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Local Development and Migrant Remittances: Education, Skills and Capabilities as Preconditions for Investment in Tsholotsho, Zimbabwe

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ABSTRACT This paper seeks to bring to the fore the importance of education, skills and capabilities in the manner in which migrant remittances are spent. Previous studies have often lamented the use of remittances in what is commonly termed unproductive consumption. This study sought to investigate how education, skills and capabilities interact and influence the manner in which migrant remittances are used. This study utilised a mixed methods approach and data was collected in Zimbabwe and South Africa. The total survey sample for household principals in Tsholotsho was N=159. In addition, key informants were N=5 as well as N=15 migrants based in Johannesburg. The results of this study have shown that as a precondition for remittances to be used in investment activities, education, skills and capabilities are key elements. The study has shown, that people who migrated having attained some form of education have been able to use their remittances and influence their remaining household members to channel them towards investment and saving.

INTRODUCTION

One of the defining features of the twenty-first century is the continued interaction between migration and development. This apparent interaction is mainly centred on migrant remittances which both serve to tighten family bonds and sustain livelihoods as more and more people lead transnational lives (Nzima et al. 2016a). To further point out the key role played by remittances in development, De Haas (2010) has suggested that remittances can serve as a competitive instrument for economic growth and poverty reduction. While traditionally, remittances used to come from the North to the South, the Human development report (2013) has shown that South-South migration is on the rise, and so are the remittances sent by people working in their neighbouring countries. In a World Bank report, Ratha et al. (2016) have revealed that in 2015 remittances to developing countries were estimated to have increased by 0.4 percent from the previous year to reach an estimated total of $432 billion. In addition, remittances to developing countries are expected to rise by 4 percent per year in 2016-2017 (Ratha et al. 2016). The above shows the magnitude of remittances and the potential they can play in improving people's lives since they are a form of development financing that goes directly to poor households.

Zimbabwe has had a long history of migration. Most of the Zimbabwean migrants prefer South Africa given that it is close and migration costs are relatively affordable. Other advantages include language and cultural similarities which make it easy for people to integrate. Many people from Tsholotsho have relatives working in South Africa and hence survive through remittances. The local economy of Tsholotsho is heavily reliant on remittance flows and when one migrates to South Africa the remaining household members have high expectations that they will receive remittances (Chimhandamba 2009; Ncube 2010; Nzima et al. 2016b). Tsholotsho is located in a region that experiences recurrent droughts, which compromises agricultural production hence people become heavily dependent on migrant remittances for survival. After all is said and done, one question remains: Are migrant remittances used in a manner that is sustainable ensuring future livelihoods? The answer to this question points the researchers to many scholars who continue to sing a chorus lamenting the use of remittances in unproductive consumption as opposed to investment and savings (Kapur 2003; Maphosa 2005; Bradford et al. 2008; Guiliano and Ruiz-Arranz 2009; Saba 2016; Castelhano et al. 2016). Previous studies have lacked in examining the skills and capabilities present or necessary to enable households to venture into investment and saving activities. This study looks at the level of education, skills and capabilities that migrants and remaining household members have. In addition, the study attempts to understand the importance of education, skills and capabilities in influencing the use of remittances investment and saving activities. In the following section, a review of literature will be done.

Questioning Migrant Remittances in the Creation of Sustainable Livelihoods

The construction of livelihoods through remittances is a topic that has been tackled by a myriad of researchers internationally as well as in Zimbabwe (Ellis 2003; Bloch 2006; Sander 2003; Maphosa 2007; Nzima et al. 2016b). Zimbabwean migrants in South Africa have remained resilient and continued to support their families in Zimbabwe through remittances despite working under harsh conditions in precarious and survival employment (Block 2006; Smit and Rugunanan 2014; Nzima et al. 2016b). According to Bloch (2006), the volatile economy in Zimbabwe has triggered remittances to play a crucial role in sustaining livelihoods, given that many people cannot find jobs in Zimbabwe. Remittances received by remaining households improve their livelihood conditions and also reduces their vulnerability. Researchers have argued that remittances have a positive role to play in boosting the household asset base which is important in creating livelihoods and reducing poverty (Ellis 2003; Hall 2007; Maphosa 2007; Ncube 2010). Remittances in relation to livelihoods are seen in a positive light by many in migration literature as observed from the above. This shows the importance and central position that remittances are occupying in migration-development interactions. However, the debate has to go further and tackle problems such as how remittances can be used to create long-term sustainable livelihoods.

As already indicated, migration scholars often cry foul on how remittances are used. Zimbabwe and Tsholotsho, in particular, are not an exception. Previous research done in Zimbabwe has shown that unproductive consumption takes a high proportion of remittances (Bracking and Sachikonye 2007; Maphosa 2007). While these researchers see this as problematic, Sanders (2003) argued that this must not be seen as a problem. Sanders (2003) argued that remittances are aimed at improving living standards hence consumption has a positive effect on an improved standard of living. According to Sanders (2003), to some extent consumption is positive because it compensates for food deficit hence it ensures food security in difficult times. Sanders definitely makes valid points, however, it remains factual that a hand to mouth system is unsustainable in the long run. As a result, most migration scholars concerned and are seeking avenues to achieve entrepreneurial development that will help to build secure livelihoods for the future through remittances.

Evidence from the Philippines also show that there is a very small proportion of remittances spent on investment, those who invest are relatively well off families while the poor use them to subsist (Kapur 2003). In Mexico, Kapur (2003) found that 20 percent of remittances were used for investment purposes. This is better even though much of the remittances are still used for consumption. The researchers attributed the low remittance investment to weak credit markets that have adverse effects on small businesses in Mexico. Turnell et al. (2008), conducted a study in Burma and they also found a negative correlation between remittances and investment with unproductive consumption still topping the list. Where investment was taking place people engaged in buying and developing farmland and investing in education (Turnell et al. 2008). In Comoros and Ghana, it was found that 10 percent of remittances were invested mainly in education and health (Turnell et al. 2008). Studies in Zimbabwe have shown that remittance investment is low. Where there is an investment, people invest in education, livestock, general dealer stores and dealerships in the informal sector (Bloch 2006; Maphosa 2007; Chimhandamba 2009; Ncube 2010; Nzima et al. 2016b). In Angola, Tinajero (2009) found that remittances are not widely used for investment purposes. He went on to point that, even in cases where remittances are used for investment in small business, these are not guaranteed success through profit or employment creation. He argued that the businesses are often poorly run and the stuff constitutes unpaid family members. What is common in most of the studies that have examined the relationship between remittances and investment is that they do not tell us why remittances are not being used for investment. The only factor they mention in an attempt to solve this mystery is that most people are poor and hence they do not have enough surpluses left to invest or save. This present study seeks to locate the position of education, skills and capabilities as preconditions necessary for remittances to be used in investment and saving activities. The following section will present the methodology used in this study.

RESEARCH METHODOLOGY

This research employed a mixed methods approach by using both qualitative and quantitative methods. Similar studies carried out in Zimbabwe have used a mixed methods approach. This influenced the choice of method for this study (Maphosa 2007; Mangunha et al. 2009; Ncube and Gomez 2011). These studies maximised on the strengths of both methods combined and this was the researchers' goal in choosing the method.

The primary unit of analysis in this study was the household. Given the above, the total population of this study consisted of all households in the District of Tsholotsho. Though for the purpose of the qualitative part of this study individuals were interviewed, this did not divert any attention from the household as the unit of analysis. The interview respondents, though in certain instances spoke in their individual capacity as influential people in society, they still belonged to a household. According to the Parliament Research Department (2011:4), Tsholotsho District has an estimated total population of 22191 households. Therefore, this was the total population upon which the quantitative sample of this study was calculated.

The quantitative sample of this study was calculated with the help of Raosoft online sample size calculator. Given the estimated total population of 22191 households, at a margin of error of 5.79 percent and a confidence level of 90 percent as well as the response distribution of 50 percent the ideal sample was set at 200 households. However, the researchers did not manage to achieve a total response rate, as only a total of 159 households agreed to take part in the survey. Despite the aforementioned ordeal, this sample size was still very good as the response rate was approximately 80 percent of the total sampled households.

Given the difficulty to acquire a complete list of all households in Tsholotsho, the researchers decided to employ a two-stage cluster sampling technique. In the first stage, the population was divided into four geographical clusters. Each cluster was made up of five Wards out of the total twenty Wards. Existing lists of households were then acquired from the Ward Councilors in order to draw up a sampling frame for each cluster. In the second stage, systematic random sampling was employed to select a sample of n=50 from all four clusters. The 50th element was selected from the sampling frame of each cluster. The total of all elements selected from all four clusters at n=50 made up the sample of n=200. However, due to a hostile political environment, only 159 respondents agreed to participate. Most of the data were collected towards the election and there was a lot of state surveillance in the area. Participants who declined were concerned that the research could expose them to the wrath of authorities. They claimed that they feared the possibility of state agents following up on those perceived to have had contact with external individuals or organisations. In other words, one could say they were not confident that their anonymity was guaranteed. In line with research ethics, the researchers respected their choice of not participating.

For the qualitative part of the study, five key informants were selected using a purposive sampling procedure and they participated in the in-depth interviews. In order to qualify to participate in the in-depth interviews, the subjects had to be occupying an influential position in their community. For example, being an influential member of the community could mean that one is a senior council official, school teacher, religious leader or senior police official. Local traditional leaders, such the headmen, were given an opportunity to take part in this study, however, they declined the offer. The people selected had to have an in-depth and holistic understanding of the socio-economic and political landscape of Tsholotsho District.

In addition to the five interviews carried out in Tsholotsho District a further sample of fifteen Zimbabwean migrants working in Johannesburg in South Africa were selected purposively in an attempt to capture migrant perspectives. The criteria to qualify as a subject in this qualitative sample were amongst others, being a member of a household in Tsholotsho District, having been living and working in South Africa for a period not less than five years. Due to the distinct characteristics of the desired respondents, the researchers had to use both purposive and snowball sampling. Having found the first respondent who possessed all the desired characteristics, the researchers had to rely on referrals in order to find the other respondents with similar characteristics given the difficulty to access migrant communities. Snowball sampling was the only way the researchers were able to reach the participants and gain their trust through their friends hence the researchers were able to earn trust by association.

RESULTS AND DISCUSSION

An overwhelming number of interview respondents (90%) cited lack of education as the major setback resulting in the failure to put migrant remittances into productive investment. People strongly believed that having basic education improves capacity for innovativeness. Therefore, one of the findings of this study is that education is seen by respondents as an important factor that could equip one with a set of skills such as innovation. Vladimirova and Le Blanc (2016) also found that education improved innovativeness and was necessary for the achievement of sustainable development goals. Maphosa (2007) revealed that in the midst of migrating to South Africa education among Zimbabweans often suffers as some migrate prior to completing their basic education. As a result, this has negative implications for channelling remittances towards investment and sustainable livelihoods. This is what some of the respondents had to say concerning the lack of education and the impact it has in the manner in which migrant remittances are spent:

"…most migrants have nothing despite many years spent working in South Africa. Things could have been better if they had a little bit of education however it is unfortunate as this is not the case" (Interview TRSR 01, December 2012);

"The migrant workers might have the money. However, the main problem with them, especially those who went a long time ago is a lack of education. To start telling them about projects, it is difficult for them to understand, for some, this could be a disturbing subject. Maybe if you could meet a person who went to school and sell the idea to them, with the money they have people who work in South Africa could take up these opportunities successfully. I do not know how one can convince them; they are very pessimistic of Zimbabwe hence they lose out" (Interview TRSR 02, December 2012)

Drawing from the above interview responses it is quite clear that education is indeed a big barrier to investment in Tsholotsho. It is also important to note that in this regard emphasis is placed on the migrants because as breadwinners, they have the most decision-making powers regarding how remittances they send are spent. Hence it could be argued that in the event that migrants are better-educated chances are they would encourage remaining household members to channel some of their remittances towards savings and investment. Studies have shown that migrants who left their countries in possession of skills and education invested in various community projects that include family businesses and philanthropic activities (Cooray et al. 2016; Martin 2016; Greèiæ 2016). Education has also been seen as helping migrants in maximising their incomes abroad and such they are in a position to remit for investment in the origin country (Greèiæ 2016; Welch and Hao 2016; Amagoh and Rahman 2016). The assertion made in the preceding narratives was captured eloquently in the following interview response:

"…if you look at those who are investing even in small businesses are young people with a bit of education and they went to South Africa more recently and they do not have much money but those who went a long time ago have money but to convince them to take these opportunities is a tall order" (Interview TRSR 05, December 2012).

The above narrative draws a distinction in the manner of spending remittances between educated and uneducated migrants. The earlier migrants are perceived to be less likely to invest while the younger and recent migrants are seen to be participating in ventures owing to their differing levels of education. This clearly shows that education is indeed a precondition for investing remittances for the creation of sustainable livelihoods.

While the above findings focused on migrants' education and lack thereof, it remains true that the education of remaining household members is also of crucial importance. The following table illustrates the level of education for household principals.

Table 1 shows that only 35.8 percent of the household principals in Tsholotsho had reached ordinary level. It is important to note that of this 35.8 percent a considerable number did not pass the minimum of five O level subjects required for a secondary school graduate. In addition, survey results show that only 7.5 percent had reached an Advanced level and slightly above 1 percent had a tertiary qualification. This state of affairs is not good and is heavily reflected in the manner in which remittances are spent. Previous studies did not focus on the impact that poor levels of education have on investment capabilities. These studies only considered education as a structural barrier for migrants to acquire high-paying jobs which they rightfully argued compromised the level of remittances they sent to their households (Bloch 2006; Chimhandamba 2009; Solidarity Peace Trust 2009; Ncube and Hougaard 2010; Ratha et al. 2016; Nzima et al. 2016b). The results of this study show that consequences of poor levels of education for both migrants and remaining household extend to acting as a limiting factor with regards to investment which is very necessary for the creation of sustainable livelihoods.

Table 1: Educational level

Education level	*Percentage*	*Frequency*
No education	12.6	20
Below grade 7	9.4	15
Grade 7 certificate	13.2	21
Junior certificate	20.1	32
Ordinary level	35.8	57
Advanced level	7.5	12
National certificate	0.6	1
University degree	0.6	1
Total	100	159

While the level of education is severely compromised in the rural district of Tsholotsho for both migrants and remaining household members, this adverse factor does not necessarily mean that people in Tsholotsho are devoid of other skills that could open windows for investment. According to the Sustainable Livelihoods Approach (SLA), poor people can get out of their vulnerability if they invest in the assets they already have. One of such assets is human capital (Farrington et al. 1999; Cooray et al. 2016). In the rural district of Tsholotsho, this study has revealed that people are in possession of human capital in the form of indigenous skills and other skills in different trades. The following survey results show the incidence of the skills that household principals are in possession of.

As may be observed from Table 2, only 24.5 percent of household principals did not have any skills. Though this is not the majority, it is still a high rate that cannot be ignored. However, on a positive note, the majority (approximately 75%) of the household principals possessed a number of indigenous skills such as wood-curving (17%), Blacksmith (9.4%), grass-thatching (11.3%) and field fencing (9.4%). Others (23.9%) also had different sets of skills such as sewing, motor mechanics, carpentry, basic business skills and many others. Indigenous skills, as it would appear were not a huge challenge in Tsholotsho. People seemed to have a fairly good human capital that they could use to create sustainable livelihoods for themselves. In addition, Non-Governmental Organisations (NGOs) that are operating in Tsholotsho were given credit for a role in imparting other necessary skills as could be observed in the following interview response:

Table 2: Possession of skills

Skill	*Percentage*	*Frequency*
Other	23.9	38
None	24.5	39
All the above	4.4	7
Filed and fencing	9.4	15
Grass thatching	11.3	18
Blacksmith	9.4	15
Wood-curving	17	27
Total	100	159

"People have business management skills, basic accounting skills, besides we have many NGO here that train people on most of the necessary skills to take investment opportunities" (Interview TRSR 02, December 2012).

If the above findings are anything to go by, then one would agree that the researchers are faced with a paradox. Though people in Tsholotsho have a number of skills, the researchers have also learnt that investment still remained low at 16 percent. Therefore, does this mean that the training programs they receive from NGOs are not working or perhaps the low levels of education affect their understanding in these training sessions? One could also argue that perhaps people in Tsholotsho just need to change their mindset and think in the long term and ensure that their livelihoods are sustainable. If there are some who prioritise investment and savings as observed in the previous sections, then there is hope that the goal of creating sustainable livelihoods through investment and savings is achievable. What is important is that the high level of indigenous skills and other soft skills present in Tsholotsho have set reasonably good preconditions for investment. According to SLA, the choice of a livelihood strategy such as a co-operative or micro enterprise is influenced by the assets that people have access and control over (Ellis 2000; Cahn 2006; Cooray et al. 2016; Kura et al. 2017). People in Tsholotsho have access and control of their human capital in the form of skills. Perhaps despite the availability of skills, the people of Tsholotsho experience a broad vulnerability context, whereby their ability to invest might be affected by policy, institutions and processes that also impact on the choice of livelihood strategies (Ellis 2000; Kura et al. 2017).

CONCLUSION

The analysis of the results of this research study shows that the people of the rural district of Tsholotsho have poor levels of education. It could be argued that the generally low levels of education compromise capabilities such as effective budgeting, planning as well as the ability to identify viable business opportunities. The results of this study have revealed that the lack of the aforesaid capabilities owing to poor levels of education is heavily reflected in the manner households spent their migrant remittances. Earlier studies did not focus on how poor levels of education impacted on investment capabilities. However, the studies only considered education as a structural barrier that limited chances for migrant workers to acquire high-paying jobs. The studies rightfully argued that this factor compromised the level of remittances transferred to households. While previous studies made valid arguments, in this research study the researchers came to a conclusion that consequences of poor levels of education for both migrants and remaining household extend to acting as a limiting factor with regards to prioritising investment and savings which is very necessary for the creation of sustainable livelihoods.

The analysis of the results of this study also shows that despite the low levels of education, the people of Tsholotsho have other skills that could be used to channel migrant remittances towards investment and hence create sustainable livelihoods. These skills included indigenous skills such as grass-thatching, field-fencing, blacksmith amongst others. In addition, others were in possession of skills such as basic business management and basic accounting skills owing to the programs of various Non-Governmental Organisations (NGOs) operating in the area. Despite the widespread availability of different indigenous skills in different trades, the levels of investment still remained low. One could, therefore, question the effectiveness or perhaps the appropriateness of the skills programs that NGOs are providing given that they have failed to yield visible outcomes such as improved rates of investment and savings. In addition, it could also be argued that the indigenous skills they have are not easy to market and build a business around. However, despite this adverse finding, it is important to note that the high rate of skills present in Tsholotsho has set reasonably good preconditions for investment. People in Tsholotsho have access and control of their human capital in the form of skills. This gives hope that perhaps with the necessary development interventions, they might be able to use the migrant remittances to create sustainable livelihoods through investment and savings.

RECOMMENDATIONS

Stakeholders and Education Prioritisation

Education is a very important block in building strong human capital in any society. One could argue that, armed with adequate education any society is highly likely to win the war against destitution. The reason for the aforesaid assertion is that education equips one with a set of skills that enables them to climb the social ladder and build careers that would assist them to realise economic freedom. Achieving economic freedom will ensure that the chains that bind them to a vicious circle of poverty are broken ushering them to a new era of sustainable livelihoods. The results of this study have shown that the low levels of education in the rural district of Tsholotsho are a huge barrier to the successful creation of sustainable livelihoods. Therefore, this study recommends that the community, civil society and the government must come together and find ways to ensure that education and skills acquisition becomes a priority within the district. The mandate to give priority to education should start with the households themselves. Instead of encouraging migration at an early age, households must encourage education of their household members. The education of household members must not be seen as an expense, but it should be seen as a long-term investment in efforts directed at creating sustainable livelihoods. Many respondents of this study reiterated that education is indeed an investment and one that pays. This study revealed that many migrant households that were doing well in terms of creating sustainable livelihoods had invested in education. This gives evidence that should households prioritise education, there is a high likelihood that they would handle income from migrant remittances differently in a manner that would enable them to create sustainable livelihoods in the form of savings and investment.

Government and Education Prioritisation

While the mandate to prioritise education should begin with households themselves, the government should also play its role in this regard. This study recommends that the government should run a monitoring and evaluation exercise in order to diagnose the problems that have lead to the poor education levels within the rural district of Tsholotsho. This study has shown that the poor levels of education have disenfranchised the people of Tsholotsho in that they fail to secure employment within their district and hence they resort to migrating to South Africa. While this study focused on income from migrant remittances, the sustainable livelihoods approach allows for multiple sources of income in order to engage in multiple livelihood strategies aimed at achieving sustainable livelihoods. The failure to meet the educational requirement for employment in the public sector, excludes people of Tsholotsho from benefiting from another possible income sources within their locality. Therefore, the government should put in place measures that would ensure that education is revitalised for the benefit of the people. The improvement of educational levels would hugely improve the human capital within the district and will set in motion human agency that would ensure that households are self-driven towards creating sustainable livelihoods through savings and investment.

Evaluation of NGO Training Programs

This study revealed that NGOs provided training programs in skills that are crucial in ensuring that migrant remittances are directed towards investment and savings. These skills included basic business management, basic accounting as well as many others. However, there was limited evidence of the effective use of the skills acquired through NGO programs to direct migrant remittances towards investment and savings. Investment and savings of migrant remittances remained very low despite the proclaimed role played by NGOs in skills development. Therefore, this study suggests that it would be very beneficial for future research to focus on evaluating the NGO skills-training programs. It is highly likely that these programs may not be effective enough hence we could be misled to believe that people in the rural district of Tsholotsho are skilled in many trades yet this might not be truthful.

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