

**UNIVERSITY OF THE WESTERN CAPE**



**FACULTY OF EMS**

**INSTITUTE FOR SOCIAL DEVELOPMENT**

*Understanding how and why informal migrants remit: A case study of undocumented Zimbabwean workers in Cape Town, South Africa*

*A mini thesis submitted at the Institute for Social Development, Faculty of EMS, and University of the Western Cape in partial fulfilment of the requirements for the award of a Master in Development Studies Degree.*

UNIVERSITY of the  
WESTERN CAPE

**Student Name:** Munyaradzi Mapfumo

**Student Number:** 3508471

**Supervisor:** Dr. Coretta Jonah

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## **Declaration**

I..... undersigned, declare that ***Understanding how and why informal migrants remit: A case study of undocumented Zimbabwean workers in Cape Town, South Africa***, has not been submitted before for any degree, or examination in any University, and that all the sources I have used or quoted have been indicated and duly acknowledged by means of referencing.

**Munyaradzi Mapfumo**

Signature .....

December, 2017.



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## **Dedication**

I dedicate this thesis to my late mother, father and sister. I wish you were here to see the man I am becoming.



## **ABSTRACT**

A large number of people have found themselves in South Africa as economic refugees due to the economic decline that has been experienced in Zimbabwe over the years. A significant number are undocumented and therefore face different challenges compared to other groups. Little research has been done to look at this particular group. The research gives a background of the state of the economy and the political reasons that have acted as a push factor to the people. The research seeks to ascertain why and how a group of migrants viewed as especially vulnerable remit. In answering this question, the thesis addresses specific questions such as; the types of jobs and socioeconomic background of migrants, frequency and volumes of remitting and channels of remitting. These questions were guided by the International Theory Migration and an empirical review of motives for remitting.

The thesis adopts a sequential explanatory mixed method approach combining a quantitative questionnaire with qualitative in-depth interviews. The research was conducted in Cape Town using purposive snowballing sampling technique for the quantitative data collection. The quantitative aspect administers questionnaires to 57 participants. Out of the 57 quantitative respondents, six (6) were selected based on willingness to participate and accounting for the gender distribution of respondents for in-depth interviews. These were then analyzed, and initial themes derived to inform the questions for in-depth interviews. The research employed SPSS to analyze the quantitative data using tables, charts and statistical tests and Braun and Clarke (2007) steps to analyzing the qualitative data. The steps include familiarizing oneself with the data and then generating initial codes. After the coding has been done then themes are developed from the data. The themes were then analyzed and used in the report writing.

The research found that the majority, ninety percent, of the people do send remittances back home frequently, at least on a monthly basis. It also noted that for most of the respondents the money that was sent was mainly used for basic survival needs like food and education. This can be explained by the collapsed economy in Zimbabwe, as the research found that over sixty percent of the families are dependent on this income as the only source of income. The remittances, therefore, acts as social protection and prevent families back home from sliding into abject poverty. Also of note is the fact that remittances have served as the second largest source of foreign currency for

the country. Therefore all efforts should be done to reduce the transactional cost of remitting to undocumented migrants and support families back home gaining access to the funds transmitted.



## **CHAPTER ONE**

### **1. BACKGROUND AND INTRODUCTION**

Zimbabwe attained its independence in 1980. The government of the day took over an economy which was doing well, and at that time the country was considered as the bread basket of Africa. Raftopoulos and Phimister (2004) have argued that when the government took over they were guided by the nationalist agenda which had acted as a unifying force for the different parties that were involved in the war. It is thus for this reason, that the government sought to bring a welfare state. However, as ibid notes, it soon became apparent that these socialist policies were not tenable and there was growing consensus that countries needed to liberalize their economies.

The economic structural adjustment programs had unexpected consequences as massive job losses and a poor performing economy. UNICEF (2011a) noted that the structural adjustment programs were meant to bring stability to the economy and cut down on government expenditure. They were also meant to promote the privatization of the economy which would have boosted the growth trajectory of the nation. Kaneyeze (2011) had observed that the socialist policies that had been implemented before resulted in government over borrowing, low foreign investments and there was therefore a need to reverse these. The structural adjustments programs did not bring the intended consequence as government continued to over spend and the height of it being the payment of the war veteran's huge sums of money that had not been budgeted for.

Over the last few years Zimbabwe has been faced with a myriad of economic challenges. The demise of the economy was set in motion when the government decided to pay the veterans huge sums of money in 1996 that saw the local currency being devalued. This was to be known as the black Friday. Clemens and Moss (2005) have argued that the economic demise in Zimbabwe has been caused by bad economic decisions on the part of the government. They dismiss the argument that is proffered by the government that the collapse of the economy was due to external factors and the lack of rainfall.

Kanyeze (2011) has observed that the land redistribution process in 2000 brought with it political and economic problems. Due to the economic challenges that were happening, with civil protests

being organized by the Trade Unions, the government seized an opportunity to win the elections in 2000 by backing the war veterans that had embarked on seizing farms from white commercial farmers. This was after the ZANU PF government tested its first defeat in the constitutional referendum (Raftopoulos 2006).

There was massive loss of jobs after the turn of the millennium. The city of Bulawayo formerly considered as the industrial hub, had most of its industries closed and relocated to the capital, Harare. The result has been a great number of people were forced to migrate, especially to neighboring countries in search of employment. Chikuhwa (2013) notes that due to hyper inflationary period that happened before 2008, a number of companies were forced to close. This therefore meant that a lot of people lost their jobs and forced a significant number to migrate.

The economic problems did not spare those in the capital and other regions and the country has experienced one of the highest numbers of economic immigrants in the SADC region. McGregor (2007:806) notes that the consequence has been that ‘families of all social classes have increasingly been compelled to send members abroad to ensure basic survival, escape brutal attacks or meet aspirations for accumulation and education’

The above situation has contributed to Zimbabwe being regarded as a migrant sending nation. World Bank (2011:33) observed that the country is in the top ten of migrant sending nations in the Sub Saharan Africa region. However, it seems that there is little correct data that can state categorically clear the number of people that are living outside the country’s borders. Tevera and Crush (2003) speak of brain drain, which is the loss of professionals to the diaspora. These include engineers and other white collar professionals. They note that in the year 2000, an estimate of five hundred thousand (500,000) Zimbabweans emigrated to South Africa legally and by 2008 the numbers had more than doubled to one million two hundred and fifty thousand (1.25 million).

Crush and Tevera (2010) and Maphosa (2005) observed that most of the migrants are based either in the United Kingdom or South Africa. UN (2010) regional report on migration says that although it is difficult for one to quantify the number of people in the diaspora, many have placed the figure to be about three million people. South Africa has often been the final destination of choice or the first step in a lengthy migration process due to its proximity. Maphosa (2005) notes that for people in Southern regions of Zimbabwe, moving to South Africa is seen as a way of passing into

adulthood. The young people look forward to moving to South Africa and this becomes part of their life goals.

One can note that the increase in the number of people that have moved to the diaspora, the remittances that are sent to the country have improved over the years. There has been a growing consensus among academics that remittances can play a leading role in terms of development issues in the developing world be more than what was projected.

### **1.1. Remittances and Development**

It has been observed that remittances play an important role in the development sector. Fajnzylbe and Lopez (2006) have argued that in many cases, the recipient countries perform better on development indexes such as the Human Development Index because there is more money that is put in Health and Education. Maphosa (2005) has also observed that some of the money that is remitted is used to fund the education of the remaining family members and pay medical bills where there is need.

Ncube and Gomez (2015) also notes that remittances have an effect on the local economy. They are of the view that the increase in the income of the recipients has a cascading effect on the whole economy. In their area of study they note that there are some industries that have developed in order to serve these communities that receive money. The recipients of the remittances have needs of things like farming equipment, which increases their agricultural output and increases their chances of escaping poverty.

### **1.2. Problem Statement**

Migrants instead of using the formal legal channels into South Africa take advantage of the Southern African Development Community (SADC) protocol on the movement of persons (Article 3a) which gives a 90-day entry without a visa to member states citizens. Post entry, these migrants are unable to acquire permits' which enable them to participate fully in economic activities to be part of the economy. The lack of relevant work and/or residence permits after the expiration of the 90-day entry provided by the SADC protocol means that a huge number of people, especially those that are not professionals become un-documented.

Waller (2006) has noted that migration between South Africa and Zimbabwe has been more of a revolving door because the people that are deported find ways back into the system and are not deterred by the arrests and deportations. Bloch (2010) in a study of undocumented Zimbabweans in South Africa noted that people with no documents seem to be on the periphery of the economy as they enjoy fewer rights than other citizens. This then means that they are more susceptible to economic exploitation. This means that the jobs that they engage in do not bring with them the greatest rewards. Bloch (2010) is therefore of the view that this affects the amount of remittances that are sent back home, and has the negative impact on poverty alleviation for those family members that are dependent on them.

It has been noted that the majority of the people that are not documented find themselves bad precarious jobs such as waiting on tables in restaurants and working in the agricultural sector. The low incomes that they are subjected to mean that the money that they can remit is limited. Bloch (2010) notes that the majority of the people in this category do send something, be it cash or commodities every month to family back home. The percentage is higher for those that have close family members such as children. Even for those that are not employed they find ways of sending something.

Maphosa (2005) notes that at times this group prefers sending non-monetary remittances such as food. This was critical for the families in times when they were shortages and other areas had been hit by drought. It therefore meant that these remittances acted as a form of social protection for the vulnerable.

While it is clear that remittances have played a big role in the alleviation of poverty, very little research has been done on the undocumented migrants who are also contributing to the huge amounts of money sent to their home countries. These are the people whose money has the potential to reach the poorest of the community members and have the greatest impact on poverty alleviation. As Maphosa (2005) has observed that unlike FDI and direct aid, remittances have little government interference, making them effective tools to deal with poverty issues. They are also free from certain conditions being met before help is rendered. Family ties tend to override all these issues.

The undocumented migrants face different challenges that impact their ability to send money back home. These challenges must be explored. The research therefore examines why these

undocumented migrants remit, how much money this group sends, and the impact and use of that money when it gets to Zimbabwe.

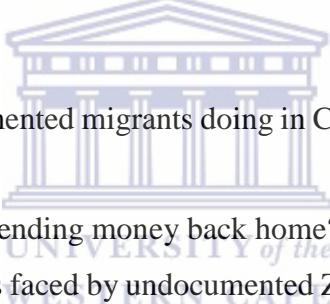
### **1.3. Objectives of the research**

This thesis aims to identify and outline the channels used by undocumented migrants from Zimbabwe living in Cape Town in remitting relatives and friends in Zimbabwe.

To achieve this, the study will determine:

- the types of jobs and levels of income
- the nature and levels of remittances sent by these migrants
- the risks if any, in using the specified channels to remit
- and the impact that remittances have on the life of the recipients

### **1.4. Research Questions**

- 
1. What kind jobs are undocumented migrants doing in Cape Town and what are the earnings like?
  2. What are their motives for sending money back home?
  3. What are specific challenges faced by undocumented Zimbabwean migrants when sending money?
  4. How and on what do recipients of remittances in Zimbabwe spend the money?

### **1.5. Research Methods**

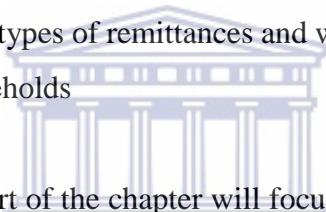
The research used the sequential explanatory mixed methods design. Creswell (2007) has defined this method as where one collects the quantitative data and then analyze the data. The quantitative data will therefore inform the questions that will be asked at the qualitative stage. These will therefore seek to understand and give meaning to the trends that would have been observed earlier. The research used purposive snow ball sampling because of the nature of the respondents who are hard to find. Questionnaires were employed to collect quantitative data and in depth interviews were used to collect qualitative data. A statistical software (SPSS) was used for the analysis of the quantitative data, and graphs, tables and tabulations were produced.

Braun and Clarke (2006) steps to analyzing qualitative data was employed for the analysis of the qualitative data.

## **1.6. Chapter Outline**

**Chapter 1-** Introduction: The chapter begins with a look at the socio economic history of the Zimbabwe. The chapter outlines the problem of study and specifies research questions.

**Chapter 2 -** An assessment of migration and remittances in Zimbabwe, a literature review. The chapter is going to be split into two sections; first will be a detailed literature review. This will cover migration patterns and look at the studies that have been conducted of migrants in South Africa as a whole and Cape Town migrants. The literature will then look at remittances, the different types of remittances and what has been the major influence on remitting for different households



**Chapter 3- .** The second part of the chapter will focus on different theories which will be used to understand remittances and migration. The chapter will look at the migration theories with an emphasis on the International Theory of migration. It will explore the different arguments that are proffered.

**Chapter 4 – Methodology** -This chapter will focus on the way research was conducted. It begins by giving a background of the area of study. From then it goes into detail about how the respondents were sampled and the tools that were used. It further highlights ethical issues and the limitations of the study. Data analysis is also discussed in this chapter. The chapter also looked at different theories that explained the motivations for remitting for different people.

**Chapter 5 Analysis and discussion-** The research findings will be presented in this chapter. This will include tables, graphs and charts that are going to be used to describe the data.

Some correlation between the two variables are going to be determined. Also there will be direct quotes from the interviewees on the challenges that they face.

**Chapter 6** Conclusion and recommendations- This will sum up everything about the research. It will look at the problem statement, summaries the literature findings and then speak on the data analysis. The data will then be used to come up with conclusions and recommendations for policy and to the people that are involved in the remittance business.



## **CHAPTER TWO**

### **2. LITERATURE REVIEW**

#### **2.1. Introduction**

This chapter will provide explanations of key terms that underpin the study. The chapter will then delve in detail literature on the subject of migration and remittances. The chapter will describe in detail the migration patterns between Zimbabwe and South Africa and the factors that seem to be driving this kind of movement. Remittances from a global scale, down to the regional levels will be explored. The chapter will also explore undocumented workers in South African economy, and the reasons why a significant number of them have remained undocumented. The channels of remittances that are used by migrants will be explored and so are the types of remittances that are used.



#### **2.2. Defining Key Concepts**

**Migration** has been happening for a long period of time. People have been moving for a number of reasons, so as to enhance the quality of life that they are leading. Masiwa and Dorah (2011) defined international migration as an act of leaving one's country of birth for a foreign country. People usually do this for various reasons like seeking a better life, joining families abroad or fleeing political prosecution at home. UNHCR (2010) defined migration as either forced or voluntary movement across political boundaries with intention to settle permanently or semi-permanently. Forced migrants mainly consists of refugees who have been forced out of their countries due to persecution or a war situation. Voluntary migrants on the other hand are those that have taken conscious decisions to emigrate. Parkins (2010) has noted that these migrants are usually more informed about the host country and the economic activities that they can pursue. Tevera and Chikanda (2009) are of the view that migration has a positive impact on the development of communities.

Massey et al., 1998 as quoted by Taylor (1999) are of the view that there other countries that now specialize in the exports of labor to other countries. They view their role as that of nursing homes for labour. Zimbabwe has seen an increase in the number of people moving to South Africa. Campbell and Crush (2012) have noted that the number of Zimbabwean migrants to South Africa

and Botswana peaked from 2000 when the country entered its protracted economic phase, of which the country has not improved from.

There are several challenges that have been faced by people moving to South Africa such xenophobia. South Africa though having one of the most progressive constitutions and a signatory to conventions that protect the wellbeing of migrants have witnessed violations of some kind. Taylor (1999) says that this has been fueled by an exaggeration of the numbers of the migrants that have moved in the country. He argues that there is a perception that the country's borders are porous.

**Remittances:** These are resources in cash or kind sent by migrants to family members or friends back home to assist them in meeting daily needs (food, school fees, funerals, home maintenance, etc.) Masiwa and Dorah (2011).

**“Omalayitsha”** – This is a colloquial term that is often used to describe cross border transport operators. These operate as registered operators who carry people between Zimbabwe and South Africa. However, most of their business is to carry goods and money across the borders and they are a very popular means of transporting goods mainly by undocumented migrants (Maphosa 2007).

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### **2.3. Migration and bilateral migration between South Africa and Zimbabwe**

In Africa, South Africa has attracted a large number of migrants from many African countries. According to StatsSA (2014) it is estimated that there are over three million migrants in South Africa and the majority of these are of an African origin. Zimbabwe contributes a significant number of migrants as can be noted by the holders of the Zimbabwe Special Permit, who according to Mkhize (2017) were 197 941. This huge number excludes the number of people that hold other permits such as the general work permits, study permits and the critical skills permit. There is also a very large population that are not recipient to these permits but are here illegally and not documented.

Maphosa (2006) in his study of Zimbabwean migrants found that over fifty percent of the migrants had been forced to move to South Africa because they were unemployed. Other studies like Bloch (2007) also show that a number of immigrants from Zimbabwe are economic immigrants. Tevera

and Crush (2010) therefore argue that it becomes difficult for these people to obtain documentation as asylum seekers unlike refugees that are coming from war torn areas.

#### **2.4. Undocumented migrants**

Somers (2008) notes that undocumented migrants, ‘... have no real right to have rights ... They are in effect indentured servants – at once right less and exploited’. Mawadza (2008) is of the view that although there is a vast number of undocumented migrants in South Africa, a larger chunk is from Zimbabwe. Ibid further notes that this group is considered invisible by law. Furthermore, the inability of the Zimbabwean government to process proper travel documentation for its citizens has fed the growth of an increasing ‘illegal’ Zimbabwean migrant population in South Africa.

Census 2011 (Stats SA, 2014) showed there were just over 2, 1 million international migrants in 2011, which equates to 4.2% of the total population. Most of these came from Africa (75, 3%) and of these, 68% from the SADC region. Of these, 45.2% came from Zimbabwe. A third of international migrants were aged between 25-34 years of age. The census did not seek to find out the legal status of the migrants, and so there is a possibility that a significant number of migrants were not documented.

Bloch (2007) observed that the number of people moving to South Africa might be attributed to the shorter distances, therefore making the idea of moving easier. There are other reasons which the study attributes, which are mainly economic reasons. The country has one of the highest unemployment rates estimated to be over 80% which have acted as a push factor. Migration has been found to stimulate the incentive to study for those staying behind as it increases the prospects to move abroad (De Haas 2006). It has been observed that there is a higher chance of movement when one has a tertiary qualification. For instance, between 2000 and 2010, 12.7% of all people with a tertiary education including 30.7% and 24.2% of locally trained physicians and nurses respectively had migrated from Zimbabwe (World Bank 2011).

Scholars such as Landau et al. (2005) have observed that it is not easy for people to get asylum status because of the attitude from the Home Affairs department which treats them as economic

asylum seekers. Furthermore, Block (2005) observes that the cost of getting these documentations is high and in many cases, some of the migrants do not have the money to process the required documents. In some cases, they might be in a hurry to get work and find employment so that they can start remitting back home and contributing to the livelihoods of the families that they left at home.

There has over the years been resistance to migration whereby governments impose different restrictions to limit the number of people that travel. World Bank (2011) observed that over half of the developing countries imposed measures such as allowing only those with special skills to enter the country. The South African government has a visa known as the Special Skills Permit which is reserved for highly skilled and technical individuals. van der Velde & van Naerssen (2010) have argued that the measures to limit the number of people have come about simply because there is fear of overcrowding, and at times the loss of identity. In South Africa, the coming in of migrants has become a bone of contention and has caused xenophobic violence to erupt in some poor areas. Migrants are viewed as bringing bad culture, taking jobs from the locals and their wives. Landau et al (2005) argues that the South African community is xenophobic in nurture and is suspicious of people that are coming from outside the country.



## **2.5. Remittances**

Mohapatra et al (2011) have noted that, globally, over the years the amount of money sent by immigrants has steadily increase, and in many cases has come only second to Foreign Direct Investments. Countries like Ghana in 2011 estimated their income from remittances to be above US\$1.2 Billion. World Bank (2010) notes that remittances that were sent in 2013 amounted to over \$542 Billion, of which \$404 Billion were sent to the developing countries. If one was to factor in the amount that was sent through informal challenges, the money will be more than what was projected.

The flow of money, goods, knowledge and universal ideas - called remittances, are prevalent – and can have a positive effect on what it is called development effect in the countries of emigration (Faist, 2008:21). Remittances are generally referred to as one of the positive effects of migration, migration as the means and remittances as the end (Taylor & Massey, 1996). Remittances are non-

reciprocal cross-border transfers by migrants to home countries, either through themselves or in the form of compensation (IMF, 2003; IFAD, 2007). This entails tangible assets such as wages and properties (World Bank, 2014) and intangible assets such as value systems that immigrants have earned abroad (Mohamoud & Frechaut, 2006). Hence, one can conclude that migrants send different type of remittances.

There has been a growing interest in remittances for a number of reasons, remittances are twice the amount of the Official Development Assistance (ODA) and ten times more than the net private capital transfers to developing countries (Kapur and McHale, 2003). The World Bank (2013) actually observed that remittances are to play an important role in poverty alleviation at household levels and improve the quality of life that people lead. Adarkwa (2015) says that remittances tend to increase the income of recipients, reduce shortage of foreign exchange and help alleviate poverty.

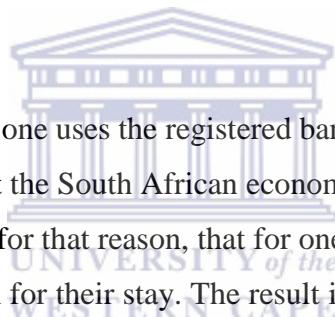
A 2005 Reserve Bank of Zimbabwe study estimated that between 3 - 4 million Zimbabweans now live outside the country with about 1.5 million, 1 million and 200 000 Zimbabweans living in South Africa, Botswana and the UK respectively. Studies have shown that these people are already remitting a significant amount of funds to their families (IOM, 2009 and RBZ, 2008a).

Ncube and Gomez (2015) in their study conducted in Tsholotsho, Zimbabwe came to a conclusion that remittances have a positive impact on local economies, especially on SMEs. They note the money that is sent increases the consumption of the communities and therefore at the end of the day creating employment and contributing to the overall development of an area. There are other scholars that are agreeable to the fact the remittances have a positive developmental impact on communities.

Serino and Kim (2011) and Adam and King (2005) both have carried out studies which have proved that remittances have had a positive impact on poverty alleviation, especially on the poorest countries. Ncube (2015) observes that remittances have played an important role as social protection for the poor, as they have been a source of livelihoods. Remittances are very important source of income for the recipient. They contribute to smooth consumption and play a critical role in ensuring that there is access to education and health facilities. (Giuliano & Ruiz-Arranz 2009).

Adams Jr and Page (2005) have noted that there is a huge challenge of showing the effectiveness of remittances. They are of the view that there is a large under reporting of international migrants that are resident in some countries. Furthermore the lack of documentation of some migrants makes it difficult for one to measure the impact of those remittances. However, in their analysis of 17 developing countries, they concluded that countries that receive remittances lower the number of people that are living below US\$1 a day by about 1.25%. Shera and May (2017) observe that there is empirical evidence that remittances contribute to economic growth, through their positive impact on consumption, savings, or investment. However, Ziesemer (2011) is of the view that it is difficult for one to ascertain the impact of remittances as different researches have shown to give different results, with larger samples of countries not showing much of an impact compared to the smaller samples of other studies.

#### Formal and informal remittances



Formal remittances are ones where one uses the registered banks and financial institutions to send money. Nzwabita (2015) noted that the South African economy has stringent conditions that they have for financial institutions. It is for that reason, that for one to have access to those they would have to have proper documentation for their stay. The result is that some money is not accounted for when one considers remittances.

The Zimbabwean government has tried to encourage remittances after the realization that they can boost the local economy. The government established what they termed the Home Link system. This was to encourage the people in the diaspora to send money home for investment purposes and for capital projects. Initially the program was successful as the recipients could take out money in foreign currency and the government secured their investment in the form of housing stands. However, with time the scheme started to decline as people could not access their money in foreign currency. Also of note is the fact that the program excluded those migrants which were undocumented. (Masiwa and Dorah, 2011). On the other hand, McGregor (2014) writes about how the Homelink program which was supposed to encourage investment home, turned to rip people off. The people did not get the houses that they were supposedly paying for over a number of years, hence skepticism about formal channels of remitting in Zimbabwe.

Maphosa (2007) observed that for those that are left out of the formal market the only option that remains for them is to send money and goods through informal channels. Informal remittance channels include nonfinancial institutional channels, including personal courier services and “ethnic store” as well as transfers disguised as gifts and bill payments (Brown 2006).

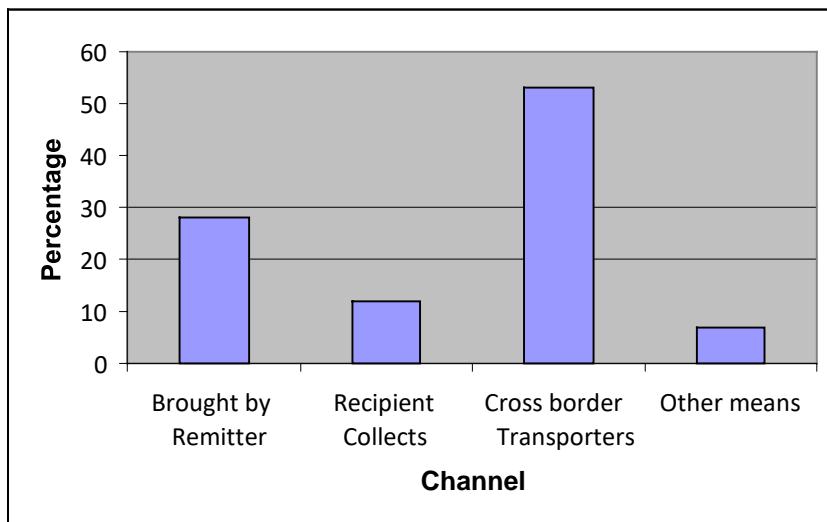
Freund & Spataford (2008) have said that the requirements for sending goods and money on these channels are less rigid and the transporters do not require documentation from the people that are remitting. There are a number of advantages such as the ability to negotiate prizes for the different kinds of goods and money that is being sent. Chimhandamba (2009) says that the pricing of goods varies according to different seasons. She argues that because of the thirteenth cheque that people get in December, their disposable income is likely to be higher, therefore transporters will tend to charge more than the other months.

It has been noted that “sending remittances through informal channels has been found globally to be cheaper than using formal channels by an aggregate range of between 1 and 5%” (Swanson & Kubus 2005 quoted in Freund & Spatafora 2008). Pieke et al (2007) however observed that the pricing of these transporters, commonly referred to as “omalayitsha” is usually high, ranging over 20% of the value of the goods or money that is sent. There is less security for this kind of method and therefore for the documented migrants, they are likely to shy away from this way of remitting.

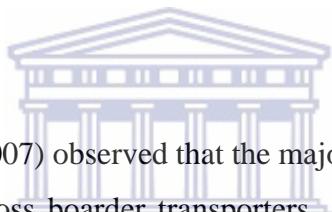
Another reason why the informal channels might be very popular among the undocumented migrants is the fact these channels are seen as being cheaper especially when one considers the amounts of money that are sent (Pieke et al 2007). Banks usually have a fixed charge on the money that is sent, and therefore for smaller amounts of money the pricing will be too high. Money transfer agencies in Zimbabwe charge a flat 3% on money remitted to Zimbabwe. (Pieke et al 2007).

The cost of remitting small amounts through formal channels can average around 11% and sending to Africa can be as much as 13% (Freund & Spatafora 2008). A lot of undocumented migrants hold insecure jobs which will naturally translate to the amounts of money that they are able to send.

Table 1 Channels for cash remittances in Zimbabwe



Source Maphosa (2007)



As can be seen above, Maphosa (2007) observed that the majority of the people that remit back to the country in that period used cross boarder transporters. A sizeable number of people, over twenty-five percent remit when they travel back home and the others remit by having their family members cross the border and collect the money and then do the shopping by themselves.

### Chapter Summary

The chapter looked at the key definitions such as migration and the colloquial term *omalayitsha* that is commonly used in remitting goods to Zimbabwe. Bilateral migration between Zimbabwe and South Africa were explored. There is more people moving to South Africa from Zimbabwe due to the economic hardships in Zimbabwe. A number of the migrants end up being undocumented due to the fact that laws of the country allow the movement of skilled people and limit the movements of other groups. The costs of getting documentation makes it difficult for many to get documentation. There is an urgent need to remit for a lot of migrants, and therefore

people without documentation would likely employ informal remittance channels. Finally the chapter looked at the channels of remittances that are mainly used by the migrants in Zimbabwe.



## **CHAPTER THREE**

### **3. THEORETICAL FRAMEWORK**

#### **Introduction**

Theories are an integral underpinning in understanding any social phenomena. There are many theories that could help us understand remittances. However, for the purpose of this paper, the International Migration theory was used. The theory helps understand the reasons for migrating which will in turn inform the motives for remitting. In this chapter, other theories will also be explored such as the neo classical view, structural and the pluralist view.



#### **3.1. Theories on Migration**

##### **3.1.1. International Theory of Migration**

Migration studies span over a long period of time. One of the first theorists of migration was Ernst Georg Ravenstein (1834-1913). He summarized migration into seven categories as follows:

1. Most migration occurs within a short distance; the reason why most of migration happened over shorter distances was because the transport network was not well developed. Communication and other infrastructure were not well developed and so it was not possible for people to move very big distances. However, with the advent of communication technologies and extensive transport networks, people are now in a position to move longer distances.
2. The majority of migration movements are from agricultural to industrial regions; one can note that the agricultural revolution tended to force people to move to industries as the number of workers needed in farms became fewer. People were to move to industries which were more capital intensive. People in this day and age are still forced to move to areas that are more economically active and where their labor is needed.

3. Expansion of bigger town centers is as a result of migration than natural growth; Migration is still the major contributor of growth in cities. Cities with more economic opportunities tend to have higher migration rates. This can be seen in the increase in demand for social services in cities like Cape Town.
4. Migration develops in tandem with industrial, commercial and transportation expansion;
5. Every migration flow produces a counter-flow;
6. Most women undertake short distance migration while the majority of men indulge in international migration; there is a change in this as more women are starting to travel in search of better opportunities. The number of women migrating has been on the increase, especially among the more educated women.
7. Economic causes are the center of most migration flows. When one considers the economic trends in Zimbabwe, this has been the greatest cause for movement for many migrants.



### **3.1.2. Other Theoretical Explanations**

Many other theorists have used the international migration theory as a basis with which migration theories have been developed. The Dual Labor Market theory was built on Ravenstein observations. The core of the theory are in the terms push and pull factors. Push factors are those that have forced the migrants to move and they may include such factors as an unstable political environment, war or economic meltdown. The pull factors are those factors that attract migrants and they make it seem like they offer the best alternative. These may be safety or better economic prospects.

The international migration system theory suggests that individual rational actors decide to migrate because of a cost–benefit analysis or calculation that leads them to expect a net positive return or maximize expected utility (Massey, et al, 1998:19). In a nutshell, people move to geographical spaces where they believe they can be more productive based on their skills and ability (Lee, 1966:50).

The international migration system theory argues that international relations, political economy, collective actions, and institutional factors are the real motivators to migrate. In this regard, Neumayer (2005) pointed out that international migration comprises two or more countries exchanging migrants with each other. Furthermore, this theory cites linkages such as state to state relations and comparisons and mass culture connections. Likewise, the international migration system theory suggests that migratory movement occurs because of the existence of prior links between both sending and receiving countries based on colonization, political influence, trade, investment and cultural ties (Castels & Miller, 1998; Lee, 1996).

Bosurd (2002) discusses the international migration theory in detail. The author is of the view that different people theories it differently. There are what is called the Macro-theories. These are built on Ravensteins' push and pull factors. In many cases, the economic factors such as lack of employment, low salaries are the drivers of the movement. The pull factors on the other hand will be the prospects of better jobs and better living conditions. The macro theories have been useful in explaining forced migration but has not been effective in explaining individual movements.

Meso theories on the other hand seek to explain the reasons why there are repeated migration patterns in some regions. The meso theorists have observed that in spite of improvements in the home country, this does not deter movement which weakens the idea from the macro theorists that push and pull factors are the only reasons why migration occurs. They argue that movement takes place due to the networks that exist. These networks make it easier for people to move as they can access safer landing, job opportunities and security that comes from belonging to a certain group of people, and information about the place which is vital in informing movement. Bosurd (2002) says that "migration is assumed to occur within a migration system, that is, a group of countries linked by economic, political and cultural ties as well as migration flows".

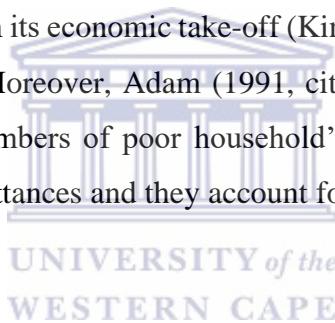
Finally, the micro theorists are the ones that seek to explain movement from the individual perspective. They seek to identify the reasons why people would make the decision to move. They are of the view that people will only move when the costs of moving is less than the benefits they are going to achieve. Bosurd (2002) is critical to this kind of thinking.

### **3.2. Explaining Remittances**

#### **3.2.1. The developmentalist / Neo Classical View**

The neo classical view gained traction in the 1950s and 1960s. Some of the scholars who believed in this view include Todaro and De Hass. They were of the view that the only way for there to be development in Africa there was need for capital transfer from the western world. The failure of the poorer economies and the poverty was viewed as a lack of investment and being exposed to the western ideas. They therefore argue that migration will result in the transfer of skills and technology will result in the development process being accomplished.

From this perspective, migrants' remittances are deemed important since they bring about change in household incomes, promote investments and innovations, and thereby aid the larger economy of the migrants' country of origin in its economic take-off (Kindleberger (1965) and Beijer (1970), as cited in De Haas, 2007, p.3). Moreover, Adam (1991, cited by Haas, 2009) estimated in his study in rural Egypt that: The numbers of poor household's decline by 98% when household incomes include international remittances and they account for 14.7% of the total income of poor households.



#### **3.2.2. Structural and Dependency Views (Pessimists)**

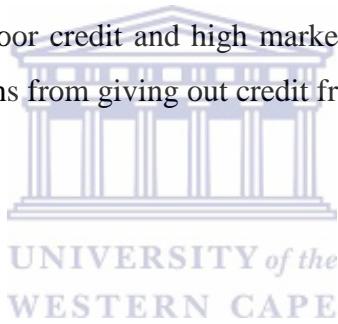
Frank (1966), as cited in De Haas, 2007, p.9) posits that remittances lead to development of underdevelopment. The scholars in this category are of the view that remittances do not have a tangible development. They argue that remittances tend to limit productivity in the receiving area. The money that is sent is usually used to buy goods that are not of value such as cars. They argue that the economy that is created by remittances is not genuine.

Sigh (2015) posits that remittances pose what is termed "a moral hazard problem". The argument is that remittances in some cases cause the people to be less innovative and productive. The workers generally lose their willingness to work and they are more dependent on the remittances on their survival. Miller et al (2000) says in Thailand people who receive remittance are more likely to gamble and therefore this has negative impact on the society at large.

### **3.2.3. Pluralist View (The New Economics of Labour Migration)**

Adarkwa (2015) says that this school of thought emerged in the late 80s and early 90s. This theory combines both the pessimist and the positivists' theories. In this view, migration is seen as "a household response to income risk since migrants' remittances serve as insurance for households of origin" (Lucas & Stark (1985), as cited in De Haas, 2007, p. 12). This view says that remittances can have either positive or negative effects on development, depending on what the money has been used for.

Accordingly, remittances will impact economic growth positively if recipients of these remittances use them for productive purposes and negatively if recipients use them for unproductive purposes (Adarkwa 2015). According to the pluralist view, migration plays a key role in the economy by providing capital through remittances which can be used for investments in developing countries that are mostly characterized by poor credit and high market risk such as fluctuating exchange rates that deters financial institutions from giving out credit frequently (Taylor & Wyatt, 1996).



### **3.3. Chapter Summary**

Different theoretic aspects that would be used in analyzing the collected data were looked; these were the International Migration Theory of Migration and the Remittance theory. The International Migration Theory has its underpinnings on Ravensteins work. It looks at the reasons that have motivated people to migrate. There are many perspectives that were looked at that help explain the motives for remitting for different communities. Views such as the neo classical view, structural and the pluralist view were discussed in detail and how they help us understand remittances.



## **CHAPTER FOUR**

### **4. RESEARCH METHODOLOGY**

#### **4.1. Introduction**

This chapter will detail how the research was conducted. It begins with an outline of the research area which is Cape Town, South Africa. Then proceeds to unpack the research design used to achieve research objectives by explaining the sequential mixed method which was applied. Mixed methods design as it implies means that the thesis combined two or more research methods which were from different research approaches; qualitative and quantitative. The sequential nature of the methods means that quantitative data was collected and analyzed. The result obtained where then used to develop questions for the in-depth interviews. The chapter then will then look at the sampling methods. Also of note will be the ethical considerations that were adhered to in the study. Finally, the chapter will look at the challenges the researcher encountered in the collection of the data.

#### **4.2. Research Area**

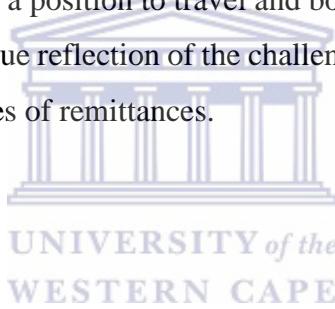
The research was conducted in the city of Cape Town. Cape Town is a city located in the Western Province of South Africa and is second to Johannesburg as the heavily populated metropolitan in the country (Western Cape Government, 2013). Cape Town is also the tenth most populous city in the African continent (Morris, 2014). It is among the prominent multicultural cities around the globe which makes it very attractive to migrants (Expat Cape Town, 2014)

The choice for the location of the study is two-fold. First of all, Cape Town has in the past few years attracted a lot of inward migration. Wilkson (2000) noted that in terms of output, the key sectors of the metropolitan economy are manufacturing, trade and catering services, and finance and real estate, which together contribute 84% of the total output. The Western Cape Province has

the lowest unemployment rate in the country (StatsSA, 2016). This therefore means that the employment prospects are greater. Furthermore, the city is a tourist hub and therefore offers lucrative jobs in the tourism sector. This sector has many foreign nationals working there, and therefore a large movement of people to this area, who are both undocumented and have low skills set.

Of note also is the fact that the city has leading social and economic services. It has been argued that the City has had a clean bill in terms of audit results (AGSA, 2016). This can also play as a boost for anyone that is considering moving to this area. Good governance practices are always good indicators for investors that their investments will yield a good return.

Also of note is that the city was chosen as a study area because of the proximity to the researcher and therefore reducing travelling costs that are associated with research. The researcher had limited funds and the researcher was not in a position to travel and book accommodation and conduct the extensive research that can give a true reflection of the challenges that are faced by undocumented migrants when it comes to the issues of remittances.



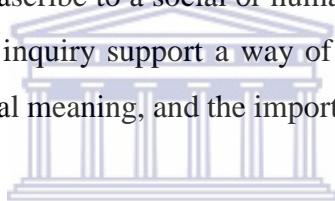
#### **4.3. Study Design: Mixed Methods**

The research employed the mixed methods approach. When used in combination, quantitative and qualitative methods complement each other and allow for a more robust analysis, taking advantage of the strengths of each (Tashakkori and Teddlie 1998). Mixed methods researchers often have two important decisions to make; one on timing of each method to be mixed and the second is the weighting or level of importance given to each method (Creswell 2007). Sequential mixed methods strategies are arrived at when various sequencing and weighing decisions are made. The design of choice is the sequential explanatory design (Creswell et al 2003), where a quantitative questionnaire will be used to gather data from migrants on channels processes used to remit and motives. After this data is analyzed, in-depth interviews will be conducted to provide more nuanced understanding of risks of channels identified and further explain motives for remitting.

The quantitative aspects which show how much they are remitting are aspects of the research that cannot be answered using words.

Ivankova et al (2006) have said that sequential explanatory design is in two stages. It begins with collecting of the quantitative data. After that qualitative data will then be collected and it will be important in probing and helping to further explain the information that would have been gotten at the quantitative stage. Creswell (2014) also notes that the data that would have been collected in the quantitative stages plays a very important role in the planning of the second phase of the data analysis. It highlights areas of interests and how the relationship between variables might need to be further explored. It will therefore seek to fill gaps that would have been left by the quantitative aspect and therefore giving a full story.

Creswell (2014) has defined qualitative research as an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem. He further purports that those who engage in this form of inquiry support a way of looking at research that honors an inductive style, a focus on individual meaning, and the importance of rendering the complexity of a situation.



Creswell (2014) noted that quantitative research on the other hand is mainly concerned with proving examining the relationship between variables. He notes that those who engage in this kind of research have assumptions about testing theories deductively and are mainly concerned with reducing bias that can occur in research. One of the criticisms of using only quantitative methods is the fact that statistics alone cannot explain the existence of a phenomena. Qualitative response therefore seeks to understand the deeper meanings of a phenomena. They will seek to explain the causes, and tell the real-life stories of the people that are involved (Creswell et al 2003).

Braun and Clark (2013) have observed that qualitative data research generates narrow but rich data, and offers detailed and complex data from each participant. They are also of the view that qualitative data does not just seek to follow set patterns but can also accommodate individual stories and perspectives. Marecek (2003) say that qualitative research recasts people as intentional, meaning making agents, it therefore means that the object of the research are the individuals and the role that they play and their agency as a people. In a nutshell, qualitative research is about how the world is seen, understood & experienced from the person's perspective.

Creswell (2014) says mixed methods involves the collection of both qualitative (open ended) and quantitative (closed-ended) data in response to research questions. It also includes the analysis of both forms of data. The combination of the two methods will therefore be beneficial as it will give a holistic picture of the impact of remittances have on the lived experiences of people, and at the same time quantify the amounts that have been sent. However, the research is going to have a bigger inclination towards the qualitative aspect of the methods.

#### **4.4. Research Methods**

##### **4.4.1. Sampling Method**

When one is conducting a research, time and financial resources are constraints that limit the scope of the research. It would be not be possible for the researcher to interview and meet with all the people in the study group. The analysis of the findings might be made difficult due to the fact that there is too much information. Sampling is the use of a subset or sample of the population in such a way that their description accurately portrays the parameters of the total population from which the elements were selected (Babbie & Mouton, 2001:175).

It is for the above reasons that it is important or one to choose a sample. It is usually more acceptable to use a probability sample when one is going to use a positivist approach. However, for this study the researcher is going to use interpretivist approach to guide this research. It is therefore not seeking to generalize the findings to the whole population.

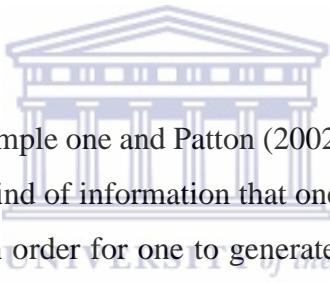
For the quantitative component of the research, snowballing sampling is going to be used. Snowball sampling helps in finding those difficult to reach populations. Researcher will therefore seek to identify two participants from his circle of influence. These will then help identify the other participants and build the rapport for the researcher. Patton (2002) says snow ball sampling is when the researcher asks to be referred to other people in a similar group. The choice for this sampling technique is that by the nurture of the respondents, they would not be easily accessible as they seek to protect themselves from the law authorities. Snowball sampling allows a level of trust to be built as it works by referral system.

The research focus is on a group that are not legally in South Africa and who are in fear of being deported. Establishing a level of trust so that the participants do not feel like they are vulnerable

is important. For the purposes of the research, snowball sampling was used. The process was to first identify two people who belonged to this group. These acted as a starting point and they directed the researcher to other people who were fit for this study. The people who were identified also identified other members who belonged to the group. This is the way that the sample size grew.

The research used purposive sampling for the qualitative aspect of the research. Patton (2002) has said that purposive sampling is when one chooses participants whom they know will give them answers on the information that they are seeking. In this case purposive sampling was based on a sample drawn from within the quantitative sample who were not only willing to speak into a greater level of detail about the experiences but had the time available to talk to the researcher.

#### **4.4.2. Sample Size**



The idea of a sample size is not a simple one and Patton (2002:244) has argued that the size of the sample will be determined by the kind of information that one seeks to get. For quantitative data, the sample size is usually bigger in order for one to generate trends, which is arrived at using a predefined formula when the sample frame is known to the researcher. However, the nature of the sample population means that researcher is not aware of the size of the sample frame. Thus, a reasonable sample size of 57 was chosen for the quantitative data which is large enough to give a holistic picture for the population. The number of participants is an odd number due to the fact that snow ball sampling was used. The challenge was on a reluctance breaching trust for other people. The consequences of such could hurt relationships as some people might feel that their security and livelihoods might be threatened.

However, for qualitative data Braun and Clark (2013) observe that it's even possible for one to have one set of data or interview which one looks at in-depth in order to understand a phenomenon. They observe that sometimes the size of the sample increases mainly to give credibility to the research, but even for large projects the number of participants rarely exceed fifty (Braun and Clarke, 2013). For this research, six participants were identified on a pre-determined criterion. The respondents had to have completed questionnaires and also, they must have been in South

Africa for an average of five years. This would help get respondents that have the necessary information for this study.

#### **4.4.3. Research Tools**

The research used two sets of data gathering tools. The final versions of both instruments used in data collection are included in the appendix of the thesis. The first was the administering of questionnaires to selected respondents. Langridge and Hagger-Johnson (2009) have said that questionnaires are a vital method of collecting information from a large number of people involved in the research, primarily for the need of quantifying data. The advantage of using questionnaires is the fact that they are anonymous and therefore will likely draw a good number of participants. Questionnaires were key in gathering quantitative data. Seale (2012) states that some of the questionnaire advantages include the rate of return and in some cases their lack of intrusively which is key when one is dealing with a population that will not like to be known. Also of note the questionnaires will help the researcher to identify participants for the interviews.

The other tool that was employed in the research process were interviews. These were conducted with six participants. The interviews did not exceed an hour and were recorded on a voice recorder. Interviews allow for an in-depth discussion about how people really feel about, experience and construct particular things. They also provide a private space for sensitive topics to naturally unfold. Finally, they make ease of communication between two people and joint construction of meaning (Braun and Clarke: 2013). However, when the researcher reached a point of saturation, which Morse (1995) defines as a place when you are no longer getting new information or new perspectives per se, then the interviews were cut short.

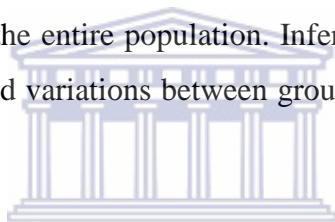
Braun and Clark (2013) advocate for the use of open ended questions. These are the kind of questions that leave room for the respondent to answer in a way that is most suitable to them. They are of the view that the goal of an interview study is to capture the range and diversity of participant's responses in their own words. This means that the responses must be as original as possible, further, they observe that good interviews follow up on unanticipated issues and ask unplanned questions. This therefore means that the researcher ought to do much probing and asking questions. The researcher must be actively involved to ensure that the results are obtained from this process.

#### **4.5. Data Analysis**

The analysis of the data was be done sequentially, meaning that the quantitative data will be analyzed first, and then the qualitative data will be analyzed and will help explain the findings of the quantitative aspect of the research. For the quantitative data, the researcher will used SPSS to come up with descriptive statistics. The findings then informed the questions that were asked at the interview stage.

Descriptive statistics are the basis of quantitative data analysis. Through simple graphical analysis and summaries of the sample and the measures, they illustrate basic characteristics of the data.

Inferential statistics on the other hand are useful in drawing conclusions about the population based on the sample. From this kind of statistics, the researcher attempts to infer from the data, generalizations that may apply to the entire population. Inferential statistics can for example be used to determine whether observed variations between groups are dependable or coincidentally occurred in the course of the study.



Chi-square test is based on the principles that when a hypothesis is being tested, the significant value is equal or less than 0.05 ( $p<0.05$ ) or 5% at 1 degree of freedom, there is an association between the variables under consideration, hence the null hypothesis cannot be accepted (Agresti, 2002). Then if the significant value is more than 0.05 (5%) it signifies that the variables are not associated with each other and are not statistically significant, hence the null hypothesis can be accepted (Agresti, 2002).

For the qualitative data, the researcher is going to use Braun and Clark (2006) steps to analyzing qualitative data that this research followed. The first major step in analyzing data is the transcribing of the interviews. This they argue must be done meticulously and verbatim and ensure that no information is left out when one is transcribing.

From then, the researcher would have to read through the transcripts and then work to identify key codes. From these codes, one would then develop key themes which would then be used to organize the information and tell a detailed story. Braun and Clarke (2006) argue that there are two sets of themes which can be found in any data set. The first are semantic themes which are

explicit in the data and focus on the surface meaning of what is being said or written. These are much easier to identify in a data set. The second is the latent themes which are underlying and require more interpretation. The researcher would have to pay closer attention to the data in order for then to deduce this kind of information.

The table below adopted from Braun and Clarke (2006) highlights the stages that are going to be followed in the analysis of the qualitative data.

**Table 2 Phases of Thematic analysis**

| Phase                                 | Description of the process  |
|---------------------------------------|---|
| Familiarizing yourself with your data | Transcribing data (if necessary), reading and re-reading the data, noting down initial ideas.   |
| Generating initial codes              | Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code.                                 |
| Searching for themes                  | Collating codes into potential themes, gathering all data relevant to each potential theme.   |
| Reviewing themes                      | Checking if the theme works in relation to the coded extracts (Level 1) and the entire data set (Level 2), generating clear definitions and names for each theme. |
| Defining and naming themes            | Ongoing analysis to refine specifics of each theme, and the overall story the analysis tells, generating clear definitions and names for each theme.              |
| Producing the report                  | The final opportunity to analysis. Selection of vivid, compelling extract examples, finally analysis of selected extracts, relating back to                       |

|  |   |
|--|---|
|  | analysis to the research question and literature, producing scholarly and report of the analysis. |
|--|---|

Source: Braun and Clarke (2006)

#### **4.6. Ethical considerations**

Research work often involves direct interactions with living subjects. These subjects are often affected positively or negatively by the research and thus research has to observe high ethical standards. The observation of these standards will ensure that results and finding are credible and trustworthy. Additionally, it will protect the subjects of research from any harm develop a relationship of trust with them, promote the integrity of research, and guard against misconduct and impropriety (Cresswell, 2014).

Given that this study sought views from a vulnerable hidden segment of the population, undocumented migrants as discussed above, it is even more essential to safeguard their information. Thus, ethical protocols are established and followed throughout the lifespan of the research project, specifically during; data collection, data analysis and reporting stages.

The research proposal for the study, along with all research tools, questionnaire and interview schedule were submitted to the Faculty of Economic and Management Sciences and the Senate Higher Degrees Committee of the University of the Western Cape for review. The study was only conducted after permission to carry out the study had been granted by the Faculty of Economic Management Sciences and Senate Higher Degrees Committee.

Subsequently, during the field work stage, the purpose of the study was explained to the participants and their consent was explicitly sought. Participants were duly informed of the voluntary nature of participation during interviews and thus could withdraw from the study at any time.

Finally, interviews and questionnaires were coded to ensure confidentiality and privacy of the participants post fieldwork. Neither names of participants or accurate descriptions and identifiable features were recorded during interviews nor appeared in a part of the thesis.

The safety of the interviewer during the collecting of data using the questionnaires and interviews was also of importance. It is for this reason that the researcher conducted most of the interviews

in public spaces so as to avoid confrontations. The safety of the researcher was guaranteed through snow balling as the likelihood of being referred to dangerous people was minimized.

#### **4.7. Scope and limitations**

As has been alluded to earlier on, there is no accurate information on the actual numbers of migrants from Zimbabwe in South Africa and also no idea of where exactly in the country they reside, only estimates are currently available based on trends and patterns. It is therefore impossible to generate a population from which to draw a representative sample. Furthermore, the sample size will be limited by the funds and the time that is available for one to carry out this research. The researcher had no funds nor the capacity to carry out a huge study and was therefore limited the sample size to the minimum required to achieve study objectives.

Another challenge that was faced by the researcher was the fact that there was some reluctance in other people in filling out the questionnaire. There was a fear that their participation would endanger their stay and expose them to the security officers for deportation, this is despite the fact that all potential participants were informed of the nature of the study and assured that their participation and all data provided will be treated anonymously.

Finally, the researcher faced a number of people who wanted to be remunerated for filling the questionnaires or taking part in the interviews. The researcher explained to them that he has no funding for such purposes. For those that insisted on payment, the researcher thanked them and left without completing the questionnaires. The research project was completed because the researcher had a very large pool of participants to choose from, hence it was easier to move away from the difficult interviewees and still exceed their target of fifty questionnaires and six interviews.

#### **4.8. Chapter summary**

The chapter looked at the research area where the research was conducted. The research used sequential mixed methods approach. This means that questionnaires were administered first from

snow ball sample and purposive sampling was used for the qualitative data collection. SPSS was used analyzing data for the quantitative aspect of the research. For the qualitative side, Braun and Clarke (2006)'s steps to analysis were employed. The researcher ensured that they adhered to the ethical considerations, chief among them ensuring that the identity of the participants in the research were protected. The chapter ended with the challenges that the researcher faced in the field, which included participants that needed to be remunerated for participating in the research.



## **CHAPTER FIVE**

### **5. FINDINGS, ANALYSIS AND DISCUSSIONS**

#### **5.1. Introduction**

In order to understand reasons why undocumented migrants, many of whom have migrated from Zimbabwe to South Africa for economic reasons and do not have employment security remit back home to Zimbabwe. This chapter will present findings, analysis and discuss the findings from both quantitative and qualitative data that was collected.

The mixed methods approach applied in this chapter aims to not only provide; further explanations of observed patterns in quantitative data using qualitative interviews but also triangulate results of quantitative analysis where appropriate. Finally, qualitative data provides an answer to the question of why vulnerable migrants remit.

The data analysis tool that was used for the quantitative part was Stata and graphs, tables were used to describe the data in detail and Braun and Clarke (2006) steps to analyzing qualitative data were employed in the analysis of the data. The chapter will initially present a demographic and socioeconomic profile of the respondents of both questionnaires and in-depth to enhance understanding of analysis to follow as a meaning of providing deeper contextual analysis into respondents. This would be followed by an analysis of their current labor market situation; this section will provide us insights into their employment status, nature of jobs and finally the levels of remunerations they receive for their jobs. The chapter then proceeds to present information on remittances, outlining; the volumes, nature and frequency of remitting.

The chapter will also use published literature to compare the findings of this research and highlight the gaps that have been filled with this research. Finally, the chapter concludes by synthesizing findings presented in its various sections and highlighting key achievements of the chapter.

#### **5.2. Demographic characteristic and socioeconomic profiles of respondents**

### **5.2.1. Characteristics of quantitative respondents**

The research was conducted in the city of Cape Town and had 57 respondents for the questionnaires. Of those that responded 25 were male and 32 were female. The high proportion of women migrants challenges the general notion that is held in migration theories (King, 2012; De Haas, 200) that male migrants are more likely to migrate over longer distances. The economy of Zimbabwe has been on a dip for over a decade and that has forced both genders to migrate for economic survival. Migration outside of Zimbabwe has become more of a survival strategy more than anything.

### **5.2.2. Profiles of qualitative respondents**

In order to provide a deeper understanding of motives from remitting the study identified six respondents who had initially taken part in the quantitative part of the research. Of the six participants were identified and there were three females and three male respondents

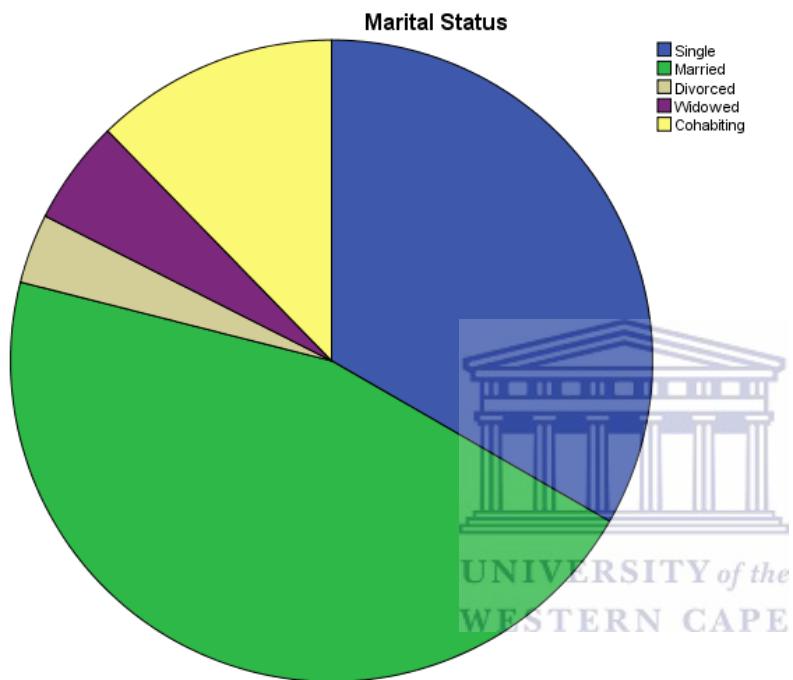
**Table 5.1: Summary of in-depth interview respondent's profiles**

| Respondent Number | Gender | Employment Sector      |
|-------------------|--------|------------------------|
| CT001             | Male   | Construction           |
| CT002             | Male   | Construction           |
| CT003             | Male   | Hospitality (Waiter)   |
| CT004             | Female | Hospitality (Waitress) |
| CT005             | Female | Hospitality (Waitress) |
| CT006             | Female | Retail                 |

Of the respondents, a large number of the people were either married or they were cohabiting. The average age of the respondents was 30 and the median age was also 30. The minimum age of the respondents was 20 and the maximum age for respondents was 48. This therefore shows that there is a bigger propensity for the young people to migrate. This assumption is supported by the International Theory of migration, stating that those that are likely to have employment opportunities are the ones that would move. Also, Sithole (2015) noted that a number of young

people are forced to migrate from Zimbabwe to Cape Town due to lack of employment opportunities in Zimbabwe. Bosurd (2002) says that “migration is assumed to occur within a migration system, that is, a group of countries linked by economic, political and cultural ties as well as migration flows”.

**Figure 1. Marital Status of respondents**



**Table 5.2 Province of origin**

|       |                     | Frequency | Percent |
|-------|---------------------|-----------|---------|
| Valid | Harare              | 22        | 38.6    |
|       | Bulawayo            | 10        | 17.5    |
|       | Mashonaland Central | 7         | 12.3    |
|       | Mashonaland West    | 2         | 3.5     |
|       | Manicaland          | 1         | 1.8     |
|       | Midlands            | 1         | 1.8     |
|       | Matabeleland North  | 1         | 1.8     |

|                    |    |       |
|--------------------|----|-------|
| Matabeleland South | 2  | 3.5   |
| Mashonaland East   | 4  | 7.0   |
| Masvingo           | 7  | 12.3  |
| Total              | 57 | 100.0 |

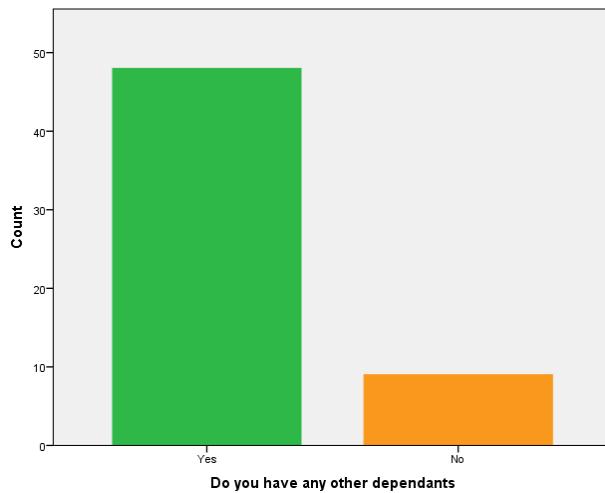
As can be seen from the table above, the highest number of respondents came from Harare contributing 38% of the respondents and 18% of the respondents coming from Bulawayo. These two Provinces are urban, this means that over half of the respondents are from the urban areas. In line with migration theory people who have migrated once already are more likely to make the move again and people are likely to move in search of better opportunities and to areas where they have contacts. This potentially explains the reasons why people who have moved from rural areas to urban areas contribute the largest shares of migrants. However, the volume of migrants from Zimbabwe means that people from other provinces are also making the move to South Africa and Cape Town.

**Table 5.3 Dependents/ Children**

|       |              | Frequency | Percent |
|-------|--------------|-----------|---------|
| Valid | Yes          | 43        | 75.4    |
|       | No, children | 14        | 24.6    |
|       | Total        | 57        | 100.0   |

Out of 57 respondents 43 of them had children, indicating that apart from having other family members are dependents most of these migrants had close dependents. It must also be noted that 41% of the respondents said that the children that they have are based in Zimbabwe, and another 5% noted that they have children both in Zimbabwe and South Africa. It can be noted that 54% of the respondents noted that their children are based here in South Africa with them. The graph below however shows that 84% of the respondents have other dependents who are based in Zimbabwe. The high number of dependents will probably explain the findings that show that all the 57 participants that were interviewed, all of them showed that they remit on a monthly basis.

**Figure 5.2 Other dependents**



**Table 5.4 Level of education**

|       |                      | Frequency | Percent |
|-------|----------------------|-----------|---------|
| Valid | Primary              | 1         | 1.8     |
|       | Secondary            | 31        | 54.4    |
|       | A Level              | 13        | 22.8    |
|       | College Diploma      | 8         | 14.0    |
|       | University Degree    | 1         | 1.8     |
|       | Post Graduate Degree | 2         | 3.5     |
|       | None                 | 1         | 1.8     |
|       | Total                | 57        | 100.0   |

Table 4.5 represents education background of respondent, it must be noted that the study focus on undocumented migrants increases the likely hood of respondents having lower levels of education as educated migrants have access to opportunities for formal migration. A lot of scholars (Boswell 2002, Parkins 2010) argue that it is easier for the educated to emigrate more than the other groups. The level of education opens up doors for them, and the more skilled they are the higher the chances of them to migrate. However, in the case of Zimbabwe, the economic situation has forced all classes of people to emigrate. The country has continued to suffer brain drain, especially from the loss of educated people. The table above shows that most of the people had completed

secondary education, with a further 22% having completed Advanced Level studies. 14% of the population have completed a college diploma with a further 6% having obtained a degree or higher. An interviewee noted that the education that they received was critical for them in getting a job in restaurants. He attributes this to the very tourist nature of Cape Town which means it attracts people from all over the world. Ability to communicate effectively in English language is thus an important skill to have working in the tourism sector and education beyond the basic level is thus important.

*“Cape Town is a place known for tourist and so many opportunities can be found in the service industry, good command of the English language is essential. This will guarantee that you get good tips in this industry”.*

### **5.2.3. Employment, contract and incomes of undocumented migrants**

|   | N  | Minimum | Maximum | Mean   | Std. Deviation |
|---|----|---------|---------|--------|----------------|
| How many years have you been in Cape Town | 56 | 1.00    | 12.00   | 4.6071 | 2.36396        |

Table 4.5 shows the number of years that the respondents had spent in Cape Town. The minimum number of years' respondents had spent in cape town was 1 year while others had been in Cape Town as long as 12 years. As can be observed from table 4.9, the average number of years that the respondents have been here is 4.6 years. The median for the stay in Cape Town is 4.8 years. This means that for most of the respondents, they have been here for a lengthier period of time. This means that they have been able to build social and economic networks which are essential resources to migrants.

Still on education a relatively large share of the respondents 50% indicated that their current jobs in Cape Town did require formal training. Out of this number 19% of the respondents stated that they were using the qualifications that they had obtained prior to moving to Cape Town. The other half indicated that their jobs needed no training.

### **Table 5.6 Effects of being an undocumented worker on your salary**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Valid   | Yes    | 38        | 66.7    |
|         | No     | 15        | 26.3    |
|         | Total  | 53        | 93.0    |
| Missing | System | 4         | 7.0     |
| Total   |        | 57        | 100.0   |

**Table 5.7 Nature of employment contract**

|         |                  | Frequency | Percent |
|---------|------------------|-----------|---------|
| Valid   | Seasonal Job     | 19        | 33.3    |
|         | Weekly wage      | 11        | 19.3    |
|         | Monthly contract | 14        | 24.6    |
|         | Permanent        | 9         | 15.8    |
|         | Total            | 53        | 93.0    |
| Missing | System           | 4         | 7.0     |
| Total   |                  | 57        | 100.0   |

It can be noted that even though all the respondents indicated they were employed, types of employment, security and the nature of contracts varied widely and many did not have the tenure or job security. Only 15% of the respondents had permanent jobs and the rest of the population either had seasonal jobs, were on weekly contracts or monthly contract. The reason why this is so was because of the fact that they had no documentation.

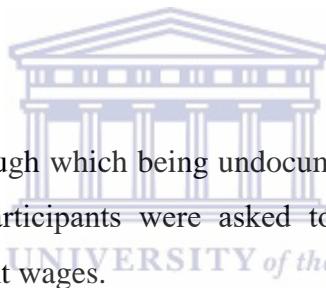
*“The employers are not willing to give long contracts just in case they be found to be on the wrong side of the law. They are however left with no choice but to employ us as the local people are not willing to take up these jobs”.*

The respondent in this quote indicates that employers are by law liable for employing an illegal migrant and maybe sanctioned. This makes them less willing to provide them security of tenure that comes with long term contracts and offer stability. However, their inability to find local South

Africans who are willing to do the sorts of jobs migrants do means they are left with no choice but to employ foreign nationals in spite of the risk .

**Table 5.8 Formal training as a requirement**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Valid   | Yes    | 27        | 47.4    |
|         | No     | 27        | 47.4    |
|         | Total  | 54        | 94.7    |
| Missing | System | 3         | 5.3     |
| Total   |        | 57        | 100.0   |



To further probe the channels through which being undocumented affected the employment and earning potential of migrant's participants were asked to indicate whether they felt being undocumented affected their current wages.

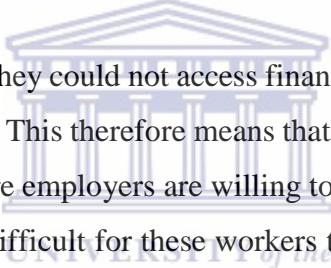
The majority of the respondents, 67%, felt that being undocumented had a negative impact on their earnings. Some respondents stated that they were paid less money than their counterparts with whom they performed the same task, attributing this to their lack of permits. There were two main reasons that contributed to this situation from the respondent's perspective, while some were of the view that employers took advantage of their undocumented status to under pay them even below stipulated minimum wage levels as they could not take any form of action and needed the job. In the qualitative interview, respondent, CT003 stated that employers were aware that they had no recourse and therefore they could easily be taken advantage of.

The second explanation was that the observed salary variance was due to the fact they were unable to use their qualifications for the jobs that they currently held. This meant that employers would not put them in the appropriate grade, and the promotion prospects were very limited. However, their skill would continuously be utilized. In South Africa in order to use any foreign qualification, it must be translated into local equivalence by the South Africa Qualification Authority (SAQA)

or other similar professional bodies. An application to these agencies for the translating of qualifications not only attracts a fee but also requires applicant to have some documentation and even a formal address to which the completed certification may be sent.

On the question of using the certificates that people have studied for, 74% of the respondents said that they did not use these. One of the interview respondents noted that they have a teaching qualification but are currently employed in the service industry. This therefore means that they earn way less than educators, and therefore being undocumented has a double effect, first that they changed their career path and that resulted in them taking a lower salary. One respondent noted that

*“we have very limited opinions here because we do not have the papers. We take whatever is offered to us so that we are able to place food on our tables”.*



Also, respondents highlighted that they could not access financial services like the bank due to the fact that they were not documented. This therefore means that, for a greater majority they are only able to engage in employment where employers are willing to pay cash or transfer the money to a relative or a friend. This makes it difficult for these workers to bargain for a fairer remuneration. Also of note is the fact that higher salaries will have tax implications, which would be a challenge for the employers to deal with. It is safer therefore to pay salaries that fall below the taxable income bracket. Maphosa (2007) notes that even though some people might not have decent jobs, it seems that that does not stop people from remitting money and goods back home.

### **5.3. Frequency, volumes and reasons for remitting**

#### **5.3.1. Frequency and volumes**

Remittances play a pivotal role for the people that are left at home. Often the economic hardship experience by migrants in home country and the support received by migrants from family and friend left behind during the migration process motivates them in cushioning remaining family and friends against such. The study therefore analyses the remitting behavior and how these efforts are perceived to be of help to the receiving family members in Zimbabwe.

**Table 5.9 Frequency for sending money.**

|         |              | Frequency | Percent |
|---------|--------------|-----------|---------|
| Valid   | Fort Night   | 5         | 8.8     |
|         | Once a month | 40        | 70.2    |
|         | Quarterly    | 2         | 3.5     |
|         | Occasionally | 9         | 15.8    |
|         | Total        | 56        | 98.2    |
| Missing | System       | 1         | 1.8     |
| Total   |              | 57        | 100.0   |

The frequency of sending money was relatively high amongst respondents. Over 70% of the respondents noted that they send money on a monthly basis. This frequency for sending is very high, taking note of the fact the vast majority of the respondents are paid once every month. It therefore means that is great need where they are sending. The study proceeds to conduct statistical testing of the frequency of remitting with gender and employment status of migrant to determine whether the nature of employment contract made a difference in the frequency.

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Of a total of 40 migrant that remitted on a monthly basis, 60% were female, and 40% were male while a higher proportion of male migrants remitted on a fourth nightly basis. In the occasional more male migrants than female migrants remitted family and friends back home occasionally. However, a chi-square test, which was not significant, suggests these observed patterns in frequency of remitting for male and female migrants is not significantly different. This indicates that irrespective of gender all migrants remitted frequently.

**Table 5.10 Gender and frequency of remitting**

| Gender | Frequency of remitting |              |             |              | Total        |
|--------|------------------------|--------------|-------------|--------------|--------------|
|        | Fort Night             | Once a month | Quarterly   | Occasionally |              |
| Male   | 3<br>60.0%             | 16<br>40.0%  | 0<br>0.0%   | 6<br>66.7%   | 25<br>44.6%  |
| Female | 2<br>40.0%             | 24<br>60.0%  | 2<br>100.0% | 3<br>33.3%   | 31<br>55.4%  |
| Total  | 5<br>100.0%            | 40<br>100.0% | 2<br>100.0% | 9<br>100.0%  | 56<br>100.0% |

$\chi^2 (3, n = 56) = 4.205, p > .05.$

Additionally, the thesis seeks to determine whether nature of employment contract was essential for the frequency of remitting. The output from cross-tabulations suggest that 43% migrants who remitted monthly were seasonal workers, 20.5% were weekly contract holders, 23.1% held monthly contracts, and 12.8% were considered permanently employed. Once again chi-square tests were insignificant suggesting that employment contract type did not significantly affect remittance frequencies.

**Table 5.11 Employment contract and frequency of remitting (chi square results)**

| Employment contract type | Frequency of remitting |              |             |              | Total        |
|--------------------------|------------------------|--------------|-------------|--------------|--------------|
|                          | Fort Night             | Once a month | Quarterly   | Occasionally |              |
| Seasonal contract        | 0<br>0.0%              | 17<br>43.6%  | 0<br>0.0%   | 2<br>28.6%   | 19<br>35.8%  |
| Weekly contract          | 2<br>40.0%             | 8<br>20.5%   | 1<br>50.0%  | 0<br>0.0%    | 11<br>20.8%  |
| Monthly contract         | 2<br>40.0%             | 9<br>23.1%   | 1<br>50.0%  | 2<br>28.6%   | 14<br>26.4%  |
| Permanent                | 1<br>20.0%             | 5<br>12.8%   | 0<br>0.0%   | 3<br>42.9%   | 9<br>17.0%   |
| Total                    | 5<br>100.0%            | 39<br>100.0% | 2<br>100.0% | 7<br>100.0%  | 53<br>100.0% |

$\chi^2$  (9, n = 53) = 10.907, p > .05.

**Table 5.12Amount of money remitted.**

|         |             | Frequency | Percent |
|---------|-------------|-----------|---------|
| Valid   | R100 - R300 | 6         | 10.5    |
|         | R301-R750   | 18        | 31.6    |
|         | R751-R1500  | 15        | 26.3    |
|         | R1500+      | 17        | 29.8    |
|         | Total       | 56        | 98.2    |
| Missing | System      | 1         | 1.8     |
| Total   |             | 57        | 100.0   |
|         |             |           |         |

The study was also interested in the volumes of remittances they sent. Due to the sensitive nature of the question respondent were required to provide a range within which their amounts fell. At the lowest end was 100- 300 Rands and the highest was above 1500 Rands. It was noted that only 6 out of 57 participants approximately 10% indicated they sent an amount between 100-300 Rands. The majority of respondents, 18 out of 57 remitted an amount between 301 and 750 Rands. More than 50% of the respondents remitted amount more than 751 Rands monthly.

**Table 5.13 Gender and amounts remitted (cross tab table and chi square results)**

| Gender | How much money do you send |              |              |              | Total        |
|--------|----------------------------|--------------|--------------|--------------|--------------|
|        | R100 - R300                | R301-R750    | R751-R1500   | R1500+       |              |
| Male   | 4<br>66.7%                 | 5<br>27.8%   | 5<br>33.3%   | 11<br>64.7%  | 25<br>44.6%  |
| Female | 2<br>33.3%                 | 13<br>72.2%  | 10<br>66.7%  | 6<br>35.3%   | 31<br>55.4%  |
| Total  | 6<br>100.0%                | 18<br>100.0% | 15<br>100.0% | 17<br>100.0% | 56<br>100.0% |

$\chi^2$  (3, n = 56) = 6.709, p > .05.

Exploring the relationship between gender of migrant and the amount of money they remitted suggests this relationship was complex and that undocumented female migrants remitted slightly higher amounts compared to the male counterparts at the lower amounts. However, in the highest remittance bracket of above 1500 Rands males tended to remit more than females. While 66% of migrants who remitted amounts between 100 and 300 Rands were male, this proportion decreased to 27.8% for amounts between 310 and 750 Rands and 33.3% for 751 to 1000 Rands. However, of the migrants that remitted over 1500 Rands the proportion of male migrants increased 64.7%. The p-value for the chi-square test indicates that the relationship described between gender and amounts is not statistically significant.

#### **5.4. Understanding Reasons for Remitting**

It is important to the study objectives to understand the reasons the explain frequency and volumes on migration in migrants whom themselves do not have security in employment tenure and earn relatively low salaries. While this question is mainly addressed by qualitative research results from questionnaires provide some insights into these reasons.

**Table 5.14 Use of the remittances in Zimbabwe**

|         |                 | Frequency | Percent |
|---------|-----------------|-----------|---------|
| Valid   | Education       | 10        | 17.5    |
|         | Food            | 34        | 59.6    |
|         | Household Bills | 7         | 12.3    |
|         | Other           | 5         | 8.8     |
|         | Total           | 56        | 98.2    |
| Missing | System          | 1         | 1.8     |
| Total   |                 | 57        | 100.0   |

As may be observed from table 4.11 up to 60% of the money that is sent is used for food. Ellis (2003) argues that if money remitted to the place of origin is used for food consumption it is logically mainly because of food shortages, which therefore plays a crucial role in establishing

food security, especially in uncertain circumstances. Another 10% is for educational purposes. The two can be regarded as constituting the most basic of the needs. It therefore means that the remittances constitute a major source of livelihoods for the receiving communities. The study's findings hold true, especially when one observes that the Zimbabwean economy has one of the highest unemployment rates in the region. Kanyeze (2011) notes that a number of viable industries have shut down due to the poor performance and resulting in major job losses. Migration therefore acts as a way to escape abject poverty and ensure that there is food that is provided for their families.

In an interview with respondent CT002 in the interviews stated that it was critical for him to remit on a monthly basis. He stated that he has a sickly mother who is widowed and that the other siblings in Zimbabwe are not employed. The burden for the family's survival therefore rests solely on him and he says he has no luxury of remitting as and when he feels. CTOO2 Says,

*"my mother has not been feeling well for a while. This therefore means that she is not in a position to fend for the family and for that reason I will have to provide for all the needs that the family has. Even when I am facing financial challenges there is no way I can fail to send money home. Failing to send money home will have serious negative effects, and worse my mother is on medication and she needs to eat. "*

The high frequency of sending can be explained by the use of the remittance by the end users. The senders are of the view that most of the money that is sent is used for food and paying bills. Sithole (2015) in his study of youth migrants from Zimbabwe in Cape Town found out that 42% of the respondents remit on a monthly basis. Nzwabita (2016) noted that among the different nationalities that remit, Zimbabweans based in Cape Town tend to remit money more than other nationalities. Other studies such as Von Burgsdorff (2010) show that the share of remittances to Zimbabwe have increased because of its rapidly declining economy, accentuated by severe drought. It is for this reason that the people who have emigrated are obligated to remit on a regular basis.

Respondent CT001 in the individual interviews, hails from Tsholotsho, Matabeleland says that remitting is an issue of life and death. The region where he hails from has been affected by drought in the past few years. Even when the rain has come, it has resulted in flooding. This therefore

means that his family is exposed and in danger of starvation. The money that he sends home is therefore needed to provide food for his parents the children that he left in their care. If the money is a day late, it means that the family might be forced to sleep hungry. He notes that

*“Tsholotsho is a very dry area and the agricultural sector has not performed satisfactorily in the last few years. There are no employment prospects so if I do not send money home then my family might suffer from hunger. It’s really an issue of life and death”.*

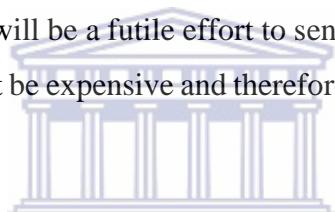
It must be noted that it seems that even the urban population is also at risk of hunger. On the question of where the people that are receiving the money are based, 51% said that they were in the rural areas and the other 49% said that they sent money to the urban areas. This shows that even the urbanites are heavily depended on remittances for their survival.

Previous research on the areas of outward migration has shown that countries with higher remittance inflows have higher growth rates and lower poverty indices (Fajnzylber & Lopez, 2007). Other scholars like Ncube and Gomez (2015) also highlight the fact that in many cases remittances would in turn increase the economic output of a certain region. This study does not establish that fact but actually raises a point that among the undocumented workers remittances are meant for the basic survival. The reason for this might be attributed to the prevailing economic challenges that are being experienced in Zimbabwe which has reduced the earning potential of many households. The income that is available will therefore not be channeled towards any investment

Though the analysis reveals that the majority of the respondents did not have job tenure working with seasonal and monthly contracts which in turn affected their earnings, table 4.12 suggest that approximately 56% of the respondents sent over R750, which is above the South Africa national lower poverty line of R531 (StatsSA 2017). When one contrasts this with the fact that 70% of the respondents send money on a monthly basis shows that the high frequency does not seem to reduce the amounts of money that are being sent.

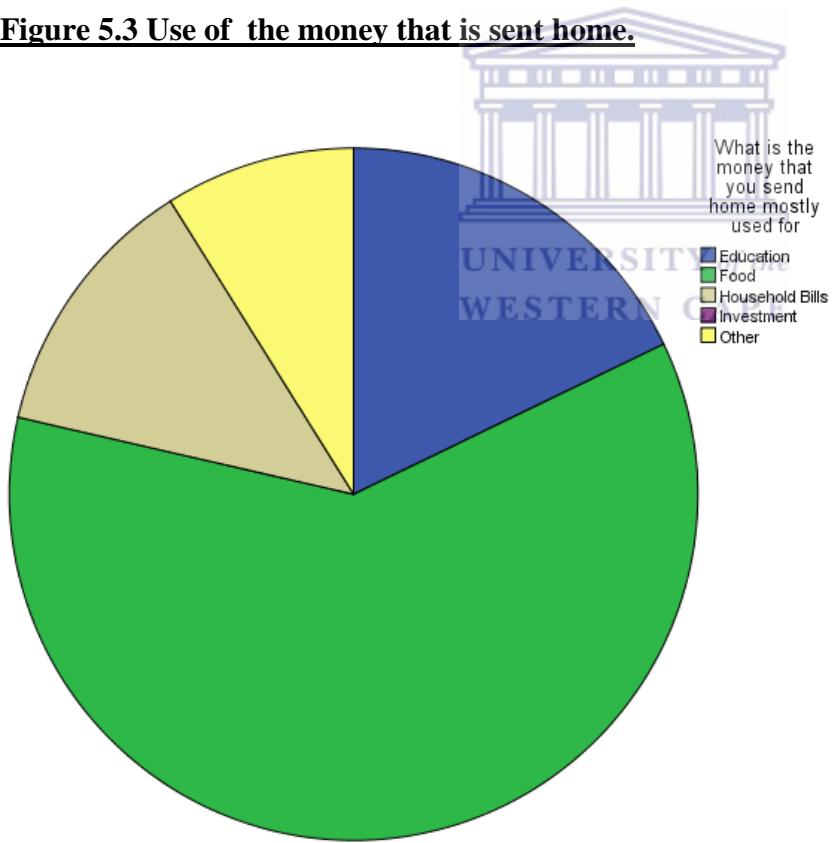
On answering the question on why there was a need for her to send such amounts of money on a regular basis, the respondent noted that the issue of different rates affects the money that is sent. She noted that Zimbabwe is a multi-currency economy, but the major trading currency is the US Dollar. Goods and services are mainly prized in US Dollars. It therefore means that one when sends money in South African Rand, it will have to be converted to the US Dollar. The South African Rand has been losing value which therefore means that the amount sent has to increase. She notes that if one is to send smaller amounts the people receiving on the other hand will not be able to buy goods and services that the money was initially intended for.

Also, one can note that the remitting channels also influence the amounts of money that are being sent. Respondent CT005 noted that “it did not make any economic sense to send small amounts of money as *omalayitsha* had a fixed charge for sending money. If the charge is R200, it does not make any sense sending R200”. It will be a futile effort to send small monies as sending money is very expensive. The channels might be expensive and therefore does not make any economic sense for one to send smaller amounts.



The research found out that 42% of the respondents used Agents and another 19% used other informal channels. Maphosa (2007) noted that some of these informal channels included transporters known as *omalayitsha* or the use of busses. The table below shows that 46% of the respondents use the most convenient or easiest channel. Only 18% of the respondents seemed to make the decision based on the cost of sending money. There are different explanations to this, with interview respondents noting that they are not willing to use methods that will bring scrutiny to their stay. However, the other informal channels might prove to be expensive, but they remain available channels for the undocumented migrants.

**Figure 5.3 Use of the money that is sent home.**



Zimbabwe is currently going through a difficult phase in terms of the economy. The unemployment levels are estimated to be over 90% (UNSTATS 2009, ILO 2017). A number of

people have lost their jobs and industries have closed down. It is for this reason that a number of the people have been forced to migrate in search of better economic outcomes. However, it must be noted that for those that have remained, life is very difficult. The tables above that 60% of the people that receive the money do not have any other source of income. They are totally depended on remittance for their daily upkeep. This also explains the fact that most of the respondents had stated that, most of the money that they send is for food and educational purposes.



## **5.5. Channels for remitting**

The channels that used to remit by the undocumented migrants interviewed tell a story. One can observe that the use of formal channels like the Banks by this group is minimal. Only 21% of the people employ banks as channels of sending money. Some reasons have been proffered by the respondents on why they avoid the use of such channels.

**Table 5.15: Channels used by migrants in remitting to Zimbabwe**

|         |                     | Frequency | Percent |
|---------|---------------------|-----------|---------|
| Valid   | Banks               | 12        | 21.1    |
|         | Agents              | 24        | 42.1    |
|         | Informal Channels   | 11        | 19.3    |
|         | Personal Contacts   | 7         | 12.3    |
|         | I go with the money | 1         | 1.8     |
|         | Mobile Transfer     | 1         | 1.8     |
|         | Total               | 56        | 98.2    |
| Missing | System              | 1         | 1.8     |
| Total   |                     | 57        | 100.0   |

Banks charge a higher percentage of the transactions that they do. The bank charges mean it is nearly impossible to use such avenues for smaller amounts of money as they would be wiped away by the charges. Secondly, during the interviews, the point that was made was the fact that Zimbabwe is currently facing cash crisis. It, therefore, means that it is challenging for the people to get their money in Banks. They would have to queue for countless days to access that money. However, due to the intended use of the money, it would not be wise for there to be delays in obtaining the money. When one looks at the ages of the remitters, one can conclude that they send money to older people who would not cope with the stress for bank ques. It was also worthwhile to note that Banks demand that the remitters have some proof of residence or income, of which most of the undocumented workers would not have.

Agents and informal channels are the most popular remitting channels. The two constitute 61% of the remitting channels that are used. There are a number of reasons that result in many people using these methods. Chief among them is the fact that they do service both documented and undocumented migrants. An interviewee stated that they used *Mukuru* agents in sending their money for a number of reasons, chief among them being that you only need a copy of your passport to transact. One does not have to have legal status. As was alluded to earlier on, most undocumented migrants take advantage of the SADC travel protocol which allows them to come into the country for 90 days without a visa. It therefore follows that most of the people will be in possession of a passport, which will not be having work permits, and therefore are able to use agents as a remitting channel.

**Table 5.16 The most important reason for the choice of this method of remitting.**

|         |                       | Frequency | Percent |
|---------|-----------------------|-----------|---------|
| Valid   | Convenient/Easiest    | 26        | 45.6    |
|         | Most reliable/safest  | 9         | 15.8    |
|         | Most trustworthy      | 2         | 3.5     |
|         | Cheapest              | 10        | 17.5    |
|         | Fastest               | 2         | 3.5     |
|         | Lack of documentation | 3         | 5.3     |
|         | Most popular          | 3         | 5.3     |
|         | Total                 | 55        | 96.5    |
| Missing | System                | 2         | 3.5     |
| Total   |                       | 57        | 100.0   |

**Table 5.17 Reason for preferred method of remitting**

|         |                 | Frequency | Percent |
|---------|-----------------|-----------|---------|
| Valid   | Convenient      | 16        | 28.1    |
|         | Cheap           | 12        | 21.1    |
|         | Fast            | 12        | 21.1    |
|         | No other option | 16        | 28.1    |
|         | Total           | 56        | 98.2    |
| Missing | System          | 1         | 1.8     |
| Total   |                 | 57        | 100.0   |

One of the most important things that one has to consider when remitting is the receiver on the other side. It is prudent for the sender to ensure that they use channels that give the least challenges to the receiving end. The table above shows that there is almost an equal distribution on why the respondents feel that the method works better for their beneficiaries. 28% of the respondents stated that the method that was used was convenient for them. This means that they used the method that would ensure that it was easy for them to access that money. Of note also is the fact that 28% of the respondents stated that this was the only choice that was available for the ones receiving the money. About half of the respondents had stated that they remit to people in the rural areas. For that group of people, some agents may not be available and so the choice of the channel is determined by what is available. Ncube (2015) states that in Thsolotho the available method of remitting is *omalayitsha*, transporters who bring goods and money to the rural areas and they reach almost every part of the community. It therefore means that for someone who is remitting to this part of the country, they would have to use this kind of method. Banks and other services may not be available for all the people, especially those that are based in the rural areas.

**Table 5.18 Share of migrants clothing and food items**

|         |        | Frequency | Percent |
|---------|--------|-----------|---------|
| Valid   | Yes    | 31        | 54.4    |
|         | No     | 25        | 43.9    |
|         | Total  | 56        | 98.2    |
| Missing | System | 1         | 1.8     |
| Total   |        | 57        | 100.0   |

Maphosa (2007) noted that *omalayitsha* were used a lot to ferry goods to Zimbabwe. The main reason why there was such a big drive in that area is because of the food and basic shortages that were experienced during that time. Also, the people that were involved in that study were mainly based in Johannesburg which is closer to Zimbabwe, hence reduced costs of transportation. However, in this study it is clear that a sizable number of people do not send any cash nor goods. The reason for not sending food items that were listed are many, and key among them is the fact that food items are now available in shops in Zimbabwe. It therefore does not make economic sense to send things that are easily available and incur travelling costs and risks associated with carrying things over the border. Also, the government of Zimbabwe, through the Zimbabwe Revenue Authority has made it difficult for people to cross with certain food items.

It is noteworthy though, that despite the above challenges and the huge distance from Cape Town, over half of the people still send goods and services. The reasoning behind was that in some instances, some things are cheaper in South Africa and when one hears of a friend or relative that is travelling to Zimbabwe, they then give them such to bring to the people back at home. The other popular method of sending goods is by the use of busses. All of the respondents in interviews said they occasionally send food and clothes to their families. They use friends and relatives but if there is an urgent need they either use Busses that travel straight to Zimbabwe.

**Table 5.19: Purpose for which remitted goods are sent**

|         |                       | Frequency | Percent |
|---------|-----------------------|-----------|---------|
| Valid   | Sent good for selling | 7         | 12.3    |
|         | Do not send goods     | 49        | 86.0    |
|         | Total                 | 56        | 98.2    |
| Missing | System                | 1         | 1.8     |
|         | Total                 | 57        | 100.0   |

Remittances have a positive impact on the growth of local economies. Ncube and Gomez (2015) are of the view that remittances tend to grow the economy as they stimulate demand for goods and services. They observe that remittances increase the amount of disposable income available to the families will boost the local economy and create jobs. Remittances have been viewed as a platform for investment vehicle and some people send money and goods as a way to increase their revenue. Table 4.18 shows that only 12% of the respondents are able to send goods for the sake of businesses. It seems that the majority are not motivated by the investment drive in sending goods at home. The primary focus is therefore to meet the basic needs, ensure that there is food and the bills are paid.

Another view concerning this is the fact that the undocumented workers have a low salary which can allow them to drive some of the money through investments. As stated earlier, for those that are married, they have dependents both in South Africa and Zimbabwe. This means that their earnings will have to be separated between two households. This clearly means that the investment capacity of the remitters is greatly hindered.

**Table 5.20 Proof of identification by the service provider when sending remittances.**

|         |           | Frequency | Percent |
|---------|-----------|-----------|---------|
| Valid   | Yes       | 20        | 35.1    |
|         | No        | 22        | 38.6    |
|         | Sometimes | 8         | 14.0    |
|         | Not sure  | 4         | 7.0     |
|         | Total     | 54        | 94.7    |
| Missing | System    | 3         | 5.3     |
| Total   |           | 57        | 100.0   |

Documentation is sometimes a sensitive issue when one is dealing with undocumented migrants. The fear of being arrested and deported is real, as is stipulated in The South African Immigration Act No.13 of 2002. 35% of the respondents noted that they had to provide some form of identification when sending money. However, one must note that in cases of some agents like *Mukuru*, a passport was sufficient, even though it did not have a valid permit. 14% of the people said in some occasions they were asked for documents. 39% said that they were not asked for any documentation. The combination of the two will clearly show that the majority of undocumented workers would prefer to send money through channels that are less demanding in terms of documentation.

When one looks at the channels that ask for proof of payment, 16 % of the remitting channels ask for proof of earnings. This seems to be the Banks, which is almost equal to the number of people that said they use Banks as a remitting channel. It can be noted that 72% of the respondents said that they are not asked to provide proof of earnings when sending money. This also helps the undocumented workers who might be in jobs that do not provide them with pay slips due to their legal status in the country.

**Table 5.21 Requirement for identification when sending money**

|         |                          | Frequency | Percent |
|---------|--------------------------|-----------|---------|
| Valid   | Yes, asked for ID always | 9         | 15.8    |
|         | No, no ID required       | 41        | 71.9    |
|         | Sometimes                | 5         | 8.8     |
|         | Not sure                 | 1         | 1.8     |
|         | Total                    | 56        | 98.2    |
| Missing | System                   | 1         | 1.8     |
| Total   |                          | 57        | 100.0   |

**Table 5.22 Difficulties faced by recipients in assessing monies or goods remitted**

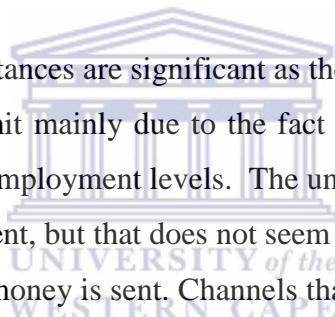
|         |            | Frequency | Percent |
|---------|------------|-----------|---------|
| Valid   | Yes        | 10        | 17.5    |
|         | No         | 44        | 77.2    |
|         | Don't Know | 1         | 1.8     |
|         | Total      | 55        | 96.5    |
| Missing | System     | 2         | 3.5     |
| Total   |            | 57        | 100.0   |

The table above shows that 77% of the people said the receivers do not face any challenges in getting their money or goods that have been sent to them. It seems the remitters would choose a channel that is most suited for the receivers. However, 18% say that they face different challenges in assessing money. One respondent noted that, agents like *Mukuru* and some mobile transfers send money to people's phones. Due to the cash crisis that is being experienced, it has become virtually impossible for the people to get the money in hard cash. They would have to transact in services that allow such transfers. Others noted that the cash crisis that is being experienced has resulted in cash withdrawal limits. It therefore means that people are not in a position to withdraw anything over US\$20, which forces them to visit the bank more often in order to access their money.

and incur higher transactional costs. In some cases, the people who would have been sent money to would not even have transport fare to get into town to collect the money.

### **5.6. Conclusion**

This chapter presented outcomes of analysis and highlighted the findings of the research. The research found out that undocumented migrants consist of both men and women, and the notion held by the International Migration Theorists that it is men who migrate over long distances has been challenged. Education levels among the undocumented workers are generally low with a vast number holding secondary or high school certificates. The respondents in this study are all employed although they do not have job tenure. Employers are not willing to give them proper contracts which in turn affects their earnings.



The research established that remittances are significant as they are used for the most basics such as food and education. People remit mainly due to the fact that the Zimbabwean economy has practically collapsed with high unemployment levels. The undocumented workers are faced with many challenges in their employment, but that does not seem to reduce the amount of money sent and the frequency with which the money is sent. Channels that do not require documentation and proof of payment are preferred. This filled a niche on the behavior of undocumented migrants, in that their behavior is different from what is expected. They send relatively substantial amounts of money on a regular basis. This is in spite of the limited job tenure and unfavorable working conditions that they find themselves in. It is also interesting to note that many of them do send money back at home, even in cases where they stay with their children. This, therefore, limits their ability to remit for investment purposes as most of the money is used to meet the day-to-day needs of the family.

Banks are the least favorite way of remitting because they demand that people have identification documents and in some cases, have a proof of income for one to transact. It is for this reason that most undocumented migrants prefer using agents and informal channels in sending money. These are less demanding and therefore give ease of transaction for undocumented migrants. The recipients do not face significant challenges in accessing that the money that is sent.

The reason for this being that the remitters use a channel that is less likely to give the recipients problems. However, the cash crisis that is being experienced in Zimbabwe means that other recipients struggle to get the money that would have been sent to them.



## **CHAPTER SIX**

### **6. Introduction**

The chapter will seek to give a summary of the research, highlighting gap identified methods and the findings. The research sought to understand the remitting behavior among undocumented migrants from Zimbabwe. The research established that most of these people were forced to migrate due to the economic challenges that are being experienced in the country. Many do not have post high school education which makes it difficult for them to regularize their stay in the country. They do not have tenure jobs and are mainly absorbed in industries that do not seek prior training. However, what is peculiar to this group is the fact that they remit on a regular basis, at least once a month.

#### **6.1. Summary of findings**

The research adds to the body of knowledge in the study of remittances. The study fills a gap in migration literature by highlighting the plight of undocumented migrants instead of concentrating on the whole population of migrants. Challenges faced by this group of migrants are both unique and challenging to enumerate as they are hard to access. Nzwabita (2015) had found that African migrants remit for investment purposes, however this research found that for most undocumented migrants the money that was being sent was mainly for food consumption. It therefore did little to act as a poverty reduction tool, but mainly as a survival tool.

The research established that undocumented migrants face different challenges. They were forced to migrate to South Africa due to the economic difficulties bedeviling Zimbabwe. The majority of the respondents stated that they had dependents back at the place of origin, even though some stayed with their children. The result is that all the respondents said that they regularly remit back at home.

Although the respondents do not have a tenure of jobs because they are not documented, this does not seem to deter them from sending money and goods. Most of the respondents had at least completed secondary education and a significant number having completed Advanced Level studies. This was important in that it meant that they were all conversant in the English language, hence most of them being employed in the restaurant's sector as waiters.

The frequency of the remittance is once a month, and the amounts that are transmitted are relatively high. The research established that most of the respondents have been in South Africa for an average of five years. Hence, they are in a better position to exploit the economic opportunities that are available to them.

The research also found that for a significant number of people, they prefer remitting through agents and informal channels. The choice of this method of transmitting is based on the fact the respondents do not have identity documents which are required by Banks and formal avenues for them to transact. The nature of their jobs also makes it difficult for them to transact through channels that need proof of income. Also one can note that the formal channels have standardized charges which make it difficult for one to send smaller amounts of money.

The choice of the methods of channels is based on some reasons. Chief among them was convenience and the speed of receiving the money. However, in some cases, it can be noted that the recipients of the remittances only have one method to collect the money. This then influences the option that is available to the sender. Among those that said that the recipients face challenges in accessing the money that they would have sent, they mainly attributed this to the cash crisis that was experienced in the country. People cannot get their money out of the banks; even the mobile transfers are suffering from the same problems.

Also, the research established people remit so that they can meet the basic needs of the remaining family members. Most of the money that is sent is used for the most basic goods like food and education. There are fewer people that remit for investment purposes. The reason for this is that the Zimbabwean economy has not been doing well, and has been characterized by high unemployment rates, making the migrants the sole providers for their families that they would have left in Zimbabwe.

## **6.2. Recommendations**

The South African economy is the most prominent in the region. It is not surprising that the country receives some migrants from its neighbors. Tight migration policies do not seem to deter people from arriving in the country without any documentation. The result is that the government appears to be losing money through deportations as the very same group of people will find their way back into the country as soon as they can. It would be prudent to extend renewable work permits for those migrants that can prove that they have been in the country and are gainfully employed. This will enable the government to have records of the people in the country and also be in a position to collect tax, which would be beneficial to the whole government revenue.

Also of note is that providing working visas will help protect the rights and dignity of this vulnerable group. The fact that these people have no documentation exposes them to exploitation and low wages, and they are not in a position to report these to the authorities for fear of deportation. Also of note is the fact that when people are documented, they will not take the lowest jobs for the sake of survival. This, therefore, means the tensions with the local people would be significantly reduced as foreigners have been accused of taking the jobs that are meant for the local people.

Banking and formal financial institution appear to be losing out of business, by failing to capture transfers made by undocumented migrants. Additionally, it is important to know from whom money comes and where the money is going which is often not possible when undocumented migrants use informal channels. However, banking institutions, because of their stringent requirements fail to capture these. The assumption that undocumented migrants send less money is not true. The Banking institutions should consider lobbying their regulators to relax their requirements for sending money. This would increase their revenues, and at the same time, it will give the migrants a safer route with which to send their money.

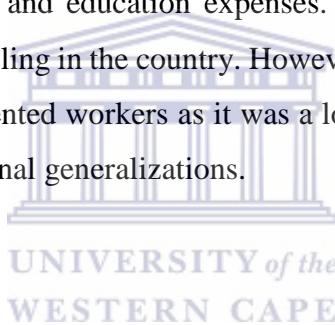
The undocumented workers should always be seeking out on ways on how they can regulate their stay in the country. They must apply for every opportunity that is available to them. This would help them secure fixed tenure in their jobs. Also, for those that have formal qualifications, they

would be in a better position to make use of their certificates that they acquired before they migrated.



### **6.3. Conclusion**

This research adds to the body of knowledge on the discourse of migration and remittances. The research looks at a vulnerable group, which in some research work is not easy to find. However, this group of migrants do remit relatively large amounts and the study established that even though they have not regularized their stay in South Africa, they can get employment although their tenure of employment is not permanent. The research confirmed that this group shies away from remitting through formal channels such as Banks where they are asked to provide identity documents and proof of income. They then use agents and informal channels for remitting. The money that is sent is used for basic things like food and education expenses. This can be attributed to the poor economic conditions that are prevailing in the country. However, the findings of this research may not be generalized to all undocumented workers as it was a location specific and the sample size was not large enough to draw national generalizations.



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## APPENDICES

### Questionnaire to the Zimbabwean immigrants

My name is Munyaradzi Mapfumo, a Master's student at the University of the Western Cape. I kindly invite you to participate in a study "The role of informal remittances to Zimbabwe as a poverty reduction tool. A case study of undocumented Zimbabwean workers in Cape Town". The research is for academic purpose and aims at understanding the nature and characteristics of undocumented migrants from Zimbabwe and their remittance sending patterns and behavior, to identify the challenges and opportunities that hinder/ facilitate remitting process in order to make informed Survey policy recommendations to the relevant authorities. The questionnaire is designed for easy and quick completion and should take less than 30 minutes.. Kindly Tick the appropriate boxes or fill in the answers in the spaces provided. Your responses will be completely anonymous and will be treated with highest confidentiality; it will only be used for academic purpose

#### Respondents Biographical Information

1. Are you here legally YES  NO

If No, then terminate the questionnaire

1. How did you come to the country?

- |                   |                          |
|-------------------|--------------------------|
| 1.Formal Channels | <input type="checkbox"/> |
| 2.Boader Jumping  | <input type="checkbox"/> |
| 3.Asylum seeker   | <input type="checkbox"/> |

2. Province of origin in Zimbabwe



|                                  |
|----------------------------------|
| 1.Harare Metropolitan Province   |
| 2.Bulawayo Metropolitan Province |
| 3.Mashonaland Central            |
| 4.Mashonaland West               |
| 5.Manicaland                     |
| 6.Midlands                       |
| 7.Matabeleland North             |
| 8.Matabeleland South             |
| 9.Mashonaland East               |
| 10.Masvingo                      |

2. Gender.

1. Male

2. Female

3. Other

Cohabiting

3. Age

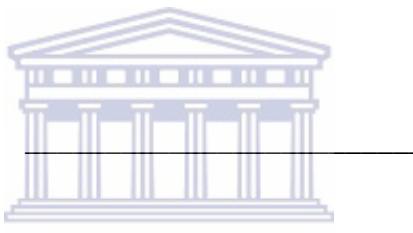
4. Marital Status

1.Single  2.Married  3.Divorced  4.Widowed

Cohabiting

5. If not single do you stay with your spouse in South Africa?

1.YES  2.NO



6. If not, where are they? \_\_\_\_\_

7. Do you have children in South Africa? 1.YES  2.NO

8. If yes , how many? \_\_\_\_\_

9. Do you have any other dependents (siblings, relatives or friends) back at home?

1. YES  2.NO

10. If so how many? \_\_\_\_\_

11. What is your highest education attained? 1.Primary  2.Secondary  3.A  
Level  4.College Diploma  5.University Degree  
 6.Post Graduate Degree None

12. Are you employed? 1.Yes  2.No

13. If yes, what is the nature of the employment contract?

1. Seasonal Job

2. Weekly wage

3. Monthly contract

4. Permanent

14. In what sector are you employed in e.g restaurant, farm work etc? \_\_\_\_\_

15. Does your job require formal training? \_\_\_\_\_

16. Does being an undocumented worker affect your salary that you get?

1.Yes  2.No

If YES, how?

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17. Are you using any certificates or professional skills that you studied for?

1. YES

2. NO

18. What other challenges do you face as an undocumented worker in Cape Town?

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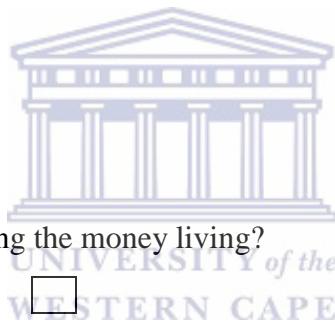
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19. How long have you been in Cape Town? \_\_\_\_\_-

### Remittances

20. Do you send money at home?

1. YES



2. NO

21. Where is the person receiving the money living?

1. Urban  2.Rural

22. How often do you send money? At least for

1. Fort night

2. Once a month

3. Quarterly

Occasionally

23. How much do you send?

1. R100-R300

2. R301- 750

3. R751- R1500

4. R1500+

24. How do you send your money?

1. Banks

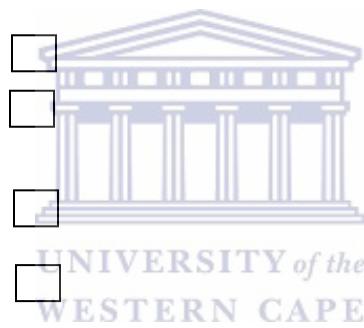
2. Agents

3. Mukuru

4. Personal Contacts

5. I go with the money

6. Mobile Transfer



25. What is the reason for the choice of this method?

1 Convenient/easiest

2 Most reliable/ safest

3 Most trustworthy

4 Cheapest

5 Fastest 8 Most popular

6 Lack of documentation

9 Other (Specify) \_\_\_\_\_

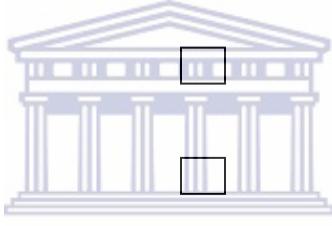
26. What is the reason why this method of choice is preferred by the person that you are remitting to?

1 Convenient for them

2 Cheaper for them

3 Fast for them

4 No other option for them



27. Do you send food and clothes?

1. Yes

2. No

1. If so how? \_\_\_\_\_ -

28. Do you send capital goods at home?

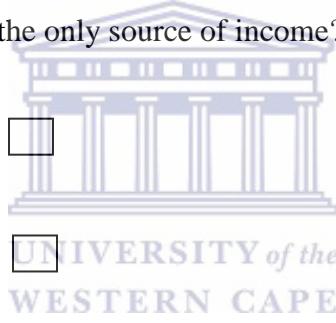
YES  No

29. What is the money that you send home mostly used for?

- |                 |                          |
|-----------------|--------------------------|
| Education       | <input type="checkbox"/> |
| Food            | <input type="checkbox"/> |
| Household Bills | <input type="checkbox"/> |
| Capital         | <input type="checkbox"/> |
| Other           | <input type="checkbox"/> |

30. Is the money that you send the only source of income?

1. Yes



2. No

31. What are the reasons for sending money home?

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32. What are the challenges that you face when sending money home?

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33. How do you overcome those challenges?

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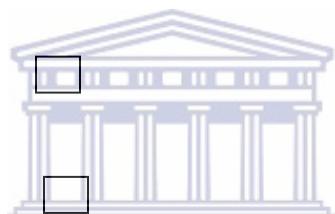
34. Are you asked to provide identification by the service provider when sending remittances?

1 Yes

2 No

3 Sometimes

4 Not sure



35. Are you asked to provide proof of income when sending money?

1 Yes

2 No

3 Sometimes

4 Not sure

36. Does your family face any difficulties in accessing the money or goods that you send?

YES

NO

Don't Know

If yes, list any 3

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*Private Bag X17, Belleville 7535, Cape Town, South Africa*

*Telephone : (021) 959 3858/6 Fax: (021) 959 3865*

*E-mail: [pkippie@uwc.ac.za](mailto:pkippie@uwc.ac.za)*

### **Letter of Consent for Interviews for Zimbabwean undocumented migrants**

I....., have had the opportunity to ask any questions related to this study, and received satisfactory answers to my questions, and any additional details I wanted.

I agree to take part in this research.

I understand that my participation in this study is voluntary. I am free not to participate and have the right to withdraw from the study at any time, without having to explain myself.

I am aware that several steps will be taken to protect my anonymity and identity.

I understand that my signature on this form indicates that I understand the information on the information sheet regarding my participation as a research participant and interviewee.

I have read the information regarding this research study on Home-based agricultural production in Bulawayo.

I agree to answer the questions to the best of my ability or may also refuse to answer any questions.

I understand that if I don't want my name to be used that this will be ensured by the researcher.

I understand that the researcher will safeguard the confidential information obtained in the course of the study.

I understand that there are no material benefits for the interviewee.

I understand that there are no risks involved in participating in the research.

By signing this letter, I give free and informed consent to participate in this research stud

Date:.....  
.....

Participant

Name:.....

Participant

Signature:.....

Interviewer  
name:.....

Interviewer Signature:.....

### Interview guide to the Zimbabwean immigrants

My name is Munyaradzi Mapfumo, a Master's student at the University of the Western Cape. I kindly invite you to participate in a study "The role of informal remittances to Zimbabwe as a poverty reduction tool. A case study of undocumented Zimbabwean workers in Cape Town". The research is for academic purpose and aims at understanding the nature and characteristics of undocumented migrants from Zimbabwe and their remittance sending patterns and behavior, to identify the challenges and opportunities that hinder/ facilitate remitting process in order to make informed policy recommendations to the relevant authorities. This will act as a guideline, but the emphasis will be on hearing the lived experiences, expectations and how migrating and remitting has impacted their lives. Your responses will be completely anonymous and will be treated with highest confidentiality; it will only be used for academic purpose.

### Questions



1. What information do you have about sending money from Zimbabweans in Cape Town?
2. What kind jobs are the people involved in and what are the earnings like?
3. What are their motives for sending money back home?
4. What are the challenges they face sending money?
5. What is the money being used for when it at home?
6. Do you think that the money that you send helps your family?



Private Bag X17, Bellville 7535, Cape Town, South Africa  
Telephone : (021) 959 3858/6 Fax: (021) 959 3865

E-mail: [pkippie@uwc.ac.za](mailto:pkippie@uwc.ac.za)

### INFORMATION SHEET

### For Questionnaire completion

#### **Project Title:**

The Role of informal remittances to Zimbabwe as a poverty reduction. A case study of undocumented Zimbabwean workers in Cape Town.

#### **What is this study about?**

This research project is being conducted by Munyaradzi Mapfumo, a student at the University of the Western Cape. You are invited to participate in this project as a migrant from Zimbabwe. The study seeks to investigate the remittances that are sent home from undocumented workers and how that is impacting poverty.

#### **What will I be asked to do if I agree to participate?**

You will be asked to share information on your life as a migrant. You will be asked questions on your work and how the money that you are sending home, and the remitting channels that you are using and how this is impacting the people that are dependent on you.

#### **Would my participation in this study be kept confidential?**

All your personal information will be kept confidential and will remain anonymous. You will be required to sign a consent form to protect your privacy and confidentiality while participating in this study. The researcher shall not reveal the identity of the participants and will safeguard the confidential information obtained in the course of the study.

### **What are the risks of this research?**

There are no risks involved in participating in this research project. From the beginning, aims and objectives will be clear.

### **What are the benefits of this research?**

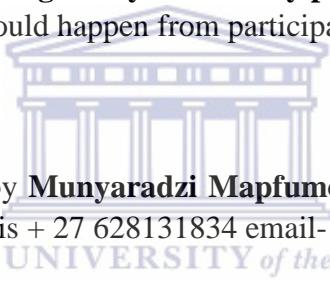
There are no material benefits for the interviewee but it will create an awareness and understanding on the contribution of remittances from undocumented migrants.

### **Do I have to be in this research and may I stop participating at any time?**

Your participation in this research is completely voluntary. You may choose not to participate and to stop participating at any time you want. If you stop or decide not to participate, you will not lose anything.

### **Is any assistance available if I am negatively affected by participating in this study?**

There are no negative effects that could happen from participating in this study.



### **What if I have questions?**

This research is being conducted by **Munyaradzi Mapfumo** a student at the University of the Western Cape. His contact number is + 27 628131834 email- @3508471@myuwc.ac.za

If you have any questions about the research study itself, please contact Dr Coretta Jonah at The Institute for Social Development (ISD), University of the Western Cape, her telephone number +27 (021) 959 3853 email-cmpjonah@gmail.com

Should you have any questions regarding this study and your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact:

Dr Sharon Penderis  
Acting Director  
Institute for Social Development  
School of Government  
University of the Western Cape  
Private Bag X17  
Bellville 7535  
Email:spenderis@uwc.ac.za  
Phone number: (021) 959 348

This research has been approved by the University of the Western Cape's Senate Research Committee and Ethics Committee. To be confirmed.

