

Migrant Remittances and Gender in Zimbabwe

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Motivation

“I have observed that the sending patterns of men and women are influenced by the social obligations that society places on them. Women are more organised and send food and clothes regularly. My son does not remit any goods during the year; he sends us money and groceries during the Christmas holiday as he argues that life is also difficult for him. I have interpreted this behaviour as rather being irresponsible and forgetting his African roots”

Fieldwork quote from 2013

Conceptual Framework

- The NELM literature considers motives to remit as being driven by
 - Pure altruism
 - Enlightened self-interest (e.g. co-insurance)
 - Exchange (e.g. To secure inheritance rights)
- Difficult to test convincingly in empirical work but generally supports some form of self-interest or exchange
- Gap is around gender
 - Do women remit less? Orozco et al (2013) suggest that women remit less than men in 18 countries; Niimi and Reilly (2011) find same for Vietnam; differences due largely to poorer economic opportunities for women at destination. Yet Abrego (2009) on Salvadorian migrants suggest women remit more
 - Are motives the same for men and women in contexts where institutions (e.g.. inheritance norms, income-sharing within villages) are highly gendered?

Overview

- Data and evidence on remittances and gender
 - The data gap: under-reporting; in-kind remittances
- Migrating out of Poverty Migration surveys
- Remittance decisions: incidence, amount, composition or mix
- Empirical approach and preliminary results
 - Once we control for characteristics of migrants, there is no difference between men and women in either how likely they are to remit or in how much they remit, but there is a difference in what they remit.
- Discussion

The Data Gap

- Data on cash remittances, especially international, is under-reported
 - Money carried by friends/associates; bills paid; *hawala*
 - Not collected or reported by gender (either of the sender or recipient)
- Data on in-kind remittances are not often collected
 - When they are, often not included in official reports
 - When they are, don't always capture the most common forms of in-kind remittances such as food and clothing
- What we know about remittances may be under-reported by anything between 10 and 50%, and particularly so for women

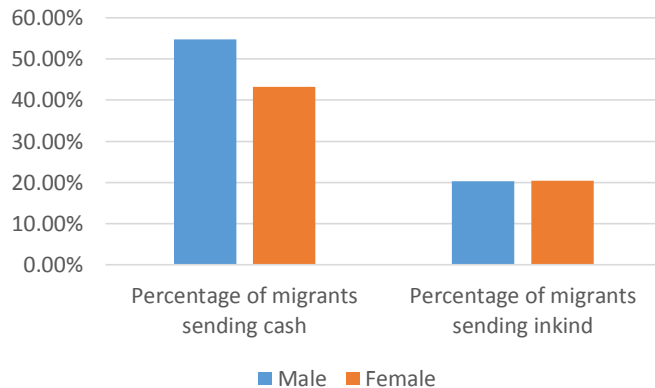
Cash is important but under-estimates total remittances : Fiji and Tonga 2005

TABLE 3.6 COMPOSITION OF REMITTANCES RECEIVED (2004 US\$)

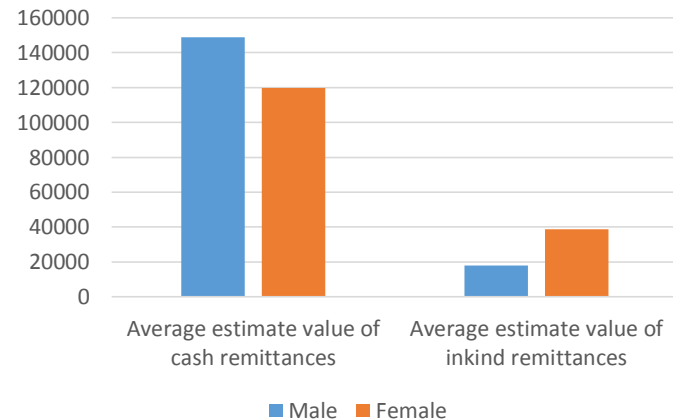
		Cash	Bills paid	In-kind	Total	Remittances per capita household
Fiji	(n = 174)	968.78	137.86	203.23	1,327.86	370.88
	(% of sample)	(74.3)	(10.4)	(15.3)	(100)	
Tonga	(n = 445)	2,447.58	46.84	572.5	3,066.91	753.02
	(% of sample)	(79.8)	(1.5)	(18.7)	(100)	
Total	(n = 619)	2,036.95	72.42	468.7	2,578.07	645.6
	(% of sample)	(79.0)	(2.8)	(18.2)	(100)	

Kenya 2009 Migration Survey: Women less likely to send cash but value of in- kind remittances makes up gap

Cash and inkind remittances
comparison by gender



Estimate of cash and inkind
remittances by gender

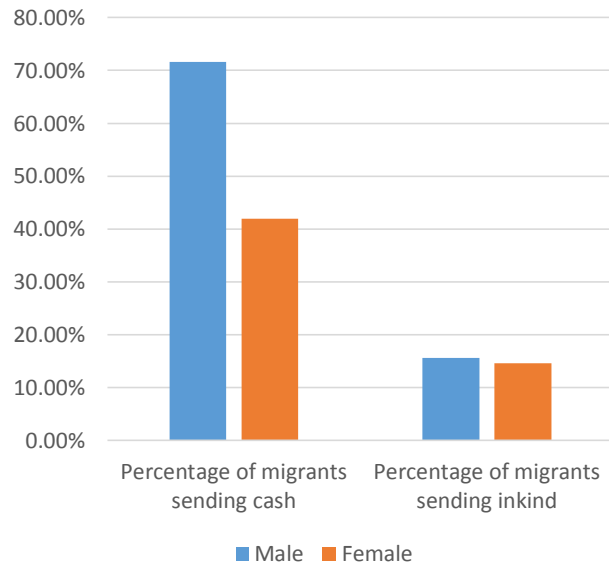


Similar in Burkina Faso 2009 survey

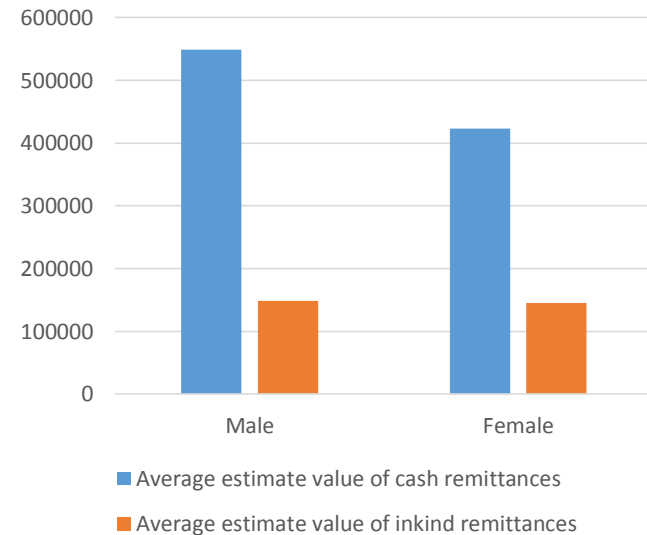
Senegal 2009 Migration Survey

Women remit less and send less cash and in-kind remittances

Cash and inkind remittances comparison by gender

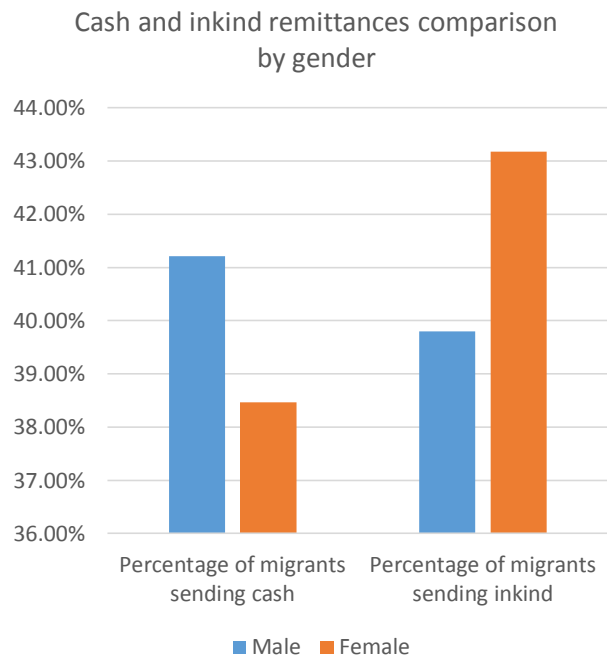


Estimate of cash and inkind remittances by gender



Similar in Nigeria 2009

South Africa 2009 Migration Survey



- Preference among women for sending in-kind remittances
- No data on values

Migrating out of Poverty Migration Surveys

- Five household surveys in Bangladesh, Indonesia, Ghana, Ethiopia and Zimbabwe, (2013-2015)
- All but Indonesia cover multiple regions of the country
- Common approach to sampling
 - Households selected randomly from village lists stratified into households with and households without migrants
- Common definition of migration with spatial and temporal element
 - A member of the household who is currently away living outside the community*, has been away for at least 3 months and left within the last 10 years
- All data is publically available on our MOOP web-site
<http://migratingoutofpoverty.dfid.gov.uk/themes/migration-data>

Zimbabwe 2015 survey

- Three districts Chivi, Gwanda and Hurungwe
- Two wards in each district, 18 villages in total
- 1200 households, 70% have at least one migrant
- 1463 individual migrants



Table 1: Household sample by district and migrant status

	Households with Internal migrants	Households with International migrants	Households with both Internal and International migrants	Households with no migrants	Total
District					
Chivi	85	190	27	98	400
Hurungwe	202	74	24	99	399
Gwanda	52	151	53	138	394
Total	339	415	104	335	1,193

What are in-kind remittances?

- World Bank African Migration Surveys collect data on:
 - Household appliances
 - refrigerators, deep freezers, TV, HiFi system, Washing Machine, Stove/cooker, Microwave, air-conditioners, furniture, DVD/Video players, Mobile phones,
 - Business equipment
 - Computers and accessories, sewing machines, hair-dressing equipment;
 - Tractor and agricultural equipment
 - Transport
 - Motorbike, cars, buses, trucks
- But not food or clothing.
- Survey of Netherlands to Suriname remittances suggests food and clothing are most common in-kind remittances

Table 7.2: Type of in kind remittances received

Type of in kind remittances	Percentage receiving
Food	50
Clothing	42
Appliance	12
Car	0
Miscellaneous items	12
Other	4

Source: Own Survey, Paramaribo 2006

How we measure remittances

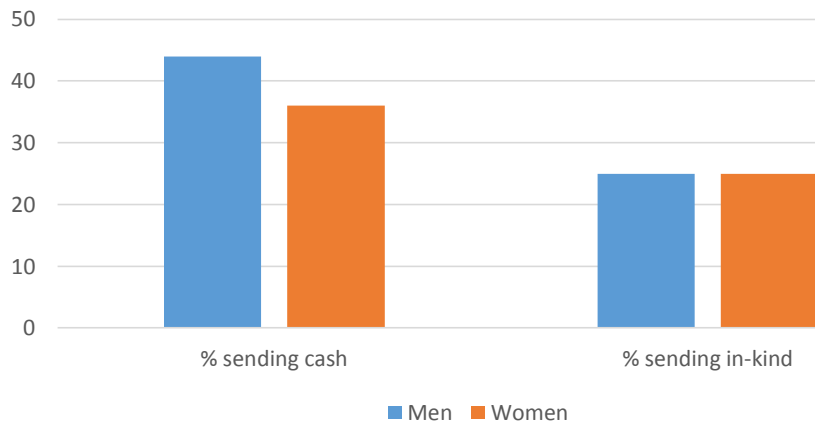
- At the individual level
 - Remittances sent by each migrant in last 12 months
 - In cash with value reported by HH respondent
 - In-kind by type and value reported by HH respondent

What type of goods were received? (%)	
Food	74.3
Clothing	17.4
School items	1.9
Household utensils	1.6
Mobile phone	1.5
Blankets	1.1
Ag inputs	0.4
Computers	0.4
Business equipment	0.3
Building materials	0.3
Bicycles and motor cycles	0.2
Other electronic equipment	0.1
Others	0.5

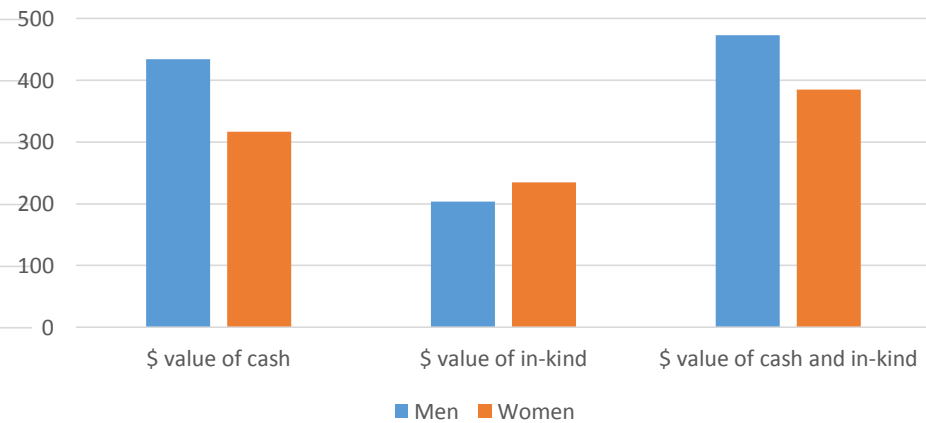
Remittances in Zimbabwe 2015

in-kind remittances partially make up the gap between men and women

Cash and in-kind remittances: comparison by gender



Estimates of cash and in-kind remittances by gender



Empirical approach

- We estimate three econometric models
 - remittance *incidence*: the probability that a migrant sends remittances
 - remittance *amount*: the \$ value of total cash and in-kind remittances
 - remittance *mix*: the % of total remittances that are cash
- $Rem_i = a + bFemale_i + c(Migrant\ characteristics) + d(HH\ characteristics) + u$
- Test if there are differences in remittance behaviour by gender and possible sources of those differences in gender-specific models
- Cluster by HH as some households have more than one migrant
- Selection bias in modelling *amount* and *mix* so we use Tobit

Do women remit less after controlling for migrant and HH characteristics?

<i>Incidence</i>	<i>Amount</i>	<i>Mix</i>
No statistically significant difference	No statistically significant difference	Yes: Cash as % of total is on average 12.5% points lower than for men

Do factors that influence remittance behaviour differ by gender?

	<i>Incidence</i>	<i>Amount</i>	<i>Mix</i>
<i>Ethnicity</i>	Sotho women less likely to remit compared to women from other ethnic groups; no differences between men of diff ethnicities.	Women from all groups remit less than Shona women;	Ndebele men and women send lower % cash than other groups
<i>Age of migrant</i>	Older women more likely to remit than younger;	Older men and women remit more;	No correlations
<i>Time away</i>	Remittance decay among men migrants; not among women	Remittances decline among men by \$2 for every month migrant has been away	No correlations
<i>Dependent children left behind in HH</i>	Positive relationship for women; no effect for men	Remittances \$200 higher among men with dep kids;	No correlations
<i>HH Wealth</i>	No correlations	Weak positive correlation for men; no link for women	No correlations
<i>Education of Migrant</i>	No correlations	No correlations	No correlations

Gender norms and institutions

- While we find evidence of exchange motives for remittances for men (remittance decay; role of assets; having dep kids at home), results for women point to alternative motives.
- But are these necessarily altruistic motives?
- In patriarchal societies where inheritance under traditional norms is highly gendered, men migrants may have stronger incentives to send cash
 - Possible differences between the ethnic groups in our sample
- Polygamy may lead to younger wives sending goods for their own children to control use of remittances
 - Unpack the household structure; relationship between migrant and HH head; multi-families
- Income-sharing practices in rural communities may induce households to hide income

Generational norms

- Older generations have stronger responsibilities towards households left behind
- “We send money to our original homes because we are considered as the mature men of the community and we cannot afford to miss any opportunity to send money home since this will be equated with being childish and negating your responsibilities towards your community which can invite bad omens” *Older man in Gwanda*
- “I will not invest in Zimbabwe because home for me right now is here in South Africa, so that is where my energy and finances are focussed on” *Younger man in Chivi*

Conclusions

- Once we control for migrant characteristics we observe that women are as likely as men to send remittances home and that there is no difference in the value of what they send.
- But they do differ in what they send and why they send it
 - mix of cash vs in-kind is different
 - Different factors at work which may reflect cultural norms and practices that are highly gendered
- Focus on cash remittances ignores larger volume of remittances sent by both men and women, but particular undervalues the contribution of women to rural and household economy
- May have implications for policy around remittances