Jambanjelly deep into the West Coast Region (WCR). In essence, this road runs from Westfield junction in the heart of the GBA to Jambanjelly (Singhateh, 2018).

At its inauguration, the highway was touted as something that will “enhance connectivity for people to services” and connect the towns of Sukuta, Jabang, Jambnur, Latriya, and Jambanjelly. Of particular note, the Ministry of Transportation Works and Infrastructure stated that it will “contribute to the booming economic activities within the area, as new housing estates continue to be constructed and light industries spring up along the corridor.” (MOTWI, n.d.). The Ministry also stated:

The Sukuta-to-Jambanjelly Road, with a total length of approximately 13.1 km, linking the rural and peri-urban setting in the Brikama Municipal Area (West Coast Region) to the urban and suburban settlements of Kanifing Municipality, the mostly densely populated municipality in the country. The project road starts where the Westfield-Sukuta Road project terminates at Sukuta Water Treatment plant in Kombo North and run through Jabang, Jamburr, Latria and ends at Jambanjelly in Kombo south district all in the West Coast Region (MOTWI, n.d.).

This suggests the government may be engaged in a deliberate strategy of directing development away from the urban core into this area that's sparsely populated along the chosen road corridor. At its inauguration, The president touted creating an enabling environment for the private sector to thrive and committed to “maintain and expand the urban, secondary and feeder road networks” (Voice Gambia, 2020). Real estate developers and agents have taken the bait and have developed several and continue to locate more estates along the corridor. They have highlighted and continue to tout the proximity to the new highway as a key selling point for their residential developments along the highway corridor.

One real estate company advertises its offerings as “just 2/3 MUNITES [sic] drive off the sukuta jambanjelly highway” (Juluv Home & Traders, 2021). The leading real estate developer in the country touts one of its estates named Tulip Gardens as “strategically located in Jambanjelly, off the new Sukuta Jabang Highway” (Taf Africa Global, n.d.). This same developer has another development along the highway corridor it touts as “a beautiful gated community strategically located along the newly constructed Sukuta Jabang highway” (Taf Africa Global, n.d.). A new development called Hapima City of over 300 plots proudly boasts that it can “be accessed through the newly inaugurated Sukuta- Jambanjelly highway”

(Himfirm3, n.d.). Yet another real estate company claims to have “90 leasehold properties . . . along the Sukuta-Jambanjelly Highway and over 40 leasehold properties rented out” along the same highway (Cairasu Properties). One interesting real estate company with several properties along the highway touts the area as “quiet, tranquil and eco-friendly” with “an annual tendency of 10% property appreciation”. It further touts the new road under construction as an attractive feature with connectivity to “the new Jabang/Jambnanjelly Highway”. What’s more, they claim that the majority of their clientele are based in “Scandinavia, UK and Germany” (Saja, 2016) something that confirms the involvement of Gambian emigrants and foreign nationals in the sector. Another real estate company touts their offerings as “located at Sukuta Jabang Highway . . . 4 minutes drive from the main jabang highway” (Rainbow Properties & Construction Company Ltd, 2020).

One new development boldly stated: “This area is a brand new development with a four lane highway currently under construction on the street where this land is situated.” It then lists all the properties they have on offer each of which they claim are “on New Jabang Highway . . . 8 NAWEC ELECTRIC & WATER NOT AVAILABLE AT THE PLOTS BUT ARE PRESENT IN JAMBUR AND ARE EXPANDING THEIR SERVICES IN THE AREA” This company goes on to list all its properties and even provides a map of their location all along the highway with graphics. Provided below (DHK Estates, n.d.). This points to a deliberate strategy of dotting majority of their property developments along the highway corridor.



**Figure 4** Map of Real Estate Company properties located along Sukuta-Jambanjelly Highway



Source: (DHK Estates, n.d.).

The Sukuta-Jambanjelly Highway has shown that road infrastructure expansions have led to rapid development and uncontrolled residential development along the highway expansion ultimately resulting in decentralization of population. It is also clear that the government is encouraging the developments and continues to prioritize road construction without development control and planning of new communities and areas.

## 5.6 Chapter 5: Summary

The purpose of this chapter was to provide a run-down of the results from the online survey questionnaire, interviews with Gambian emigrants, and the various interviews with Gambian developers, housing finance professionals, and government officials. The survey was used to provide a demographic baseline and identify the key motivations for Gambians investing in real estate. The Interviews with Gambian emigrants provided an opportunity to gather first-hand accounts of why Gambian emigrants engage in transnational housing investments, while the interviews with Gambian developers, housing finance professionals, and government officials were geared towards complementing the data received from the survey and interviews with Gambian emigrants. Additionally, the interviews with the Gambian professionals solicited

data on the impact of these investments on the Greater Banjul Area in The Gambia. Secondary document analyses also focused on the unregulated real estate sector and the involvement of real estate companies in land disputes with landowning communities in the peri-urban zone of the GBA. Focus was also placed on road network expansions using the Sukuta-Jambanjelly Highway as a case study.

In presenting the findings from the study, the researcher sought to analyze the data and corroborate the results from the various sources of data. The findings from the analysis and triangulation validated the motivations and the impact of these investments. In the next chapter, the researcher will use the results from the analysis in this chapter to test the contending theories on motivations to remit and link the results to the literature review and assess the results using the theoretical framework developed in chapter Three.

## **Chapter 6: A Synthesis of the Research Findings**

### **6.1 Introduction and Interpretation of Findings**

This study sought to find out why Gambian emigrants in the United States engaged in transnational housing investments in their country of origin and to what extent those investments contributed to the decentralization of population within the Greater Banjul Area (GBA). The study collected data using document and archival analysis of government and agency reports for context, online survey questionnaire of Gambian emigrants in the U.S, semi structured interviews of US-based Gambian emigrants, Gambia government land use and transportation planners, real estate developers based in The Gambia, and housing finance professionals in The Gambia. The data collected were analyzed using thematic analysis for coding to identify patterns that were used to focus the analysis on specific categories. The findings from the study are presented below and organized in two main sections aligning with the two broad research questions this study sought to answer; (1) what motivates US-based Gambian emigrants to engage in transnational housing investments in their country of origin? (2) what role do transnational housing investments by US-based Gambian emigrants play in urban spatial expansion in The Greater Banjul Area?

### **6.2 What Motivates US-Based Gambian Emigrants to Engage in Transnational Housing Investments in The Gambia?**

This section synthesizes the evidence collected during the study and concludes based on the evidence that Gambian emigrants in the US are motivated first and foremost by a financial and economic imperative to engage in transnational housing investments in their country of origin in the form of investment income. Second, Gambian emigrants are motivated by self-interest because they want a place to stay when on vacation in The Gambia. Third, Gambians in

the US are motivated to invest because they want to provide decent accommodation for their family members left behind in The Gambia. Fourth, Gambians in the US invest in housing because they need a retirement home in The Gambia because they plan to return home after retirement in the US.

### **6.2.1 Motive 1: Investment Income**

The information gathered from the survey and the two sets of interviews with Gambian emigrants and professionals brought to the fore the financial and economic motives for Gambian emigrants investing in real estate assets in The Gambia. Investment income refers to the returns Gambian emigrants earn from either selling or renting out properties they own in The Gambia.

**Survey Data: Investment Income.** The most significant motivator for engaging in transnational housing investments for the overall survey population (153 respondents) was for investment purposes, fifty-eight respondents (37.91%) cited that as their motivation for building or buying a house. When focusing on only the segment of population that currently owns property in The Gambia (97 respondents), the most significant motivator was still for investment purposes, but the ratio increased with fifty-one respondents (52.58%) citing that as their motivation for building or buying a house in The Gambia.

**Emigrant Interview Data: Investment Income.** It is worthy to note that out of the 24 Gambian emigrants interviewed, at least 14 were engaged in this type of activity and represented the single most significant motive for US-based Gambian emigrants investing in housing assets back in their home country. That dovetails very well with the 52.58% of respondents in the survey who cited investment income as the primary motive for investing in housing assets in The Gambia.

What was clear from the emigrant interviews was that even though most of them shared a goal of investing in real estate in anticipation of future returns, they employed varying strategies to achieve their investment goals. Some interviewees preferred to focus on rental income from housing units rented out to tenants, others focused on speculating on land prices by buying up land in up-and-coming areas in the peri-urban zone with the intent to sell for a profit later, yet others focused purposely on income to fund future retirement and relocation back to The Gambia.

For instance, interviewee 13 planned to lease out his property for rental income as he stated, “I’m also thinking about looking at using it as a source of income from my investment by leasing it out”. Interviewee 11 was also motivated to invest by rental income but justified this because in his view, investing in residential properties for rental income was a safer and somewhat simpler endeavor than other types of investments in The Gambia. Interviewee 3 also focused on rental income as Interviewee 11 above but was inspired to do it by his grandfather. Meanwhile, interviewee 10 in a departure from the above interviewees invested for rental income, focused on buying and reselling in the future after building up some equity in his investment assets.

For Interviewee 15, it was purely an investment opportunity, and his calculus were straightforward, “I think a couple of things; one is obviously as an investment with the hope that you’ll get some returns down the road”. Interviewee 23 pointed to the fact that planning was utmost, when deciding to return home in some capacity in future and often starts with an investment strategy that seeks income that builds towards a future return. He stated, “it’s for investment, when you plan to go back home you have to plan early so when that time comes,

you're not behind the 8 ball, so it's for investment income and eventual retirement and return back to Gambia”

Interviewees showed an understanding of the investment climate both in the US and The Gambia and pursued several strategies based on their circumstances aimed at attracting returns/income from their real estate assets in The Gambia. In some cases, these returns were purely for income but in others it was the initial stage of a multi-year strategy aimed at retiring and returning home for good. In effect creating a retirement nest egg.

**Professional Interview Data: Investment Income.** The information from the interviews with Gambian land use and transportation planners, private and public real estate developers, and housing finance professionals corroborated the foregoing findings from the survey and interviews with Gambian emigrants. The main motive cited by Gambian professionals for Gambian emigrants investing in housing was for investment income. Among the strategies Gambian professionals cited were investing in apartments, hotels, and properties in the leisure industry to be rented on short term basis for income. This situation represents a departure from the norm as apartment ownership and living is a less common form of ownership in the Gambia. Gambians relied on compound style of living in the past. This theme also covered single family style houses built for rental income. In some instances, this strategy was not exclusively for income as some of the properties were let out for most of the year and used for short periods of time annually as vacation homes. Developer 2 captured this as follows:

The other is buying to invest like renting out apartments like those we have in Senegambia. They are very popular among diaspora Gambians [. . .] all they want is a return on their investments [. . .] there is also another group that would buy it and they

will come and use it once a month in the year and then the rest of the year they tell us to rent it out for them.

Banker 1 provided more color to this theme and suggested that 85% of a seaside apartment complex named Coco Ocean Apartments was owned by Gambians abroad. Banker 2 suggested that there were three motivations for Gambian transnationals to invest in housing and the main motive was that of income generation. He stated: “yeah it's a combination of the three but mostly for rent for income.” Planner 1 went further to suggest that Gambian emigrants were motivated by dividend income from real estate investing as follows: “most Gambians abroad aspire to invest into land and property acquisition, as a result, most of them invest in private development for accommodation or for rental purposes to attract dividend in their investments”.

Developer 1 corroborated the others but points to a source of funding that involves using funds acquired abroad as funding for the real estate investment or rental income strategy in The Gambia. He stated: “Probably you have a secondary mortgage on some property you have there (USA) and you have some change or whatever, you build a house here (Gambia) and then rent it out, at times with the long-term vision of moving in when you come back home or when you retire.” Banker 3 agreed with the suggested motives above and pointed to Gambian transnationals pivoting away from stashing their foreign earned capital from savings accounts into real estate investing in The Gambia for income. He argued:

You have another set of Gambians that are investing in real estate as a means to get a return on investment, [. . .] they happen to have access to capital [. . .] in the past we're putting it in savings accounts, and they realized that it's really not working [. . .] now they have decided to really get into real estate property.

Gambian professionals in the real estate sector identified investment and rental income as the primary motive for Gambian transnationals engaging in real estate investing in The Gambia. Gambians abroad employ several strategies to achieve these motives including buying seaside or strategically located apartments to be rented out for income. They fund these investments with second mortgages of their properties abroad in some cases and have entered the real estate income sphere in The Gambia as a pivot away from holding their capital in savings accounts.

**Investment Income: A Secure form of Investment.** The secure form of investment is a sub-theme of the investment income umbrella theme and covered Gambian transnationals investments in housing assets being motivated by the fact that real estate investing is one of the most secure forms of investment in The Gambia. Among the arguments made by Gambian professionals are that Gambian emigrants (1) value real estate investing as the most secure form of investing in the country, (2) value property investments as security instruments and collateral, and (3) view real estate investing as one of the most profitable forms of investing given the fact that there are limited forms of investment available in the country.

Planner 2 makes the case that Gambian transnationals are motivated to invest in real property because they view this form of investing as the most secure vehicle in the country. He stated, “Some immigrants will tell you it is a secure way of investing [. . .] in most cases, Gambian emigrants abroad see it as the most secure way of investing.” Developer 3 concurs with that assessment as he suggests: “Security: when you are abroad, you want to come back to a home, you want to have a secure investment. It is a form of investment, it is a security, a collateral; people will want to have collaterals and securities.” Planner 1 suggests that Gambian transnationals have limited investment options in The Gambia and that investing in property is more lucrative in The Gambia than in host countries. Planner 4 corroborates this idea that the



best form of investing and repatriating capital from abroad for Gambian transnationals is to invest in real estate.

**Motive 1: Summary of Investment Income.** The findings from the online survey, interviews with US-based Gambian emigrants engaged in transnational housing investments in The Gambia, and interviews with Gambian professionals in the real estate sector in The Gambia all point to investment income as the most significant motivation for US-based Gambian emigrants engaging in transnational housing investments in their country of origin. The survey findings showed that over 37% of the general population was motivated by investment income while 50% of Gambians engaged in housing investments were motivated by investment income. The findings from the interviews with Gambian emigrants corroborated the data from the survey as 14 out of 24 interviewees cited investment income as their motivation for investing. Furthermore, the findings from the interviews with planners, real estate developers, and housing finance professionals in The Gambia corroborated the findings from both the survey and interviews with Gambian emigrants that most Gambians invest because of a return on investment. What's more? The Gambian professionals made the case that Gambian transnationals were motivated to invest in the real estate sector not only for a return on their investments, but because they: (1) viewed this as the most secure form of investment in the country, (2) valued it as a form of security instrument and collateral, (3) viewed it as a more lucrative form of investment than in their host countries, and (4) were limited to real estate investing because of the few investment opportunities in the country of which real estate investing is one of the most lucrative. On these grounds, this study concludes that the most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia is for a potential return on investment.

## 6.2.2 Motive 2: A Place to Stay

The data from the three data collection sources revealed the transnational nature of Gambian emigrants' lives with movement between the US and The Gambia on a regular basis. It also made sense that most Gambian emigrants in the US would have homes in both countries. Several interviewees demonstrated this as they wanted a place of their own to stay when they visit The Gambia for varying reasons.

**Survey Data: A Place to Stay.** The second most significant motivation for engaging in transnational housing investments for the overall survey population (153 respondents) was for a place to stay when visiting the country; forty-four respondents (28.76%) cited that as their motivation for building or buying a house. When focusing on only the segment of population that currently owns property in The Gambia (97 respondents), the second most significant motivator was still for a place to stay when visiting the country, but the ratio increased with thirty-two respondents (32.99%) citing that as their motivation for building or buying a house in The Gambia.

**Emigrant Interview Data: A Place to Stay.** At least 12 interviewees out of 24 cited a place to stay while visiting The Gambia as motivation to engage in transnational housing investments. Interviewee 13 stated it simply as, "mostly for when I visit home to at least have somewhere to stay" while interviewee 3, emphasized that the house was functional, served a purpose, and was used whenever he was back home in The Gambia, as he stated, "it's not to show off because you're doing it. It is for whenever I go home, at least I have my own place where I can stay." Interviewee 12 pointed out that he was motivated foremost to invest in a home to stay when he returns home, "it just happened by chance. I would say I wanted somewhere to live when I go home." For interviewee 22, having a place to stay was tied to providing a place

for his mum, and as such the consideration for a place to stay was second to the need to provide a place for his mum. He stated, “for me it was basically trying to get a place not just for myself but my mom too [. . .] I want to make sure she has a comfortable place to stay [. . .] and I can also stay there too when I go to Gambia for holidays.” Interviewee 5 also wanted a place to stay as follows: “the one in Tujereng, because that one is a little bigger, so this is going to be more where we start staying on holidays”. That sentiment was echoed by Interviewee 4 who wanted privacy and freedom in their own home as he stated: “I want to live in my property where there are no restrictions. I want to stay outside of the hotel so I can have my own freedom and just visit anywhere when I come back home, you know.”

From the foregoing findings, although Gambian transnationals invest in housing assets back home for the purpose of having a place to stay when on vacation, it is the second most significant motivation behind investment income. From the interview data it can be reasoned that this may be because Gambian emigrants spend on average between two to four weeks annually in those housing units while on vacation. It stands to reason that if the houses were used purely as vacation homes, it would be a bad investment choice.

**Professional Interview Data: A Place to Stay.** Investing in housing assets as a place to stay when on vacation in The Gambia is one prominent theme from the conversations with Gambian professionals. This theme contends that Gambian emigrants are motivated to invest in real estate to be used as a place to stay during visits to The Gambia. Among the arguments advanced by Gambian professionals are that Gambian emigrants (1) need privacy and peace of mind away from their extended family while on vacation in The Gambia, (2) want something to call home when they come back to The Gambia, and (3) Gambian emigrants have varying

motives for investing in housing and in whatever order they prioritize them, they'll eventually invest in a home for themselves to call home when they visit The Gambia.

Developer 3 suggested that Gambian emigrants were motivated to invest in a place to call home due to privacy and “peace of mind” concerns as follows: “because of family problems, extended families and all living together, people want to be on their own for independence. When you come home from abroad, you want to have your peace of mind and privacy for the one month or two that you are staying here.” Developer 2 suggested that Gambian transnationals have various motives for investing in housing but in whatever sequence they prioritize them, they eventually would invest in a house to call home while visiting The Gambia. He stated, “secondary will be for their own homes, [. . .] they look for something for themselves first, and then house the family later and then you have others who say no I want to get my mom and my people out of renting first then I will concentrate on my own.” Developer 1 corroborated this argument by stating, “one is to have an investment or a home, so when they come back, they can at least have something to call home [. . .] overall, it is to have a home here because you come from this place”.

**Motive 2: Summary of A Place to Stay.** The findings from the online survey, interviews with US-based Gambian emigrants engaged in transnational housing investments in The Gambia, and interviews with Gambian professionals in the real estate sector in The Gambia all point to a place to stay as the second most significant motivation for US-based Gambian emigrants to invest in real estate assets in The Gambia. The survey findings showed that over 28% of the general population and 33% of Gambians engaged in housing investments were motivated by a place to stay while on vacation in The Gambia. The findings from the interviews with Gambian emigrants corroborated the data from the survey as 12 out of 24 interviewees cited a place to stay

as motivation for investing. Furthermore, the findings from the interviews with planners, real estate developers, and housing finance professionals in The Gambia corroborated the findings from both the survey and interviews with Gambian emigrants that the second most cited reason by Gambians abroad for investing in the real estate sector was for a place to stay while visiting the country. From the foregoing, this study concludes that the second most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia is for a place to stay while on vacation.

### **6.2.3 Motive 3: Familial Ties**

Gambian emigrants in the US have strong roots in their home country and are highly integrated in the US. This means they are transnationals in the true sense of the word. Their attachment to family and friends back in the Gambia and their access to higher incomes puts them in a unique position to help provide housing for their family members back home. In some cases, they help build new housing units or refurbish existing subpar housing for family members.

**Survey Data: Familial Ties.** The third most significant motive for engaging in transnational housing investments for the overall survey population (153 respondents) was obligation to family members; twenty-six respondents (16.99%) cited that as their motivation for building or buying a house. When focusing on only the segment of population that currently owns property in The Gambia (97 respondents), the third most significant motivator was still obligation to family members with seven respondents (7.22%) citing that as their motivation for building or buying a house in The Gambia.

**Emigrant Interview Data: Familial Ties.** At least 10 out of the 24 Gambian emigrants interviewed cited providing shelter for family members as their motivation for investing in

housing assets in The Gambia. Interviewee 13 was planning to build a house for her mum as she stated: “So also, there's a separate property there also to build for my parents. I'm looking to take care of my parents. It's something I would be doing after mine is complete”. Interviewee 21 also was motivated to build a house for his mum but also opportunistically rents out a part of the property for rental income. He stated: “the main reason is to get my mom a place to stay and it’s a two-story house, then the other part is being rented out.”

Interviewee 18 viewed it from a different perspective, he was focused on uplifting the quality of housing his parents lived into the standard of accommodation he currently enjoys in the US. He stated: “I hated the deplorable conditions my parents lived in, and I want to upgrade them a little bit [. . .] that way I can lift my family from maybe the lower-class area of housing that they were living in to somewhere comparable to where I'm living in the United States.”

Interviewee 22 showed below that the calculus that goes into investing in housing assets in The Gambia were not always clear-cut. His main motive was to build a comfortable house for her mum that can serve as a place for her to stay when she is home on vacation, but she also opportunistically realized the potential to use the additional space on the property for additional rental units to gain some investment income. So, in a sense, interviewee 22 exemplified the full gamut of the real estate investment experience. For interviewee 24, owning a house was tied to manhood and success as a family man so he prioritized that as an essential component of his goal of building up a family. The interesting part about this was that he lives in the US but seems to focus his idea of a family home in The Gambia.

Interviewee 12 was building a home for his family, but his idea of family was also quite different, it was of a compound style of a family where he and his brothers would live with their multiple families in a big property. This was unique as it defied the trend of Gambian

transnationals building single-family housing units for their nuclear families in the urban periphery. In this case interviewee 12 was an exception and was basically replicating the type of compound housing he grew up in as a child as opposed to the housing styles in his host country.

For interviewee 4 and 11, they were motivated by advice from their family members to invest in real estate properties in The Gambia. For Interviewee 4, his dad advised that investing in real estate property especially land was the future, and he heeded that advice. For interviewee 11, his motive was family related, having learned from his parents' lack of focus on the value of real estate property and failing to benefit from opportunities they had. Yet for interviewee 3, his motivations were quite unique. He wanted to provide a home for his nuclear family in the US, especially his kids to be returning to The Gambia so they will be exposed to his country of origin. This pointed to a conundrum most first-generation Gambian Americans face, that of engaging their American born children and strengthening their roots to their country of origin.

These respondents demonstrated the importance Gambian transnationals placed on their families as they invested valuable resources towards building houses for their families in The Gambia for varying reasons. In the case of some transnationals, they were building new housing units for their parents. Others were upgrading existing subpar housing for their parents to live in, yet others were building compound style housing for their siblings to live in individual units with their extended families. While others were simply trying to deepen the connection their immediate family in the US have to their country of origin. What is clear from the foregoing is the value Gambian transnationals place on familial relationships as they spend considerable amounts of their resources to achieve the goal of homeownership for their family members back home.

**Professional Interview Data: Familial Ties.** The familial ties theme captures the provision of shelter for family members by Gambian emigrants who were motivated to invest in real estate to provide decent housing for their family members back home in The Gambia. Among the arguments made by Gambian professionals are that Gambian emigrants (1) simply want decent or better shelter for their family members left behind in The Gambia, (2) want to improve their family members' standard of living, (3) seek to mitigate the rent burden placed on their families who are not homeowners, or (4) want to bless their family members with the financial success they achieved abroad.

Planner 2 stated simply that Gambian transnationals want better housing conditions for their family members. He argued, "to some, they want better shelter for their families." Planner 1 supported this reasoning by stating: "Another would be to help the people they left behind, their parents and their relatives, maybe they didn't have the opportunity to live in a better housing or quality housing, so therefore, they need to help provide decent housing for this group of people". Developer 2 argued that the primary goal of Gambian transnationals is to move family members from renting into homeownership as follows: "the primary ones are investing so they can get their parents and their families out of rental" Developer 3 supported this line of reasoning suggesting that Gambian transnationals try to mitigate the rental burden on their families because rent is expensive in The Gambia and wanting to improve the standards of living of their family members back in The Gambia because some transnationals may have started out from humble backgrounds and their financial success abroad is an opportunity to assist their families improve their living standards. Banker 2 supported that line of argument that most Gambian transnationals originate from modest backgrounds and are motivated to "bless" their families



with their “financial resources” acquired in their host countries by acquiring housing assets for them in The Gambia.

**Motive 3: Summary of Familial Ties.** The findings from the online survey, and two sets of interviews with US-based Gambian emigrants and Gambian professionals in the real estate sector in The Gambia all support familial ties as the third most significant motivation for US-based Gambian emigrants engaging in transnational housing investments in The Gambia. The survey findings showed that over 17% of the general population and over 7% of Gambians engaged in housing investments were motivated by familial ties. The findings from the interviews with Gambian emigrants corroborated the data from the survey as at least 10 out of 24 interviewees cited familial ties as motivation for investing. Furthermore, the findings from the interviews with planners, real estate developers, and housing finance professionals in The Gambia corroborated the findings from both the survey and interviews with Gambian emigrants that the third most cited reason by Gambians abroad for investing in the real estate sector was for family members. From the foregoing, this study concludes that the third most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia is for familial ties to The Gambia.

#### **6.2.4 Motive 4: Retirement Home**

The desire to retire after one’s productive life is a commonly held goal for people across the globe. In the case of transnational communities, there is always a yearning for a return to their country of origin after a life spent abroad. Although this yearning is widely held among transnational populations, the reality is that most transnationals never attain that goal of a permanent return home. Towards this end, many transnationals spend a good amount of their

savings buying and/or building houses in their country of origin in anticipation of their eventual return.

**Survey Data: Retirement Home.** The fourth most significant motive for engaging in transnational housing investments for the overall survey population (153 respondents) was for retirement purposes; eighteen respondents (11.76%) cited that as their motivation for building or buying a house. When focusing on only the segment of population that currently owns property in The Gambia (97 respondents), the fourth most significant motivator was still obligation for retirement purposes with three respondents (3.09%) citing that as their motivation for building or buying a house in The Gambia.

**Emigrant Data: Retirement Home.** The interviewees overall harbored goals of a retirement and eventual return to The Gambia. At least 8 out of the 24 interviewed cited a retirement home as motivation for engaging in transnational housing investments. However, their perceptions of the issues and their approach to addressing the problems resulting from the desire to permanently return home after retirement were markedly different.

For interviewee 5, the issue was a simple and straightforward one as he matter-of-factly stated, “that's where I plan to retire”. This was in stark contrast to interviewee 10 who made it clear that the decision to retire and return home was a deliberate calculated move. Interviewee 9 echoed that sentiment and stated that he wanted to grow old in The Gambia and was planning to retire and return there. For interviewee 16, it was about identity, and he identified as someone who resided in the US but was Gambian and as such, wanted to return to the motherland.

Most Gambian transnationals grappled with the dilemma that most immigrants face, how to make sense of retirement and return out of a life mostly lived in the US. Interviewee 1 exemplified this as he stated: “I just wanted to do it just to be safe in case I needed to go back

home”. Most Gambians transnationals were not sure if they would ever return but engaged in investments in housing to fund retirement and future return just in case, they made that determination at a future date. He referred to it as a “safety net.” Interviewee 7 also struggled to decide whether to return or not but hedged his bet by investing in real estate assets just in case he decided to return in future, but he was still uncertain whether he and his family will make that move in retirement. Interviewee 15 was in a similar predicament as interviewee 7 above as he had not yet decided on whether they would return after retirement. Yet, the potential for that in the future motivated him to start the investment process early. Interviewee 20 also felt a need to invest in housing assets in The Gambia even though he was not sure if he would return. He stated that investing in housing was to create a safety net.

**Gambian Professionals Data: Retirement Home.** Using real estate investments as a form of retirement and social security benefit is another theme covered by Gambian professional respondents. They contend that Gambian emigrants were motivated to invest in real estate as a source of retirement income during retirement and return to The Gambia. Among the arguments made by Gambian professionals were that Gambian emigrants invest in real estate assets for social security income during retirement and return to The Gambia. Some argued that most Gambian transnationals may not work in jobs that offer retirement benefits in their host countries and therefore need to provide for themselves in retirement. As such, they invest in real estate in The Gambia to address that need.

Banker 1 suggested that Gambian transnationals were motivated by social security needs. Planner 1 supported the need for investing for retirement and return as he stated: “They are reminded that they are Gambians, whatever they do, they will someday return home so they would have to do some investment here”. Planner 4 supported that line of reasoning of a need for

social security income in retirement and during a return as he stated: “ it is some kind of Social Security for them [. . .] Gambians in the diaspora, most of them when they retire, they come back to the Gambia and if they invest in real estate, some of them depend on that as their retirement benefit”. Planner 5 supported this argument but went on to suggest that most Gambian transnationals may need to invest in real estate in The Gambia as retirement source of income because they may be working in jobs in their host countries that don’t provide them with retirement benefits.

Gambian professionals made the case that Gambian transnationals were motivated to invest in the real estate sector because they value this form of investing as a form of social security during retirement and return to The Gambia. They do this because most Gambian transnationals eventually return home during retirement and that most Gambian transnationals are motivated to invest because they may be working in jobs that don’t provide any retirement benefits in their host countries.

**Motive 4: Summary of Retirement Home.** The findings from the online survey, and two sets of interviews with US-based Gambian emigrants and Gambian professionals in the real estate sector in The Gambia all support retirement home as the fourth most significant motivation for US-based Gambian emigrants engaging in transnational housing investments in The Gambia. The survey findings showed that over 11% of the general population and over 3% of Gambians engaged in housing investments were motivated by familial ties. The findings from the interviews with Gambian emigrants corroborated the data from the survey as at least 8 out of 24 interviewees cited retirement purposes as motivation for investing. Furthermore, the findings from the interviews with planners, real estate developers, and housing finance professionals in The Gambia corroborated the findings from both the survey and interviews with Gambian

emigrants that the fourth most cited reason by Gambians abroad for investing in the real estate sector was for a retirement home. On these grounds, this study concludes that the fourth most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia is for a retirement home.

### **6.2.5 Summary of Research Conclusions**

**Investment Income.** The survey findings showed that over 37% of the general population was motivated by investment income while 50% of Gambians who were engaged in transnational housing investments were motivated by investment income. The findings from the interviews with Gambian emigrants corroborated the data from the survey as 14 out of 24 interviewees cited investment income as their motivation for investing. Furthermore, the findings from the interviews with planners, real estate developers, and housing finance professionals corroborated the findings from both the survey and interviews. Consequently, this study concludes that the most significant motivation for US-based Gambian emigrants engaging in transnational housing investments in The Gambia was for investment income.

**A Place to Stay.** The survey findings showed that over 28% of the general population and 33% of Gambians engaged in housing investments were motivated by a place to stay while on vacation in The Gambia. The findings from the interviews with Gambian emigrants corroborated the data from the survey as 12 out of 24 interviewees cited a place to stay as motivation for investing. Additionally, the findings from the interviews with planners, real estate developers, and housing finance professionals in The Gambia corroborated the findings from both the survey and interviews with Gambian emigrants that the second most cited reason by Gambians abroad for investing in the real estate sector was for a place to stay while visiting the country. From the foregoing, this study concludes that the second most significant motivation

for US-based Gambian emigrants to engage in transnational housing investments in The Gambia was for a place to stay while on vacation.

**Familial Ties.** The survey findings showed that over 17% of the general population and over 7% of Gambians engaged in housing investments were motivated by familial ties. The findings from the interviews with Gambian emigrants corroborated the data from the survey as at least 10 out of 24 interviewees cited familial ties as motivation for investing. Furthermore, the findings from the interviews with planners, real estate developers, and housing finance professionals in The Gambia corroborated the findings from both the survey and interviews with Gambian emigrants that the third most cited reason by Gambians abroad for investing in the real estate sector was due to familial ties in The Gambia. On these grounds, this study concludes that the third most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia is for familial ties.

**Retirement Home.** The survey findings showed that over 11% of the general population and over 3% of Gambians engaged in housing investments were motivated by retirement purposes. The findings from the interviews with Gambian emigrants corroborated the data from the survey as at least 8 out of 24 interviewees cited retirement home as motivation for investing. Additionally, the findings from the interviews with planners, real estate developers, and housing finance professionals in The Gambia corroborated the findings from both the survey and interviews with Gambian emigrants that the fourth most cited reason by Gambians abroad for investing in the real estate sector was for retirement purposes. Consequently, this study concludes that the fourth most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia is for a retirement home.

### **6.3 Impact of Transnational Housing Investments on GBA**

This section synthesizes the evidence from the study to determine the consequences of the transnational housing investment activities of US-based Gambian emigrants on the spatial footprint of the GBA.

#### **6.3.1 High Incomes**

A prevailing theme throughout the data was that Gambian transnationals compared to their local Gambian counterparts had higher incomes and could better afford to invest in the real estate sector. This access to higher incomes made Gambian emigrants more likely to own luxury single-family houses than local Gambians could afford.

**Survey Data.** Data from the online survey showed that the annual income distribution of all respondents (Gambian emigrants) was as follows: 20.92% were within the \$50,000 - \$74,999 income bracket while 28.10% were in the \$75,000 - \$99,999 bracket, 27.45% were in the \$100,000 - \$150,000 bracket, and 11.76% in the over \$150,000 bracket. The predominant mode of funding house building was personal savings as over 91% of respondents relied on it for financing their real estate investments. Furthermore, over 75% (116) of respondents have bought land for house building purposes, 30.06% (46) bought or completed building a house, while 33.34% (51) are currently building a house in The Gambia. In total, 97 respondents (63%) currently own or are building a house in The Gambia. Of the 56 respondents who neither built nor bought a house, 92% (47) harbored intentions of owning a house in The Gambia in the future

**Gambian Professionals.** The data from the interviews with the Gambian professionals corroborate the fact that Gambians abroad have significantly higher incomes than their counterparts in The Gambia. Developer 3 contended that local Gambians had low incomes and cannot afford a lot of the properties being sold by private property developers. Developers he

suggested faced a dilemma of balancing between low-income Gambians and high-income Gambian emigrants. If plots were priced too high, then Gambians abroad will be the only ones to afford them and that will exclude local Gambians. Planner 3 corroborated the argument that local Gambians cannot afford the homes being offered in the housing market by private property developers. He stated: “The income of an average Gambian cannot even sustain that, but it is a challenge here, you want to sell a completely built property for 2 million Dalasis (\$40,000) or 3 million Dalasis (\$60,000) and you want to recover that within five years, on average people are making D10,000 (\$200) monthly.” Banker 1 supported that argument by Planner 3 as he stated: “their income levels are very low and basically, it's making their lives and livelihoods difficult”. Developer 4 agreed and provided price comparisons to back up her argument that local Gambians cannot afford the average houses on offer in the real estate market due to their low incomes. Planner 1 made the claim that Gambian emigrants were the main clientele for the real estate developers in the country because they are the only ones that can afford them. He stated: “most of these major real estate companies, also those that build houses and sell, majority of their clientele are the diaspora people because they are the people that can afford the money to buy.” Developer 1 confirmed this assertion that Gambians abroad were the main buyers in the real estate market and that local Gambians are just not able to afford buying houses in the market: He stated: “They [Gambian emigrants] have the source of funding and it is a reality that Gambians who are living here cannot afford to buy a house. It is quite significant, and I can tell you a very high percentage of house buying and investment, the money inflow comes from abroad.”

Data from the online survey showed that Gambian emigrants in the US were above average income earners and planners, housing financiers, and real estate developers all



confirmed that Gambian emigrants were high income earners who were the main clientele of real estate developers in The Gambia. From the foregoing, this study concludes that Gambian transnationals have higher incomes and access to capital relative to their local Gambian counterparts. Access to these funds allowed them to be the main clientele of private residential real estate developers because local Gambians were simply unable to afford the homes on offer due to their low incomes.

### ***6.3.2 Market Dominance***

Another recurring theme from the interviews with Gambian professionals was that Gambian emigrants remit large sums of money to The Gambia annually and a sizeable portion of it is poured into building or buying houses. This theme contends that Gambian transnationals dominate the real estate market because of the huge sums of foreign capital they have access to.

**Survey Data:** the survey data showed that in terms of land ownership, 75.82% (116) of respondents bought land in The Gambia at one point or another for the purpose of building a house, 30.06% (46) of all respondents completed building or bought a house in The Gambia, while 33.34% (51) of all respondents were currently building a house in The Gambia. What's more? In total, 97 respondents representing 63 percent of the population currently own a house or are currently building a house in The Gambia. The predominant mode of funding house building was personal savings as over 91% of respondents relied on it for financing their real estate investments.

**Professional Interview Data:** Developer 2 provided an assessment of the level of involvement of Gambian emigrants in the real estate sector in The Gambia. He stated, "when we started 15 years ago, it was about 85% but now the diaspora represents only about 70%". Developer 1 assessed the purchasing power of Gambian emigrants relative to local Gambians

within the real estate space. Gambians abroad are the dominant players in the market and represent the primary clientele of real estate developers. He stated: “Gambians abroad finance half of the economy [. . .] remittances now make up 50% of our GDP [. . .] for us, they are our main clients [. . .] they have the source of funding [. . .] Gambians who are living here cannot afford to buy a house [. . .] a very high percentage of house buying and investment, the money inflow comes from abroad”. Planner 1 bolsters the points made by Developer 1 above by stressing the fact that Gambians in the diaspora have access to huge resources and are the main clientele for the real estate developers in the country. He cited the \$700 million in annual remittances flowing into the Gambia as an indicator of their purchasing power. Banker 1 provided an overview of the real estate industry and the role of Gambian emigrants within it. He pointed out the fact that most remittances were invested in housing as opposed to consumption as some people erroneously believe. Banker 2 confirmed the huge presence of Gambian emigrants in housing investments in the country. He suggested that they don’t always go through formal channels and do go it alone sometimes by building incrementally over time as their resources permit. He stated: “Gambian emigrants are definitely involved, they’re investing a lot in housing currently even if they are not going through the banks, they are doing it on their own, building and making it a gradual process, yes, they are highly involved by building incrementally, yes.” Developer 3 characterized the level of Gambian involvement in the real estate market as “tremendous” and estimated their presence to be between 30 to 40 percent. Planner 2 corroborated other professionals by suggesting that three out of five nice houses belonged to Gambians living abroad.

From the foregoing, this study concludes that Gambians living abroad play a dominant role in the real estate sector in The Gambia. Estimates of their involvement ranged from 30 to 70

percent of the real estate market. Developers viewed them as their main clientele while other professionals recognized their outsized influence on the market. What was clear was that Gambian emigrants invest huge sums of money into the real estate industry, a fact that may have distortionary effects on the larger economy.

### ***6.3.3 Preference for Single-family Homes***

**Survey Data:** In terms of style, the overwhelming majority of houses built, bought, or in the process of being built by Gambian transnationals were either two story, self-contained/single story, or multi-story buildings. Eighty-eight out of 97 respondents who bought or built a house, or were in the process of building one cited those housing styles as the type of housing they invested in. In contrast, only 9 respondents accounting for 9.29% of houses built cited a compound house as the style of house they invested in. In effect, Gambian emigrants based in the United States were choosing to build bigger houses than the traditional compound houses they grew up in by a factor of 3.75 gleaned from the survey responses.

The number one location for houses built was the Greater Banjul Area with 56 respondents locating their housing investments there representing 57.73% of respondents who invested in houses.

Multiple data sources confirmed that Gambian transnationals had high incomes and access to capital relative to their local Gambian counterparts. This allowed them to consume more land and housing both qualitatively and quantitatively. Their exposure to different architectural styles in their host countries influenced them to demand modern architectural styles of housing which are a departure from the traditional compound styles of housing in the country. Planner 2 captured this state of affairs succinctly as he stated: “the emigrants tend to go in for modern houses and this also has to do with their income or available finances. They can afford it,

so they tend to go in for modern styles than traditional compound styles.” Banker 2 corroborated this argument by Planner 2 as he stated: “ housing styles now, it is still coming up with magnificent architectural designs, if you could remember previously, we just built four corners, but now you are seeing some taste in it, yeah”. Developer 4 suggested that Gambian emigrants preferred living in non-functional “fanciful” houses that were easily distinguishable as being owned by them. She argued that those ideas were imported from abroad. Planner 1 made the argument that Gambian emigrants are influencing a change from modest architecture towards ornate designs they copy from abroad. Planner 4 supported that argument and suggested that transnational Gambians were focusing on building housing for nuclear families while traditional compound styles were focused on extended families. This directly suggested a change in preference from compound style housing towards single-family housing by transnationals because of their family structures.

The preference for single-family homes theme suggested that Gambian emigrants tend to invest in “modern” houses because they have higher incomes compared to their local counterparts. Overall, architectural styles are changing, Gambians abroad own luxury houses that are easily distinguishable in neighborhoods but are full of non-functional spaces. What’s more? Diaspora architecture is influencing local styles. Local styles tended to be of housing for an extended family, but now Gambian emigrants are building for nuclear families. Diaspora Gambians are importing foreign architecture and, in the process, influencing the design tastes of locals away from traditional styles to new modern housing styles. This marks a shift in preference to modern single-family houses as opposed to traditional Gambian compounds.

#### ***6.3.4 Transportation and Infrastructure Expansions***

Transportation and infrastructure developments were a recurring theme throughout the data collection. Document analyses showed that road expansions have led to rapid uncontrolled residential development along the new highway corridors in the GBA periphery largely with the absence of land use planning agencies. Using the case of the Sukuta-Jambanjelly Highway, this study showed that rapid development and decentralization is occurring at an alarming rate. Gambian private real estate developers, planners, and bankers all suggested that road network expansions by the Gambia Government have led to rapid residential housing development in peripheral locations within the GBA. What's more? Some planners have suggested that residential housing developments in peripheral areas force the hand of transportation planners to extend existing road networks to service those peripheral locations. In effect, road network expansions attract residential housing development in peripheral locations, more residential development in peripheral locations result in more road network expansion in a vicious cycle that reinforces each action taken.

Planner 2 argued that transportation network and road expansions were leading to decentralization of population in Jabang and Jambanjelly, two towns in the outskirts of the GBA. He cited other towns where rapid residential development was taking place which is now leading the government to plan road access expansions for those areas. Developer 3 corroborated this linkage between road network expansions and residential housing development and suggested it had an impact on the pricing for their home offerings thus: "The impact is very positive, a case in point is Tujereng, without a good road network, our housing estate will not be marketable, but because there is a highway, and the electricity grid passing and water networks, it impacts our development. Once you have water and electricity and internal road networks to tap from, the

main system will not be expensive so these will impact on the price.” Banker 2 supported that argument and went further to suggest that road expansions also correlate with the growth of private real estate developers and the amount of housing estates they develop. He stated: “that's a very important area of government involvement in providing many areas necessary things like roads, electricity, it is very important and when that happens the development becomes rapid, because people know that there are roads there and there's water, so development becomes very rapid.” Developer 2 explained how development clustered around road and infrastructure developments his company created for their residential housing projects. He stated: “I'm building a 2.6 kilometer access road from the highway to the site and bringing both electricity, and water, and internal roads just so I can facilitate these services for the client [. . .] once this infrastructure is created it attracts a lot of development [. . .] wherever we go and settle, before you know it the area starts developing rapidly, people take that opportunity with the infrastructure, the roads and everything else”.

Planner 1 supports this argument by Developer 2 above as he stated:

Everywhere is picking up so they now buy houses anywhere. Once you have the basic infrastructure anywhere, people will live there and that is what we have discovered. In The Gambia, people are living anywhere, once you have a good road and there is power, and water, and with cell phones and internet you live anywhere. People are living as far as in Foni and coming to Banjul to work daily.

Developer 1 corroborated the fact that road network expansions led to rapid residential housing development. He stated: “It impacts it seriously, the Kombo Coastal Road has seriously opened up development, the reason why I am able to do any work in Gunjur is because there is a good road network to drive to and come back in 30 minutes [. . .] we would have never been to

or bought Brufut Gardens . . . I think within the Kombos, road network has improved a lot over the past few years and same applies to the other basic amenities like water and electricity.”

Banker 1 agreed with that argument and suggested that road expansions resulted in irrational property price valuations that have left most buyers under water. Planner 3 suggested that the situation was due to the fact that land use planning was done in isolation from transportation infrastructure planning. He stated: “the key challenge here when it comes to urban transport is the lack of integration between the transport and the land use, that is a key challenge.”

The preceding transportation infrastructure expansion theme argued that transportation network and road expansions by government were leading to rapid residential housing development in peripheral locations like Jabang and Jambanjelly. What’s more? New road construction has led to speculative land buying that has sky rocketed land prices to irrational levels. It also contends that infrastructure investments by developers for their estates in peripheral locations were attracting Gambians to invest in real estate in nearby areas and leading to sprawl development. Planners suggested that transportation planning and land use planning were done separately, and a lack of integration resulted in overall poor planning and decentralization of population. Moreover, houses being built in peripheral locations were forcing the hand of transportation planners to expand road networks into those peripheral locations because “you cannot have nice houses in areas with a poor road network.” This suggested that decentralization of population was causing more roads to be built in peripheral locations and more road building was causing more decentralization of population in a vicious cycle and a race to the bottom.

### **6.3.5 Summary of Research Conclusions**

From a preponderance of the evidence collected for this study and synthesized above, this study concludes that the higher incomes of Gambian transnationals have allowed them to be the dominant players in the real estate sector in The Gambia. Their higher income levels relative to local Gambians also afforded them the ability to demand more housing both quantitatively and qualitatively which is being met only at the GBA periphery. Additionally, they are importing western style architecture into the GBA which emphasizes single-family style housing marking a shift away from local compound-style housing and this is now influencing local Gambians to follow suit. What's more? Since transportation and land use planning are being practiced in isolation, road network expansions are attracting rapid low-density single-family development in peripheral locations leading to further road expansions in a vicious cycle that reinforces each other.

### **6.4 Theory Validation**

From a theory standpoint, the *Altruistic School* suggested that emigrants remit funds to their countries of origin out of concern for the welfare of their loved ones and that the act of remitting provides satisfaction to the migrants. This study found support for this contention with Gambian emigrants investing in housing for their family members. Over 16% of survey respondents were motivated to invest in housing for their family members in The Gambia while 10 out of 24 Gambian emigrants interviewed cited family members as the reason for investing in housing assets in The Gambia. Adams (1991) suggested that one of the first things immigrants addressed was upgrading of their family homes from traditional mud construction to that of modern bricks. While there was evidence (Interviewees 18, 22, planner 2, Developer 2, Banker 2) that some Gambian emigrants invested in upgrading their families' housing conditions, this



study is not able to determine that it was the first thing the Gambian emigrants embarked on because it was not a focus of the study. Solimano (2003) claimed that often migrants are more educated than their loved ones left back in their home countries. This study determined that US-based Gambians were highly educated but cannot make a determination of their educational attainment relative to their family members in The Gambia. Stark (1995) claimed that remittances were targeted towards consumption. The evidence from this study points to the fact that most remittances sent by Gambian transnationals go into investments in real estate. In fact, Banker 1 who studies this in The Gambia argued specifically that in the case of The Gambia, most remittances are invested in housing as opposed to consumption as some people erroneously believe. Either way, this study cannot refute Stark's (1995) claim because it did not set out specifically to address this issue. The only claim this researcher can make is that the evidence from the study suggests that most US-based Gambian emigrant remittances were invested in housing back home in The Gambia.

The *Self-interest School* of Thought claimed that migrants were motivated to remit by an economic and financial calculus. The migrant acquires savings at some point and wishes to invest and the home country is an "obvious place" for such investments. Solimano (2003) specifically mentioned investments in property and land and how there is a possibility that investments in these assets in the home country may yield better returns than the host country. The evidence from this study overwhelmingly supports this claim. Multiple Gambian emigrants (10 out of 24) cited investment income as motive for investing in housing, 12 out of 24 cited a place to stay on vacation as motive, and 8 out of 24 cited retirement home as motive. The three motives (investment income, a place to stay on vacation, and retirement home) are inherently self-interested motives and showed that US-based Gambian emigrants were overwhelmingly

self-interested in their approach to transnational housing investments. Additionally, Gambian professionals (Developer 2, Banker 1, Banker 2, Planner 1, Developer 1) all concluded that Gambian emigrants were motivated by investment income while Developer 3, Developer 2, and Developer 1 concluded that a place to stay was a motivator, and Banker 1, Planner 4, and Planner 5 all concurred that a retirement home was motivating Gambian emigrants to invest in housing.

The *Implicit Family Contract I School* claimed that families had an implicit contract between the migrants and those remaining in the home country. The family invested in the cost of the education, relocation, and resettlement of the migrant abroad. The investment by the family was viewed as a loan repayable with interest after the migrant settled down in the host country and can start repayment. The loan repayments were what was seen in the form of migrant remittances (Poirine, 1997, Solimano, 2003). The *Implicit Family Contract II School* conceptualized migrant remittances as a form of implicit contract between the migrant and their family back home to diversity risk. In such an agreement, the family invested in the emigration and resettlement of the more educated members of the family as a hedge against economic risk. This arrangement between the migrant and the family meant that each one supported the other in times of need. This study is not able to support or refute the claims by the two schools above because it only focused on the Gambian emigrants and not their families left behind in The Gambia.

## **6.5 Theoretical Framework Validation**

The theoretical framework developed in Chapter 3 conceptualized transnational housing investments by Gambian emigrants in the U.S.A as a dynamic global process that had local spatial implications for the Greater Banjul Area. Transnational remittances flowed into the Gambia facilitated by a financial globalization framework that made capital mobile and free in

search of investment opportunities across national boundaries. This increased mobility of capital, the resulting *increase in the real incomes* of the emigrants' families, and the *idealized housing preferences* of transnational Gambian emigrants resulted in *a shift in preference* away from traditional high-density *compound-style housing* at the urban core towards *low density single-family* residential housing at the urban fringe. That process was further exacerbated by government policies that *expanded road networks* and residential housing developments into previously inaccessible parts of the urban fringe contributing to and exacerbating the spatial expansion of the city.

In Section 6.3.5 this study concluded from a preponderance of the evidence collected and synthesized that the higher incomes of Gambian transnationals have allowed them to be the dominant players in the real estate sector in The Gambia. That their higher income levels relative to local Gambians represented an increase in real income and afforded them the ability to demand more housing both quantitatively and qualitative which is being met only at the GBA periphery. Additionally, they are importing western style architecture into the GBA which emphasizes single-family style housing marking a shift away from local compound-style housing and this is now influencing local Gambians to follow suit. What's more? Since transportation and land use planning are being practiced in isolation, road network expansions are attracting rapid low-density single-family development in peripheral locations leading to further road expansions in a vicious cycle that reinforces each other. All the above result in decentralization of population into the GBA periphery. In short, this study supports the theoretical framework developed earlier in Chapter 3 of the study.

## **6.6 Literature Validation**

The findings from this study corroborated scholarly findings that some emigrants planned to return after completing their home and investment in a house is a priority and precondition for return to the country of origin (Diko & Tipple, 1992; D Sinatti, 2011). The evidence from this research also substantiates findings that transnational housing investments are utilized as a retirement plan, and a hedge against inflation and deteriorating economic performance even though most immigrants will never return home permanently even after retirement (Briggs & Yeboah, 2001; Adams, 1991; Berger, 2002; Dalakoglou, 2010). The evidence from this research substantiates the scholarly literature in this school of thought by finding that Gambian emigrants in the United States invested in housing in the Gambia as part of their retirement planning. This study also infers that building or buying a house is viewed as a necessary precondition for retirement and return to the Gambia necessitating investments in housing.

In terms of the scholarly literature on housing investments being motivated by conspicuous consumption ( Berger, 2002; Owusu, T. Y., 1998; Sinatti, 2009; and Osili, 2004), and symbolic motives (Aguilar, 2009, and Dalakoglou, 2010), this study did not find evidence of Gambian emigrants being motivated by such. Therefore, this study cannot substantiate or disprove these motives as a significant factor motivating Gambian emigrants in the US to engage in transnational housing investments.

## **6.7 Implications of this Study**

This study has shown that Gambian emigrants are dominant players in the Gambian real estate sector where they invest and provide shelter for the rental housing segment, family members, and for their vacation and retirement needs. From a housing supply standpoint, this confirms that the activities of Gambian transnationals contribute towards ameliorating the

chronic housing deficits being experienced by the country. As a block, the impact of their activities is positive and needs to be harnessed and targeted by public policy specifically as one of many solutions to the housing crisis in the Gambian metropolis. The cumulative impact of their foreign capital will have multiplier effects on the overall economy as it not only benefits the construction industry, but it also impacts landowners in the Greater Banjul Area (GBA) periphery and generates tax revenues for local and national government coffers.

Additionally, transnational housing investments are changing from the traditional architectural styles of compounds to modern Western housing styles. Gambian transnationals are in effect replicating the housing found in their host countries within the GBA. While at a glance this results in more low-density housing at the GBA periphery, it also results in the modernization of current low quality housing stock. This has the potential to improve general health and sanitation which in turn increases the quality of life of the GBA population and the larger country.

Transnational housing investments have turned out to be a double-edged sword in the case of the GBA. A weak regulatory environment, flawed land delivery systems, and government expansion of infrastructure have all converged to result in the general decentralization of population. While it is widely known that the activities of Gambian transnationals in the real estate sector led to house price appreciation, the issue of sprawl is equally problematic both for the GBA and the wider Gambian economy. The issue is further complicated by the fact that transnational housing investments in the GBA are not unique to Gambian emigrants; European retirees, African repats (African Americans, Afro-Europeans, and Afro-Caribbeans), and former Liberian and Sierra Leonean permanent residents who lived in The Gambia during their civil wars but now resident in the West are also contributing to the sprawl development in the GBA.

What is clear is that decentralization of population is happening and that Gambian transnationals are a contributory factor. However, this is the unintended consequence of a convergence of mobile transnational capital, a weak regulatory environment, and government infrastructure expansions.

Furthermore, conversion of previously agricultural land into residential housing development impacts food production, which in turn impoverishes subsistence farmers' livelihoods. Building homes in unplanned areas without infrastructure also leads to environmental degradation and seasonal Flash floods during heavy rains and can lead to loss of life, property, and investments. More importantly, the continued demand for peri-urban land for single-family residential development largely spurred on by the demand from Gambian emigrants has contributed to ongoing conflicts between indigenous communal land holding communities and real estate companies in the GBA periphery. These conflicts will exacerbate the more this demand pressure from Gambian emigrants grows. The government should take special note of this contributory factor and direct policies to mitigate its adverse effects.

## **6.8 Limitations of the Study**

This study encountered some limitations that need to be put into context to properly evaluate its findings. The first limitation was the underrepresentation of females in the Gambian real estate sector professional pool. Although this study attracted 36% and 45% females through the online survey and interviews of US-based Gambians, only one female housing finance professional participated in the interview phase of Gambian professionals. Eleven out of 12 of the professionals interviewed were male. Efforts were made to include female professionals, but they were not very represented in the real estate sector in middle to senior management in the

country. To meet the inclusion criteria for this phase of data collection, one had to be a mid to senior level professional actor in the real estate sector in The Gambia.

The second limitation was that the snowball sampling recruitment method utilized to attract Gambian emigrants to be interviewed for the study may have influenced the types of responses from participants. The researcher had to deliberately seek out female participants when it became clear halfway through the interviews that most interviewees attracted to the study were male. In the end, 11 females participated in the interviews of Gambian emigrants out of a total of 24 participants.

The third limitation of the study was the paucity of secondary data on Gambian transnationalism. This study would have benefitted immensely from secondary sources which would have provided more context, but on a more positive note, it is anticipated that this study will contribute to this gap and spur more research focus on Gambian transnationalism in the future.

The fourth limitation of this study was that it purposely excluded the family members of US-based Gambian emigrants based back in The Gambia. That piece of the puzzle would have added tremendous value and insight into the full spectrum of the transnational housing investment process and its impact on the social fabric of the country. It would have also allowed the study to map out the physical geographical footprint of housing investments using GIS techniques.

The fifth limitation of this study is that it is a single case, a specific phenomenon viewed through the lens of multiple stakeholders, juxtaposed against a specific geographical location (GBA), and we cannot draw too many conclusions from just this case. This necessitates further studies for a better understanding and to build upon the findings from this study.

## **6.9 Recommendations for Future Research**

First, the information from this research points to the fact that European nationals, former Liberian, and Sierra Leonean permanent residents in The Gambia now residing in Europe and North America, and African repats (African Americans, Afro Europeans, and Afro Caribbeans) are also heavily engaged in transnational housing investments in The Gambia. Further research is needed to account for their collective or individual impact on the local economy of The Gambia.

Second, it became obvious that the expansion of road networks led to decentralization of population in the GBA. More research is needed on the impact of transportation planning on land use in the GBA. This will help inform policy going forward to address the negative impacts of uneven development in the GBA.

Third, this study found that the unregulated and uncontrolled conversion of agricultural land in the GBA periphery is resulting in conflicts. It is recommended that the government enact specific regulation that clarifies the conditions under which communal land can be converted to individual ownership. This should outline the specific steps necessary to perfect title into formal tenure, so it becomes clear what actions are legitimate and what constitutes illegality. It is anticipated that this will reduce the information asymmetry that incentivizes some of the rent seeking behavior that results in conflict over land between landowners and real estate companies.

Fourth, as this study has shown that Gambian emigrants are heavily invested in the real estate sector in The Gambia where they are the dominant players, a natural outgrowth of that finding is for the government of The Gambia to prioritize the creation of a unit preferably within the Diaspora Affairs Division of the Foreign Affairs Ministry that facilitates real estate investments for Gambians abroad. This unit can also be the focal point for efforts at harnessing



and steering the overall real estate investments of Gambian emigrants towards addressing the local housing supply deficit.

## **6.10 Chapter 6: Summary and Conclusions**

The survey findings showed that over 37% of the general population was motivated by investment income while 50% of Gambians who were engaged in transnational housing investments were motivated by investment income. Fourteen interviewees cited investment income as their motivation for investing. Findings from the interviews with planners, real estate developers, and housing finance professionals corroborated the findings from both the survey and interviews leading this study to conclude that the most significant motivation for US-based Gambian emigrants engaging in transnational housing investments in The Gambia was for investment income.

The survey findings showed that over 28% of the general population and 33% of Gambians engaged in housing investments were motivated by a place to stay while on vacation in The Gambia. Twelve interviewees cited a place to stay as motivation for investing and the findings from the interviews with planners, real estate developers, and housing finance professionals corroborated those findings, so this study concluded that the second most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia was for a place to stay while on vacation.

The survey showed that over 17% of the general population and over 7% of Gambians engaged in housing investments were motivated by familial ties. The findings from the interviews with Gambian emigrants corroborated the data from the survey as at least 10 out of 24 interviewees cited familial ties as motivation for investing. The findings from the interviews with Gambian professionals corroborated the findings. On those grounds, this study concluded that

the third most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia was for a place to stay while on vacation.

The survey findings showed that over 11% of the general population and over 3% of Gambians engaged in housing investments were motivated by familial ties. The findings from the interviews with Gambian emigrants and Gambian professionals corroborated those findings. Consequently, this study concluded that the fourth most significant motivation for US-based Gambian emigrants to engage in transnational housing investments in The Gambia was for a retirement home.

The study also concluded that the higher incomes of Gambian transnationals have allowed them to dominate the real estate sector in The Gambia because their higher income levels relative to local Gambians affords them the ability to demand more housing both qualitatively and quantitatively which was being met at the GBA periphery. The findings also show that Gambian emigrants are importing Western style architecture into the GBA resulting in a shift in preference away from compound-style housing in favor of low-density single-family housing at the GBA periphery. What's more? Road network expansions are also attracting rapid low-density single-family development in peripheral locations leading to further road expansions in a vicious cycle that reinforces each other.

## APPENDIX

## **APPENDIX A: Survey Questionnaire**

ONLINE SURVEY QUESTIONNAIRE: ALL GAMBIAN ADULTS RESIDING IN  
THE UNITED STATES (REGARDLESS OF ENGAGEMENT IN LAND &  
HOUSING INVESTMENTS IN THE GAMBIA)

### **Prescreening Questions**

1. Are you an adult Gambian national currently residing in the United States?
  - a. No
  - b. Yes
  
2. Do you give your informed consent to take part in this study?
  - a. No
  - b. Yes

**SECTION I: Transnational Housing Activities**

1. Have you ever bought land for the purpose of building a house in The Gambia?
  - No
  - Yes
  
2. Have you bought or built a house in The Gambia?
  - No, neither built nor bought a house in The Gambia
  - Yes, completed building or bought a house (**skip to question 5**)
  - Yes, currently building a house in The Gambia (**skip to question 5**)
  
3. If **No in Question 2**, do you have any intentions of owning a house in The Gambia?
  - No
  - Yes
  
4. If **No in Question 3**, to what degree do you **agree or disagree** that the following factors are important reasons preventing you from owning a house in The Gambia? **For each row, please check one option only.**

	AGREE	NEUTRAL	DISAGREE
Inadequate financial resources to buy/build a house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing investment in The Gambia is too expensive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not plan to return to The Gambia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not have family in The Gambia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I do not have anyone in The Gambia to supervise a house building/buying project	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am concerned the house will not be adequately maintained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have concerns over land litigation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other, specify:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. Among the following, which do you consider the **most important** reason preventing you from owning a house in The Gambia though you have the intention? **CHECK ONLY ONE**
  - a. Inadequate financial resources to buy/build a house.

- b. Housing investment in The Gambia is too expensive.
- c. I will not return to The Gambia.
- d. I do not have family in The Gambia.
- e. I do not have anyone in The Gambia to supervise this project.
- f. I have concerns that the house will not be adequately maintained.
- g. I have concerns over land litigation.
- h. Other, specify. \_\_\_\_\_

6. If you have bought or built a house in The Gambia, which of the following best describes your house or housing project in The Gambia?

- I bought my house outright
- I am currently building my house
- I have already completed building my house.

7. How many houses or ongoing housing projects do you have in The Gambia?

- One
- Two
- Three or more

8. How frequently do you send remittances to The Gambia for the purposes of your housing project(s)?

- Monthly
- once every 2 months
- once every 4 months
- once every 6 months
- once a year
- once every 2 years
- Randomly
- Other: Specify

9. What type of housing is your (first) house or housing project?

- Compound house
- Self-contained/single story
- Two-story
- Multi-story
- Other: Please specify

10. Where in The Gambia is your (first) house or housing project located?

- Greater Banjul Area (GBA)
- Upper River Region (URR)

- North Bank Region (NBR)
- Central River Region (CRR)
- Western Region (WR)
- Lower River Region (LRR)

11. After you arrived in the U.S, how long did it take you to send money to start building your (first) housing project in The Gambia?  
 \_\_\_year(s).

12. How long did it take you to finish building your (first) housing project in The Gambia?
- \_\_\_year(s).
  - Ongoing (uncompleted)

13. At different stages of your project, did you rely on any of the following sources of funding to help finance your housing project?

Source of Finance	Yes	No
Personal savings	<input type="checkbox"/>	<input type="checkbox"/>
Institutional Loans in the USA	<input type="checkbox"/>	<input type="checkbox"/>
Institutional Loans in The Gambia	<input type="checkbox"/>	<input type="checkbox"/>
Borrowing from Family/Friends	<input type="checkbox"/>	<input type="checkbox"/>
Sale of valuable Property/Assets	<input type="checkbox"/>	<input type="checkbox"/>
Other Sources:	<input type="checkbox"/>	<input type="checkbox"/>

14. Which of the following sources of funding was **most important** for financing your housing project?

**CHECK ONLY ONE**

- Personal savings
- Institutional Loans in the U.S
- Institutional Loans in The Gambia
- Borrowing from family/friends
- Sale of valuable property/assets
- Other sources:

15. **If applicable**, where in The Gambia is your **second** house or housing project located?

- Greater Banjul Area (GBA)
- Upper River Region (URR)
- North Bank Region (NBR)



- Central River Region (CRR)
- Western Region (WR)
- Lower River Region (LRR)

16. Which of the following **best** describes the location of your **second** house or housing project?

- Greater Banjul Area (GBA)
- Upper River Region (URR)
- North Bank Region (NBR)
- Central River Region (CRR)
- Western Region (WR)
- Lower River Region (LRR)

17. What type of housing is your second house or housing project?

- Compound house
- Self-contained/single story
- Two-story
- Multi-story
- Other: Specify

18. What are your perceptions of homeownership in The Gambia and United States?

**CHECK ONLY ONE**

- Owning a house in The Gambia is more important than owning a house in United States
- owning a house in United States is more important than owning house in The Gambia
- Homeownership in The Gambia and United States is equally important for me
- Homeownership in The Gambia and United States is **NOT** important for me
- I do not know

19. Assuming you had enough money to purchase or build one house, which location would you prefer to do so?

- United States
- The Gambia
- I do not know/Not applicable
- Other: Specify

20. Do you agree or disagree that each one of the following reasons is important motivation to people for engaging in housing investment in The Gambia?

<b>Motivation</b>	<b>AGREE</b>	<b>NEUTRAL</b>	<b>DISAGREE</b>
Prestige (status symbol)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obligation to my immediate family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obligation to my extended family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Investment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A place to stay when I visit The Gambia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obligation to my homeland community in The Gambia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other, specify:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

21. Which of these motivations for investing in housing in The Gambia would you consider as most important to you? **CHECK ONLY ONE**

- Prestige (status symbol)
- Obligation to my immediate family (including where children grow up)
- Obligation to my extended family
- Investment
- A place to stay when I visit The Gambia
- Obligation to my homeland community in The Gambia
- Other, specify

**SECTION II: Demographic Information**

22. Gender:

- Male
- Female

23. What is your current age? \_\_\_\_\_(years)

24. How long have you lived in the United States? \_\_\_\_\_(years)

25. Where do you currently live? Provide City and State

- a) City, \_\_\_\_\_
- b) State \_\_\_\_\_

26. What is your current marital status?

- Married
- Single, never married
- Divorced/Separated
- Widowed

27. What was your highest level of education completed before coming to United States?

- Primary/Elementary/No education
- Some High/Secondary School

- Completed High school
- Some College/Trade School
- Completed College/Trade, Graduate/Professional School
- Completed University, Some University

28. What is your current level of education?

- Primary/Elementary/No education
- Some High/Secondary School
- Completed High school
- Some College/Trade School
- Completed College/Trade
- Some University; Completed University
- Graduate/Professional School

29. What is the range of your personal annual income?

- Less \$20,000
- \$20,000 – \$40,000
- \$41,000 – \$60,000
- \$61,000 – \$80,000
- \$81,000 – \$100,000
- Over \$100,000
- I would rather not say

## **APPENDIX B: Gambian Emigrant Interview Questions**

SEMI-STRUCTURED INTERVIEW: GAMBIAN EMIGRANTS RESIDING IN THE  
UNITED STATES (ENGAGED IN LAND & HOUSING INVESTMENTS IN THE  
GAMBIA)

## **Prescreening Questions**

1. Are you an adult Gambian national currently residing in the United States?
  - a. No
  - b. Yes
2. Have you acquired a plot of land or a house in The Gambia within the past 20 years?
  - a. No
  - b. Yes
3. Do you give your informed consent to take part in this study?
  - a. No
  - b. Yes

## **Background Questions**

4. Please describe where you grew up in The Gambia, what city and neighborhood was it?
5. Please describe the type of housing you lived in, was it a compound style housing or single-family? By your recollection, how many lived with you in the household?
6. How close was your home to the center of town? How accessible was it to public transportation, schools, water, electricity, sanitation services, hospitals, police services, and markets?
7. Please describe your current housing investments, where are they located? how close are they to the center of town? How accessible are they to public transportation, schools, water, electricity, sanitation services, hospitals, police services, and markets?
8. Please compare the home you grew up in with the home(s) you now own in the Gambia in terms of location, accessibility to electricity, water, transportation, sanitation services, hospitals, policing, and education.
9. Please compare the housing styles between the neighborhood you grew up in and the one(s) you now own, Compound style or bungalow, story buildings??
10. How regularly do you keep contact with people in The Gambia? What drives you to keep making such contacts?

## **Main Questions**

11. What are your reasons for investing in a housing asset in The Gambia since you arrived in the United States?
12. What drives Gambian emigrants to invest in housing assets in The Gambia?
13. How did you finance your housing project(s) in The Gambia?

14. Do you feel good about your ownership (on- going) of housing asset(s) in The Gambia?
15. How do your friends and family perceive homeownership in The Gambia versus the U.S?
16. Generally, how much time do you spend living in your house in The Gambia?
17. Do you think your decision to invest in housing asset(s) in The Gambia influenced your housing choices in the U.S (e.g., renting versus homeownership)?
18. Do you think you have made any sacrifices here in the U.S because of your house/on-going project in The Gambia?
19. Do you think your decision to invest in housing asset(s) in The Gambia affects (negatively/positively) your overall livelihood here in the U.S? If yes, in what ways? If not, why?
20. Do you have intentions of investing in another housing project in The Gambia in the future?
21. What are the key advantages of your location choice for your housing investments compared to where you grew up?

## **APPENDIX C: Gambian Professionals Interview Questions**

SEMI-STRUCTURED INTERVIEW: GAMBIA GOVERNMENT PROFESSIONALS (LAND USE & TRANSPORTATION PLANNERS, PUBLIC REAL ESTATE PROPERTY DEVELOPERS)

### Prescreening Questions

3. Are you a Gambia government professional currently employed in land use planning, transportation planning, public property development or housing finance?
  - a. No
  - b. Yes
  
4. Do you give your informed consent to take part in this study?
  - a. No
  - b. Yes

### Main Questions:

1. In your experience, describe the role of government in the housing sector over the years as it relates to managing the planned physical growth of urban areas
  
2. Describe what you consider the key urban policies and regulations that government has put in place to mitigate the uneven, unplanned, low-density growth of urban areas
  
3. How effective are these policies in combatting unplanned spatial expansion and decentralization of population in the Greater Banjul Area (GBA)?
  
4. In your experience, describe the level of involvement of Gambians abroad in the land/real estate/housing markets
  
5. To the best of your knowledge what are the most significant factors that motivate Gambians abroad to invest in the land/housing/real estate sector in the country?
  
6. What are the benefits of Gambian emigrant involvement in the sector? What are the drawbacks?
  
7. How and to what extent does your ministry/department plan for addressing the growing involvement of Gambians abroad in the land/housing/real estate sector?
  
8. How do the architectural styles of Gambian emigrant houses compare to those of the traditional Gambian compound-style housing? In your view, are Gambian emigrants housing investments deviating from the traditional styles or not?
  
9. Describe to what extent Gambian emigrant involvement in the land/housing/real



estate sector contributes to house price inflation?

10. To what extent are their involvement contributing to decentralization of population in the GBA?
11. To what extent are they contributing to the land disputes plaguing the GBA?
12. In terms of size, describe how Gambian emigrants' houses compare to the rest of the population?
13. In your view how should the government harness the potential of Gambian emigrants' remittances to address the housing problem in the country?

## **APPENDIX D: Gambian Professionals Interview Questions**

SEMI-STRUCTURED INTERVIEW: PRIVATE REAL ESTATE PROFESSIONAL (REAL ESTATE DEVELOPERS, HOUSING FINANCE PROFESSIONALS, AND BANKERS)

## Prescreening Questions

5. Are you a private real estate professional currently employed in housing finance, or banking, private property development or housing finance?
  - a. No
  - b. Yes
  
6. Do you give your informed consent to take part in this study?
  - a. No
  - b. Yes

## Main Questions:

14. In your experience, describe the role of your company in the housing sector over the years as it relates to managing the planned physical growth of urban areas
  
15. Describe what you consider the key urban policies and regulations that government has put in place to mitigate the uneven, unplanned, low-density growth of urban areas
  
16. How effective are these policies in combatting unplanned spatial expansion and decentralization of population in the Greater Banjul Area (GBA)?
  
17. In your experience, describe the level of involvement of Gambians abroad in the land/real estate/housing markets
  
18. To the best of your knowledge what are the most significant factors that motivate Gambians abroad to invest in the land/housing/real estate sector in the country?
  
19. What are the benefits of Gambian emigrant involvement in the sector? What are the drawbacks?
  
20. How and to what extent does your company plan for addressing the growing involvement of Gambians abroad in the land/housing/real estate sector?
  
21. How do the architectural styles of Gambian emigrant houses compare to those of the traditional Gambian compound-style housing? In your view, are Gambian emigrants housing investments deviating from the traditional styles or not?
  
22. Describe to what extent Gambian emigrant involvement in the land/housing/real estate sector contributes to house price inflation?

23. To what extent are their involvement contributing to decentralization of population in the GBA?
24. To what extent are they contributing to the land disputes plaguing the GBA?
25. In terms of size, describe how Gambian emigrants' houses compare to the rest of the population?
26. In your view how should the government harness the potential of Gambian emigrants' remittances to address the housing problem in the country?

## **APPENDIX E: Gambian Emigrants Category Responses**

### **PARTICIPANT CATEGORY RESPONSE TABLE**

<b>Inductive/Deductive Categories</b>	<b>Participant Responses</b>
<b>Investment Income</b>	<p>A good source of income  A real estate mogul  Another source of income just in case  I believe in real estate  In the US while still making money in The Gambia  Income from rent can help pay the bills  Income to sustain your family  Leasing it out  Obviously as an investment  Profit out of our investment  Sell it and make a profit  Some returns down the road  That I love real estate  The prices are always going up  You'll have to invest in property  Another source of income  I also wanted to make money</p>
<b>A Place to Stay</b>	<p>A place not just for myself but my mom too  For when I visit home to at least have somewhere to stay  I can also stay there too  It's not to show off  Something to come back to  Somewhere to live when I go home  To have a home where I'm going to live  Vacation home to stay  Where we start staying on holidays  I can also stay there too when I go to Gambia for holidays  I need to have somewhere to put my family  At least I have my own place where I can stay  Live in my property where there are no restrictions  So, I can have my own freedom</p>
<b>Retirement Home</b>	<p>Dream retirement home  Just to be safe in case I needed to go back home  Just wanting it as security in case I end up going back to Gambia  Not behind the 8 ball  Preparing for my return home  Retire to definitely go back home  You have to plan early</p>

	<p>I want to go back home to retire  Go home get old there  Walk to the beach in the mornings and enjoy retirement  You probably are not going back home  You probably are not going back  Will eventually go back to Gambia to settle  That's where I plan to retire</p>
<b>Familial Ties</b>	<p>A place not just for myself but my mom  Hated the deplorable conditions my parents lived in  Lift my family from maybe the lower-class area  My own immediate family  Then I could live there with my family  There are family connections there  To build was a family house  Want to upgrade them  To build for my parents  Make sure she has a comfortable place to stay  For my family and extended family  Make them feel like they are part of that community  To take care of my parents; get my mom a place to stay  Keep them connected to where I'm from  When I say family, I mean my wife and kids</p>

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