The Impact of Regional Migration and Remittances on Development:

The Case of Zimbabwe

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The United Nations estimates that as of 2008, 214 million people or 3.1 percent of the world's population live and work outside the land of their birth.[1] This figure may be an underestimate, since such figures often fail to capture what is termed 'irregular migration' i.e. those who are not reflected in national censuses. Based on national samples, when such undercounts are taken into account, another 30-35 percent may be added to this total.

An estimated 37 percent of current international migrants move from developing to developed countries, around 60 percent move between either developing or developed countries, while 3 percent move from developed to developing countries. One interesting trend borne out by the data is that while the percentage of migrants moving from developing to developed countries represents a minority of the total, it is also the case that the vast majority move to a country with a higher Human Development Index (HDI) than their own. This is particularly so in the case of migrants from developing countries. Over 80 percent of total migrants from developing countries moved to countries with a higher HDI, with the additional, somewhat surprising, fact that most do not migrate to developed countries but rather to other developing countries with better employment prospects and living standards.[2] The Zimbabwean experience would seem to fit into the latter pattern of movements. The major destination of migrants is South Africa, the economic powerhouse of the continent. While South Africa has had an enduring migration relationship with neighbouring countries that dates back to the discovery of diamonds and gold in the 19th century, since the 1990s the number of migrants has increased significantly. There was a marked increase in irregular migration largely emanating from internal strife in neighbouring Zimbabwe. The political and economic crisis that has gripped Zimbabwe since 2000 resulted in unprecedented migration to South Africa. Surveys have estimated that as of 2009 between 1.5 million and over 2 million Zimbabweans had migrated to South Africa.

Trade and migration

Free trade economics treats labour, goods and capital as factors of production that should be allowed to move freely in order to maximise welfare gains on both a personal and global level. International borders and constraints on migration tend to be treated as market failures. Under a free trade scenario, countries with relatively cheaper labour should export labour-intensive goods or workers so that over time differences in the prices of goods and wages of workers among countries would converge. Such a process would reduce emigration pressures over time. In other words, in a free trade world economically motivated migration should decrease due to factor price equalization. Trading in goods would then become a substitute for economically motivated migration.

Empirical evidence has shown that trade and economic integration had the effect of slowing emigration from Europe to the Americas. This happened in the 1950s and 1960s when growth rates in Europe surpassed US growth rates thus narrowing wage and income differentials. However, it has been observed that the process of moving towards freer trade and economic integration can increase migration in the short term and hence the need for co-operation between emigration and immigration countries to mitigate these effects.[3] The relaxation by developed countries of barriers to imports of labour-intensive goods such as farm commodities, garments and shoes produced by emigration countries goes a long way in mitigating the adverse effects.

From the foregoing observations and in accordance with the free trade theory, should the Southern African Development Community (SADC) succeed in making good progress in regional integration, the migration pressure on South Africa, the major destination of Zimbabwean migrants as well as those from other African countries, could decrease over time as a result of the convergence of income levels.

Migration, remittances and development: international experience

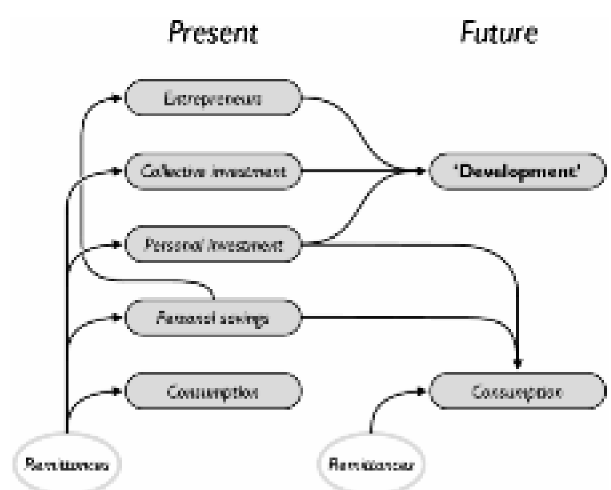
To the outside observer, the most visible and tangible link between migration and development is through the impact of remittances. Indeed, there has been a notable increase in the global flow of remittances over the years. According to the World Bank, officially recorded remittances in 2009 stood at US$316 billion, down 6 percent from the US$336 billion received in 2008 because of the global financial crisis. However, the decline has been smaller than the decline in private or official capital flows. More specifically, remittance flows to Sub-Saharan Africa essentially remained flat in 2009 as they only fell by a modest 3 percent. Remittances have remained more resilient relative to other categories of resource flows to developing countries and have become more important as a source of external financing in many developing countries. One key explanation for such resilience is that while, for example, portfolio flows may cease completely for a time, remittances tend to be a small part of the income of migrants who will continue to remit, even if at a lower level than previously. The World Bank has also observed that the more diverse the migration destinations, the more resilient are remittances.[4]

While globally recorded remittance flows to developing countries have overtaken official development assistance flows in the past decade, aid flows for Sub-Saharan Africa are still significantly higher than recorded remittances. There are exceptions though as individual countries such as Lesotho, Mauritius, Nigeria, Swaziland and Togo receive remittances that are greater than official development assistance. For instance, recorded remittances are almost 28 percent of GDP in Lesotho and more than 5 percent in Cape Verde, Guinea-Bissau and Senegal. In terms of sources of foreign currency, remittances constitute more than 25 percent of export earnings for Lesotho, Cape Verde, Uganda and the Comoros.

The link between remittances and development is aptly expressed by the figure below.[5]

In essence, Figure 1 shows that if remittances today are spent on consumption, then future consumption has to be financed by future remittances, or other sources of income. On the other hand, if remittances are invested or saved in financial institutions, they can be used to finance future consumption and can lead to development. This means that remittances that are either invested or saved have a multiplier effect on the economy and have a developmental impact. Furthermore, it has also been observed that remittances can be applied in certain ways so that future livelihoods do not depend on future remittances. A World Bank policy paper argued: "In a community now largely dependent on income from migrant remittances,

Figure 1: Remittances development linkages



Source: Carling (2004)

development would mean building local enterprises that would not live off remittances directly or indirectly (via the multiplier) so that local jobs could be sustained without continuing migration and remittances".[6]

The positive effects of remittances on investment in some migrant-sending countries have been observed where they have financed the building of schools, clinics and other infrastructure.[7] In addition, through the medium of institutions such as hometown associations, remittances have augmented public savings to finance small community projects. The important role that the savings of returning migrants can play in terms of start-up capital for micro-enterprises is also borne out by data from many parts of the world.[8]

Where remittances have become substantial and fairly predictable over time, they have been used to improve a country's creditworthiness (lowering the cost of borrowing) and hence the country's access to international capital markets.[9] Remittances are being factored into sovereign ratings in middle-income countries and debt sustainability analysis in low-income countries. For instance, in large remittance-recipient countries, major rating agencies such as Standard & Poor's, Moody's and Fitch Ratings often cite remittances as a factor in assessing country creditworthiness.

From a macroeconomic perspective, the IMF observes that remittances also contribute to stability by lowering the probability of current account reversals because they are a stable source of foreign currency. It has been further observed that when international reserves are falling, or external debt is rising, remittances are likely to stem investor panic particularly for those countries that receive remittances above 3 percent of GDP.[10] Thus, if remittances are measurable and predictable they can contribute to macroeconomic stability in crisis times.

An additional point that might be made is that while private capital flows tend to be strongly pro-cyclical, the reverse is true of remittances, which tend to be less subject to wild fluctuations and may in fact play an important counter-cyclical role, increasing in volume when a recipient country's economy is in recession and the needs of its citizens are greater. The latter scenario assumes, of course, that the recession is not a global one, which impacts negatively on the employment opportunities and incomes of migrant workers, and therefore the disposable income they are able to remit.

The aspect of the counter-cyclicality of remittances used to be more of a logical proposition than an empirical fact. The hypothesis was based on the assumption that because remittance sending decisions are made by individuals who possess a detailed understanding of the needs of their family members in their home countries, such remittances tend to increase during economic downturns in the home economy, i.e., they are counter-cyclical. This is usually contrasted with private capital flows which tend to flow into an economy during the boom years, and either dry up or become reverse flows during economic downturns, i.e., they are pro-cyclical. But recent studies, based on extensive data sets, have confirmed the validity of the hypothesis, with profound implications for the importance of remittances in terms of household security through the role they play in smoothing household consumption, expenditure and investment patterns.[11]

While such positive impacts have been widely emphasized in the literature, remittances have also been observed to have negative effects in certain instances. Substantial remittances could have the negative effect of producing the 'Dutch disease' also associated with all other kinds of transfer, including development assistance. In countries receiving substantial remittances, there is a tendency for the real exchange rate to appreciate, which penalises non-traditional exports, thereby hampering the development of the tradable goods sector. In this way, remittances can lead to greater vulnerability to external shocks by increasing imports and reducing the incentive to develop exports.[12]

However, the development potential of remittances outweighs the adverse effects and countries are increasingly becoming aware of the income and wealth of their overseas diasporas as a potential source of capital. There is interest in financial instruments such as diaspora bonds and securitization of future remittances to raise international capital. The experiences of the Philippines, Mexico, China and India – the world's top recipients of remittances – are instructive. The Philippines and Mexico employ remittance-maximization strategies while China and India employ business-oriented strategies to leverage the development potential of their diasporas. Their experience offers some lessons to Zimbabwe whose diaspora size has risen significantly over the last decade.

The experience of the Philippines

The focus of the development strategy of the Philippines in the area of migration has always been on temporary migration, and policies towards overseas residents focus on placing and protecting temporary workers and maximizing remittances.

Faced with growing unemployment as well as severe balance of payments problems in the 1970s, and drawn by the economic boom of the oil-producing Arab states, the government of the Philippines institutionalized labour migration by adopting a Labour Code in 1974 and creating the Philippine Overseas Employment Administration (POEA). Today, the POEA regulates and manages the temporary migration process by limiting participation to qualified players, setting minimum standards of recruitment and employment, formulating rules and regulations to manage the process, and maintaining a monitoring system that ensures compliance by all players.[13] Annual deployment has exceeded one million workers since 2005, and as of December 2007 there were 4.13 million Filipinos working abroad, while an estimated 0.9 million were illegally working outside the country. The Middle East remains a major destination with more than one million Filipinos working in Saudi Arabia alone. It is noteworthy that Filipinos abroad have the right to vote in national elections conditional upon their return within a two year period.

A body called the Commission on Filipinos Overseas (CFO) promotes and maintains cultural and socio-economic ties with migrant Filipinos who have taken up permanent residence or become citizens of other countries. In this regard, the agency liaises with overseas Filipino organizations to align migrants' initiatives in various developmental areas with the national government's objectives. Cultural activities include overseas tours of Philippine entertainers, psychological counselling services and the establishments of schools in areas with a high concentration of Filipino migrants that promote Filipino values and a sense of identification with the homeland. The Citizenship Retention and Reacquisition Act of 2003 granted the right of retention of citizenship to all Filipinos who had lost their citizenship by reason of their naturalization as citizens of a foreign country.

With so many people employed overseas, the labour export model has no doubt alleviated the unemployment problem in the Philippines, which in 2008 stood at 7.4 percent. Remittances, mostly from Filipinos abroad, have buoyed up the current account and alleviated the balance of payment situation. In 2008, US$16.4 billion, (10.4 percent of GDP) in remittances were received in the country.

At the micro level, evidence also shows that remittances have alleviated poverty in the Philippines. Kelly Bird of the Asian Development Bank (ADB) estimated that remittances had reduced the poverty head count in the Philippines by 5 percent in 2006 alone.[14] In the three months from December 2008 to February 2009, for example, 40 percent of remittances had been spent on education while 23 percent had been spent on business activities. There has been a growing trend of entrepreneurship among overseas Filipino households, and Bird estimated that 55 percent of these households had at least one self-employed entrepreneur in 2006.

The Mexican experience

In 2009, Mexico was the third-largest recipient of remittances in the world – and its diaspora largely concentrated in one country, the USA. For many decades its attitude towards the diaspora was ambivalent, and formal diaspora programmes only began to be put in place in 1990. Outreach to the diaspora has since been strengthened. In 2001, the government established the Presidential Office for Mexicans Abroad that was designed to strengthen ties between Mexican emigrants and their communities of origin. Legislative changes have since been made to allow Mexicans living abroad to maintain dual nationality, albeit without voting rights. The government strategy is two-fold: to expand the opportunities for Mexicans abroad and to facilitate remittances.

The Matricula Consular is issued by the Mexican government to its citizens living outside Mexico as an identity document. The USA's acceptance of the Matricula Consular as a valid identity document has enabled illegal Mexican immigrants to open bank accounts and get drivers' licenses in various cities and US states. This has in turn facilitated the intermediation of remittances through the formal banking system.

Furthermore, Mexico has fostered engagement with the diaspora through home town associations. This has been made possible because residents of the same town or village tend to migrate to the same locality in the USA. Home Town Associations have served the dual purpose of giving social support to migrants and economic support to their town or village of origin. The Mexican Home Town Associations send home various kinds of support that includes charitable contributions, funding infrastructure improvements, funding for human development projects and capital investment in income-generating activities.[15]

The experience of China

Though China was the second-largest recipient of remittances in 2009, its strategy is business-oriented. It endeavours to attract direct investment and open trade opportunities using its overseas Chinese communities. Overseas Chinese communities, estimated to total more than

35 million people, are found in virtually every country in the world.[16] The government has made efforts to maintain a sense of identity among overseas communities of emigrants and their descendants.

It is estimated that about half of the US$48 billion in FDI that flowed into China in the course of 2002 originated from the Chinese diaspora.[17] The government has encouraged diaspora engagement in FDI and trade, as well as philanthropic contributions and other activities, through preferential policies and stimulating a sense of belonging to China.

The experience of India

Despite India being the world's largest recipient of remittances, it has a multi-pronged diaspora policy aimed at direct investment promotion, portfolio investment, technology transfer, market opening and outsourcing opportunities.

When India conducted nuclear tests in 1998, it was subjected to economic sanctions by a number of countries. In order to counter the impact of these sanctions, the Indian government launched a large sale of 5-year bonds named Resurgent India Bonds that were guaranteed by the State Bank of India and available only to non-resident Indians. While the government counted on patriotism amongst the Indian diaspora, significant benefits were added to make the bond sale attractive such as an interest rate that was 2 percent higher in dollar terms than that prevailing on the US bond market, the option to redeem in either US dollars or German marks, and exemption from Indian taxes. According to the Migration Policy Institute (MPI) this bond sale was a major success, raising £2.3 billion in just over two weeks. Two years later in 2000 another bond, the India Millennium Deposits was issued, and over £3 billion was raised.

In order to capitalize on its large diaspora, Indian information technology entrepreneurs and professionals have set up a number of business networks. These networks match experienced entrepreneurs and start-up managers in a mentoring relationship. Furthermore, they back up promising enterprises in both the host country (e.g. the USA) and the home country with venture capital.[18]

Overview of migration patterns of Zimbabweans

In order to design an appropriate migration development framework, one needs to have an appreciation of the historical perspective of regional migration dynamics. While out-migration became a flood from 2000, five overlapping phases of out-migration from Zimbabwe beginning in the 1960s can be identified.[19] These phases are illustrated in Table 1 below.

The first phase involved the migration of political exiles to neighbouring countries (Botswana, Mozambique, Tanzania and Zambia), and labour migration to

Table 1: Zimbabwe's five phases of migration

Period	Nature of migrants	Number of migrants based on secondary sources	Main Destinations
Phase 1: 1960 – 1979	Migration of political exiles; and labour migration to South Africa 75,000-labor migration to South Africa	210,000 –political exiles	Zambia, Mozambique, Botswana, Tanzania, South Africa
Phase 2: 1972 – 1989	Flight of white Zimbabweans (war for liberation escalated in 1972)	142,000	South Africa, the UK, Australia, Canada, New Zealand
Phase 3: 1982 – 1987	Ndebele migration following political persecution	5,000	South Africa, Botswana and Britain
Phase 4: 1990 – 1998	Migration of skilled professionals	200,000	South Africa, Botswana, the UK, the US and Australia
Phase 5: 1999 – present	The mass exodus following political and economic crisis	3-4 million	South Africa, the UK, Botswana, Australia, the US, Canada, New Zealand, etc

Source: Pasura (2008, p. 98)

South Africa to work in the gold mines. The exodus of refugees and exiles from Zimbabwe to Botswana, Zambia and Mozambique during the liberation war reached its peak in the period between 1977 and 1978, such that by 1979 it was estimated that there were over 210,000 Zimbabwean refugees in these countries.[20]

The second phase involved white Zimbabweans fleeing military call-up resulting from the war of liberation, and those who feared retribution on attainment of independence.[21] The white population of 232,000 in mid-1979 was estimated to have fallen to about 80,000 by 1990.[22] The third phase of migration emanated from the post-independence conflict in Matabeleland and parts of the Midlands between government and armed opposition which led to a military operation known as Gukurahundi. This conflict is estimated to have led to the emigration of 4,000 to 5,000 refugees to Botswana, South Africa and further abroad.[23]

The fourth phase of migration is said to have resulted from the negative effects of the IMF/World Bank Economic Structural Adjustment Programme (ESAP) introduced in 1990. This programme led to widespread economic hardships that led many professionals, such as teachers, nurses and doctors, to leave the country in search of greener pastures abroad.[24]

The fifth phase of migration is associated with the exodus that started in earnest in 2000, when a highly contested and controversial land reform programme was launched, interspersed with a series of disputed elections, all of which were marred by incidents of violence. As the economic and political situation deteriorated, Zimbabweans responded by trekking out of the country in large numbers. The destinations have varied from nearby southern African countries to as far away as Canada, New Zealand, Australia, the United Kingdom and the USA.

Remittance flows into Zimbabwe

For the purposes of this paper, remittances are taken to be the total funds, including in-kind goods, sent by individual residents abroad to recipients in Zimbabwe through both formal (i.e., banking system) and informal channels. The magnitude of remittance inflows to Zimbabwe is unknown because these flows largely occur through informal channels.[25] Remittances officially reported by the Reserve Bank of Zimbabwe (RBZ) go through designated money transfer agencies (MTAs), and are miniscule at US$5.2 million in 2006 and US$23.9 million in 2007. The fact that most remittance flows are not recorded, or by-pass formal structures, presents a number of challenges for both analysts and policy makers. Using a range of methodologies, the International Fund for Agricultural Development (IFAD) reported that in 2007 Zimbabwe received US$361 million in monetary remittances, excluding in-kind transfers. This represented 7.2 percent of the country's 2007 GDP.

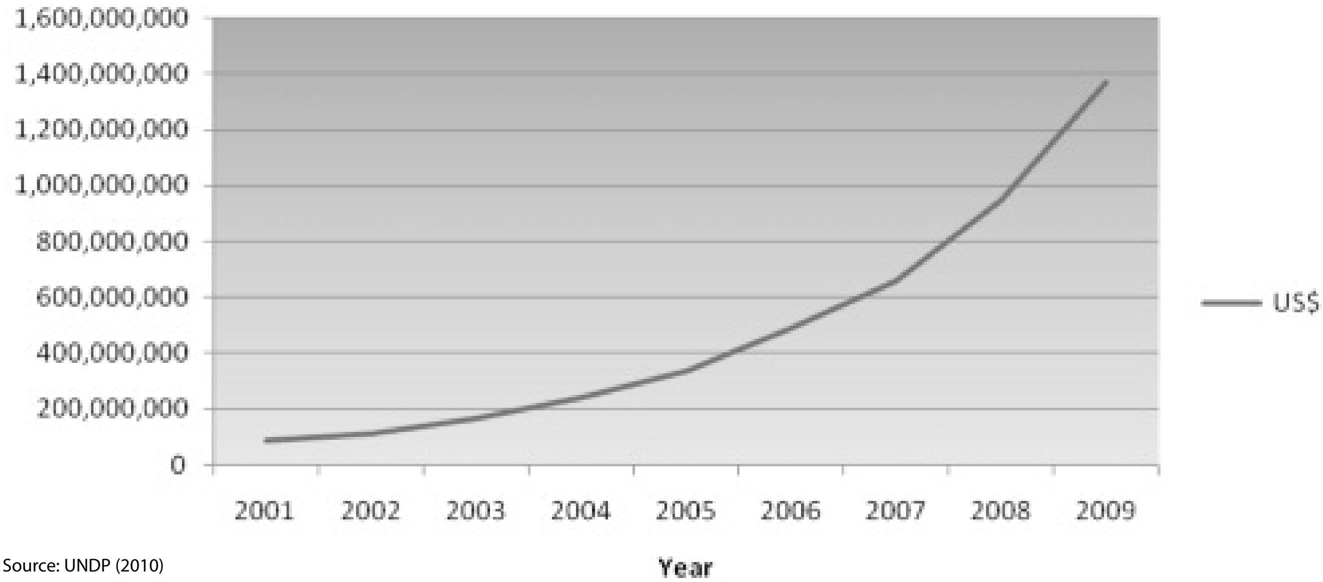
Remittances are difficult to measure accurately. Most measures use official balance of payments (BOP) or central bank data, which rely on wire transfer flows officially reported by financial institutions. Estimates of remittances derived from such data usually under-estimate actual remittance flows. Given that most remittance flows into Zimbabwe come through informal channels, an attempt has been made to estimate the likely trend of both formal and informal flows using the approach used for the Philippines.[26] This approach estimates remittances as a product of the stock of migrants abroad and the average transfer value derived from money transfer operators' data. For Zimbabwe, a slightly modified approach using survey data for both the stock of migrants and average value of remittances is employed. From survey data, the stock of migrants are estimated to have risen from about 200,000 in 2001 to slightly over 3 million by 2009; 80 percent of migrants are assumed to be remitting an average of US$500 per annum.[27] Given these assumptions, a rough estimate of the likely trend of remittance flows through both formal and informal channels into Zimbabwe over the years is shown in Figure 2. Remittance flows are believed to have risen from under US$200,000 in 2001 to nearly US$1.4 billion (almost a third of GDP) by the end of 2009. Considering that a recent study of remittance strategies of Zimbabweans living in northern England estimated that US$0.94 billion was sent from the UK alone in 2007, this rough estimate of the overall trend of remittance flows could in fact still be on the conservative side.[28]

Remittance utilization and economic impact

Survey data suggest that given the opportunity, Zimbabwean migrants would like to contribute towards business related activities in Zimbabwe. However, this is dependent on an improvement in the political and economic situation at home. The data in Table 2, based on the responses of Zimbabweans in South Africa and the UK, show that sending remittances ranks fourth among ways they would like to contribute to the development of Zimbabwe.[29]

Remittances play a major role in supporting liveli-

Figure 2: **The likely trend of remittance flows (formal and informal)**



Source: UNDP (2010)

Table 2: **Five most popular ways that respondents would like to contribute to development in Zimbabwe**

Ways migrants would like to contribute to development	UK	South Africa	Total
Investment in business	62%	53%	58%
Transfer skills through working in Zimbabwe	44%	31%	38%
Transfer skills through training in Zimbabwe	44%	31%	37%
By sending remittances	32%	27%	29%
Investment in land development	34%	22%	28%

Source: Bloch (2005)

hoods in Zimbabwe. A 2007 survey, carried out by the Harare-based Mass Public Opinion Institute (MPOI) on survival strategies employed by Zimbabweans at home, found that remittances from friends and relatives rank as the fourth most important source of livelihood for households after salaries, farming and off-farm and extra-job activities.[30] Another similar study shows that remittances have become an essential part of the household budget and have reduced vulnerability at the household level in both urban and rural areas. An analysis of the importance of remittances in meeting household expenses shows that the net contribution of remittances ranges from 80-93 per cent of total expenditure.[31]

A study on the uses of remittances by households in rural southern Zimbabwe shows that while consumption tops the list, remittances are applied to a wide range of needs as shown in Table 3.[32]

Table 3: **Uses of remittances**

Remittance use	Number of remittance receiving households	Frequency
Food	79	98.8%
School Fees	63	78.8%
Medical expenses	52	65.0%
Livestock	47	58.8%
Building and consumer goods	25	53.8%
Agricultural inputs	43	31.2%
Business	8	10.0%
Other	31	38.8%

Source: Maphosa (2007, p. 130)

Policy measures to leverage remittances for development

For remittances to be integral to policy planning, the recording system needs to be improved. In order to assess the level of remittances flowing into the country, a national household survey could be carried out every year based on a small but representative sample. An estimate so determined could then be compared with flows captured through BOP data, and the information would feed into policies aimed at directing remittance flows through the formal system. The annual household survey could further be structured to provide information that allows analysis of, among other things, the inequality impacts of remittances, the characteristics of households receiving them, and the impact of remittances on labour supply, savings, education, investment in income-generating activities, etc.

Remittance flows tend to go through unofficial channels because formal services are often unavailable in remote areas or because remitters send money through trusted family and friends since they do not trust the banking system. Having emerged from a prolonged bout of hyperinflation and a raft of restrictions that constrained access to their funds, public confidence in the banking system is low and hence it will be imperative to rebuild this trust in order to bring remittances into the formal financial system.

A review of successful policy initiatives around the world indicates that the most effective way of bringing remittances into formal banking channels is to make the latter more accessible, cost effective, timely, and safe for both senders and receivers.[33] In addition to strengthening the financial infrastructure, specific programmes might be developed to link remittances to SME development and microfinance.

Once confidence and trust is restored in the way the state does business, the government might then consider issuing bonds in foreign currency for its nationals in the diaspora at a competitive interest rate, and thus create a more attractive instrument for channelling remittances. In addition, once public confidence is restored, private financial institutions would also be in a position to introduce similar financial instruments for the diaspora.

The minimal preconditions required for a successful bond issue include: a sizable first generation diaspora, good governance, political stability, ability to meet external financial obligations and the presence of a stable banking system. Under conditions of political and economic stability, Zimbabwe would seem to fit the bill. There are still very strong links between the Zimbabwean diaspora and the motherland, and in addition there is a strong desire among a lot of immigrants to go back to Zimbabwe should the political and economic situation improve.[34] Allowing dual citizenship would enhance the attachment of the Zimbabwe diaspora to the homeland and foster investment and creation of business networks.

Conclusion

This paper has sought to provide readers with an understanding of the complexity of the issues arising from international labour mobility, as well as the specificities of Zimbabwe's own out-migration experience, particularly as regards the period since 2000. A number of considerations flow from the analysis this paper contains.

Firstly, it is clear that there is a vast range of country-specific experiences that Zimbabwe could benefit from tremendously in terms of developing appropriate diaspora, emigration and repatriation policies. The countries referred to in this paper adopted different policies towards their respective diasporas, labour migration and remittances, and there is much to learn from these.

Secondly, given increased international interest in the developmental impact of cross-border labour flows, there are also significantly improved theoretical and analytical frameworks – and accompanying data sets – available than was the case a decade ago. Policy design and decision-making are, therefore, much less based on trial and error than they were in the past. This is not a negligible advance given the 'hidden' nature of both migration trends and patterns of remittances.

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