

## Chapter Thirteen

# Migrant Remittances and Household Survival in Zimbabwe

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While there is a general consensus that remittance flows to and within Africa are increasing, little attention has been paid to the impact of these transfers on poverty alleviation, primarily because of data deficiencies at the household level. Despite their obvious magnitude, accurate data on remittance flows to Zimbabwe is unavailable or inaccessible.<sup>1</sup> Data on remittances sent through formal channels is extremely difficult to obtain. In addition, massive flows of remittances through informal channels go unrecorded. In an attempt to address these data deficiencies, SAMP devised the household-level Migration and Remittances Survey (MARS) which was administered in several SADC countries, including Zimbabwe.<sup>2</sup> The data generated by MARS is critical in at least three ways: First, it quantifies the largely hidden economic value of labour migration from Zimbabwe. Secondly, it provides information on the significance of remittances to economic survival in a state undergoing massive economic contraction. Thirdly, it provides information on the relationship between remittances and poverty alleviation at the household level.

Systematic sampling was used to randomly identify over 700 migrant-sending Zimbabwean households. The households provided information on some 3,536 members, including over 800 migrants. Using the MARS data, this chapter examines the volume of flows into Zimbabwe from a variety of migrant destinations. The limited use of the formal banking system for remitting and the predominance of informal remittance

channels is clearly evident. This chapter also examines how remittance flows (volumes, channels and frequency) are affected by differences in country of destination, gender, skills level and occupation. Finally, the chapter shows the critical importance of remittances to household livelihoods and survival in contemporary Zimbabwe.

**REMITTANCE CHANNELS**

The vast majority of Zimbabwean migrants regularly send back remittances in cash and/or kind. Indeed, the figure is so high that earning money to remit is clearly a major motivator for migration in the first place. In the year prior to the MARS study, three-quarters of migrant-sending households received remittances. Migrants sent home R2,759 per annum on average. Most migrants send money home on a regular basis. In the survey, 62 percent of households said they receive money at least once a month (Table 13.1). Another 25 percent receive money at least once or twice every three months and 7 percent once or twice a year. There was a positive correlation between the amount remitted and the frequency of remitting (Table 13.1). Migrants who send money home more frequently remit more on average than those who remit less often. Those who remit twice or more a month, for example, send back an average R3,716 over the year compared with R1,236 from those who remit only once a year.

Table 13.1: Annual Remittances by Frequency of Remitting

|                                 | No. of Households | % of Households | Mean (R) |
|---------------------------------|-------------------|-----------------|----------|
| Twice or more per month         | 97                | 13.0            | 3,717    |
| Once a month                    | 370               | 49.3            | 3,253    |
| More than twice in three months | 66                | 8.8             | 2,208    |
| Once in three months            | 122               | 16.3            | 1,563    |
| Once every six months           | 34                | 4.5             | 1,488    |
| Once a year                     | 19                | 2.5             | 1,236    |
| At end of the contract          | 2                 | 0.3             | 683      |
| Other                           | 30                | 4.0             | 2,409    |
| Don't know                      | 10                | 0.7             | 2,130    |

N = 750

Migrants use many different channels to send remittances home. There is a basic distinction between formal channels (including money transfer services by banks and non-bank financial institutions such as foreign exchange bureaus or dedicated money transfer operators) and informal channels (which include the hand carrying of cash by migrants or their family and friends, as well as transfers through unregulated money transfer operators). Zimbabwean migrants prefer trusted informal channels over banks or formal money transfer operators such as Western Union and Moneygram. Almost half of the households reported that migrants either bring cash with them when they return home to visit the family (35 percent) or send remittances via friends and coworkers (11 percent). Another informal, less reliable, method used by a few is transport by taxi drivers. In terms of formal channels, around a quarter (26 percent) said they send funds via a bank in Zimbabwe and 14.5 percent use the Post Office (Table 13.2).

Table 13.2: Main Remittance Channels

| Method of Transfer   | No. of Remitters | %    |
|----------------------|------------------|------|
| Bring in person      | 320              | 34.6 |
| Bank in Zimbabwe     | 237              | 25.6 |
| Post Office          | 134              | 14.5 |
| Friend/Coworker      | 102              | 11.0 |
| Taxi                 | 26               | 2.8  |
| Bank in South Africa | 12               | 1.3  |
| Bus                  | 1                | 0.1  |
| Other                | 91               | 9.8  |
| Don't know           | 2                | 0.2  |

N = 923

The problems experienced in money transfers varied with the type of method used. Excessive charges were associated with the use of banks and the Post Office. On the other hand, sending the money via a friend or a coworker was seen as slow and unreliable and the money was more likely to be lost or stolen. Bringing the money home personally was more reliable but theft was also a problem and there can be long delays for the household unless the migrant travels home regularly.

The amount of money personally brought by migrants on their last visit home also varied, although very few (only 5 percent) came home empty-handed. The majority (60 percent) only managed to bring home less than R90 (Table 13.3). Fewer than 10 percent brought more than R450. Decisions about how much to remit, how often and through what channels are generally made by the migrant. However, households are in regular contact with their migrant members by phone and frequently send requests for assistance. Nearly 80 percent of the households reported that migrants can be relied on to send emergency remittances most or all of the time. Only 3 percent said they can rarely, if ever, rely on remittances from their migrants when they ask.

Table 13.3: Amount Brought Home on Last Visit

| Value in Rand | No. | %    |
|---------------|-----|------|
| None          | 25  | 5.0  |
| R1-91         | 299 | 60.2 |
| R92-182       | 27  | 5.4  |
| R183-273      | 28  | 5.6  |
| R274-364      | 8   | 1.6  |
| R365-455      | 7   | 1.4  |
| R456-546      | 5   | 1.0  |
| >R547         | 42  | 8.5  |

N = 441

While remittances generally involve cash transfers, shortages of basic commodities in Zimbabwe encourage migrants to purchase goods abroad and bring them home when they visit. Almost two-thirds of the surveyed households had received remittances in the form of goods in the year prior to the survey. The most common non-cash remittances include foodstuffs (for example, maize-meal, sugar, salt, and cooking oil) as well as consumer goods such as bicycles, radios, sofas, agricultural inputs and building materials. Most non-cash remitting is based on the specific and immediate needs of the recipients. When the country faces shortages of basic commodities, non-cash remittances in the form of food tend to increase. Most goods are brought

home by the migrants themselves when they come to visit (Table 13.4). Some send goods via mail or with a friend or coworker. Very few use public transportation services such as buses or rail. In most cases, the value of the goods brought home on the most recent occasion was under R200, although a few brought goods valued at over R550 (Table 13.5).

Table 13.4: Preferred Methods of Remitting Goods

| Preferred Method                       | No. | %    |
|--|-----|------|
| Bring in person                        | 454 | 60.5 |
| Mail                                   | 89  | 11.9 |
| Friend/Coworker                        | 78  | 10.4 |
| Bus                                    | 40  | 5.3  |
| Send home with visiting family members | 30  | 4.0  |
| Taxi                                   | 11  | 1.5  |
| Rail                                   | 8   | 1.1  |
| Other                                  | 40  | 5.3  |

N = 830

Table 13.5: Value of Goods Brought Home

| Value in Rand | No. | %    |
|---------------|-----|------|
| None          | 32  | 6.7  |
| R1-91         | 80  | 16.8 |
| R92-182       | 249 | 52.3 |
| R183-273      | 8   | 1.7  |
| R274-364      | 5   | 1.1  |
| R365-455      | 7   | 1.5  |
| R456-546      | 1   | 0.2  |
| > R547        | 33  | 6.9  |
| Other         | 61  | 12.8 |

N = 476

**WHO REMITS WHAT?**

Various factors influence the amounts remitted by individual migrants. For instance, heads of households remit more cash (R3,726) than their children (R2,311). Men (R2,872) remit slightly more than women (R2,612) – an indication of greater labour market access and higher earning potential in destination countries. Those in the 40-59 age group remit more on average (R5,365) than migrants in any other age category (probably because they have the greatest number of dependants). Married migrants remit more on average (R3,176) than those who are still single (R1,924). Migrants overseas remit more on average than those within Southern Africa (within the region, the largest remitters are in Botswana followed by Zambia and South Africa) (Table 13.6).

Table 13.6: Annual Remittances by Migrant Destination

| Place of Work | No. | Mean (R) |
|---------------|-----|----------|
| Botswana      | 120 | 3,433    |
| Zambia        | 16  | 1,877    |
| South Africa  | 245 | 1,808    |
| Malawi        | 7   | 1,744    |
| Namibia       | 10  | 1,600    |
| Mozambique    | 38  | 1,565    |
| Non-SADC      | 313 | 3,503    |

However, the relationship is not a simple one. Professional workers, on average, send the most money back to Zimbabwe, followed by self-employed entrepreneurs, office workers and managers (Table 13.7). Surprisingly, unskilled manual workers (at R2,472 p.a.) remit more, on average, than health workers (R2,369), skilled manual workers (R1,952), teachers (R1,728), domestic workers (R1,633), mineworkers (R1,598), farmworkers (R1,376) and service workers (R1,187). There are two possible explanations for this. First, most unskilled manual workers are employed in the construction industry where wages are low but employment is relatively easy to come by. In addition, living costs are low since most stay in informal settlements. Secondly, some skilled workers (such as teach-

ers and health professionals) are more likely to have family members staying with them. Unsurprisingly, the lowest remitters of any occupation group were security workers (who are notoriously underpaid in South Africa – the single most common destination country for Zimbabwean migrants) who remit R209 on average (with a maximum of R364).

Table 13.7: Annual Cash Remittances by Occupation

| Main Occupation          | Mean (R) | Minimum (R) | Maximum (R) |
|--------------------------|----------|-------------|-------------|
| Professional worker      | 6,043    | 0.5         | 91,082      |
| Business (self-employed) | 4,136    | 9           | 35,522      |
| Office worker            | 3,598    | 36          | 72,866      |
| Employer/Manager         | 3,387    | 546         | 6,831       |
| Managerial office worker | 3,166    | 9           | 17,943      |
| Unskilled manual worker  | 2,472    | 18          | 10,930      |
| Health worker            | 2,369    | 36          | 9,108       |
| Informal sector producer | 2,219    | 73          | 18,216      |
| Skilled manual worker    | 1,952    | 18          | 7,287       |
| Teacher                  | 1,728    | 5           | 10,930      |
| Trader/Hawker/Vendor     | 1,703    | 4           | 63,758      |
| Domestic worker          | 1,663    | 109         | 7,651       |
| Mineworker               | 1,598    | 109         | 5,465       |
| Foreman                  | 1,591    | 73          | 4,554       |
| Farmworker               | 1,376    | 109         | 3,188       |
| Police/Military          | 1,275    | 455         | 2,732       |
| Service worker           | 1,187    | 18          | 5,465       |
| Security personnel       | 209      | 55          | 364         |
| Other                    | 1,766    | 91          | 9,108       |
| Total                    | 2,723    | 0.5         | 91,082      |

The general skill levels of migrants make some difference to remitting behaviour (Table 13.8). Skilled Zimbabweans, for example, remit larger sums on average than unskilled and semi-skilled migrants. There is no significant difference, however, between skilled and other migrants in the frequency of remitting (with around two-thirds of both

groups remitting at least once a month.) Perhaps more surprising, there is also little difference in remitting frequency between migrants working within SADC and those outside the region (around 60 percent in both cases remit at least once a month). The extremely high frequency of remittances is clearly a function of the need of Zimbabwean households for very regular infusions of remittance income in order to survive.

Table 13.8: Annual Cash Remittances by Skill Level

|                               | Mean (R) | Minimum (R) | Maximum (R) |
|-------------------------------|----------|-------------|-------------|
| Skilled/Professional migrants | 3,686    | 0.5         | 91,082      |
| Semi-skilled/Unskilled        | 1,712    | 4.0         | 63,758      |
| Total                         | 2,760    | 0.5         | 91,082      |
| N=                            | 398      | 352         | 750         |

### REMITTANCES AND LIVELIHOODS

Remittances are extremely important to household survival and sustainability in Zimbabwe. Over 90 percent of household members surveyed said that migrancy had a positive or very positive effect and less than 1 percent saw the effect as negative or very negative. Nearly 90 percent regarded remittances as important or very important for household food security and 76 percent in providing money for medicine or medical treatment (Table 13.9). As noted earlier, the vast majority of migrant-sending households receive cash and in-kind remittances. No other source of income comes close in terms of the proportion of households that benefit. For example, despite the overall significance of informal sector trade, only 15 percent of households generate income this way. A mere 6 percent receive income from the sale of farm products.

Though the average income earned from formal business (R5,738 per household), informal business (R4,463) and wage work (R3,917) is more important than remittances in either cash (R2,641) or goods (R1,275) (Table 13.10), when the median values are calculated, remittances are second only to wage work. When the weighted value of household income sources is calculated, cash remittances become the major source of total income (R597,865) for the households in the study, followed by wage work (R465,613) and remittance goods (R197,193).<sup>3</sup>



Table 13.9: Perceived Importance of Remittances to Household

|                                 | Important |      | Neutral |      | Unimportant |      |
|---------------------------------|-----------|------|---------|------|-------------|------|
|                                 | No.       | %    | No.     | %    | No.         | %    |
| Enough food to eat              | 586       | 88.5 | 51      | 7.7  | 25          | 3.8  |
| Enough clean water for home use | 389       | 59.8 | 147     | 22.6 | 115         | 17.7 |
| Medicine or medical treatment   | 491       | 75.9 | 89      | 13.8 | 67          | 10.4 |
| Electricity in home             | 414       | 64.5 | 120     | 18.7 | 108         | 16.8 |
| Enough fuel to cook food        | 359       | 57.2 | 150     | 23.9 | 119         | 18.9 |

N = 586

Table 13.10: Household Income

| Source of Income      | No. of Households Receiving Income from Source | % of Households Receiving Income from Source | Mean Annual Household Income (R) from Source | Median Annual Household Income (R) from Source | Weighted Total Income of All Households (R) from Source |
|-----------------------|--|--|--|--|---|
| Wage work             | 355  | 43   | 3,898  | 1,312  | 465,613   |
| Casual work           | 65   | 9  | 1,404  | 364  | 23,681  |
| Remittances – money   | 547  | 78   | 2,672  | 1,093  | 597,865   |
| Remittances – goods   | 433  | 61   | 1,239  | 455  | 197,193   |
| Sale of farm products | 45   | 6  | 970  | 228  | 10,292  |
| Formal business       | 62   | 9  | 5,748  | 137  | 8,471   |
| Informal business     | 105  | 15   | 4,477  | 638  | 66,946  |
| Pension/disability    | 48   | 7  | 857  | 223  | 10,748  |
| Gifts                 | 35   | 5  | 345  | 91   | 3,188   |

N = 712

The importance of remittances can also be assessed through their contribution to various basic household expenditure categories. Expenses largely covered by remittances included gifts, entertainment, building, clothes, transportation, education, housing, medical expenses and food and groceries (Figure 13.1).

Households also perceive remittances as vital to their livelihood needs. Remittances were seen as important or very important to the satisfaction of most household needs

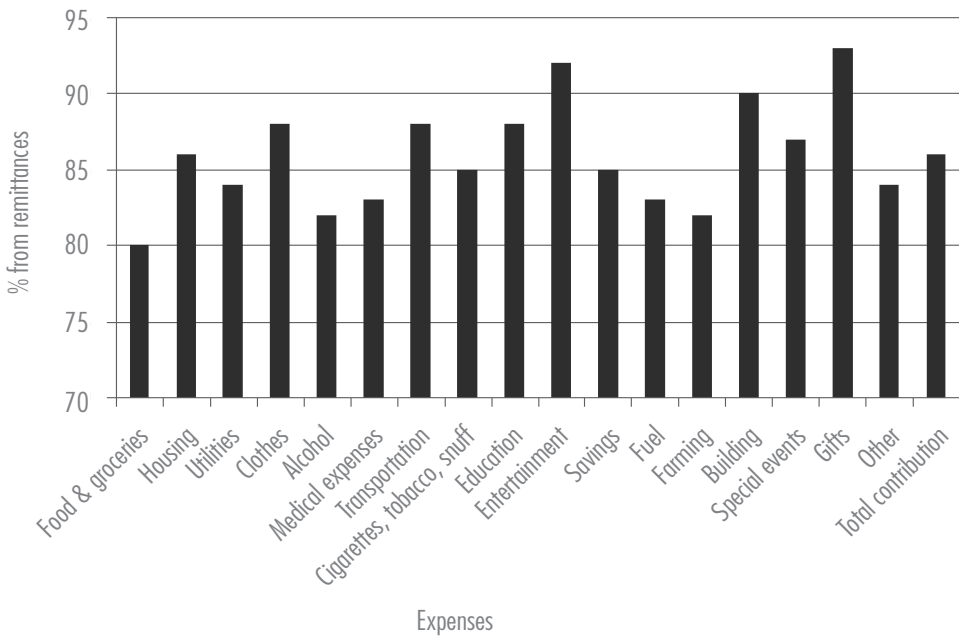


Figure 13.1: Average Share of Expenses Paid from Remittances

by the vast majority of households (Table 13.11). These needs included school fees, purchase of goods for resale, and funeral costs (97 percent said they were important or very important to meeting these needs), food (96 percent), building materials (96 percent), vehicle purchase and maintenance (95 percent), fuel (92 percent) and clothing (86 percent). Remittances were also important to the large majority of those households engaged in farming activity.

The most widespread use of remittances was to buy food (by 67 percent of households averaging R938 per household), clothing (by 49 percent of households averaging R455 per household) and to pay for school fees (by 48 percent averaging R492) (Table 13.12). Domestic building materials were another common expense (by 49 percent of households averaging R738 per household) as were transportation costs (fuel and fares). The use of remittances to generate further income was not common although 27 percent of households used remittances to support food production and 12 percent purchased goods for re-sale. About 16 percent saved a portion of their remittances and 5 percent bought insurance policies. Nine percent spent remittances on funeral and burial policies and 8 percent on funerals – a clear indicator of the impact of HIV/AIDS.

Table 13.11: Perceived Importance of Remittances to Household

|                         | Important |      | Neutral |      | Unimportant |     | Total |     |
|-------------------------|-----------|------|---------|------|-------------|-----|-------|-----|
|                         | No        | %    | No      | %    | No          | %   | No    | %   |
| Pay school fees         | 307       | 96.6 | 9       | 2.8  | 2           | 0.6 | 318   | 100 |
| Buy food                | 397       | 96.2 | 15      | 3.6  | 1           | 0.2 | 413   | 100 |
| Buy clothing            | 250       | 85.6 | 40      | 13.7 | 2           | 0.7 | 292   | 100 |
| Farming activities      | 141       | 90.4 | 15      | 9.6  | -           | -   | 156   | 100 |
| Fares                   | 136       | 87.2 | 18      | 11.5 | 2           | 1.3 | 156   | 100 |
| Buy fuel                | 34        | 91.9 | 2       | 5.4  | 1           | 2.7 | 37    | 100 |
| Vehicle costs           | 41        | 95.3 | 2       | 4.7  | -           | -   | 43    | 100 |
| Buy goods for resale    | 69        | 97.2 | 1       | 1.4  | 1           | 1.4 | 71    | 100 |
| Buy building materials  | 116       | 95.9 | 3       | 2.5  | 2           | 1.7 | 121   | 100 |
| Funeral/Burial policies | 38        | 86.4 | 4       | 9.1  | 2           | 4.5 | 44    | 100 |
| Funeral costs           | 43        | 97.7 | 1       | 2.3  | -           | -   | 44    | 100 |

Table 13.12: Expenditure of Remittances

|                             | No. of Households Incurring Expense | % of Households Incurring Expense | Average Amount Spent (R) |
|-----------------------------|-------------------------------------|-----------------------------------|--------------------------|
| School fees                 | 342                                 | 48.5                              | 493                      |
| Food                        | 472                                 | 67.0                              | 936                      |
| Clothing                    | 346                                 | 49.1                              | 459                      |
| Farming activities          | 189                                 | 26.8                              | 530                      |
| Fares                       | 205                                 | 29.1                              | 319                      |
| Fuel                        | 47                                  | 6.7                               | 480                      |
| Vehicle costs               | 50                                  | 7.1                               | 2,053                    |
| Purchase goods for sale     | 87                                  | 12.3                              | 2,114                    |
| Repay loans                 | 22                                  | 3.1                               | 793                      |
| Labour costs                | 20                                  | 2.8                               | 437                      |
| Building materials          | 349                                 | 49.5                              | 740                      |
| Savings                     | 114                                 | 16.2                              | 1,698                    |
| Insurance policies          | 33                                  | 4.7                               | 2,393                    |
| Funeral and burial policies | 61                                  | 8.7                               | 347                      |
| Funeral                     | 55                                  | 7.8                               | 119                      |

N = 704

Households in the rural and urban areas of Zimbabwe are engaged in a grinding struggle for survival and most household income is used for basic food items. The percentage of income devoted to food expenditures is often used as a basic poverty indicator. On average, households spend as much as a third of their income on food. Forty-two percent of households in the survey said they spend 40 percent or more of their income on food (Table 13.13). Twelve percent spend over 70 percent of their income on food and can be considered extremely poor. Clearly, without remittances the situation would be much worse.

Table 13.13: Food Poverty Index

| % of Household Expenditure Devoted to Food (FPI) | No. of Households | % of Households | Cumulative % |
|--|-------------------|-----------------|--------------|
| 10-19  | 63                | 12              | 12           |
| 20-29  | 121               | 21              | 33           |
| 30-39  | 144               | 25              | 58           |
| 40-49  | 86                | 15              | 73           |
| 50-59  | 58                | 10              | 83           |
| 60-69  | 29                | 5               | 88           |
| 70-79  | 35                | 5               | 93           |
| 80-89  | 23                | 4               | 97           |
| 90+  | 16                | 3               | 100          |

N = 575

The Lived Poverty Index (LPI) is another measure of the extent and distribution of household poverty.<sup>4</sup> Respondents were asked how often they went without some of the basic necessities of life (including food to eat, clean water, medical attention, electricity, fuel and a cash income) in the previous year. The LPI scale runs from 0 (complete satisfaction of basic needs) to 4 (frequent shortages of basic needs). While 69 percent of households said they had never gone without enough food in the previous year, 29 percent had gone without several times, and 2 percent said they never had enough food to eat (Table 13.14). With regard to clean water and cooking fuel, again the majority (around three-quarters) had never gone without. Less than 1 percent of households were always without these commodities. Despite Zimbabwe's medical brain drain, 74 percent of respondents said their household had never gone without medical treatment or medicine. Only 55 percent had never gone without a cash income.

Table 13.14: Lived Poverty Index

|  |                    | No. | %    | Mean LPI |
|--|--------------------|-----|------|----------|
| Not Had Enough Food                        | Never              | 500 | 69.2 | 0.17     |
|  | Just once or twice | 151 | 20.9 | 0.77     |
|  | Several times      | 57  | 7.9  | 1.45     |
|  | Many times         | 13  | 1.8  | 1.91     |
|  | Always             | 2   | 0.3  | 2.30     |
| N = 723                                    |                    |     |      |          |
| Not Had Enough Clean Water for Home Use    | Never              | 561 | 77.6 | 0.23     |
|  | Just once or twice | 103 | 14.2 | 0.91     |
|  | Several times      | 34  | 4.7  | 1.27     |
|  | Many times         | 23  | 3.2  | 1.94     |
|  | Always             | 2   | 0.3  | 2.70     |
| N = 723                                    |                    |     |      |          |
| Gone Without Medicine or Medical Treatment | Never              | 529 | 73.9 | 0.19     |
|  | Just once or twice | 131 | 18.3 | 0.85     |
|  | Several times      | 44  | 6.1  | 1.51     |
|  | Many times         | 9   | 1.3  | 2.47     |
|  | Always             | 2   | 0.3  | 2.40     |
| N = 716                                    |                    |     |      |          |
| Not Had Enough Fuel to Cook Food           | Never              | 536 | 77.1 | 0.22     |
|  | Just once or twice | 97  | 14.0 | 0.86     |
|  | Several times      | 43  | 6.2  | 1.44     |
|  | Many times         | 12  | 1.7  | 1.78     |
|  | Always             | 7   | 1.0  | 2.44     |
| N = 695                                    |                    |     |      |          |
| Gone Without A Cash Income                 | Never              | 395 | 54.8 | 0.09     |
|  | Just once or twice | 187 | 25.9 | 0.59     |
|  | Several times      | 98  | 13.6 | 1.00     |
|  | Many times         | 29  | 4.0  | 1.68     |
|  | Always             | 12  | 1.7  | 1.90     |
| N = 721                                    |                    |     |      |          |

Although most households were struggling and poverty was increasing, very few could be considered destitute, at least on the evidence of this survey. However, without the constant and regular infusion of remittances from outside the country, the situation would probably have been very different. This is confirmed by a comparison with a national sample of Zimbabwean households by the Afrobarometer project.<sup>5</sup> The mean LPI score for the migrant-sending households was 0.44 compared with a national score of 1.74.<sup>6</sup>

## CONCLUSION

Remittances have become an essential part of household budgets and the national economy of Zimbabwe. In recent years, remittance flows have increased due to the growing number of Zimbabwean migrants who transfer cash and goods through both formal (e.g. banks, dedicated money transfer agencies and the Post Office) and informal (e.g. carrying in person or sending with a friend, relative or co-worker) channels. These informal transfer systems include sending remittances through relatives, friends, trusted agents and personal transport of cash or goods. Other informal transport services operate as side businesses to an import-export operation, retail shop or currency dealership.

The MARS study shows that remittances are mostly used for basic consumption (e.g. for food, school fees, medical expenses and for building). A small number of households have been able to use their remittances to increase income through the purchase and sale of goods or by investment in transportation or farming. Remittances are certainly spent on luxury goods but only a small minority of households can afford to spend very much on these goods. Interestingly, households do try and save a portion of their remittances, although it is likely that any value that savings had in 2005 would have been wiped out by rampant inflation shortly thereafter.

The study clearly shows that without remittance flows, the situation of many Zimbabwean households would be even more dire than it is already. Remittances have reduced vulnerability to hunger, ill health and poverty in both rural and urban households. A comparison with randomly selected households showed that households with migrants go without basic necessities less often. Remittances also allowed families to keep children in school and to put roofs over the heads of household members. There is a double irony here. Without the economic crisis in Zimbabwe, migration would not have reached

the volume that it has. In turn, migration (through remittances) has staved off the worst aspects of that crisis for many households, and even kept the national economy afloat (if only barely). However, the depth of the crisis and the struggle for survival mean that remittances are rarely used in a systematic or sustained manner for what might broadly be called “developmental” purposes. That is not why migrants remit and those are not the uses to which remittances are put.

## NOTES

- 1 Existing studies of remittance flows to Zimbabwe tend to focus on case-study evidence: see S. Bracking and L. Sachikonye, *Remittances, Poverty Reduction and the Informalisation of Household Wellbeing in Zimbabwe*, Global Poverty Research Group, Working Paper No. 45, 2006; F. Maphosa, “Remittances and Development: The Impact of Migration to South Africa on Rural Livelihoods in Southern Zimbabwe” *Development Southern Africa* 24(1) (2007): 123-36; F. Magunha, A. Bailey and L. Cliffe, “Remittance Strategies of Zimbabweans in Northern England” School of Geography, University of Leeds, Leeds, 2009.
- 2 For regional overviews see W. Pendleton, J. Crush, E. Campbell, T. Green, H. Simelane, D. Tevera and F. de Vletter, *Migration, Remittances and Development in Southern Africa* SAMP Migration Policy Series No. 44, Cape Town, 2006; B. Dodson, H. Simelane, D. Tevera, T. Green, A. Chikanda and F. de Vletter, *Gender, Migration and Remittances in Southern Africa* SAMP Migration Policy Series No. 49, Cape Town, 2008.
- 3 The weighted value is calculated by multiplying the number of cases “N” by the median household value. The median value is a more reliable measure since the mean is often distorted by a small number of large values.
- 4 The Lived Poverty Index (LPI) was developed by Afrobarometer and used in their country studies; R. Mattes, M. Bratton and Y. Davids, “Poverty, Survival and Democracy in Southern Africa” Afrobarometer Working Paper No. 23, Cape Town, 2003.
- 5 The Afrobarometer Network, “Afrobarometer Round 2: Compendium of Comparative Results from a 15-Country Survey” Afrobarometer Working Paper No. 34, Cape Town, 2004.
- 6 Mattes et al, “Poverty, Survival and Democracy in Southern Africa.”