

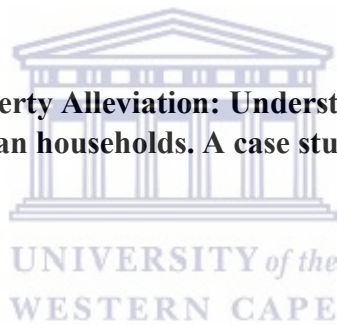


Institute for Social Development, University of Western Cape
EMS Faculty

MA in Development Studies

DVS 804: Mini Thesis

International Migration and Poverty Alleviation: Understanding how remittances help in alleviating poverty in Zimbabwean households. A case study of Epworth, Zimbabwe.



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Declaration

I declare that **International migration, remittances and household level poverty alleviation: A case study of Epworth in Zimbabwe** is my own work, that it has not been submitted for any degree or examination in any other University, and that all the sources I have used or quoted have been indicated and acknowledged by complete references.

Name: Tsitsi Tofara Hove

Signed... 

Date



Acknowledgements

First of all, I would like to thank God who gave me the strength and faith to work hard and carry on with this journey. I also extend my gratitude to my supervisor Professor Mulugeta F Dinbabo for the support and motivation he gave me in writing this research. I thank him for the feedback and advice he gave me. Much gratitude goes to the ISD staff member Ms Kippie for the help and support in the administration of my paperwork.

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Finally, to my partner, Alvin thank you for believing in me and giving me the much needed moral support.



Dedication

I dedicate this thesis to my late father Col. Dunn Mabika Hove. I am sure he is proud to see the woman I have become.



Key words:

Epworth

Households

Human capital

International

Migration

Poverty

Remittance

Zimbabwe



Abstract

Over the past years, Zimbabwe has witnessed enormous amounts of economic challenges which have forced many to migrate out of the country in search of better living conditions and employment. The money and goods sent by migrant workers to their families have become very important in alleviating poverty in Zimbabwean households. However, there are a few studies that have been conducted at a household level to explore the role of remittances in alleviating poverty in Zimbabwe. This research examines the role that remittances play in alleviating poverty at a household level in Zimbabwe by using a case study of Epworth remittance-receiving households in Zimbabwe. The main objective of this research is to explore how the remittances sent to the poor households increase their income level and human capital in order to reduce their poverty level.

The research mainly focuses on the New Economics of Labour Migration Theory (NELM) to understand the meaning of international migration and its link to remittances. A qualitative research method was used to provide experiences of the households who receive remittances. The information was collected through one on one interviews which were conducted in Epworth to 14 participants who received remittances and one focus group discussion with 6 participants. The study found out that majority of households in Epworth that receive remittances depend solely on the money sent to them by their loved ones, which help them meet their basic needs such as food, clothes and proper sanitation. The qualitative data analysis also showed that the remittances sent to the families increase human capital through the payment of school and hospital fees. However, the participants that were interviewed highlighted that they faced challenges of accessing cash remittances, especially through formal channels. It was established that the majority of households prefer using informal channels to receive their cash because of the presence of long queues at the banks and shortage of hard cash. Policymakers in Zimbabwe need to come up with strategies that will allow easy access to remittances and also encourage migrants to use formal channels which are safe and accountable.

CHAPTER 1

1.0. Introduction

Poverty is one of the main reasons why people decide to migrate from one country to another in search of better job opportunities and living conditions. Over the past years, international migration has risen to be a controversial topic in the field of development and poverty reduction. According to (Dinbabo, Belebema and Mensah, 2017; Dzingirai et al, 2015) people migrate as a way to improve their livelihoods and escape hunger and poverty. Since the year 2000, the economy of Zimbabwe has been declining living people with no choice than to migrate to other developed countries which offer them better chances of employment and survival from hunger and economic hardship (Tevera and Zinyama, 2002). Majority of international migrants have adapted to different kind of survival strategies in foreign countries which include working double shifts and working in the informal sector. In Africa, the main receiver of the Zimbabwean migrants is its neighbouring country, South Africa (Crush and Tawodzera, 2016).

The money and goods sent by migrant workers back home have proven to be a very important source of income for the majority of families in developing countries. According to Cotula and Toulmin (2004) remittances at a micro level are a great source of livelihood to households. Ratha (2007) states that remittances links migration to development by being a major source of business investments and improved health. The remittances in Africa have increased from US\$11.45 billion in 2000 to US\$50.11 billion in 2010 (World Bank, 2015). In a report given by the reserve bank governor of Zimbabwe, the country in 2017 received over 180 million dollars in form of remittance which is helping people survive from the economic crisis (Newsday, 2017).

The purpose of this research is to investigate how international remittances help alleviate poverty on a household level in Zimbabwe paying particular attention to Epworth, which is a settlement area outside the capital city of Zimbabwe. Conducting more research on remittance can help development practitioners and policymakers to design frameworks that can encourage the safe and easy transfer of remittances, which will increase their impact on poverty alleviation in the country.

Creating more formal transfer systems can also encourage households to save and invest the money that they receive. In addition, understanding the role of remittances on alleviating poverty

in households will also help move away from the historical view of migration which views migration as only a source of brain drain in the country.

The paper is divided into 6 sections which are organized as follows: chapter two will focus on the literature review and definitions of the key concepts, followed by chapter 3 which presents the theoretical framework, chapter four outlines the methodology and research design. The final chapter which is chapter five presents the results found from the data collected in the households and also gives recommendations on how to improve the policies that can make remittances easier to receive in Zimbabwe.

1.1. Background/ contextualization: : *History on Zimbabwe migration*

Migrating out of Zimbabwe did not only start after the economic, political and social downfall that hit the country post-independence. The movement of people from their homes to other countries can be traced back to the 1960s when Zimbabwean men moved to South Africa for mining and farming jobs. According to Mlambo (2010), the majority of young Ndebele men moved to ‘Egoli’ (Johannesburg) in South Africa for work in gold mines during this time. This moving of young men to look for work in the foreign gold mines increased, as it helped them achieve various markers of masculine success, such as securing money for lobola (and made them get income for bride price/dowry), which they paid after spending years working in the neighbouring country (Dzingirai et.al, 2015). It is important to note that at that period the main cause of migration was to look for employment which was also a way used by young men to prove their maturity.

After 1980, which is the year that Zimbabwe gained its freedom from the British colony, the movement of people to other countries increased. The United Kingdom, America and Australia became destinations of choice for a lot of Zimbabweans who sought better job opportunities and living standards (Tevera and Zinyama, 2002; Sithole and Dinbabo, 2016). The main cause of migration after the economic crash in the year 2000 was poverty. Families needed to survive which forced some members of the family to go abroad and look for jobs. In the year 2011, it was recorded that there were 515 824 migrants from Zimbabwe living in South Africa indicating that majority of the people leaving the country found refuge in South Africa (Crush and Tawodzera, 2016).

1.2 Overview of poverty in Zimbabwe

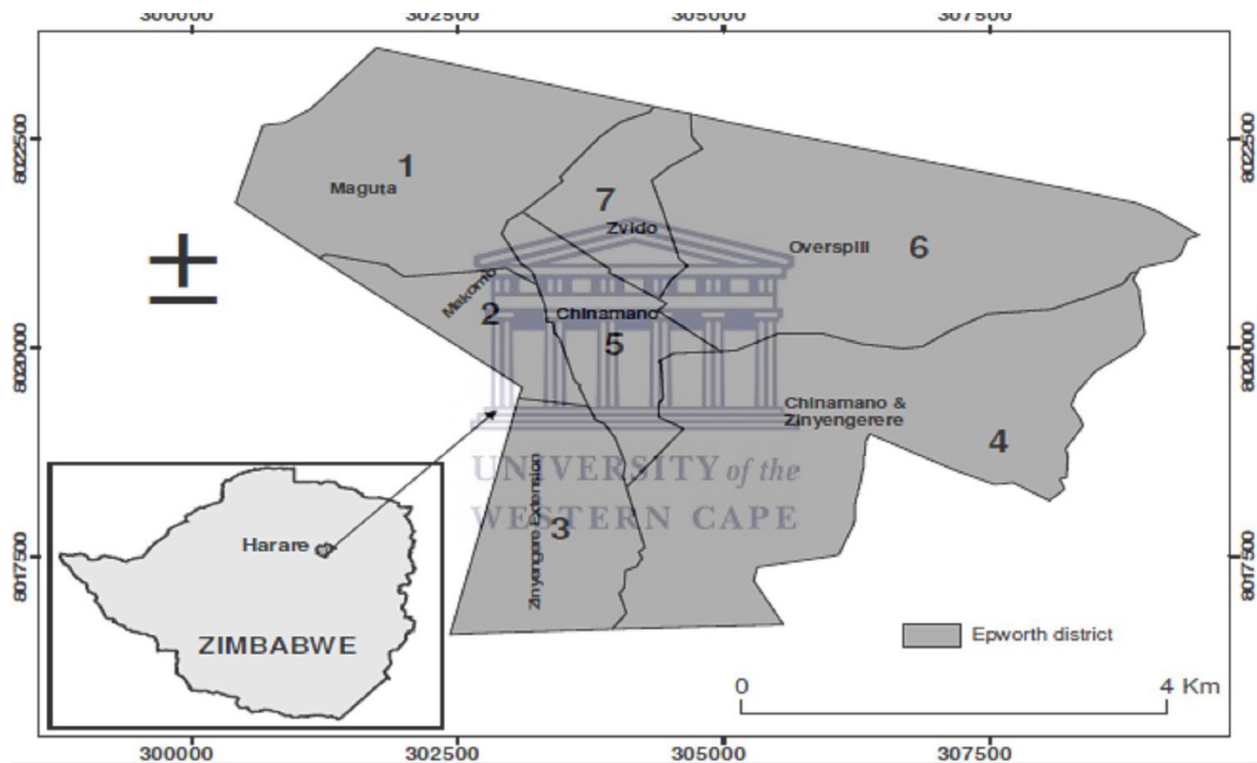
Though Zimbabwe is well known for its good primary and secondary education, the country's economy has declined and caused many people to struggle to make ends meet. According to Chiripanhura (2010), Zimbabwe faced a massive rise in poverty during the period 1997-2008 which affected the majority of the people. The country was once known as the breadbasket of Southern Africa producing a lot of maize, but this changed after the many drought strikes and the land-grabbing from the white farmers. According to Moretti (2017) by the year 2009, only 200 white farmers were left in the country after an estimated 12 million hectares of land had been taken away from them. In the years 2001 and 2002, a major drought-hit Zimbabwe, making it very difficult for farmers to produce sufficient outputs, which affected the whole country (Chiripanhura, 2010). The year 2008 saw major hyperinflation where prices doubled every day. According to Halon (2012), the Zimbabwean dollar (ZD) gained 21 zeros making it the greatest economic downfall of all time. At this time people could not afford to buy bread and food shortages in shops became the norm. This indicates that the post-colonial government has failed to come up with sustainable economic policies that can make the country develop and have fewer people living in extreme poverty. According to Crush et al (2017), it was estimated that around 42 percent of the rural population in the country in 2017 needed food assistance from the government and non-governmental organisations.

An estimated number of 2 million people in 2007 and 2008 left the country seeking economic refugee from South Africa (Halon, 2012). At this time the education and medical sectors lost many of their employees who got better job opportunities and wages in other countries; this was especially the case of maths and science teachers. The hyperinflation period also resulted in a lot of corruption both from government officials and in the health sector (Mnangagwa, 2009). As highlighted by Moretti (2017) several hospitals have been forced to suspend surgical operations due to the shortage of drugs such as painkillers and anaesthetics leading to many deaths. The increase in HIV/AIDS deaths is one of the factors contributing to poverty in the country. The loss of life leads to the loss of human capital and development. According to UNICEF (2007), life expectancy dropped from 61 to 43 years because of the spread of HIV/AIDS. A lot of orphans

especially in rural areas were struggling under the care of grandparents. The unemployment rate in the country has risen forcing a number of degreed youths to work in the informal sector as street vendors (Masekesa and Chibaya, 2014).

1.3 Epworth: Case Study Area

Figure 1: wards in Epworth



Source: Chirisa (2013: 21)

Epworth is a settlement area outside the capital city of Zimbabwe, Harare. This area was established in the late 1890s by the Methodist Church missionaries. This settlement area is dominated by Black people who speak the Shona language. It is also home to migrants from other countries such as Malawi, Mozambique and Zambia (Brazier, 2015). According to Epworth Profile Report (2009), the area is divided into 7 political wards, which are Stopover, Zinyengere, Pentagon, Magada, Overspill, Maulana, Donhore, Munyuki, Danastein. Based on the 2012 census the population of Epworth was 167462 (ZimStat, 2014).

In terms of housing, the settlement area has different types of housing including mud houses, tin houses and brick houses. Majority of the brick houses range from 1-3 rooms which are normally called blockhouses. Some of the houses do not have proper plumbing and sewage system which is a major risk to the people's health (Brazier, 2015). In the year 2005, most of the residents lost their houses through a government-initiated programme called "Operation Murambatsvina" led by the ruling party ZANU PF, which aimed at destroying all unplanned and illegal structures in the area (Sigauke, 2002: Brazier, 2015). This operation led by the government created many problems for the people and left the people very vulnerable and homeless. Organisations such as churches have assisted the people through building schools in the area.

Figure 2: Image showing the majority of houses found in Epworth.



Source: Brazier (2015:5)

Majority of the people in Epworth depend on informal jobs for survival. According to Sigauke (2002) the majority of the people, especially men depend on welding jobs. The women in the area make a living by selling a lot of household goods, such as cooking oil, beans which is measured in cups, washing soap and homemade floor polish. A few who have formal jobs are employed as domestic workers and security guards in the capital city of Harare (Tawodzera and Chigumira,

2019). According to Dafuleya (2018), only a few households received grants from non-governmental organisations such as UNICEF. This indicates how the country does not have a well-established welfare system that can offer adequate assistance to the vulnerable members of society. Most families in the area depend on family members who migrated to the neighbouring country, South Africa for food, clothing and school fees. Some have opened tuck-shops from the money and goods sent to them by relatives who are abroad. Due to the high rate of unemployment and a high number of unskilled youth in the area, the youth have resorted to criminal activities (Tawodzera and Chigumira, 2019).

The food insecurity level amongst the household in Epworth is very high indicating food poverty. In a survey conducted in 2016, it was established that the majority of the households survived by eating one meal per day (Tawodzera, 2018). This indicates that there is food poverty in the area caused by the economic situation and cash shortages in the country. Majority of the households survive by urban agriculture through planting vegetables, tomatoes and maize meal which is made to make the staple food *sadza*. Tawodzera and Chigumira (2019) highlighted that, apart from growing crops, a few residents from Epworth keep livestock, the majority of the livestock being chicken.

However, on a brighter side, the area is well known for its lovely balancing rocks and a big rock called the Domboramwari in English meaning the Rock of God. Domboramwari has a big footprint on top of it, which many believe is God's footprint. The balancing rocks attract many tourists who in turn buy local cultural items from the people especially paintings and sculptures. The balancing rocks at one time were printed on the Zimbabwean 20 dollar note as a way to show (Sigauke, 2002).

Below is a table that summarises the situational analysis of Epworth

Table 1: summary of situational analysis

High number of unemployed youth	High crime rate
A lot of people in the informal sector	Poor housing
Many child-headed families	Natural-site

Source: Sigauke (2002)

1.4. Significance of the study

In Zimbabwe, a lot of families have been living in extreme poverty and depend on relatives that are abroad for a living (Mishi and Mudziwapasi, 2014). According to Adams and Page (2005), there is a positive connection between remittances and poverty reduction in developing countries. There should be more studies that focus on the effects of remittances at a household level, to provide sufficient data for policymakers in the country. This research argues for evidence-based policies to be put in place that can improve the efficiency and cost of sending and receiving remittances in the country. On the one hand, all impediments that make it difficult for families to receive remittances should be removed, and on the other hand, migrant workers should be encouraged to send money back home to foster development and alleviate poverty in Zimbabwe.

1.5 Problem Statement, aims, objectives and research questions

In the time of economic hardships, migration has been used by households as a key to survival and better job opportunities by many families (Dinbabo, Belebema and Mensah, 2017; Dzingirai et.al, 2015). In Zimbabwe, the majority of the people are migrating to South Africa seeking better jobs and living conditions. According to Crush and Tevera (2010) around 1 million Zimbabweans were recorded to be living in South Africa. This indicates that international migration is increasing and becoming a source of support to most households. Households that receive remittances have proven to be better off than non-remittance-receiving households which shows how important remittances are in alleviating poverty (Crush and Tevera, 2010; Sithole and Dinbabo, 2016).

However, little studies have been conducted in Zimbabwe on the impact of remittances on poverty alleviation at a household level (Tevera and Chikanda, 2009). The data that is available on remittances and international migration at a household level is not easily available. As noted by Mishi and Mudziwapasi (2014) the lack of data that prove the positive impact that migration and remittances have on poverty has made policymakers to ignore migration. In this regard, having more studies that focus on remittances and its impact on poverty alleviation is very crucial. This study seeks to explore the positive connection between remittances and poverty alleviation at a household level. This can help policy-makers come up with policies that can make it easy for the people to access remittances and also send remittances.

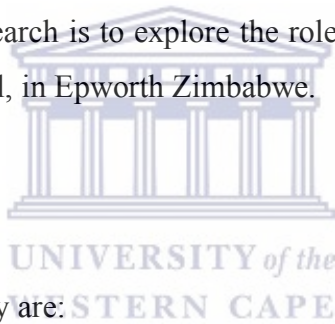
1.5.1 Aim of the study

The overall aim of this research is to explore the role of remittances in the alleviation of poverty at a household level, in Epworth Zimbabwe.

1.5.2 Specific objectives

The specific objectives of this study are:

- To explore how the remittances sent to poor households in Zimbabwe help alleviate poverty and raise their income level.
- Examine how the remittances influence human capital formation in the household.
- To give recommendations for policymakers interested in migration and development so that they can formulate policies that can make it easy for households to access remittances.



1.5.3 Research questions

This research seeks to answer the following questions:

- To what extent have remittances increased household income level in Epworth?
- Do remittances increase human capital in households?
- Is it easy for households to receive remittances sent to them?

1.6 Structure of the thesis

The thesis is divided into five chapters which are as follows:

Chapter Two provides a literature review. This section starts by firstly defining the key concepts and terms that are relevant to the study. In this case the main concepts used included remittance, poverty and migration. The second part is the review of the various studies that have been conducted on the link between remittances and poverty alleviation.

Chapter Three presents the theoretical and conceptual framework which will help one understand the link between remittances and poverty alleviation. The main theory that will be focused on is the New Economics of Labor Migration theory (NELM).

Chapter four provides the methodological approach used in order to get the relevant evidence and information on how remittances have an effect on poverty alleviation. In other words, this chapter presents the research techniques used in order to answer the research questions accurately. This part involves the qualitative method, for example, the semi-structured interviews.

Chapter five, in general, presents the findings and results that show how remittances have helped in alleviating poverty at a household level in Epworth, Zimbabwe.

Chapter six concludes the research and gives a summary of the thesis which includes discussing the findings and the implications making recommendations that can be used for further studies.

CHAPTER 2: LITERATURE REVIEW

2.1. Introduction

Various scholars and researchers have conducted studies on migration and poverty alleviation. The main aim of this chapter is to give an analysis of the studies that have been conducted on the impact that remittances have on poverty alleviation at a household level. The first section of this chapter starts by defining and explaining the main terms used in the research. The second section looks at the different evidence that has been analyzed in different literature on how remittance has an impact on poverty alleviation at a household level.

2.2. Definition of terms and concepts

2.2.1. Remittances

Firstly, it is important to understand the meaning of remittance and what types of remittances are there in migration. According to Budnik (2011) and Adams (1991), remittances can be understood as the income that is sent by migrants to their home country. The income sent can be referred to as personal transfers. The remittances in most cases are in the form of cash, but can also be in the form of consumption items such as food and clothing. Migrant workers can send groceries to their families, for example, Zimbabwean migrants who send groceries from South Africa (Tevera et.al, 2010). The remittances can be sent through formal and informal channels. In this study, the remittances will be viewed as cash, goods and non-material capital that is sent by migrant workers to the home country.

2.2.1.1. Social remittances

Majority of the studies on remittances have focused on cash and goods remittances omitting social remittances. Levitt and Lamba-Nieves (2011) describe and explain how non-monetary transfers contribute to the development of developing countries and households. According to Carling (2014), social remittances can be understood as the non-material/financial capital that migrants carry back home, for example, ideas, social networks and practices that can be used for

development. Migrants can bring back ideas that are based on improving infrastructure, business and trade which in turn brings development and reduce poverty in the country of origin.

The informal channels are unofficial ways of sending money, for example, using a friend who is going back home to deliver money to your family (Chisasa, 2014). Most migrant workers who are based in South Africa use *Umalaisha* to send money and goods home. The Umalaisha is a term used to call the people who transport goods to Zimbabwe from South Africa using pick-up trucks and buses. The formal channels, on the other hand, are official ways such as Eco-cash, Mama Money, Mukuru, First National Bank’s eWallet and Western Union. In most cases, the official channels of sending remittances are safer than the unofficial ways, although they may not be as accessible for everyone especially to those who stay in the rural areas.

Makina (2007) in his survey established that 98% of Zimbabwean migrants in South Africa use informal channels to send money and groceries back home. Chisasa (2019) in a study on how the Zimbabwean migrants based in South Africa send their remittances concluded that in most cases the migrants did not have contracts or any form of safety insurances when sending their money and goods home. Majority of the informal transactions are based on trust and mutual understanding between the service provider and the sender. The table below illustrates the different modes of remittance transfer.

Table 2: Modes of remittance transfer

Mode of transfer	% of respondents using mode
Taxi/bus drivers	69%
Friends/relatives visiting home	20%
Formal channels	2%
Other informal channels	9%

Source: Makina (2007: 12)

2.2.2. Migration

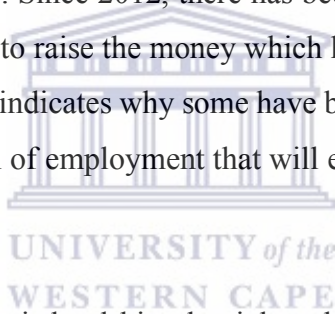
A large number of people from developing countries are moving to developed countries for better job opportunities and living standards. As articulated by Alenkhe (2020) people are moving from their homes/communities for greener pastures. Migration is a very broad topic with different definitions. The International Organization of Migration (IOM, 2011) defines migration as the movement of people from one place to another either within the same borders or across the borders. It is very important to note that there are different types of migration namely forced and voluntary migration. Forced migration is when a person or a group of people are forced to leave their land of origin and move to another area mainly because of war, political differences or natural disasters (Dinbabo & Carciotto, 2015; Mukasa, 2012). Examples of forced migrants are refugees who are forced to move out of their countries because of war. In South Africa, the majority of refugees come from countries such as the Republic of Congo and Somalia. Unlike forced migration, voluntary migration is when people or individuals decide to move to another place without force but willingly (Mukasa, 2012). In the case of voluntary migration, the migrant has his or her funds to support him or her to move. An example of a voluntary migrant is a person who decides to go to another country or city to explore or to look for networks.

According to Bell, Alves, de Oliveria and Zuin (2010) international migration has three categories namely labour migration, international retirement and forced migration. Labour migration can be understood as the migration of people with skills or without skills to countries which offer them employment. The second category which is international retirement migration is when the retired people buy properties from other countries. To add on to the types of international migration is the economic migration which can be understood as the movement of people to other countries in search of better living (Bell et al, 2010). Over the past years, South Africa has received a lot of migrants from other African countries that are struggling. Dinbabo and Nyasulu (2016) mention that the country has “pull” of opportunities that are attracting many migrants especially from Zimbabwe who are being pushed out of their country by poverty.

2.3. The motivation for leaving Zimbabwe

It has been established that people migrate out of Zimbabwe for different reasons. In a study conducted by Forced Migration Studies Programme (2000) majority of the migrants that took part in the research highlighted that the economic hardships, they had been facing forced them to leave the country. The economic factors that can lead one to migrate include unemployment, serious food shortages and high prices and the devaluation of the national currency.

According to Ndlovu-Gatsheni (2010), the ruling party ZANU-PF policies fueled up the economic crisis leading to a lot of violence in the country which has pushed people to migrate out of the country. It was recorded that in the year 2015 over 55 000 people lost their jobs when companies closed down due to the economic crisis that the country faced forcing many to migrate and work in the informal sector (GOZ, 2014). Since 2012, there has been a massive increase in school fees making it very difficult for parents to raise the money which has led a number of children to drop out of school (Moretti, 2017). This indicates why some have been left with no option other than to migrate to other countries in search of employment that will enable them to send their children to school.



Not only do people flee from economic hardships, but it has also been established that some people migrate and seek asylum in other countries due to the presence of political attacks and killings. Kiwanuka and Monson (2009) highlighted that some household members left the country because of the fear of being persecuted by the leading party ZANU PF for supporting and voting for the opposition party. The violence against vendors also forced people to migrate out of the country to seek for better living conditions and treatment. According to Nyere (2016), the Government of Zimbabwe used force and violence to remove people from their livelihoods in the capital city of the country, Harare. This indicates that some of the migrant workers are forced migrants who find refuge in other democratic countries.

2.4 Determinants of remitting

Understanding the reason why people remit is important when studying how the receivers spend the income sent to them. There are various reasons that motivate migrant workers to send remittances back home to their families. Economic instability in the migrant's home forces the migrants to send money as a way of support. As articulated by Kanyeze (2011) the economic crisis and inflation led many companies to close their doors which in-turn resulted in the loss of jobs for many families. This, therefore, has left migrant workers with no other option than to send money back home to their family members who are unemployed and struggling to make a living. Besides the high unemployment rate, one of the factors that motivate migrants to remit back home is the problem of food insecurity. The poor harvest experienced in 2018, left the majority of households at the risk of not having sufficient food because of the increase in grain price. Zimbabwe Food Security Network (2019), reports that the production of maize has decreased by 54 percent as compared to 2017. Ellis (2003), emphasizes if households use the money sent to them for food it is mainly because of the food shortages which indicates why some remit back home.

However, it has been noted that poor living conditions and economic hardships are not the only reasons why migrant remit. Lucas and Starks (1985), developed an investment model that highlights that some migrants remit as a way to acquire physical assets such as livestock and houses in their home countries. Investing in assets such as livestock and infrastructure can give both the migrant and family members aid in times of need, for example, a family can sell livestock or rent out the house that the migrant has bought to get money for school fees. To add on, when the migrant decides to come back home he or she will have a starting position especially if they own infrastructure and small businesses.

Moreover, some migrants remit back home as a way of paying back the help they received for the remaining family members. According to Ahmed (2012), others remit as a way of giving back the loans they got from friends and family in their times of need. In most cases when one decides to migrate they receive assistance from family members in the form of food allowance, transport and accommodation money which they use before finding their feet in the foreign land.

This is usually done at an agreement that when the migrant gets a job and settles in properly he/she will pay back the money through sending remittances.

2.5. Remittances in reducing poverty at a household level

The studies on international migration and poverty have shown that there is a link between remittance and poverty alleviation. According to Gupta, Patillo and Wagh (2007) remittances in Southern Africa reduce poverty and help households to fight hunger. In a study conducted by Bracking and Sachikonye (2007) results showed that over 50 percent of households in Zimbabwe depended on the money sent from the diaspora for basic needs, which included food. Majority of households who live under the poverty line rely on remittances every month to meet their day to day needs which indicates that there is a direct link between remittance and poverty reduction in households.

As stated by Mishi and Mudziwapasi (2014), remittances directly provide income to the households which makes them different from aids that come from the government that normally have certain terms and conditions. In the study conducted in Chegutu, Zimbabwe, 95 percent of households that received remittances in form of cash afford to buy food that would sustain them for a long period (Mishi and Mudziwapasi, 2014). According to Haji and Sera (2016), in Ethiopia remittance-receiving households were less likely to be poor than those who did not have any form of support from migrants living abroad. This indicates how remittances are a source of income to the poor.

Furthermore, shelter is a basic need that everyone should have in society. Studies have reflected that remittances play a big role in infrastructure building for most households. In a study conducted by Ncube and Gomez (2011), most families with relatives working abroad used the money sent to them to build better houses that are safe and modern. In this study, it has also been highlighted that building houses create employment for the local people which help in job creation and poverty reduction for other community members.

2.5.1 Boost in agricultural activities

In rural areas, the main source of livelihood is land, therefore, families need the land for farming and for rearing livestock in order to survive. Each household in rural Zimbabwe values livestock and crop production which made Zimbabwe, once the breadbasket of Africa. According to Ncube and Gomez (2011), the remittances sent to households that have relatives living abroad enables them to buy agricultural inputs such as fertilizer and seeds, which makes them produce better crops and alleviate hunger. Most of the people who produce a lot in farming can sell their crops to companies such as Zimbabwe Grain Marketing Board (GMB), thereby boosting their income. In a study conducted by Maphosa (2007), in Southern Zimbabwe, 31% of the households who received remittances used their money to buy livestock and fertilizers to help them improve their farming. This suggests that it is important for families to receive remittances for them to survive and not live in extreme poverty.

2.5.2 Investments and Assets

It is very important to have sustainable plans that can prevent people from shocks and unexpected disasters such as sudden loss of employment, droughts and floods. In a study conducted by Nzima et.al (2016), 19, 5% of the households used their remittances to invest in small businesses such as tuck-shops and second-hand clothing shops. This enabled them to have a sustainable flow of income which they used to buy basic needs. According to the study conducted in Nigeria and Kenya, the investment share for remittances in Nigeria was high amounting to 57% (Ratha et al., 2011). This shows how remittances positively impacted the investment and entrepreneur sector. Muhammad et al. (2010), also mention that remittances improve the lifestyle of the people in households by enabling them to invest in real estate. This includes buying houses and renting them out which can generate income for the families.

2.5.3 Increased human capital

Not only do remittances play a big role in alleviating hunger for families, but it also encourages human capital, which is one of the tools that help in poverty reduction and development in the long-run. Ratha et al (2011), indicate that families that receive money from members that are working abroad have a higher chance of sending their children to school. According to Medina and Cardona (2010), households that receive migrant transfers spent more than 10 percent in total

on educating their children as compared to non-remittance-receiving families. In addition, a survey conducted in Vietnam indicated that at least one in five migrants sent money back home for the use of education (Marx and Fleischer, 2010). In Zimbabwe, households in Tsholotsho mainly used the income sent by migrant workers to pay for school fees (Ncube and Gomez, 2015). This suggests that remittances can impact positively on human capital, as well as poverty reduction.

To add on, on how remittances have a positive impact on human capital formation, a study conducted in rural Tsholostho in 2011 recorded that the human capital percentage in the area increased by 11, 5% (Tambama, 2011). The people in the rural settlements used some of the money sent to them to buy books, uniforms and pay school fees which increased the level of human capital in the region. This shows how important remittances are in helping people increase their knowledge.

2.5.4 Health

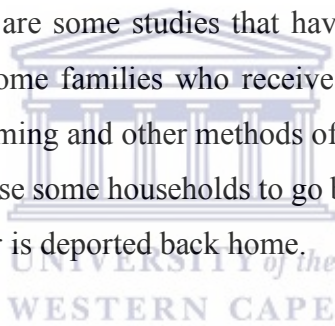
Remittances also play a very important role in improving health care for receiving households. In the survey conducted by the Africa Migration Project, the remittance-receiving households used an average of over 10% in health care services (Ratha et al., 2011). Some of the households would even afford to receive private health care services which are better than the public facilities. This can indicate how remittances play a significant role in improving people's health. According to Ratha (2013; Yang, 2011.), migrants send money and bring back knowledge on improving sanitation in their households which increases the health the people, for example, safe water and rebuilding toilets.

In addition to the impact that remittances have on receiving households, Hildebrandt and McKenzie (2005), who based their research on emigrant families in Mexico highlight that in some households the infant mortality has decreased. The research argues that the migrants are able to transfer the knowledge and bring back valuable information on health issues which increases the chances of survival especially on sexual health and contraceptives.

2.6. The multiplier effect

It has been established that remittances do not only have a positive impact on the families that receive transfers only, but they also help non-receiving families. (Ncube and Gomez 2011; Yang, 2011) in their research established that non-receiving and receiving households are involved in small community businesses together, for example, the non-receiving members in rural areas engage in making bricks to supply to the households that would be building and extending their homes. To further support the above point remittance-receiving households in rural areas in most cases hire workers from non-receiving households to work in their tuck-shops and also buy the local goods produced which aids the non-receiving households especially in times of economic hardships (Elejaz, Bislimi and Duri, 2012).

However, despite the strong body of evidence that exists on the positive impacts that remittances have on poverty alleviation, there are some studies that have shown contradictory evidence. A study in Morocco indicated that some families who receive remittances develop a dependency syndrome and end up deserting farming and other methods of gaining income (Gosh, 2006). This dependency on remittances can cause some households to go back to the state of poverty when the person sending them money dies or is deported back home.



2.7. Conclusion

In conclusion, this part of the proposal has managed to define the major concepts and explore some of the studies that have been conducted on the issue of remittances and poverty reduction. One can note that most studies that have been conducted indicate that remittances can help in reducing poverty at the household level, and encourage human capital through increasing education. The studies indicate that poor households that depend on remittances have improved health, and have assets that help them generate income as compared non-remittance receiving households. The following chapter will focus on the theoretical framework.

CHAPTER 3: Theoretical Framework

Introduction

The field of migration has been widely researched by scholars who came up with different theories to explain the link between migration and development. In the debates on whether migration has an impact on development, there are the pessimistic theorists who argue that there is no link between migration and development and the optimists who support migration and its link to development for underdeveloped countries. According to (Vullnetari and King 2011; Dinbabo and Nyasulu, 2015), the optimistic view on migration strongly argues that migration is a tool used to alleviate poverty and bring development to the underdeveloped countries. One of the theories that fall under the optimistic view of migration is the New Economics of Labour Migration theory (Dinbabo and Nyasulu, 2015). In this chapter, the main theory that will be focused on to help one understand why people migrate and how international migration is linked to poverty alleviation is the New Economics of Labour Migration theory. The first part will give a brief explanation of the different international migration theories. Then the second part will define and explain what the NELM theory focuses on and how it is linked to remittances. Lastly, the third part will focus on the conceptual framework.

3.1 Theories on migration

3.1.1 Neo-classical Economic theory

One of the oldest theories of international migration is the Neo-classical Economic theory. According to the Neo-classical Economic theory of migration, migration is driven by the differences in labour returns (Harris and Todaro, 1970). Countries that offer high paid jobs receive a lot of migrants which in return encourage production and remittances to foster for poverty reduction in the countries of origin. According to the theory, the only way to stop or limit labour migration is to fix the wage differentials that are between the developed and less developed countries. This theory, however, does not really put its main focus on what motivates migrants to send money home. Comparing the theory to the New Economic of Labour theory, it is evident that the theory mainly focuses on the individual decision to migrate and get higher income for his or her sustainability (Porumbescu, 2015).

3.1.2 Dual Labour Market Theory

The second theory which was introduced in 1979 is the Dual Labour Market Theory. This theory suggests that international migration takes place due to pull factors that are available in the developed countries that receive many migrants. In this theory they two main factors introduced namely the push and pull factors of migration. According to Wimalaratana (2017), the pull factors are the favourable conditions or structures offered in developed countries for example better working conditions and good policies for foreign workers. These pull factors are used to attract more people from less developed countries to migrate to developed countries. On the other hand, the push factors can be understood as the factors that drive people out of the country, for example, high unemployment rate, low wages and lower standards of living.

Below is a table that summarizes the different theories of international migration

Table 3: International migration theories

Models explaining the initiation of international migration	
Theories	Brief description theories
<i>Neoclassical Economic Theory</i>	The theory argues that real wage differences between countries drive people from lower to higher wage regions. This trend continues until wages in all regions equalize and migration stops (Massey et al., 1993, 1998; Borjas, 1989).
<i>Dual Labour Market Theory</i>	The dual labour market states that international migration is determined by 'push' (supply) and 'pull' (demand) factors in migrant-sending and receiving countries respectively. Demand pressures generated in primary sectors of labour markets of more developed countries stimulate the supply of international labour migration from less developed countries (Piore, 1979).
<i>New Economics of Labour Migration Theory</i>	This theory states that migration flows and patterns cannot be explained solely at the level of individual workers and their economic incentives, but those wider social entities must be considered as well. Remittances, and more importantly the possibility of achieving an uninterrupted flow of household income, are the main drivers of international migration (Stark & Bloom, 1985; Taylor, 1999)
<i>Relative Deprivation Theory</i>	The theory indicates that awareness among individuals of the existence of income/wage differentials between migrant-sending countries and migrant-receiving nations is the main incentive for international migration (Stark & Taylor, 1993).
<i>World Systems Theory</i>	The basic argument of the theory is that the reliance on the international market has led to richer countries (core countries) dominating transitional capital at the expense of poor countries (semi-peripheral and core countries). The unequal exchange results in-migration from poorer to richer countries (Wallerstein, 1983; Amankwaa, 1995).
Models explaining the process of international migration	

<i>Network Theory</i>	The theory argues that international flows of people between countries generate networks of migrants and other person-to-person linkages between the migrant-sending countries and the receiving countries which serve to perpetuate more migration (Esveldt et al., 1995).
<i>Institutional Theory</i>	The theory shows that the international outflow and inflow of migrants attracts and generates both legal and illegal profit and charity organisations which help in perpetuating this tendency by offering financial, material, legal, and logistical support to immigrants (Massey et al., 1993).

Source: Dindabo and Nyasulu (2015:34)

3.1.3 New Economics of Labour Migration theory (NELM)

In the 1980 academics came up with a theory that aimed at addressing the link between migrant decisions and remittances, which was a shift from the neo-classical migration. The new economics of labour migration approach (NELM) views migration as a collective decision made by households rather than individual resolution. In other terms, the theory views migration from a micro individual level to a meso unit in this case which is household level. According to Massey et al (1993), households can allocate a family member to a foreign land to help them deal with shocks, which can be done through the sending of remittances. In this theory, the remittances create a safety net for households that are struggling in developing countries that are failing to offer a secure job market.

The NELM theory suggests that household invests in the person who will migrate expecting greater returns, and thus enhanced capabilities to contribute to production and investments (Taylor, 1991). Firstly, it is important to note that in this theory, both the household members and the migrant worker have a role to play. The role of the members of the family is to help the person who is going to be sent abroad with the necessary support and capital. The family members do so trusting that the migrating individual will fulfil his or her role by sending remittances or coming back with the knowledge that will help the household develop.

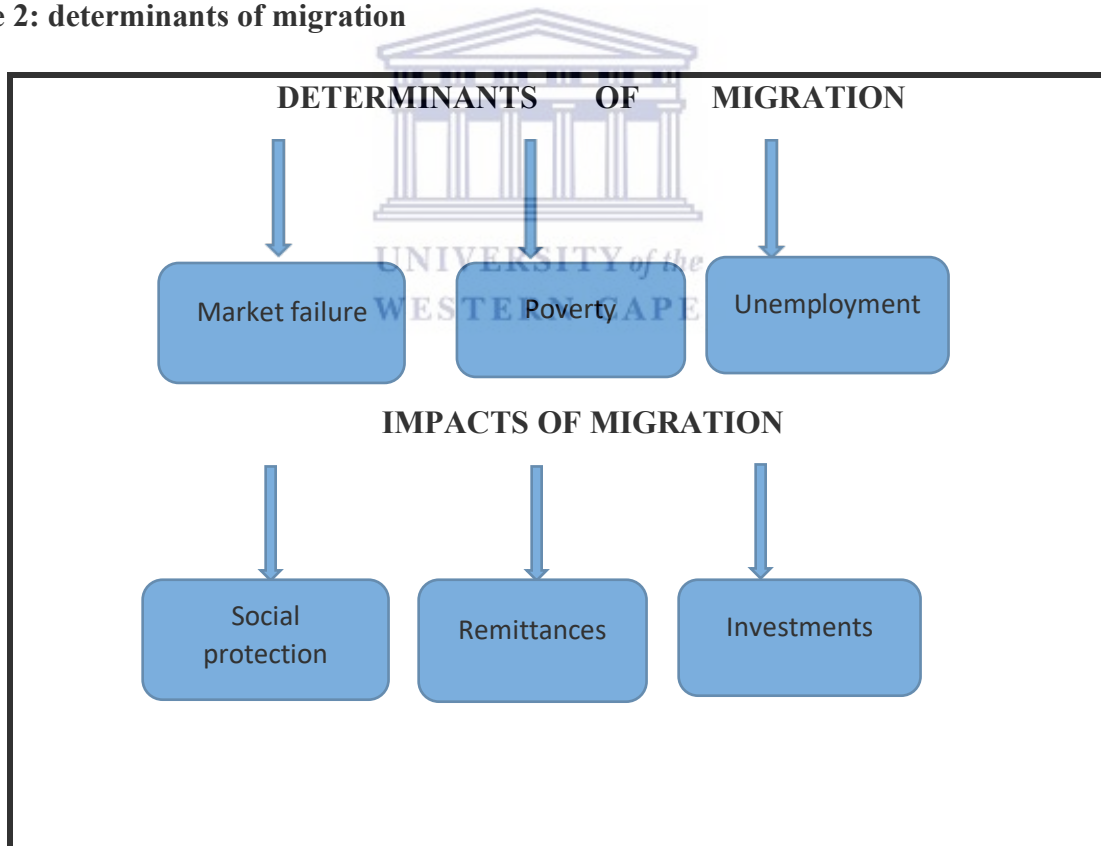
The theory helps explain the impacts of remittances on a household level, by linking them to better production and investments (Taylor, 1991).

Not only does it link remittances to household development, but it also favours the positive impact that remittances have on the economy of receiving countries. The remittances that are sent by migrant workers, for example, are used by some receiving households to buy assets that will give them financial security.

However, the theory has some shortcomings that have been highlighted by some scholars. One of the limitations that the theory has is that it ignores the role of gender in household choices (Faist and Faist, 2000). In the African context, the men are the ones who usually make most of the decisions that affect the family.

Below is a diagram that summarizes the causes and impacts of migration according to the NELM theory.

Figure 2: determinants of migration



Source: Massey et al. (1993: 453)

3.2. Conceptualisation and Operationalization

3.2.1 What is Poverty?

Poverty is a term that has been defined in many different ways in different contexts. There is no single definition of poverty or measurement. In other words, poverty can be seen as a multi-dimensional concept. According to Mears and Blaauw (2010), poverty can be linked to a state where households fail to control material resources or meet basic goods that are necessary for them to live a normal healthy lifestyle. This is similar to Townsend (2006), who mentions that people can be considered poor when they do not have the resources that they need to live a good life for example clean water, food and housing and furniture. In most cases, the term poverty has been linked to the lack of income. Alcock (1997), states that people are considered to be poor if their income level is below the poverty line. According to the Human Development Report (1997), there are three main perspectives which can be used to understand poverty such capability, income and basic needs perspectives.

The capability approach views poverty as lacking the human capacity to function and achieve various needs that are acceptable in society (Lok -Dessallien, 1995). According to the capability approach, an individual needs certain resources in order to function. If these resources are not available to the individual he or she cannot be able to satisfy his or her needs which will place them in poverty.

3.2.2 Absolute and relative poverty

When conceptualising poverty it is important to have a framework of which definitions are developed. There are two main approaches to poverty in conceptualising poverty namely the absolute approach and relative approach.

Absolute poverty: this type of poverty can be defined as the lack of adequate basic needs and services such as housing and clothing and food (Todaro and Smith, 2011). The absolute approach usually uses a specific line which determines the value of money that one needs to meet basic needs (Dinbabo, 2011).

Relative poverty: This is when a person's income of life is under the general standard of living as stated in the population under consideration (Organisation for Economic Co-operation and Development, 2001).

In this term, people are considered to be poor when they are being compared to others around them, for example, in each community they are certain standards that one has to meet (OECD, 2001). This indicates that when it comes to relative poverty being considered to be poor can change from place to place and over time. In the context of this research, poverty is viewed as multidimensional which includes the lack of adequate income, resources such as food, clothing, proper sanitation and education in the households

3.2.3 Causes of poverty

Factors such as unemployment, low education and poor government policies fuel poverty. According to Addae-Korankye (2014) in Africa, the poor lack the access to knowledge that can improve their livelihoods. Some are poor because they do not have the space to showcase their potential, especially in the tertiary education sector. Ramphoma (2014) argues that the unequal distribution of resources amongst the people increases the poverty gap in Africa. This involves poor government policies that do not include everyone especially those in the rural areas and women. Using Zimbabwe as an example, Tawodzera and Chagumira (2019) mention that the Zimbabwean government after 2013 has implemented policies that have improved the economy but rather caused job losses in the industrial sector adding more poverty to the people. This indicates how poorly formulated government policies cause poverty.

Furthermore, in Africa, the other cause of poverty is the prevalence of chronic diseases such as Tuberculosis and HIV/AIDS. When households are burdened by diseases they are forced to use the little resources that they have on medication and food (Addae-Korankye, 2014). The situation can even get worse if the person who is sick is the bread-winner in the household. However, on the other hand, being stuck in poverty can lead to many contracting deadly diseases. According to the Poverty Reduction Forum Trust (2011), poverty makes people very vulnerable to many diseases such as cholera and HIV/AIDS. This can be caused by the lack of proper health care facilities in poor communities.

3.3.Measuring poverty

Measuring poverty depends on one's definition of the term and the context in which poverty is being used. According to Pauw et al (2003), the poor can be identified by drawing a poverty line which places the people in different categories. The poverty lines, in other words, represents the standard of living which a person must reach in order to be considered to be not poor. There are two types of poverty line measurements namely the absolute and relative line. The absolute poverty approach pays particular attention to the income/ expenditure level that a person or household falls on (Coudouel et al, 2004). On the other hand, the relative approach does not focus on the fact that the poor people are those who do not have income instead it considers the fact that poverty can be caused by unequal distribution of resources.

3.3.1. *Multidimensional Poverty Index*

The first step in measuring poverty is to know which group of people are poor. The multidimensional poverty index (MPI) was introduced in 2010 to replace the human poverty index. According to Todaro and Smith (2011), the MPI, is a poverty measuring tool that takes into account the different household deprivations and multiplies the percentage of people living in poverty times the percent of weighted indicators for which poor households are deprived on average. In other words, the MPI looks at the multiplied harm done by different deprivations experienced by the same household or individual. The three dimensions used in measuring poverty in households are education, health and living conditions. Below is a table that illustrates the dimensions and indicators of multidimensional poverty.

Table 4: Dimensions, indicators and deprivations of the MPI

Dimensions of poverty	Indicators	Deprived of
------------------------------	-------------------	--------------------

Health	Nutrition Child mortality	adult or child who are undernourished
Education	Years of schooling School attendance	any school-aged child who has not attended school
Living standards	Electricity, sanitation, housing, drinking water, cooking fuel, assets.	No electricity in the household, sharing of toilets with other households, no access to safe water, household cooks with wood or charcoal, household does not own at least TV, telephone, computer, bicycle, refrigerator etc.

Source: Alkire and Jahan (2018:9)

3.4. Chapter summary

In a nutshell, this chapter has focused on the theoretical aspect of the research paying particular attention to the NELM theory. One can conclude that the NELM theory emphasizes on how households play a major role in the decision making and encourage international migration. Factors such as economic hardships, lack of employment and market failures drive people to migrate to developed countries and seek better living conditions. The next chapter focuses on research design and methodology.

CHAPTER 4: Research Design and Methodology

4.1 Introduction

One of the main aims of this part of the research is to give detail on how the research will be conducted. The main aim of this research is to explore the role of remittances in the alleviation of poverty at a household level, in Epworth Zimbabwe. The first part will explain the research design followed by the research methods that the study will use, in this case, which is the qualitative approach. The third part will outline the sampling methods used to select the participants and the sampling size. Finally, the research limitations and ethical considerations will be explained.

4.2 Research Design

The part of designing research is very important and should be done accurately because its main aim is to make sure that the research questions are properly addressed. According to Bryman (2008), a research design maps out how the data collection and analysis will be conducted appropriately in order to answer the research questions given. In other words, the research design can be viewed as a strategy or plan used to come up with an organized research that has accurate results. There are different types of research designs namely case study design, experimental design, longitudinal design, comparative design and cross-sectional design (Bryman, 2008). This study will follow the case study design and the research method used to gather the information and data is a qualitative method which captures the experiences and ideas the participants have on remittances.

4.3 Research methods

In research, there are two main research methods used to collect data, namely the quantitative and qualitative research methods (Babbie, 2004) . The qualitative method seeks to understand people's experiences, perceptions, values, behaviours and feelings. There are three main questions that are normally answered by the qualitative approach, namely 'Why', 'What' and 'How' (Denzin and Lincoln, 1994). In other words, this type of method consists of more words than percentages and numbers. On the other hand, the quantitative research method deals more with numbers and usually focuses on a large number of participants as compared to the qualitative method.

This research used a qualitative method. The qualitative method helped to answer questions such as why remittances are important, how households use their remittances and why migrant workers send money back home. This type of research method will help one capture the experiences of the people and how they live in poverty. The data using the qualitative method can be collected using semi-structured interviews, focus groups and observations only to mention a few.

4.3.1 Sampling and population

According to Babbie (2004) sampling can be defined as the process of choosing participants in a study. There are different types of sampling methods, for example, snowball, random and judgmental sampling. In this research, a purposive sampling method was used in selecting the participants. This type of sampling can be understood as selecting people according to their experience, characteristics or knowledge of the topic. In this case, selecting people from households who had been living in poverty and have family members who send money home regularly was ideal for the research. There was also the use of snowball sampling, which helped the researcher in identifying other participants who relied on remittances. Snowball sampling can be understood as asking the participants that you have if they know other people who can participate in the research. In other words, it is a referral sampling method. The selection of the participants was not very difficult because the people in the community know each other very well which made it very easy for the researcher to get referrals.

The study population consisted of remittance-receiving households in Epworth and migrant workers in South Africa who send money home. From this population, the researcher selected 20 households in Epworth. To have balanced research the households participating included both male-headed households and female-headed households in all the different wards in the area. This will help the researcher to understand how households use their remittances and why it is important for them to receive remittances.

4.3.2 Data collection methods

For this research, the aim is to collect both primary and secondary data. The primary data is the original information that the researcher collects for the specific research problem at hand, whilst

secondary data is existing data that has been collected before which can be reused for another research question (Hox and Boeije, 2005). Examples of secondary data include publications and research reports. Below are the data collection methods that the research followed to gather the data.

4.3.2.1 Interviews

In this research, face to face interviews were used to gather the information from the participants. According to De Vos et al., (2005) interviews are considered to be the main data collecting tool when using a qualitative research method. A total number of 14 face to face were conducted in a safe environment. The questions used in the interview were easy to understand and allowed the participants to express themselves freely. One advantage of an interview is that it allows the participants to fully express themselves and give as much information as they can (Babbie, 2004). In order to guide the interview and avoid having very long discussions that would end up losing direction, there was the use of a prepared interview guide. In other words, the interview guide was one of the managing tools used in the semi-structured interview. A voice recorder was used in the interviews to capture all the information. Each interview did not go over an hour to avoid mentally draining the participants with a long series of questions.

4.3.2.2 Demographic questionnaire

Demographic data can be understood as the socio-economic information of a certain population (French, 2014). The participants filled in a demographic questionnaire that required the age, monthly income, household size, monthly remittance income and gender of the participant. This questionnaire helped the researcher to know what type of participants he or she is working with.

4.3.2.3 Focus Group Discussion

According to Powell, et al. (1996) a focus group discussion can be understood as a discussion that involves more than two people expressing their ideas and experiences on a certain topic. One major advantage of a focus group is that it is cheaper to conduct as compared to one on one interviews. The focus group encourages individuals who do not want to share their information in a one on one setting to express themselves fully. In this research, the researcher held one focus group with six participants who receive remittances. The group discussion was conducted using a semi-structured interview guide which had questions that focused on the main themes.

Table 5: Advantages and disadvantage of focus group discussion

Advantages	Disadvantages
Low cost	It can be very difficult to conduct a group discussion
Time-saving	Some participants can become shy or afraid to express themselves
Participants may feel comfortable talking in a group space than in individual interviews	They can be participants who become dominant and block others
It has flexibility	Data can be difficult to analyze

Source: Krueger (1988:44-47)

4.3.3 Data Analysis

Data analysis is an important part of any research project. Data analysis can be understood as the process of capturing or computing all the information collected by the researcher (Berthold and Hand, 2003). This research followed a thematic analysis of the interviews and observations. According to Braun and Clarke (2006), a thematic analysis is a method used to organize, describe, analyze and report the themes found in the data collected during qualitative research.

Step one and two (Familiarizing yourself with your data and Coding)

There are 6 phases that are followed during thematic analysis the first phase involves the re-reading of the data and information available. At this stage one is familiarizing him/herself to the data collected in order to get an idea on what the data is focusing on. According to Starks and Trinidad, (2007) the researcher at this step is encouraged to make notes and be honest with their thoughts and ideas in order to avoid biases. For this research, the process involved listening to the recordings more than once and transcribing all the information in detail. The second step is the generating of codes from the data that has been collected. Savage (2000) mentions that coding gives the researcher the specific ideas and characteristics of the data. In other words, the researcher at this step will be organizing the data into meaningful groups.

Step three and four (Searching for themes and reviewing themes)

After coding the next third step is searching for the themes from the data that has been coded. According to Aronson (1194) themes bring together ideas and experiences and make them meaningful and understandable. At the stage of searching for themes, one has to combine the codes and develop them into themes. After searching for the themes, the next step is to refine the themes and make sure that the themes accurately reflect the meanings that have been collected in the data set (Braun and Clarke, 2006). The researcher at this stage re-checks the developed themes comparing them against the overall data set.

Step five and six (defining and naming themes and producing the report)

When defining and naming the themes one has to first identify the main story each theme focuses on in relation to the given topic. The theme names should be clear in order to give the reader a sense of what it focusses on. The last step of the analysis after developing and reviewing the themes is to give the final report. At this step, the researcher writes up a clear and understandable report (Braun and Clarke, 2006). Below is a table that summarizes the steps used in the thematic analysis.

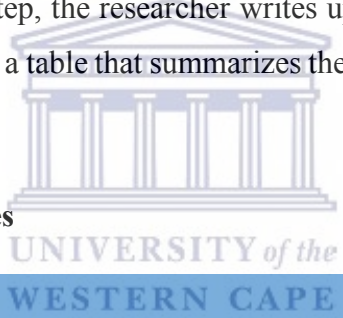


Table 6: Thematic analysis phases

Phases of thematic analysis	
Step 1: familiarizing yourself with your data	Involves re-reading the data
Step 2: coding	Organizing the data into meaningful groups
Step 3: searching for themes	Combining codes to make themes
Step 4: reviewing themes	Refining the themes
Step 5: defining and naming themes	Giving clear names and definition of themes
Step 6: producing the report	Writing and giving a clear logical report

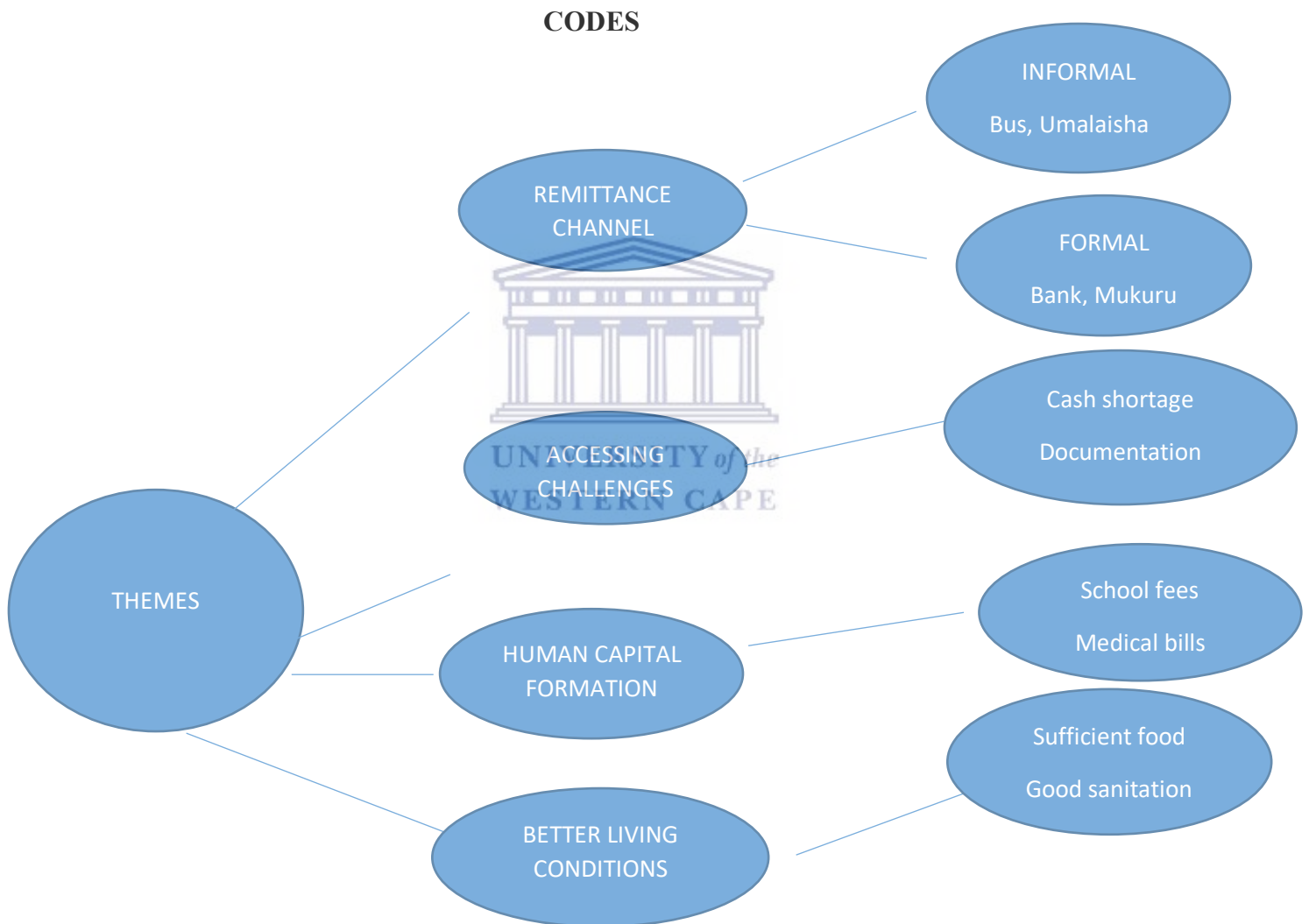
Source: Braun and Clarke (2006: 18)

After getting into the field and conducting the one-on-one interview and focus group discussion, the thematic analysis of the data brought out the following themes which the research will focus on to show how the remittances sent have reduced poverty in the households.

1. Human capital formation
2. Remittance channels
3. Accessing challenges
4. Better living conditions

Below is a diagram that illustrates how the themes were formulated from the codes

Figure 3: Research thematic coding



Source: Author's own construct

Ethics Statement

It is very important for research to follow ethical principles. This research was conducted under the supervision of the University of Western Cape Senate and Economic and Management

Sciences (EMS) Faculty Post Graduate Research Board making sure that all the information collected is not used to harm the participants. Participant consent was obtained from all the participants. Below is an outline of some of the ethical principles that were followed during the research.

Voluntary participants: The participants who took part in this study were not to be forced to answer any questions and participate. The participants were given the right to admit or decline participation. The researcher made sure that the participants understood their rights before the interviews by giving them a consent form which they signed and also giving them a verbal explanation on how they had the right to withdraw from the study at any time.

Consent: A consent form was given to the participants which stated the purpose of the research and its anticipated benefit. The consent form was provided for both, one in the interviews and one for the focus group discussion.

Confidentiality: The researcher will keep everything discussed confidential and cannot expose any names during the process of the study. This helped the participants to feel safe and trust that the research is not aimed at harming them in any possible way.

Protection from harm: The safety of the participants is of great importance. To ensure that the participants were safe the interviews were held at a very safe venue. In terms of emotional safety, the questions asked during the interview were straight forward and the researcher made sure that there were not sensitive.

4.4. Limitation of the study

As a researcher, there are a number of challenges that one can encounter whilst collecting data that the study needs in order to achieve the study objectives. The sample size for this study was small mainly due to the fact that the study was conducted in a short period and there was no funding allocated for the study. One of the greatest challenges the researcher faced was to make the participants feel comfortable in expressing themselves. Due to the current political fights the country has been facing, some participants had the fear of participating in linking the study to political motives.

Furthermore, the researcher faced a number of participants who expected a participation remuneration. The economic situation in the country is extremely bad which forced the participants to ask for money for participating in the interviews. The researcher had to explain to the participants that there were no remunerations due to lack of funding. Finally, the researcher found it very difficult to get female participants to take part in the interviews because of the cultural beliefs that the household members held that put men on top. However, the data collection was completed because the researcher used good communication skills.

4.5 Research Experience

Since it was the researchers first time to do a study that is linked to migration and development the researcher found it very exciting to conduct the research in Zimbabwe. While conducting the interviews, the researcher understood some of the experiences the participants faced and how some of them struggled in the harsh economy. At first, it was not very easy to persuade some of the respondents mainly because of the current political wars taking place in the country. The researcher had to fully explain to the respondents that there were no political motives behind the research and also take some few days building rapport with the people in the community before asking the questions.

The majority of the sample interviewed were male because they preferred to interact more than the females. Majority of the females approached would seek permission first from their husbands as a sign of submission and respect to the head of the house. This experience has enhanced my research and communication skills.

4.6 Chapter Summary

In conclusion, this chapter has highlighted the research methods used which includes a semi-structured interview and a focus group discussion. The research used a thematic analysis approach to analyze the data. In the chapter, each thematic analysis step has been briefly explained to show how the researcher came up with the analysis. It has been established that the ethical considerations have been followed making sure that the participants have given consent to participate in the research. The following chapter will focus on the research findings.

CHAPTER 5: Research findings and discussion

5.1 Introduction

The previous chapter presented the research method and analysis used to collect the data that helped to answer the research questions. A qualitative approach was used in this study as a way to capture the experiences of the household members who receive remittances. 14 one on one interviews were conducted and one focus group discussion in Epworth. The aim of this chapter is to present the findings and results from the interviews and focus group that was conducted in Epworth, Zimbabwe to answer the questions; to what extent have remittances increased household income level in Epworth, do remittances increase human capital in households and is it easy for households to receive remittances sent to them? The first part of this chapter focuses on the characteristics of the participants that took part in the research. This includes their background information and socioeconomic status. The second part provides the themes and discuss the themes that were drawn from the interviews to answer the research questions.

5.2 Demographic Data

The research was conducted in Epworth, Zimbabwe and all the 20 participants were Zimbabweans who came from households that had a family member who was working outside the country and sending remittances. In terms of gender, 75% of the respondents who agreed to be interviewed and represent the household were males. The females constituted 25% of the sample. Majority of the family members who participated in the study indicated that their main source of income was the money they received from the family members who are working outside the country. Only 20% of the households depended on their jobs for survival. This finding is similar to Mishi and Mudziwapasi (2014) study on households in Chegutu, Zimbabwe which revealed that 66 percent of the households in the area solely relied on the remittances sent to them for survival. Out of the 20 households, 15 received more than 550zwl per month as their remittances. This reflects on how much they relied on the remittances sent to them.

The household size of the surveyed households ranged from 1- 10 members. Majority of the household in the area fell between 5-10 members. There was no household that had more than 10 members in the survey. This is consistent to Tawodzera and Chigumira (2019) study in Epworth

which highlights that in their study the majority of the households comprised of 4-6 members and only 2% of the households had over 10 members.

Figure 4: demographic data of participants

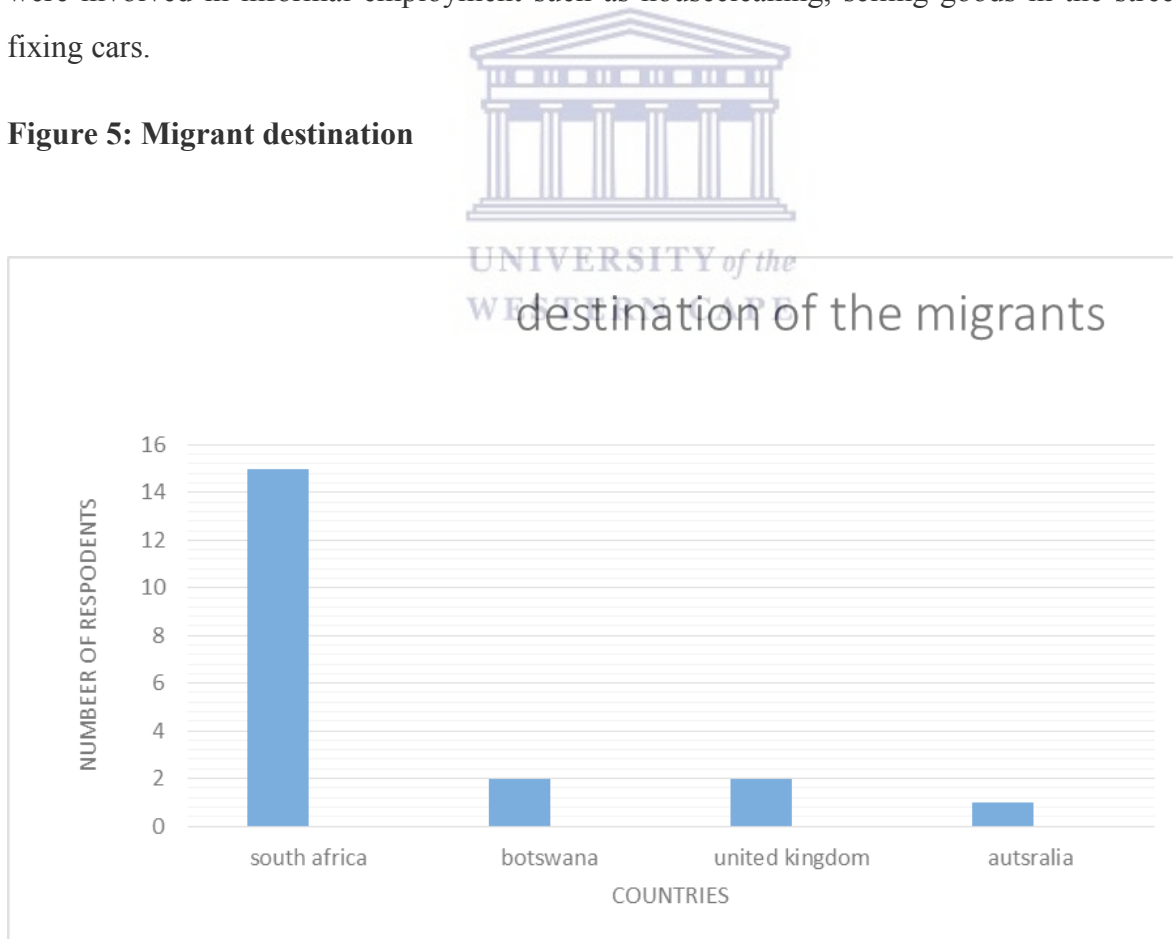
N=20		
Variables	F	%
Gender		
Male	15	75
Female	5	25
Age		
20-30	10	50
31-40	10	50
Household size		
1-4	9	45
5-10	11	55
Source of income		
Work	4	20
Remittance	11	55
Both	5	25
Monthly remittance income		
>ZWL100	1	5
ZWL200-500	4	20
ZWL550-1500	15	75

Source: Author's demographic questionnaire (2019)

5.2.1 Background information of the respondents

In general, the majority of the participants have family members who are working in South Africa. The data indicates that 17 households out of the 20 depend on their loved ones who have migrated to South Africa. This might be because of the easier visa restrictions that South Africa has as compared to other developed countries. An example is a long and difficult process that countries like Australia and America require one to obtain a Visa or Working permit. According to Maphosa (2006) in a study that he conducted over 50% of Zimbabweans who migrate move and settle in South Africa because of the favourable conditions the country has. Only two households interviewed indicated that they receive their remittances from the United Kingdom. The participants highlighted that unemployment was one of the major problems they faced and this was the main reason why their loved ones decided to migrate. More than 50% of the participants were involved in informal employment such as housecleaning, selling goods in the streets and fixing cars.

Figure 5: Migrant destination



Source: Authors field research

5.3 Reasons for migration

There are various reasons why people migrate to other countries that are developed. Some of the pull factors that attract people include better living conditions, job opportunities and political stability. Stanojoska and Petrevski (2012) mention that destination countries offer favourable working conditions such as higher wages which attracts many workers. In this study majority of the family members migrated out of Zimbabwe because of the hardships that they were facing and unemployment. As highlighted by ZFSO (2019) despite the government's effort to create measures that can tackle the economic challenges the country continues to sink in poverty and debts. According to participant 2 who has a sister who is working in Botswana, the major reason that drove her sister to go to Botswana is absolute poverty. In her response, she explains that they were struggling to make ends meet in their house which was affecting the children. Participant 2 stated;

Well, things were very difficult for us, we both were struggling to make ends meet and take care of the children. Her sister in Botswana invited her to come and look for a job there because the situation was just really bad we were living in absolute poverty. (Participant 02)

In this response, one can note the importance of family and how they develop a network of helping each other in difficult times. As mentioned before in this research in chapter 3, the NELM theory argues that those who have migrated in the family are expected to send back returns that can lift the others who have remained. In this case, it is evident that some offer returns through assisting others to join them. Another participant in the interview highlighted that the main reason why his brother migrated to South Africa was to look for a job and better opportunities that would enable him to pay school fees for his children. This indicates that education is a push factor which can drive a person to migrate out of the country in search of resources that will help in obtaining the fees.

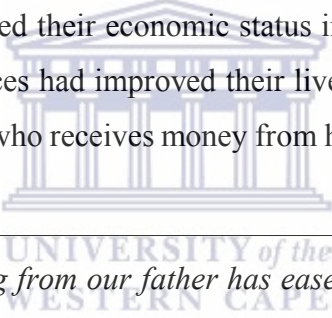
When he lost his wife, he decided to stay with us and as you can see the economic situation is very bad and getting worse each day, he then decided to go to South Africa to look for any job that he could find because here we had bills to pay and the children needed school fees, (participant 03)

This indicates how people value education for their education which can play a major role in breaking generational poverty.

5.4 Theme 1: Better living conditions

5.4.1 Remittances provide basic needs

Remittances play a major role in providing income and food for the migrant families in Zimbabwe. In the time of an economic crisis that has left a lot of families vulnerable to hunger and poverty the money sent from migrants play a pivotal role in the country. The findings from the interviews and focus group present that the majority of the remittance-receiving households in Epworth depend and rely greatly on the remittances sent to them by their loved ones. The high unemployment rate in the country has left many people with nothing to do which makes the participants dependent on remittances. According to Kiiru (2010), individuals and families from developing countries have used international remittances as a strategy to cope with the economic crisis and poverty. The participants in this study were asked to state and explain how the remittances sent to them had affected their economic status in the household. The most frequent answers reflected that the remittances had improved their lives and helped them meet their basic needs. For example, participant 09 who receives money from his father who works in South Africa reported that;



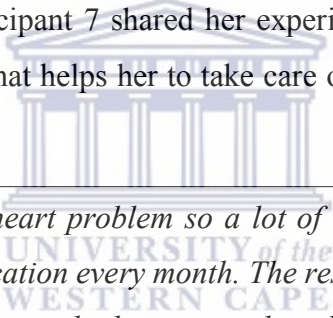
The help that we are getting from our father has eased our hardships in this home. Ever since my father went to South Africa things have become better because now we can eat meat three times a week and even have rice. Things used to be very difficult to the extent that we would only eat porridge without sugar in the morning then have super. (Participant 09)

Another similar response is also shared highlighting how the remittances play an important role in their household through increasing their income and in turn, allowing them to improve their dietary situation. Majority of the families survive on one meal per day making them vulnerable to a lot of illnesses that require one to have a balanced diet.

5.4.2. Remittances can encourage entrepreneurship

Since one of the questions is to examine how and to what extent remittances increase the household income, it has been noted that some remittance recipients open small businesses as a way of generating capital. One advantage of starting up a small business is that it reduces dependency on

remittances and gives one a more sustainable source of income. Results from this study show that the household members who are unemployed use the cash remittances they receive to start small informal businesses which can help them survive and pay the bills. This finding is consistent with Hansing and Orzoco (2014) research in Cuba who highlight that a large number of remittance receivers in Cuba open up small businesses that help them earn more income. In the Zimbabwean context, small businesses such as tuck-shops are proving to be a major source of income for many families during the tough economic crisis. In Epworth majority of the people make a living through selling small goods such as cooking oil, washing powder and soap on the street which is one of the things that some of the participants manage to do because of the money they receive. In a survey conducted in Epworth by Tawodzera and Chigumira (2019) over 50% of the residents preferred buying their goods from the vendors because their prices were cheaper as compared to supermarkets. Usually, the prices are cheaper because the goods come from South Africa. One of the participants in this study, Participant 7 shared her experience on how she sells some of the goods sent to them to get income that helps her to take care of her daughter. In her response she mentions;



My mother suffers from a heart problem so a lot of the money he sends is for her pills because she needs the medication every month. The rest of the money that is remaining we use it to pay for other basic needs that we need in the house like paying for electricity. Recently I have started selling goods like cooking oil, flour and washing soap across the main road because my father also sends me the goods and we measure them in small cups and sell to get extra money which I use to take care of my daughter. (Participant 07)

The image below shows the flea-market in Epworth where most of the people sell their goods to make a living. The flea-market is very big and attracts a lot of people from different communities because the goods sold at this place are cheaper than other retail shops in the Central Business District.

One of the greatest advantages of this market is that the business owners accept any type of currency that one has, for example, the Rand, United States Dollar and the Zimbabwean Bond. This illustrates how small informal businesses play an important role in improving the livelihood of the residents in Epworth.

Figure 6: The flea- market



Source: Author's field image



5.4.3 Increase in assets

Assets are very important when it comes to sustainable development and acting as a safety net in households. It is believed that when hard times hit a household they can use the assets they have to cover for the expenses and meet basic needs depending on the value of the asset. This study revealed that some households received money which they used for building and extending their houses. Similarly, Mishi and Mudziwapasi (2014), highlighted that in Chegutu 80% of the households who receive remittances extended their houses which gave them the ability to let out the extra rooms that gave them income every month.

In Epworth, the population is large which makes it easy for one to get a tenant and offer a very affordable price. For example, in the focus group, discussion one of the participants who receive money from his wife explains how his household income has increased by renting out a room that was extended by his wife. The extra income that they get from the extended room has helped the family to meet their basic needs.

Well, our income has increased in the house because we have started renting out a room which was extended. Here in Epworth, it is not very hard to get people who want accommodation the room that we are renting out gives us extra income that is really helping us in this bad economy where there are no jobs. (Participant 17)

Similar to extending house as a form of investment and increasing income, other households who have access to land in the rural areas increase their assets through investing in agricultural products. Having livestock has proven to help households when economic shocks hit their families. Some families sell the livestock in order to get income for school fees especially when it comes to tertiary education. During the semi-structured interview Participant 6 explains that despite using the money they receive on fees, his parents who live in the rural areas also use the remittances to buy farming equipment and livestock. Investing in livestock and farming gives his family a sustainable income. Participant 6 pointed out that:

The money that he send's most of it goes to fees. My two brothers are both still in school the other one is at the Harare Polytechnic where he is studying human resources management. The youngest in the family is still in high school. Some of the money he sends I send it to the village and our parents use it to buy farming equipment and fertilizers. We now also have 15 cattle and 10 goats. We know that whenever we have big emergencies we can always one cow and cover the emergency. (Participant 06).

In general, the above information shows that the remittances sent to the households increases their assets and gives the people sustainable sources of income. In times of disasters it is very easy for the households to sell the assets they have and cover the bills especially for those who invest in livestock.

5.5. Theme 2: Remittances and human capital formation

5.5.1 Education

The study seeks to understand the role that remittances play in alleviating poverty and human capital formation. As highlighted by De Haas (2007) studies have shown that apart from protecting households from income shocks international remittances also play a vital role in improving

household's health and education. Education is one of the most important drivers to development and in previous studies conducted it has been established that remittances help households that have insufficient money to enrol their children in school (Acharya and Leon-Gonzalez, 2014). In this study, it has been established that after spending money on food the next important thing the family's value is education. This shows that food and education are the top priorities in most of the households. Majority of the participants in the interviews and focus group highlighted that they used the money sent to pay for school fees and transport to go to university every day. The money sent to them eased their stress on investing in their children's future. The households prioritized education which is shown by how they used most of the money they get in paying school fees rather than using it on alcohol and entertainment services. Similar studies conducted in Nepal also concluded that remittances from migrants have a positive impact on the children's education (Thieme and Wyss, 2005). One of the participants in this study mentions that..

The money that he send's most of it goes to fees. My two brothers are both still in school the other one is at the Harare Polytechnic where he is studying human resources management. The youngest in the family is still in high school.

Furthermore, participant 01 in this study revealed that her husband sends her money for the children's fees and that they had paid in advance the school fees of one of their children.

All of my kids are going to school my firstborn is now in Form 4. If my husband was still here in Zimbabwe my child would not be writing his O'Level exams because now we have managed to pay for his registration fee. My second born is doing he is grade 7 and we are almost halfway paying his fees for his Form 1 next year. The other children are still in primary school. (Participant 01).

Taking a look at this response it shows how some families prefer to pay the school in advance so that they would not misuse the money and use it for something else. This clearly gives security to the child and the drive to work hard.

5.5.2 Health

Moreover, being able to send children to school and university is not the only way to invest in the development of human capital. One's health is very important in development and productivity.

Remittances improve the health outcomes of receivers by enabling them to spend more on the health care facilities. The increase in the money sent by migrant workers is usually linked to better health care especially in the private facilities (Drabo and Ebeke, 2010). Participant 15 in the focus group discussion highlights how the money sent to them by his brother helps to pay for the medical bills which helped their mother to go back to work. In his response, he states:

Our lives have improved greatly because now my mother's health is better and she is able to go for her washing job which brings food on the table. She used to struggle with her health so much which used to make her stay at home and not go to work, but now she is doing well because of the medication that my brother buys for her. (Participant 15).

However, the remittances do not only improve healthcare by enabling the receivers to get medical assistance from a private healthcare provider, but the remittances also improve sanitation. According to Adida and Girod (2010) remittances finance household needs such as clean water and proper toilets in poor households. Households in Epworth access their water from communal boreholes and tapes which increases the chances of diseases spreading. Some of the residents have to travel very long distances to fetch clean safe water which is very difficult especially in the rainy season. Those who have boreholes sell water to the people resulting in some using digging their own wells that are unsafe. In the interview some participants when asked how the remittances have improved their lives they explained how they had fixed their toilets and water pipes for better access to water. For example, participant 10 who receive money from Australia expressed how he is grateful and happy because their sanitation has improved.

It has really affected our lives and economic status in a great way because now we have a proper toilet that is nice. Before my sister went to Australia we used to share a toilet with our neighbours but now she has built a proper toilet for us and fixed all the plumbing issues in the house. We even have tapes now. She even added an extra room which we have rented out so that we get extra money for meeting our basic needs. (Participant 10)

In general, the above empirical evidence demonstrates that the money sent to the households improves the standard of living for the families. The fixing of toilets and plumbing reduces the risk of contracting water diseases especially for the families that have small children. In addition,

the remittances create extra income for the households which they use to cover for their basic needs.

5.6 Theme 3: Channels for receiving remittances

When it comes to receiving the remittances there are different channels that can be used in Zimbabwe. These channels include the informal way, for example, sending money through friends and bus. In a study conducted in Tsholotsho, it was established that the most common method of receiving remittances is through informal channels from agents they call Umalaicha (Ncube, 2015). The Umalaicha are well known for offering services that can carry anything from South Africa which makes them very popular. Due to the shortages and high prices of consumer goods in the shop's the majority of the families who receive remittances from South Africa, get foodstuffs from the migrants. These foodstuffs can only be sent through informal channels since there are no formal ways to send non-cash remittances. A previous study highlighted that the informal system enables the people to evade the customs duty fee at the South Africa border that is usually high and compulsory to be paid (Nzima, 2017). In this study, it is established that the families preferred to receive or access money and goods through informal channels such as using bus drivers or uMalaicha. The data from the interviews indicate that 13 participants out of 20 use informal channels to access their remittances. This figure constitutes that 65% of the participants depend on the informal channels of accessing remittances. For example, participant 9 when asked how he received their remittances he stated that:

We collect our goods from the bus. My father uses the bus drivers which is now very common these days. A lot of bus companies are now transporting goods from South Africa because it is cheaper than buying goods from the shops. (Participant 09)

The bus companies have proven to be cheaper methods to use as compared to other official registered companies in the country. Below is a picture that shows one of the informal transporters they call Umalaicha who delivered groceries and furniture that was sent to the household from South Africa. The method according to the receivers is very fast for them and reliable.

Figure 7: Umalaicha delivering goods from South Africa

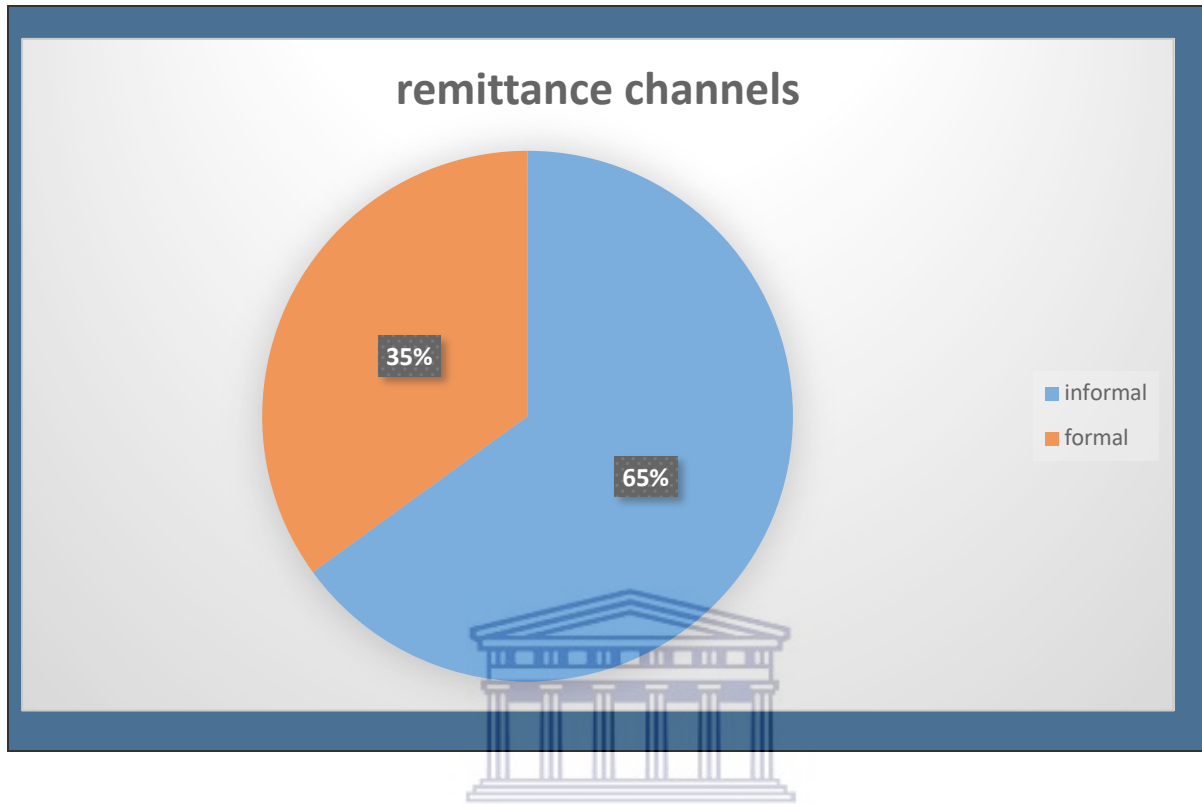


Source: Author's field picture

However, on the other side, a few receive their cash remittance through formal channels such as the bank and registered money agents such as Mukuru.com which prove to be better than the banks in terms of requesting too many documentations from the receivers. Formal channels of receiving money can be considered better because they are safe and there is a guarantee of one receiving his or her money as compared to using informal channels which are only based on trust. In the focus group, discussion participant 20 expressed her views on using formal channels as she responded that:

I get the money from Mukuru.com because my sister says it safer than trusting bus drivers or runners who at times can steal your money or misplace it especially when they have many clients. (Participant 20)

Figure 8: channels used to access cash remittances



Source: Author's own computation based on the interviews

In general, the above empirical evidence demonstrates that the majority of the remittance receiving households prefer using informal channels when receiving their goods and cash. A few receive their cash through the banks.

5.7 Theme 4: Challenges in accessing remittances

One of the questions the research seeks to answer is whether accessing remittances is easy or not for people in Zimbabwe. There are different challenges that recipients of remittances face when it comes to accessing their remittances especially cash remittances through the formal channels. These challenges include high bank charges, too many documentations needed to access the money and cash shortage. As highlighted by Mishi and Mudziwapasi (2014) in their study 10% of the money that is sent through formal channels is deducted in form of bank charges which becomes a

problem to the families that rely solely on the cash remittances sent to them. When the bank charges are too high those with small transfers suffer the most.

Ncube and Houggard (2010) state that the majority of the transfers that come from South Africa and other neighbouring countries are done through informal channels because of restrictions that are in the formal sector. This study revealed that the participants face many challenges when accessing their money especially through the formal channels like banks and official money transfer organizations such as Western Union and MoneyGram. In the interview participant 16 airs out how banks demand documentation that they do have, for example, he explains below;

Yes, it is always a big problem to get money from Western Union their demands there are just too much especially for people like us who do not own houses because they always ask for a proof of address. (Participant 16)

Majority of the people living in Epworth are not the owners of the houses they live in which makes it difficult for them to receive their money because of lack of proof of address which they have to ask from their landlords every time they want to receive money. As mentioned by Marongwe et al (2011) majority of the homeowners in Epworth do not have title deeds for their houses. It is even more difficult for those who have landlords who are not living in Zimbabwe to get the proof of address that will be required. In a similar experience from participant 15 expresses how Western Union requires the clients to produce bank statements. This is very difficult because the majority of the people do not have bank accounts since the country has been going through an economic crisis and cash crisis.

When I Go to Western Union they ask for too many documents and also need bank statements which some of us do not even have. (Participant 15).

Furthermore, another challenge that receivers faced when accessing their cash remittance is the cash shortage in the banks. Due to the current cash shortage, the country is facing registered money institutions find it very hard to supply money to the people which greatly affects those who access money through banks. As articulated by Truen et al (2016) the government in 2016 introduced the new currency (bond notes) as a way to fix the economy which in turn created a cash shortage in the country as the government could not print out sufficient banknotes. Many of the participants

who used banks to access their remittance raised the problem of not being able to receive their cash in time at the banks due to the current cash shortage. Participant 4 who uses MoneyGram explained how she always faces the problem of being told to come back later to collect her money because of the shortage of cash from the bank and power cuts. This problem at times leaves her stranded especially on the days she urgently needs the cash. In her response she stated;

Yes, there are some challenges at times. First of all, when you go to the bank the bureaucracy that they follow is not good and the requirements they will ask for Id before you get the money. There are also instances when you go and you are told to come back later because they don't have the money on-site at that moment when you really need it because at times you will be very desperate and you really need that money they will ask you to wait which is very challenging to me. (Participant 04)

In addition, the participants who access their money through official institutions such as Western Union and MoneyGram face the problem of waiting in long queues that are usually tiring especially for the elderly. The systems are often offline due to poor software updates which in turn wastes people time as they have to wait for long hours before being served. Due to the country's large debt, it has with Eskom South Africa the country has been facing many power cuts which has affected many businesses including the banks in the Central Business District causing many to be sent back home without receiving their cash. In the interview participant 10, who receives money from Australia through MoneyGram raised the problem of waiting for long hours and how the banking system is always slow and offline. Participant 10 stated;

These days maybe because of the power cuts that the country is facing at the bank they always make us wait for more than 5 hours saying that their system is offline and is not processing any transactions. This has become a major problem for us I wish the bank people could upgrade their machines because we spend the whole day waiting for our money which is not nice. (Participant 10).

However, it is also important to note that those receiving remittances through informal channels also face challenges. This study highlights that it is not only those who use formal channels to receive remittances who face challenges when accessing their goods and money. A few from the participants who use informal channels reported that they experienced a loss of goods from the bus

drivers. In most cases, the loss is not accounted for by the bus drivers. For example, in the interview with participant 09 when asked whether they faced any problems in accessing their goods from the bus drivers he narrated an incident when they lost their bag of goods which was sent through the bus and there was no proper accountability from the bus driver. In the response he mentions that;

oh yes, at one time the person that my father used to bring us groceries misplaced our grocery bag and claimed that it was stolen in the bus. This really pained us because we were really relying on those foodstuffs and we lost them. (Participant 09)

The response above, then questions the issue of safety when it comes to relying on informal channels. It is clear that when one loses the goods there is no insurance to replace the lost goods which means that the receiver stays at the short end of the stick.



5. 8 Conclusion

This chapter presented the findings from the data collected and the analysis. It can be deduced that migrant remittances are very important in households and play a vital role in alleviating poverty in the household in Epworth. The participants rely greatly on the remittances sent to them for survival which makes remittances a very important strategy to ease the economic hardships that the poor households face.

CHAPTER 6: Conclusion of the research and recommendations

6.1 Introduction

The main aim of this research is to explore the role of remittances in the alleviation of poverty at a household level in Epworth, Zimbabwe. To achieve this aim, the study used a qualitative method to see how remittances impacted the lives of poor households. The results from the study show that remittances are very important to households and have increased their level of income. Remittances encourage human capital formation through education. However, there are some challenges that the household members face in accessing their remittances. This part of the paper presents a summary of the thesis paying particular attention to the research findings and highlighting the gaps that are present in the study. The chapter will also make recommendations that can be useful for further research.

6.2 Summary of the findings

The main objectives of this study were to explore how the remittances sent to poor households in Zimbabwe help alleviate poverty and raise their level of income, examine how the remittances influence human capital formation in the household and to give recommendations for policymakers interested in migration and development in order to formulate policies that can make it easy for households to access remittances. The study managed to highlight the role that international remittances play in alleviating poverty and increasing the income level of the poor households. In accordance, to the first objective of how remittances help in alleviating poverty and increasing the household income in Epworth, it can be concluded that some of the households use the remittances they receive to start small selling businesses which increases their income. The study also highlights that the families have built extra rooms which they rent out to make extra income that help them meet their basic needs such as food and electricity.

The study revealed that remittance-receiving households used most of the money they received to pay for school fees and transport money for the children to go to school. Education plays a major in the development of the youth, which makes the cash remittances very important. Besides using the money for education, it has been established that some households receive medication and

money for medical bills which in turn help the members to work well and get income that helps them meet their basic needs. However, there are challenges that the participants face when accessing their remittances through formal channels. It has been highlighted that the banks have cash shortages and slow computer systems that always stay offline which causes long queues for the receivers. These problems have left the people with no option than to use and favour informal channels of receiving money such as buses and runners who deliver groceries based on trust.

6.3 Suggestions and Recommendations

Banks to offer easier methods of receiving money and fewer documentation requirements

The economic situation in Zimbabwe continues to force many to migrate out of the country in search of better living conditions and employment which shows that remittances will keep on flowing into the country. According to Maphosa (2007) the country has not focused on formulating policies on remittances. The research has shown that the majority of the people use informal channels to access their remittances because they bring the cash in foreign currency to them without any documentation required or charges. Due to the current cash crisis, the people who use banks for accessing their money find it very difficult to get their money in cash and in foreign currency. This indicates that the informal channels are better than the formal channels for the people when it comes to efficiency. The researcher suggests that banks should come up with favourable and easier policies that encourage the safe and easy transfer of cash remittances. Relying on informal channels makes it very difficult for the government to account or have the accurate statistics of remittances they receive in the country.

Encourage informal transporters to register their services

Moreover, using informal channels has its dangers and risks especially for the receiving end. One of the dangers of using bus drivers to transfer money is theft and unaccountability. As highlighted in this study a lot of families receive non-cash remittances through the informal channels which makes it difficult for the government to document these remittances and create official statistics. The bus drivers and Umalaisha, and private runners are encouraged to gather resources and apply for proper licensing that is registered in the system to offer transfer services. This will help the people to trace them and have accountability rather than rooting, the process of trust that the goods and money sent will be delivered at home in time.

Encourage remittance investments

When it comes to poverty alleviation, it is very important to have a sustainable method of living and income. The results from the study show that some of the households do not invest the cash remittances they receive. Therefore, coming up with programs that teach the people on how to invest their money in productive ways is very important. This may be done by creating seminars in the community that support saving and small businesses. The government can create policies that accommodate and support small scale businesses without high charges as well as skills training on how one can manage a small business.

6.4 Areas for further research

Although the findings from the study highlight the importance of remittances in alleviating poverty, the majority of participants showed that there are only familiar with cash and goods remittances leaving out social remittances. There is a large gap in the literature that includes the link between social remittances and poverty alleviation. Some of the migrants have vast experience in entrepreneurship, engineering and construction especially those living in developed countries such as Australia, England America which they can bring home for development. Therefore, there should be more studies that focus on how social remittances play a significant role in alleviating poverty at a household level. This would provide a clear picture of how important remittances are in Zimbabwe and give the policymakers motivation to come up with policies that encourage the migrant workers to send and invest more in remittances.

6.5 Chapter Summary and concluding remarks

International migration over the past years has increased, paving the way to various development strategies that have proven to contribute to the alleviation of poverty in developing countries. Remittances have positively impacted on both the county's economic status and overall household development status. In other words, remittances can be viewed as the backbone for income growth and human capital formation in households. This research has focused on the role played by remittances in alleviating poverty at a household level. The paper recommended that there is a huge need for placing mechanisms that encourage easy access, of, cash transfers for the people in Zimbabwe. This includes cheaper transfer costs and fewer documentation requirements. In a

nutshell, the study there is a positive link between remittances and poverty alleviation at a household level.



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APPENDICES

1.2. APPENDIX 1: Interview Guide

Appendix 2. Interview Guide

INTERVIEW GUIDE

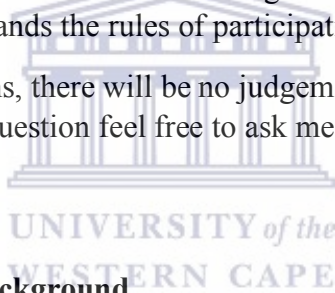
TOPIC: International migration, remittances and household level poverty alleviation: a case study of Epworth in Zimbabwe.

Introduction of the study to the Interviewee: My name is Tsitsi Hove. This research is being conducted as part of a master's degree in development studies. The overall aim of this research is to explore the role of remittances in the alleviation of poverty at a household level, in Epworth, Zimbabwe. The interview will take between 30minutes to an hour.

Consent: The interviewee will be provided with a copy of the information sheet on the study. There will be a consent form that the interviewee will sign before the interview starts. This is to ensure that the interviewee understands the rules of participation.

Rules: Feel free to answer questions, there will be no judgement.
If you need clarity on any question feel free to ask me.

Participant number.....



PART A: Socio-demographic background

1. Gender Male
 Female
2. Age
3. Household Size.....
4. Number of family members living outside the country.....
5. Source of income.....
6. Monthly remittance income.....

Part B Family background

1. Firstly, could you please tell me a little about yourself and your family background
Probes: How many family members do you have who are living outside the country?
 What do you do?
2. Why did your family member decide to migrate out of Zimbabwe?
3. What kind of job is your family member who is living outside the country doing?

4. What kind of remittances do you receive?

Probes: social, cash transfers

Part C: Uses of Remittances

1. Please explain how you use the remittances sent to you in your household

Probes: education, health, investments?

2. How does each family member benefit from the remittances sent?

3. How have the remittances sent to you affected your economic status in the household?

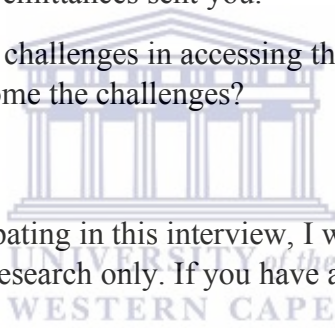
4. Do you think that the remittances have managed to ease your hardships? Explain how?

Part D: Access to Remittances

1. Explain how you access the remittances sent you.

Probes: have you faced any challenges in accessing the remittances?
How do you overcome the challenges?

Conclusion: Thank you for participating in this interview, I would like to assure you that these answers will only be used for this research only. If you have any complaints or queries feel free to contact me or my supervisor.



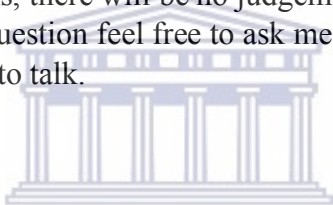
7.2. APPENDIX 2. Focus Group Discussion Guide

FOCUS GROUP INTERVIEW GUIDE

Introduction of the study to the Interviewee: My name is Tsitsi Hove. This research is being conducted as part of a master's degree in development studies. The overall aim of this research is to explore the role of remittances in the alleviation of poverty at a household level, in Epworth, Zimbabwe. The discussion will take between 30 minutes to an hour.

Consent: The interviewee will be provided with copy of the information sheet on the study. There will be a consent form that the interviewee will sign before the interview starts. This is to ensure that the interviewee understands the rules of participation.

Rules: Feel free to answer questions, there will be no judgement.
If you need clarity on any question feel free to ask me.
Everyone will get a chance to talk.



Participant number.....

PART A: Socio-demographic background

1. Gender Male
 Female
2. Age
3. Household Size.....
4. Number of family members living outside the country.....
5. Source of income.....

Monthly remittance income.....

Part B: Background

1. Firstly, can everyone introduce themselves
2. How has life been for you after the migration of your family member?

Probes: economic state in the household
Social state

Part C: Uses of Remittances

1. How do you use the remittance sent to you?

3. How have the living conditions of the household improved as a result of the migration of a member of the household?

PART D: Access to Remittances

1. Can you please explain how you access the remittance sent to you?

Probes: education?

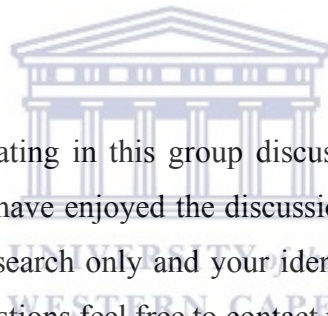
Health?

2. At the moment do you experience any difficulties in accessing the remittances sent to you?

3. What negative effects do you think the emigration abroad has had on the living conditions of this household?

Conclusion

Thank you for participating in this group discussion, it has been a very successful discussion. I hope you have enjoyed the discussion. The answers you have given me will be used for this research only and your identity will remain anonymous. If you have any queries or questions feel free to contact me or my supervisor



7.3 APPENDIX 3: Consent Form for Individual Interview



Private Bag X17, Bellville 7535, Cape Town, South Africa
Telephone: 021 959 3858/6 Fax: 021 959 3865
E-mail: pkippie@uwc.ac.za or mdinbabo@uwc.ac.za

Letter of consent: To participate in an Individual Interview

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 participate and have the right to withdraw from the study at any time, without having to explain myself.

I am aware that the information I provide in the focus group discussion might result in research which may be published, but my name may be/ not be used.

I understand that my signature on this form indicates that I understand the information on the information sheet regarding the structure of the questions

I understand that this interview is recorded “and” I understand that the identities of participants in this study will be kept anonymous and confidential.

I have read the information regarding this research on Migration and remittances.

I agree to answer the questions to the best of my ability

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

I may also refuse to answer questions that I don’t want to answer

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

Date:

Participant Name

Participant Signature.....

Interviewer Name

Interviewer Signature.....

7.4 APPENDIX 4: Consent for Focus Group



University of the Western Cape

Private Bag X17, Bellville 7535, Cape Town, South Africa

Telephone: 021 959 3858/6 Fax: 021 959 3865

E-mail: pkippie@uwc.ac.za or mdinbabo@uwc.ac.za

Letter of consent: To participate in a Focus Group

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 participate and have the right to withdraw from the study at any time, without having to explain myself.

I am aware that the information I provide in the focus group discussion might result in research which may be published, but my name may be/ not be used.

I understand that this focus group is recorded “and” I understand that the identities of participants in this study will be kept anonymous and confidential

I understand that my signature on this form indicates that I understand the information on the information sheet regarding the structure of the questions

I have read the information regarding this research on Migration and remittances.

I agree to answer the questions to the best of my ability

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

I may also refuse to answer questions that I don’t want to answer

By signing this letter, I agree that I will not disclose any of the information shared by other participants in this focus group discussion.

Date:

Participant Name

Participant Signature.....

Interviewer Name

Interviewer Signature.....



7.5 APPENDIX 5: Information letter for individual interview



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

E-mail: pkippie@uwc.ac.za or mdinbabo@uwc.ac.za

INFORMATION SHEET FOR INTERVIEW: REMITTANCE RECEIVING PARTICIPANT

Project Title:

International migration, remittances and household level poverty alleviation: a case study of Epworth in Zimbabwe.

What is this study about?

This research project is being conducted by **Tsitsi Hove**, a student at the University of the Western Cape. You are invited to participate in this project as a remittance receiving participant, because the study focuses on the experiences of household members who receive remittances. The purpose of this study is to understand how remittances help in alleviating poverty in Zimbabwean households paying particular attention to Epworth. This will help policymakers to come up with better policies that make sending and receiving money for the people easy.

What is the Interview about?

The Interview seeks to investigate different experiences of households who are receiving remittances from family members living outside Zimbabwe, in order to establish the extent in which the remittances help in alleviating poverty in the households. Gaining a better understanding of how the remittances use the remittances and how it has improved their lives will help policymakers come up with policies that make it easy for the people to receive remittances.

Would my participation in this study be kept confidential?

All participation will be treated with confidentiality and integrity. All personal information will be kept confidential and will remain anonymous. You will be required to sign a consent form before partaking in the study to protect your privacy and confidentiality. 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 participants (respondents).

Do I have to complete the whole interview proceedings or may I withdraw from the process at any time?

Your participation in this research is completely voluntary. Should you feel the need to withdraw from the study you can do so at any time.

How long will it take to complete the whole interview process?

The full interview session will take about thirty to forty minutes to complete

Do I need to bring anything to the interview?

You do not have to bring 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 **Tsitsi Hove**, a student at the University of the Western Cape. The contact number is +27 63 035 9868

If you have any questions about the research study itself, please feel free to contact **Prof. Mulugeta Dinbabo**, at The Institute for Social Development (ISD), University of the Western Cape, **his telephone number (021) 959 3855**.

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:

Prof. Mulugeta Dinbabo
Director
Institute for Social Development
School of Government
University of the Western Cape
Private Bag X17
Bellville 7535

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

HSSREC, Research Development, UWC, Tel: 021 959 2988,

E-mail: research-ethics@uwc.ac.za

This research project has received ethical approval from the Humanities & Social Sciences Research Ethics Committee of the University of the Western Cape, Tel. 021 959 2988, E-mail: research-ethics@uwc.ac.za

7.6 APPENDIX: Information sheet for Focus Group Discussion



Private Bag X17, Bellville 7535, Cape Town, South Africa
Telephone : (021) 959 3858/6 Fax: (021) 959 3865
E-mail: pkippie@uwc.ac.za or mdinbabo@uwc.ac.za

INFORMATION SHEET FOR INTERVIEW: REMITTANCE RECEIVING PARTICIPANT

Project Title:

International migration, remittances and household level poverty alleviation: a case study of Epworth in Zimbabwe.

What is this study about?

This research project is being conducted by **Tsitsi Hove**, a student at the University of the Western Cape. You are invited to participate in this project as a remittance receiving participant, because the study focuses on the experiences of household members who receive remittances. The purpose of this study is to understand how remittances help in alleviating poverty in Zimbabwean households paying particular attention to Epworth. This will help policymakers to come up with better policies that make sending and receiving money for the people easy.

What is the focus group discussion about?

The focus group discussion seeks to investigate different experiences of households who are receiving remittances from family members living outside Zimbabwe, in order to establish the extent in which the remittances help in alleviating poverty in the households. Gaining a better understanding of how the remittances use the remittances and how it has improved their lives will help policymakers come up with policies that make it easy for the people to receive remittances.

Would my participation in this study be kept confidential?

All participation will be treated with confidentiality and integrity. All personal information will be kept confidential and will remain anonymous. You will be required to sign a consent form before partaking in the study to protect your privacy and confidentiality. 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 participants (respondents).

Do I have to complete the whole group discussion proceedings or may I withdraw from the process at any time?

Your participation in this research is completely voluntary. Should you feel the need to withdraw from the study you can do so at any time.

How long will it take to complete the whole group discussion process?

The full group discussion session will take about thirty to forty minutes to complete

Do I need to bring anything to the group discussion?

You do not have to bring 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 **Tsitsi Hove**, a student at the University of the Western Cape. The contact number is +27 63 035 9868

If you have any questions about the research study itself, please feel free to contact **Prof. Mulugeta Dinbabo**, at The Institute for Social Development (ISD), University of the Western Cape, **his telephone number (021) 959 3855**.

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:

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