

Motivations for Remitting Behaviour of Zimbabwean Migrants in Johannesburg

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Abstract. This paper explains the reasons, frequency, mode and factors affecting remitting behaviour of Zimbabwean migrants in Johannesburg. The paper is based on a study carried out in 2012 in two geographical areas of Johannesburg, Kempton Park and Tembisa. It argues that remitting behaviour is based on economic and social calculations made by migrants in terms of how they want to continue being involved in the affairs of their families in Zimbabwe and their own individual evaluations of what the future holds. It is also management of risk in the sense that migrants will remit more if they think their future in South Africa is not guaranteed. The economic circumstances definitely affect how frequent and how much one remits to their family. Remitting behaviour must be seen as a fully rational way of balancing levels of involvement in the two countries. It is also a way of assuring family members that the migrant has not yet become *umadliwa*. This paper reveals that remitting behaviour is related to the type of job a migrant has; which in turn is affected by the type of social capital directly available to a migrant. Low status jobs affect the frequency and level of remittances.

Keywords: *Johannesburg, Migrants, Malayitsha¹, Remittance, umadliwa², Zimbabwe*

Introduction

The motivations for Zimbabwean migration have been well documented and are mainly economic, while others acknowledge political disturbances as having exacerbated the already economically fragile situation. ZIMSTAT (2014) acknowledges reasons for migration as mainly economic and identifies South Africa and Botswana as the major migrant destinations for Zimbabweans. The purpose of this study is to explain remitting behaviour of migrants; why they remit (since 85% of research participants do so), how often they remit and what they remit. Remitting behaviour is explained largely as an outcome of a cost benefit analysis by individual migrants

¹ A term widely used to refer to cross-border taxi operators

² A term mainly reserved for migrants who do not remit anything to their families. They are assumed to be so much carried away by the pleasures of South Africa that they “forget” their families in Zimbabwe.

(regarding their present and future lives – as part of a gift giving tradition that creates a social contract between the remitter and recipient) although to some extent it is altruistic and meant to help close dependants such as parents and children. To the extent that remittances directly aid important life issues of the recipients (such as paying for school fees, electricity and hospital bills), remitting behaviour reveals how the family network is part of the migration strategy. Migration is a family survival strategy and the migrant remains indebted to the family 'back home'. In this paper remittances refer to money and material goods sent by migrants to their relatives/dependants in Zimbabwe. This research reveals that remittances are mainly sent through 'informal' channels such as *malayitsha* and bus operators.

Literature Review

The reasons for migration strongly point towards issues of desperation, survival and relative deprivation. This falls within the ambit of the new economics of labour migration theory (Bloom and Stark, 1985). The existence of migrant networks facilitates migration by reducing the costs of migrating and ultimately leads to further migration. Migrant remittances have the potential to uplift the living standards and quality of life of those that receive them (Kothari 2002). The World Bank (2011: ix) states that cross country analysis from household surveys reveals that remittances reduce poverty by increasing investments in health, education and small businesses. However, the way remittances are used depends on some of these factors; the characteristics of migrants and those who stay behind and the conditions for use of remittances (De Haan 2007).

Notwithstanding the inherent weaknesses of the government of Zimbabwe in recording, tracking and tracing migrants, the first ever attempt to report on migrants – the ZIMSTAT characteristics of labour migrants report (2014) must be commended as having the potential to go a long way in recognising the contribution of labour migrants to household survival. This report surveyed 9759 households where 963 had at least one person who had migrated since 2009 (giving a total of 942 migrants). The report reveals that at least 54% of Zimbabwean migrants remitted money and or goods and had children below the age of 15 in Zimbabwe.

Migrant remittances have been seen as positively affecting households in Zimbabwe, helping with their education and healthcare, as well as increasing

livestock and improving housing and household food security (Maphosa 2004; 2007; Chikanda 2011). However, most remittances seem to be directed towards everyday survival needs of families of migrants (Maphosa 2004, Magunha, Bailey and Cliffe 2009). From this perspective, remittances have no wide ranging impacts at community and national level beyond the household.

Elsewhere in Africa remittances have been viewed as crucial to the survival of African households (Ellerman 2003; Sander & Maimbo 2003). Studies by Pendleton, Crush, Campbell, Green, Simelane, Tevera and Vletter (2006), Tevera and Chikanda (2009) revealed that while remittances kept poverty at bay, there was little evidence of them having any developmental value. This was in direct contrast with the World Bank view that remittances can go beyond food provisions and actually lead to development.

However, there tends to be agreement that most remittances usually go via informal channels (Pendleton et al 2006; Chikanda 2011; Makina 2010; World Bank 2011; Makina 2012). These remittances go via informal channels due to lack of bank accounts, adequate formal channels, high transaction costs and fear of apprehension and deportation by undocumented migrants (Adepoju 2006). In his 2007 study of Zimbabwean migrants in Johannesburg, Makina (2010) discovered that 60% of respondents had no bank accounts. Informal channels are facilitated by a high level of trust that exists between migrants and the conveyers of these remittances such as taxi and bus drivers. However, the use of informal channels could slowly be decreasing because of increased access to formal money transfer facilities such as Western Union and mukuru.com (a private money transfer agency based in the UK that sends money to recipients' bank accounts on behalf of remitters). A study of Zimbabwean migrants in Botswana by Mutsindikwa (2012) revealed a preference for formal money transfer facilities rather than informal methods of remittance because of jealousies and lack of trust of the informal methods.

It must be noted that the use of informal channels limits the amount of remittances and also does not benefit both the sending and receiving governments. Undocumented migrants do not have much choice since they may not have access to banking facilities. Without access to banks, undocumented migrants become targets of criminals who know that foreigners keep their money at home. Landau and Wa Kabwe-Segatti (2009) reiterate that foreigners are 'seen as moving Automated Teller Machines' because they usually carry money on their bodies. This

increases their chances of being targeted for muggings by criminals and harassment and requests for bribes by the police, thus threatening their security (Human Rights Watch 2006).

Conceptually, the motivations for remittance have mainly been classified into three main categories ranging from pure altruism to self interest. Pure altruism is where the migrant remits because of his/her care for those left behind. Remittance out of self interest means that migrant remits for selfish reasons such as to maintain favour in the line of inheritance, and/or investment in personal assets in preparation for returning home. The argument on self interest is that remittance is a form of insurance against risk where a migrant reasons that due to high unemployment and challenges associated with migration, he/she may also have to depend on family members for services such as looking after children or investments left behind. Therefore driven by self interest, migrants remit in order to exchange the services that the family provides, to secure their status and invest through reliable family members (Cai 2003). Failure to remit may jeopardise such family ties. The third category is that remittance is neither driven by pure altruism nor self interest. This view referred to as 'the tempered altruism' or 'enlightened self interest' by Lucas and Stark (1985) analyses remittances as part of a self-enforcing contractual arrangement between the migrants and family. Remittances may be seen as a device for redistributing gains from migration. Remittances are part of a co-insurance strategy both on the part of the migrants and family (Cai 2003; Ranga 2003). Viewed from this perspective migration and remittance are part of a family income and maximisation and risk diversification strategy.

Methods

The paper uses a qualitative research design using a sample of fifty eight migrants selected using purposive sampling. Of these fifty eight (58) participants, thirty three (33) were male while twenty-five (25) were female. The researcher already had contacts with some migrants in Tembisa and Kempton Park and thus easily accessed research participants in these areas through referrals from friends and relatives and also through purposively selecting migrants with certain characteristics and experiences.

Key informant and life history interviews were used to understand the lives of migrants while the researcher spent more than six months living with and

studying these migrants between April and December 2012. The narratives given in the discussion are a result of the interactions between the researcher and participants over this period of time where the researcher participated to a larger extent in the social and even economic activities of the migrants studied. The research uses simple descriptive statistics to create tables that summarise some respondent views. The research uses pseudonyms deliberately created to protect the privacy of research participants.

Findings

Demographic characteristics of research participants

In terms of the ages of participants most of them (91,4%) are in the economically active age groups of between 20 and 40 while five of them (8, 6%) are over the age of forty but below fifty nine. In this sample there are no Zimbabwean migrants above the age of sixty. The table below illustrates these percentages.

Table 1: Age of participants

	Frequency	Percent
20-29	22	38%
30-39	31	53.4%
40-49	3	5.2%
50-59	2	3.4%
Total	58	100%

While these migrants are still in their prime years they came to Johannesburg when they were already over eighteen.

Marital status and number of children

Most migrants are married or have live in partners and have children although for many, children live in Zimbabwe. This is reflected in the following tables.

Table 2: Marital status

Marital status	Frequency	Percent
married	27	46.6
single	14	24.1
living together without payment of bride price	17	29.3
Total	58	100.0

Table 3 Number of children of migrants

Number of children of migrants	Frequency	Percent
no children	14	24%
between 1 and 3	39	67%
more than three children	5	9%
Total	58	100%

There were few migrants who stayed with their children in Johannesburg. This was a result of two main issues: the limited space for accommodation (as migrants mostly stay in single rooms) and the migrants' evaluation of the quality of education in South Africa. Brian argued:

"South Africa has a weak education system. The school children have bad morals so you can't bring your family here. School children are disrespectful. They can shoot and kill teachers. They can even sue parents for abuse".

Again, life was generally deemed to be very expensive in South Africa. That is why they preferred sending the children back to Zimbabwe rather than actually staying with them. This was what Spiwe thought "I don't want to take my child from Zimbabwe. Public education here is not up to standard, besides, life would be more difficult with the child here".

The other reason could have been the fact that children of undocumented mothers cannot access birth certificates in South Africa. When they want the child to acquire a birth certificate, they will send the child back to Zimbabwe where it is easy to acquire one. The child ends up learning in Zimbabwe. For example, Eric had a child who was in crèche in Johannesburg. He told me that he will send the child to Zimbabwe for his grade one. The child does not have a birth certificate because the mother of the child is undocumented. Another migrant whose child did not have a birth certificate was Ntombi who said that she has asylum documents and thus could not process a birth certificate for her child. Lydia had already sent her two children back to Zimbabwe where they were now attending primary school. In Zimbabwe children can attend school without a birth certificate, up to grade seven. By then, Lydia hopes to have come back to apply for birth certificates for her children.

Highest level of education attained by migrants prior to migrating

In line with what literature has established; Zimbabweans generally have a

high level of education and literacy rate. The majority of Zimbabwean migrants have reached form four (the ordinary level of education), but may not have specific recognised skills. Recognising this, some migrants have already started acquiring certificates and diplomas from South African institutions either using original Zimbabwean identity documents or other acquired new South African identity details. The following table reflects the educational qualifications of migrants.

Table 4 Level of education of research participants

Level of education	Frequency	Percent
Junior certificate level	1	2%
Ordinary level	43	74%
Advanced level	11	19%
First degree	2	3%
Masters degree	1	2%
Total	58	100%

Presence of family members in Johannesburg

Almost all migrants (91%) had relatives/ family members that they knew in Johannesburg prior to their own migration. Another indication that these migrants already had connections in Johannesburg is the fact that the majority (53%) of migrants first stayed with family members such as brothers, sisters, cousins and partners. Eight (14%) first stayed with uncles and aunts. A sizeable number of migrants (22%) first stayed with friends. Four (7%) even stayed with their parents when they first moved to Johannesburg. Only two participants (who made up 4% of the participants) were housed by people they did not directly know. Of these two one man (Moses) first stayed at the Methodist church in Johannesburg central while another (Aaron) first stayed with the brother of a friend.

The current employment status of Zimbabwean migrants

Of the 33 males, 21 (64%) of them are currently employed in the formal sector while 10 (30%) are self employed and 2 (6%) are employed in the informal sector. There are no unemployed males. This means that male migrants engage in all kinds of jobs in order to earn a living. Among the females nine (36%) are also employed in the formal sector while twelve (48%) work in the informal sector and

some are self employed. Females work as domestic workers/ housemaids while others work in retail and food outlets, teaching and administration. There were 4 (16%) female migrants who were currently unemployed. Women seemed to have fewer opportunities than men with regards to working in the formal sector. Female migrants seemed to have better opportunities than men in the informal sector where they participated both as employees and self employed entrepreneurs. The informal sector is characterised by part-time casual jobs.

Although there were seemingly huge numbers of migrants employed in the formal sector, this did not translate into better salaries and job security. Most jobs were contract-based lacking any insurance and pension. Migrants' jobs were characterised by long working hours (of more than 8 hours) and low wages and salaries. The following table shows estimates provided by migrants regarding their monthly earnings.

Table 5: Earnings per month

Earnings per month	Frequency	Percent
None	4	6.9%
Less than R1500	7	12.1%
Between R1500 and R3000	16	27.6%
Between R3001 and R6000	13	22.4%
Between R6001 and R10 000	6	10.3%
Above R10 000 but less than R15000	6	10.3%
Above R15 000	6	10.3%
Total	58	100%

Migrants do not earn much per month. Seventy-nine percent (79%) of the migrants take home less than R10 000 (which is about USD\$1000 using an exchange rate of 1USD is equivalent to 10 ZAR) per month while the rest (21%) earn more than R10000. Of this 79% that earn less than R10000, 69% earn less than R6000. Almost half of the migrants under study (47%) earn less than R3000 (about USD\$300). This means that they are barely surviving. These same individuals must pay rent of about R600 per month for a single room and spend almost the same amount in transport costs. That is why some migrants prefer to share accommodation with friends and relatives.

Communication and visits to Zimbabwe

Almost half (48%) of the migrants have returned to Zimbabwe at least once, while 35% have never returned ever since they came to Johannesburg. The rest (17%) go to Zimbabwe every year and sometimes every month. Migrants are generally not very keen to go to Zimbabwe. However, they do communicate by telephone with their kin at least once every month (79%), some use both the telephone internet services such as *WhatsApp* and *Facebook* (19%) while one migrant (2%) stated that he writes a letter which goes through surface mail to communicate with his family in the rural areas of Nkayi since they have no telephones and cellular phones.

Why migrants remit money and goods

Ensuring survival of dependent children and parents

The pressures from home that migrants face can be better understood if the migration process is viewed as a family survival or risk diversification mechanism. This is properly articulated in the new economics of labour migration theory which evaluates migration as one of the mechanisms of ensuring household or family survival (Bloom and Stark 1985, Taylor 1999). The migrants and their families enter into an informal contract of co-insurance to ensure family survival. Thus, the pressure to work hard and remit stems from feelings of responsibility, altruism and pure self interest (for example, where migrants would want to be looked after when they eventually get sick or in old age), (Taylor 1999).

Since most migrants have children (76%) they have responsibilities to look after these children and parents they left in Zimbabwe. Thus they feel the pressure to remit frequently in order to meet needs for school fees, rent and food among other things. To some extent, they feel 'forced' to stay in South Africa in order to meet the demands of the family back in Zimbabwe.

"I am thinking about going back to Zimbabwe to do tobacco farming...My mother doesn't want me to go back and stay in Zimbabwe. Whenever I tell her that I want to come back home, she prays and fasts so that I stay in South Africa" (Ruth).

The pressure on migrants is also seen through the way migrants were encouraged to come in the first place, especially where parents played a major role in sourcing information and money for the migrant.

Table 6. Frequency of remittance vis-a vis number of children in Zimbabwe

How many times do you remit money or goods*number of children cross-tabulation		number of children			Total
		no children	between 1 and 3	more than three children	
<i>How many times do you remit money or goods back to Zimbabwe?</i>	once a year	2	8	2	12
	two to four times a year	5	15	1	21
	I don't remit anything	3	6	0	9
	every month	4	10	2	16
Total		14	39	5	58

Pressure to “achieve something”

‘Achieving something’ entails buying property back in Zimbabwe. This includes buying housing stands and or homesteads. Alternatively, it means starting a business in Zimbabwe. Whilst these are their aspirations, there are only a few migrants who have succeeded in this regard so far. In terms of businesses, there is one migrant (Bernard) who runs a successful bus company in Zimbabwe. Of interest is the function of these aspirations in keeping the migrants in South Africa, even in the face of the stark reality that migrants may never achieve them. Grace acknowledged this fact when she said: “we thought we would easily buy a house and go back but now it’s impossible”. Tatenda also reiterated the same point:

“I want to have good things. Maybe when I have a car or a house that’s when I will go back to Zimbabwe, but life here is no longer fun...I wish to buy a house in Zimbabwe”.

These seemingly contradictory statements by Tatenda reveal the pressure that a migrant feels. It is the pressure to bring or build something as proof that one’s migration was not in vain. Migrants are embarrassed to go back home without anything to show for having been to South Africa. This pressure is caused by how the glossy image of South Africa created back home and how the non-migrants themselves back in Zimbabwe evaluate South Africa as the land of opportunities or the place of gold. This image of South Africa is reinforced by perceptions of both the migrants and non-migrants. Generally, migrants are viewed by non-migrants as privileged and thus ‘enjoying themselves’ in South Africa.

Having a future that is not guaranteed

The other reason for the pressure to achieve something is related to migrants' confusion as to where they belong or want to belong. Very few migrants are clear about where they want to be or stay forever. They may imagine themselves in South Africa in the next five years, but they do not want to belong to South Africa for their whole lives. Vivienne says:

"That's one confusing thing. That's why you find yourself investing here and there. We are still so uncertain about the future. So, in case something goes wrong here, your home (in Zimbabwe) must be properly organised. I bought a house in Zimbabwe and am leasing it to people who pay rent. I still want to invest more in terms of business, although I don't really know where my future would be. If everything was to end here in South Africa at least I have got a house to go back to, in Zimbabwe. I won't go back there and be a burden to anybody. People would say; oh look at her, she stayed in Joburg all this time only to come back to be looked after by us here!"

Maureen expressed the same sentiments when she said "I always invest in Zimbabwe. I have houses in Harare...in case things change. What if South Africa's economy deteriorates and becomes like Zimbabwe? I must make a plan. When I go to Zimbabwe I stay in my house... I am still in South Africa... Zimbabwe is just plan B".

Fear of being evaluated as irresponsible - umadliwa

There is also the fear that not bringing something back home is proof of irresponsibility or having been carried away by the pleasures of a foreign country. Zimbabweans have the negative label '*umadliwa*' (literally meaning one who gets eaten) reserved for migrants who come back at the end of their working lives, without any money or property and not having remitted during their prime years. Such people are shunned and are viewed as failures. Simba echoed these sentiments arguing: "I send remittances every two –three months...if you get caught in the pleasures of Joburg you might forget".

The fear of the *umadliwa* label is closely connected the fear of returning home as an HIV/AIDS patient. The whole argument of not 'being a burden' is invoked where migrants fear negative evaluation by family members in Zimbabwe, when they come back sick and without money. Thabani argued that:

“People should not forget where they come from. Some are just drunkards and they love women (especially locals), they forget about AIDS and become a burden to their parents”.

Romanticising Zimbabwe

Migrants who have been in South Africa long enough (over 10 years) have begun romanticising the ‘humble peaceful’ life in Zimbabwe. For them Zimbabwe is the haven that they long to be. Even the rural areas are remembered as offering tranquillity that cannot be found anywhere outside the country. Some of these feelings of home (some referred to Zimbabwe as their ‘roots’) motivate migrants to continue remitting and keeping connected to Zimbabwe. The following views by Vivienne and Bernard confirm this assertion:

“I always miss Zimbabwe. I miss my grandma. I miss that welcoming, warm place in the rural areas. Even the people are warm. I sometimes get sad when I think of certain places I used to visit while in Zimbabwe. None of the South African places can quench that longing....that humble place, the humble people...this is what I miss...in the rural areas...that is who I am. I miss walking that distance...just the feeling of being at home, at peace, without any anxiety of what's gonna happen” (Vivienne).

“Zimbabwe has nothing (economically) to offer but its home. That freedom is always there. I go to Zimbabwe almost twice a month and each time the feeling of leaving South Africa is better than that of leaving Zimbabwe to South Africa. If only Zimbabwe’s economy would improve...I would permanently live in Zimbabwe. I won’t think twice” (Bernard)

The non remitters

This group is composed of those that are currently unemployed and those who feel they have no obligation to remit anything. For those whose family members were now in South Africa or in other countries, they had no pressure or obligation to send anyone anything or to invest in Zimbabwe. For example, Trish stated that: “I don’t have anyone I am obliged to give anything. My whole family is here”. Miriam argued: “My mom is in the UK, one sister is in the UK, my brother is in South Africa; there are only two sisters in Zimbabwe. I have never felt any pressure to do something for them”. Godfrey whose close family members are all in Johannesburg stated: “I don’t send to anyone. There is no need”.

Mode and frequency of remittance

In terms of remittances, migrants no longer remit food stuffs as much as they did in the crisis years before the introduction of the US dollar in Zimbabwe. They argue that food is now readily available in Zimbabwe and they would rather send money. Some migrants (21%) argue that they remit once a year, while others (36%) remit two to four times a year. There are migrants that do not remit anything (15%) while a sizeable number (28%) remit every month. Those that remit every month have children or parents that solely depend on them for their survival. Some have workers looking after their homesteads who must be paid every month. While the percentage of migrants who remit is very high (85%) most migrants made no meaningful financial remittances even though they claimed to remit three to four times a year (where they remitted less than \$100 at one time). This is related to their lack of access to better paying jobs. The highest amount of money remitted per month was R3000 (about \$300) usually sent by the self employed small business owners like Alex, Lwazi and Bernard.

Migrants still favour informal ways of remitting money although a few have welcomed formal agents such as *mukuru.com* and Western Union. The majority (47%) use *malayitsha* and buses to remit money, while 22% use friends and family members. Cumulatively 69% use informal channels to remit money. 15% do not remit anything while the remainder (16%) use *mukuru.com* and other formal agents including banks. These findings are in line with what Makina (2010; 2012) discovered concerning the reluctance by Zimbabwean migrants to use formal channels of remitting money. He attributed this reluctance to the lack of access to banking services and accounts. I would attribute the preference for informal channels to the limited availability of formal remittance services, since *mukuru.com* started operating in South Africa in 2011, while Western Union is hardly known by most migrants. The other reason could be the strength of the trust in family and friends.

There is a slight movement from *malayitsha* and buses towards formal agents in transmitting money because of their (*malayitsha* and buses) high charges. *Malayitsha* and buses charge R30 for every R100 while *mukuru.com* charges R20 for every R100. This is still more expensive than family and friends who do not charge anything for transmitting the money back to Zimbabwe. The only problem of using friends and relatives is that sometimes there may not be anyone going back to Zimbabwe at the time that the migrant wants to remit.

The *malayitsha* and buses still remain the favourite mode of remittance of groceries and material goods for which they charged less than transporting money. Some migrants conceal money inside clothes or other goods. For example Hillary highlighted that she puts money (between R500-R1000) in a packet of sanitary pads and then sends groceries with *Malayitsha*. Sometimes she puts it inside a pair of stockings or inside a frozen chicken in a cooler box. That way she avoided charges for transmitting money by *malayitsha*. There are risks in using *malayitsha* where sometimes the goods may not be delivered for certain reasons. For example, Dorothy narrated how a certain *malayitsha* failed to deliver her groceries claiming that he was involved in a road accident. She did not believe him. She is now using another *malayitsha*.

Type of remittance

Zimbabwean migrants remit cash and material goods for survival. Some remit cash only (to cater for everyday needs such as paying workers who look after the migrants' homestead or house, school fees, rent, rates, water, electricity, hospital bills, buying maize seed and fertilisers) while the majority remit a combination of the goods and money. These goods include blankets, foodstuffs (e.g. eggs, meat, cooking oil), television sets and soaps. Some migrants are helping parents or relatives back in Zimbabwe in small scale trading by sending clothes and blankets.

Discussion

Several issues affect remittance behaviour and willingness. These include: legal status in the host country (South Africa) this affects chances of getting a job and earning a better salary that enables remittance, the level of attachment and presence of close family members in Zimbabwe. I have argued elsewhere (Hungwe 2015) that the family network in Johannesburg has reached a saturation point where because of the presence of almost all the family members in the city some research participants (15%) are no longer remitting anything to relatives in Zimbabwe. For the 85% that remit something at least once a year, the amount of money remitted is less than \$100 at a goal. This is related to the low level jobs that most migrants hold and thus making it difficult for them to eke a living while remitting something to family members in Zimbabwe. Magunha et al (2009) have revealed how migrants endure difficult living and working conditions (sometimes

holding several jobs and sacrificing leisure time) in-order to be able to remit something back home. Migrants in Johannesburg also endure the same difficulties and must be applauded for continuing to remit even under harsh economic conditions.

Remitting behaviour can also be explained by migrants' perceptions and evaluation of the length of stay in South Africa - if they believe that the stay would be short-lived then remitting behaviour would continue, however if it is longer or permanent remitting behaviour will be weak.

Besides the quasi-institutional structure of the *malayitsha* and buses, Zimbabwean migrants do not enjoy a strong migrant support system from their origin to their destination country of South Africa. Besides the family, ethnic and religious groups there are no hometown associations or other formal institutions that function as transnational structures to help migrants move from origin to destination with ease. This is a radically different situation compared to their migrant counterparts in other parts of the world, for example Nigerians in the United States of America (Osili 2007), Mexicans and Salvadorans in the USA (Menjivar 1995; 2010). Such formal or quasi-formal institutions would help increase the bargaining power of poor Zimbabwean migrants and also possibly increase the flow of remittances. There are countries like El Salvador, Croatia and Yemen where remittances are far much more than the official capital inflows (Levitt 2006). The reason for the lack of hometown associations could be related to the fact that 71% of the migrants have been in Johannesburg for less than ten years while cumulatively 91% have been in Johannesburg for less than fifteen years. The length of stay could be a major determinant of whether migrants form an association or not.

This paper adds to the existing literature on remitting behaviour of migrants solidifying the position by Maphosa (2004; 2007) that migrants prefer using informal channels than formal ones and that remittances are mainly used for everyday requirements and thus have no far reaching impacts in terms of community development. This is mainly a function of the employment status of migrants. However, this paper makes an important contribution by highlighting how the presence of close family members in Zimbabwe affects remittance behaviour, where some research participants who are within the 15% that no longer remit anything to Zimbabwe do so because none of their close relatives remain in Zimbabwe.

The study reveals how migrants struggle to conform to the tradition of remitting goods and cash to Zimbabwe as a way of ensuring the survival of poorer family members (out of sheer altruism and probably gratitude for having been aided to migrate) and also as a strategy to secure the individual's future (reciprocating behaviour) when the migrant anticipates that he/she would be back in Zimbabwe needing assistance either because of being affected by old age or some chronic disease such as HIV/AIDS. This is all part of the gift giving tradition where gift giving is a form of social security because gifts involve obligation. Cheater (1986) argued that there were three obligations that came with a gift; the obligation to give, the obligation to receive and the obligation to repay. It could be argued that some migrants fear that if they "enjoy their lives" without regard to their family and relatives they may not be obliged to receive anything from the same relatives and friends when they desperately need help. This is where the whole notion of *umadliwa* comes from.

Conclusion

Zimbabwean migration to South Africa was caused by financial difficulties and also the fact that some migrants belonged to communities that had a migration culture. Migration among Zimbabweans is a family coping mechanism that is facilitated by family networks. This is evidenced by the fact that for all migrants there was little resistance from the family members 'back home'. Family members such as parents and siblings encouraged and facilitated new migration of family members. This evaluation is also justified by the constant need to remit funds to family members, even though some migrants (15%) have eventually stopped remitting for various reasons. Thus, this survivalist mentality would render Zimbabwean migration (as evidenced by the participants under study) as better explained by the new economics of labour migration theory (NELM) (Stark and Bloom 1985). This is notwithstanding the criticisms of the NELM theory which assumes that there is consensus in selecting migrants to fend for the family and that the family head is always male. It is important to argue that Zimbabwean migration to South Africa is neither wholly determined by individual nor by family decisions. There are varying levels of individual and family interests that are considered. Thus, migration is neither a selfish individual decision nor an altruistic selfless act. To some extent, migrants have individual considerations and expectations of a life that is better than that of their kin.

At the core of remitting behaviour are individual considerations on safeguarding and insuring the future of the migrants as migrants struggle against the *umadliwa* stigma. The findings reveal a high percentage (85%) of migrants who remit at least once a year. This shows how remittances are connected to the survival of migrant households in Zimbabwe and explains why Zimbabwean migration is indeed by and large, a household coping mechanism.

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