Money walks, not talks
The role of remittances as a bridge between migration and development

A Case Study on the South Africa – Zimbabwe Remittance Corridor

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Abstract

This master thesis is a case study on the remittance corridor between South Africa and Zimbabwe. The purpose of the study was to explore and evaluate the dilemmas the remittances senders face in the migration process and how they are dealt with. This was further investigated in the connection to what possibilities the remittances sender have in the host country to increase both the own, as well as the family’s, level of development. Research about the remittance process from the remittances sender’s perspective suffers from shortcomings, a problem this study addresses. A collection of life stories helped to identify the dilemmas and trade-offs the remittances sender faces. The results show that dilemmas exist in every phase of the migration process. How well the remittances senders cope with these dilemmas, seems to be connected to their socio-economic background to a large extent. The pressure to remit affects the available possibilities in the host country to improve the remittances sender’s level of development. An exciting finding and contribution of this study is the remittances senders’ perspective on their future, whether to stay or return home. This complex dilemma, that lacks research, is so interesting that it calls for more investigation.

Key words: Capability Approach, Development, Dilemma, Life History Approach, Migration, Remittances

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1. Introduction

I do miss my family but not as much as I want a brighter future and a better life. For now I think my whole focus and my whole being is just focused on having a better life and a better future, such that everything else comes second or third. My future is coming first at the moment. I have to put all those feelings and all those missing aside because I need to focus on what is ahead.

Elizabeth
Migrant worker

A person’s opportunities to lead a long and healthy life, to have access to education, health care and material goods, to enjoy political freedoms and to be protected from violence are all strongly influenced by where they live … These differences in opportunity create immense pressure to move.

(UNDP 2009, 9)

The current migration waves reminds us once again that the world has not a levelled playing field when it comes to equal opportunities. Many people leave their home country in search of a better life, maybe not only for themselves but also for the family. A phenomena connected to this migration is remittances, a ‘transfer of money’ that refers to the money migrants send to their families in the home countries. During the latest decade, the amount of remittances has increased in a steady pace and the worldwide remittance flow has been estimated to reach 700 million USD in 2016 (World Bank 2013, 1).

After foreign direct investments, remittances are the largest source of external finance to developing countries as it is exceeds foreign aid by 50 per cent (Giuliano & Ruiz-Arranz 2009, 144). Between 2000 and 2013, the number of remittance transactions quadrupled and they are predicted to increase even more within the coming years (Monti & Norlund 2014, 13-14; World Bank 2013, 1). Due to the large amount of money transferred to the South, this has raised the question if remittances may be this decade’s development mantra (Kapur 2004, 8). The idea is grounded in the question if remittances may actually have the possibility to replace, supplement or even undermine foreign aid (Nyberg-Sørensen et al. 2002, 28). Remittances have been valued to be more effective than foreign aid since the likelihood of targeting the right people is higher. It can be described as a form of self-help and a cost-effective process where the right people get what they need without the hassle of complicated bureaucracy, which tend to swallow large sums of money due to administration costs and in the worst cases even corruption (Kapur 2004, 8).
Remittances have been estimated to affect about 8 per cent of the world’s population, which translate into around 500 million people in absolute numbers (Zoomers & Nijenhuis 2012, 123). A country that is heavily relying on the receiving remittances is Zimbabwe, 30-40 per cent of the country’s Gross Domestic Product (GDP) is predicted to come from remittances. Remittances from Zimbabweans living in neighbouring South Africa has been estimated to make up 10-15 per cent of Zimbabwe’s GDP (von Burgsdorff 2012, 20).

Zimbabwe has suffered from mass migration, estimations claim that a quarter of the country’s population, 3-4 million people, live outside the country’s borders. A majority, an estimation of 2 million people, live in South Africa (UNDP 2010b, 9). In 2000, a controversial land reform programme was introduced in Zimbabwe in connection to several undemocratic elections that spurred violence (Ibid, 8-9). This was the start of an economic, political and social collapse of the country and, to this day, Zimbabwe is still struggling to get back on its feet (Derman & Kaarhus 2013, 1). In 2008 the crises reached its peak with an estimated unemployment rate of 90 per cent and over half of the population in need of food aid (von Burgsdorff 2012, 9). The Human Development Index (HDI) is a summary measurement for development with health, education and income as its indicators (UNDP 2010a, 15). In 2010, Zimbabwe scored the lowest HDI out of all the 169 countries evaluated (Ibid, 146).

There exists a lack of research on the link between migration and development, and what role remittances play in this equation is even more unclear (Zoomers & Nijenhuis 2012, 126). The large amount of research on remittances that has been accumulated during the latest decade has mainly focused on evaluating the developmental effects on the remittances receiver, in the form of either the whole country or the individual households. This means that the central actor in the remittance process, ergo the remittances sender, has been left out. Therefore, there have been several calls for more research from the migrant’s perspective on his or her living situation (Maphosa 2007, 133; Schapendonk 2013, 2857).

In addition to this, few studies have examined the South-South migration, which refers to migration between developing countries. The fact that this migration is actually larger than the traditionally studied South-North Migration, also calls for more research (Acosta et al. 2008, 100; Ratha & Shaw 2007, 1; UNDP 2009, 23; Widgren & Martin 2002, 221). A special request has been made for more research about the South-South migration that focuses on how migration can result in improved human development for people living in poverty (Bakewell 2009, 59-60).

Within this discussion if migration, through remittances, has the ability to result in development, it is important to remember that remittances is not an active policy on a national
level. Ronald Skedlon states; “migration is essentially the responses of thousands of individuals to changing development conditions” (Skeldon 2008, 14). The whole process starts with the choice of a single individual to leave his or her home country. This choice may be motivated by the hope to achieve a better level of development, both for oneself but also for the family.

However, the act of migration holds no guarantees of a success story. The migration process contains risks and the possibilities in the host country will be crucial for the remittances sender to fulfil his or her plans. Migration is characterized by choices and dilemmas; the remittance process in itself is a dilemma because the remittances sender needs to choose whose development to prioritize, the own or the family’s. It is thus still unclear what the relationship is between migration and development. Remittances may be the bridge between them, but on a more individual level than how it is usually perceived.

1.1. Purpose & Research Question
Following the discussion above, this thesis will address the research gap about how remittances senders can use the act of migration as a tool to improve human development within the South-South migration context. The purpose of this master thesis is to explore and evaluate the remittances sender’s choices and considerations within several aspects of the migration process. In particular, the focus will be on the dilemmas the remittances sender faces. Furthermore, it will investigate how the migration process can create possibilities for the remittances sender that will increase the individual level of development. This will be explored in relation to the possible opportunities or constraints they face in the host country, as well as the dilemma of prioritizing their individual or their family’s wellbeing. The research is hence explorative in nature and the research question guiding this thesis reads:

What dilemmas do remittances senders face and how do they cope with them?

To answer the research question, empirical evidence has been collected during a small-scale field study in Cape Town, South Africa. The focus has been on one particular South-South remittance corridor, namely the one between South Africa and Zimbabwe. Life stories of remittances senders served as the main method to genuinely capture the remittances sender’s perspective.
1.2. Structure of Thesis

Chapter 2 introduces the theoretical framework of the identified dilemmas in the migration process. Chapter 3 describes in detail how the field study has been carried out, which method has been used and discusses its strengths and challenges. Chapter 4 displays the empirical findings. Lastly, Chapter 5 closes the research in a conclusion. The appendix provides the interview guide along with some additional information.
2. Theoretical Framework

The research field of remittances is mainly located in the connection between the two fields of migration and development. Due to the fact that general migration theories often place emphasis on the migration process and the migration receiving society, the research on the migration sending societies tends to be overlooked. To fully evaluate the developmental aspect of migration, the sending society also needs to be studied and therefore the topic of remittance has created a specific debate (de Haas 2010, 228). As a result, this debate can then be described as a link between the migration and the development field, and it is stipulated as an example of a successful bridging of two research areas. This section will map out the theoretical framework of the connection between migration, remittances and human development. It will start off with defining the concepts and thereafter explore theories about the dilemmas the remittances sender faces in the migration process. Imbedded in the text will also be previous empirical examples from the field.

2.1. Defining the Concepts

It is of key importance to define the central concepts of the study already at this point to have a common understanding and a sound framework for the coming investigation. First and foremost, there are three essential concepts for this thesis. They are remittances, remittances sender and development.

Remittances - The most basic definition of remittances is ‘transfer of something’. Most of the time researchers refer to financial remittances that simply are pure transfers of money. It is a broad idea of by whom, where and how the remittances are sent, but in general it is strongly connected to international migration (Monti & Norlund 2014, 12). This study will stick to the most common definition of remittances, namely the financial transfer of money from an international migrant to his or her family in the home country.

Remittances sender - The central aspect of the remittance process is migration. The International Organization for Migration (IOM) defines an international migrant as a person who takes up residence in a foreign country for longer than a year (IOM 2000, 5). This definition will be one aspect of the term remittances sender used in this thesis, which was further guided by the research question and the research design. Since the study will focus on the remittance corridor between South Africa and Zimbabwe, a remittances sender will in this paper refer to a person who has moved from Zimbabwe to South Africa (either temporarily or permanently); who is employed, who has been in South Africa for at least a year and who regularly remits money to his or her family in Zimbabwe.
Development - “Development is notorious difficult to define” (Skeldon 2008, 3). The last concept to define for this study is the one of development and as the quote shows, it is also the most difficult one out of the three. The lack of a clear benchmark definition of development is one of the main critiques towards remittances research (Taylor 1999, 65; de Haas 2007, 1).

With the purpose to explore what possibilities the remittances sender has to improve both the own and the family’s level of development, Amaratya Sen’s ‘capability approach’ was viewed as a suitable definition of development. “Development can be seen, it is argued here, as a process of expanding the real freedoms that people enjoy” (Sen 1999, 3). Freedom and hence development is defined by the capabilities a person have to lead the kind of live one values and also have reason to value (Ibid, 18). Human development is central in migration and mobility should be considered a basic freedom since it has the possibility to result in better human capabilities (Castles 2013, 136; UNDP 2009, 14). Sen’s ‘capability approach’ has been suggested as a good definition for development in remittances research as the broad definition investigates more than just economic indicators (de Haas 2007, 2).

The migration process can be seen as a capability in itself and as a form of freedom used in an attempt to raise the individual level of development. Migration can help to create the capital needed in order to actualize the aspired life (Schapendonk 2013, 2857 & 2860). By focusing on what capabilities people have to live a life they value, it is possible to research what effect migration and remittances have on the individuals’ wellbeing (de Haas 2007, 2).

Development ultimately should increase people’s freedom to live the lives they value. Poor people’s options are sharply constrained by a dearth of assets and capabilities.

(Narayan 2002, 462)

If people can expand their freedoms they can improve themselves both in terms of material, as well as psychological wealth, and this in turn will also have a positive effect on the world as a whole. This reasoning makes Sen emphasises the importance of defining development in terms of capabilities and freedoms since this is what matters when it comes to lead the life we value and have reason to value (Sen 1999, 14-15).

The level of development in terms of freedom refers to the opportunity given to a person, and then it is up to the individual to make use of the opportunity or not. The essential is that the opportunity exists and hence the person is capable of taking advantage of it (Sen 2005, 154). UNDP sees mobility as a cornerstone of human development as movement respond to people’s wish to where and how they want to live lives that they value (UNDP 2009, 18). To summarise,
development will in this thesis be seen as the available capabilities the remittances sender has to lead a life he or she values.

2.2. Dilemmas in the Migration Process

It is essential to stress that the remittance process is not only a transfer of money, but first and foremost it is a transfer of people who migrate. Thus the main focus should be on the humans involved in the remittance process. The perspective on the migration related development for the individual remittances senders tends to be overlooked (Schapendonk 2013, 2860). The lack of interest in the migrant’s own development is remarkable, as this is one key to unlock the migration-development nexus (Raghuram 2009, 107). An exclusion of the individual aspect is a denial of the difficult situation many migrants are facing as a part of their every day life (Monti & Nordlund 2014, 7). To understand the situation of remittances senders fully, it is important to carefully consider all trade-offs and dilemmas they have to face. The character and size of these dilemmas of course vary in each individual case, but they lay the foundation for the available capabilities to improve human development.

The dilemmas the remittances sender has to face in the migration process will be reviewed in a chronological order. With present time as a point of reference, the start will be set to the past. This will refer to the motives underlying the decision to migrate as well as the dilemmas concerning the actual migration from the home to the host country. The present will explore the dilemmas the remittances sender faces in the host countries in regards to opportunities or constraints. The last category of the dilemmas is the future, and will examine what potential dilemmas the remittances senders connect to his or her future.

Figure 1. The order of the dilemmas

The scope of each dilemma varies in size. The relevance for the thesis has decided how much attention they should be given, both in this theoretical section but also in the empirical analysis.

2.2.1. Past Dilemmas

As described earlier, to evaluate the effect on remittances for development, the starting point needs to be the topic of migration. Even though migration is a phenomenon with a long history the uncertainties around the topic seem to overrule the certainties (UNDP 2009, 28).
Traditionally a majority of the research about remittances has focused on the South-North migration, leaving many question unanswered about the relationship between migration and development (Bakewell 2009, 52). This since it is usually not the poorest who migrate the most, especially not in the South-North migration due to the high cost (de Haas 2007, 5). With a large share of the studies about remittances focusing on the effects, there exists a gap in the research about what incentives, causes and forces motivate people to migrate and enter the remittance process (Taylor 1999, 63-64; Skeldon 2008, 6).

The first question regarding the motives to migrate deals with if the migration is the migrant’s own choice or if it was a forced decision. To depict this, migrants can be divided into two groups. The first group makes the decision based on the own free will in attempt to improve living conditions. The other group is the people who are forced to move because of context specific reasons, for example political persecution or poverty deprivation (UNDP 2009, 13). In either case, migration often has a high emotional cost both for the individual leaving but also for the family who stays behind (Ibid, 72).

Thereafter one can ask which factors pull a person to another country? Or which factor pushes a person from a country? Or is there a combination of both? Within the general literature on migration driving forces, two different types of migrants have been identified; the first migrates due to economic reasons and the second motivates the decision with non-economic reasons (UNDP 2010b, 10). Regardless type of migrant, three different categories of factors underlying the decision to migrate has also been recognized; demand-pull, supply-push and network. In the tables below are different examples of the factors in each category for the two different types of migration.

<table>
<thead>
<tr>
<th>Type of migrant</th>
<th>Economic</th>
<th>Non-economic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Demand-pull</td>
<td>Labour recruitment</td>
<td>Family unification</td>
</tr>
<tr>
<td>Supply-push</td>
<td>Un- or underemployment and low wages</td>
<td>Flee war and persecution</td>
</tr>
<tr>
<td>Network/other</td>
<td>Job and wage information flows</td>
<td>Communication, transportation, assistance organizations and desire for new experiences/adventures</td>
</tr>
</tbody>
</table>

Table 1. Reasons motivating migration

(Widgren & Martin 2002, 215)
As shown, the demand-pull factor in the host country can for example be the good chance of getting an employment (economic reasons). For the non-economic reason, to unite with other family members who are already in the host country can be a pull factor to migrate. A similar way of reasoning holds for the other two factors as well.

2.2.1.1. **Motives for Remittances Migration**

Few studies have researched the incentives for migration; this is problematic, as these factors affecting the motive are also believed to have an effect on the remittances outcomes (Taylor 1999, 63-64). Since the motivating force is the starting point of the remittance process, further knowledge about the motives causing migration is urgently required to understand the connection between international migration and development (Skeldon 2008, 6). If the general migration factors outlined above are also present when the remittances sender motivates his or her decision to migrate remains unexplored. The astonishingly few studies that have tried to trace the underlying motives for migration in the remittance process have not departed from a theoretical framework. Therefore they have not been able to set up testable hypothesis and, as a result, no comprehensive theory of remittance motives exists (Lucas & Stark 1985, 902).

This has also made it problematic to understand the link between migration, remittances and development due to theoretical and methodological problems within the literature (Taylor 1999, 64). Oded Stark was one of the first researchers who already in the 1980’s started to elaborate on the reasons for people to enter the remittance process.

The reason why the reasons for remitting are so very interesting is that, in a fundamental sense, remittances are a puzzle: they constitute transfers between entities that have separated and are distanced form each other, often by thousands of miles; they are neither mandated nor enforceable by the legal power of the state …

(Stark 2009,12)

One simplified way to describe the theoretical framework for the motives to migrate in the remittance process is to imagine two extremes (Taylor 1999, 64). Stark, together with Robert Lucas, developed a theoretical model consisting of two end points, which can explain these two extremes. The first end point is altruism, which signifies an act of selflessness. With this idea, the decision to migrate is based on the idea that the migrant cares about the family at home. In this case, the migrant maximise his or her utility by sending the remittances home, because this also increases the utility of the family (Lucas & Stark 1985, 903). This can be seen as an action that is part of a household strategy to increase the wellbeing of the family (Taylor 1999, 64).
The idea of altruism as a collective decision by the household later developed into a theory named the New Economics and Labour Migration (NELM). It was a response to the neo-classical migration theories and it shifted the focus in the migration process, from the individual to the household (de Haas 2010, 242). NELM argues that migration can be part of a strategy to raise incomes and reduce risks. Further, it is suggested that remittances set in motion a dynamic by easing production and investment constraints on poor households in developing countries (Taylor 1999, 64).

While NELM is a theory more often used by economists, there is an anthropological theory called the ‘livelihood approach’ that also departs from the idea of human agency. The livelihood includes the capabilities, assets and activities needed for a means of living and the focus, like NELM, is on the household and its strategy to maintain or improve the living conditions. One of these livelihood strategies can be migration with the aim to use the remittances to increase the household’s standards of living (de Haas 2010, 244).

The second end point is self-interest and is hence the opposite from altruism as it is based on a complete selfish motivation (Lucas & Stark 1985, 904). Lucas and Stark identified three possible reasons that could guide this self-interest based decision to migrate and remit:

i) The desire to be among those who inherit within the family. If the inherit decisions is based on behaviour, the migrant may migrate and remit in order to increase the chance of being the person who will inherit. This would mean the larger sums remitted, the better chances to inherit.

ii) Investment in the home area. The migrant may send remittances to the family who invest in the home area (in for example land or cattle) and they help to maintain the assets on the migrant’s behalf.

iii) The wish to return home. This may be done through using the remittances for investment in fixed capital (for example land), public assets (perhaps to gain political influence) and social assets (relationships with family and friends).

(Lucas & Stark 1985, 904)

This idea of self-interest can be connected to the Harris-Todaro model in a similar way like altruistic motives is connected to NELM. The neo-classical Harris-Todaro model was developed during the 1970’s and it explains how individuals use rational choice thinking when making decisions about migration (Harris & Todaro 1970, 126-127; Zoomers & Nijenhuis 2012, 124). The model claims that people react to the supply and demand of labour and are
willing to migrate if they have a possibility to raise their own income and livelihood standard (Zoomers & Nijenhuis 2012, 124). The idea is that the migrant use rational choice when they calculate how they can benefit from entering the remittance process.

Lucas and Stark already stated when they created this theoretical model that the world is without a doubt more balanced and complex than to just explain the remittance motives by simply pure altruism or self-interest. This is also how Edward Taylor has suggested how the motives in the remittance process should be understood, reality probably lies somewhere in the middle of the two extremes (Taylor 1999, 64).

In a response, Lucas and Stark therefore developed an alternative theory, which can be positioned in between these two end points, where investment and risk are the two central concepts. They named it ‘Tempered Altruism or Enlightened Self-Interest’ (Lucas & Stark 1985, 902). There is a proposed relationship between level of education and amount of remittances sent stating the more educated the migrant is, the larger amount remitted (Bollard et al. 2009, 16). It could then be seen as an investment to educate a certain family member and then let him or her migrate and remit money. This idea can also be adopted upon the presence of risk. Different risks, for example a financial crisis, can pose a threat to a household and then migration can be seen as an opportunity to decrease the different risks by having a safety net to rely on (Lucas & Stark 1985, 905-906). Based on this balance between investment and risk, remittances can become beneficial both for the individual migrant as well as the household. Simply put, a win-win situation for all actors.

This can be formulated in human development terms following the ‘capability approach’, where migration can be an available capability individuals use in order to improve their living conditions and realize their life plans. In this view, migration is a dimension of freedom that connects to development (UNDP 2009, 13-14). The migrant seizes the opportunity to enjoy a higher level of development while they at the same time can help their family to develop through remittances.

2.2.1.2. Border Crossing and Migration Status

A part of the dilemma of the decision to migrate is the border crossing. The complexity of the border crossing relates to the relationship between the home and the host country, since that determines what documents are needed in order to enter the host country. To get the right paperwork for the border crossing is often extremely expensive and tends to be proportionally higher for unskilled workers (UNDP 2009, 4). As a result of this, many people cross borders with out proper documents (von Burgsdorff 2012, 10). The total number of migrants who are smuggled across borders around the world remains unknown, but the organized crime of
migration smuggling is believed to be increasing fast (IOM 2000, 46). The migrants need to make the decision if he or she has enough resources to cross the border legally. If not, is it worth to taking the risk anyway?

The problem is not solved once the border is crossed. Depending on the host country’s immigration policies it can be difficult to obtain the right legal documentation, which is more or less crucial to be able to find employment (von Burgsdorff 2012, 10). In general there are a low number of asylum seekers who actually manage to acquire a refugee status or even residency (UNDP 2009, 64). The South, and Africa in particular, is the context with the largest amount of undocumented migrants crossing national borders (Bakewell 2009, 18). For the large share of people who are denied an asylum, they have to face the dilemma if they dare to stay in the country illegally (UNDP 2009, 64). The decision to stay involves both a risk but also limits the available capabilities to improve human development.

To summarize, the dilemma of the border crossing and the migration status has two steps. The first part deal with the actual border crossing and the second part refers to the legal status in the host country. The dilemma refers to the resources needed to get the legal documents, and especially regarding the migration status in the host country this can be problematic.

2.2.2. Current Dilemmas
If the act of migration will be considered a success or not for the remittances sender is strongly connected to the opportunities and constraints he or she faces in the host country. For many migrants, the actual migration is the first time they visit the host country and therefore migration is connected to several risks. Different aspects of the migration process affect the outcome, starting with the resources and capabilities the migrant has in the home country, as they can become valuable resources even in the host country. Migration is thus still a challenge for all kinds of people, even those who become successful after a while in the host country often start off with restricted opportunities and face several constrains. Quite obviously those who are forced to flee and start off with limited recourses will have a harder time when arriving in the host country (UNDP 2009, 49).

In line with the Harris-Todaro model, it has been suggested that migration can be viewed as a chance to fulfil life aspirations and improve human development (Zoomers & Nijenhuis 2012, 124; Schapendonk 2013, 2869). Since human development covers several areas, the remittances sender may improve himself or herself in some aspects but not in others. The situation may not always develop in the direction the migrant had hoped. It is common that the situation did not meet the migrant's expectation (Gibney 2009, 42).
All migrants become non-citizens in the new country since they live within the borders of a nation where they are not members and hence are not entitled to the same rights as the citizens (Gibney 2009, 1). “To put in the terms of Amartya Sen (2001), their immigration status (or lack of one) becomes a key constraint upon their development towards freedom and their ability turn the experience of migration into one that expands their capabilities” (Gibney 2009, 4).

One of the main challenges that has been identified for migrants in the host country is to earn a decent income, this due to the fact that the migrant’s skills often go unappreciated (UNDP 2009, 52 & 63). This becomes especially problematic for migrants who lack proper documents (Ibid, 63). Migrant workers tend to have the worst working condition in society, with underpaid wages and lack of labour rights. The situation is even worse for the migrants working illegally; if they turn to the authorities they also expose themselves and risk deportation (Gibney 2009, 27). In addition to this work issue, migrants also tend to work in sectors, for example construction, where injuries and illness is more common (Ibid, 29).

Some studies suggest that the developmental opportunities migration can bring about are connected to geographical context. The situation hence varies between the different continents due to the social opportunities or constraints migrants face in the country of destination (Zoomers & Nijenhuis 2012, 130; Gibney 2009, 2). This may result in a situation that did not turn out the way the migrants had wished as they often find themselves in challenging living conditions. This is due to the harsh social and political problems they have to deal with in the destination area (Schapendonk 2013, 2857).

Predominantly in the case of the South-South migration the potential developmental opportunities for the migrant is rather limited. The destination countries in the South often have societal problems just like the sending area, and thus there is no global levelled playing field in international migration (Zoomers & Nijenhuis 2012, 133). Migration policies tend to be weak or even lacking in developing countries (Bakewell 2009, 40). For African countries the problems migrants suffer from have been identified to lack of legal documents, absence of labour rights, human trafficking, brain drain, discrimination and xenophobia¹ (Zoomers & Nijenhuis 2012, 131).

To conclude, due to the often low economic, legal and social status that the South-South migrants have, they are in a vulnerable position. This limits their available capabilities that would help them to improve their human development (Bakewell 2009, 54). “The human development is heavily shaped by their ability to integrate successfully (find employment,

¹ Xenophobia usually refers to as the violent attacks upon migrants (Derman & Kaarhus 2013, 169).
establish social connections, acquire the language etcetera)” (Gibney 2009, 29). Consequently, the opportunities and constraints in the host country are crucial to the migrant’s experience.

2.2.2.1. Size of Remittances
Since this study focuses on migrants who send remittances, another dilemma is the one of the size of the remittances. "More complex trade-offs occur when movers have an effect of the wellbeing of non-movers” (UNDP 2009, 17). How large share of the income should the remittances senders keep themselves to improve individual development, and how much should be sent to the family to increase their level of development? This becomes a trade off.

It has been discussed how much the remittance transaction costs affect the amount of money that are being remitted. Sub-Saharan Africa has the world most expensive remittance transactions cost (World Bank 2015b, 2). The idea is then that the transaction cost would be a part of the equation when the remittances sender is deciding how much money to send. However, when there is migration between neighbouring countries, informal channels is likely to be more popular which imply that reducing remittance transactions costs may have little impact on the South-South remittances (Bakewell 2009, 55).

There is a broad discussion between researchers of what effect remittances actually can have for the household receiving them. To explain the debate in a pedagogic way it is useful to divide the researchers into two camps. There is an optimistic camp believing that remittances do help individual households to improve their situation. Remittances can be described as a safety net, stopping people from falling into poverty (Makina 2012, 149). Remittances do reduce poverty as the households get a higher level of income through the money they receive. This correlation is especially strong for countries where the migrants come from lower quintiles of the income distribution (Acosta et al. 2008, 110).

These findings support the idea of remittances functioning as an insurance to protect people from income shocks as well as increasing the overall welfare of households (de Haas 2007, 8). The optimistic camp believes that remittances are often used for investment and especially human capital investment which means that families are investing their money in education, health care and so on (Glystos 2002, 15). A study in Nepal shows that both public and private school enrolment increases when remittance flows exist, and thus suggests a positive relationship between remittances and education (Acharaya & Leon-Gonzales 2014, 454). Remittances in this case work as a relaxation to budget constrains that would otherwise have forced children out of school (Acosta et al. 2007, 29).

A similar positive relationship is also found between remittances and health outcomes, where remittances improve children’s health. This result was found in a study of Latin America
with a particularly strong relationship for low-income households (Acosta et al. 2007, 32). Remittances do not only have direct effects but also indirect effects which means that more people in the society than just the people who receive remittances can be affected. This multiplier character means that there is a spill over effect that improves the overall level of development in the society. Hence, it is suggested that remittances as human capital investment do not only lead to individual development but societal development as well (Durand et al. 1996, 261).

The pessimistic camp on the other hand claims that remittances should be viewed more as a supplement to the receiving families’ livelihoods (Kerzner 2009, 41). Poor households are often forced to use the remittances for immediate consumption such as paying off debts. The immediate needs hinder the poor people from making long-term economical investments that would benefit the household more in the long run. This makes Lisa Åkesson sceptical to whether or not remittances actually can generate a significant change in people’ living conditions or not (Åkesson 2013, 6). Since this camp believes that remittances are used for consumption and not investment, they do not see a relationship between remittances and improved level of development for households.

An extensive study by the European Investment Bank concludes that remittances are mainly used for daily consumption and hence do not have a large developmental effect (European Investment Bank 2006, 136). Similar results have been found in another study claiming that 90 per cent of remittances are used for everyday consumption and that investment is only on the fourth place on the list of remittances use (de Haas 2010, 236). Returning to the idea that remittances may create an increase in human development, there seem to be little evidence that remittances actually have the potential to create better capabilities for the families in the home country. Instead remittances seem to be a survival strategy as it keeps poverty at bay, but nothing more than that (Pendelton et al. 2006, 40).

### 2.2.3. Future Dilemmas

The last dilemma category concerns the dilemmas the remittances sender might face in the future. What dreams do the individuals in the remittance process have and what is the likelihood that these dreams will be reached? There are few studies investigating the migration process from the remittances sender’s perspective and there seem to be even less exploring their future.

Joris Scapendonk (2013) has studied Nigerian migrants living in Turkey and he has partly touched upon this dilemma of the future. In his case, a majority of the migrants had come to Turkey with a wish to continue their migration to the European Union. However, this was not
as easy as they had imagined and therefore many of them stayed in Turkey. One man in the study described how he had attempted to migrate to Greece but failed. Once he was back in Turkey he re-evaluated the existing possibilities there and realized they were many more compared to in his home country (Shapendonk 2013, 2869). The dreams of the future can change depending on what happens in the host country (Ibid, 2868).

There seems to be a lack of research that addresses other problems concerning the migrants’ future. Do the migrant want to stay in the host country? What possibilities exist to stay? And if so, does he or she want to bring the family? Or is there a wish to move back home? If the migrant returns home, will this affect the level of development? These many unanswered questions calls for more research about the migrant’s views on their future.

2.3. Summary
The migration process contains several dilemmas, from the very beginning and continuing on to the views about the future. The scope of these dilemmas seems to be connected to context, and available resources will be crucial in response to how the migrant cope with the dilemmas. However, the dilemmas that have been detected so far may not be the only one. To truly get an arbitrary understanding of the situation, one needs to build on existing theory by exploring the issue from the migrant’s lens. What are the migrants’ own perspective of the situation and why do they undertake the actions they do?

After lining all up these dilemmas one needs to remember that a hard life in the host country may still be better than staying in the home country. The underlying motives make migration a reasonable choice (Gibney 2009, 42). To truly understand the complex relationship between migration and development, more research is needed about the remittances sender. We need to understand how they interpret their situation, as it makes up an important cornerstone of the topic of remittances. Furthermore, it can also generate more knowledge about how remittances can be the bridge in the relationship between migration and development.
3. Methods

The empirical data for this research was collected during a field study carried out in Cape Town during eleven weeks in the autumn of 2015. This chapter will explain in detail how the study was conducted in terms of methodology. It will address the methodological considerations that were made and discuss the strengths as well as challenges in regards to it. This refers to the selection of case, the outline of the case study, the selection of method, operationalization, analysis of data and contribution of study.

3.1. Selection of Case

As already mentioned, migration and development research in general and remittance research in particular suffers from shortcomings. Particularly, the South-South migration is understudied (Acosta et al. 2008, 100; Ratha & Shaw 2007, 1; UNDP 2009, 23; Widgren & Martin 2002, 221; World Bank 2010, 12). The context of Africa has in specific been identified to be in need of more research; few studies have investigated Sub-Saharan Africa and even less the remittance corridor between South Africa and Zimbabwe (Zoomers & Nijenhuis 2012, 132; Beyene 2014, 1381; von Burgsdorff 2012, 5).

Within the research field of remittances there has also been a wish for more case studies focusing on one country or one remittance corridor to be able to understand migrants’ requirements (Lowell & Findlay 2002, 29; Sharma & Knio in Truong & Gasper 2011, 115). This study has responded to this request with the hope that a qualitative case study can produce more knowledge about the remittances sender, an area that has been more or less neglected from research. Due to the limitations and scope of the study, the case was set to one remittance corridor, namely the one between South Africa and Zimbabwe. The chosen context is a case of a remittance corridor within the South-South migration.

The South Africa – Zimbabwe remittance corridor is the largest corridor in Africa after the one between Burkina Faso and Ivory Coast (The World Bank 2015a, 3). Zimbabweans make up the largest immigrant group in South Africa but the actual number remains unknown due to poor records and the large amount of undocumented Zimbabwean migrants (MiWORC 2013, 4; Kerzner 2009, 7). Estimations have set the number to around 1-2 million Zimbabweans in South Africa (Kerzner 2009, 7; UNDP 2010b, 9). Even though the large size of the remittance corridor between South Africa and Zimbabwe, surprisingly few studies have investigated it (Makina 2012; Kerzner 2009; Maphosa 2007). Among the few researchers who have, the investigations are out-dated and limited to certain geographical areas with a particular focus on Johannesburg (von Burgsdorff 2012, 8). To both address the issue of the limited research about
the South Africa – Zimbabwe remittance corridor as well the geographical constrain it has, the case study was set to investigate Zimbabwean remittances senders in Cape Town. Furthermore, the case was also regarded as suitable to explore the remittances senders’ perspective on the dilemmas they face in the migration process.

3.2. The Outline of the Case Study
This study’s purpose is to explore and evaluate the remittances sender’s choices and considerations within several dilemmas of the migration process. To meet this purpose a qualitative case study was deemed as the most suitable one as thorough knowledge about the people involved in the remittance process was needed. The use of an explanatory technique has been identified to be especially useful when trying to establish the social and cultural aspects of the remittance process (Rahman et al. 2014, 42).

To understand a human being, her or his actions, thoughts, and reflections, you have to look at the environment, or the social, cultural, and institutional context in which the particular individual operates.

(Moen in Harrison 2008, 304)

Like the quote shows, the environment has a large impact on human behaviour and therefore it is important to be immersed in the society where the study takes place to learn about the culture and what the particular context look like. This is essential when conducting case studies to be able to analyse the observations from the field correctly (Moen in Harrison 2008, 303). Therefore, a first step of the method was to get acquainted with the context of the South Africa – Zimbabwe remittance corridor. Before departure, this was done by a thorough desk research from different types of academic sources. In line with this, the decision on the duration of the stay in the field was also set to eleven weeks to get comprehensive knowledge about the context.

After arriving in Cape Town, a first priority was to get properly familiar with the environment. This was done through day-to-day encounters and informal conversations with people who had awareness about the situation. This yielded useful information as well as valuable insights. In addition to this, the researcher also met with key actors working with remittances in different ways. One was the director of a money transfer company focusing solely on the remittance corridor between South Africa and Zimbabwe. There was one initial meeting with this actor in the beginning of the case study to be introduced to the context. A second meeting was held at the end of the research to discuss the findings. The other key actors were a research team from a South African annalistic consultancy investigating different
remittances channels from South Africa to its neighbouring countries, including Zimbabwe. During the meeting, they presented their findings, which gave further knowledge about the context, and a discussion also took place with valuable guidance when carrying out research on this topic of remittances.²

Once this information had been collected, the in-depth interviews could be carried out which was done solely by the author of this thesis. A total number of 23 interviews were carried out, first one pilot interview and then two interviews with each of the eleven research participants. The method used for the in-depth interviews were the ‘life history approach’ and the paper now turns to an explanation of this approach.

3.3. Selection of Method
To fulfill the purpose of the study, detailed information about the remittances senders’ perceptions and experiences were needed. A good method to obtain such information is through the ‘life history approach’ where the research participants’ life stories are collected (Kakuru & Paradza 2007, 287). The method is also known under the name of the ‘life story approach’ (Peacock & Holland 1993, 368). The basic foundation of the method is that the research participants tell his or her life story and the researcher hence used in-depth interviews to collect life stories.

In life story research we can hear the subjective meanings and sense of self and identity being negotiated as the stories unfold, while bearing in mind that stories are reconstructions of the person’s experiences, remembered and told at a particular point in their lives, to a particular researcher/audience and for a particular purpose: all of which will have a bearing on how the stories are told, which stories are told and how they are presented/interpreted.

Etherington 2006, 234

Mizanur Radham et al. suggest that the ‘life history approach’ would be a suitable method when studying the topic of remittances, but so far there seem to be no such research available (Rahman et al. 2014, 43). This study follows that suggestion as it is viewed as an appropriate method to address the research gap connected to the dilemmas the remittances senders face. The researcher wanted to explore the issue from the remittances senders’ perspective and hence the narrative was useful as it can provide detailed information of how people make sense of their lives, think of themselves and also understands the world (Patterson & Renwick Monroe 1998, 330). In order to fully understand the whole process of the dilemmas connected to remittances, the time frame is important - from the past to current life and also views on the

² More information about these meetings can be found in the Appendix
future. When telling a life story the narrator uses the past to explain the present situation and ideas about the future (Patterson & Renwick Monroe 1998, 316).

Unlike the majority of the remittance research this study wanted to give the narrative to the remittances sender and give them an opportunity to voice their experiences. In order to let the research participants tell their stories on their own terms and conditions, they were the ones who decided where the interviews were to take place. Most of the interviews were held either in the home or at the work place of the interviewee. A place where the person feels comfortable is critically important when sharing something as private as a life story (Goldman et al. 2003, 566). Two interviews were carried out with every research participants in order to build a relationship of trust. Because of this, during the second round of interviews topics of a more sensitive nature could be brought up. It is common when using the ‘life history approach’ to meet more than once as this usually generate more meaningful data (Kakuru & Paradza 2007, 287).

The purpose with the interviews was to investigate the dilemmas that had been discovered in the theoretical section. In order to make sure that all sections were covered, an interview guide was constructed and the interviews hence became semi-structured. However, as it was critically important that the narrative actually was the research participant’s, the interview guide was rather used to introduce the different topic and guide the interview in the right direction (Ibid, 289). Thereafter the interviewee shared his or her story around the specific topic and questions was asked if a certain aspect had not been covered, or if there was something that needed to be developed further. The topics were introduced in chronological order; starting off with the childhood in Zimbabwe, moving on to the move to South Africa and the current life, and ending with the views on the future.

During the interviews it was particularly the dilemmas in the migration process that was discussed; why they had occurred, how the considerations was carried out when making a decision and what the outcome had been. The purpose was to get an understanding on how the remittances senders viewed their dilemmas in order to understand how they made their decision. One pilot interview was carried out to test the chosen method and the constructed interview guide. The set-up worked well and only some slight modifications were made to the interview guide, thereafter the real collection of life stories started.

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3 The interview guide can be found in the Appendix
3.4. Selection of Sample
Since the idea with the method is to collect life stories, the sample should rather be led with the idea of diversity rather than of randomness. The sample was strategic and selected based on certain characteristics namely gender, age, occupation and years spent in South Africa. To find suitable participants with different experiences and perspectives, two different tactics were used. The initial meeting with the money transfer company generated useful contacts to some of their customers, which in turn generated more suitable participants within their social networks. This process can be described as a snowball sampling where the first crucial connections provided the researcher with more useful contacts who fulfilled the research characteristics (Noy 2008, 330; Lopes et al. 1996, 1268). Chaim Noy says that snowball sampling is often used in research with ‘hidden populations’, which the population for this research also can be described as since there is no list of Zimbabwean remittance senders in South Africa (Noy 2008, 330).

Regarding this tactic the researcher had to consider any possible bias, either through the connections the company distributed or from the answers given by the research participants. The chances of this were regarded as low, because the focus of the interviews was the life stories and only a small section touched upon the usage of the remittance channels. The company do not know which people got selected for the research in the end and the fact that the interviews were anonymous also helped to limit the potential bias. All the possible participants recommended met the research’s requirements but it was diversity in the sample deciding who were chosen.

The other tactic in search of suitable candidates was based on the researcher’s own day-to-day encounters with people from Zimbabwe and the researcher’s own personal connections. For example, the researcher asked within her personal network if anyone could suggest a suitable research participant. As already explained, since the sample was strategically selected the focus of the sampling was to find diversity in the different characteristics to collect unalike life stories. Accordingly, the strategic sampling was significantly more important than to make a random sample.

There exist many different approaches to the ‘life history approach’, meaning that there is no clear detailed blueprint of how it should be applied (Peacock & Holland 1993, 373). Instead, it is the specific study that determines what is the most suitable formation of the method. It is also the particular characteristics of the study that decides how many life stories should be collected, as there is no guiding yardstick (Bertaux & Kohli 1984, 218). More stories do not necessarily equal a better study. One or a few cases can actually be seen as a benefit to the study, if in line with the research design, as it can be translated to an in-depth exploration (Etherington 2006,
Generally, researchers use the criteria of saturation when the size of the sample is decided. Saturation means that the sample size is satisfactory when more data will not generate more knowledge (O’Reilly & Parker 2012, 192). This can though be problematic in qualitative research because the focus is instead of the richness of data compared to frequencies in quantitative research. Therefore it should be the nature of the topic and the available resources guiding the sample size in qualitative research (Ibid, 192-193). For this study it was thus the diversity in the selection and the different experiences that motivated how many life stories was to be seen as ‘sufficient’. The focus of life story collection is on depth rather than quantity, which guided the sample size in this study. A total number of eleven life stories make up the data for this research.

3.5. Operationalization
The purpose of this study is of an explorative nature since it wants to identify the dilemmas of the remittances sender in terms of development. Therefore, only one concept, development, needs to be operationalized. The theoretical framework has already shown that Sen’s ‘capability approach’ is used as the definition for development. Since the purpose is not to re-invent the wheel, it was deemed wise to be inspired by Sen since he is one of the giants within development research. Furthermore, the ‘capability approach’ was in line with the research as the focus is on the individual human and her strive for human development. This following section will show how development has been operationalized in this research using the idea of Sen’s ‘capability approach’.

3.5.1. The ‘Capability Approach’
A response to Sen’s ‘capability approach’ has developed in terms of questions connected to measurement, aggregation and comparison of capabilities to mention a few issues on how to use it (Alkire et al. in Comim et al. 2008, 7). Welfare research needs to be multidimensional and context adapted. Because of this there is a lack of a general satisfactory measurement of how to value living conditions and hence developmental capabilities (SOU 2000:41, 19). How to measure capabilities has been identified as the largest challenge for the operationalization of the ‘capability approach’. This should however not frighten researchers to use the theoretical ‘capability approach’ as a methodological framework, instead more knowledge about its operationalization is welcomed according to Alkire et al. (Alkire et al. in Comim et al. 2008, 7). For example, to connect a case study to a general theoretical framework can help to develop the theory to an object of practical value (Ibid, 7; Comim et al. in Comim et al. 2008,157-158).
Sen presents five different forms of instrumental freedoms (political, economic, social, transparency and protective), which can be seen as different arenas for capabilities to exist (Sen 1999, 38). At first, the researcher considered operationalizing development through these five freedoms but they seemed to be more adopted to a society then an individual. Therefore, the author choose to explore how other researchers have chosen to operationalize the ‘capability approach’ to guide the creation of a suitable operationalization for this study.

In her book *Valuing Freedoms: Sen’s Capability Approach and Poverty Reduction* Sabina Alkire discusses how Sen’s theoretical ‘capability approach’ can be used in empirical terms when conducting research. The main purpose with the book is to make an attempt to operationalize the ‘capability approach’ to be able to use it in research at a micro-level analysis (Alkire 2002, 27). Sen has acknowledged the critique put forward about specifying capabilities, but he does not believe that a fixed, absolute list would fill any function. The ‘capability approach’ is a theory and developing a list of capabilities should be done in relation to a particular context and purpose (Sen 2005, 158-159).

Alkire presents some different approaches of how to create a list of capabilities as an operationalization of the ‘capability approach’ and one of them is a study conducted by Deepa Narayen et al. (2000). Their framework has been constructed using a large scale study from all over the world based on the voices of individuals themselves along with an institutional perspective reviewing reports about poverty (Narayan et al. 2000, 3). This resulted in a list where the people themselves have expressed their poverty/welfare/wellbeing/lack of development in terms of what they value and the capabilities they lack (Ibid, 31). Narayan et al.’s operationalization of the ‘capability approach’ will function as an inspiration for this study in terms of a methodological framework. Their operationalization could help to fulfil the goal of generating an understanding of the individual remittances senders’ perspective in their own wellbeing.

The listed capabilities have been adapted to the context to fit the purpose of the research. This means that moderations have been made to Narayan et al.’s framework to fit this specific study of the South Africa-Zimbabwe remittance corridor (Alkire & Deneulin in Deneulin & Shahani 2009, 43). As described earlier in this chapter, knowledge about the context has been assembled through desk research, general observations in the field and in meeting with key actors working with, or researching remittances between South Africa and Zimbabwe. The capabilities for this case were divided into five different categories of wellbeing:

\[4\]

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\[4\] A full list of the context adapted capabilities can be found in the Appendix
These different categories of wellbeing lay the ground for the questions in the interview guide to capture the dilemmas within each and every one of them. The categories will be explored in relation to their interest for the study. It is therefore reasonable to believe that they will be given different size of space in the empirical analysis.

3.6. Methodological Challenges

The methodological decisions have been made with the purpose to benefit the study but it is also of value to discuss the drawbacks these decisions have. To be transparent about how the study has been conducted will help the reader to evaluate the research from his or her perspective. In qualitative research transparency can be seen as an indication of quality (O’Reilly & Parker 2012, 193). The following section will discuss the methodological challenges associated with the study.

The ideal way to apply the ‘life history approach’ method is to conduct repeated number of interviews with the same people over a longer period of time. This will help to establish a deep relationship of trust with the interviewees and can help to unfold attitudes and behaviour changes. Most research projects often lack the resources to fully follow these guidelines though.
(Goldman et al. 2003, 577). This was the reality even for this case study, especially since the time constraints only allowed for two interviews with every interviewee.

One of the most important aspects to consider, as a researcher, is the ethical dilemma and in this study that refers to the experience the research participants are subjected to when sharing their life story. The idea of ‘do no harm’ should always lead the research (Rubin & Rubin 2012, 89). Especially in this case when people tell their life stories the ethical obligations becomes even more central due to the personal nature of the topic discussed. To share a life story might be a painful process and therefore the researcher made it clear that participating in the research was completely voluntary. Before the interviews the researcher also encouraged the research participants to notify if a certain topic or question was too personal. The researcher also kept this in mind and did not investigate a topic further if the interviewee made it clear he or she did not want to discuss something. Arthur Frank claims that the dilemma here is not about getting content to collect the stories, but instead how you show respect towards these stories (Frank in Harrison 2008, 251). Continuing the discussion about the idea of ‘do no harm’, it should also be mentioned that participating in an interview could also be a positive experience. Through the interviews the participants get an opportunity to tell their stories, voice their thoughts and shed light on their problems (Bornat in Harrison 2008, 218; Rubin & Rubin 2012, 89).

A frequently discussed topic in regards to the ‘life history approach’ is whether or not people are telling the truth. Torill Moen has an easy solution on how to think regarding this. A basic claim in narrative research is that there is no static and everlasting truth and the question hence become irrelevant (Moen in Harrison 2008, 301). The stories we tell will always be subjective because we interpret the world in our individual ways and what we emphasise may change in relation to the listener. However, the issue may not be dismissed that easily. In an attempt to generate ‘the truth’ the researcher started off every interview with a short personal introduction. When the research participant were curious and asked personal questions, the researcher made sure to take time to reply carefully and honest. The purpose of the research was also explained extensively and emphasise was put on the wish to provide an insight in the problems remittances senders face. The interviews were described as an opportunity for the research participants to voice their stories.

The interviews were carried out in English, which was deemed as a set back as it is not the first language of either the research participants or the researcher. In general however, all the research participants had a high level of English, as it is their working language in South Africa. The relaxed atmosphere also left room to ask for clarifications when there was a misunderstanding and was used in both directions, from researcher to research participant and
the other way around. During the second interviews there also existed an opportunity to clarify any uncertainties which were discovered during the transcribing of the first interview. In case there would be uncertainties during the second one, the research had the contact details to the research participants.

### 3.7. Analysis of Data
All the interviews were recorded and notes were also taken to guarantee that no information went missing. After each interview, they were carefully transcribed. Before the second round of interviews started, the stories from the first round of interviews were analysed and evaluated to see if there were any particular topics that needed to be lifted during the second round of interviews. This evaluation also served as a benefit to return and dig deeper into any interesting areas, individual or general, which were discovered during the first interview. After the second round of interviews, all data had been collected and the analysis started. The ‘life history approach’ is part of narrative research that is a very interpretive method of collecting information. The whole process, from framing the questions to analysing the stories, all carry parts of interpretation (Josselson in Harrison 2008, 254). For example, the research participants first interpret their lives and then the researcher interprets the narrated life story.

To assess the quality of the research, the measurement of reliability and validity is often used. Reliability in qualitative research refers to consistency (Leung 2015, 326). The goal is for another researcher to generate similar findings if they use the same method. With the high level of personal interpretation in the ‘life history approach’ this may be challenging. With the attempt to overcome this problem it is important to be clear and detailed in the application of the method, thus transparency has guided the methodological process (Nobel & Smith 2015, 34). In qualitative research, validity means ‘appropriateness’ of the study’s tools, process and data (Leung 2015, 325). Validity is often high in case studies because they study a small number of cases in depth (Gerring 2007, 43). This study has aimed for a high validity and carefully considered the appropriateness within every methodological decision made. The formation of the study has been adapted to the context, which is crucial to have a valid method (Leung 2015, 325).

After all the interviews had been transcribed, the researcher carefully read them through along with the notes that had been taken whilst they were carried out. Thereafter specific issues were studied in detail and compared between the different life stories. During this work certain quotes were lifted that demonstrated the issue particularly well. Since quotes help to illustrate a situation in a vivid way, they were chosen either because they represented a general theme, or
demonstrated an exception. The goal has been to identify similarities and differences within their life stories to be able to say something about the dilemmas the remittances senders face. Further, the researcher also wanted to show how the remittances sender dealt with these dilemmas. The extensive nature of the interviews has accumulated a large amount of material that demand that some parts are not included in the analysis. This highlighting and ignoring of certain areas is a clear example of the necessary interpretation the researcher has to do when using the ‘life history approach’.

3.8. Contribution of Study

Life stories mirror the culture wherein the story is made and told. Stories live in the culture.

(McAdams 2001, 114)

When conducting case studies there might be a limited possibility to generalize the findings to other settings. Case studies only investigate a small number of cases and therefore it remains unknown if the sample represents the larger population (Gerring 2007, 43). Since every life story is individual and can differ greatly this study may not even give a completely representative picture of the remittance corridor between South Africa and Zimbabwe. This line of thinking underlines that it is even more risky to voice further application of the findings to other contexts.

However, the advantage with case studies is instead that it allows a certain topic to be studied in great depth (Ibid, 79). The contribution of this study is that it has explored the topic of remittance from the remittances sender’s lens, an area that has been in need of more knowledge. A case study, and the ‘life history approach’ in particular, is a good technique to illuminate this aspect of the topic. Ruthellen Josselson is expressing a wish to relate the findings from different ‘life history approaches’ to each other to allow for some form of aggregation and also to create a theoretical grounding (Josselson in Harrison 2008, 258). She states that we should not be too afraid to compare and generalize findings. Therefore the results from this study could function as an inspiration for further case studies to see if the findings hold for several contexts, in particular for other continents.
4. **Empirical Analysis**

This chapter will present the result from the life story collection and analyse the finding in regards to the identified theoretical framework. Firstly a table summarizes some of the key characteristics of the research participants to give the reader an introductory idea about what people was included in the research.

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Age</th>
<th>Occupation</th>
<th>Years in South Africa</th>
<th>Average monthly income (ZAR)</th>
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</thead>
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<tr>
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<td>Male</td>
<td>27</td>
<td>Market salesman</td>
<td>10</td>
<td>5 000</td>
</tr>
<tr>
<td>Lawrence</td>
<td>Male</td>
<td>38</td>
<td>Self-employed</td>
<td>11</td>
<td>36 000</td>
</tr>
<tr>
<td>Faith</td>
<td>Female</td>
<td>30</td>
<td>Waitress at a café</td>
<td>6</td>
<td>6 500</td>
</tr>
<tr>
<td>Rutendo</td>
<td>Female</td>
<td>27</td>
<td>Beauty therapist</td>
<td>5</td>
<td>12 000</td>
</tr>
<tr>
<td>Joseph</td>
<td>Male</td>
<td>30</td>
<td>Taxi driver</td>
<td>7</td>
<td>2 500</td>
</tr>
<tr>
<td>Rejoice</td>
<td>Female</td>
<td>38</td>
<td>Housekeeper</td>
<td>8</td>
<td>3 500</td>
</tr>
<tr>
<td>Tonderai</td>
<td>Male</td>
<td>30</td>
<td>Sales manager</td>
<td>8</td>
<td>Confidential</td>
</tr>
<tr>
<td>Elizabeth</td>
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<td>25</td>
<td>Call centre consultant</td>
<td>1</td>
<td>7 000 (part time)</td>
</tr>
<tr>
<td>Kayla</td>
<td>Female</td>
<td>38</td>
<td>Cleaning lady</td>
<td>7</td>
<td>7 000</td>
</tr>
<tr>
<td>Selena</td>
<td>Female</td>
<td>27</td>
<td>Quality manager</td>
<td>2</td>
<td>Confidential</td>
</tr>
<tr>
<td>Mufaro</td>
<td>Male</td>
<td>21</td>
<td>Waiter at a restaurant</td>
<td>2</td>
<td>4 000</td>
</tr>
</tbody>
</table>

Table 2. Summary of the research participants’ characteristics

### 4.1. Dilemmas in the Migration Process

During the interviews it became clear which dilemmas the remittances senders had faced in the migration process and how they were coping with them. To display the findings in a coherent way, this empirical analysis will have the same structure as the theoretical framework. It will start off with the past dilemmas, moving on to the current dilemmas and finish off with the future dilemmas. The general patterns identified during the interviews will be supported with quotations to give a more detailed and vivid picture.

#### 4.1.1. Past Dilemmas

The first dilemma the remittances sender has to consider in the migration process is the actual decision to migrate. What reasons made them leave their families behind and move to another

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5 Fabricated names

6 The current currency course is approximately 1 ZAR = 0.546 SEK = 0.065 USD (Reuters’ currency course)
country? What kind of reasons and which were the push or pull factors? For this study, it is straightforward to say that the interviewees motivated their decision based on the economic situation in Zimbabwe. Using the terminology presented in the theoretical framework (Widgren & Martin 2002), the research participants can be classified as economic migrants and the poor living situation in Zimbabwe became a supply-push factor.

| Primarily, people leave their home countries for different reasons; political and whatever. But in my case, and with a lot of other Zimbabweans, it was not political. It was purely economic.  
Lawrence |

They all describe the situation in Zimbabwe similarly even though they left the country at different times. There were no jobs, no money and first and foremost no food. They describe how prices could rise several times during one day due to the hyperinflation, while the salaries were still held constant. If you were working it was not certain that you would get a full salary or even a salary at all at the end of the month. Still up to this day, work places are repaying salaries they owe their employees from the most difficult years.

In addition to the economic reasons two of the research participants also had a non-economic reason for leaving Zimbabwe. One woman was being abused by her husband and saw her move to South Africa as a chance to both get better living conditions but also as an opportunity to escape from her husband. The other interviewee explained how political reasons forced him out of the country:

| When I left, the time I left it was tense. It was very tense. Because at that time, that is when people were beaten, some of them were being burnt with fires, some of them even being cut you see. They used to even cut people’s hands because those political reasons. When they know that you are in an opposition party, then you are in trouble. So it was not easy, especially for the younger guys like us. We should have to hide. Because when you do not hide, they will come and fetch you and force you to go into rallies, whether you like it or not.  
Joseph |

Even though none of the other men had experienced any of this forced political party recruitment, there were some who did bring up politics when they shared their stories. They explained how the bad political leadership had lead to the overall poor situation in the country. They viewed the domestic politics as the reason why the country is performing so poorly. The
country was portrayed as it has come to a standstill in the main sectors such as political, economical, social and infrastructural.

The many opportunities for human development in South Africa also functioned as a demand-pull factor. Ten out of the eleven interviewees had family or friends already living in South Africa before they migrated themselves.

| [E]ach and every house in Zimbabwe there is someone that is somewhere in Botswana or South Africa. | Emmanuel |
| The reason why I came here was that I have my friend who stays here in Cape Town. So he told me to come and live with him, because obviously when you leave your motherland you need somebody or some shelter before you can get on your feet. So I had a friend here, he invited me and then I came over to his place. | Tonderai |

One woman explained that in Zimbabwe there are many stories circulating about how good things are in South Africa. The stories say that once you go there you will find a good job, make a lot of money and consequently be able to change the living situation for you and your family. Some of the interviewees claimed that the fact that they already knew someone in South Africa had a large impact on their decision to move. Either their friend or family had convinced them to come or they saw it as a security to have someone to stay with when they arrived in the new country, like Tonderai explains above. This also shows that network was another reason and thus all three different reasons for migration listed in the theoretical framework (Widgren & Martin 2002) were present.

**4.1.1. The Remittances Migration**

To apply the theory of Lucas and Stark (1985) with altruism and self-interest as two end points, this case confirms that reality is a bit more complex than theory. The findings show that it was neither pure altruism nor pure self-interest that can explain why the research participants had entered the remittance process. One of the research participants seemed to be more motivated by self-interest as she used the remittances she sent home to invest in the building of a house for herself. Investment in the home area is one of the specific reasons Lucas and Stark list as a reason for self-motivated remittances. The majority of the research participants seemed to be located somewhere in between the two end points, in accordance to what Lucas and Stark named ‘Tempered Altruism or Enlightened Self-Interest”. Rejoice explains how her decision to migrate was motivated both by altruism and self-interest:
The main factor that made us move here was the kind of life we were living. It was very difficult … My parents were supporting it because they knew that if we come over here and get a living, it would be easier for them also. That you can send something for them to have a living.

Rejoice

Especially the younger interviewees saw migration as an opportunity to develop themselves career wise, as there were no jobs in Zimbabwe. Migration was an available capability to improve their living conditions and realize their life plans. This illustrates the self-interest mechanism in the decision to migrate and follows the Harris-Todaro model, developed by John Harris and Michael Todaro (1970). The model states how people use a rational choice thinking and use migration to respond to the demand and supply of labour.

In the Zimbabwean culture, family is very important and you help each other a lot. Before the interviewees left Zimbabwe, they knew that if they would succeed in South Africa, they would need to send money back home to their family. They had a wish to improve the situation not only for themselves but also for their family. This represents the altruistic aspect of the decision to migrate, Lucas and Stark say this maximize the utility of the migrant when the family’s utility also is improved. However, as the majority of the individuals had made the decision to migrate themselves, and afterwards got support from their families, it cannot be seen to be a part of a household strategy which would be in line with the NELM theory and the livelihood approach (see de Haas 2010).

4.1.1.2. Border Crossing and Migration Status

When it comes to how the move from Zimbabwe to South Africa looked like in practical terms the stories differ quite a bit. The majority of the interviewees crossed the border in a formal way. Some had already arranged with a visa before they left Zimbabwe and thereafter applied for a work permit in South Africa. The majority entered with their passport and were given a 90 days visitor’s visa and applied for an asylum seeker’s permit or a visa and a working permit once in the country. This is a process that usually takes some time so some of the research participants overstayed their 90 days visa. Rejoice applied for a new visa but was forced to pay a fee since her old visa had overstayed. Mufaro entered on his passport and tried to apply for an asylum seeker’s permit. His request was denied and since the day his 90 days visitor’s visa expired, he is staying in the country illegally.
I am just having my passport and my passport is overstayed. For now, I do not have money to apply for a visa but my aspiration is to raise some funds and then get the visa. But the truth is I am staying illegally due to the situation.

Mufaro

Oliver Bakewell (2009) says that there is a problem with many undocumented migrants, which seems to be true even in this case. Emmanuel is in a similar situation as Mufaro as he is also in the country illegally, making two of the eleven research participants undocumented migrants. However, instead of trying to apply for a visa Emmanuel is currently trying to bribe his way to a South African identification card. During the interviews there were several stories about the many people who are in the country illegally and one of the main reasons for this was said to be the rather easy way to bribe your way in to the country at the border. UNDP (2009) claims that the border crossing tends to be extremely expensive and due to this, some of the stories include an informal border crossing. Joseph described how he swam across the Limpopo River to enter South Africa. Emmanuel paid the driver who was taking him from Zimbabwe who in turned bribed the officers at the border. A sum of around a 1000 rand has been given as the size of the bribe required when crossing the border. Tonderai explains how he did not have the documents needed and hence was smuggled over the border in a lorry:

I only had a passport but obviously at that time they needed a visa. I did not have a visa so it is more like they smuggled me in their trunk. That is how I crossed the border coming here.

Tonderai

In this case, there had been both legal and illegal border crossings, the illegal ones following the theoretical framework of high costs. A majority of the research participants had a legal migration status.

4.1.2. Current Dilemmas
The collection of life stories sets the starts to the childhood and this made it easier to understand the current situation. During the interviews it became clear that the remittances senders’ background played a role on their available capabilities in South Africa. A general theme that was identified was that interviewees who came from more affluent socio-economic backgrounds had more available capabilities than those who came from poor socio-economic backgrounds. UNDP (2009) states; those who start off the migration process with limited resources in the home country will have a hard time in the host country. The same reasoning seems to hold in this case, the research participants who came from stronger socio-economic
backgrounds had more personal capabilities to succeed already before entering the migration process. The following sections will discuss this more in detail. The current dilemmas, the opportunities and constraints the remittances sender faces in the host country, will be explored within the five different categories of wellbeing from Sen’s ‘capability approach’. Thereafter, the next part of the current dilemmas will be the remittances and the trade-off aspect regarding whose wellbeing to prioritize, will be discussed.

4.1.2.1. Material Wellbeing

One aspect where the different socio-economic background had a large impact was in terms of employment. A connection between socio-economic background and type of job could be identified when evaluating the sample. Those who came from a high socio-economic background had “better” jobs and were earning more money. The two research participants who did not want to answer the exact amount of money they made every month are assumed to have a rather high salary based on their positions. This group also tended to be content with their employment in terms of salary, normal working hours and the two days off a week.

The other group of interviewees who come from less affluent socio-economic backgrounds, have had a harder time with finding a good employment. They are not satisfied with their employment since they work long hours, have rather small salaries and just have one day off a week or actually work every day of the week. UNDP (2009) stated one of the main challenges for migrants is to earn a decent income.

It is all about income because you know each and everything is money … I cannot say I am happy because there is no money. Whatever that I do, it is all about money. Food is money, clothes is money, anything is money so you do need that money.

Joseph works as a taxi driver and he describes the money he makes as peanuts. He says he urgently needs to find a new job because he cannot survive on his current income, especially as he needs to send money to his family in Zimbabwe. Mufaro has a similar situation:

I cannot say it is good. It is fine but it is very very difficult because I work 11 hours. 11 am to 11 pm. I only have one day off a week. I do not have a choice because I need that money but it is really hectic that I get 50 rand per shift. It is 11 am to 11 pm getting 50 rand. It is the way it is because I cannot find a job in a five star hotel because they need the working permit. I have experience working in that kind of place … but due to this situation of not getting a permit it is affecting me.

Mufaro
Mufaro was a student in Zimbabwe but could not finish his education as the economic situation made his father unemployed and the family could then no longer afford to pay his school fees. As described earlier, his asylum application was denied and he is currently staying illegally in South Africa. Mufaro represents the findings of both UNDP (2009) and Matthew Gibney (2009), that undocumented migrants are underpaid, lack labour rights and cannot turn to the authorities since that would mean reporting their illegal working themselves.

Unfortunately they do not show us about the labour rights, they think we are just here to look for money whether they pay us or not. Because we do not have permits so they take advantage of us which is not good.

Mufaro

Several of these interviewees who worked in the lower paying jobs had not signed an employment contract and therefore did not have any labour rights. Kayla had signed a contract for her employment that entitled her to an increase in salary every year. This year she had not received an increment as stated in the contract, but she did not dare to ask about is since she did not want to come off as curious and as a result loose her employment.

This connection between socio-economic background, and available capabilities for employment, is believed to be partly connected to education. The research participants from well-off families tended to be more educated and this naturally increases their capabilities to find a better employment. However, this was not always the case. Tonderai finished his ordinary level of secondary school but was then stopped from proceeding to advanced level when the financial crisis hit Zimbabwe. Without proper education he today holds the position of sales manager. Faith on the other hand has a university degree, but has not found employment in line with her studies and is working as a waitress at a café. This supports the statement by UNDP (2009) that migrant’s skills often go unappreciated.

In general, there were good opportunities for the migrants to increase their individual development in terms of employment in the host country. They all explain the difficulties with finding a job in Zimbabwe, something they all viewed was easier in South Africa. Although some of the migrants found employment, they are still struggling to improve their material wellbeing due to different constraints. To be more educated increases your capabilities in the host country but other circumstances also play a role. The theoretical framework stating that finding a decent income is a challenge is partly confirmed, especially for the interviewees from poor socio-economic backgrounds and the undocumented migrants.
4.1.2.2. Bodily Wellbeing

Gibney (2009) suggested that migrants usually tend to work in work sectors where injuries and illness are more common. This would mean that the migration would have a negative effect on the remittances sender’s health and hence a decrease in human development. Three out of the five males in the sample had been working within the construction industry in South Africa, not because it was their traditional employment but because it was easy as a migrant to get employment there. However, this was only their first employment as they later on managed to get other jobs with lower chances to have negative health effects.

Nowadays, the body is paining me because of working ... The leg is paining me just because I stand the whole day you see. I wake up in the morning, I clean this place. I go to work and stand there from 8 o’clock until 5 o’clock, I come here, I start to cook again so I do not have time to rest. So it will be from Monday to Saturday and Sunday I go to church.

Rejoice

Rejoice describes how her job as a housekeeper has a negative effect on her health. This is one of the things that worries her in life because she cannot imagine what her health status would be like if she continues working like this for three or four more years. For the past six months she studied professional cooking and is currently waiting for her certificate. Once she gets it, she hopes to start working as a cook in someone’s house or teach others how to cook, a job she explained would be better for her health.

Apart from Rejoice, all the other interviewees considered themselves to be in good health. They were neither suffering from any diseases nor taking any medication. Most of them had not had any problems with their health during their time in South Africa, but explained that if they would get sick, they would just go to the doctor. At the public hospitals you get free health care but the waiting times tend to be long there. Therefore there was a preference to go to a private clinic and just pay the fees that apply there. This suggested that there are good capabilities to improve the bodily wellbeing and thus Gibney’s findings are not confirmed in this case.

4.1.2.3. Social Wellbeing

Social life in Cape Town is one of the things that is not really good. I work and work and work and come home. I do not really go out. It is either my work, or at home or church.

Tonderai

The aspect of social wellbeing was one of the categories where a lot of the research participants were not satisfied. Many of them spend a lot of time at work, and in their little spare time they
need to rest. Some also expressed the opinion that their limited financial assets made it difficult for them to afford hobbies or interest. This was particularly the case for the research participants who had low salaries. When it came to religion, they all felt that they could freely practice their religion in South Africa. The main issue for some of the interviewees however was that they did not have time to go to church due to long working hours.

[I am a Christian so I also need to go to church, I cannot because my shift start on a Sunday. Sometimes I want to go and see my family but they will be working when I am off and I will be working when they are off. So it is a very sad issue.

Mufaro]

Like the quote above shows, the lack of time for church also applies to meeting friends and family. More or less all of the research participants had Zimbabwean friends in Cape Town that they were spending time with. Although, Lawrence explained since all his Zimbabwean friends were working a lot, it was difficult to find a time to meet between work, rest and church. Therefore he was spending more time with his South African friends. There were some different experiences of how it has been to integrate into the South African community. Some say it has not been particular difficult and have found friends mostly at work or though church. Other interviewees have found it a bit difficult because of the language barrier. Gibney (2009) stated that it is critically important for the remittances sender’s human development to integrate successfully in the society. The majority of the interviewees have managed to integrate rather well into the South African society but they still believe they have a low level of social wellbeing, especially compared to their life in Zimbabwe.

4.1.2.4. Security
According to the interviewees, the physical security in South Africa was characterized by constraints due to the high crime rates. None of the people in the sample felt entirely safe and if they compared to Zimbabwe, they felt less safe in Cape Town.

I do not feel entirely safe, being in a foreign nation and not being able to speak the language and knowing what goes on. The stories you sometimes hear about people being shot or people being stabbed or people being raped, do not make me feel safe.

Rutendo]

The remittances senders felt that their level of security was more vulnerable due to the fact that they were migrants. The problems of xenophobia and discrimination, which has been identified
as problems for migrants in Africa, is particular visible in South Africa (see Zoomers and Nijenhuis 2012).

Yes, xenophobia affected me in 2008 … We were about to be taken to the camp and someone took us to their parent’s house and then we were kept there until it was calm.

Kayla

Kayla was the only research participant who had personally experienced the xenophobia attacks. She describes how she had to hide in a house because foreigners were attacked. This was in the northern part of the country and so far Cape Town has been spared from the worst kind of xenophobia, but there still exist a hostile treatment of foreigners. Some of the research participants explained this hatred toward foreigners is built on the belief that they come and “steal” the jobs from the South African people. One man believed that the lack of education is the root to these attitudes. Zimbabwe used to have a very good educational system and therefore Zimbabweans tend to speak English well. This in combination with the fact that they are hard working and sometimes except lower salaries makes them attractive at the labour market.

But I should say that there are people who actually love Zimbabweans. My boss I think she loves Zimbabweans because lately she is been employing a lot of Zimbabweans at my work place. So I actually think it has been a benefit that I am Zimbabwean because I think we are very friendly, we are welcoming, we are very hospitable so I think it is a benefit for business owner in South Africa. We are hard working.

Rutendo

Several of the research participants said that they had received positive special treatment because they were from Zimbabwe, for example some believed they have had an easier time finding employment due to this fact.

I am sure it is all foreign people because most of the time when we are watching television, the Somalis are also being ill-treated. Malawians being killed, Zambians, whoever when they are living there in the location they do not mind which nationality you are from. A Malawian, a Zimbabwean, a Congolese, as long you are a foreigner, they ill-treat you. But mainly Zimbabwean when I am talking about this job issue.

Rejoice

Rejoice hence believes that the ill-treatment because of the job issue is specific to Zimbabweans. She thought the reason for this was probably because of the large number of
Zimbabweans that are in South Africa and also because they are known to be hard working. Rejoice herself had experienced some negative special treatment due to the fact that she was Zimbabwean. It came in the form of discrimination; an old lady she was working for gave her food that had turned bad, with the comment that Zimbabweans were desperate and therefore ate anything. She also had another incident with one other employment where she was accused of stealing food. Even though she was innocent and the employer also knew that, she was fired. Rejoice herself said that this would never happen to a South African.

A friend, his car got stolen … He asked for the police and when he said that his car was not there, that it was stolen, they asked him where he is from. When he said he was from Zimbabwe they said you have to find it on your own. That was the police. So I just feel like us foreigners, they do not care about us.

Joseph

Joseph explains that being a foreigner also affects how the authorities treat you. The limitations also extend to the rights you have in society and is hence a form of discrimination. Otherwise, the other interviewees did not have stories of where they had received any special negative treatment just because of their Zimbabwean nationality. Like Rejoice’s quote shows, most of the ill-treatment seems to take place in the location (generally known as town ships). Lawrence explained that if he would spend time in the location he would try to hide the fact that he was Zimbabwean.

They can actually tell that you are Zimbabwean, with the language that you speak, with the accent that you have, they can actually tell that you are not from South Africa. Even if you want to hide, it may not be very easy.

Tonderai

Like the quote shows, to hide that you are Zimbabwean may not be that easy. Several of the research participants explained that it is rather easy to tell different African nationalities apart. Due to this, there was a fear among several of the remittances senders of xenophobic violence and a concern that it would develop in an even more negative direction. To summarize, in terms of security there seem to be more constraints than opportunities for the migrants in South Africa to improve their human development.

4.1.2.5. Psychological Wellbeing

One of the most central aspects of wellbeing in terms of how to view the own human development is the psychological aspect. Are the migrants happy with their current lives? Did
they make the right decision to migrate? The quotes show that the expectations on life in South Africa was met differently:

It was different. When I was in Zimbabwe I was told if you come this side there is plenty of work, you can get a job. But when I came here I was surprised. It was nothing like that. I struggled to get a job. I started making my CV, going to the supermarkets to give my CV and the people were laughing at me.

Kayla

Sometimes I had to think what are we going to have for dinner tonight and what are we going to eat tomorrow. All that stress. Here you can worry about other things that can make you progress in life other than what am I going to eat, what am I going to wear, how am I going to get to work, where am I going to get a job. You get to have worries that are on a different level that kind of worries you have when you are in Zimbabwe.

Elizabeth

For Kayla it did not really turn out the way she had though and several other research participants share this experience. Gibney (2009) stated this by claiming that the migration process commonly does not meet the migrant’s expectations. It has been much harder to get jobs than they first had imagined and they had to undertake jobs they were actually overqualified for. Some interviewees, like Elizabeth, have on the other hand been successful when it comes to finding a job. They have either managed to find something in line with what they studied, or they have managed to progress during their time in South Africa. They therefore consider their life quality to have improved compared to the life they lead in Zimbabwe. Following UNDP (2009) arguments that mobility can increase human development.

One thing that several of the research participants expressed as an issue was the fact that they became non-citizen when they entered South Africa. This is something they had not considered before they left Zimbabwe. Like Gibney (2009) explained this is problematic as the immigration status function as a constraint to increase human development.

Here I actually do feel, and honestly feel, like I am a b-grade citizen. Whereas in Zimbabwe it is my natural country, I am a citizen there. There is nothing I cannot do in Zimbabwe if I want to do it. Nothing because I do not have this paper or that paper and that is the situation you face here. You have so many ideas, so many things that you want to do and the only thing that will stop you here from doing those things is because you do not have a certain kind of paper and that is very frustrating.

Lawrence

Comparing to my own country I would not say I am that free to do everything.

Selena
Yes obviously there are a lot of limitations. I qualify for getting a credit card, or maybe I qualify for getting a bond for a house … But I cannot get that because I am a foreigner.

Tonderai

The quotes above show of the different limitations being a non-citizen bring about. Several of the interviewees had dreams of opening up their own business but saw it as more or less impossible to realize those dreams in South Africa, since they were not citizens. To not be able to make the choices and actions you want to is definitely a deprivation of human development.

4.1.2.6. Size of Remittances

One difficult dilemma the remittances sender has to consider is how much of the income to keep for own use and how much to send to the family in the home country. Whose wellbeing is to be prioritized? Who needs the capabilities to improve the human development the most in order to live a valued life?

From the sample, a general pattern can be detected. The people in the sample who came from more affluent socio-economic backgrounds did not have a high pressure from their families in Zimbabwe to remit money. They did not remit every month, maybe every second month or even less frequently than that.

[M]y mum is doing some other projects to keep money coming in so it is like she does not ask. Just like me as a child I feel I should just send her but she has no need because she is coping and surviving.

Faith

Faith explains how many of the research participants from stable socio-economic background reason. They do not have any pressure to send money but they do it more as a token of appreciation as family is very important in the Zimbabwean culture. Tonderai describes how he and his wife decide on how much money they should send to their families every month:

What we normally do is, if they do not ask for money, we just look at our budget. After we have managed to pay our expenses, how much can we spare after our savings as well because we got a saving account. So we just look at how much can we send to them. If our budget was okay that month we can send more. If not, we can send whatever amount we have. It goes a long way for them because with the current Zimbabwean situation they obviously appreciate the little money we can send to them every time.

Tonderai

This quote gives a good idea of how Tonderai manages to increase both his own level of development as well as his family. He saves enough money for himself to improve his
wellbeing, but also manages to improve the wellbeing of his family. He explains that his family do not use the money they receive for basic goods like groceries, but instead to improve their life quality. The other research participants with similar backgrounds also confirm that their families do not use the money for basic necessities. This follows the idea of Saul Kerzner (2009) that remittances function as a supplement to the families’ livelihoods. This enables the possibility for these families to improve their level of human wellbeing as they receive extra money. They can for example use this money for investments or to improve their material wellbeing. These findings relate to the idea that remittances help to increase the overall level of welfare in the household (see de Haas 2007). As described earlier, the interviewees from these stronger socio-economic backgrounds often had better jobs with higher salaries. This generates more capabilities for them to improve both their individual, and their family’s wellbeing.

I have to send money at home for my daughter, for fees, for transport and for food. So it is a must every month, I have to send money.

Kayla

The research participants who come from less affluent socio-economic backgrounds have a larger pressure from their families in Zimbabwe. Kayla describes how she must send money every month because her family rely on the money she sends. The other interviewees who share the same background as Kayla say that their families use the money they receive for basic consumption like groceries and school fees. For this group, the remittances can be used as a safety net preventing the families from falling into poverty like Daniel Makina (2012) states. This group, as explained earlier, had problems finding good employment due to their socio-economic background in Zimbabwe. Kayla, Rejoice, Jospeh and Mufaro are the people in the sample who had the lowest salaries, but they have the highest pressure to remit money. The dilemma hence becomes even more severe for them.

Because now if I get the money, it is too much limited because of the family I left in Zimbabwe. Sometimes if I want to buy something it will be difficult for me, because if I want to buy something I am thinking about my mother who is starving. Let me just keep this money so I can send it to my mother so she can have something to eat.

Rejoice

Above, Rejoice describes how she reasons when it comes to deciding on how to use the money she earns. Should she keep it for her own personal development or to improve the family’s development? This group of people often choose to prioritize their family’s wellbeing. With
this line of reasoning, the remittances seems to rather keep poverty at bay like Wade Pendelton et al. (2006) claimed it could do than to improve level of development.

Another topic connected to this dilemma is the actual cost of the remittance transaction. As already mentioned, the World Bank (2015b) found that Sub-Saharan Africa has the most expensive remittance transaction costs in the world and it had been questioned if these high fees could be a constraint for the remittances sender. This study seems to contradict that idea:

> It is fine because it is a business you see. They do not do it for free. How are they going to run if it was free? Because they got workers who also need salaries, and the fee is not that much…

> Rejoice

Few people in the sample cared about the transactions costs even though most of them seemed to pay around 10 per cent of the remitted amount. Even Rejoice who has a small income and needs to send money to her family every month thought it was a reasonable cost as expressed above. The only participant who expressed an opinion about that the cost was too high was Mufaro. His family had recently changed to an informal remittance channel in order to avoid the high transactions cost. This was however a more risky way of sending money as they packed bags with groceries and money to send with bus drivers. Bakewell (2009) introduced the idea that reduces transactions costs probably would have little effect because of the many illegal channels that exist. However, this study contradicts this as only Mufaro used an illegal remittance channel as a result of the high costs. What the relationship is between high transaction costs, illegal channels and remittances seem to still be a bit unclear as the findings somehow contradicts the theories.

**4.1.3. Future Dilemmas**

Another dilemma in the migration process that was discovered during the interviews but which is given very little attention in the academic literature is the dilemma about the future. This is about whether the remittances sender wanted to stay in the host country or return to the home country. This becomes a dilemma, because if they want to stay in the host country they have to investigate what possibilities they have to stay. If they want to return back home, they have to evaluate what opportunities they have in the home country and how both themselves and their family will be affected by this decision.

> Everybody I believe that is out of Zimbabwe now, whether they are in South Africa, the States or the United Kingdom, it is a waiting game. You are waiting for it to be normal.
and then go back. You see, the thing with being away from your country it is different …
You are actually considered as secondary citizens. Second trust. You do not have the
same rights. The things you take for granted when you are back home, they are not easy
obtainable. So I believe that everybody eventually wants to go back. Only when things do
improve however long it takes. If things get better in the next five years, I am sure I will
go back permanently.

Lawrence

For the majority of the people there exist a wish to go back home to Zimbabwe as soon as the
situation in the country improves. Two or three of the younger interviewees can imagine
staying in South Africa, as life quality in their eyes is higher there compared to Zimbabwe. All
the others share the same wish to go back home. Most of them thought they would only stay a
year or two but they have now been in South Africa for several years. This goes in line with the
findings of Schapendonk (2013) that migrants often have to re-evaluate and make new dreams
in relation to the situation in the host country. They all describe it in similar ways; home is
where the heart is because of friends and family. Many of the research participants felt more or
less forced to leave Zimbabwe and describe how home will always be home. Home is also the
best because there you can enjoy rights of a citizen, rights they had taken for granted. Like
UNDP (2009) concludes, being away from family has a high emotional cost:

It is the most difficult thing. When you are away from home you miss a lot of things, you
miss weddings, you miss funerals, your nieces and nephews growing up, you miss a lot of
things.

Faith

Leaving the family behind is one of the central aspects of the migration process and like Faith
above describes, due to that you miss some of the most important things in life. One woman
even has her daughter in Zimbabwe. Some of the research participants go home once a year to
visit family and they also said that regular contact made it easier to be away.

Well if there is anything I could change in my life I would turn around Zimbabwe and
make it a better place to live and then I would go back home.

Tonderai

At the moment, I would say that I am happy. Why? Because if I was at home in
Zimbabwe, I would be living in scarcity. Anything would be difficult because I have got
family and friends … telling me how things are. I can imagine myself if I was not here in
South Africa. The situation would be difficult. I just thank God that I am managing
because I am surviving, even though sometimes it is hard for me.

Rejoice
Even if most of the interviewees want to return to Zimbabwe, they do not want to do it yet as Tonderai and Rejoice explain. The situation in Zimbabwe is still difficult and they describe that there are few opportunities for development. Things need to be improved before they dare to go back home. They do not want to find themselves in the same situation as when they left the country.

The future worries many of the research participants because of the expiration of the working permit. Several of them currently have a work permit that will expire in 2017. The last time the working permit was about to be renewed, there were rumours that the Department of Home Affairs in South Africa would not extend them, but in the end they did. Now there are similar rumours claiming that this time they actually will not extend them.

I worry about where are we going right now. What is going to happen tomorrow? Maybe tomorrow they can say we no longer want Zimbabweans or foreigners in the country. Then what is going to happen? That is my deepest fear.

Mufaro

What would happen then if the work permits were not renewed? More or less it actually means that the Zimbabweans would have to leave South Africa. Otherwise they would have to stay in the country illegally and it would be difficult to get a job, as many of the work places requires you to have a work permit. This therefore causes a lot of stress since many feel that the situation in Zimbabwe has not yet improved as much as they hoped.

A positive endnote regarding the views on the future is that all the people in the sample have optimistic ideas and believe their life stories will have happy endings. They believed that their dreams will come true since they have goals and are working hard to reach those goals. Some also have a strong faith in God to help them eventually lead the life they value.

Yes, if you work hard enough you can make your dreams come true. It takes determination, it takes commitment and it takes self-motivation.

Elizabeth

When the research participants shared their life stories it became evident how everything was connected, from childhood to current life and finally views on the future. Lawrence’s story is a good representation of the sample which can gives us some valuable insights about the relationship between migration, remittances and development.
I believe I am a very ambitious person. But I believe I was let down by things beyond my control really. Things were going well for me in Zimbabwe, I was a banker, I was working in a bank and then you just wake up and things are going crazy. The banks are closing up and then you realize if I stay here I am just going to drown.

Lawrence

From one day to another, things basically turned up side down for him. Even though he was performing rather well in life, he did not have a safety net and therefore he used migration as a chance to improve his human development. The money he has remitted home has also helped his family in times of hardship. For example, he is financing the education for the son of his cousin. Lawrence has used the available capabilities in South Africa to improve his level of development. But so far he is not living a life he values. He dreams of returning to Zimbabwe and resume his childhood dream of studying law, a dream that was never realized due to the poor economic situation in Zimbabwe. His employment in South Africa now makes it possible for him to save up money for the school fees. The lesson that can be learned is hence that migration, and the remittances it can generate, can result in improvement in human development both for the remittance senders and his or her family. More studies need to address this issue of the future dilemma as it is complex and is central in the remittances senders’ lives.
5. Conclusion

The purpose with this thesis was to identify and investigate what dilemmas the remittance sender face in the migration process, and how they cope with them. This issue was explored through the remittances sender’s perspective, this is a part of the remittances topic that remains understudied and therefore there has been a call for more research by Maphosa (2007) and Schapendonk (2013). Traditional remittance research has focus on the remittances receiver but the remittances sender also needs to be included to capture all parts of the topic. Without this information, the relationship between migration and development will never be established.

This study investigated the remittance corridor between South Africa and Zimbabwe to shed more light on the South-South migration, which has been understudied (see Acosta et al. 2008, Ratha & Shaw 2007, UNDP 2009, Widgren & Martin 2002 and World Bank 2015a). Life stories were collected to carefully capture the remittances sender’s perspective and to understand their reasoning in regards to the dilemmas they face. The life stories also enabled an extensive time frame, starting off with the childhood and spanning all the way to ideas about the future.

The findings regarding the past dilemmas show that all the research participants had migrated due to economic reasons. The poor economic situation in Zimbabwe functioned as a supply-push factor and the employment opportunities in South Africa was considered to be a demand-pull factor. There is a lack of proper theories about who is benefitted by entering the remittance process, the migrant or the migrant’s family. This study supports the findings of Lucas and Stark’s (1985) ‘Tempered Altruism or Enlightened Self-Interest’, meaning that the decision to migrate is partly in the individual migrant’s self-interest but also an attempt to increase the level of development for the family in the home country.

Moving on to the current dilemmas the remittances sender faces refers to the opportunities or constraints in the host countries. UNDP (2009) proposes that migrants who start off with limited recourses will face more challenges in the host country compared to migrants with more recourses. The result shows that this seems to be true even in this case. Migrants from more affluent socio-economic backgrounds seemed to experience many opportunities in South Africa. The migrants who instead come from a poor socio-economic background instead faced many constraints. This finding was particularly strong for some factors, for example employment. Furthermore UNDP (2009) also states that all kind of migrants will meet challenges and even this seems to be true. Due to the xenophobic attacks that foreigners in South Africa have experienced, the research participants did not feel entirely safe. Another
challenge is the one that Gibney (2009) discusses, namely the one of non-citizenship. Several of the interviewees explained how their opportunities were limited because they were not South African citizens. In particular, this was problematic in relation to lending money and start up businesses.

Returning to the socio-economic background, this also had an effect on the remittances sent to the home country. The interviewees from the less affluent backgrounds had a higher pressure to remit money since their families were more or less depending on the remittances they received. Since they had the lowest salaries in the sample, this was a constraint for them to prioritize and increase their own development. The migrants from stronger socio-economic background did not have the same pressure to remit money as their families more used the remittances to develop their already rather high level of development.

The last category of dilemmas was the future, a topic that had received were little attention in the academic literature. The findings from this study show that the majority of the research participants had a wish to return home but not in the current state Zimbabwe is in. However, they worried about how long they could stay in South Africa legally, as their working permits is about to expire. This research hence contributes with information about the dilemma that remittances senders face, that their dreams may be limited. More research is however needed to explore this issue of future dilemmas.

The sample of the study was limited but the in-depth findings of this case study have contributed to valuable information about the dilemmas the remittances sender face, and about the opportunities and constraints that help or hinder them to cope with the dilemmas. This thesis has used the remittances sender’s perspective to research the topic of remittances and the findings encourage more research but from other contexts. It is reasonable to believe that several improvements could ease the complexity dilemmas the remittances senders have to face. Primarily in the host countries polices helping to improve the migrants’ status and to integrate them in the society would help remittances senders and their families in the search of capabilities to construct a life they value. The findings show that migration can be used to improve human development for the individual migrant, as well as the migrant’s family through remittances. Policy makers aiming to improve development levels need to use migration and remittances as a part of their policies.
You will always ask yourself why am I here. But again, because I do not have a choice. I have to stay because even at home it is worse. You are forced to even stay there. That is life.

Joseph

Joseph gives us the perspective of the remittances sender and describes how he does not have a choice. Like UNDP (2009) states, opportunities are influenced by where we live and the difference in opportunity creates migration. This explains why the research participants in this study moved from Zimbabwe to South Africa. But life should not be forced; it should include choices. First and foremost, we should strive to give all the people around the world the choices and capabilities that make them lead a life they value.
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7. Appendix

7.1. Meetings with Key Actors
Mama Money – the money transfer company
Raphael Grojnowski, Director
First meeting on 19th of September 2015
Second meeting on 13th of November 2015

Eigthy20 - the research team
Claire Hayworth, Business Analyst
Senzo Mavune-Maphisa, Junior Business Analyst
22nd of October 2015

7.2. Operationalization of the ‘Capability Approach’
This table explains what was included in the five wellbeing categories in the operationalization of the ‘capability approach’. This operationalized was inspired by Narayan et al. (2000), Narayan (2002) and Alkire (2002) but adapted to the context of the remittance corridor between South Africa and Zimbabwe. This framework was the guide for the creation of the questions asked during the interviews.

<table>
<thead>
<tr>
<th>Material wellbeing (having enough)</th>
<th>Employment</th>
<th>Accommodation</th>
<th>Financial assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodily wellbeing (being and appearing well)</td>
<td>Health</td>
<td>Appearances</td>
<td></td>
</tr>
<tr>
<td>Social wellbeing</td>
<td>Self-respect and dignity</td>
<td>Peace, harmony, good relations in the family/friends/community</td>
<td>Spare time</td>
</tr>
<tr>
<td>Security</td>
<td>A physical safe and secure environment</td>
<td>Personal physical security</td>
<td>Confidence in the future</td>
</tr>
<tr>
<td>Psychological wellbeing</td>
<td>Happiness</td>
<td>Peace of mind</td>
<td>Freedom of choice and action</td>
</tr>
</tbody>
</table>

7.3. Interview Guide
Before the start of every interview, the researcher explained the purpose of the study and the procedure of the interviews. All research participants were also asked about their approval to record the interviews. The interviewees were all guaranteed anonymity and hence the name used in the study has been fabricated. The given names are some of the most popular names in Zimbabwe.

7.3.1. Interview 1
Name: 
Age: 
1. **Background**
Please tell me about your childhood in Zimbabwe.
- Where were you born?
- What did your family situation look like?
- How were your living conditions?
- What education did you receive?
- How would you view the quality of the education?
- What did you do when you were done with school?

2. **Motives**
Please tell me about your decision to move to South Africa.
- When did you decide to move to South Africa?
- How did you decide?
- Was your family engaged in your decision?
- What would you say was the main factors for your decision?

Please tell me how your move to South Africa looked like in practical terms.
- Did you migrate alone?
- Are you married? Do you have children?
- Was it thought to be a temporary or permanent move? If it was temporary, how long did you intend to stay in South Africa?
- Why did you move to Cape Town?

3. **Material wellbeing**
Please tell me about your current work.
- What is your employment?
- How long have you worked there?
- How many jobs have you had since you came to South Africa? Which?
- What is your attitude towards your current occupation?

Please tell me about your accommodation.
- Where do you live?
- How do you live?
- Do you like living there?
- How do you get to work?

4. **Bodily wellbeing**
Please tell me about your health.
- How is your health?
- Do you suffer from any diseases?
- Do you take any medication?
- If you get sick, what kind of health care would you turn to?

Please tell me about your appearances.
- Is your appearance important to you? Why/ Why not?
- Are you happy with your appearances?

5. **Social wellbeing**
Please tell me about your social life here in Cape Town.
- Do you belong to any community in Cape Town? Which one/s? What are the relations within the community?
- What do you do on your spare time?
- Is there anything you would like to do in your spare time that you cannot do? What hinders you?
- How would you describe your circle of friends here in Cape Town?
- Do you have the possibility to practice your religious believes?

7.3.2. Interview 2

1. Material wellbeing
   Please tell me about your income.
   - On average, how much money do you make every month?
   - In what way is your salary paid?
   - What do you spend your income on?

2. Remittances
   Please tell me about the money you send to your family in Zimbabwe.
   - How large share of your income do you send to your family?
   - How did you decide how much of your income you would send?
   - How many people do you send remittances to?
   - How often do you send money?
   - Which channel do you use to send money?
   - How come you chose this channel?
   - How would you act if it became cheaper to send money to Zimbabwe?
   - If your family in Zimbabwe would need more money for some reasons (for example illness), would you be able to send more money than you already do? If yes, how much more?
   - What do the people who receive remittances from you use the money for?
   - If you would not send money to your family, how would their situation change?

3. Social wellbeing
   Please tell me how you view yourself.
   - How do you feel about yourself?
   - How would you describe yourself?

4. Security
   Please tell me about your safety and access to rights.
   - Do you feel safe in your environment?
   - Are you in the country legally? Do you have a working permit?
   - What labour rights do you have at your current job?

Please tell me how you are treated in South Africa because you are Zimbabwean.
- Do you feel you receive any particular attitude from South Africans based on the fact that you are from Zimbabwe?
- Have you been experience discrimination?
- Have you been experience xenophobia?
- How has it been to integrate into the South African society?

5. Psychological wellbeing
   Please tell me about how you feel about your current life.
   - Are you happy with your current life situation?
- How does it feel to be apart from your family?
- Is there anything in life you worry about? If yes, what?
- What would you like to change in your life if you had the possibility to change anything?
- If you compare your current life situation to your life in Zimbabwe, how has it changed?
- Have your stay in South Africa so far met your expectations? Why/why not?
- Do you feel you have the freedom to make the choices you want? If not, what constrains you?
- Do you feel you have the freedom to make the actions you want? If not, what constrains you?

6. **Future**
   Please tell me about your views on the future.
   - Do you feel secure about growing old?
   - What are your thoughts about the future?
   - Do you worry about the future?
   - How would you like your future life to look like?