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# Remittance Strategies of Zimbabweans in Northern England

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## Abstract

This paper reports on the work of University of Leeds research into the remittance strategies of Zimbabweans living in Northern England in 2008. On the basis of new primary data collected through a community survey and long interviews we shed light on the scale, scope, organization, and implications of remitting. We suggest the extent of remitting has been underestimated, both quantitatively, and conceptually. Our estimates suggest \$0.94bn was sent from the UK to Zimbabwe in 2007, with remitters more likely to be married, in an older age group, making one or more visits to Zimbabwe, intending to return, employed, and possessing higher levels of education in Zimbabwe. However, remitting piles pressure on Zimbabwean families in the UK and Zimbabwe, and can represent a form of dependency and deepening inequality with negative consequences for recovery in Zimbabwe. In summary, policy must remain equally attentive to social and economic processes.

## 1 Introduction

The remitting of money, skills, gifts and services has become an economically significant and genuinely global set of transactions linking individuals, households, communities, commercial establishments, and governments through complex and interdependent webs. Financial transfers alone have reached unprecedented levels, with £2.3bn flowing from the UK in 2005, and an estimated \$300bn crossing borders globally. Accordingly, the World Bank, the International Organisation for Migration, the UK Remittances Working Group, national governments, and other bodies are constructing remitting as a pathway to economic and political development (Ghosh 2006, IOM 2007). Indeed, interdisciplinary research has long been concerned with the contribution remittances make to economic development (Stark et al 1986, Cohen 2005).

Assessing the transformative potential and reality of migrant remittances has emerged as a significant focus of research and political attention (Ghosh 2006, Harman 2007). For many accounts, structural factors, including selective out-migration (brain drain), deskilling, the channelling of remittances into conspicuous consumption activities, and the emergence of parasitic commercial establishments undermine the potential of remitting for bringing sustainable economic and social change (Jordan and Düvell 2002, Raghuram and Kofman 2004). Indeed, remitting can reinforce inequalities between impoverished rural peripheries and metropolitan cores, classes, men and women, and so on (Jones 1998). Accordingly, one focus of burgeoning international and national policy thinking concerns the minimisation of such negative externalities and, through attention to market reform, capacity building, and political conditions, the exploitation of migrant-led activity for wider gain (World Bank 2005, Özden and Schiff 2006, UNDP 2008). Drawing on neoclassical economic and livelihoods literatures, the emphasis upon private responsibility and partnership with public and commercial institutions, and de-emphasis of activities like direct overseas development aid chimes with the ascendance of neoliberal values and governance (Rapley 2004) and, for Escobar (2002), the re-inscription of discourses with a familiar “colonial” architecture.

Indeed, the intensification of transnational networks is regarded as a key underpinning to the set of international relations between the global North and South that emerge under neoliberal, post-colonial conditions (Vertovec 2004). Taking the transnational context seriously deepens our analysis in three interconnected ways. First, an increasing body of evidence suggests that, like migration, remitting has social, as well as economic significance: that is, it is associated with a dual set of economic/material and non-economic/symbolic dimensions (Silvey 2004, Cliggett 2005). Individuals, households, and other groups remit to achieve various social, cultural, political, and economic ends. Similarly, remitting is prompted by vulnerabilities and opportunities that are material (including poverty, need for food and medicine, and business opportunity) and symbolic (including desire for status, and racism). We see remitting as a deeply embedded social practise that circulates and changes cultural economic meanings. Second, and connected, remitting intensifies and recasts transnational networks (Grieco 2004). Case-study research shows that remitting transforms transnational family relations and formations, religion, and politics (Bryceson and Vuorela 2002, Glick Schiller 2005). For example,

while money transfers connect members and generations of split families, these flows work alongside a broader set of social practises that, taken together, circulate care, affection, love, hope, authority, and meaning over the transnational network (Waters 2002, Yeoh et al 2005). Crucially, as new roles and relations emerge, and bundles of social practises become assembled and dis-assembled, the form and nature of transnational networks shifts, with implications for the context of vulnerability and opportunity (Pribilsky 2004). To summarise, inter-disciplinary research on transnational communities and networks can lead to re-conceptualise remitting as a social and spatial practise, with fluid cultural economic meanings and implications for the persistence of inequality (see Brah 1998, Jackson et al 2004).

We are drawn to Zimbabwe as a target of remitting because a deepening humanitarian crisis there since 2000 has generated unprecedented levels of emigration and remitting (UNDP 2008). Large sections of the Zimbabwean population are currently dependent upon remittances for their material wellbeing, not least because of worsening poverty, hyperinflation, food security issues, HIV-AIDS, the criminalisation of many activities under the guises of Operation Murambatsvina (“Operation Restore Order”) that started in May 2005 and displaced over 300,000 from their homes, and widespread cronyism. At the same time, significant opportunity exists for capital accumulation, including the unofficial exchanging of money, exploited by remitters and the government (Raftopoulos and Phimister 2004). For the vulnerable this eases survival; for others it may sustain some local trading, but it also opens the way for the better off to engage in the profitable and often corrupt transactions.

This paper reports on the results of an investigation into the remittance activities of Zimbabweans who were living in northern England in 2008 (a community based predominantly in the urban areas of Leeds, Bradford, Sheffield, and Humberside). We summarise key themes that emerge from a community survey (and, to a lesser extent, long interviews) which aimed to establish a baseline of remitting activities in 2008. Three key themes are addressed: the scale and scope of remitting; the characteristics of those remitting and not remitting; implications for theory and policy. This paper starts with a brief discussion of why we chose to research Zimbabweans in northern England, an overview of the methods used, and the broad characteristics of the sample.

## **2 Why is Northern England an important case-study?**

Zimbabweans living in northern England are our focus. Authoritative estimates of how many Zimbabweans live in the north range from 20,000 to over 100,000, but commentators agree this is a significant cluster of the overall population based in the UK, which is estimated to be of the order of some 300,000 persons. Indeed, the UK hosts the largest share of this diaspora outside neighboring South Africa and is thought to account for a significant share of remittances to Zimbabwe. However, despite being a major centre of established Zimbabwean population in the UK, the communities of northern England have received no prior empirical attention. This is a diverse population in terms of class, ethnicity, time in the UK, and residence status. For example, residents include those who entered the UK around the time of independence; as trainee NHS nurses with funded scholarships; as students; as family reunifiers; who have at one time or another applied for asylum; visitors; and others, Bloch 2006, McGregor 2007).

Up until 2000, the Zimbabwean migrant population in Yorkshire consisted mainly of students studying at several universities around the region, and their families. Yorkshire is home to one of UK’s biggest institutions of higher learning, the University of Leeds, which has seen several well-known Zimbabweans pass through its doors, amongst them Dr. Simba Makoni, Dr. Lloyd Sachikonye, and Dr. Lazrus Zanamwe. Yorkshire is also home to Leeds Metropolitan University, University of Bradford, Huddersfield University, University of York and University of Sheffield. Most of these Zimbabwean migrant students were either on scholarships or children of affluent and eminent Zimbabweans who could afford to send their children abroad. The community was small and almost everyone knew each other and a lot of them were doing higher degrees such as Master’s and PhD. Anecdotal information holds that the Zimbabwean migrant student population began to change around

2000 with more students doing diploma courses, in particular Nursing (see Appendix 1). This is explained by the fact that when New Labour came into power in 1997, it embarked on a drive to improve the National Health Service (NHS), which consequently meant recruitment and training of nurses (i.e. Project 2000 Nurse Training Programme). At the same time Zimbabwe began to experience an economic downturn, and young educated Zimbabweans seeking to escape a spiralling economy that offered little hope and prospects of job opportunities, saw an opportunity for greener pastures, and applied for Nurse training in the UK. Nursing was a popular choice for course of study for a lot of students coming from Zimbabwe, as it was NHS funded, which meant no tuition fees, whilst students were also given a stipend bursary. A lot of them were mainly young educated Zimbabwean professionals such as teachers, bankers, and university graduates.

Overall, the population of Zimbabweans in the north is long established, has been bolstered by recruitment of skilled workers and trainees into the health service, has been further increased by the UK government policy of dispersing asylum seekers in the early 2000s, and has since grown through reunification and cumulative causation. Over the past twenty years, when much of this immigration occurred, the north's economy has shown pockets of growth (particularly around financial and business services and retail in Leeds) and areas of decline (including Bradford and Hull's manufacturing base). More recent government decentralisation of some departments (including the DWP), investments in the NHS, and the growth of funding for student places have also expanded opportunity. As with many de-industrialised and restructuring regions, housing prices showed considerable variation from town to town and across the neighbourhoods of the major metropolitan centres, notably Leeds, but remained below London values, making the region more affordable.

### **3 Research methods**

We use the established and proven ethnosurvey research design to combine information from a closed-ended "community survey" with qualitative and ethnographic data generated from semi-structured, open-ended "long interviews" with community members, expert interviews, field notes, and community corroboration. This methodology gives us an opportunity to develop a fully balanced and informed view of social patterns and processes.

In the absence of an empirical sampling frame we identified and recruited participants for the community survey using a multiply seeded snowball design, supplemented with project publicity (including a project website and newsletters). Key to the successful identification of a range of initial interview seeds was close collaboration between the research team and a project steering group. The latter consisted of Zimbabwean community leaders and activists and scholars with broad social contacts with Zimbabweans across the north, and internationally. The steering group also provided direct input into the design of the survey instrument, the interpretation of the pilot survey results, and the initial interpretations of empirical themes emerging from the data. Versions of the instrument were available in Ndebele and Shona, on-line, and with large print. Open spaces on the form enabled those who wish to self-identify (although our presumption was most would wish to remain anonymous), to write additional comments, and to express an interest in being part of the long interviews.

Working with members of a vulnerable population potentially diminishes both the diversity of and depth of responses, particularly from those who have concerns over their continued residence in the UK and ability to meet obligations to self, family, and others. To counteract this, we communicated carefully, consistently, and openly with members of the community through diverse media including face to face meetings, newsletters, web site, participation in events; conducted the research in a respectful manner by, for example, offering financial donations to those participating in long interviews and acting as referral/collection agents; explained the uses and non-uses for the data, and how it can benefit Zimbabwean individuals and groups; discussed the survey contents with community leaders; carefully explained our ethical procedures. Using referrals to generate responses helps address some of the suspicion that probing for personal and financial information and even 'illegal' transfers might arouse that the research is in any way to be communicated to tax, immigration or security

officials of either government. In long interviews, we asked informants whether they know of such matters as black-market remitting rather than whether they engage in them themselves. To ensure we represented the diverse experiences of Zimbabweans we sought those possibly engaged in ‘entrepreneurial remitting’ and/or with knowledge of these activities.

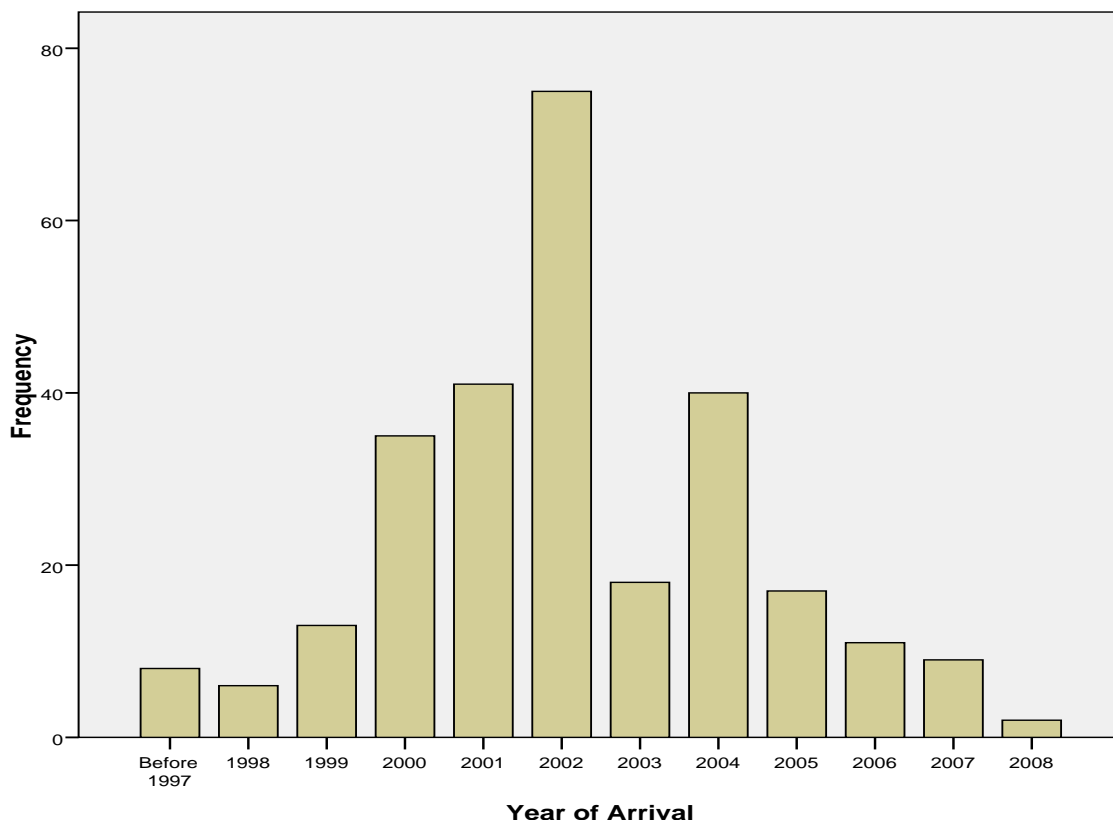
The 35 long interviewees were selected to represent the diversity of strategies and experiences within the community. We used the results of the community survey, expert interviews, and community corroboration to gain an accurate picture of such diversity. To recruit respondents for the target groups we invited those who self-selected from the survey above and supplemented these voices with other referrals from the community. In line with prior approaches, we offered a remuneration of £15 to contribute to the time involved in the interview and any travel costs. Most interviews lasted around one hour, and were held at mutually agreed upon times and locations. Expert interviews both set the context for the study and enable us to explore the structure of vulnerability and opportunity within which remitting operates; officials from the community, business, and government are participating in the research. Further contextual and interpretative data has been acquired from two visits to Zimbabwe during the span of the research (June 2008, January 2009), conversations with our steering group, and participation in and observation of community events as recorded in field notes.

#### 4 Sample characteristics

Between April and December 2008 a total of 307 community surveys were returned and coded. A simple statistical profile of the sample (Appendix 2) suggests Zimbabweans living in the North are part of an increasingly distinctive immigration regime in post 2000 UK. For example, the recency of arrival, age (middle) and sex (women) profiles are distinctive. Educational qualifications suggest a positively selected cohort, consistent with recent comments about “the missing middle” (classes) (Birdsall 2007), although this may be shifting.

The majority of the sample are recently arrived, especially in 2002 (Figure 1).

*Figure 1 Year of first arrival in UK, Zimbabweans living in Northern England in 2008*



Migrations in 2001-4 may have been fuelled by a wave of political repression preceding the 2002 Zimbabwean presidential elections, and thereafter (i.e. Murambatsvina). Many of these Zimbabweans sought political asylum in the UK, and found sympathy in the British Government that was critical of the Zimbabwean government. Consequently very few of those that were refused refugee status have been sent back to Zimbabwe. As one family member emigrated he/she joined the group of family members sending remittances home thus easing the remittance burden on those already in the UK who had been doing it for a while. In other cases where relationships remained intact, individuals combined efforts to help more family members and relatives to emigrate, hence in some cases whole families have been able to entirely migrate to the UK.

Such reunification is reflected by the shifting reasons people gave to come to the UK from 2001 onwards. Whereas previously people said, “they came to study,” there is a sharp rise in those that indicated that they had “left the country to escape political situation in Zimbabwe,” or “to escape economic hardships in Zimbabwe.” As a consequence, the majority of those arriving since 2002 are either asylum seekers or those in search of employment. Within the North, Yorkshire has been an attractive location for migrants because it is home to a diverse range of industries and services ranging from those dealing in customer care, food and beverages, textile and clothing, steel and engineering, and cosmetics industries. A lot of Zimbabwean migrants have tended to concentrate in areas where there is industrial employment. This would have been ideal for recent working class Zimbabweans firstly, because they would have come from similar working background in Zimbabwe. Secondly, unlike work in health care that requires rigorous Criminal Record checks, work in industry does not require such checks. This is especially suited to those who are asylum seekers and have restrictions to their right to work in the UK.

The diversification of migration and residence strategies is consistent with a number of elements of transnationalism within the Zimbabwean community (Table 1).

*Table 1 Transnational Organisation of Zimbabweans Living in Northern England, 2008*

<i>Characteristic</i>	<i>Category</i>	<i>Percentage of Sample</i>
Transnational Family	Partner lives in UK	42.4
	Partner lives in Zimbabwe	9.8
	No partner or location missing	48.8
	Children (under 16) live with respondent in UK	58.5
	Children (under 16) live in Zimbabwe	22.9
	Children (under 16) live elsewhere	5.4
	No children or location missing	24.2
	Parents living in Zimbabwe	69.3
	Parents not surviving or living in UK or missing	30.7
Visits	Been to Zimbabwe 1-5 times since first Arrived in UK	21.9
	Been to Zimbabwe 6 or more times since First arrived in UK	4.6
	Never been back to Zimbabwe	61.4
	Missing	12.1
Remitting	Send or take items to Zimbabwe	77.5
	Send or take items to Zims elsewhere	4.2

	Do not remit	14.4
	Missing	3.9

Of those married, one in five has a partner in Zimbabwe; of those with children, one in three has a child in Zimbabwe. Most have one or both surviving parents in Zimbabwe. Consistent with the high proportion with refugee/asylum status, low rates of return visits suggest these long distance relationships are being maintained through remitting activities. Indeed, over 80% of the sample remit.

The next two sections explore the nature of this remitting in further detail.

## 5 Scale, Scope, and Practises of Remitting

Remitting is practised by the overwhelming majority of the respondents (81.7%). Most report sending everyday necessities back to Zimbabwe. Table 2 shows the percentage of the overall sample who, during calendar year 2007, said they had remitted specific items. It demonstrates that remitting

*Table 2 Remitting Activities of Zimbabweans in Northern England, 2008*

<i>Items remitted during 2007</i>	<i>Percentage of sample who said they remitted this item in 2007</i>
Cash for general household support	55.5
Cash for food	60.2
Cash for school fees	52.6
Cash for household bills	41.2
Cash for clothes	39.5
Cash for fuel	27.8
Cash for medicines	41.9
Cash for funeral costs	40.2
Cash for purchase of household items	18.9
Cash for building project	20.9
Food purchased through remittance exchange agencies	19.9
Fuel purchased through remittance exchange agencies	15.0
Medicines purchased through remittance exchange agencies	10.1
Food items themselves	13.4
Actual medicines	16.7
Actual household items	11.5
Actual clothing items	28.2
Actual vehicles	8.8

cash for food is an activity of 4 of every 5 Zimbabwean adults in the North. In contrast is the low frequency with which consumer durables (household items including TVs) and longer term projects are mentioned (by approximately 1 in 5 of the sample). The leading items remitted frequently (ie monthly) were: cash for food (mentioned by 44.8% of the sample), cash for household support (40.5%), cash for school fees (31.7%), cash for household bills (29.1%), and cash for medicines (22.9%). The relative frequency of remitting for school and medicine is a depressing commentary on the states of Zimbabwe's infrastructure in these sectors. A great deal of remitting appears to be organised around everyday activities necessary for basic survival: to reflect this, we term this behaviour "everyday remitting". Of those items that attracted remittance activity less frequently (fewer than ten times per year), the leading items were: cash for funeral costs (mentioned by 23.9% of the

sample), cash for school fees (20.9%), cash for medicines (19%), and cash for clothes (17.6%). These data also suggest the salience of everyday remitting.

In a similar manner, daily subsistence and school fees accounted for the highest estimated cash values of remittances (Table 3). For each category, there is preponderance of smaller amounts and

*Table 3 Estimated value in Great Britain Sterling of 2007 remittances sent by Zimbabweans resident in Northern England, 2008*

<b>Category</b>	<b>Mean</b>	<b>Median</b>	<b>Maximum</b>	<b>St Dev</b>
Daily Subsistence	1,592	1,250	7,000	1,494
School Fees	715	300	7,000	1,136
Funeral costs	223	159	700	182
Long Term Investments	3,757	1,500	20,000	5,465
Overall total	3,243	1,800	22,400	4,245

a fewer larger amounts (as suggested by the relative values of median and mean). Unsurprisingly, long term investments (new buildings or land) record higher average amounts than livelihood remittances. However, due to their greater frequency, the latter comprise 60% of overall remittances. These results suggest that the “average” Zimbabwean in Northern England remitted £3,243 to Zimbabweans overseas in 2007.

Interviews further suggested that remitting is thought to encompass a wide range of activities. For example, we learned of families who regarded the process of bringing someone from Zimbabwe to the UK (“sending for them”) as a remitting responsibility, including costs associated with preparing travel documents, passage, and support upon arrival.

To explore the pattern of intended targets of this activity, and the scope of remitting, we asked who were the main beneficiaries, and who were additional beneficiaries of remitting in 2007. Referring to main beneficiaries, two in five Zimbabweans who remit direct these flows to their parents; a further one in five sent remittances to their children (Table 4), in line with the transnational family structure.

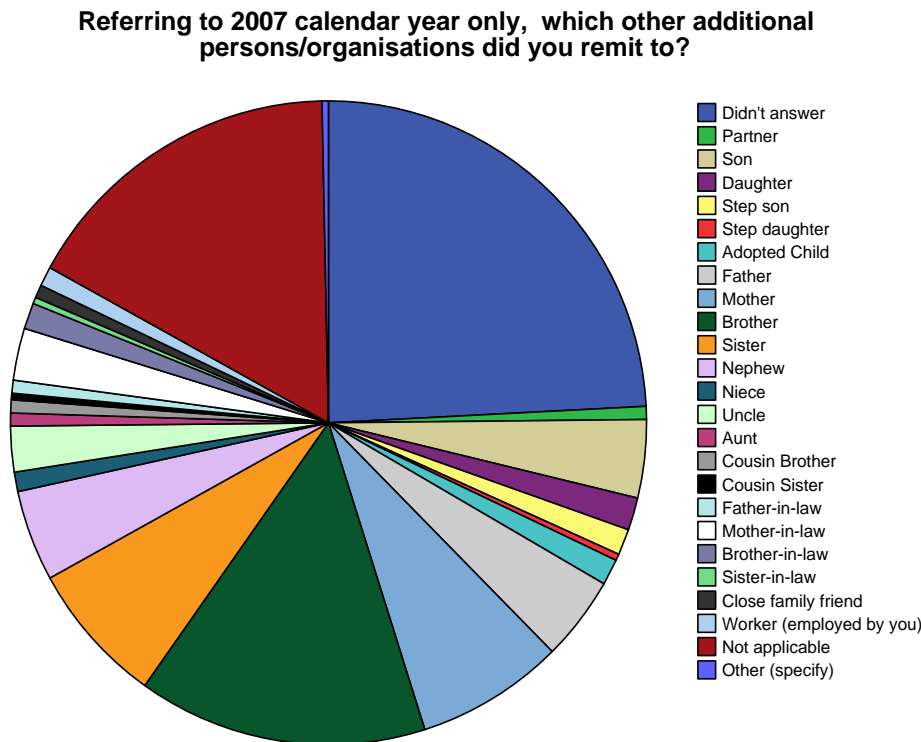
*Table 4 Primary beneficiaries of 2007 remittances sent by Zimbabweans resident in Northern England, 2008*

<b>Primary beneficiary (to whom did you mainly remit?)</b>	<b>Percentage of Sample</b>
Father	23.9
Mother	17.0
Son	9.8
Daughter	9.8
Partner	7.8
Brother	2.9
Sister	2.3
Uncle	1.0
Mother-in-law	1.0
Other	3.2
Did not remit or missing data	21.3

The significance of the father and mother in being the main recipients is indicative of two possibilities; firstly that in keeping with tradition, people are remitting for the upkeep of elderly parents. The predominance of the father as the main recipient would be largely because the father is considered the head of the family in most African families, and as such has the overall responsibility of looking after the family including an elderly mother and any other family members living in his household. Secondly, this could be indicative of the fact that those that are remitting are doing so through their parents, to whom they have entrusted the running of their affairs in Zimbabwe, which in some cases has meant looking after their children.

We also explored the extent of remitting by asking about other recipients. Figure 2 shows the broad

Figure 2 Additional remittance recipients of Zimbabweans in Northern England 2008



social networks tied into remitting strategies. Most frequently mentioned were brothers (14.7% of the sample), sisters (7.2%), and nephews (4.6%), although former employees and family friends also received remittances from 5 Zimbabweans.

Remitting occurred in “traditional” and increasingly innovative ways. Specialised remittance

Table 5 Main methods of remitting in 2007 by Zimbabweans in Northern England, 2008

<b>Method of Remitting</b>	<b>% sample remitting cash for household support</b>	<b>% sample remitting cash for food</b>	<b>% sample remitting cash for funeral costs</b>
Remittance exchange agencies including Alliance Links, Moneyways	38.9	30.7	18.3
High street remittance channels including	13.4	14.4	9.8

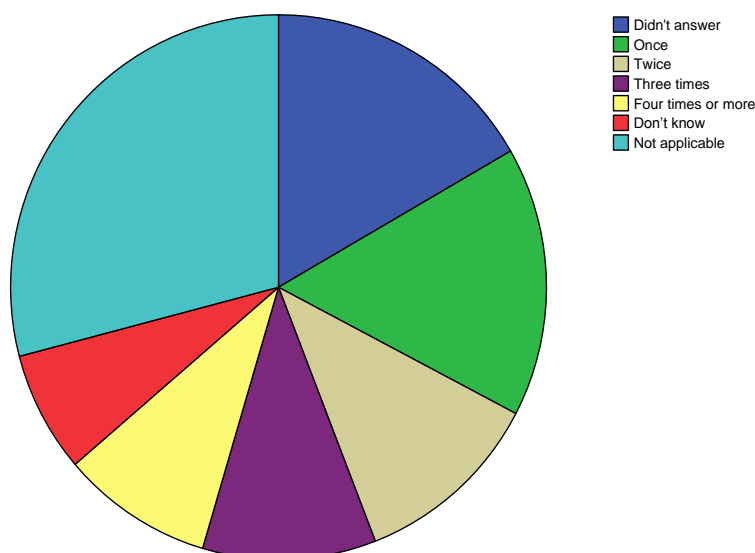
Western Union			
Internet transfers	2.6	2.9	2.0
Commercial banks	1.6	1.0	1.0
Postal services including post office, FedEx	2.0	1.0	0.7
Personally carried by self or friends/family	2.6	2.9	2.0
Not applicable or missing data	38.9	47.1	66.2

agencies dominated the provision of services for regular remittances (80% of transactions involving cash for household items and food went this route), and was even more prominent for cash destined for funeral expenses (85% of transactions). The internet and personal carriage was the next most frequently used avenue, ahead of banks and postal service institutions. The growth of internet routes parallels the opportunities for internet shopping, with items “delivered” by local agents in Zimbabwe. While medicines and grain were two commodities remitted in this innovative manner by our respondents, approximately 9% of fuel remittances were transacted in this manner. Methods were not always chosen (or switched) based on cost alone. Different methods were selected for different reasons. Based on cost, remittance agencies like Alliance Links and Moneyways (12%), and courier services like Sisi Theresa and Mai Tanyanyiwa (4%) were most likely to be chosen. However, a ranking based on safety and security put high street remittance agencies like Western Union at the top (18%), followed by remittance exchange agencies and postal services.

We found further evidence of how remitting is a carefully strategised, and highly scrutinised element of daily life in the Zimbabwean community through patterns of change in the remitting methods used during 2007. Figure 3 suggests that the majority of remitters had switched and one quarter had changed at least twice. When asked why they switched remittance method respondents were most likely to mention the improved exchange rates that could be obtained with the new method (30% of all switchers), the expense and cost savings that could be gained (mentioned by 28% of switchers), the unreliability of the old method (24%), and ease (9%) and speed of delivery (9%).

Figure 3 Switching remitting method, 2007

Referring to 2007 calendar year only how many times if any, did you change or switch your main method of remitting?



## 6 Characteristics and motivations of remitters

We explored the remitting process by comparing the group of Zimbabweans who said they had remitted in 2007 with the group of Zimbabweans who had not remitted in 2007 (further analysis will look at variation across type and magnitude of remitting). Table 6 presents the counts of remitters and non-remitters for key demographic and socioeconomic characteristics, and summarises simple statistical tests. The Goodman-Kruskal tau statistic assesses significance of directional relationship between nominal characteristic category and remitting, Somers' d statistic assesses significance of directional relationship between ordinal characteristic category and remitting. The fourth column

Table 6 Cross-tabulation of remitting activity by characteristic (significant categories in bold)

<i>Category</i>	<i>Did not remit in 2007</i>	<i>Remitted in 2007</i>	<i>Total cases</i>	<i>G-K tau</i>	<i>Somers' d</i>	<i>pvalue</i>
Female	25	156	187	0.003		.899
Male	18	92	116			
<b>16-20</b>	9	4	13		-0.167	.000
<b>21-34</b>	19	100	125			
<b>34-49</b>	13	124	141			
<b>50+</b>	2	20	23			
<b>Single</b>	29	91	125	0.046	.000	
<b>Married with one or more partner</b>	15	142	160			
Asylum seeker or refugee	16	78	98	0.026		.287
Student visa	1	5	6			
Work permit for UK	0	13	13			
Work permit for South Africa	0	8	8			
Perm Res UK	15	46	61			
Undocumented	2	9	11			
Missing	10	88	106			
<b>No visits to Zim since in UK</b>	33	147	188		0.089	.045
<b>1-5 visits</b>	5	62	67			
<b>more than 5 visits</b>	1	13	14			
<b>Intend to return to Zimbabwe at right time</b>	12	132	148		0.151	.000
<b>Unsure about return</b>	1	20	22			
<b>No intention to return</b>	21	51	72			
<b>Full-time employed</b>	9	111	122	0.049		.002
<b>Part-time employed</b>	5	19	24			
<b>Student</b>	12	40	52			
<b>Unemployed</b>	4	10	14			
<b>Not working for other reasons</b>	8	30	42			
Working <20 hrs week	6	28	34		0.06	.883
Working 20-37 hrs week	6	63	69			
Working 38+ hrs week	8	97	106			
Earning >£1000 pcm	9	106	116		0.014	.754
Earning <£1000 pcm	13	78	94			
Using Zimbabwe acquired skills in work	3	50	53		0.027	.542
Not using Zimbabwe acquired skills in work	15	117	134			

<b>Primary education (Zim)</b>	5	5	11		0.085	.013
<b>Secondary education (Zim)</b>	12	73	90			
<b>Prof qualification (Zim)</b>	3	40	45			
<b>Diploma (Zim)</b>	11	61	73			
<b>Bachelors or higher (Zim)</b>	1	36	37			
Arrived UK before 2000	4	23	27		0.028	0.425
Arrived 2000	2	33	35			
Arrived 2001	8	33	41			
Arrived 2002	11	60	75			
Arrived 2003	0	18	18			
Arrived 2004	5	35	40			
Arrived 2005 and since	9	27	39			

does not necessarily sum the second and third columns due to missing data. Each characteristic is briefly discussed.

**Gender:** These data do suggest that a higher proportion of women remit than men, although the difference is not statistically significant. As seen below, remitting does relate (as we would expect) to employment, and the concentration of employment in nursing and care – traditionally dominated by female employment – may begin to account for these differences. Moreover, literature identifies remitting as “women’s work” as well as man’s work, and the pressure to remit may have compelled such commitments.

**Age:** Those in older age categories were more likely to remit than those under 34. Variations in economic activity between these groups may contribute to this pattern.

**Marital status:** This characteristic also revealed significant differences in remitting behaviour between, in this case, more likely to remit married persons and less likely to remit singles (consistent with the age finding above). Remitting strategies are family affairs, and seemingly pre-occupy the everyday rounds of the majority of Zimbabweans.

**Immigration status:** The proportion of remitters did vary by current immigration status in the UK, although in partly unexpected albeit insignificant ways. That is, while asylum seekers and refugees (most of whom do not have a right to work) did show below average rates of remitting in 2007, so too did those with authorisation to work in the UK. Legal status alone does not directly associate with remitting activity, partly indicative of the tremendous pressure some of our families are under to remit, and partly indicative of a split in the community between distinct groups of remitters and non-remitters.

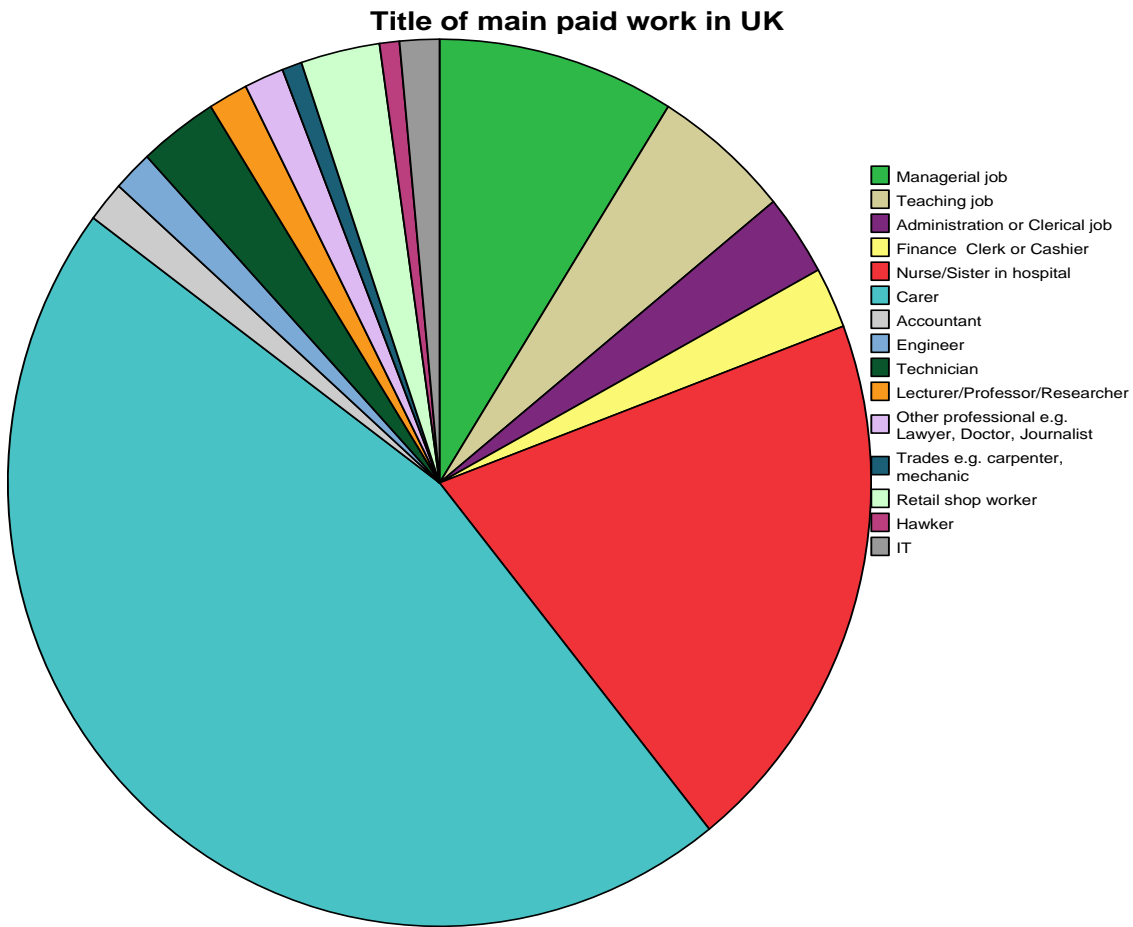
**Visits to Zimbabwe:** Transnational theory suggests that remitting and geographic circulation enhance each other, so we expected that frequent visitors to Zimbabwe would be more likely to remit. This was confirmed, suggesting that non remitters have fewer connections with Zimbabwe than remitters.

**Return intentions:** Those who see remittances as investments in future wellbeing argue that migrants with strong intentions to return are more likely to be remitting than those who do not intend to return. Again, expressed intention to return was significantly associated with being a remitter, with those saying they had no intention to go back more likely to not remit.

**Labour market position:** Receiving income is a pre-requisite for the financial remitting that many respondents practised, so we believed those in work would be more likely to remit than those not in work. Indeed, students, the unemployed, and those not working for other reasons were more likely to not remit than those in part-time or full-time work. However, the nature of the relationship is opaque as, for example, there is no significant difference in remitting by hours worked, by earnings, or by perceived deskilling. It may be that part of the complexity is related to the limited employment choices

available to Zimbabweans, as reflected in Figure 4 which suggests concentrated in the nursing and care sectors:

Figure 4 Title of main paid work in UK



Education: The higher the educational qualifications obtained in Zimbabwe before leaving for the UK, the more likely Zimbabweans are to remit, with differences most pronounced between those with the least and most education.

Year of arrival: Given the complex dynamics and changing composition of the migration stream in the past decade, this characteristic is not related to remitting. Rather than a rejection of the remittance decay hypothesis, such a finding attests to the importance of further probing the changing character of migration.

In summary, the following characteristics were significantly associated with the group of remitters: being married, being in an older age group, making one or more visits to Zimbabwe, intending to return, being employed, having higher levels of education in Zimbabwe.

The survey included a number of items that directly investigated the motives and values that lay behind remitting. Taken together, and in light of the trends above, these support a view of everyday remitting as a necessary survival strategy for Zimbabwean families. Consistent with the preponderance of everyday remitting, items were “requested” rather than sent as unexpected gifts. Of these remitting 75% said all or most the items had been requested, and 25% said only a few or none had been requested. Of those remitting, 80% listed their Zimbabwean family as the main source of expectation for remitting, followed by 4% (church), Zimbabwean community (3%). Cultural traditions for many Zimbabweans are amply manifest in the concept of the extended family whereby people are generally

expected to look after their kith and kin; hence children are generally expected to look after their elderly parents. This is also often exemplified in cases of death, whereby an eldest son is expected to become the head of the family upon his father's death, and assume the responsibilities of looking after the family; or whereby a younger brother is expected to look after his dead brother's family. Whilst there is a general sense of moral obligation for one to look after those closest to him, the concept of the extended family has been part of Zimbabwean culture and tradition generally referred to as 'Nhaka' in Shona, that obligates those designated to look after siblings, uncles, cousins and even distant relatives. The prevalence of Aids in Zimbabwe has also seen an increase in Aids orphans, and in keeping with the tradition of 'Nhaka' a lot of the migrants have to remit to look after these extended families. It is these common beliefs and traditions that among other things obligate Zimbabweans to remit. Finally, political loyalties were not cited as reasons for remitting. Over 90% of those remitting said they did not expect anything in return for remitting, and 10% said they expected some support and assistance from some of the beneficiaries.

Explorations of general beliefs and values concerning remitting (Table 7) show it to be an activity

*Table 7 Agreement with statements about how Zimbabweans in the UK feel about remitting*

<i>Statement</i>	<i>Percentage of Sample agreed</i>	<i>Percentage of Sample disagreed</i>
All Zimbabweans are expected to remit	50.0	27.1
Women not expected to remit as much as men	10.1	61.8
Those without work not expected to remit as much as those in work	35.9	33.7
Partners often remit without telling each other	31.4	24.5
Remitting is a status symbol	19.3	34.3
Bringing family members to the UK is more important than remitting	38.2	22.9
Remitting has helped sustain the Zimbabwean economy	48.4	11.8
Remitting has not helped/is not helping the political situation in Zimbabwe	25.2	28.5

equally expected of men and women, indeed expected of all Zimbabweans but not as a status symbol, it has helped sustain the Zimbabwean economy, and that it is less important than bringing family members to the UK. Responses were more equally split over the degree to which employment status should affect remitting and the degree to which it has helped the political situation in Zimbabwe. The barriers to remitting centred on the ability to afford to do this due to personal commitments (52.3% of the sample), but also identified the lack of proper working documents (16.0%), concerns over the safety of remitting and being ripped off (4.2%), high fees charged (1.3%), with 26.2% not responding to this item.

We also investigated some of the implications of these patterns of remitting. Table 8 suggests that

*Table 8 Main consequences of remitting for Zimbabweans*

<i>Consequence</i>	<i>Percentage of Sample</i>
Puts a strain on family relationships	35.5
Little or no social life	13.5
Forced to work long hours under poor conditions	10.9
Working long hours may lead to poor health	5.3
No holidays	2.3
Other or missing	32.5

over a third of our sample revealed remitting puts a strain on family life and relationships. While this is consistent with the family-orientation of remitting, we learned that relationships had suffered from lack of trust between partners over remitting strategies. For example, as above in Table 7, 31.4% of the sample agreed with the statement that “partners often remit without telling each other” and 24.5% disagreed with this.

## **7 Theory and Policy**

Our preliminary analysis of field data suggests that the “remittance debate” is significantly enhanced by a consideration of the transnational context within which remitting proceeds. We argue this has implications for academic debate in a number of areas:

- the definition and conceptualisation of remitting;
- the relationship between remitting and economic and social development, including the dependencies and dualism that remittances perpetuate both in the UK and in Zimbabwe;
- how experiences of remitting and return vary by gender;
- the organisation of the Zimbabwean diaspora and the continuing development of transnational relations.

The research also informs the development of policy. As above, the “average” Zimbabwean in Northern England remitted £3,243 to Zimbabweans overseas in 2007. Scaling this mean amount up to the national population of 300,000 Zimbabweans in the UK (which conservatively includes 200,000 adults) suggests total annual remittances from the UK of the order of £648m, equivalent to approximately US\$0.94b. Of course, conditions continue to fluctuate in the UK and Zimbabwe, so this estimate is dynamic. Moreover, we believe this “fiscal” amount may continue to under-estimate the true extent of remittance flows, which include activities such as sending for and funding the passage of joining migrants.

The magnitude and complexity of remitting affects a range of policy issues including, amongst others:

- the vulnerability and standing of Zimbabweans in the UK (key audiences include the Home Affairs Select Committee on Immigrant Control, the Refugee Council, UK Remittances Working Group, and relevant Local Authorities);
- the path and meaning of development in sending countries (key audiences include DFID, the IOM Migration for Development in Africa agenda, and others concerned with the Millennium Development Goals more generally);
- the organisation of post-crisis Zimbabwe and its diaspora and the role of policies on dual citizenship, brain gain, education and so forth;
- the need for baseline data that sheds light on how remitting creates winners and losers through dollarisation

It is through such means as this joint Zimbabwe Institute-University of Leeds workshop that we can learn more about the realities of these issues within the region, and lay groundwork for future consultation and collaboration.

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## Appendices

### Appendix 1 Statistics of student nurses at University of Leeds, School of Health Care (2000-2006)

<i>Program Title</i>	<i>Cohort Start</i>	<i>Total students on program</i>	<i>Total Zim. students by program</i>	<i>% of Zim. students by program</i>
Diploma in Nursing (Adult)	Apr-00	117	20	17%
Diploma in Nursing (Mental Health)	Apr-00	20	4	20%
Diploma in Nursing (Adult)	Sep-00	105	2	2%
Diploma in Nursing (Mental Health)	Sep-00	23	4	17%
Diploma in Nursing (Child)	Apr-01	14	1	7%
Diploma in Nursing (Adult)	Apr-01	84	7	8%
Diploma in Nursing (Mental Health)	Apr-01	15	2	13%
Diploma/Advanced Diploma in Nursing (Adult)	Sep-01	93	11	12%
Diploma/Advanced Diploma in Nursing (Learning Disabilities)	Sep-01	17	3	18%
Diploma/Advanced Diploma in Nursing (Mental Health)	Sep-01	17	2	12%
Diploma in Nursing (Mental Health)	Jan-02	24	1	4%
Diploma/Advanced Diploma in Nursing (Learning Disabilities)	Sep-02	18	1	6%
BHSc Nursing (Adult)	Sep-02	28	1	4%
BHSc Radiography (Diagnostic)	Sep-02	42	2	5%
Advanced Diploma in Nursing (Mental Health)	Jan-03	22	1	5%
Diploma/Advanced Diploma in Nursing (Learning Disabilities)	Sep-03	20	2	10%
Advanced Diploma in Nursing (Mental Health)	Sep-03	20	1	5%
BHSc Midwifery (18mth Programme)	Sep-03	15	1	7%
Advanced in Nursing (Adult)	Jan-04	92	1	1%
Advanced Diploma in Nursing (Mental Health)	Jan-04	22	2	9%
Advanced in Nursing (Adult)	Sep-04	99	1	1%
BHSc Midwifery (18mth Programme)	Sep-05	19	1	5%
BSc Radiography (Diagnostic)	Sep-05	81	1	1%
Advanced Diploma in Nursing (Mental Health)	Jan-06	14	3	21%
Advanced in Nursing (Adult)	Sep-06	91	1	1%
BSc Midwifery (18mth Programme)	Sep-06	19	2	11%

*Appendix 2 Summary Profile of Zimbabweans in Northern England, 2008*

<b>Characteristic</b>	<b>Category</b>	<b>Percentage of Sample</b>
Sex	Male	38.9
	Female	61.1
	Missing	0
Age	16-20	4.2
	21-34	40.8
	35-49	46.1
	50+	7.5
	Missing	1.4
Marital Status	Single, never married	20.6
	Single, previously married	18.9
	Married, one partner	49.3
	Married, multiple partners	2.9
	Missing	8.3
Year First Came to UK	Before 1997	2.6
	Between 1998 and 2000	17.6
	In 2001 and 2002	37.9
	In 2003 or 2004	19.0
	In 2005 or since then	12.8
	Missing	10.1
Current Status in UK	Asylum seeker/refugee	32.0
	Student visa	2.0
	Work permit	4.2
	Permanent resident	19.9
	Undocumented	3.6
	Other	2.6
	Missing	35.7
Main activity in UK	Full-time employment	39.9
	Part-time employment	7.8
	Student	17.0
	Unemployed or looking for work	4.6
	Not working for other reasons	13.7
	Working at home (care)	0.3
	Missing	16.7
Main paid job in UK	Carer	20.3
	Nurse or sister in hospital	8.8
	Managerial	3.9
	Teaching	2.3
	Administrative/clerical	1.3
	Technician	1.3
	Retail worker	1.3
	Finance clerk/cashier	1.0
	Not applicable (ie no paid work)	52.3
	Missing	15.5

Hours in paid work per week	Below 20	11.1
	20 to 37	22.5
	38 or more	34.6
	Not applicable	14.4
	Missing	17.4
Highest level of education	Primary	10.5
	Secondary	4.6
	Diploma in HE	14.4
	Professional qualification	5.6
	Bachelors (or Masters)	16.0
	PhD	1.0
	Missing	47.9

*Appendix 3 Acronyms*

DWP	Department of Work and Pensions
IOM	International Organisation for Migration
NHS	National Health Service
UK	United Kingdom

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