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Remittances, poverty reduction and the informalisation of household wellbeing in Zimbabwe

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Global Poverty Research Group

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The support of the Economic and Social Research Council is gratefully acknowledged. This work is part of the programme of the ESRC *Global Poverty Research Group*. Francisca Kern, Fortune Nhengu, Daniel Neff, and Batsirai Mubaiwa have also contributed in significant ways to this project.

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1. Introduction

“The poor shall remain poor and the rich shall remain rich”..... She said, “we in the high density areas are leading a “001” type of life. This meant, “0” breakfast, “0” lunch and “1” dinner.

(Mubaiwa B, *Fieldwork Notes*, 3 November 2005)

This report is a summary of the data collected in fieldwork for an overall research project on the poverty reducing effects of migrant remittances, and their effects on the informalisation of economy and society¹. The research seeks to explore the extent to which migrant remittance transfers affect poverty with particular reference to the medium of the informal economy. In particular, it is concerned to identify the forms and extent of informal market relationships which are liquidated by remittance income, and which are the medium of travel for its economic circulation. As a corollary it seeks to also estimate the ‘in-kind’ transfers which substitute for pecuniary transactions. The research thus adds to the growing literature on the importance of migrant remittances in terms of deepening our understanding of the importance of informal and in kind transfers to poverty reduction.

A key challenge of this research is to establish an appropriate methodology for mapping a morally ambiguous, hidden and sometime illegal economy. While there have been attempts before to estimate the volume and scope of informality in African economies, the methodology used is near exclusively in terms of showing macroeconomic indicators at a national level, or tracking errors in the balance of payments. This research begins to model the informal economy, and the horizontal transfer of resources from a household level. The initial results suggest that much more work is required in new methodological approaches like this, since the magnitude of informality dwarfs formal sector indicators. In short, the error in calculation could prove to be larger than the calculation itself.

The fieldwork surveys

This household survey method was employed to provide data, not only on volumes and patterns of remittance sending and receipt, but on first, second and subsequent ‘use-chains’ within the informal and formal economy. In total 300 households were questioned using a survey of both quantitative and qualitative themes. We asked questions on the social composition and demographics of households and their remittance senders; on migrant journeys; on volumes and magnitudes of goods and money sent; on how money is sent, whether through formal institutions or in person, and on how it is stored; and on what impact it had and on how many people the money or goods supported. We have also added a hypothetical question which asked

¹ This research, funded under the ESRC-funded programme of the Economic and Social Research Council (UK), is headed by Dr Sarah Bracking at the Institute of Development Policy and Management (IDPM) at Manchester University, and by Prof Lloyd Sachikonye at the Institute for Development Studies (IDS) at the University of Zimbabwe. The fieldwork researchers were Mr Batsirai Mubaiwa and Mr Fortune Nhengu (both from IDS), who conducted an intensive period of surveying in four field sites, two suburbs of Bulawayo (Nkulumane and Bulawayo East), and two suburbs of Harare (Highfield and Mabelreign) during October and November of 2005, involving 300 households. The database design and data analysis was conducted by Mr Daniel Neff of IDPM, while the data inputting was completed by Ms Francisca Kern (freelance).

what people would buy if they did receive a gift of four ascending values, which has yielded interesting insights into aspirations and consumption identities. We end by mapping livelihoods clusters supported by remittance income, controlling for other public transfers.

The household data which forms the early part of the data collected consists of descriptive statistics on magnitude, effect and type of remittance; brief migrant narratives on principal senders; and key indicators on receipt and use of remittances against the following criteria:

- Type (pecuniary, physical, social)
- Average value
- Volumes
- Frequency
- Method of flow
- Reasons for using method of flow
- Formal/informal split
- Status of sender and beneficiary
- End user prices
- First and subsequent use
- Trends over time²

In these respects the following report shows that our initial pilot of our household questionnaire is a success, in that statistically significant data can be compiled against these themes. However, there are some methodological issues outstanding, not least that there is attrition in frequency of response as the survey proceeds, which could be both due to the questions becoming more intimate in nature, but also more easily solvable by editing the survey for future use, and thus cutting the length of time the exercise takes per respondent. At present, some later data on modes of transit must be treated as only indicative and not statistically significant due to low numbers of respondents.

Mr Nhengu and Mr Mubaiwa sampled households from a number of suburbs of Bulawayo and Harare, but principally Mabelreign, Highfield, Nkulumane, Mahatshula, Selbourne Park and Parklands. These were then coded to represent four sub samples: a richer and poorer suburb in each city. However, the subsequent actual income distribution by suburb is not in line with this expectation, as we see below, with the low density Harare suburbs, which for a number of reasons on which we can speculate, recording a lower income than their high density counterparts. The fieldwork notes from Mr Nhengu and Mr Mubaiwa are reproduced at appendix 1, and contain further detail of their sampling procedures.

Comments on the methodology

At the outset, some methodological problems were anticipated because of the sensitive nature of the data sought, and the potential trust and disclosure issues that would inevitably arise. A prior review of the ethical issues involved and the prospects of harm to participants led to the survey being anonymised from the outset, and persons were only asked for an alias, while their household addresses have not been

² These have been selected with reference to IMF (2004), *Research Priorities*, a review of remittance research

recorded. Respondents were given sufficient information to ensure informed consent under best practice guidelines from both the University of Manchester, UK and the Institute of Development Studies, University of Zimbabwe. Critically, the respondents were specifically informed that the data was not being sought for any government authority or relief agency, and that no remuneration was attached to their participation. Despite this, many respondents told the researchers to advocate their cases of need to those agencies (appendix 2), and kindly responded without payment although many were in dire need of assistance.

A comments section (appendix 2) reports a context of widespread income distress as the background for this survey. From the researchers' notes it is also clear that some households were in fear of being victimised by either the researcher, who they thought might be a government agent, or as a consequence of participating in a more indirect way. Others were in fear that the migrant, the absent household member, would be deported or victimised if they were traced through the survey. Because the research was undertaken only a few months after the *Operation Murambatsvina* many respondents were reported by the field researchers as being fearful, or as exhibiting trauma. Five respondents also mentioned the financial strain of looking after orphans, two lamented the unavailability of anti-retroviral drugs and HIV; while four spoke of *Operation Murambatsvina* directly, all evidence of the wider social crisis of reproduction in the suburbs, and its dimensions. Further qualitative work would be useful to trace the micro demographics of the social reproduction crisis which is evident here only through the interpretation of income figures which seem entirely insufficient for households' sustainability.

However, despite fears expressed by some, or recorded by the interviewers, when given a chance many respondents still broadened the nature of the research to make comments more generally about the political and economic situation in Zimbabwe, which were mostly distressed testimonials of their acute poverty; and, or pleas for social assistance; and, or criticisms of the government. These are reproduced thematically at appendix 2. Both field researchers also noted aspects of social and economic crisis in many households surveyed, although Mr Mubaiwa also noted the inequality of opportunity between the rich and poor households – roughly between the medium and high density suburbs – and the wealth accumulation that was apparent in the former as a result of remittances. The fieldwork notes from Mr Mubaiwa and Mr Nhengu, and the general comments from the respondents are reproduced at Appendix 1 and 2.

What can be summarised here, however, is the initial observations of the fieldwork team, recorded in their contemporaneous notes; evidence that some variables have provoked greater resistance of response than others; and some of the recorded views of respondents from the final section of the surveys. The initial aim of field testing a survey instrument, while reflexively problematising and examining the methodological issues involved in that pursuit has been completed by the fieldwork researchers. A central problem with the field work instrument, which requires further review, is that the intra household relationships, of who suffers while another gains were not captured: we still have little to say definitely about how some peoples wealth might affect sector prices at someone else's detriment. Nonetheless, we can make a number of probably observations about the role of the informalisation and

‘polarisation’ (a term for the Zimbabwean equivalent of dollarisation, but with Botswanan Pula as the conduit) of the urban economy.

2 General and Demographic features of the sample set

“I had a good number of lodgers who used to give me better income every month end, but I am left with two lodgers. How do you expect me to survive in these difficult moments? Government should support the elderly and those struggling to fend for their families, but today we are having a government that believes in destruction and human suffering. Government leaders are the biggest liars. Our people are dying of hunger. For the past 25 years the government has been farming poverty.” (A Respondent)

We suspected that the suburbs chosen would have a high degree of migrancy, remittance flows and informal economic transactions, which was confirmed by the fact that 149 households declared that they received goods, exactly half of those who answered this question (2 didn’t know). The suburbs were not chosen above any other comparable suburbs in similar income bands, as particular examples of migrant sending areas, however. Thus the first general observation is that a full 50 % of all households in the survey had income or goods from an absent family member, which is an exceptional high density of receipt, and reflects the fact that migrancy and exit have become key coping strategies in Zimbabwe over the last 6 years.

Of the 300 households, 298 responded to the question of how old they were, and the mean age of the sample was 37 % with a relatively high standard deviation of 18%, representing ages ranging from 12 to 95 years. By gender, the sample holds 137 men and 163 women (two women refused to give their ages), with comparable mean ages of 36 and 38 respectively, and again high respondent age ranges from 12 to 90 and from 13 to 95 respectively. The sample is made up of 45.7 % men and 54.3 % women.

Table 1: Monthly average household incomes

		Frequency	Valid Percent
Valid	Less than Zim\$ 1 mill per month	45	20.4
	Above Zim\$ 1 mill and below Zim\$ 4 mill per month	85	38.5
	Above Zim\$ 4 mill and below Zim\$7 mill per month	40	18.1
	Above Zim\$7 mill and below Zim\$ 10 mill per month	30	13.6
	Above Zim\$10 mill per month	21	9.5
	Total	221	100.0
Missing	Don't know	47	
	No response / refusal	31	
	System	1	
	Total	79	
Total		300	

Of the 221 households who estimated or knew their monthly income a full 20% stated that they were living on less than Zim \$1 million per month; another 38.5 % on more than Zim \$1 million but less than Zim \$4 million; and 18% on above Zim \$4 million but less than Zim \$ 7 million. All these households, a cumulative 77 per cent are

officially classified as being below the poverty line at this time, which was pegged at Zim \$10 million per month in November 2005. The households at the lower end of the scale can be accurately described as destitute, since some prices for comparison at this time would be that a 1 kg bag of mealie meal retailed for about Zim\$1 million unofficially; 1 litre of cooking oil for Zim\$500,000; and 1 kg of meat for about Zim\$800,00. By the end of our survey period in December 2005, we can judge that only the 9.5 % of households living above Zim \$ 10 million per month would be free of significant nutritional compromise in the choices of goods bought. The households missing from the income data, 79 in total included 47 where the respondent did not know the monthly household income, and 31 were they did not want to divulge such personal details.

The context has also changed dramatically since the survey, although the survey itself was still undertaken at a time of great social and economic upheaval, including the aftermath of *Operation Murambatsvina*, which was specifically mentioned as a contributing factor to poverty by 4 households, while many more mentioned the Government of Zimbabwe (GOZ) policy on the informal sector as being detrimental to their livelihoods (see appendix 2). Between October 2005 and April 2006, inflation had tripled if not quadrupled to 915 per cent (officially) but perhaps much higher (unofficially). So has the exchange rate from about USD1 at Z\$ 26 000 to USD1 at Z\$99 000 (officially) to USD1 at Z\$216 000 (unofficially) in April 2006. Similarly the poverty line for a family of six has gone up from about Z\$10 million to Z\$31 million per month during this period. By May 2006, inflation was 1200 %, and the unofficial exchange rate had rocketed to Zim \$500,000 (June 1st 2006, rates available for sending from UK).

At the time of our survey a full 90 per cent of our households were below the poverty line, and given that wages and incomes traditionally adjust to inflation slowly, we can speculate that at the time of writing this (June 2006) these same households must be in (further) crisis, or have disintegrated. However, the income question was asked in terms of normal incomes, with the exception of remittances, and there is some evidence of confusion in the basis in which respondents could (be expected to) reply. They may have included their remittance income, since for a clear majority of households it is both regular and used on essential goods, such that our respondents may in fact view remittances as the normal wage with which to buy monthly groceries and pay monthly bills, rather than an exceptional item. Also, there is clearly an income spread among the sample by suburb, such that even with low current incomes some more affluent households would experience some cushioning from income poverty through the ownership of assets.

Monthly average household income by location

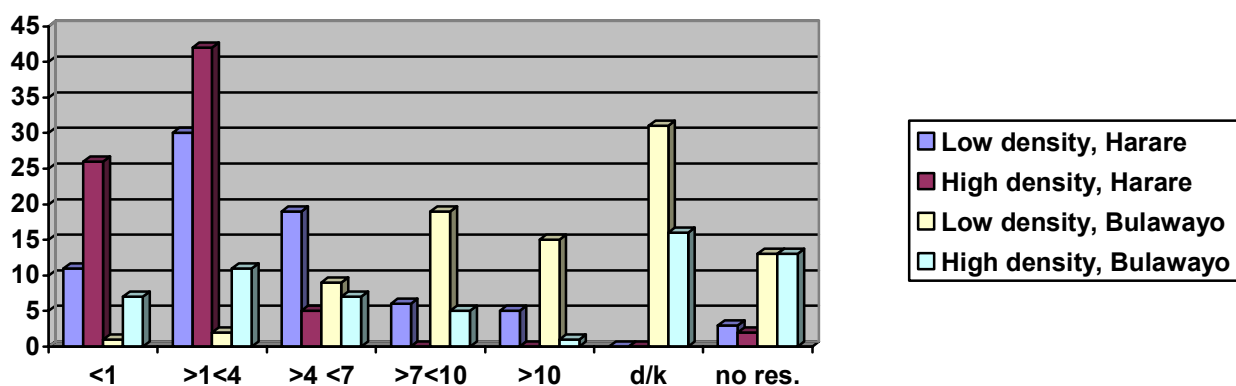
That being said, the data as it stands suggests that it is the middle class incomes of the richer suburbs of Harare that have collapsed, an observation which stands complimentary to the shrinking of the formal and professional sectors. Thus, the data on the income of the households by suburb shows that the incomes of the low density suburbs of Mabelreign seem to have collapsed, or be surprisingly low. While the low density suburbs of Bulawayo have a range of incomes that could be expected, with 74% of those who answered the question reporting incomes of above Zim \$7 million per month, in the comparator suburb of Harare a full 85 % who answered the question

reported incomes below Zim\$7 million. This might account for the higher numbers of migrants per household, deduced from the higher number of senders per household, in Harare as apposed to Bulawayo. However, the number of people choosing not to reply to this question in Bulawayo and the number who could be expected to underplay their incomes or misreport them, believing erroneously that the survey itself could lead to social assistance, means these figures need to be treated with caution, although this deserves further investigation.

Table 2: Monthly average household income by location

		location id				Total
		Low density, Harare	High density, Harare	Low density, Bulawayo	High density, Bulawayo	
Monthly average household income	Less than Zim\$ 1 mill per month	11	26	1	7	45
	Above Zim\$ 1 mill and below Zim\$ 4 mill per month	30	42	2	11	85
	Above Zim\$ 4 mill and below Zim\$7 mill per month	19	5	9	7	40
	Above Zim\$7 mill and below Zim\$ 10 mill per month	6	0	19	5	30
	Above Zim\$10 mill per month	5	0	15	1	21
	Don't know	0	0	31	16	47
	No response / refusal	3	2	13	13	31
Total		74	75	90	60	299

Figure 1: Monthly average household income by location



Low and high density suburbs

The overall sample of 300 households is made up of 74 in low density areas of Harare; 75 in high density areas of Harare; 90 in low density areas of Bulawayo and 60 in high density areas of Bulawayo, who were in receipt of remittances (with two households missing). Those houses most likely to receive goods and/or money were

those to be found in the better off low or medium density suburbs of Harare, where a full 78 % of households were in receipt of something.

Table 3: Households in receipt of goods or money by location

Location	Does household receive goods/money from family/friends		Total
	Yes	No	
Low/medium density area-Harare	58	16	74
	78,4%	21,6%	100,0%
High density area-Harare	40	35	75
	53,3%	46,7%	100,0%
Low density area-Bulawayo	25	64	89
	28,1%	71,9%	100,0%
Medium/High density area-Bulawayo	26	34	60
	43,3%	56,7%	100,0%
Total	149	149	298
	50,0%	50,0%	100,0%

Indeed, it could be persuasively argued on the basis of this data that external receipts were the principle catalyst of reproduction in these traditionally middle class areas. In the high density areas of Harare, in comparison, a lower, but still relatively impressive, 53 % of households received goods and or money, which was higher than both the low and high density areas of Bulawayo, at 28 % and 43 % respectively. These Bulawayo figures are interesting in that they show a reverse relationship to the Harare figures, wherein the relatively better off are receiving less remittances rather than more than their city based poorer comparators. This suggests that either the better off Bulawayo residents are less motivated to use migration as a mode of household accumulation, for whatever reason, or that the crisis of reproduction is less acute there. It would seem that which ever it is, the high density area of Bulawayo are much closer in the pattern of income receipts to their Harare counterparts with the higher figure of 43 % receiving something.

The problem of interpreting these figures is that because of the income inequality in our sample, some migration journeys can be viewed as survivalist, while others are accumulationist. It might also be that the Harare residents have found it easier to connect up with a facilitator in the outside world. The dates of the migrants' journeys might give a clue here, with nearly 61 % of them dated in the post-2000 period, suggesting that the political and economic crisis is motivating exit. The descriptions of the earlier journeys are also spoken of with a greater fixity of purpose, with for example, he or she having first been successful in acquiring a position overseas, or a scholarship, and then going because of it. The later journeys, in contrast, are less likely to mention a particular opportunity suggesting that the migrant intended to seek it on arrival. Border 'jumping' also appears with some frequency in the descriptions of later journeys, while some are prepared to talk of illegal border crossing. The

'discreetness' which Batsirai refers to (appendix 1), of the low density suburbs in talking of migrant relatives suggests that some journeys may not have been as fully legal as the earlier ones, with respondents with relatives in the UK being particularly coy, which probably reflects the ambiguity of the status of many UK-based immigrants from Zimbabwe at the time of the survey.

Table 4: Dates of migrants' departures

	Frequency	Percentage
Left prior to 1990	8	5.7
Left prior to 2000	30	21.4
Left in 2000, 2001, 2002 and 2003	63	45.0
Left in 2004 and later	22	15.7
Other/refusals/no dates given	27	19.3
Total	150	

The survey records the migrants journey with the years of key moves and which places they travel too. Using just the first date of departure from Zimbabwe, rather than a later one in the narrative where they may have moved again, for example from Johannesburg to the UK, we arrive at the table above. This shows a rapid expansion of migration in the post-2000 period, with a full 60.7 percent of our primary senders had left Zimbabwe since 2000, and 15.7 % in the last full year and 8 months before the date of the survey.

3. The receiving households

Of the 300 households sampled an equal 149 or 49.7 per cent did, and the same number did not receive goods or money from family or friends living elsewhere, while the remaining 2 respondents did not know. The next section is therefore based on a sample size of 164 (valid frequency), or a sample of receiving households. Of these households the distribution of when they received their goods or money is as follows.

Of these households³, the most common time to have received a gift was during the last month, with over 75% of the sample having received their money or goods either during the last week or in the rest of the preceding month. When the timing of goods sent is disaggregated by suburb the high density Harare suburbs had received over 82 % of their total goods and money during the preceding month, while the figures for both Bulawayo suburbs are less at around 60 %. This suggests that there is a strong pattern of wage related remittances from the migrants of Harare's high density suburbs.

Table 5: Date of receipt of last item of goods and/or money

	Frequency	Percentage	Cumulative percent
Last week	14	9.4	9.4
Last month	98	65.8	75.2
Last year	23	15.4	90.6
Last 5 years	5	3.4	94.0
Over 5 years	9	6.0	100.00
	149		

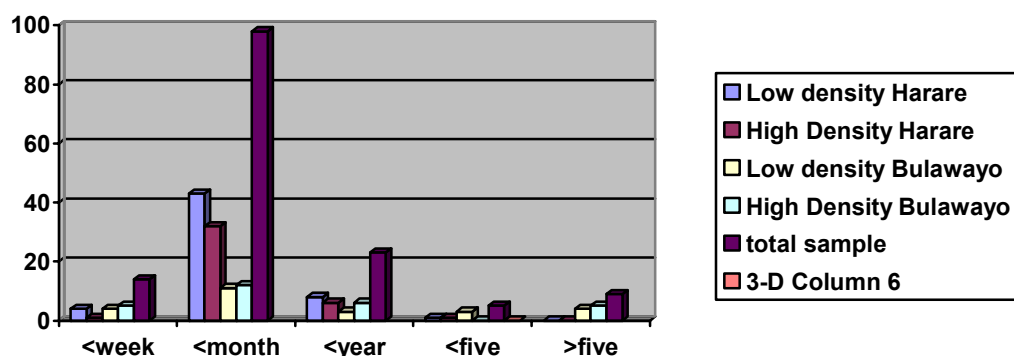
As we see in the next section, the issue of timing of receipt is one factor which is one of a number of interlinked attributes, which also includes where the sender is, and what it is that they are sending, which allows speculation about social and cultural patterns of remittance sending more generally. The mode timing of monthly receipt helps suggest a replication of reproduction obligations by principal household heads based in the social, but distal, category of wage labour. The data suggests that the households surveyed have imposed regularisation of receipts onto a crisis of social reproduction, creating a network of movement and financial transfer which has some attributes of an institution or system. This system is what we are referring to as the informalised system of social reproduction, which has emerged as a consequence of the wider economic crisis.

³ 149 people receive remittances. There were 169 original answers to when, which included 19 multiple answers which were adjusted to record them singularly in just the most recent category stated. One respondent did receive goods, couldn't say when, so was recorded in the over five years category.

Table 6: Timing of received remittances by suburb

	Less than a week	In the last month, not the last week	Cumulative: last month	Cumulative total as % of all that area's receipts	In the last year but not the last month	In the last five years, but not the last year	Over five years ago	Total for district
Low density Harare	4	43	47	71.2 %	8	1	-	56
High density Harare	1	32	33	82.5 %	6	1	-	40
Low density Bulawayo	4	11	15	60.0 %	3	3	4	25
High density Bulawayo	5	12	17	60.7 %	6	-	5	28
Total sample	14	98	112	75.2	23	5	9	

Figure 2: Timing of remittances received by suburb and sample total



4 Location and pattern of movement of primary senders

In the sample as a whole nearly 25 per cent of all the migrant remitters are based in the UK at 24.7 %, followed closely by those living in South Africa at 22.7 %. Thus together, these two countries house just under half of all Zimbabwe's distal remitters. The UK and US together house over 31 %, while South Africa, Botswana and Namibia together have 34 %. This is significant because the proportions are quite similar, but are not commensurate on a proportional basis with the total number of official migrants in these areas: there are anywhere between 2 and 2.5 million Zimbabweans in South Africa, and perhaps 300,000 to 400,000 in Botswana, but only about 500,000 upwards in the UK.

Table 7: Location of primary sender

		Frequency	Valid Percent
Valid	Bulawayo	6	4.0
	Harare	12	8.0
	Other Zimbabwean place	16	10.7
	South Africa	34	22.7
	Botswana	14	9.3
	Mozambique	1	.7
	Namibia	3	2.0
	Other African country	6	4.0
	UK	37	24.7
	America	10	6.7
	Other non-African country	8	5.3
	Other	3	2.0
	Total	150	100.0

Note: we have 150 answers. Most probably the person who mentioned two persons before as main sender claims that they are living in two different places.

The rest of the sample senders are distributed with 16 in other places in Zimbabwe, 6 are in other African countries apart from SA, Botswana, Mozambique and Namibia. There were twelve other Zimbabwean places mentioned as temporary homes for primary senders, with Mutare dominant at 3, Marondera and Masvingo 2 each and the rest 1 sender each, making primary senders relatively evenly distributed around Zimbabwe. Other African countries mentioned as places senders resided were Angola, DRC, Lesotho, Malawi, Mozambique and Zambia, one sender each. Other non-African countries mentioned were Afghanistan, Australia, Canada (2), China, Duplin Island (which perhaps refers to the Duplin River estuary on Sapelo Island off the coast of Georgia), France, New Zealand and Sweden.

Number of senders per household

Of the 149 households which receive money or goods, 36.2 % receive this money or these goods from more than one sender, while 63 % receive them from just one person.

Table 8: Number of senders per household

		Frequency	Valid Percent
Valid	One sender	93	63.7
	Two senders	33	22.6
	Three, four or five senders	18	12.3
	Six to ten senders	2	1.4
	Total	146	100.0
Missing	Don't know	1	

Note: We have only 146 valid answers but only 1 don't know, so two cases are lost with no answer given.

Number of senders per household by location

“The government should remove stringent policies/laws that hinder those who would otherwise feel like joining their relatives working abroad. The magnitude of economic hardship in Zimbabwe requires more than one person outside the country if ever we are to survive.” (A respondent)

However, the low density areas of Harare are fortunate in yet another way – they are more likely to have more than one principal sender. In these better off areas, only 49 % of households relied on just one sender (as compared to the 63 % for the sample as a whole), 32 % had two, and another 16 % had three, four or five senders. By comparison, in the similarly better off suburb of Bulawayo, again the picture is quite different, and suggests less expansive migration per se, in that 84 % of households rely on a single migrant, and 16 % on two, and no household has more than two. A conjecture here would be that the Bulawayo families have had fewer opportunities to use migration, but it could also be that their sole migrants are more successful, thus undermining the need for others to follow. In the high density areas of Harare, the corresponding figures are 65 % of households relying on a sole migrant, and 17.5 % on two and 17.5 % on three four or five. Meanwhile in Bulawayo, the high density suburbs are again relatively more dependent on a single migrant at 75 %, and two at 17 %, and three four or five at 8 % of households of those who are receiving goods or money.

Table 9: Amount of senders per household by location of receivers

Location	How many senders for this household?				Total
	One sender	Two senders	Three, four or five senders	Six to ten senders	
Low/medium density area-Harare	28 49,1%	18 31,6%	9 15,8%	2 3,5%	57 100,0%
High density area-Harare	26 65,0%	7 17,5%	7 17,5%	0 ,0%	40 100,0%
Low density area-Bulawayo	21 84,0%	4 16,0%	0 ,0%	0 ,0%	25 100,0%
Medium/High density area-Bulawayo	18 75,0%	4 16,7%	2 8,3%	0 ,0%	24 100,0%
Total	93 63,7%	33 22,6%	18 12,3%	2 1,4%	146 100,0%

Table 10: Reason why senders are designated as the primary sender

		Frequency	Valid Percent
Valid	Send money or good most regularly	73	51.4
	Send highest amount of money	8	5.6
	Send the most useful goods	38	26.8
	Other	23	16.2
	Total	142	100.0
Missing	Don't know	7	

We asked respondents to choose, if they had a choice, just one primary sender to refer to for the rest of the survey, and asked on what basis they had made this choice. For most households the importance of this one primary sender, at 51 %, was because this sender returned goods or money most regularly, again underscoring the importance of the monthly receipt pattern. We asked the households to give accounts of goods and money received from all their multiple senders, when this was applicable, which gives a database of valued goods and money for the household transfers in their entirety. However, for the purposes of the survey, restricting the remaining answers to just one sender was logistically necessary.

The pattern of places where goods and money are sent from

“It is very disappointing to see my educated children being turned into economic refugees in other countries. We fought and suffered for the independence of this country but we no longer enjoy the fruits of our suffering. I have [know] six doctors, all working outside the country. What does that mean?” (A Respondent)

“It is very painful to spend more than three years without seeing your own children because of political and economic vices” (A Respondent)

The figures concerning where the primary sender is currently living, and sending money from, also give us important clues as to the different patterns of migration for the different suburbs, where these themselves are roughly correlated to classes with differing income levels. They also reflect differences in the external articulation of the two cities, however, independently of their respective incomes. For example, the low density suburb of Harare enjoys receipts from 62% of the primary senders identified as being resident in the UK (23 from 37 in the sample as a whole), which similarly represents a full 40% (or 23 of 57) of this suburb's primary senders. The low density Harare suburb also has 24 % of the sample's primary senders resident in South Africa, 43 % of the sample's Botswana based migrants (a surprising figure but perhaps not significant statistically); and 50 % of the sample's primary senders resident in America. There is evidence of some internal migration within Zimbabwe with six senders to Harare working in Bulawayo, for example, and the major concentration of principal senders to Bulawayo being in Harare (5 and 5 from 25 and 26 migrants respectively for the low and high density Bulawayo suburbs).

Of the sample's migrants who are resident in South Africa, 50 % are sending goods back to the high density areas of Harare, rather than any other suburb. These households are also more likely to be receiving goods rather than money, while conversely, money is more likely to be received predominantly by those in the low density areas with migrants in non-African countries. The goods and money received are most likely to be once a month in all the various suburbs, but this pattern is most dominant in the high density suburbs of Harare, as we saw above. This suggests a quite ritualised pattern of sending wages home, when they are paid, in order to meet responsibilities for direct kin, in a manner similar to the classic 'breadwinner' household pattern of domiciled industrial labour. In other words, despite distance, a socialised system of reproduction is at work here.

Table 11: Primary senders by location

Where does the primary sender live?	Location				Total
	Low/medium density area-Harare	High density area-Harare	Low density area-Bulawayo	Medium/High density area-Bulawayo	
Bulawayo	4	2	0	0	6
	66,7%	33,3%	,0%	,0%	100,0%
Harare	2	0	5	5	12
	16,7%	,0%	41,7%	41,7%	100,0%
Other Zimbabwean place	7	4	2	3	16
	43,8%	25,0%	12,5%	18,8%	100,0%
South Africa	8	17	5	4	34
	23,5%	50,0%	14,7%	11,8%	100,0%
Botswana	6	2	2	4	14
	42,9%	14,3%	14,3%	28,6%	100,0%
Mozambique	0	1	0	0	1
	,0%	100,0%	,0%	,0%	100,0%
Namibia	2	0	1	0	3
	66,7%	,0%	33,3%	,0%	100,0%
Other African country	0	4	2	0	6
	,0%	66,7%	33,3%	,0%	100,0%
UK	23	6	3	5	37
	62,2%	16,2%	8,1%	13,5%	100,0%
America	5	1	2	2	10
	50,0%	10,0%	20,0%	20,0%	100,0%
Other non-African country	0	4	2	2	8
	,0%	50,0%	25,0%	25,0%	100,0%
Other	1	0	1	1	3
	33,3%	,0%	33,3%	33,3%	100,0%
Total	58	41	25	26	150
	38,7%	27,3%	16,7%	17,3%	100,0%

The high density suburbs of Harare had 6 of their 41 principal senders in the UK, 16 % of the total UK based migrants, just exceeding Bulawayo's high density area's 14 %. The suburb with the least UK based migrants was the low density area of Bulawayo, which had 20 % of its migrants in South Africa; 20 % in Harare and the others spread fairly evenly elsewhere.

How often remittance senders return

When asked when they last saw the migrant at home the mode average response was during the last year, and cumulatively over two thirds of senders had been home to visit at some point during the preceding year, of those in the sample who had been home at all (the valid percent).

Table 12: Frequency of visits to the household by remittance senders

		Frequency	Valid Percent	Cumulative percent
Valid	Last week	7	4.8	4.8
	Last month	39	26.9	31.7
	In the last year	52	35.9	67.6
	In the last five years	26	17.9	85.5
	Longer than five years ago	19	13.1	98.6
	other	2		1.4
	Total	145		100.0
Missing	Don't know	2		

When asked whether the sender returned regularly, 27 % replied every year, and a further 19 % every month, summing to a cumulative percent of nearly 47 % of senders who had been home in the last year. However, there are discrepancies between these slightly differently asked questions which needs further validation. Those who had never been home numbered nearly 21 % of the whole sender group, while the 'other' responses were related to when 'the need arises' (2) or 'on public holidays' (2), 'can afford to' (2) or another important event (2).

Table 13: Regularity of visits

		Frequency	Valid Percent	Cumulative Percent
Valid	Every week	1	.7	.7
	Every month	28	18.9	19.6
	Every year	40	27.0	46.6
	Every Christmas	13	8.8	55.4
	Less than once a year	21	14.2	69.6
	never	31	20.9	90.5
	Don't know	2	1.4	91.9
	Specify	12	8.1	100.0
	Total	148	100.0	
Missing	System	152		
Total		300		

Return pattern by country of temporary residence

The migrants in the survey were mostly likely to come home every month, if they were in another Zimbabwean place, every year if they were in South Africa (50%), with many South African migrants also coming home for Christmas (16 %) or another

occasion such as a funeral, wedding or illness, or not at all (22%). Of the Botswana migrants 50 % came home once a year, while an additional 36 % came back for an irregular reason or not at all. Of the UK based migrants while a combined total of 22 % managed to go home either once a year or Christmas (8% and 14 %), the vast majority either went home less than once a year (16%), or for specified reasons and/or never (62%) Those who had never been back amounted to 21 % of the survey, a figure which bears witness to the grief expressed by some correspondents about having lost their children. For America (80%) and other non-African countries (75%), the less than once a year or never category is quite staggering in this respect. The table for this statistic can be found at appendix three.

By suburb, this translates to the low density Harare suburb having a high number of people returning never (14 %) or less than once a year (22.8 %), but also fairly equal numbers returning every month (19.3 %) or every year (22.8 %). In the high density suburb of Harare a full 53.7 % of senders were returning once a year, by far the predominant pattern, while Bulawayo high density residents were not so lucky, with 36 % of their senders having never returned.

Table 14: Return visits by suburb of origin

		location id				Total
		Harare, low density	Harare, high density	Bulawayo, low density	Bulawayo, high density	
Do they come home regularly?	Every week	1	-	-	-	1
	Every month	11	7	5	5	28
	Every year	13	22	2	3	40
	Every Christmas	8	1	3	1	13
	Less than once a year	13	3	4	1	21
	never	8	8	6	9	31
	Don't know	-	-	1	1	2
	Specify	3	0	4	5	12
Total	57	41	25	25	148	

Relationship to sender of goods/money

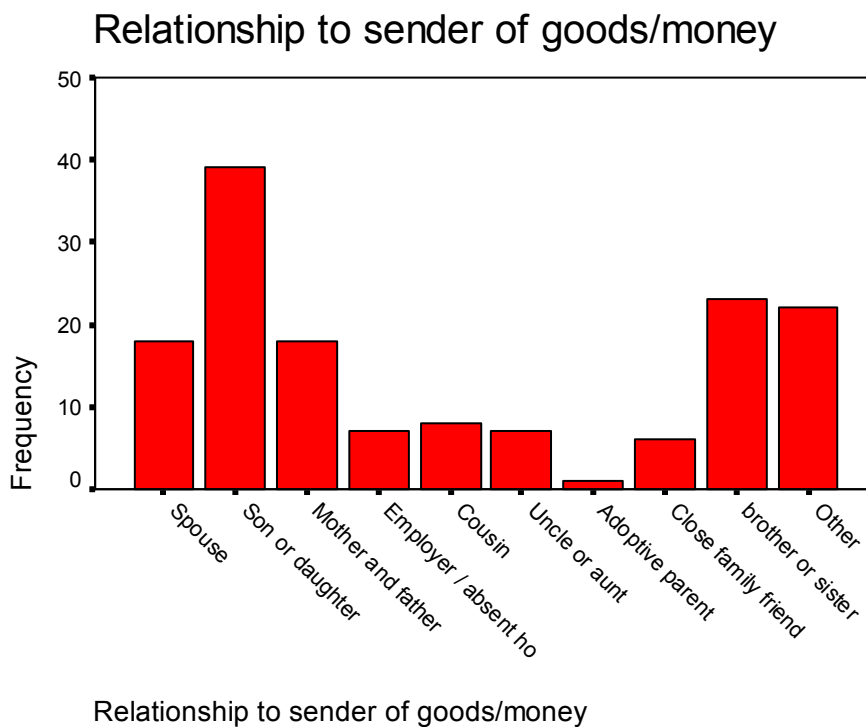
The most common relationship between the receiving household and sender is that the sender is a son or daughter of the receiver, which bears testimony to the intergenerational pattern of sending, while the second most populous category was of brother and/or sister. This suggests that not only is out migration common, but that it is disproportionately accomplished by those of young working generation. Spouses ranked third at just over 12 %.

Within the 'other category', there are 12 multiple responses, mostly featuring either spouses and/or sons and daughters, but were combinations of all of the categories are recorded, also a few senders who are foreign friends, organisations or sponsors who the respondent did not include under 'close family friend', while three respondents were the sender themselves captured on a visit home.

Table 15: Relationship of sender to household member interviewed

		Frequency	Valid Percent
Valid	Spouse	18	12.1
	Son or daughter	39	26.2
	Mother and father	18	12.1
	Employer / absent household head	7	4.7
	Cousin	8	5.4
	Uncle or aunt	7	4.7
	Adoptive parent	1	0.7
	Close family friend	6	4.0
	brother or sister	23	15.4
	Other	22	14.8
	Total	149	100.0
Missing	System	151	
Total		300	

Figure 3: Relationship of sender to household member interviewed



5. A vast remitted goods economy

The survey instrument asked a number of specific questions about the singular receipt of goods, as opposed to money and goods. Of the 149 households in receipt of something, 109 said they had received goods, leaving 38 with money alone (two cases failed to answer). This 109 represents 74.1 % of all receiving households, suggesting that to perceive remittance economies as principally money transfer economies would be misleading.

The sheer volumes and combinations of goods is, in fact, startling, and the actual packages of goods received have been reproduced at appendix 4. The survey asked people to itemise goods received from migrants, and the list is a testimony to a surprisingly large, both volumetrically and in terms of cash value, informal economy. Many of the richer households had acquired a typical basket of consumer goods which commonly included vehicles, DVD players, TV sets, radios and decoders, cameras, cell phones and fridges. Since these goods were itemised in any of Pula, Rands, US, pounds or Zim Dollars, and given some inaccuracy in perceived prices to add up the grand value of the whole dataset seems prohibitive in time terms. However, instead we have aggregated and classified the goods received into six categories, and counted how many times these goods were mentioned within these categories. Altogether, 106 people replied to the questions, listing one or sometimes considerably more items each. We have added all these into our aggregate calculations in order to achieve an overall illustrative impression of the size of this informal economy. In the luxury goods category we included electronic goods such as VCRs, DVDs and colour televisions, jewellery and expensive cars, which were often reported with due care to the detail of model, and engine size. In the productive assets category we have recorded vehicles for commercial use such as trucks and combis, as well as 'normal' cell phones, given that these are simultaneously dual use between leisure and business. Under durable household goods are such things as soap, bedding, furniture, kitchen ware, steam irons, ceiling boards, but also fridges, even though this is relative and many of the poorer households might see these as a luxury item, and sewing machines, even though we realise that some of these could equally be viewed as productive assets. Clothing and footwear is perhaps the most unproblematic category although note should be taken that there are some items here clearly of the luxury rather than functional, with some respondents making it clear that the particular item was 'exclusive' or 'designer'. The results are set out in the table.

Table 16: Frequency of goods types mentioned

	Times mentioned
1 Luxury goods	47
2 Productive assets Durable household	18
3 goods	28
4 Clothing and footwear	70
5 Food	53
6 Other	19

Thus the most common types of remitted goods are also the most basic, food, clothes and footwear, which bears some testimony to the household reproduction crisis which

provides the context to this study. However, the important exception to this generalisation is the still large amount, which would be a larger proportion by value of luxury items sent. The actual permutations of these categories in combination in the responses, where a frequency has been recorded, are given in the table below, in descending order of importance. The predominance of clothing, footwear and food is evident in these responses. The actual values of the goods transferred were also given, and these are being separately analysed for a forthcoming paper, to arrive at economic projections for the size and significance of the informal economy.

Table 17: Permutations of goods types

Permutation	Codes included	Evidence of these type of received goods	Frequency	% of total sample
			106	100%
19	4+5	Clothing and footwear + Food	11	10.4
29	1+4+5	Luxury goods + Clothing and footwear + Food	10	9.4
		Luxury goods + Durable household goods +	10	9.4
26	1+3+4	Clothing and footwear		
4	4	Clothing and footwear	9	8.5
9	1+4	Luxury goods + Clothing and footwear	8	7.5
6	6	Other	8	7.5
		Luxury goods + Productive assets + Clothing and	6	5.7
23	1+2+4	footwear		
38	3+4+5	Durable household goods + Clothes + Food	5	4.7
10	1+5	Luxury goods + Food	5	4.7
5	5	Food	5	4.7
1	1	Luxury goods	5	4.7
21	5+6	Food + Other	4	3.8
2	2	Productive assets	3	2.8
41	4+5+6	Clothing + Food + Other	2	1.9
		Productive assets + Durable household goods +	2	1.9
32	2+3+4	Clothing		
18	3+6	Durables + Other	2	1.9
16	3+4	Durables + Clothing and footwear	2	1.9
13	2+4	Productive assets + Clothing and footwear	2	1.9
39	3+4+6	Durable household goods + Clothes + Other	1	0.94
35	2+4+5	Productive assets + Clothes + Food	1	0.94
31	1+5+6	Luxury goods + Food + Other	1	0.94
20	4+6	Clothing + Other	1	0.94
17	3+5	Durables + Food	1	0.94
8	1+3	Luxury goods + Durable household goods	1	0.94
3	3	Durable household goods	1	0.94

Mode of transfer of goods

The respondents were asked how the goods were received by the household, and predominantly (14 %) the goods were received when the migrant themselves returned home. The next largest transit mode was by an informal courier, a person known to the household who brought the goods on their behalf (12.7 %), while some households sent a known delegate to fetch the goods from the working relative (7 %), or someone they knew met the person with less purposive intent, but brought back

goods regardless (2.7 %). Together, these categories sum to a large 81.8 % of households reporting that they were using known persons to informally transit goods. By comparison, those who received goods from an informal sector courier who was not previously known to the household (3.6 %), which we can here view as a private sector company, and those using commercial freight companies (6.4 %, with Air Zimbabwe mentioned most often at four times), and those using the postal service (7.3 %) together make 17.3 % of the survey who were prepared to entrust a commercial or private avenue with their goods.

Table 18: Mode of transit of goods received

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Brought by the migrant relative on a visit home	42	14.0	38.2	38.2
	Brought by another person known to the household	38	12.7	34.5	72.7
	Sent by an informal courier who was not known to the hh	4	1.3	3.6	
	Sent in the post	8	2.7	7.3	
	Someone went to fetch it from where the relative works	7	2.3	6.4	
	Someone met the person sending it	3	1.0	2.7	
	employed commercial cargo company	7	2.3	6.4	
	Other	1	.3	.9	
	Total	110	36.7	100.0	
Missing	System	190	63.3		
Total		300	100.0		

Table 19: Reason given for choice of mode of transit

		Frequency	Valid Percent
Valid	Cheapest	4	4.0
	Safest/most secure	10	9.9
	Most convenient	62	
	Fastest	7	6.9
	Other	18	
	Total	101	100.0

The figures for ‘most convenient’ have been adjusted. Six respondents replied other, then gave the reason that the journey was going to happen anyway, (including two funerals and one wedding). These six have been added to the ‘most convenient’ criteria. Similarly, five respondents gave the multiple answer of ‘because it was most

convenient' and then 'other', and gave the journey already happening as the 'other' reason (one more funeral and a graduation). These have also been moved from the 'other' count (where multiple answers are stored) into the 'most convenient' count.

Six other respondents in the other category listed the combination of convenience and speed as an explanation for the mode of transit of their goods as a multiple answer; 9 of the remaining 12 'other' responses also included convenience, such that this is clearly the overriding causal feature for the choice of transit method. Of the 18 'other' answers, 11 were multiple responses of which 10 included cost as a variable, while only a further 3 mentioned safety as an issue. Thus, if you sum the times that cost and safety were mentioned (to 14 and 13 times respectively), and include in that figure the incidences where they were mentioned as part of multiple answers, the importance of these variables is comparable.

6 Measures of importance to, and impact on the household

“We were badly affected by operation Murambatsvina. We now sleep with well grown-up children in one room. We no longer run some self-help projects as we used to do. If the situation remains as it is, very soon we will be no more”. (A Respondent)

“We used to get social assistance in the form of food handouts for the 13 orphans I am looking after, but that assistance was stopped by the government of Zimbabwe early last year. I am still hopeful that one day similar organisations would be allowed to resume operations.” (A Respondent)

“It is very important that we now leave in separation with our beloved because of poverty. I personally support the government's price control stance because commodity prices are escalating at an alarming rate” (A Respondent)

“We hope to see things improving in the near future or else we die of hunger. My employer no longer remembers me as she used to do in the past.” (A Respondent)

NB: These are not necessarily comments from households who receive goods.

The survey asked households to state whether the goods received had been requested, and of the 109 households in receipt of goods, 33 or 30.2 % had specifically requested them, against 76, or 69.7 % of those households who had not. In terms of the total sample size of 300 households this means that 11 % of the sample had successfully requested and received goods in the period recorded (five years). Of the receiving households, 61 % declared that the item was a one off receipt, against 39 % who declared it to be a regular transfer. This suggests that it is money which makes up the regularised pattern of monthly receipts suggested by the data on receipts by location above.

The survey then asked a range of qualitative questions designed to calibrate the scale of importance of the received goods to the households, specifically focused around the dominant items received –food and clothes/footwear. This was in correct anticipation of their importance. Of the 109 in receipt of goods, 40 households, or 36.4 % declared that food received was ‘part of [their] food supply which they would not otherwise have eaten’, while 28 households (or 70 % of a valid sample of only 40 responding households) also agreed with the statement that ‘we would have grown sick with hunger without it’. This means that of the sample as a whole of 300 households, 9.3 % are declaring that received food is essential to their survival. However, this should not be taken as a proxy indicator for the amount of household in food insecurity, since those without any remittances probably contain a larger number of this group. Of our group of 40 households receiving food, 36 of them (or 90 %), however, agreed with the statement that ‘we can now not be hungry’; while 39, or 97.5 % disagreed with the statement ‘it has made no difference to how hungry we are’, which underscores how critical the impact is of transfers on the food vulnerability status of these households. The baseline of receiving households, although not the unreceiving, however does not appear to be food destitution, since only 2 agreed (against 38 who disagreed) with the statement that ‘we would have eaten less than once a day without it’.

That it is not necessarily the lowest income households who actually receive transferred goods is underscored when average household income is cross tabulated with those households receiving goods, as in the table below. The final column shows that of the total amount of lowest income households (45), 37.8 % are receiving goods, which is a high proportion when the impediments to poor people's migration are considered. However, this leaves a shocking over 40 % who are effectively destitute without any assistance from relatives or friends. The next income bracket up has over 55 % of its households receiving goods, while the ascending brackets then produce figures of 47.5 %, 16.7 % and 38.1 % respectively as a proportion of their group receiving goods. Thus the highest income households in the sample have over 38 % of their number receiving goods, which we can speculate are not survivalist by nature, but luxury items.

Table 20: Households by income who do, or do not receive goods

		Households receiving a transfer of goods		Total	% of receiving household of this income bracket *
		Yes	No		
Monthly average household income	Less than Zim\$ 1 mill per month	17	8	25	37.8
	Above Zim\$ 1 mill and below Zim\$ 4 mill per month	47	7	54	55.3
	Above Zim\$ 4 mill and below Zim\$7 mill per month	19	8	27	47.5
	Above Zim\$7 mill and below Zim\$ 10 mill per month	5	5	10	16.7
	Above Zim\$10 mill per month	8	4	12	38.1
	Don't know	6	6	12	-
	No response / refusal	7	-	7	-
Total		109	38	147	221

* There are 45 households in the survey in total who receive incomes of less than Zim\$ 1 million per month; 85 on between Zim \$1 and Zim \$ 4 million per month; 40 between 4 but below 7; 30 above 7 but below 10 and 21 households declaring a monthly income of more than Zim \$ 10 million per month. This column calculates the proportion of households in receipt of goods in each respective income bracket.

When the households are again sorted by income and then the type of receipt – whether pecuniary or physical – is cross tabulated the result is ambiguous, but does not support the conclusion in general that as households get richer they are more likely to send money than goods. Nearly a third (32 %) of the lowest income households are found to have received money singularly, while the equivalent figure for the richest households is also, but exactly 33 %. All the figures are given in brackets in the table below. However, at this frequency of reporting households analysis is probably unsafe.

Table 21: Monthly household incomes and pecuniary versus physical receipts

		Number of households receiving goods/money from family/friends			Total households
		Yes to goods and money #	Yes to just goods #	Yes to money alone	
Monthly average household income	Less than Zim\$ 1 mill per month	25	17	8 (32 %)	45
	Above Zim\$ 1 mill and below Zim\$ 4 mill per month	54	47	7 (13 %)	85
	Above Zim\$ 4 mill and below Zim\$7 mill per month	28	19	9 (32.1%)	40
	Above Zim\$7 mill and below Zim\$ 10 mill per month	10	5	5 (50 %)	30
	Above Zim\$10 mill per month	12	8	4 (33.3 %)	21
Total		129	96	33	221

The possible total for column of all households receiving goods and money is 149; for column receiving just goods is 109. However, some households did not declare their households income so the column totals are the valid populations of households in each bracket who declared they were receivers. The column for just money is then deduced (there was no specific question on 'just money'). However this figure can be validated by summing all the frequencies in the when did you last receive money section below.

Impact and importance of clothes and footwear received

“Times are harder now for people who are away unlike long ago. So my father would rather send second-hand clothes from South Africa which we sell at the flea market instead of money because it quickly gets depleted.” (A Respondent)

As this respondent reminds us, using clothing and footwear as a basic goods item, in the ‘survivalist’ category is problematic, since these are also tradable goods. It is also apparent from the responses to the question, later in the survey, of whether something else would have been preferred there are a significant number of respondents who would have preferred money to clothes. Perhaps senders are finding money harder to send than their own old clothes, or perhaps, as would be apparent in the UK case, the relative price of clothes is favourable when compared to Zimbabwean prices, so the senders are trying to maximise the utility of their transfers by value by positively choosing clothes over money.

However, these caveats notwithstanding, the importance of these transfers is still clear from the household responses. For example, nearly 51 % of households (or 56 out of a 109 valid sample), agreed that the transferred item ‘was clothing or footwear that [they] would not otherwise have had/bought’; over 77 % (or 41 from 53 answering this question) that ‘[they] now go out more because we have clothes to wear’ – or put another way, nearly 14 % of all the households surveyed. Meanwhile, 20 households replied that they did not have shoes before they were sent them –nearly 7 % of the total sample, although this may need qualification, since the households may have

been referring to poor quality shoes as opposed to no shoes. However, 7 households still agreed that school clothes had been received to reverse previous non attendance, 86.5 % disagreed that the item had ‘made no difference to how [they] dress or go out’; 67.6 % disagreed that they could have ‘done without’ the item; while only 20.4 % of 103 households who answered the question thought something of a similar value would have been more useful.

Hypothetical modelling of household reproduction

Judgement of impact of transferred goods or money are notoriously difficult to mount, such that this qualitative approach was designed to offset research dependence on utilitarian, economic, or biological measures of acute poverty. To broaden the picture of the preferred consumption patterns or felt needs of the households we thus asked some supplementary, but hypothetical, questions. First, if they would have found something of a similar value to their sent item more useful, what that item would be. Of 20 responses, 6 would have preferred the money itself, which had been used to buy the clothes, while another would have preferred ‘fuel for resale’.

The respondents were asked the hypothetical question of what they would order, if they could, ‘which would make [their] life better’, within five ascending price ranges. The answers they gave are being separately analysed for the purposes of a follow up study, since they show important patterns of desired lifestyle and consumption which have ramifications for poverty reduction interventions. For example, there were many responses which would not appear rational to a classical economist, bearing no obvious utility to someone in these positions of poverty. All the households were included in this section, not just those in receipt of remittances. The making of cultural symbols features – such as desires to be able to afford weddings, or attendance at funerals, or thank you cards. There also appeared the apparently irrational, but humanly understandable ‘blow out’ responses, such as ‘beer’, ‘hamburgers’ or an expensive meal out. Attempts to ameliorate social exclusion were evident in these responses, as well as desires to be included in modern globalised culture: labelled goods features even among the nutritionally deprived. Some wanted only exit, while others rejoined that only God could now help them. There was also much evidence of entrepreneurial intention, remarked upon by Mr Nhengu in his report, with even some of the most destitute yearning for a funded opportunity to become productive.

Some of these responses are reproduced in the table below. The columns give examples of respondents answers by a type, or category, sorted into ‘productive’; ‘consumerist’; ‘speculative’; ‘survivalist/exit’ a hybrid category; ‘exit’; and ‘performative/cultural’, with clear scattered evidence of philanthropic intent, such as ‘would run an orphanage programme.’

Table 22: Examples of hypothetical goods respondents would want to receive by price bracket, categorised

Respondent	A	B	C	D	E	F
<i>Income range</i>	<i>'productive'</i>	<i>'Consumptionist''</i>	<i>'Speculative'</i>	<i>'survivalist/exit'</i>	<i>'exit'</i>	<i>'performative/cultural'</i>
Something worth less than Zim\$ 250,000	board a bus to Ntabazinduna	chicken	Pocket money for lunch	mealie meal and sugar	a hamburger	transport to work
Something worth more than Zim\$250,000 but less than Zim\$ 1 million	would send it home to my rural folk	Rice, mealie meal, cooking oil	Get a visa	maybe pay rent and rates	lunch at Steers	groceries for my party
Something worth more than Zim\$ 1 million but less than Zim\$ 4 million	seed for the new farming season	VCR	Buy foreign currency	clothes and sugars	an emergency passport	wedding ring
Something worth more than Zim\$ 4 million but less than Zim\$ 10 million	fertiliser	DVD	Buy foreign currency	a ticket to South Africa	a visa	hire a wedding venue
Something worth more than Zim \$ 10 million	ox-drawn plough	decoder	Buy foreign currency	a ticket to the UK	air ticket to UK	wedding gown and hire dresses for my bridal party

7 The sending and receipt of money

When asked if they had received a gift of money from a relative who does not normally reside in the household there were 142 positive replies, which is more than the deduced number which features above. However, it is possible that as the survey has progressed respondents become happier at disclosing information, which the field researcher report may have led to some reporting error. The money was received in the distribution in the table below.

Table 23: Receipts of money

	Frequency	Percent	Cumulative percent
Last week	14	9,9	9.9
Last month	99	69,7	79.6
Last year	15	10,6	90.2
Five years ago	3	2,1	92.3
More than five years ago	11	7,7	100
Total	142	100	

A substantial 107 of 131 of these households which answered the supplementary question declared these transfers to be of a regular nature, nearly 82 % of all such transfers. Of 118 households who responded nearly 74 % (87 households) declared that these monetary transfers were a regular monthly payment, supporting the evidence above of a pattern of monthly workers' receipts.

Table 24: When the payments began

		Frequency	Valid Percent
Valid	Last month	2	1,7
	About 6 months ago	9	7,7
	About 1 year ago	18	15,4
	Between 1 and 5 years ago	58	49,6
	More than 5 years ago	18	15,4
	Other	10	10,3
	Total	117	100,0
Missing	Don't know/refusal	4	
	Total	183	

When the respondents were asked when the payments had begun the distribution is generated which is summarised in Table 22. The clustering of responses around between 1 and five years ago corresponds well with the clustering of the timing of departure of the migrants in this survey at 60.7 percent of the total group since 2000. It suggests that it is this group of relatively recent departures which is generating the bulk of incoming receipts of money.

Methods of transfer

When asked how the money was transferred 132 persons responded and gave the distribution found in table 23.

Table 25: Means of transfer of money

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	In person	31	10.3	23.5	23.5
	Relative/family friend	42	14.0	31.8	55.3
	Courier	4	1.3	3.0	58.3
	To bank account	25	8.3	18.9	
	Money transfer company	1	.3	.8	
	Agent into my bank account	13	4.3	9.8	
	Agent - had to collect it	4	1.3	3.0	
	Agent to the house	5	1.7	3.8	
	Other #	7	2.3	5.3	
	Total	132	44.0	100.0	
Missing	System	168	56.0		
Total		300	100.0		

The other category included 2 'sent through the post', and one paid into the post office.

Those using banks accounts (18.9 per cent of the valid sample), money transfer companies (0.8 %); or other private agents, formal and informal, for payment into a bank account, collection or delivered to the home (9.8 %, 3.0 % and 3.8 % respectively) made up a total of 36.3 % of those receiving money having use of a formal institution at some point in the transfer process. However, in contrast, as shown in the table, those receiving money without using a formal institution (where this includes the liberalised, if illegal, agents sector) outweighed this figure at 58.3 %. These households only used family members or family couriers to send and receive money, another indicator of the informalisation of the money transfer, and the thus the social welfare economy.

The money transfer companies featured included 10 respondents who used the Western Union in Harare, and two with Western Union in Bulawayo, while one respondent named Home Link, the Reserve Bank of Zimbabwe company scheme to sponsor remittances, one West Gate, and one Pacific.

Table 26: Reasons given for mode of transfer

		Frequency	Percent	Valid Percent
Valid	Cheapest	3	1.0	2.3
	Safest / most secure	19	6.3	14.5
	Most convenient	49	16.3	37.4
	Fastest	11	3.7	8.4
	Don't know	13	4.3	9.9
	Other	36	12.0	27.5
	Total	131	43.7	100.0
Missing	System	169	56.3	
Total		300	100.0	

When asked why this method of transfer was used the most common answer was convenience, following by answers incorporating multiple variables, 29 of the 34 'other'. Two respondents mentioned favourable exchange rates as explanation for their preferred methods. Of the multiple answers, 9 included cost as in cheapest, 14 featured safety, and a further 25 featured convenience, and 9 featured speed/fastest. Five people mentioned a trip already taking place.

When asked whether the sender had always used this method, over 70 % said yes of 125 who replied. Of those who had not always used this methods (37) a full 22, or nearly 45 % of the changers of sending method had previously used Western Union. This move was probably precipitated by the Government of Zimbabwe's recruitment of formal money transfer companies into Home Link in late 2004, and the subsequent inability of those companies, predominantly Western Union to then pay out to relatives in US \$. These people had all previously picked up their money at Harare's Western Union.

The respondents were asked why the method of money transfer had been changed a full 44 from 51 specified other and rejected reasons such as unreliability (2), cost, speed and convenience (5). Pursuing the 'others', and this is a question of legality so the caution and low rates of response are to be expected, exchange rates featured in the vast majority of the answers specified, in 11 of 14.

When we asked whether the money had been received remotely or in person, over two thirds of all transactions were carried out in person, of 128 responses. This is relatively high and may suggest that the effects of Home Link and informal remittance transfer systems (IRTS) have been overestimated in some academic literature. It also might be indicative of low trust in remote exchange, or the logistical difficulties in transport, electricity, electronic respects of performing exchange remotely for some people. The relatively low frequency of respondents using Home Link also suggests that the persistence television advertising associated with the scheme throughout 2005 had only marginal effects on participation, relative to other channels, for the survey households here.

Table 27: In person and remote exchange

		Frequency	Percent	Valid Percent
Valid	Remotely/electronically	39	13.0	30.5
	In person	86	28.7	67.2
	Other	3	1.0	2.3
	Total	128	42.7	100.0
Missing	System	172	57.3	
Total		300	100.0	

Of the transactions done remotely the vast majority of 73 % were paid into a Zimbabwean bank account, 9.8 % into a Foreign Currency Account, also Zimbabwean domiciled, one to a Post Office savings account, and one transaction to Western Union. In other words, the receiver would access the money already in Zim \$ in about 90 % of these remote cases. This might help explain why in person

transactions were so popular in the sample, since Zim \$ exchange rates were pegged lower than the unofficial or ‘market rate’, thus disadvantaging a receiver of Zim\$ rather than foreign exchange.

Of the in person transactions, of 89 people who specified, 68.5 received their money in person in Zim\$, against 31.5 in foreign exchange. The spread of foreign currencies received was a three way split between Botswanan Pula (15 %), South African Rands (34.6 %), British Pounds (19.2 %), and Pula and Rands combined (7.7 %), but with Rands predominant, reflecting the destination of migrants.

Of the first use of the incoming money, 5.7 % of 105 people who answered did then pay money received in person into a bank account, while 58.1 % stored it at home and a further 11.4 % spent it immediately, 6.7 % immediately changed it themselves into Zim \$, while one person ‘travelled to Messina to change it into Rands’. When asked how they changed money received in foreign exchange into Zim \$, the attrition rate for answering the question was very high, probably because of its sensitive nature. Only 29 people gave a definitive reply, rather than refusal or don’t know at 26, making only 17.7 % of the total sampled households replying anything at all, even don’t know. Of these 29, which due to small sample size is not a significant finding, 5 people (17.2 %) changed it using a commercial bank; 1 (3.4 %) a money changing shop; 8 (27.6 %) a money changer who was previously known to them; 7 (24.1 %) a money changer who was recommended to them; and 6 (20.7 %) a money changer who they casually met/did not previously know. Two people spent their foreign exchange without changing it. In other word a total of 72.4 % of this small sample used an informal sector money changer, with a preference for someone they knew or who could be recommended to overcome the problem of trust in the exchange transaction. By comparison, only about 21 % used a formal sector commercial bank or shop.

Table 28: Methods of changing received foreign exchange into Zim \$

Valid	Commercial Bank	5	17.2
	Money changing shop	1	3.4
	Known money changer	8	27.6
	recommended money changer	7	24.1
	casually met money changer	6	20.7
	Spent in forex	2	6.9
	Total	29	100

The survey then asked the respondents what their first use of the money was, once they were ready to spend it and 119 (121 in the ‘other’ category which also included 2 refusals), or 92 % of people replied with answers made up of multiple categories of use, combinations mostly involving food (68.6 %), calculated with bills and debts excluded, although they could potentially have been accrued originally in buying food; and paying debts (including to relatives and money lenders) and monthly bills (76.0%) which included reconnections, calculated with school fees, clinic fees and funeral expenses excluded. Of all the answers given just under 70 % included food, and just over 70 % included bills and debts. In fact the payment of monthly bills emerged as

the single most common category of first use, again underscoring the standardisation of the migratory monthly remittance pattern. Other common answers were purchasing household items, paying school fees, for travel, at health clinics or for funerals at 3.1 % of answers (4 in total, assuming that receivers were not jointly for the same one). Those answers which mentioned an item which could be loosely defined as an investment item, such as seeds, fertilizer, chicken mesh, plumbing equipment to name a few, made up 13.0% of answers.

The next question asked people what, if anything, they had purchased in foreign currency received from a migrant household member, since rapid inflation might suggest that this behaviour would become more common, in line with theories of 'dollarisation' elsewhere in the world. Only 12 of our receiving households, or 6.3 % declared that they had used foreign currency in this way, although because of illegality many did not presumably reply. Of these 12 people, 3 bought cars, and five bought fuel with a basket, computer, motor spares and shoes each being bought once using foreign exchange. In terms of currencies, transactions had involved Pula once, pounds 3 times, US \$ 3 times and Rands 4 times, suggesting that if this represents the beginning of a 'dollarisation' process, it would be more akin to exchange using a basket of international and regional currencies. The data on when these purchases were made is too thin to make any observations on whether dollarisation is increasing or not (and were spread fairly equally over the time brackets suggested), and a further survey round would be advisable to test for this effect.

Impact of receiving monies on households

Similar questions to those asked to assess the impact of goods receipts were then asked of those people in receipt of money. The responses also suggest that for the majority of the sample the receipts are a critical component of the households reproduction on a monthly basis. For example, 50.8 % of households agreed that they had used the money received to buy food which they would not otherwise have eaten (of 126 responses); 54 % agreed that they would have grown sick with hunger without the money (which is less than the equivalent number for goods received, suggesting goods receivers are poorer in the first instance); while a large, but perhaps tragic, 95.1 % (but of 61 answering this question) agreed that 'we can now not be hungry' because of the money sent.

The purchase of clothing and footwear does not seem quite as critically dependent on remittances as is food, with 19.0 % agreeing that they had used the money sent to buy clothing and/or footwear 'that otherwise would not have been bought' (24 from 126); but of these 17 households still agreed that they 'can now go out more because we have clothes to wear'; 14 that they did not have a pair of shoes each but that now they have; and 11 households that they had bought school clothes with the effect that children were now attending whereas previously they had not been. Of 128 households replying a massive 97.0 % said that it was not something that they could have done without, which underscores the fact, at least in the perception of the households involved, that remittances are meeting everyday basic needs.

8 Basic Needs and informalised, distal social welfare

To analyse the impact of remittances further, and to garner a better sense of the social composition of our residents and absent household members we asked further questions about the social composition of resident household members, and the livelihood clusters who were being supported, in the respondents view, by the remittances. It is perhaps likely, as this has been found to be an error in similar household based research, that respondents underestimate supported members because they do not include workers or socially excluded household ‘members’. For example, the aged destitute who lives in the cottage or yard and who lives on household rubbish may not be included, as he is not technically viewed as a household member and has only a loose association, or none, with the household itself. Arguably, however, this chronically poor person is also an indirect dependent. However, this error of underestimation may be offset by one of overestimation, when respondents include household members as resident because they are close relatives, and because of cultural perceptions of who belongs where which are attached to this relationship, but where, in actuality, the person may be absent for the majority of the time. Further qualitative triangulation of these results is necessary to qualify the data in this section.

Table 29: Size of households supported by remittances

		Frequency	Valid Percent	Cumulative Percent
Valid	None	6	4.5	4.5
	One person	10	7.6	12.1
	Two people	29	22.0	34.1
	Less than 5 people	60	45.5	79.5
	5 and 10 people	22	16.7	96.2
	11 to 20 people	1	.8	97.0
	Other	4	3.0	100.0
	Total	132	100.0	

The predominant household size was less than five people (45 %), with households of two people also being common. A conservative estimate of how many people in these households, within the survey as a whole (149 receiving households) would thus be about 450.

The relationship between the respondent and the other people supported in the household is that they are predominantly their sons and daughters 15.7 %, or the other residents are a combination of relatives (in other category), 35.5 % of which include their sons and daughters. Thus in total, 40.2 % (51 from 127 households) mentioned sons and daughters as living with them, which suggests that the nuclear family model is dominant, even though the sender themselves may be the mother or father who is away. Spouses were indeed singularly mentioned by 6 households, or 4.7 % of the time, but did appear in multiple answers another 54 times (from 211 other responses), meaning that in total 47.2 % of households in our survey who received remittances were headed by a resident married couple, while the majority 52.8% we can deduce were not. Interestingly, within the multiple answers a further 38 households included nephews and nieces such that 34.6 % of the receiving households included this

category of person. A further 13 parents were also identified, such that 11.8 % of households had a grandparent in them.

Table 30: Relationship of respondent to other people supported

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Spouse	6	2.0	4.7	4.7
	Sons and daughters	20	6.7	15.7	20.5
	Step sons and daughters	3	1.0	2.4	22.8
	Nephews and nieces	6	2.0	4.7	27.6
	Mother and / or father	2	.7	1.6	29.1
	Cousins	1	.3	.8	29.9
	Other	89	29.7	70.1	100.0
	Total	127	42.3	100.0	
Missing	System	173	57.7		
Total		300	100.0		

Fungibility of remittance income

It has been suggested that remittance incomes might perform the task of replacing other social protection funds, so we asked the households whether they received other assistance and how this money, if known about, might affect those income streams. A total of 287 respondents replied to the question of whether they received any other assistance, but only 49 households, or 17.1 % of the sample replied that they did. This was predominantly from the church (40.8%), which was also mentioned in all four multiple answers, such that just under 50 % of those households receiving other assistance were receiving it from the church, with this multiple category hiding another 2 households with government assistance (making this 20.4 % in total), one a clinic, one home-based care and two from burial societies.

Table 31: Other sources of assistance

	Frequency	Valid Percent
Church	20	40.8
Charity - Zimbabwean	5	10.2
Charity - Foreign	1	2.0
World Food Programme / UN	2	4.1
Government	8	16.3
BEAM	2	4.1
USAID	1	2.0
Multiple answers	4	8.2
Refusal/no response/other	6	12.2
Total	49	100

Unfortunately the amounts received do not appear to be great, with just under 70 % of households in receipt of (other) social assistance receiving less than Zim \$ 1 million a month, which may explain the two respondents who lamented their worthless

pensions in the open question. This places our remittance income as the central form of social assistance in these areas, and points to a paltry NGO or official development assistance coverage.

Table 32: Amounts of social assistance

	Frequency	Valid Percent	Cumulative Percent
Less than Zim\$ 100,000 per month	3	13,0	13,0
More than \$100,000 less than Zim\$ 500,000 per month	6	26,1	39,1
More than Zim\$ 500,000 less than Zim\$ 1 mill per month	7	30,4	69,6
More than Zim\$ 1 mill less than Zim\$ 5 mill	4	17,4	87,0
over Zim\$ 5 million a month	2	8,7	95,7
no money at all	1	4,3	100,0
Total	23	100,0	
Missing Don't know	8		
Refusal / no response	18		

Goods received from other organisations included maize meal, cooking oil, sugar snaps and matemba/kapenta, with maize meal the predominant form of goods subsidy to households with 16 households mentioning it, 13 of which also received cooking oil, suggesting an intervention package of these goods. The children of a further 7 households received food at school, while 7 received clothes , 3 of which were school uniforms.

When asked whether they thought this assistance would cease if the sponsors knew of their remittances, only 1 household said yes, 15 said no, one refused and 7 didn't know: thus only 24 answered the question.

Respondents' historical memory about remittances

To put the survey results into some historical perspective, in terms of respondents' perceptions, we asked whether they were receiving more or less remittances than they had done six months ago, one year and five years ago. Surprisingly perhaps, 58.2 % of 225 households responding said that they did not receive more now than six months ago, 64.3 % that they did not receive more than a year ago, and 74.6 % that they didn't receive more now than five years ago. This may be related to the decline in amounts over time which has been isolated in other remittance studies, associated with the sender becoming more financially committed in their new country of resident, or because they have now taken their closest relatives, such as children, to join them, both of which attributes contribute to lower remittance traffic.

Of those receiving more than they did, we asked why they thought this was, and the majority translated this into their greater need. A further 11 households mentioned this reason in multiple answers, such that a full 82.4 % of households thought this was

why they received more. Many mentioned the need to receive more, because inflation had eroded the value of the previously received amounts. Some respondents noted in their comments that although they received similar amounts in denominated value, these had been eroded by inflation to much lower amounts in real value terms. There is a suggestion here that it had been difficult for these respondents to convey the effects of hyper inflation successfully to the senders, in terms of securing a stable real return.

Table 33: Reasons given for why some households receive more now

	Frequency	Valid Percent	Cumulative Percent
Times harder now, needs greater	78	72,2	72,2
More people are away working	2	1,9	74,1
People away have better incomes	2	1,9	75,9
Other	26	24,1	100,0
Total	108	100,0	

9 Conclusion

The core questions of the research were:

- How important are remittances in alleviating household poverty?
- Is this effect enhanced or undermined by the behaviour of remittance receivers in the informal economy?
- What effect do in-kind and informal transfers have on the potential for poverty reduction?

In answer to the first, by any qualitative measure and using the quantitative figures generated here, it can be concluded that remittances are critical to alleviating household poverty in urban Zimbabwe. Not only do a full 50 % of our households receive remittances, but it is clear that a substantial majority of these are dependent on them for essential household goods, including food. Those poor households who don't receive them are, of course, in a critical state. However, there is also some evidence here that remittances do more for some households than reduce poverty; they contribute to productive accumulation more generally, and the acquisition of consumption assets.

The informal economy has emerged as a critically important conduit for households in terms of their sending and receipt of remittances. This seems to be in part because of opportunity costs in the formal sector, and principally in this respect to the dividend attached to the informal exchange rate, but it is also predominantly informal activity restricted to personal transaction, as opposed to informalised yet institutionalised companies. In other words, relatives are still more dominant as agents of money transfer than are the new IRT networks and companies. This suggests that a benign government policy could easily recapture money transfer into formal sector

companies for reasons of convenience, while in the absence of such a policy informal companies have the chance to build trust and potentially take business from relatives.

In terms of the third research question, the role of in-kind and goods transfers emerges as more important than we originally thought. Often considered the subsidiary form of transfer, a minor augmentation of the full money transfer, in fact in these cities in value terms it probably outweighs by some factor of 2 to 3, which we are in the process of calculating, the real value of money transferred. This is a significant finding because it adds weight to the suggestion that intra-household effects of remittances may not be benign in shrinking economies. As established in Bracking (2003)⁴, there can be a negative impact of money remittances on households without a migrant, even when the economy wide growth effect is taken into account. This is because immediate income benefits are followed by price adjustments in local markets, effectively pricing out poorer households from scarce goods. In this survey we have evidence of this in that many of the poorer households were in receipt of even basic durable goods from migrants living as far away as South Africa, suggesting the collapse of their purchasing power in local markets. It is deducible, although not proven here, that the half of our households who were receiving money, and then going out and buying food and other essential items, were detrimentally pricing out other survey households, who then, as a coping strategy, had developed a counter economy based in the primary receipt of those goods themselves.

Whatever the intra-household effects, and more research is required on this aspect, we can still conclude that the high proportion of our respondents whose household economic exchanges are outside the formal sector, in terms of receipt, use and storage, indicates a critical role for the informal and personal sector of the economy in the reproduction of these households. In this sense, this research is forging a pioneering path, in contra-distinction to the mainstream research focus on skills drain (and gain) and the policy research on what receipts can be expected into the formal sector banks. What we are suggesting is that household reproduction in these two cities is underwritten by an internationalised, informalised system of social welfare based in personalised migrant remittances.

GOZ policy on international migrants has recently focussed on their potential developmental effects, and sought to capture these through the establishment of the Home Link scheme, whereas this research suggests that the context of trust in economic and political governance is too low for effective returns into the formal sector. A low rate of monetary storage in the formal sector is also due to the opportunity costs of receiving lower exchange rates than are available on the parallel market. This however, does not imply that remittances are not a significant contribution to economic and social reproduction in Zimbabwe: they are, but not through formal conduits. The GOZ may have been overoptimistic about the expected volume and value of receipts it can access given current economic governance and monetary policy.

It is clear from this research that a complex web of money and goods transactions within the informal sector supports the Zimbabwean economy in unrecorded myriad

⁴ Bracking S (2003), "Sending money home: are remittances always beneficial to those who stay behind?" in *Journal of International Development*, vol.15, ps 633-644

ways. The Zimbabwean economic collapse, which has been headlined for some time now, is being offset by this informal, internationalised parallel economy. In practical terms, it is difficult to see how some of these households could even survive without these informal remittance transfers. Thus the economic crisis is being mitigated by this sector to some degree, and ironically, by Zimbabweans who have themselves exercised the 'exit' option. However, the issue of sustainability of this support role in the longer term remains a critical and open question, not least because of the tightening of conditions in the principal migrant receiving areas of South Africa and the UK, toward their Zimbabwean residents.

The social reproduction crisis, whose form is visible here, but whose details are not, is deepening in the medium term aftermath of *Operation Murambatsvina* (Sachikonye, 2006)⁵, the ramifications of which require exploring in further research. Research is required in terms of exploring the general social and economic destitution and compromised social welfare of affected households, but also more specifically in terms of the coping ability, or otherwise, of households dependent on the impressive but increasingly strained international informal welfare network, as described in this paper. While many of our receiving households had used remittances in the past to purchase productive assets and help their small businesses start and grow, it is evident from their responses, and the wider literature on *Operation Murambatsvina* that such efforts have been destroyed. In the future, such households may adapt their accumulative behaviour, with a number of researchable results, one being that they judge the risks of small enterprise to be too great, and exit Zimbabwe where possible. Another result could be that the Diaspora reduces their giving in response to what they perceive as an increasingly undeserving, unproductive part of their family. Either response would increase the depth of the economic and social crisis.

Given these potential effects, and also the clear evidence of a crisis of household reproduction and acute poverty for the majority of the sample, we readily augment the voices from our households and urge the relevant authorities to design and implement an urban food assistance programme as a matter requiring urgent attention. Humanitarian assistance is required in the short term, followed by an appropriate micro-credit or small grant scheme to give material form to the entrepreneurial talents to be found in the sample group. Given even a hypothetical opportunity a clamour of voice was heard wanting money for small pieces of equipment, grinders, seed, fertiliser, sewing machines, car parts, bicycles, which would set the productive power of these suburbs back to self sufficiency and work.

The research instrument will now be refined to help us model the intra household modalities of the informal economy, and to expand our research into questions of domestic movement and transfer; the role of small towns and rural areas in the social welfare economy. The methodological approach taken has underscored the saliency of micro-level research, rather than macroeconomic 'guesstimation' for modelling the economics which arguably, and most immediately, matters most to the reproduction and welfare of poorer people, and those living through a deterioration of state-level

⁵ Sachikonye L (2006), *The Impact of Operation Murambatsvina/Clean Up on the Working People of Zimbabwe*, A report prepared for the Labour and Economic Development Research Institute of Zimbabwe (LEDRIZ)

economic and political governance. The everyday sacrifices and resilience of the working people of Zimbabwe, often far away and living in some loneliness from their loved ones, emerges here, for the majority of households surveyed, as critical to the everyday survival and material sustenance of their relatives and household members left behind.

Appendix 1: Transcripts of Fieldwork notes

These are unchanged transcripts of the contemporaneous fieldwork notes of the field researchers.

Mr Nhengu

The survey on Remittances and Poverty Reduction was carried out in five areas, namely Nkulumane 1 to 12 and Glencara, which constitute the high density suburbs as well as Mahatshula, Selbourne Park and Parklands which respectively constitute the low density suburbs.

The questionnaires were taking too long for the enumerator during the first few days of the survey mainly because the enumerator had not familiarised himself with the questionnaire. The welcome was however overwhelming in the high density areas as most respondents felt free to invite the enumerator into their homes unlike the low density areas where most interviews were carried out at the gate or even over the intercom. This was most probably because respondents in the low density areas were worried about the security of their property. This was also coupled by a high rejection rate in the low density areas.

It was easy to come across household heads in the high density areas as compared to low density areas where most respondents were domestic workers.

A majority of low density dwellers chose to remain discrete in as far as disclosing information relating to their relatives who are away is concerned, contrary to their counterparts in the high density areas.

Most people from the high density areas who were affected by the cleanup exercise initially thought that I was an agent from the government who had come to make a follow-up on the clean-up exercise or to confirm whether they had been enlisted as beneficiaries under the new Operation “Garikayi/Hlalani Kuhle!”.

Those in the low density areas however were rather sceptical maybe because of fear of victimisation which was rampant during the pre-presidential election period (before the 2002 presidential elections).

A majority of the respondents admit that times are hard now, even for those who are working out of the country hence most people who are away would rather not send money back home, instead they bring it home in bulk when they visit during public holidays where they change it at a high rate at the informal market.

Some of the respondents say that remittances would even reduce poverty but would rather help alleviate poverty, they also say that other factors like HIV/AIDS, GDP, GNP and per capita income among others would help alleviate poverty rather than remittances alone.

A minority say that they are not worried about remittances: all they are worried about is getting food on their tables.

Mr Mubaiwa

As per our contractual agreement I started a survey for a research project on remittances and poverty reduction with a view to establishing how much people are being helped by friends and relatives who do not live with them, but send them money or gifts. The survey was based on a total sample of 150 and interviews were carried out in two suburbs; medium and high density areas of Mabelreign and Highfield respectively.

During my fieldwork I was able to identify that people living in the medium and high density suburbs are living in two different worlds. Most of the high density suburb's people are poor, they earn their livelihood in vending and very few depend on money or gifts from relatives living outside the country. I learnt that most migrants in the high density areas moved to neighbouring countries such as South Africa, Botswana and Mozambique in the last two years. And these migrants afford to send basic items such as groceries and clothing just enough to sustain their relatives at home for a month. It was observed that most people in the high density areas have lost hope in everything. This was deduced from responses given by those who did not have relatives or friends working elsewhere. When asked what they would need to order to better their life, they simply chose 'nothing' as their answer. This was followed by bitter expressions of how most of them were affected by the recent government's *Operation Murambatsvina*. Their source of income was destroyed as most cottages and vending premises were destroyed during the fiasco. Some families are still sleeping in the open with their properties. They seem not interested in the new government initiated project dubbed Garikai. They recall with sad memories how they were evicted from the farms and housing co-operatives initiated by the same government. They just wish one day some non-governmental organisations would come up with a relief aid programme for the urban poor.

Contrary to this, the medium density life is quite improved. This medium class has witnessed much of chain migration which saw many relatives abroad sending air tickets for their loved ones at home. It appears early arrivals often paid for the passage of relatives and then found work for them when they arrived. As opposed to the high density life, most respondents in the medium density areas were proud of having relatives working abroad.

It was observed that a large number of these migrants are living and working in the most developed countries such as UK, America, Canada and New Zealand. Households interviewed in these medium areas showed that they enjoy meaningful support from their relatives in the Diaspora. This is shown by the quality of goods, amount of money and of development taking place in their homes. Those in the Diaspora do not just send money for food, but to purchase movable and non-movable assets. Some respondents had houses bought for them by their children working abroad, while others managed to buy building materials. Even their nutritional status is well improved.

It is important also to observe that although these migrants do not come home regularly they can afford to invite their relatives to their places. This mirrors a different lifestyle from the high density area. The only important feature in the high density life is that of internal migration which makes it possible to maintain those

social ties. Sadly, this aspect is not valued by families in the high density areas as they see no material support attached to it. Social ties, without material support, are meaningless to the suffering high density dweller.

It is very interesting to observe that those who did not have relatives or friends sending them money or gifts expressed hope in themselves. They would think of ordering capital equipment to venture into small businesses to better their life.

In summing up, I discovered that the two different experiences in the high and medium density suburbs share one common opinion, that of bad governance by the powers that be. They all agree life is just bad and things are just out of control. They all lament for a change of government as the only solution to the current economic problems bedeviling our country. "The poor shall remain poor and the rich shall remain rich" This is one statement provided by one respondent referring at how the medium density suburbs were spared by the Operation Murambatsvina. She said, "we in the high density areas are leading a "001" type of life. This meant, "0" breakfast, "0" lunch and "1" dinner.

Appendix 2: Responses to the open question themed

On Murambatsvina

I am a bitter person today. I fostered three nephews who are in the UK, but are not helping me in any way. Before Murambatsvina Operation, I was far better off because I had cottages and a green vegetable business. Today my life is difficult as I can hardly afford a single meal per day. I can not think of any business because the current government is against human survival.

The current economic situation discourages people from doing any form of business. everything is being politicised. Recently we had our businesses destroyed by operation Murambatsvina.

We appeal to the donor community to assist urban dwellers because life is getting more harder than before. My family was badly affected by the government's recent Operation Murambatsvina

We were badly affected by operation Murambatsvina. We now sleep with well grown-up children in one room. We no longer run some self-help projects as we used to do. If the situation remains as it is, very soon we will be no more.

On the economic crisis

All of us would love to leave the country because of the current economic crisis that is bedevilling Zimbabwe.

We need to introduce the use of foreign currency in our local money market so that foreign currency can easily be tapped by the government.

We urge you to tell the truth about the situation on the ground. Do not lie to "them" (relevant authorities).

We worked for this government far too long, but we are still suffering. It was better during the Ian Smith regime.

It is a pity to know that I worked for over fifty years in government, but my pension cannot sustain me.

It is difficult these days to come up with a project/business idea because of constant changes on the market. Prices of commodities are changing everyday and every hour.

I had a good number of lodgers who used to give me better income every month end, but I am left with two lodgers. How do you expect me to survive in these difficult moments? Government should support the elderly and those struggling to fend for their families, but today we are having a government that believes in destruction and human suffering. Government leaders are the biggest liars. Our people are dying of hunger. For the past 25 years the government has been farming poverty.

Calls for action and social assistance

Something must be done in Zimbabwe because we have suffered more than enough.

The government/charity organisation should assist the elderly with medical expenses or food subsidies.

The International Community must deal with the political situation first before they address the economic crisis.

We appeal to the donor community or government to make drugs available at affordable prices.

We are being socially and economically attacked left, right, and centre. I am unemployed and used to run a small corner shop business which I no longer operate because of constant arrests and confiscation of my goods. Something must be done at international level.

This is the time for donors to assist the ordinary people. Projects of this nature should lobby the international community to assist the poor, not only in the rural areas but even in towns because our needs are so many to manage.

The donor community should consider funding more charity organisations than politically orientated programmes. The current economic hardships are badly affecting the ordinary person in the street.

I am a widow in dire need of social assistance. I have school-going children who need school fees and uniforms, but I hardly manage to make ends meet. I am also looking after three orphans. My children are also struggling to make ends meet. We would appreciate it if projects of this nature translate into tangible self-help projects to assist the urban poor.

I am an elderly looking after six orphans and I am finding it very difficult to feed them. At present, I am getting very little for the kids. I wish some more charitable organisation would assist me.

Given the current economic hardships, government must consider salary increments.

Government should review laws that make it difficult for our relatives to come live whenever they feel to do so such as those governing workers permits.

We call upon the donor community to assist the elderly. I have no children to look after me and I am of age now.

We just appeal to the donor community to assist us. We have suffered more than enough.

We get a very meagre salary and you would be of great help if you negotiate better minimum wages for us.

We have many churches and charity organisations in Zimbabwe, but they are not helping out with anything.

Just keep on researching on more social issues, maybe the donor community or the government may change its stance. The situation is just "hopeless" and "helpless"

We hope there is going to be a follow up programme to assist urban suffering.

We used to get social assistance in the form of food handouts for the 13 orphans I am looking after, but that assistance was stopped by the government of Zimbabwe early last year. I am still hopeful that one day similar organisations would be allowed to resume operations.

Anti-retrovirals should be offered to us for free.

We would greatly appreciate it if you made a follow up on these questionnaires and maybe help us start our own income generating projects.

Government should do something to improve the health delivery system. Drugs should be available in hospitals. I lost more than seven children to the HIV/AIDS pandemic who failed to obtain better treatment from hospitals.

I think it is high time our neighbouring countries must give us asylum. We are refugees who need refuge in neighbouring countries, not in Zimbabwe.

I need more help as you can see I am crippled.

I need to be linked to organisations that assist with funding for training courses.

We need help to know where we can be assisted with information on how to obtain visa and, possibly, how to go outside Zimbabwe because life is getting more and more difficult than before.

I am a foster parent taking care of five orphans and, yet I have no regular source of income. I kindly appeal to the donor community to assist my family. At present I am into business of selling bread, but we are constantly harassed by the police who arrest us and confiscate our items.

Nothing except that we the elderly need your help.

I just need to know where I can get a loan to buy a car. I wish to start a taxi/transport business.

I just wish to know whether there would be any assistance from the donor community after the survey. Life is more difficult than before and surveys/projects of this nature should translate results into tangible action.

I used to run a green vegetable business, but all my goods were confiscated. Vendors should be given the freedom to run self-help projects without much of government interference.

Just to enquire whether there would be a follow-up programme to assist the elderly?

More jobs should be created so that we can earn a decent living.

I appeal to the donor community to initiate projects tailored to fund victims of economic hardships.

I am going through difficult experiences. I have school-going children and yet I earn less than one million per month. I just wish I had money enough to start a small business to supplement my monthly income.

N.G.O. money is being put to waste instead it should be donated to those who are in need

NGOs should consider providing loans to upcoming business people at affordable interest rates.

Being a foster parent to six orphans, I look forward to organisations or the government to assist my family/household with business capital so that I can work for my family. Currently, I am running a small vegetable business which I operate from home.

Zimbabwe is going through a period of spiritual meditation. There shouldn't be any active participation of the ordinary people in any programme until God says so.

People with 'non performing' relatives

Economic situation has become so harsh such that relatives are even finding it difficult to assist each other.

I actually have a relative who is in South Africa but he has never sent/brought anything back here.

I live like an orphan under the custody of my aunt. My parents are both in South Africa, but they have never sent me anything at all.

No except that I have two relatives overseas but they have not sent anything to me.

My relatives do not send me money/gifts. I only receive my salary from my employer who is in Hwange.

Being away nowadays is just as good as being unemployed in Zimbabwe. This is because my husband only sent me money once in eleven months.

On government policy

The government should allow those in the Diaspora to send money in foreign currency. Foreign currency sent through Money Link. Banks should be given to the recipients in foreign currency. RBZ to adjust the exchange rate upwards.

The government should remove stringent policies/laws that hinder those who would otherwise feel like joining their relatives working abroad. The magnitude of economic hardship in Zimbabwe requires more than one person outside the country if ever we are to survive.

The government thought responsible ministers should introduce programmes to assist pensioners and the elderly. We must also be allowed to express our grievances without fear of victimisation as is the case today. It is unfortunate that everything is being politicised.

Former white commercial farmers must be called back into their farms. The government must abandon the policy of retribution because prominent business people are ever relocating to other countries!

The government encouraged us to occupy farm but it is failing to provide the necessary support. We mostly rely on outside assistance.

The government of Zimbabwe should formulate policies that encourage creation of more jobs. We call upon the government to increase pensioners' monthly income.

Foreign currency does not necessarily have to come from those who are away. It is circulating in the black market in the country. The government is just not serious in as far as curbing the black market is concerned.

Prices of basic food commodities are now beyond our reach. The government should do something positive to alleviate our suffering because we cannot all look to the outside relatives for support as they are also struggling to support their own families.

Life has become unbearable. Municipality should not charge high rates when their services to tenants are just poor if not bad.

It is regrettable to note that even if one had a project to run, he/she is constantly victimised by the government of the day.

Government's development thrust should not be on agriculture alone, but other sectors particularly the informal industry.

Government should not interfere with missionary work. A God-fearing nation is a successful nation. As missionaries, we contribute in great measure to the development of the country.

I am a long-time farmer, but I get disappointed to see our government failing to support us. We only see the so-called agricultural budget allocation in newspapers or on TV.

We just need a change of government for our economy to prosper.

I am worried about my safety. I was a victim during the pre-presidential election period of 2002.

I can't think of ordering any item because the police and their dogs are always on our heels.

It doesn't keep anything for any organisation to embark on any programme under this regime.

Life is difficult these days. We survive by selling small items such as freezits, maputi, etc. but the government, their law enforcement agents (police) arrest us everyday. We appeal to the government to desist from this attitude and start supporting us.

Life is more harder than before. Government should review commodity prices.

We are betrayed by both political parties. Maybe if we start a new movement, things will be better.

We are living in a moment of great confusion. We don't even know what, and when, to do it. Today you are encouraged to do this tomorrow. You are punished for the same.

We are now victims of politics. We can hardly afford a meal a day. We are now leading a "001" kind of lifestyle in Harare. "001" means no breakfast, no lunch, and one meal in the evening (supper).

We are very grateful to our relatives who provide us with groceries because life has become so difficult to manage in Zimbabwe. Prices for food items are soaring up at an alarming rate. Government should support the informal sector. We should be allowed to run our businesses seven days a week.

I cannot think of doing business now. The government we have is just "cancel" (?).

On the survey theme

Amount being received is constant but we are benefiting through the inflation rate which keeps pushing up the exchange rate.

I am an employee here and I don't have a relative/friend who sends me money/good, but I know that my employer has one.

I only received the cellphone, but my mother is the one who receives money.

I would also like to go to a foreign country because life is now hard in Zimbabwe.

It is important for the researchers to understand that the amount we get today is relatively much more than we got previously, but less in terms of what we can use it for.

It is important nowadays to have a close relative working outside the country because life has become so expensive to manage in Zimbabwe.

It is very disappointing to see my educated children being turned into economic refugees in other countries. We fought and suffered for the independence of this country but we no longer enjoy the fruits of our suffering. I have six doctors, all working outside the country. What does that mean?

It is very important that we now leave in separation with our beloved because of poverty. I personally support the government's price control stance because commodity prices are escalating at an alarming rate.

It is very painful to spend more than three years without seeing your own children because of political and economic vices.

Just to express that the money we receive today is being eroded by the ever-increasing rate of inflation. Otherwise, we have always received more or less the same amount.

Life has become so difficult even to those outside and as such we also find it burdensome to continue relying upon them.

Life has become so difficult that I cannot expect much from my own children because they are as well struggling to make ends meet.

Life in Zimbabwe has become so difficult. I am planning to go back to my native country, Malawi.

Most people who receive money from abroad opt to change it at the black market because of the acute shortage of foreign currency in the country and also because of the very low rates that are offered by our local banks.

Our dollar has devaluated so much such that even the most extreme commodity on the land is substandard if not useless.

Our economy has drastically suffered to such an extent that the only way we can all earn a decent living is by migrating to other countries which have better economies like England, Germany, South Africa, and the USA.

People working outside the country should send us money in foreign currency so that we can get more or get better exchange rates.

Remittance might help in poverty reduction if only the government loosened the laws that are being used by the ZimRA (Zimbabwe Revenue Authority) at our borders for example some traffic and import duty.

Things are getting harder such that we are becoming a burden on those outside.

Things must change here at home because we can not continue relying on what we get from outside.

Times are harder now for people who are away unlike long ago. So my father would rather send second-hand clothes from South Africa which we sell at the flea market instead of money because it quickly gets depleted.

We hope to see things improving in the near future or else we die of hunger. My employer no longer remembers me as she used to do in the past.

He only sent the bus which is generating income for us.

I'm not worried about how much foreign currency is in the country. Instead, I am worried about how much food is on my table.

Except that I only received a Bible which I had requested from France.

I don't think people who are away now send as much as they did ten years ago.

On the survey itself

I suggest that you should concentrate on surveys/projects that are meant to alleviate poverty because in as far as I am concerned, remittances are useless to me as I do not receive money/gifts from abroad.

Just that we would like to see a lot of researches in our area. Public opinion is the missing link between the people and public policy makers.

Just to extend my appreciation to the Institute of Development Studies (U.Z.) for undertaking a study of this nature. Maybe there could be a meaningful intervention to our offering.

Nowadays, there is nothing for free. The next time you carry out surveys, you should bring with you some money so that they become interested in them. Otherwise, they are a waste of time.

Old people like us can only wait to die. These researches are for the young at heart.

Surveys are a great foundation for development.

That we learn a lot from such interviews. They really do open up our minds.

These research projects have nothing to deliver to the ordinary people. Our government is very insensitive to the plight of the poor. We have suffered enough.

A survey of this nature has little relevance to blacks because we have extended families who rely on others. The project is relevant to white people who have small families.

Suspicious of motives of research

You should get police clearance next time because your letter of introduction is not convincing.

These interviews are a total waste of time and money.

How are we expected to benefit from such surveys?

I just want to know why carrying out this study now and not two or so years ago. Is this not intended to substantiate reports by some wayward NGOs operating in Zimbabwe? We hope it is going to help the nation at large.

Are you not up to deporting the people who are out of the country.

Appendix 3: Location of primary sender and how often they visit home in Zimbabwe

Where does the primary sender live?	Do they come home regularly?						Total
	Every week	Every month	Every year	Every Christmas	Less than once a year	Specify	
Bulawayo	0 ,0%	3 50,0%	3 50,0%	0 ,0%	0 ,0%	0 ,0%	6 100,0%
Harare	1 8,3%	8 66,7%	1 8,3%	0 ,0%	0 ,0%	2 16,7%	12 100,0%
Other Zimbabwean place	0 ,0%	12 80,0%	2 13,3%	0 ,0%	0 ,0%	1 6,7%	15 100,0%
South Africa	0 ,0%	3 9,4%	16 50,0%	5 15,6%	1 3,1%	7 21,9%	32 100,0%
Botswana	0 ,0%	0 ,0%	7 50,0%	1 7,1%	1 7,1%	5 35,7%	14 100,0%
Mozambique	0 ,0%	0 ,0%	1 100,0%	0 ,0%	0 ,0%	0 ,0%	1 100,0%
Namibia	0 ,0%	0 ,0%	1 33,3%	1 33,3%	0 ,0%	1 33,3%	3 100,0%
Other African country	0 ,0%	0 ,0%	2 33,3%	1 16,7%	1 16,7%	2 33,3%	6 100,0%
UK	0 ,0%	0 ,0%	3 33,3%	5 16,7%	6 16,7%	23 33,3%	37 100,0%

	,0%	,0%	8,1%	13,5%	16,2%	62,2%	100,0%
America	0	0	0	0	2	8	10
	,0%	,0%	,0%	,0%	20,0%	80,0%	100,0%
Other non-African country	0	0	2	0	0	6	8
	,0%	,0%	25,0%	,0%	,0%	75,0%	100,0%
Other	0	1	0	0	0	1	2
	,0%	50,0%	,0%	,0%	,0%	50,0%	100,0%
Total	1	27	38	13	11	56	146
	,7%	18,5%	26,0%	8,9%	7,5%	38,4%	100,0%

Appendix 4: Baskets of goods declared received: upward trends in value?

1990 - household goods (kitchen ware); 2001 - truck; 2002 - fridge, carpet; 2003 - washing machine; 2004 - grocery, clothing, steam iron; 2005 - grocery, clothing

1999 - clothing and shoes; 2000 - Combi (commuter omnibus); 2001 - clothing, jewellery (wrist watches, necklaces); 2002 - household furniture; 2004 - Combi; 2005 - grocery, TV, CD changers

1999 - crusade tent; 2000 - musical equipment; 2002 - container of clothes, sewing machines, blankets; 2003 - crusade tent; 2004 - 1-ton truck

2000 - basic items, cooking oil, soap, 2001 - clothing and grocery, 2002 - radio and TV, 2003 - sewing machine, 2004 - bed

2000 - cellphone handset/clothing; 2001 - clothing; 2002 - clothing; 2003 - clothing; 2004 - clothing and two cellphones; 2005 - cellphones

2000 - clothing/blankets; 2001 - clothing, grocery; 2002 - kitchenware, plates and cups; 2003 - clothing; 2004 - clothing, grocery; 2005 - goat, grocery

2000 - clothing; 2001 - kitchen unit; 2003 - carpet; 2004 - curtains, clothing, grocery; 2005 - 10 x 50kg bags of cement, 5 x 25kg paint

2000 - clothing; 2001 - TV; 2002 - radio; 2003 - grocery; 2004 - grocery; 2005 - grocery
2000 - DVD; 2001- Play Station; 2002 - air ticket, winter clothing; 2003 - bread baking machine; 2004 - washing machine, battery charger, compressor; 2005 - car and satellite dish

2000 - five bales of second hand clothing, 2003 - public communication equipment, 2004 - stretcher beds and blankets, 2005 - pigeon peas, grocery, prepared relish

2000 - grocery, clothing; 2001 - grocery, 2002 - grocery, clothing, footwear; 2003 - car; 2004 - fridge, TV; 2005 - home theatre

2000 - radio, 2001 - kitchen ware (dinner plates), 2002 - special dress (clothing), 2003 - grocery, 2004 - carpet/kitchen chairs, 2005 - grocery/clothing

2000 - tractor, 2002 - Harrow, 2003 - Xmas grocery and clothing, 2004 - bags of seeds, 2005 - two tractors and spare parts

2001 - 5 bags of assorted clothes; 2002 - clothing and children's shoes; 2004 - electrical gadgets, kitchenware; 2005 - children's clothing and shoes

2001 - binoculars

2001 - clothing and furniture; 2003 - fridge, stove (4 plate); 2004 - colour TV, radio; 2005 - grocery, clothing and DVD

2001 - clothing, 2002 - clothing, 2003 - kitchen ware, 2004 - TV and home theatre, 2005 - wrist watch

2001 - clothing, 2002 - clothing, washing machine, 2003 - clothing, 2004 - clothing, home theatre, 2005 - theatre

2001 - clothing; 2002 - clothing; 2003 - bicycle; 2004 - kitchen ware; 2005 - grocery, TV, DVD

2001 - DVD, video camera; 2002 - radio, clothing; 2004 - decoder, 41-inch colour TV; 2005 - clothing, bread toasters, kitchen wares, dinner plate sets

2001 - fridge, radio, colour TV; 2004 - car; 2005 - home theatre, carpet

2001 - grocery, 2002 - colour TV, 2003 - radio, 2004 - clothing, 2005 - clothing

2001 - shirt; 2003 - walking stick, clothing and a hat

2001 - swimming costumes, clothing, 2002 - sportsgear, shooters and jerseys, 2003 - ordinary clothing, 2004 - CD changer and TV, 2005 - grocery, clothing, cellphone handsets (x2)

2002 - clothing and footwear; 2003 - satellite dish, decoder; 2004 - TV DVD; 2005 - clothing, kitchenware

2002 - clothing and shoes, 2003 - clothing and shoes, 2004 - clothing and shoes, 2005 -TV and radio

2002 - clothing; 2003 - groceries and clothing; 2004 - clothing, electrical gadgets; 2005 - clothing and a stove

2002 - clothing; 2003 - video cassettes; 2004 - colour TV, radio; 2005 - clothing

2002 - colour TV, 2003 - 5 CD changer/radio, camera, 2004 - home theatre, 2005 - laptop

2002 - grocery, clothing; 2003 - grocery; 2004 - kitchen chairs, coffee table; 2005 - 6 x 50kg bags of madora, grocery

2002 - grocery, soaps, cooking oil; 2003 - TV; 2004 - 3 radios; 2005 - sewing machine, grocery, clothing

2002 - pick-up truck (Mazda); 2003 - tractor, trailer and a plough; 2004 - blankets, suits and shoes; 2005 - tractor spares

2003 - clothing x 2 bales; 2004 - clothing x 2 bales; 2005 - clothing x 3 bales

2003 - clothing, bread toaster, 2004 - steam iron, car tyres (x2), 2005 - grocery, clothing

2003 - clothing, grocery, 2004 - TV and radio, 2005 - grocery, clothing

2003 - colour television, 2004 - DVD/clothing, 2005 - clothing

2003 - consignment of exclusive clothing; 2004 -wrist watch

2003 - dinner sets, dessert dishes; 2004 - grocery (Xmas); 2005 - groceries, clothing

2003 - dried fish, kapenta, clothing; 2004 - clothing; 2005 - clothing, grocery

2003 - Four Plate Store, 2004 - radio and colour TV, 2005 - blankets

2003 - grocery; 2004 - grocery and second-hand clothing; 2005 - grocery

2003 - grocery; 2004 - grocery, clothing; 2005 - VCR, radio, grocery

2003 - kitchen utensils, clothing; 2004 - bulk clothing, electronic gadgets; 2005 - clothing

2003 - plumbing material, 2004 - paint, household utensils, 2005 - grocery, clothing, paint and ceiling boards

2003 - radio and bed; 2004 - bedroom suit; 2005 - kitchen unit, grocery and clothing

2003 - rice/clothing, 2005 - rice

2003 - TV Radio, 2004 - Fan/grocery, 2005 - grocery

2004 - 4 suitcases of second hand clothing; January 2005 - clothing, 50kg of rice

2004 - camera

2004 - clothing

2004 - clothing and grocery, 2005 - clothing

2004 - clothing, 2005 - grocery/clothing

2004 - clothing, camera, motor spares, 2005 - clothing, DVD, cell phones

2004 - clothing, DVD and radio, 2005 - clothing and cellphones

2004 - clothing, kitchen ware

2004 - clothing, radio 2005 - grocery, cellphone handset

2004 - clothing/grocery, 2005 - grocery

2004 - colour TV; 2005 - home theatre

2004 - corrugated roofing sheets, fridge; 2005 - motor spare parts

2004 - fridge and colour TV; 2005 - clothing, shoes, and bicycle

2004 - grocery, 2005 - grocery/TV

2004 - grocery, clothing 2005 - grocery, clothing

2004 - grocery, clothing, radio and TV, 2005 - grocery

2004 - grocery/clothing, 2005 - grocery/shoes and jacket

2004 - grocery/clothing; 2005 - grocery only

2004 - home theatre, colour TV, grocery; 2005 - bicycle, flower pots, CDs and grocery

2004 - radio, TV, grocery, 2005 - DVD, grocery, clothing
 2004 - satellite dish, decoder, TV 21-inch, radio, carpet; 2005 - computer, grocery, clothing
 2004 - sunglasses, walking stick
 2004 - TV radio, grocery, 2005 - grocery
 2004 - wheelchair, roofing sheets, 2005 - grinding machine
 2005 - grocery
 2005 February - clothing, TV and radio
 2005 March - bed, grocery, clothing

 A Bible, two years ago.
 A room divider last year in April.
 A toy gun for my 9th birthday in the year 2000.

 Building material, i.e. cement, windows, and door frames in 2001.

 Can't say
 Cellphone, last September.

 Clothes and footwear for Christmas in 1996, 1998, 2001, and 2003.
 Clothes for Christmas.
 Clothes for the baby last year in October.

 Don't know but it was received last year.
 February 2005 - fridge, double bed and kitchen chairs
 Fuel which was brought to us once every month over the past 5 to 6 months. He has also been sending money ever since he began working.

 Grocery - 1987; grocery - 1989; radio - 1992; TV - 1999; groceries - 2002; carpet - 2003; grocery - 2004
 Grocery - 2003, fridge - 2004, carpet - 2005
 Grocery every month (2005), August 2005 - TV and radio
 Has never sent anything to us since he left.

 He has only been to South Africa for eleven months and he only started sending groceries and money (R2000) about three months ago.

 In December 2002, I received a gift of clothes for Christmas.
 It was a bail of clothes for Christmas received from brother in Harare in December 2000.
 It was a blanket in April this year.
 It was in 2001 when he sent us some jeans as well as food but he sends some money once a month.
 July 2005 - grocery/clothing, September 2005 - grocery/clothing/jewellery
 July 2005 - radio/grocery, August/September 2005 - grocery

 June 2005 - grocery
 Mazie meal, sugar, cooking oil, soap, toothpaste, early last month.
 Mealie meal, clothes, sugar
 Mealie meal, sugar, cooking oil, and salt which she brings home every month.

 N/A
 Only last month.
 Refusal.
 refusal/no response
 Sept - October 2005 - grocery
 Sugar and cooking oil last year in November.
 Television and radio in December 2003.

 The omnibus in 1998.

The two buses in 2003. They were shipped to Durban and then we had to send two people to go and collect them from there.

Two pairs of jeans and sneakers in November 2003.

Two wrist watches, one 5 years ago and the other last year.

We have been receiving Christmas clothes from our son ever since 1996 when he comes home for Christmas.