

Remittances, household food security, and entrepreneurship
development: A case study of Mzuzu, Malawi

by

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A thesis
presented to the University of Waterloo
in fulfillment of the
thesis requirement for the degree of
Doctor of Philosophy
in
Geography

Waterloo, Ontario, Canada, 2023

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Author's Declaration

I hereby declare that I am the sole author of this thesis. This is a true copy of the thesis, including any required final revisions, as accepted by my examiners.

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Abstract

With the substantial increase in migrant remittances to developing countries since the 1990s, there is a growing interest in migration and development among academics and development practitioners. Remittances, if channelled as investments into income-generating activities (IGAs), can be a crucial source of development finance to improve people's livelihoods from the bottom up. In the context of migration from low-income households, however, channelling remittances into IGAs can be more challenging as they first need to use remittances to meet their basic needs. It is also evident that remittance-receiving households use a major portion of the remitted income for food, indicating a strong link between remittances and household food (in)security. As such, the impact of remittances on livelihoods, food security, and IGA investment among migrant-sending families seems to be positive but context-dependent. However, the linkages between migrant remittances, household food security, and entrepreneurship development are not extensively explored empirically. To address this knowledge gap, this dissertation focuses on the case study of Mzuzu, Malawi and investigates whether or not remittances benefit receiving households by (i) improving livelihoods; (ii) increasing food security; and (iii) bolstering IGAs. The in-depth interview of 42 migrant-sending households and 10 returnee migrants from Mzuzu was conducted as part of the field study. In addition to that, some perspectives of 37 key informants were collected through interviews. The collected information was analyzed using qualitative techniques.

The analysis demonstrates several key findings. Firstly, migration and remittances can have a positive impact on the livelihood of the families in sending areas through the improvements in the education of children as well as in the status of women in the family, in

addition to an increase in family capital. Secondly, remittances help improve the households' food security status as they can buy food directly and grow more food by investing in agricultural inputs. However, these positive impacts are mostly dependent on the volume and frequency of remittances, indicating that the improvements in household food security are likely to be short-term unless remittances are used to expand household income sources. As a result, households maintain improved food security status over the longer term. However, for such investments to occur, the households should be receiving remittances that exceed the family's cash requirement to buy the food and fulfill immediate needs. As such, there needs to be an attractive incentive structure in place that enables families to invest remittances in IGAs. Thirdly, although remittances are not enough for leveraging investments, the returnee migrants were able to invest in micro-enterprises, create jobs, and even transfer skills, suggesting that informal migrants from low-income households can also be catalysts to development at the local level through brain gain. The study shows that remittances are mostly a support mechanism for the families left behind. The channelling of the remittances in promoting entrepreneurship through migration and remittances requires investment-friendly policy measures and an attractive incentive structure. The findings suggest that New Economics of Labour Migration (NELM) theory needs to extend to incorporate the broader context that influence the developmental impact of remittances on migrant-sending communities.

Acknowledgements

This dissertation would not have been possible without the guidance and mentoring of my co-supervisors Prof Dr. Bruce Frayne and Dr. Teferi Mergo. I am highly indebted to Bruce for his patience, guidance, inspiration, and continuous support to accomplish this thesis. Many thanks to Dr. Cameron McCordic for his great support and guidance to shape this thesis; thank you for always being available to answer my questions.

I would like to thank my committee members Dr. Jonathan Crush and Dr. Susan Ilcan for their constructive feedback and inspiration.

I am always thankful to the University of Waterloo Department of Environment for awarding me with the Dean's Doctoral Initiative without which my PhD would not have been possible. I am also grateful to receive the Queen Elizabeth Scholarship (QES) for my field work in Malawi. Special thanks to QES colleagues Marry and Liam for your kind cooperation and support.

I would like to acknowledge the great support of my research assistant Brian Mponda during my field work in Malawi. He helped me navigate research sites, understand the sociocultural and political situation in the study area, locate migrant households, built rapport with the participants, and perform interviews by being a translator. Without his support, I would not have been able accomplish field work so smoothly. Unfortunately, Brian passed away before the completion of this thesis. His contribution will always be remembered.

Many thanks to the UNILEA research ethic committee, and my UNILEA contact person Lovemore Zuze. Lovemore, thank you for making my field work memorable in Mzuzu, both being a friend and an advisor. I am also indebted to my colleagues at the CCAP Mzuzu office: Moses, Paul, Happy, Robert, Jacqueline, and Ella and at my residence: Kingston and Elizabeth for their support and hospitality.

I am grateful to my colleagues at the University of Waterloo: Amanda, Alison, Elizabeth, Beth, Ning, and Caitlin – thank you for supporting me throughout this academic journey. I would like to thank the University of Waterloo Writing Centre team members for their support in improving my academic writing. I am also thankful to Dave Gregory for proofreading my thesis.

Finally, I am very grateful to my spouse Suga for her endurance and support throughout the study; to my son Abhi and daughter Arya for understanding that I have limited time to spend with them; to my brother Gopal Regmi for his encouragement, constructive feedback, and guidance; to my parents Haribhakta and Bhargabi for visiting us in Canada to take care of my little children while I was away for my field work in Malawi; and to my sisters Anjana, Anita, and Amita for understanding that I could not visit them to Nepal throughout my study for Bhaitika – celebrated during Diwali each year and is dedicated to the reunion of brothers and sisters.

Dedication

This thesis is dedicated to all informal migrants from Malawi to SADC countries and their families left behind.

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Abbreviations and acronyms

ACP	African-Caribbean-Pacific states
AFSUN	African Food Security Urban Network
AIDS	Acquired Immunodeficiency Syndrome
CPU	Competing Urban Poverty
ESCOM	Electricity Supply Commission of Malawi
EU	European Union
FANTA	Food and Nutrition Technical Assistance
FAO	Food and Agricultural Organization
FDI	Foreign Direct Investment
FUEL	Food, Urbanization, Environments and Livelihoods
GCI	Global Competitiveness Index
GDP	Gross Domestic Product
HCP	Hungry Cities Partnership
HFIAS	Household Food Insecurity Access Scale
HFIAP	Household Food Insecurity Access Prevalence
IGAs	Income generating activities
ILO	International Labour Organization
IOM	International Organization for Migration
KI	Key Informants
IMF	International Monetary Fund
MAHFP	Months of Adequate Household Food Provisioning

MDGS	Malawi Growth and Development Strategy
MEDF	Malawi Enterprise Development Fund
MFI	Microfinance Institutions
MHH	Migrant Households
MSMEs	Micro Small and Medium Enterprises
NELM	New Economics of Labour Migration Theory
NGOs	Non-Governmental Organizations
ODA	Official Development Assistance
PRSP	Poverty Reduction Strategy Papers
RM	Returnee Migrants
SADC	South Africa Development Community
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
SSA	Sub-Saharan Africa
SWOT	Strength, Weakness, Opportunity, and Threat
TEVETA	Technical, Entrepreneurial and Vocational Education and Training Authority
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Program
USAID	United States Agency for International Development

Chapter 1: Introduction

1.1 Context – The Research Problem

There has been growing interest in the relationship between migration and development among academics, policymakers, and development stakeholders in recent decades. The increased research interest can be linked to the fact that developing countries now receive an inflow of remittances three times higher than the official development assistance (ODA) (Figure 2.1) (World Bank, 2019). Since the beginning of the new millennium, remittance inflows to low- and middle-income countries increased more than fivefold – from \$100 billion in 2001 to \$529 billion in 2018 (World Bank, 2019). Remittances also remained resilient in comparison to other revenue flows to developing countries during the 2008 financial crisis (Sirkeci, Cohen, & Ratha, 2012) and, during the COVID-19 pandemic, there is evidence they provided a lifeline for receiving families (Ratha, Kim, Plaza, & Seshan, 2021). Remittances are thought to have a significant impact on people's livelihood as they reach directly to the household level. Consequently, such cash inflows have become the major source of foreign exchange earnings for many migrant-sending countries at the macro level and an important source of household income for receiving families at the micro level. Scholars and development practitioners have come to perceive remittances as a crucial source of development finance and a new development mantra for many recipient developing countries (Kapur, 2004; Ratha, 2003). Accordingly, many academic studies have enriched the migration and development discourses in one of two ways: either by delving into the impact of remittances on poverty, inequality, economic growth, and health and education sectors; or by focusing on brain gain, migrant networks and diaspora

engagement to accelerate the path of development on migrant origin countries (Afaha, 2012; Antman, 2013; Canterbury, 2010; Chikanda, Crush, & Walton-Roberts, 2016; Ebeke, 2012; Lopez-Cordova, 2005; Mansuri, 2007; Mergo, 2016; Page & Plaza, 2006; Torres & Carte, 2016). For instance, Afaha (2012) observes that the livelihood of receiving households improves due to increased capacity to access consumer goods, food, medicine and health care, education, investment in long-term capital projects, purchase of land, and construction of houses and businesses in Nigeria. It is also believed that remittances can be instrumental in achieving at least seven of the 17 Sustainable Development Goals (SDGs): SDG 1, No Poverty; SDG 2, Zero Hunger; SDG 3, Good Health and Well-Being; SDG 4, Quality Education; SDG 6, Clean Water and Sanitation; SDG 8, Decent Work and Economic Growth; and SDG 10, Reduced Inequality (UN News, 2019). For instance, towards SDG 1, an analysis of 71 developing countries shows that a 10 per cent increase in per capita remittances reduces the number of people living in poverty by 3.5 per cent (United Nations, 2021). Likewise, for SDG 2, remittances are mostly used in food and agricultural inputs by many receiving households in the context of migration from rural areas and urban low-income households (Crush, 2013; United Nations, 2021).

Although remittance inflows to developing countries have surged significantly, the impact is not always positive. Empirical evidence from the developing countries indicates that the implications of remittances on development are generally positive but negative consequences have also been documented, suggesting that the developmental impacts of remittances are contextual (Castles, de Haas, & Miller, 2014; Crush & Frayne, 2010). Moreover, there has been growing concern that remittances are not being properly used for investments that help boost economic development in migrant-sending communities (Crush, Dodson, Gay, Green, &

Leduka, 2010; Page & Plaza, 2006; Ukeje & Obiechina, 2013). Academics and policymakers have increasingly emphasized the productive use of remittances to create more jobs in the migrants' country of origin; they have prescribed policy instruments to leverage remittance investments in productive sectors (Carling, 2004; Page & Plaza, 2006; Ratha, Mohapatra, Ozden, Plaza, & Shaw, 2011; Ukeje & Obiechina, 2013). However, in the context of irregular migration from low-income households, leveraging remittances into IGAs can be challenging as migrant households need to meet their ends first. It is estimated that remittances comprise about 60 per cent of household income for receiving households (United Nations, 2021). Studies have also documented that remittance-receiving households use a major portion of the remitted income for food (Choithani, 2017; Crush, 2013; Crush et al., 2010). Such findings suggest that remittances can be a means to ensure household food security.

There is growing interest in food insecurity issues among academics and policymakers as rapid urbanization has resulted in emerging challenges, such as increasing slum population, urban poverty, and food insecurity in the developing world. For example, people living in slums rose nearly one-third from 689 million in 1990 to 881 million in 2014 (UN-HABITAT, 2016). It is also evident that people living in slums are prone to food insecurity due to economic deprivation (Frayne et al., 2010; Kimani-Murage et al., 2014). In particular, food insecurity is a growing concern among the urban poor residing in secondary African cities (Battersby and Watson 2019; Frayne et al. 2010; Mackay 2019). As a result, an in-depth understanding of migrant household lived experiences would help formulate appropriate policy responses to address the problem of urban food insecurity.

Continuous access to food without disruption even in crisis situations, is one of the major determinants of food security (FAO, 2006). However, the ability to access food in an urban context largely depends on the availability of cash income because the cash-based nature of an urban economy requires households to depend mostly on the market for accessing food and other basic necessities (Kimani-Murage et al. 2014; Tacoli 2017). As such, people living in poor urban conditions with precarious income streams are particularly vulnerable to fluctuations in food prices and related market shocks (Mohiddin, Phelps, & Walters, 2012). Urban households with irregular income are more likely to be food insecure, which means that remittances received by migrant-sending households contribute to income stability and food security. They are the added source of income that can be used for meeting day-to-day needs and strengthening future income security through investments. For instance, studies conducted in southern African cities and countries like India and Lesotho have documented that a vast majority of migrant households use remittances for buying food (Choithani, 2017; Crush, 2013; Crush et al., 2010). Such empirical evidence indicates a close relationship between remittances and food security. Some scholars such as Choithani (2017) and Crush (2013), suggest incorporating migration and development aspects into the food security agenda. However, research on migrant remittances and their implications for household food security and economic stability in the long term is crucial but very little explored (Choithani 2017; Crush 2013; Crush and Caesar 2017).

Understanding the significance of remittances to the livelihood of the migrant household may help address remittance investment issues as well as the problem of food (in)security in the urban context of the developing world. This dissertation explores household perspectives on the importance of migration and remittances to understand whether or not remittances benefit

receiving households by (i) improving livelihood; (ii) increasing food security; (iii) bolstering IGAs. The overall finding of this study demonstrates that the impact of remittances on livelihood, household food security, and entrepreneurship development is mostly positive but context-dependent.

This study is focused on the case of Mzuzu, Malawi – the country’s third-largest city and regional centre of the northern region. Northern Malawi is historically known for sending a significant number of its people to work in South African mines (Ndegwa, 2015; Oucho, 1995; Vail & White, 1989). More than 60 per cent of Mzuzu’s population resides in informal settlements and more than one-third lives in poverty (UN-HABITAT, 2011). Furthermore, food insecurity is a growing concern, specifically among the urban poor in the southern African cities (Frayne et al., 2010; Kimani-Murage et al., 2014). Mzuzu of Malawi is not an exception; a recent report on the household food security in the city finds 45 per cent of sampled household are severely food insecure (Riley, Chilanga, Zuze, & Joynt, 2018). However, this study did not exclusively look at migrants’ households and analyzed from the lenses of migrant remittances and their implications on entrepreneurship development and household food security. Like other Southern African cities, Mzuzu also faces urban poverty challenges, urban food insecurity, and unemployment and is uniquely positioned in a region where international labour migration is a well-known phenomenon.

Investigating the linkages between migrant remittances, household food security, and entrepreneurship development in Mzuzu becomes very crucial and that is what this research fulfills by investigating the following thesis statement and three objectives:

The impact of remittances on livelihood, food security, and IGA investment among migrant-sending households in Mzuzu is mostly positive but context-dependent.

Objectives:

1. To assess migrant-sending household perspectives on the importance of remittances to their livelihood
2. To assess the relationship between remittances and household food security
3. To assess the relationship between remittances and entrepreneurship development

1.2 Research Methods

I applied a qualitative research approach to this study which included the following data collection activities: semi-structured interviews with migrant-sending households and returnee migrants, key informant interviews, field observation, and interview notes/memos. I predominantly followed the general inductive approach (Thomas, 2006) to generate themes for analysis (see table 3.3 and 3.4 for the characteristic features of these interviewees and section 3.6.2 for strategies applied for data collection), but I also applied the deductive approach when I revisited the transcript to check for more evidence to support the themes generated by the inductive reasoning. After developing the themes inductively, I returned to the data to look for more evidence supporting the themes what Cresswell (2013, p. 45) describes as the *complex reasoning*, a method that follows the inductive procedure in the beginning and deductive thinking as the analysis proceeds. This research contributes to bridging the knowledge gap on the remittances, food security, and entrepreneurship development nexus in the context of migration

from low-income households residing in informal settlements in the cities of the global south. It not only investigates the importance of migration and remittances on the livelihood of these urban dwellers going through the challenges of poverty and food insecurity but also explores the status and challenges of remittance investment to maximize the developmental benefits of migration at the migrants' place of origin: Mzuzu, Malawi. As such, this study contributes to a broader academic and development community with the added understanding of the role remittances play in the livelihood of the migrants' households. It also addresses the issues of food insecurity and entrepreneurship development accordingly.

1.3 Organization of the thesis

This thesis is organized into seven chapters. Chapter one provides the context of remittance and development and introduces the remittances, household food security, and entrepreneurship development nexus as the research area. It also presents the research objectives and specific research questions and identifies the importance of the research. Chapter two reviews the migration and development scholarship and situates the study within the existing literature. It first reviews the evolution of theoretical and applied approaches to migration and development scholarship. Next, the intersections between remittances, entrepreneurship development, and household food security are explored in the existing literature. This chapter also discusses the theoretical lenses that guide the research. Chapter three introduces the study area, outlines the methodologies used for the research, and presents the procedures followed for data collection and analysis.

Chapter four assesses the importance of remittances on the livelihood of families left behind. Analysis is based on the observations of migrant household respondents about the changes incurred in various aspects of their living. The livelihood impact is assessed under three themes: quality of living conditions, social-economic status, and impact on women due to migration and remittances.

In chapter five, I delve into the linkages between remittances and household food security. This chapter first analyzes the migrant households' perspectives on the impact of remittances on their ability to access food. Then it assesses the factors affecting the food security situation of migrant households and the effectiveness of remittances. The findings indicate that migrant households experienced reduced incidences of skipping meals as well as improved ability to buy food in bulk during harvest season when the food price is low. However, remittances alone are not enough to lift households out of food insecurity because broader factors, specifically, food price fluctuations, seasonality, and other unexpected incidents, significantly affect year-round access to food. The chapter concludes that the positive effects of remittances are likely to be short-lived unless they are used to expand household income sources.

Chapter six examines the linkages between remittances and entrepreneurship development. This chapter investigates the implications of remittances in promoting investments in IGAs, focusing on migrant-sending households and returnee migrants. For the migrant-sending households, the findings indicate that the support is hand to mouth, suggesting that entrepreneurship development is challenging when depending only on remittances. To identify ways to promote entrepreneurship using remittances, this chapter also captures the accounts of returnee migrants who were able to establish an enterprise in Mzuzu. The findings indicate that

even irregular migrants from low-income households can be catalysts of brain gain at their place of origin by investing remittances in IGAs, creating jobs, and transferring skills. However, they do face challenges of an unfavourable environment for the sustained growth of their businesses. The chapter raises some critical issues that need to be addressed to maximize the developmental benefits from migrant remittances. Finally, chapter seven concludes the thesis by providing the summary of the findings, presenting the research contributions, and making recommendations for future research.

Chapter 2: Literature Review

2.1 Introduction

This chapter reviews the theoretical and empirical literature on the migration and development nexus. The first part reviews migration policies within the migration and development theories since the 1950s. This time period is relevant to understanding the migration and development nexus because: different theories of development emerged after WWII due to a growing interest in the status of many countries that had recently been granted independence; theories of migration also emerged parallel to the corresponding development theories; and labour migration from developing countries to developed countries also started gaining momentum (de Haas, 2012; Massey et al., 1993; Thorbecke, 2007). The second part reviews the empirical evidence on the intersections between migrant remittances, entrepreneurship development and household food security. The chapter concludes by demonstrating that the developmental implications of migrant remittances to migrant-sending communities are contextual and points out the limited understanding of the connections between remittances, household food security, and investments in IGAs in the context of urban poverty and livelihood.

2.2 Migration and development scholarship and migration policy

Scholars have emphasized studying migration and development together rather than separately because migration has increasingly resulted in positive changes in the home country through remittances, return migration, and diaspora engagement (de Haas, 2012; King & Collyer, 2016). Many empirical studies reveal that migration, specifically migrant remittances, helps

people escape poverty, fulfill their basic day-to-day needs, and expand their networks (de Haas, 2010). Improvements in these sectors of livelihood help expand people's choices and capabilities (Castles et al., 2014), which according to Sen (1999), is the definition of development.

Successful migration provides people with increased capability and widened choices (de Haas, 2010). On the other hand, it is evident that development incentivizes people to migrate owing to their increased capabilities, which in turn incentivizes migration (Castles, 2009; Castles et al., 2014). So, as stressed by Castles (2009, p. 2) “ ... it is not useful to look at migration and development in terms of one-way causality. Socio-economic change and human mobility are constantly interactive processes that can be observed in many historical and current cases.”

Interestingly, the implications of remittances on development are contextual. As such, the understanding and relevance of migration theories also depend on the context. In theory, migration is an integral part of the broader process of development and social transformation; in application, remittances can be a key element of this process (Castles et al., 2014). The assumptions made by one migration theory may not be applicable to the context of all migrant-sending communities. For example, the neoclassical theory assumes that people make rational decisions about whether or not to migrate only after analyzing the differences between rural wage rates and the urban expected income (Harris & Todaro, 1970). However, such assumptions may not be applicable in the context of irregular migration from low-income households and when migration decisions are made to support the family. Neoclassicist's assumptions may apply to understanding the movements of highly educated migrants from developed or developing countries but may not be applicable to low-skilled migrants from developing communities as

they move without properly understanding the job market in the destination country (Castles et al., 2014; World Bank, 2006a).

Despite mixed results from empirical findings on the impact of migration and remittances, there is general agreement that appropriate policy measures are required to make the outcome positive for development (Castles et al., 2014; de Haas, 2010; Taylor, 1999). Achieving positive investment outcomes in remittance-receiving communities is very challenging as it is affected by various factors-from the earliest phases of migration. These factors include high processing/recruitment costs, receiving the exact work and pay as promised by the recruitment agency, and the favourable investment climate at home when the migrant returns (Ratha et al., 2015; Ratha, Mohapatra, & Scheja, 2011; World Bank, 2006b). These issues need to be addressed by policy measures in a situation-specific manner. The scholarship on migration and development and their reflection on migration policy in developing countries is reviewed in the following section. The section delves into the migration theories since the 1950s and their take on migration policy. It also reviews the contemporary policy measures suggested by academics and development practitioners.

2.2.1 Migration and development theories and their take on migration policy and poverty

Various theoretical paradigms have emerged in migration and development literature since the 1950s. Between the decades of 1950 and 1989, two schools of thought were dominant. The first was the neoclassical and developmental optimistic view propagated by Lewis (Lewis, 1954), Todaro (1969), and Harris & Todaro (1970) and the second was the historical-structural

pessimistic view disseminated by Frank (1966), Myrdal (1957), Lipton (1980) and Wallerstein (1974).

First, the neoclassical theory interpreted migration as a part of economic development policy. Neoclassical thinkers perceived migration as an integral part of the modernization process where people from a labour abundant agricultural sector moved to a labour scarce industrial sector due to the geographical differences in employment availability and wages (Lewis, 1954; Todaro, 1969). Neoclassicists emphasized policy that would encourage the transfer of capital to poor countries and promote industrialization, therefore pushing developing countries towards modernization (de Haas, 2007). The neoclassicists perceived economic growth as synonymous with development and argued that migration would help to optimally allocate the resources required to achieve high growth (Harris & Todaro, 1970; Lewis, 1954; Todaro, 1969). Migration was viewed as part of development policy. Countries like Morocco, Turkey, and the Philippines followed this assumption and facilitated their citizens' emigration to Europe and the USA, expecting that remittances from migrant labourers would help them achieve local economic development (Castles, 2009). However, the policies did not bring the desired outcome. On the contrary, it had a detrimental effect on local economic development; empirical findings from Turkey also supported this view (Castles, 2009).

In terms of poverty, neoclassical theory did not recognize poverty in people, rather, it focused on the poverty of places: rural areas as poor and urban areas as developed (de Haan & Yaqub, 2010). Neoclassicists assumed that the convergence between rural and urban wage rates would help achieve economic growth, which ultimately would reduce poverty (de Haan &

Yaqub, 2010). However, they also focused on investing in rural areas as a measure to control migration (Todaro, 1969).

The second school of thought comprised historical-structural theories, mainly Dependency Theory (Frank, 1966, 1969), and the World System Theory (Wallerstein, 1974). The changing paradigm in contemporary development theories – specifically the dependency theory advocated by Frank (1966) and the evidence of some empirical studies (Lipton, 1980; Penninx, 1982) documenting negative effects of migration in the sending countries – helped the historical- structural theory of migration to emerge (de Haas, 2010). Historical-structural theories are more critical of the neo-classical capitalist economy’s developmentalist view and blamed capitalism for all issues of inter/intra-country uneven spatial development between core and periphery regions (de Haas, 2010). In raising the issues of migration’s impact in sending countries, such as inequality and brain drain, the proponents of these theories began to question the very notion of neoclassicists’ developmental views of migration. Dependency theory believes that, instead of developing the third-world country, the capitalist economy continuously contributed to underdevelopment by extracting resources during the colonial period, and through disproportionate trade agreements afterward (Frank, 1969). From this perspective, migration is perceived as one of the contributing factors to underdevelopment (Castles et al., 2014).

The world system theory, propagated by Wallerstein (1974), advocates that the modern capitalist core countries prospered from the resources extracted from periphery countries. In this process, the factors of production (land, labour, capital) and the market of the peripheral countries were gradually captured by the capitalist economy. They argue that migration is a by-

product of the system that keeps control over periphery countries while extracting their valuable resources; it does not reduce disparity but rather reinforces global political and economic inequality (Arango, 2000; Kurekova, 2011).

Furthermore, the cumulative causation theory – initially developed by Myrdal, (1957) and later advanced by Massey (1990), and Massey & Zenteno (1999) – also propagates historical-structuralist views as the theory asserts that migration increases inequality in the migrant-sending communities. Increasing inequality creates a momentum for “a cycle of cumulative causation of migration-deepening inequalities-and more migration” (de Haas, 2007, p. 12). When migration reaches a certain level in a community, the feedback mechanism embodied in the migration system provides more information about the urban job markets, which facilitates further migration within the system (Fussell & Massey, 2004). Accelerated out-migration causes labour scarcity at the place of origin. This affects local productivity and forces the economy to increase its reliance on migration (Massey, 1990). Further, migration and migrants’ remittances encourage the consumption of foreign goods manufactured at either national or international cores, which ultimately reduces competitiveness of the local economy (Massey, 1990). Consequently, the core economy benefits, and the rural economy/local economy suffers, resulting in an increased gap between the urban and rural areas, developed and underdeveloped countries, and migrant-sending and migrant-receiving countries.

Historical-structural theories raised the issues of increasing inequality and brain drain in developing countries due to the structural consequences of neoclassical capitalism (de Haas, 2010; Massey, 1990). Empirical studies of that time supported such views. For example, Lipton’s (1980) study on the impact of remittances in the villages of Northern India found

increased intra-rural inequality due to migrant remittances. The author documented remittances as a responsible factor for increasing consumption, specifically of foreign goods, discouraging local production, and lacking productive investments (Lipton, 1980). Similarly, Penninx's (1982) empirical research in Turkey did not find any significant impact of remittances and return migration on the growth and development of enterprises in Turkey. Instead, it documented increasing dependency on money sent home from abroad.

The findings of such empirical studies, accompanied by the theoretical shift towards more pessimistic views on migration, influenced the perception of policymakers regarding migration in many developing countries; they became more skeptical about the consequences of labour migration and issues of brain drain (de Haas, 2010). Some countries also incorporated policies that encouraged return migration and worked towards the integration of returnees in their home country (de Haas, 2010).

In terms of poverty, historical-structuralists and dependency theorists suggested that people migrate due to poverty. They argued that capitalist structures make people live in deprivation until forced to migrate – and migration further increases poverty and inequality (Castles et al., 2014; Massey et al., 1993; Skeldon, 1997). Hence, they stressed on reducing poverty and minimizing the economic gap to help reduce migration (de Haas, 2021).

Despite this, historical-structural lenses could still be relevant to understand the challenges migrants face at their destination. Migrants encounter several issues such as exploitation, unfair pay, untimely termination of work contracts, and even financial exploitation by recruitment agencies (World Bank, 2015). The unfair treatment of migrant workers in the construction of stadiums in Qatar, host of the FIFA 2022 World Cup, has become a burning issue

of labour exploitation since Qatar was selected to host. Between 2011 and 2020, more than 6500 migrant workers from Bangladesh, India, Nepal, and Pakistan died in Qatar (Pattisson & McIntyre, 2021). Obviously, the death of a sole breadwinner immigrant worker from a poor family background would plunge the whole family back home into severe poverty. In their Nepal study, Sunam & McCarthy (2016) found migrants falling back into poverty once they returned home. Reasons for this included high processing costs and untimely termination of work contracts. Drafting migration policy that includes measures like signing bilateral labour agreements, eliminating recruitment and processing costs, and assigning a labour attaché at the embassies in the host country would help minimize workers' exploitation (World Bank, 2006a).

However, origin countries may lack resources to provide information about the job market in destination countries and may not be able to negotiate a deal in favour of migrants (World Bank, 2006a). International organizations such as the World Bank and IMF can play crucial roles in building the capacity of migrant-sending countries (Crush, 2015). Similarly, Ganji's (2016) study on migrant workers in Qatar stresses the need to take initiatives from the origin countries, nongovernmental organizations, international organizations, and the destination countries (the employer) to generate worker welfare reform through policy and actions. Though these initiatives are not directly related to boosting investment at remittance-receiving communities, the indirect result could be seen in the form of increased remittances during migrants' tenure and through migrants' contributions after they return home safely (World Bank, 2006a).

To sum up, these two dominating theory groups did not inform the need for a separate migration policy for developing countries. Rather, the focus of the literature was to explain

development based on their core assumptions and migration was considered either a means or a consequence of capitalistic development. The theories revolved around either economic growth or dependency and underdevelopment (Castles et al., 2014; Massey et al., 1993; Skeldon, 1997). However, a third line of the theories that emerged in the 1970s, widely known as Mabogunje's (1970) systems approach, acknowledged the need for a specific migration policy.

Mabogunje's (1970) systems approach was originally developed for rural-urban migration in Africa but later extended to the international arena by Kritiz et al. (1992). This approach advocated a two-way relationship between migrants and their place of origin, called the feedback mechanism. These scholars, for the first time, clearly stressed the need for a broad-based policy for migration because, in their view, the migration process depended on the demographic, social, cultural, and institutional situations of both host and sending countries (Arnold, 1992). This approach stressed a comprehensive perspective to bring together all the factors responsible for shaping migration policy (Kritiz & Zlotnik, 1992). These scholars even perceived migration as a facilitator for other forms of exchanges, including goods, ideas, and money, between origin and destination places (Castles et al., 2014). This approach also recognized the importance of remittances in bringing positive developmental changes in the countries of origin (Castles et al., 2014; de Haas, 2010).

Scholarship in the 1990s stressed two major types of migration policies for developing countries: the New Economics of Labour Migration Theory (NELM) and transnational approaches. Advocates of the NELM approach stressed creating sound economic policy to maximize the developmental impact of migrant remittances (Taylor, 1999). Similarly, advocates of the network, transnational, and diaspora approaches emphasized creating linkages with the

migrant organizations and transnational and diaspora communities to mobilize resources for development in their origin country (Chikanda et al., 2016).

Though developed during the 1980s, the NELM theory became influential in the 1990s. The major contribution of this theory was that it recognized both positive and negative consequences of worker migration but also emphasized that sound economic policy could help bring positive developmental outcomes (Taylor, 1999). Many empirical studies also supported the assumptions of the NELM approach, that remittances created positive effects on migrant-sending households through increased income, reduction of risks associated with market failure, and increased investment potential (Stark & Bloom, 1985; Taylor, 1999). At the same time, the NELM approach also advocated that migration is not a panacea and not an alternative to sound economic policy (Taylor, 1999). Hence, it stressed creating a favourable environment to leverage remittances through economic policy reforms. To this end, one of the proponents of the NELM approach, Taylor (1999), stressed eliminating production constraints, promoting investments, and developing the market for the effective utilization of remittances in the migrant-sending countries.

The NELM approach advocated migration as a family decision to diversify the resources and escape misery triggered by market failure (Stark & Bloom, 1985; Taylor, 1999). Proponents of this approach believed that remittances help improve the livelihood of the migrant and their families (Castles et al., 2014). Taylor (1999) also stressed a special tool that combines poverty alleviation, inequality, and income growth as these aspects are often intertwined – the level of poverty may be affected by the level of inequality, and the level of inequality may be affected by increasing income.

Furthermore, the 1990s witnessed improvements in communication and transportation sectors across the globe, which helped to expand migrant networks and transnational activities between origin and destination countries (Castles et al., 2014). Accordingly, academics, policymakers, and development organizations started envisioning the potential contributions of the transnational communities, diasporas, and migrant workers, to the social and economic sectors of their country of origin (Basch et al., 1994; de Haas, 2012; Faist, 2008; Kritz & Zlotnik, 1992). Scholars, on the one hand, increasingly focused on creating linkages and continuing dialogues with migrant networks and transnational communities, and on the other hand, suggested creating favourable policies for channelling diaspora resources into national development. However, though the academics were focusing more on policy reforms, the states and development institutions were focusing more on the neoclassical school of thought; their policies revolved around encouraging return migration, readjusting the returnees, and providing development services to control migration (Black & Sward, 2009). Moreover, the network and transnational approaches stressed reducing poverty through increased networks (Basch et al., 1994). These approaches advocate that networks help poor sections of society access international migration, minimize migration risks, and overcome structural barriers to migration (Cattaneo, 2009).

The period after the 2000s witnessed a huge inflow of remittances (Figure 2.1) to developing countries. The closer ties with migrants to their home country, due to globalization and advancement in the information and technology sector, further enhanced remittance transfer to the country of origin (Castles et al., 2014). Consequently, remittances and development, and

the diaspora's role in the development of the origin countries became the central theme for research and study for academics and policymakers.

The literature on migration and remittances has increasingly recognized that migrant remittances accompanied with appropriate policy measures would lead to better developmental outcomes. The major reason behind the emergence of such an understanding was due to mixed but mostly positive and very contextual implications of migrant remittances in developing countries (de Haas, 2012; Gamlen, 2014). The mixed impact of migrant remittances on poverty (Page & Plaza, 2006; Sunam & McCarthy, 2016), inequality (Canterbury, 2010; Torres & Carte, 2016; De & Ratha 2005 as cited in World Bank, 2006a), economic growth (Afaha, 2012; Gapen, Chami, Montiel, Barajas, & Fullenkamp, 2009; Sapkota, 2013), health (Antman, 2013; De & Ratha, 2012; Mergo, 2016), and education sectors (Ebeke, 2012; Lopez-Cordova, 2005; Mansuri, 2007) have been documented in this period. The findings of positive impacts, as well as challenges brought by migration and remittance, documented in these studies helped develop a common understanding among academics that the results of migration and remittances are heterogeneous and contextual, and specific policy measures would help to increase the development potential of remittances in remittance dependent countries (Crush & Frayne, 2010; de Haas, 2010; Ratha, 2007). Such orientation helped to understand the crucial role of governments in bringing positive changes through appropriate policy actions (de Haas, 2010).

Contemporary literature on migration and development has paid much more attention to the implications of migration and remittances on poverty and poverty reduction. Crush and Frayne (2010, p. 5) categorize migration and development empirical literature into three groups as per their orientation to poverty and poverty reduction: (a) migration has positive implications

on development and poverty reduction; (b) migration has a negative impact on development and increases poverty; (c) the relationship between migration and development is both complex and place specific. For instance, there are many studies focused on the implications of migrant remittances on poverty reduction (Acosta, Calderon, Fajnzylber, & Lopez, 2008; Adams & Page, 2005; Afaha, 2012; Gupta, Pattillo, & Wagh, 2009; World Bank, 2006b). These studies provide empirical evidence to show that remittances are helping developing countries reduce income poverty. The next group of literature (Canterbury, 2010; Chikanda et al., 2016; Torres & Carte, 2016) views migration and remittances as a contributor to increasing inequality. They also raise the issue of the loss of educated human resources in developing countries. These issues, they contend, prevent countries from achieving positive development outcomes (Crush & Frayne, 2010). The third group of scholars (Castles et al., 2014; Crush & Frayne, 2010; de Haas, 2012; DeWind & Ergun, 2013; Ratha, Mohapatra, Ozden, et al., 2011) argue that the developmental impacts of remittances are heterogeneous. These scholars advocate developing migration policy at the county level or even the community level, depending on demographic, social, political, and economic conditions, to ensure optimum positive development impact from migration and remittances.

Interestingly, contemporary empirical literature revolves around facilitating migration and remittances on the one hand and leveraging remittance investment on the other (Table 2.1). To facilitate migration and remittance flows, scholars suggest engaging with destination countries and international organizations as well as the diaspora communities and their networks. To this end, Crush (2015) argues that continuous interaction/engagement with governments of destination countries and international organizations helps create a favourable environment for

migrants abroad. Such engagements not only help ensure a good working environment abroad but also identify solutions for many issues such as reducing money transfer costs, which in turn benefit recipient families with an increased volume of remittances. For instance, in 2017, the global average cost of remitting was 7.1 per cent (UNESCO, 2018); a reduction in remittance transfer costs to 3 per cent from 7.1 per cent would have saved US\$25 billion annually (UNESCO, 2018). The transfer cost in Sub-Saharan Africa was 9.25 per cent in 2018, and it remained among the highest remittance corridors (Ratha et al., 2020). As such, a slight reduction in this transfer cost would have a significant implication on the receiving households through increased remittances. Similarly, engagement with diaspora communities would help tap their knowledge, expertise, and investment potential (Chikanda et al., 2016; Ratha et al., 2015).

In terms of leveraging remittance investments in the origin countries and communities, scholars suggest that increasing government credibility and providing necessary services to the remittance-receiving communities would create a favourable investment environment. To this end, de Haas, (2010) argues that the smooth functioning of social, political, economic, and legal institutions enables people to access the amenities to invest, ultimately making them enthusiastic about engaging in entrepreneurial activities. Moreover, the development of trust through transparency and accountability is also deemed necessary (Carling, 2004; de la Garza, 2013; Ebeke, 2012). Scholar Ebeke (2012) finds that poor governance practice reduces government spending in social sectors like education and health – a condition known as the public moral hazard – because they believe increased remittances will fill this gap. The prevalence of such a situation questions government credibility, which impacts remittance investments (Carling, 2004). Similarly, to facilitate remittance investment, scholars have focused on specific objectives

such as providing financial services and channelling remittances, as well as motivating migrant families through microfinance institutions and credit unions (Carling, 2004; Ghosh, 2006). Moreover, empirical studies show that families with access to infrastructure, such as road networks and markets, have greater chances of accumulating profits from their investments (Amare & Hohfeld, 2016). A detailed list of these suggested policy measures has been provided in Table 2.1.

Table 2.1: Suggested policy measures by academics and policymakers for developing countries

Facilitate migration and remittances flow	Leverage remittances into productive investments
<ul style="list-style-type: none"> ● Ease migrant’s recruitment process, contracts ● Reduce processing cost ● Conduct bilateral labour agreements with the destination country ● Reduce money transfer cost ● Facilitate labour migration: provide skills before leaving home ● Recognize the importance of international development organizations such as WB, ILO, UN, to address the issues of migrant workers’ rights and measures to reduce money transfer cost ● Protect migrant labourers ● Control irregular migration ● Minimize the informal money transfer 	<ul style="list-style-type: none"> ● Make a favourable environment for investment ● Stimulate investment and entrepreneurship ● Develop frameworks to facilitate remittances ● Ensure efficient functioning of state institutions: social, political, economic, and legal ● Initialization of transparency and accountability helps develop trust ● Engage with diaspora networks and find ways to attract diaspora investment ● Recognize the diverse group of diaspora communities ● recognize the diversity of remittance types: intra-family, personal investment, collective transfer, social security transfers like health insurance, pension plans etc. ● Work towards increasing government credibility ● Provide market structure, provide infrastructure

<p>mechanisms</p> <ul style="list-style-type: none"> ● Regulatory frameworks to facilitate remittance flows by: (i) eliminating unnecessary regulatory entry requirements to new operators; and (ii) ensuring appropriate access to domestic payment infrastructures under fair conditions to encourage transactions through formal sectors. 	<ul style="list-style-type: none"> ● Banking of the unbanked, channel remittances through MFIs/Credit Unions ● Raise awareness of decision-makers ● Making mobility an integral part of national development strategies ● Identify the barriers to agricultural development and small-scale business in rural communities.
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Source: Author based on (Acosta et al., 2008; Amare & Hohfeld, 2016; Carling, 2004; Castles, 2009; Chikanda et al., 2016; de la Garza, 2013; DFID, 2007; Ghosh, 2006; Imai, Gaiha, Ali, & Kaicker, 2014; Lopez-Cordova, 2005; McKenzie & Yang, 2015; Ratha, Mohapatra, Ozden, et al., 2011; UNDP, 2009)

To conclude, there is a general understanding in migration literature that developing economies, specifically the most remittance-dependent countries, may see a negative effect if remittances are not leveraged into productive economic sectors (Afaha, 2012; Amare & Hohfeld, 2016; Carling, 2004; Ghosh, 2006; Olubiyi, 2014). However, remittances are not a financial resource that governments and other development organizations have full control over, like ODAs. They are solely private funds that are transferred to families or communities back home. It is, therefore, challenging to divert such funds into other sectors against their will and without motivation. People do not want to invest until they are sure about the return and certain there is a favourable investment climate (de Haas, 2012). A prominent scholar of migration and development, de Haas (2012, p. 20) argues that “despite their development potential, migrants and remittances can therefore neither be blamed for a lack of development nor be expected to trigger take-off development in generally unattractive investment environments.” The favourable investment environment seems more crucial in the context of unskilled and semi-skilled

migration from low-income households because these are the migrants most prone to challenges and they may not be able to send enough for investments. As such, migrant-sending governments can coordinate with NGOs, private sectors, diasporas, and international organizations, and even with the destination countries, to create an investment-friendly environment through supportive programs and policies.

However, implications drawn from the academic discourse have not been implemented as policies partly due to the gap in understanding the role of migration and remittances between academics and policymakers. Many policymakers in developing countries still view the issue of brain drain as one of the major culprits in keeping their nations underdeveloped (Crush & Frayne, 2010). In a study on poverty reduction strategy papers (PRSP) from 57 developing countries, Black and Sward (2009) found that 16 developing countries still believed migration was a problem for their development. Though there have been increasing numbers of conferences and publications explaining the linkages between migration and development from the academic side, policymakers still hold the view that development decreases migration (Castles, 2009). Increasing the awareness level of decision-makers regarding the positive implications of migration on development is a crucial challenge (Ratha, Mohapatra, Ozden, et al., 2011).

The literature reviewed so far clarifies the inherent theoretical assumptions of migration and development scholarship and the implications of migrant remittances on development. It also shows that the potential impact of migration and remittances on the migrant-sending communities are contextual and the positive effects can be maximized through appropriate policy actions. As such, the impact of remittances on livelihood, food security, and IGA investment

among migrant-sending families is mostly positive but context-dependent. In this regard, the review justifies why it is necessary to understand the perspectives of migrant-sending households on the importance of remittances to their livelihood and the challenges they face in maximizing their benefits. Such understanding helps situate the research problem in a specific geographical context.

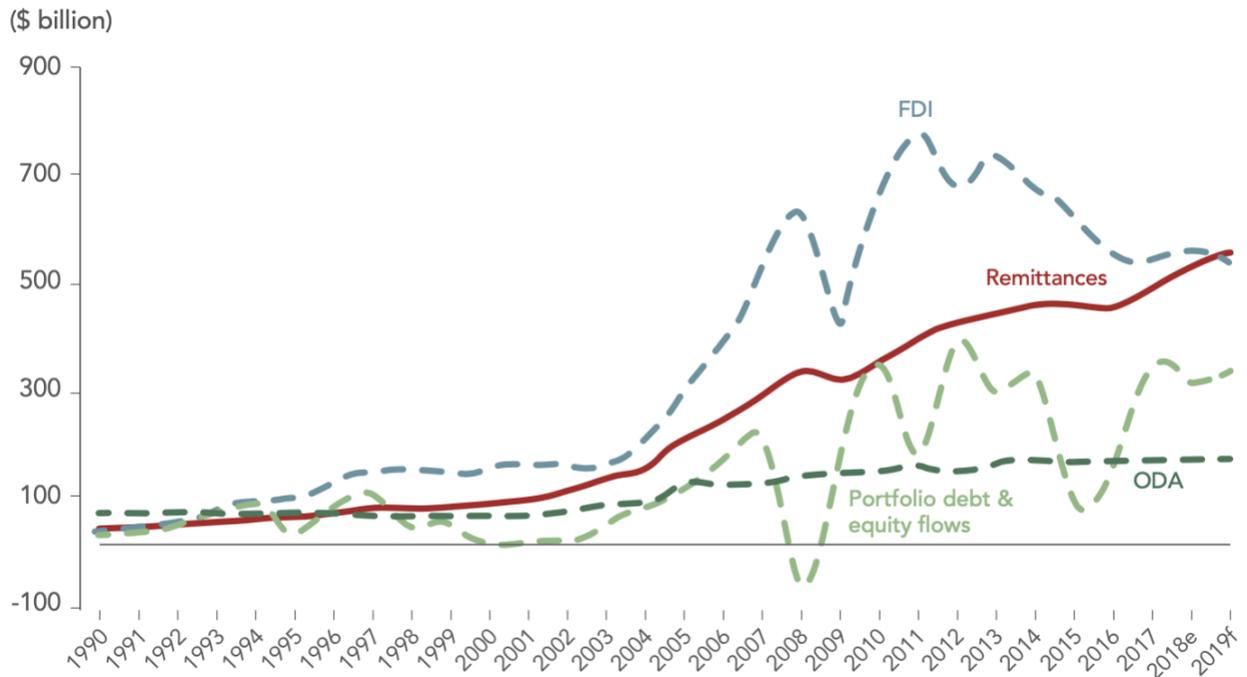
2.3 Intersections between remittances, household food security, and entrepreneurship development

This section specifically delves into the empirical evidence of migrant remittances and their implications for household food security and entrepreneurship development in the context of developing countries. Some studies have emerged in recent decades to explore how these concepts are linked, but they are not sufficient to understand the complex relationship between them. In addition, the concept of food security has mostly been viewed as a rural problem (Crush & Frayne, 2011). Likewise, in the global and African context, migration and development studies are biased toward rural areas; those that cover urban areas are more inclined to examine internal migration (Anich, Crush, Melde, & Oucho, 2014; Lipton, 1980; Tacoli, Mcgranahan, & Satterthwaite, 2015; Todaro, 1969, 1980). Neo-classical theories and historical-structural theories focus on rural/periphery to urban/core. In this section, I review the literature focused on migration and development, in general, and the role of remittances on household consumption, productive investment, and urban food security, in particular.

2.3.1 Migrant remittances

The increasing flow of remittances (Figure 2.1) has brought optimism for positive developmental outcomes to many recipient countries. Three unique characteristics of remittances have greatly contributed to increased attention from academics and policymakers: they are less volatile, counter-cyclical, and one-sided (Grabel, 2009). They are less volatile in the sense that they fluctuate less than other flows, such as foreign direct investment (FDI). During the global economic turndown of 2008, there was only a slight decrease in remittance flows, whereas FDI and private debt sectors (Figure 2.1) plunged sharply. For instance, remittances only decreased by 5.2 per cent, while FDI dropped by 39.7 per cent and portfolio equity flows plunged by 80 per cent (Yang, 2011). Similarly, they are counter-cyclical for recipient countries because remittance inflows can increase even during economic recession (Acosta et al., 2008). In Kerala, India, for example, remittances increased by 7 per cent in 2009 despite the global economic crisis (Rajan & Zachariah, 2013). Lastly, they are one-sided transfers as the recipient does not have to send them back like other financial flows, such as debts (which need to be returned with interest) and FDI. Consequently, remittances are considered an important source for financing development (Kapur, 2004; Ratha, 2003).

Figure 2.1: Remittance flows to low- and middle-income countries



Source: Ratha et al., (2019)

2.3.2 Remittances, productive investment, and economic growth

Academics are quite cautious about the impact of remittances on the overall growth of the developing economy. According to Ukeje & Obiechina (2013), the positive effects of remittances on economic development are determined by the extent they influence the balance of payment, domestic investment, diversification of economic activities, employment level and wages, development of human capital, and technological progress. Many other studies have found that remittances help increase economic growth and demand for services like telecommunication, transportation, money transfer, travel and consumer goods services, and capital investment services (Acosta et al., 2008; Afaha, 2012; Imai, Gaiha, Ali, & Kaicker, 2012;

Olubiyi, 2014; Orozco, 2006; Yang, 2008). However, despite revealing the positive implications of remittances on investment and economic growth, these scholars always stress the importance of appropriate government policy to attain positive developmental outcomes from channelling remittances to productive investments.

In contrast, a study conducted by Clemens and McKenzie (2018) demonstrates that remittances do not seem to have a significant impact on economic growth in origin countries. However, being cautious about the recipient's spending behaviour, these scholars argue that motivation to make investments and promotion of saving habits is also crucial to protect the economy from being weakened by remittances. These scholars also point out the lack of reliable data that properly tracks remittance flows because, in many cases, governments have to trust data reported by private money transferring services which may not be a reliable source.

2.3.3 Migration, remittances and development, and food security

The remittances and household food security nexus is an important but largely neglected field of study in the migration and development discourse (Crush & Caesar, 2017; Crush, 2013). Over the past six decades, the focus of the migration and development discipline has been on the impact of migration, specifically remittances, on economic growth (Afaha, 2012; Gapen et al., 2009; Sapkota, 2013), poverty (Page & Plaza, 2006; Sunam & McCarthy, 2016), inequality (Canterbury, 2010; Torres & Carte, 2016; De & Ratha 2005 as cited in World Bank, 2006a), health (Antman, 2013; De & Ratha, 2012; Mergo, 2016), and education sectors (Ebeke, 2012; Lopez-Cordova, 2005; Mansuri, 2007). Since the new millennium, the emphasis has also shifted towards diaspora engagement and networks. Many studies explore the potential of diaspora

engagement and brain gain for the development of the countries of origin (Chikanda et al., 2016; Ketkar & Ratha, 2007; Ratha et al., 2015; Sapkota, 2013). Theoretically, brain gain is considered as “development optimism” arguing the positive effect of migrants' remittances, skills utilization, and diaspora engagements in the economy of the migrant-sending country (Castles et al., 2014). The concept itself emerged as a counter to the brain drain concept put forth by the development pessimistic school of thought proponents (Castles et al., 2014).

However, research on remittances and food security is limited and requires further attention from academics working in the interdisciplinary field of international development. Some studies have examined migration, remittances and food security connections focusing on rural areas (Atuoye, Kuuire, Kangmennaang, Antabe, & Luginaah, 2017; Choithani, 2017), internal migration and food remittances (Frayne, 2004; Karamba, Quiñones, & Winters, 2011), and migrants food security at the destination place (Crush & Tawodzera, 2017). Yet, there is a gap in research focusing on international labour migration, remittances, and food security in the urban context of the developing world.

In recent years, urban food (in)security has emerged as a growing challenge for many developing cities of the global south. FAO’s widely recognized definition identifies four components necessary for food security: availability, access, utilization, and stability (FAO, 2006). To achieve these components, regular and sufficient income streams are required in the rapidly urbanizing low-income context of the developing world (Tacoli, 2017). Moreover, in such context, access to income is a crucial determinant for improving household ‘access to food’ (Crush, 2012; FAO, 2006; Tacoli, 2017). As such, remittances are an added source of income for many migrant-sending households from which they expect to improve their households' food

access. However, their interconnections are still underexplored, specifically as they relate to the way remittances impact household access to food and help ensure food stability.

2.3.4 Remittances, household consumption, productive investments, and food security

There is, perhaps, a common view in most of the empirical literature that remittances are spent more on household consumption (Afaha, 2012; Crush, Dodson, Gay, Green, & Leduka, 2010; Lipton, 1980; Page & Plaza, 2006). Lipton (1980) argues that investment in productive sectors remains the fourth priority after loan repayments, household consumption (almost 90 per cent), and education financing. Lipton's ranking may still be valid in the context of developing countries. Page & Plaza, (2006) argue that remittances are primarily used for household consumption and home construction. Crush et al. (2010) find that remittance in Lesotho is a 'zero-sum game' because remittances from South Africa are spent mostly on South African and other international products, leaving little benefit for Lesotho's economy. Consequently, it has also been noticed that the productivity and growth of low-income countries may be weakened by spending on foreign goods instead of choosing local products (Ukeje & Obiechina, 2013). Gapen et al. (2009) scholars studied 84 recipient countries from 1970 to 2004 and found that remittances do not contribute to economic growth. These scholars argue that remittances are not money for investment, they are only insurance for receiving households and families to meet their basic needs (Gapen et al., 2009). However, it is hard to conclude whether remittances are increasing household consumption without knowing the social, economic, and structural issues of the migrant-sending households and communities (Castles et al., 2014; Crush & Frayne, 2010). For example, in a study done on Bangladesh-Gulf circular migration from four rural

villages in Bangladesh, Moniruzzaman and Walton-Roberts (2018) observe a condition called “resource backwash” as a result of migration financed by debt. The authors document that loans taken for migration keep households on a cycle of debt for several year. This questions the sustainable improvements in the livelihood of migrant-sending families unless they have resources available to finance migration or alternative sources of income to contain the risk. Their study also casts doubt on the very notion of conspicuous consumption in the context of south-south and low-skilled migration because little revenue would remain since remittances may not be enough to offset the costs incurred in migration. On the other hand, it is also evident that when the consumption level of migrant households rises, they tend to buy domestic products as well, which in turn might significantly boost the receiving country’s economy (Ratha, 2003).

Literature focusing on remittances and development generally considers expenses made in buying food and other household necessities as unproductive. However, de Haas (2005) believes this to be unrealistic. He argues that such expenses help increase well-being; enhanced well-being ultimately helps increase capacity and productivity. Moreover, households’ choice of using remittances depends on many factors. Low-income families tend to spend more on food as migrants from such groups earn less because they are mostly irregular, exploited, and low-skilled, and they move for their survival (Crush & Frayne, 2010; Ratha & Shaw, 2007). Studies in developing countries – for example, Lesotho and India – suggest that around 90 per cent of remittance-receiving households buy food with the proceeds (Choithani, 2017; Crush et al., 2010). Similarly, a study conducted in 11 southern African cities finds that migrant families spend over 80 per cent of their remittances on food (Crush, 2013). The research, therefore, shows that remittances and food are closely related; however, there are limited studies that specifically

assess the remittances and food security nexus from the perspective of the remittance-receiving households.

Moreover, in terms of food security, food stability is one of its major components and is described as the requirement for any person to have continuous access to food without any disruption, even in periods of crisis and shocks (FAO, 2006). In urban contexts, access to food is related to market access and achieving food security can be a challenge under conditions of irregular income. More specifically, people living in poor urban conditions with precarious income streams are particularly vulnerable to food price fluctuations and related market shocks (Mohiddin et al., 2012). Studies in South African cities have shown that families with irregular income are more likely to be food insecure (Frayne & McCordic, 2015); remittance-receiving families may also fall into that category as migrants may not be able to send money back on a regular basis. In contrast, families having diversified income sources benefit more from remittances (Sunam & McCarthy, 2016). Income from microbusinesses could be of great help in such contexts. However, remittance investments in income-generating activities are proven to be very challenging as many studies reveal that the figure of investment is measured only in single digits (Choithani, 2017; World Bank, 2006a). This is probably why the migration and development literature is more inclined towards increasing the productive investment of remittances. The literature so far has not answered whether changes in food security status are attributable to food purchases only, IGAs only, or a combination of the two.

These reviews have raised very interesting issues of remittances in terms of expenses made on household consumption and the general tendency of literature to refer to such consumption as unproductive. However, remittances spent to feed families should not be

considered unproductive. Migrant remittances help people escape poverty, fulfill their basic day to day needs, and expand their networks (de Haas, 2010). Investment in these activities helps expand people's choices and capabilities (Castles et al., 2014), which, as mentioned, is the definition of development according to Amartya Sen (1999). But the question could be: how do remittances increase people's capacity to access food for their families? Very little has been explored on this issue. To address this gap, this study assesses the importance of remittances for increasing households' access to food.

2.3.5 Remittances and food security linkages in Southern Africa

Studies suggest the interconnections between remittances and food security are very complex: having both positive and negative implications depending on the geographical regions. Most studies conducted in developing countries across the world have documented two contested findings: remittances are not effective in achieving food security for families, specifically in the context of southern Africa, whereas they are helping families become food secure in most Asian, and Caribbean contexts. Further, literature based on southern Africa revealed contested findings between types of remittances received, cash or kind, and the food security status of migrant's families living in urban areas. Compared to non-migrant households, families receiving food remittances are better off than those receiving cash remittances (Atuoye et al., 2017; Crush, 2013; Frayne, 2004). More studies on the migration and food security nexus would help further understand these interconnections.

Crush (2013) studies these linkages based on the household survey conducted in 11 African cities and finds that migrant households are less food secure than non-migrant

households. His study documents that migrants' households in rural areas spend remittances mostly on food (about 80 per cent of the remittances they receive) and not on agricultural sector investments. He also points out the issues of food security are neglected by major organizations working in migration and remittances. Crush (2013, p. 72) questions the very "productionist approach" that is dominating the food security agenda and argues that such approaches may not reduce food insecurity. In his view, the major problem in African cities is access to food due to a lack of year-round income sources. He emphasizes the need to further explore the relationship of migration and development with the food security agendas.

The Atuoye et al., (2017), a study covering 1138 households in 11 districts of the upper west region in Ghana, examines the link between cash remittances and food security. The study finds that internal migration and remittances are not helping families to completely become food secure. In comparison, both rural migrant and non-migrant households are found to be less food secure than non-migrant urban households. The reason, they argue, may be because of the high poverty level in the region. Their study reveals that the more migrant-sending and remittance-receiving district, Nandom, is more food secure than the rest of the districts. However, as the migrant-sending families are living in poverty, the remittance income is simply not enough to lift the migrant households out of the situation of food insecurity (Atuoye et al., 2017). The authors suggest promoting alternative livelihood strategies by supporting local and cottage industries and facilitating self-employment.

In contrast, remittances transferred in kind have a significant effect on eliminating hunger in urban households. Frayne's (2004) study in Windhoek, Namibia, finds that households having a strong linkage to rural areas, and that receive food from rural areas, are more food secure than

those not having such connections. He finds that nearly 70 per cent of urban households receive food from their relatives living in rural areas. His study reveals the importance of food remittance and suggests migrants' linkages to rural areas play a significant role in the livelihood of families living in urban areas.

Table 2.2, presented below, summarizes the review of existing literature on migration and development and assesses the relevance of promoting productive investments in migrant-sending communities. The summary also indicates that the implications of migration and remittances are context dependent.

Table 2.2: A framework to learn from migration and development literature for promoting productive investment in remittance-receiving communities

Theory	Relevance of the theory	Policy to address the issues	Action/applied approaches
Neoclassical/ Developmental ist	To understand the migration of highly educated people	Facilitate migration, develop infrastructure and make enabling environment for investment	Provide information about the job market for migrant workers, develop infrastructure for creating an investment-friendly environment

<p>Historical- Structural/Dependancy and the world system</p>	<p>To understand how migration is shaped by structural economic and power inequalities, and how migration and remittances can create inequality, dependency, and underdevelopment</p>	<p>More skepticism about the consequences of labour migration specifically the issues of inequality and brain drain in the 1970s and 1980s; contemporary literature suggests negative implications could be minimized by policies that engage with destination countries and international organizations, to protect migrants' rights, to provide necessary information and services to migrants, and utilize return migration</p>	<p>Bilateral labour agreements to reduce migration cost, ensure migrant rights and minimize labour exploitation; and assigning labour attaché at the embassies in the host countries would help minimize the incidents related to workers' exploitation</p>
<p>The new economics of labour migration/ Livelihood approach</p>	<p>To understand migration from developing countries in the context of relative deprivation, economic insecurity, and market failure; To understand the contextuality of migration outcomes and need for sound economic policies to maximize the impact</p>	<p>A sound economic policy helps to improve the development impact of migration; how can migrant households be involved in economic development activities? Households should be the central focus of study</p>	<p>Increase access to credit and financial services, provide an investment-friendly environment, economic reform</p>

Migration systems/ Transnational diaspora/ Bottom-up development,	To understand the ways to increase diaspora involvement in economic, social, and political reforms	Attract diaspora community to invest in development projects, engage with them in a timely manner, recognize their differences, policy to convert their knowledge into brain gain	Engage with the diaspora community; recognize their differences; and offer the facilitation of return migration or involve the diaspora through circulation, business networking, virtual return, and information exchange, matching fund, and brain circulation, etc.
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Source: Author based on Carling, (2004), Chikanda (2016), Castles et al., (2014); Crush et al., (2015); Crush & Frayne (2010); de Haas, (2010); Kivisto, (2011); DFID, (2007); Massey et al., (1998, 1993); Skeldon, (1997); Spaan, (2005); World Bank, (2006a)

Despite these increasing concerns and connections revealed by recent studies, there are still gaps in the literature that explain how remittances are intertwined with household food security and entrepreneurship development. Moreover, migration and development studies and food security issues are biased towards rural areas, and those focussing on urban areas are also biased towards internal migration. There is a knowledge gap on international migration from urban areas and their link to making investments in IGAs and ensuring household food security, as access to food security is mostly connected to diversified family income sources (Crush, 2013; Frayne & McCordic, 2015). Using the lenses of the NELM theory pioneered by Stark (Stark, 1991), I assess the outcomes of migratory decisions on the three aspects of migrant-sending households: livelihood, food security, and entrepreneurship development.

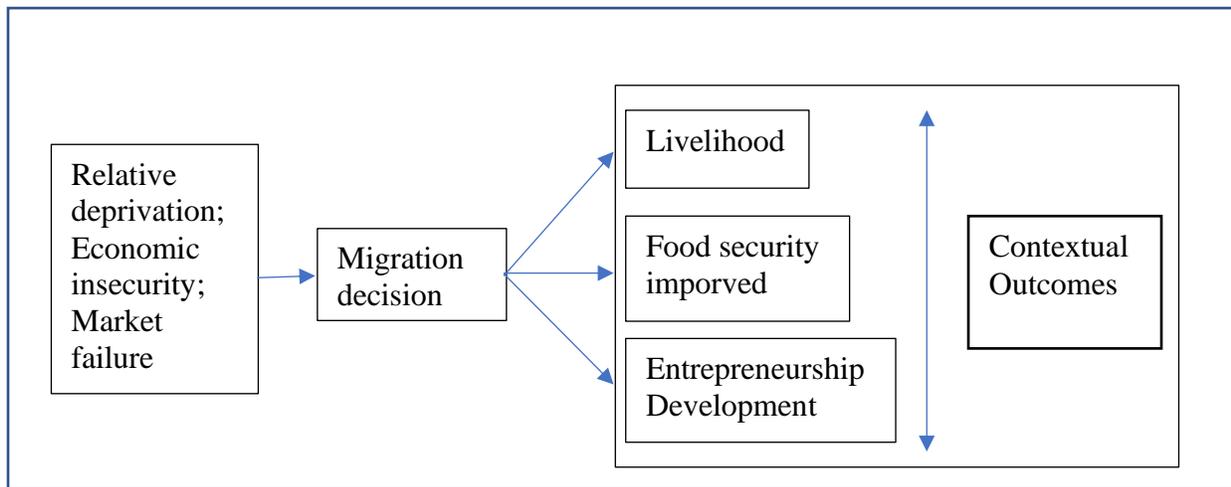
2.4 Theoretical approach

The theoretical lenses of the NELM approach guide the assessment of this research. The premises of NELM assert that people from developing countries migrate because of relative deprivation and to overcome economic insecurity and income shocks caused by market failure that constrains local production (Stark, 1991; Taylor, 1999). According to NELM, relative deprivation is a condition in which families find themselves relatively poor among other households in their reference group (village or community) (Stark & Taylor, 1989). The theory also asserts that a limited or imperfect credit market causes market failure and that puts households at the risk of income shocks; similarly, such a situation puts pressure on low-income households “to perform the dual function of being agents both of migration and of investment” (Taylor, 1999, p. 80). Hence, as a household strategy, families send their member/s abroad for employment with the aim of sharing the risks caused by market failures and diversifying the household labour to improve their living conditions and expand their investment opportunities (Castles et al., 2014; Massey et al., 1993; Stark, 1991). This indicates that households aim to improve their livelihood as well as finance IGAs, from the support sent by their migrant family members.

Moreover, NELM also asserts an optimistic view regarding the impact of remittances on development while recognizing the need for sound economic policy to ensure maximum developmental impact on poor households in developing countries (Taylor, 1999). As such, NELM recognizes that remittance impact is contextual depending on the investment environment in the migrant-sending region and country (de Haas, 2010; Taylor, 1999). Similarly, scholars suggest that the theoretical approach of NELM is appropriate to study the migration from poor

households in developing countries given its focus on households as the central unit of analysis (de Haas, 2010; Massey et al., 1993; Taylor, 1999). As the focus of this study is international labour migration from urban informal settlements, home of many poor and marginalized people, NELM is considered more appropriate (Castles et al., 2014) for understanding the linkages between remittances, household food security, and entrepreneurship development. As such, I use the following theoretical framework, based on NELM, to assess the outputs of remittances in Mzuzu.

Figure 2.2: Theoretical Framework Based on NELM



Based on the NELM theory, I assess the outcomes of migratory decisions on the three aspects of migrant-sending households: livelihood, food security, and entrepreneurship development. I choose the NELM approach because other theories, such as the neoclassical and historical-structural, are not relevant to study migration of low and semi-skilled workers from low-income households. The neoclassical approach cannot be applied in real-life scenarios

because it ignores the poverty factor and the political/structural dimension of international migration (Arango, 2000; Castles et al., 2014). Moreover, neoclassical assumptions – such as migration is an individual’s rational decision, migrants are fully aware of urban wage level and employment, returned migrants are always unsuccessful – are quite impractical in the context of migration from low-income households of Mzuzu (Castles et al., 2014). Furthermore, the theory does not inform the household factor in migration decisions and the impact of migration and remittances in migrant-sending households (Castles et al., 2014; de Haas, 2012; Todaro, 1969). Similarly, historical-structural theories only emphasize the structural issues and see migration as responsible for increasing inequality and underdevelopment. This completely ignores the positive effects of remittances in migrant-sending households and communities, and fails to provide any solutions to address the negative consequences of migration (de Haas, 2010; Massey et al., 1993). Like neo-classical theorists, advocates of historical-structural theories do not recognize the impacts of reverse migration flows, for example, remittances to the sending country/society (de Haas, 2010).

However, NELM recognizes both positive and negative consequences of workers’ migration but emphasizes that if sound economic policy is applied, remittances can bring positive developmental outcomes (Taylor, 1999). The NELM approach postulates that migratory decisions are made to increase household welfare through diversified income sources, to make investments in income-generating activities, and to support households in times of shock (Stark 1991). Most importantly, it also acknowledges the negative effect of remittances and advocates for a sound economic policy to maximize the developmental impacts of migrant remittances (Taylor, 1999). To facilitate this investigation, I assume that households make migration

decisions as proposed by NELM and, hence, investigate only the outcomes of the migratory decisions on livelihood, food security, and IGA investment using NELM. I investigate how remittances are connected to improving livelihood, improving access to food, and improving IGA investment among migrant-sending households. I explore whether these outcomes occurred in Mzuzu and to what extent they are context-dependent with the following thesis statement:

The impact of remittances on livelihoods, food security, and IGA investment among migrant-sending households in Mzuzu is mostly positive but context-dependent.

2.5 Research questions

1. *How do migrant-sending households perceive the importance of remittances in their livelihood?*

How do migrant-sending households perceive the changes in their quality of life as a result of migration and remittances? Have the migrant-sending households observed any changes in their socio-economic status at the community level due to migration and remittances? Is there any gendered dimension of migration and remittances?

2. *How are remittances connected to household food security?*

How do migrant-sending households perceive the role of remittances in accessing food? What factors determine household ability to access food, and how are these factors linked to migration and remittances?

3. *How are migration and remittances connected to entrepreneurship development?*

What is the status of remittance investments in income-generating activities?

What are the challenges of remittance investment faced by migrant-sending households and returnee migrants? What are the expectations of migrant-sending households and returnee migrants to promote investment in entrepreneurial activities?

Chapter 3: Methods

This chapter begins by introducing the study site and the context. The theoretical approach is discussed in the second part followed by the research design discussed in the third. Data collection and analysis are discussed in the fourth and fifth parts. Finally, it informs my positionality and how I maintained reflexivity to ensure trustworthiness and rigour.

3.1 The Research Location and Context

This section begins with brief information on the historical context of labour migration and contemporary informal labour migration from Malawi. Then it presents the status of remittances in Malawi. Finally, it introduces the research location, Mzuzu, Malawi.

3.1.1 International labour migration from Malawi

The history of migration in Africa dates back to the European colonial period when the mining and farming industries established by Europeans required cheap labour from across the continent (Long & Crisp, 2011). Malawi (then Nyasaland), specifically northern Malawi, has a long history of labour migration. Most frequently, migrant workers moved to South Africa to work in the mines (Ndegwa, 2015; Oucho, 1995). South Africa was the preferred destination of Malawian migrants due to high mining wages; however, Southern Rhodesia (current day Zimbabwe) also became a destination as early as the 1900s for many migrants who wanted to remain close to home (Groves, 2020). The formal migration of Malawians started in the late 19th century and continued until the late 20th century (Chirwa, 1997). Within that period as well, Malawians were moving informally to South Africa and Zimbabwe (Groves, 2020). Consequently, labour migration became so deeply rooted that male migration was characterized

as a major export of the country. The author of an article published in the early 1940s noted that “the chief export of Nyasaland in the past fifty years has been men” (Read, 1942, p. 606). A culture of migration developed by the early twentieth century and migration has continued as a way of life for many Malawians in the post-colonial period (Groves, 2020). Consequently, labour migration (temporary and cyclic) to the SADC countries and beyond (Europe, North America and the Persian Gulf), has been a tradition in Malawian communities (Ndegwa, 2015; Oucho, 1995).

Moreover, the internal and regional socio-economic and political contexts throughout the formal migration period were the driving factor for international labour migration from Malawi. From 1912 to 1923, Malawi witnessed great upheaval due to disease outbreak in cattle, the Spanish Influenza epidemic, loss of youth in the first world war, loss of agricultural production, and doubling of the state tax, which in turn triggered labour migration (Vail & White, 1989). From the mid-1930s, Malawian labourers had increased opportunity to migrate as the mining, farming, and manufacturing sectors of Northern Rhodesia (Zambia) and Southern Rhodesia (Zimbabwe) began recruiting workers from Malawi for their respective firms (Chirwa, 2002). Recruiting agencies were based in southern and central regions which helped expand labour migration all over the country; until then, migration was mostly dominated by people from the north (Groves, 2020). Moreover, Zimbabweans expected that Malawian labours would help improve their food production as the country was experiencing chronic food shortages in the aftermath of WWII (Chirwa, 2002). There was a high demand for labour at the regional level in farmlands, mines, and manufacturing sectors of South Africa, both northern and southern Rhodesia, Tanganyika (Tanzania), and within the tea and cotton estates of the Malawi

countryside (Chirwa, 2002). As such, the Nyasaland government became cautious about the loss of labour along with the growth of the tea and tobacco plantations throughout the countryside (Chirwa, 1992). The growing regional competition of farm and mine recruiters, and concerns to control independent migration, resulted in a tripartite agreement, the Inter-Territorial Labour Agreement (ITLA) between Nyasaland and Northern and Southern Rhodesia in 1936 and later that year with South Africa (Chirwa, 1992; Groves, 2020). The competition also raised the bargaining power of the Nyasaland government to ensure free transportation and demand better wages for migrants (Chirwa, 2002).

The Malawian labour market was influenced by the regional context and the increasing political power of South African and Southern Rhodesian farmers, specifically during the 1930s, the 1940s, and onwards (Chirwa, 1992). In the 1950s, a homeland tobacco and cotton production crisis, accompanied by low tea estate wages, and continued regional competition caused increased labour migration from the country. The decade also witnessed growing migration to southern and northern Rhodesia, with official records showing that the number of people getting IDs (generally understood as the intention to migrate) for Zimbabwe was higher than for South Africa (Chirwa, 2002). However, Malawi, in the 1950s, was not only the sender of migrant labour but also the recipient of a significant number of migrants from Mozambique and Portuguese Eastern Africa who came to work in their tea and cotton estates (Chirwa, 2002).

The 1970s witnessed the return home of Malawian migrants due to anti-Malawian sentiments growing in Zambia, and emerging military conflicts in Zimbabwe (Christiansen & Kydd, 1983). Likewise, the formal migration to South Africa was interrupted following a 1974 plane crash that killed 74 migrant workers en route to South Africa (Harington, McGlashan, &

Chelkowska, 2004). In response, the then-president immediately halted the recruitment process which affected 129,000 Malawians (Harington et al., 2004). Recruitment resumed in 1977; however, the number plunged to only 16,000 (Harington et al., 2004) and the momentum could not be restored. Though the growing dispute between the governments of Malawi and South Africa over the screening of prospective Malawian labourers for HIV/AIDS seemed to precipitate termination of mine migration, growing black unemployment and the crisis in the South African mining sector played an important role in ending formal mine migrancy in 1988 (Chirwa, 1997; Harington et al., 2004).

After the end of formal migration, the returnee migrants could not find better living standards in Malawi and aspired to return to South Africa (Chirwa, 1997). Moreover, the changing socio-economic and political scenario in both countries, post-1990, facilitated informal migration. In the mid-1990s, there was a change in governments in both Malawi and South Africa; that change, accompanied by improvements in transportation, entry of people from both countries in the transportation business, and the free movement of people within SADC countries facilitated informal migration (Banda, 2019). Since the 1990s, labour movement from Malawi to South Africa has been dominated by the informal nature of migration (Banda, 2019).

The post-1990 period also facilitated women's informal migration. During the colonial period, the formal mechanism of labour migration was gender-biased as women's independent movement for work was restricted across southern Africa, including Malawi (Banda, 2019; Crush, Williams, & Peberdy, 2005). Northern Malawi has a long historical legacy of labour migration of men to South Africa and neighbouring countries to work in the mines, farming, and manufacturing sectors (Chirwa, 1997). During the colonial period, some male mine workers

were able bring their wives to South Africa (Banda, 2019). Consequently, for many married male migrants, calling their wives to South Africa to accompany them became an indicator of success in the community, a practice which remains prevalent (Johnson, 2017). After the 1990s, women from northern Malawi have been increasingly migrating to South Africa, this includes migrants' wives, widows, divorcees, and school dropouts (Banda, 2019). Banda (2019) also observed women increasingly migrating independently from northern Malawi, not just following their husbands.

The migrants' network has a crucial role in facilitating the informal migration of men and women from Malawi in the post-1990s. Informal migration mostly occurs with the help of a network, comprising family members, friends, or relatives who can provide accommodation and aid in the job search when the migrant first arrives (Johnson, 2017). On subsequent trips, migrants would likely have their own employer connections and could also help facilitate the migration of their extended family or friends.

Informal migration has greater risks and challenges for migrants from low-income households from the time they make a migration decision including: collecting money to apply for a passport and getting it on time; travelling; finding a job upon arrival; working without getting caught by police; avoiding deportation; and remaining safe from xenophobic attacks. For some migrants from low-income households, migration preparation becomes a multi-year project; it may take years to collect money for passports and transport. Moreover, those who cannot afford to travel through big bus companies, such as Inter Cape and Munorurama, instead travel without proper documents and rely on small transporters-using uncharted routes to enter South Africa. These transporters deal with immigration officers and bribe them to allow the

migrants to pass; generally, those who do not have enough documents and means to travel legally pay 50 Rand at each police checkpoint (Nyirongo, 2019).

Geographically, Malawi is a transit nation with an illegal route to smuggle people from the Horn of Africa and East Africa (Maher, 2018; Ndegwa, 2015). Many migrants follow this same route to enter South Africa. There have been many incidents with migrants travelling through such uncharted routes, even losing their lives as transporters/smugglers confine them in containers to pass through border checkpoints (The Associated Press, 2020). Migrants who avoid the formal route have to avoid many obstacles while crossing the Limpopo river: crocodiles, hippos, police, helicopters, and armed thieves (Elford, 2009). But being able to cross the river does not mean that threats to their lives are over. Sometimes migrants are kidnapped for ransom (Frouws & Horwood, 2017). There are many cases of abuse and brutality against women irregular migrants who attempt to cross the border between Zimbabwe and South Africa through uncharted routes (Frouws & Horwood, 2017; Mtonga, 2019). Member states in the SADC region are aware of the issues but very reluctant to act on protecting migrants (Maher, 2018). Malawian migrants travelling to South Africa illegally also face similar challenges. While he was in South Africa, one of the returnee male migrants I interviewed, RM07, had to pay ransom for kidnappers to release his sister, who travelled through an uncharted route.

Even after they reach their destination, Malawians without legal status in South Africa live in fear of xenophobic attacks and deportation (Banda, 2019; Ndegwa, 2015). Between April 2013 and November 2014, nearly 5,000 Malawians were deported from South Africa (Ndegwa, 2015). Getting caught by the police and being deported, then going through the process of securing an altered passport to return as a new migrant – or seeking passage, yet again, through

uncharted routes to avoid border checkpoints – have become very common and migrants accept these circumstances as a way of life (Banda, 2019).

Despite the challenges migrants face at each and every stage of the migration process, people make migration decisions to overcome various socio-economic issues they face in their daily lives. In the context of people living in urban informal settlements, they face many problems such as: lack of access to schools and health care; lack of financial services; lack of adequate housing; lack of access to, or higher prices for, utilities such as electricity, sewage, and safe drinking water; inadequate or unstable income; and many more (Tacoli et al., 2015). On top of that, finding a job is very difficult; hence, many people depend on piecework, locally known as '*ganyu*'. These issues represent some of the major decision-making factors affecting labour migration from the study area.

This section has, so far, delved into a brief history of international labour migration, specifically through formal mechanisms in the pre-1990s era and informal migration in the post-1990s. The review itself clarifies how deeply rooted international labour migration from Malawi has been since the late 19th century. Accordingly, though limited in numbers, some scholars have documented the impacts of labour migration in Malawi. Scholars such as Chirwa (1992, 1997, 1998, 2002) have extensively researched the long history of labour migration and the impacts of migrant remittances in Malawi until the 1990s. His PhD research (1992), explored rural migration and its impact on fishing communities. He conducted 169 interviews in three lakeshore districts of Malawi: Nkhata Bay in the north, Nkhota-Kota in the centre and Mangochi in the south. The author documented that the retail trade and commercial fishing sectors along the lakeshore districts saw significant growth due to remittance investments during the formal

period of migration. Along the lakeshore districts, specifically in the southern and central provinces between the 1930s and 1950s, remittances were used to buy bicycles for fish trading and other types of trading activities. The increasing number of bicycle imports also became a source of revenue through bicycle licencing and creating local employment through the opening of bicycle repair shops at the markets, urban centres, and along the roads to the lake.

Consequently, people even decided to migrate so that they could buy bicycles. The northern district, Nkhata Bay, also saw increased investment in commercial fishing, retail trading, and migration financing. Moreover, he noted that commercial fishing was the sector that helped neutralize the adverse effects of the 1950s rural crisis. Eventually, remittance recipient families referred to migration as “Theba is Power” as they had seen significant improvements in their housing condition, material possessions, and children’s access to education. In Chirwa’s terms, “The popular saying: ‘theba is power’ does not necessarily refer to the activities of the TEBA, The Employment Bureau of Africa, the South African labour recruiting organization. It is used to refer generally to the ‘power’ of labour migration as an avenue of rural accumulation” (Chirwa, 1992, pp. 490–491).

Recently, Banda (2019), in his PhD research, explored the labour migration from northern Malawi, specifically from Mzimba and Nkhata Bay districts, to South Africa. He used oral, archival, and secondary sources to investigate the dynamics of labour migration from the study area. His findings indicate that improvements in the banking system, and availability of mobile transfer facilities in the post-1990s, have made sending money from South Africa significantly easier than in the past when migrants had to depend on postal services.

Additionally, advancement in the banking system and access to mobile devices and networks has

reduced transfer costs. His study also documented that improved technology and increased proceeds from South Africa resulted in better developmental impacts in the post-1990s than in the formal migration period through THEBA and WENELA. In terms of remittance investments, he finds that remittances are used in farm inputs; small-scale businesses such as grocery shops and maize mills; and construction projects such as houses for rent and rest houses (Banda, 2019). Typically, migrants' wives or relatives left behind mobilize the resources. However, his study also documented that some migrants still depend on transporters if the money is being sent to rural areas where banking and formal means of transfer are still inaccessible. He also noted that migrants from the later period comparatively stayed for shorter periods as they aimed to reunite with family as soon as they saved enough capital for investing in IGAs.

Moreover, Andersson (2006) looked at informal migrants and traders from Mzimba and studied the influence of migration on entrepreneurship, trade, and investment activities in the district. His study found that informal trade of electronics and goods in Mzimba has been shaped by the informal migration from the district to South Africa. Similarly, he documented that migrants, specifically ex-migrants to South Africa, have also invested in the transportation business for carrying people and goods from South Africa to Mzimba. The author found that the network of informal migrants in Johannesburg has become a contributing factor to the emergence of transportation links between Mzimba and Johannesburg. Another scholar, Niboye (2018), has investigated the impacts of migration on migrant-sending households in rural villages of Mzimba and found mixed results: positive in socio-economic changes and negative in terms of rising family problems due to the absence of migrant fathers or husbands.

Despite the long history of labour migration from Malawi, very few scholarly works have

so far explored the dynamics of migration on migrant-sending families, communities, and regions in Malawi. Those available have also focused on rural migrancy. As such, there is a gap in understanding international labour migration from the urban low-income context and the impact of remittances on livelihood, household food security, and IGA investments at the migrant's place of origin, which this study aims to fulfill. In filling this knowledge gap, this study contributes to the Malawian migration literature by enhancing the academic understanding of the impact of migration and remittances on three aspects of migrant-sending households: livelihood, food security, and entrepreneurship development, making the case of Mzuzu City, Malawi.

3.1.2 Remittances in Malawi

Remittances are a significant source of income for receiving families in Malawi. The World Bank estimates that Malawians sent about \$181 million US, in 2018, to their families back home, up from only about \$800 thousand US in 2000 (World Bank, 2020). Similarly, remittances as a share of GDP rose from 0.065 per cent in 1994 to 1.86 per cent in 2018 (World Bank, 2020). Though this figure is quite low when compared to other remittance-receiving low- and middle-income countries such as Nigeria, Egypt, Morocco, and Nepal, it may still be crucial to improve the livelihood of receiving families.

At the regional level, Malawi receives a significant inflow of remittances from South Africa (Table 3.1). The latest estimate from FinMark Trust shows a 400 per cent increase in remittance outflow from South Africa to Malawi from 2016 to 2021. Interestingly, due to advancements in technology, money transfer firms have recently become more efficient by

incorporating the latest available instruments of transfer such as direct cash transfer, transfers using debit and credit cards, online transfers, mobile wallets, and through bank accounts¹ (World Bank, 2022).

Table 3.1: South Africa to Malawi: remittance outflow in R million²:

Year	Total Remittances	Sent by Female Migrants
2016	800.3 (51.2M. USD)	13%
2017	1521.7 (97.36M. USD)	14%
2018	2275.6 (145.59M. USD)	14%
2019	3049.0 (195.07M. USD)	15%
2020	3283.8 (210.1M USD)	15%
2021	3202.6 (204.9M USD)	17%

Source: Remittances market assessment report 2022, (FinMark Trust, 2022)

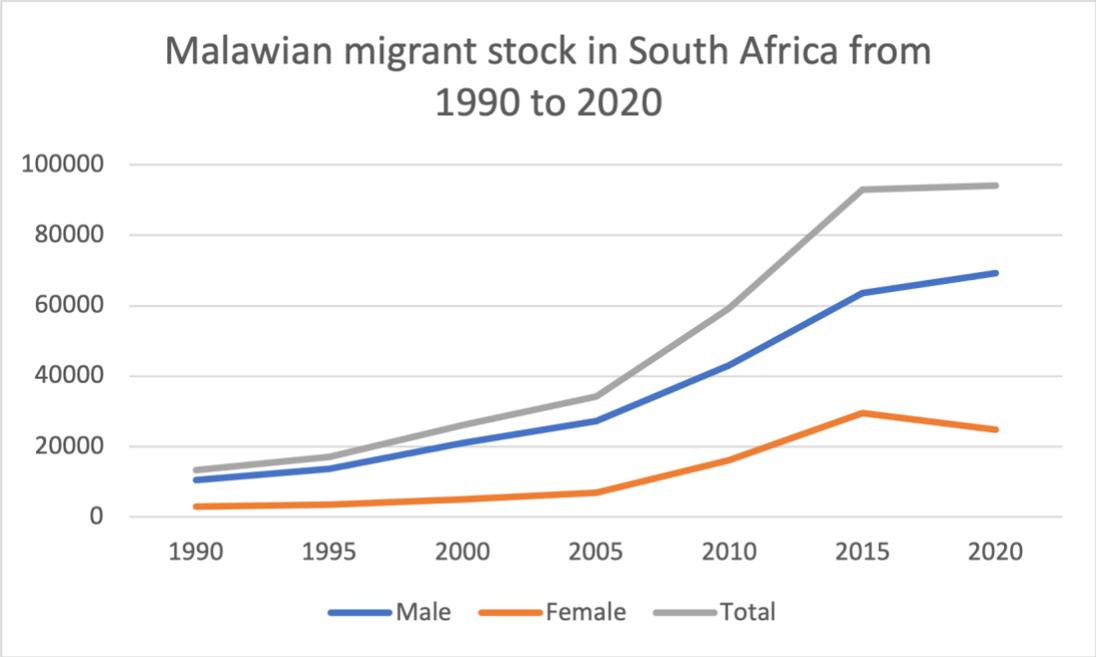
In terms of migrant stock, according to UNDESA, the total number of Malawian migrants in South Africa in 2020 was 94,119, out of which 26.33 per cent were female (Figure 3.1 and Table 3.2). In examining the trends of migrant stock of both sexes since 1990, there is a continuous increase in the total number of male migrants between 1990 and 2005, a sharp increase between 2005 and 2015, and a slight increase thereafter. Similarly, the stock of female migrants follows the same trend until 2015 but shows a slight decline in 2020 amidst the COVID-19 pandemic. Interestingly, the latest available FinMark's (2022) remittance assessment report estimates that 17 per cent of the total remittances (3,202.6 million Rand) were sent by

¹ Based on World Bank's Remittance prices worldwide data available at: https://remittanceprices.worldbank.org/corridor/South-Africa/Malawi?start_date=1648785600&end_date=1656647999

² The data is based on the exchange rate of USD55= ZAR860 (1 USD =15.63 ZAR)

female migrants from South Africa to Malawi in 2021 (Table 3.1). As per UNDESA data, about 26 per cent of the total stock of Malawian migrants in South Africa were female (Table 3.2). Calculating the stock of migrants is quite challenging. Different data sources show different estimates of migrant stock in South Africa. However, FinMark’s (2022) estimate of migrant stock was quite different than UNDESA’s; FinMark estimates a total of 216,515 Malawian migrants in South Africa in 2019 but still lacks the disaggregated data to show the stock of women migrants (FinMark Trust, 2022). The report also estimates that about 96.7 per cent of Malawian migrants do not have a work permit.

Figure 3.1: Malawian migrant stock in South Africa from 1990 to 2020



Source: UNDESA, International migration stock dataset 2020 (UNDESA Population Division, 2022).

Table 3.2: Malawian migrant stock in South Africa from 1990 to 2020

Year	Male	Female	Total	Female %
1990	10,401	2,935	13,336	22.01
1995	13,670	3,397	17,067	19.90
2000	20,974	5,051	26,025	19.41
2005	27,305	6,943	34,248	20.27
2010	43,034	16,174	59,208	27.32
2015	63,564	29,405	92,969	31.63
2020	69,342	24,777	94,119	26.33

Source: UNDESA, International migration stock dataset 2020 (UNDESA Population Division, 2022).

Regarding the channels used for sending money home, the informal flow of remittances could be in large amounts, but it is hard to capture the actual data because of the cross-border nature of migration. It was estimated that the amount sent through informal channels could be almost 50 per cent of the official flows (World Bank, 2006a). In recent years, however, due to advancements in the banking system and increased access to mobile phones and networks, banks and money exchange bureaus using the internet and mobile-based services have reduced the cost and time for transferring money from South Africa to Malawi (Banda, 2019; World Bank, 2022). A FinMark report on SADC remittance values and volumes estimates that about seven per cent of remittances were sent informally from South Africa to Malawi in 2018 (FinMark Trust, 2020). The South Africa-Malawi corridor is amongst the lowest informal money transfer corridors from South Africa to the rest of SADC (FinMark Trust, 2020). Interestingly, the informal transfer of remittances decreased by 59 per cent between 2016 and 2018 due to the enabling regulatory environment and good distribution networks. Another reason, Banda (2019) observed, was the introduction of money transfer services that are accessible to informal migrants as well, such as Mukuru. Mukuru is popular among Malawian migrants in South Africa due to its wide coverage

and low transfer fees; most importantly, informal migrants can create a profile and send money through it without requiring a passport (Banda, 2019). Informal money transfer bureaus still operate in rural Mzimba where formal money bureaus are still unavailable (Banda, 2019).

In the context of migrant households living in poverty, money sent home may not be enough to make investments in income-generating activities. The amount is basically used for household consumption. As food insecurity and malnutrition are the major issues of Malawian households (Stewart & Bell, 2015), migrant families tend to spend most of their remittances on food, leaving very little or no money for savings and investments. Such a situation cannot be changed without proper attention to remittances and household behaviour regarding the use of remittances, specifically in meeting their livelihood needs, accessing food, and investing in IGAs.

3.1.3 Introduction to Study Site: Mzuzu, Malawi

The field study was carried out in Mzuzu, Malawi, the fastest-growing city in the country. In the broader context, urban food security is an emerging issue in the cities of the global south and specifically in Sub-Saharan Africa where almost 59 per cent of urban people live in slums (UN-HABITAT, 2016). Crush and Frayne (2011) argue that urban food insecurity is a challenging issue of the 21st century specifically in southern Africa. Mzuzu is one of the three largest cities in Malawi and the regional centre of the Northern Region. Mzuzu falls within the administrative boundary of the Mzimba district – a major migrant-sending district of the country (Andersson, 2006; Banda, 2019). According to the 2018 population and housing census, the city has a total population of 221,272 and the highest intercensal growth rate at 5.4 per cent

(National Statistical Office, 2019). About 60 per cent of the residents live in urban informal settlements and 34 per cent live in poverty (UN-HABITAT, 2011).

Furthermore, food insecurity is a growing concern specifically among the urban poor in the southern African cities (Frayne et al., 2010). Mzuzu is no exception; a recent survey conducted by the Hungry Cities Partnership's (HCP) Combating Urban Poverty (CUP2) project on the household food security situation in the city finds 45 per cent of sampled households are severely food insecure (Riley et al., 2018). However, this study did not exclusively look at migrant households and the impact of remittances on household food security and entrepreneurship development. The study focused on household food (in)security; the remittance data was captured only when the sampled household reported remittances as a source of income. Similarly, remittances can be an added source of income for the families left behind to help improve their livelihood and food access and expand their income sources through investments in IGAs. However, the understanding of the linkages between migrant remittances, household food security, and entrepreneurship development in the context of rapidly urbanizing cities of the global south is very limited. To fill the research gap, as well as to enrich the HCP's CUP2 project, now rebranded under AFSUN's Food, Urbanization, Environment and Livelihoods (FUEL) project, I focus on Mzuzu. Mzuzu is an HCP partner and one of the three African cities where the FUEL project has been launched. As such, I investigated the household perception regarding the importance of remittances on their livelihood, improving access to food, and improving IGAs.

3.4 Research Design

This is an exploratory case study using predominantly qualitative research design to document the linkages between remittances, household food security, and entrepreneurship development in Mzuzu, Malawi. This research problem is very little explored and understood (Creswell & Creswell, 2018) in the context of Mzuzu. A case study is suitable when a researcher intends to seek answers to “how” and “why” questions on a social phenomenon and focuses on contemporary events and needs an “extensive and in-depth description of the phenomenon” (Yin, 2009, p. 4). This research concentrates on the contemporary issue of labour migration, remittances, and their implications on the livelihood of the migrant-sending communities – with a special focus on food security and entrepreneurship development. Addressing research questions on these issues requires an in-depth understanding of international labour migration from Mzuzu and also of migrant household perspectives on their choices to use remittances specifically in meeting their immediate needs, buying food, and investing in IGAs. Moreover, migration itself is a very complex social phenomenon that needs a deeper understanding of the migrant household’s overall socio-economic situation. To this end, in-depth interviews with migrant household representatives, returnee migrants, and key informants, as well as extensive field observation, are necessary. Hence, a case study is the best approach to fulfill the objectives of this research.

Furthermore, this study applies the philosophical lens of social constructionism to look at the migration phenomenon. Constructionist epistemology tells multiple truths about a phenomenon and believes that “meanings are constructed by human beings as they engage with the world they are interpreting” (Crotty, 1998, p. 43). Through this lens, meanings are created

with social interaction between the researcher and the participants through in-depth interviews. The understanding comes from individuals' interaction with the world they live and qualitative interviews bring different perceptions of the participants on the same phenomenon (Creswell, 2009; Crotty, 1998). As such, I used the social constructionist lens to bring migrant household and returnee migrant participants' perspectives on the importance of remittances in their livelihood, household food security, and IGA investments.

Guided by the constructionist lens, this research focused on the household level. Data was collected by administering in-depth, semi-structured interviews with migrant household representatives/heads and returnee migrants in order to have a nuanced understanding of peoples' lived experiences. Also, key informants from different sectors/organizations working with migrant communities or having expertise in migration and development and food security issues were interviewed. Field observation and interview notes/memos were taken to develop an in-depth understanding of the research problem. The data was first analyzed using the general inductive approach: finding the core meaning in the text, identifying themes most relevant to research objectives, and description of the most important themes (Thomas, 2006). NVIVO 12 software was used to help with coding. The final step included interpretation of the entire analysis (Creswell et al., 2003). The HFIAS and MAHFP indicator scales (quantitative) were captured from each sampled household after finishing the semi-structured interviews to better understand the household's food security status. The indicators were developed by USAID's FANTA Project and the scales were calculated using the project's indicator guidelines prepared by Coates, Anne, and Bilinsky (2007).

I had to revise the mixed-methods design that was proposed initially before the committee for approval. At that time, I was expecting to use the quantitative data captured by the CUP2 (now FUEL project of AFSUN) survey conducted in Mzuzu in early 2017. The initial plan of conducting the quantitative analysis using CUP2 survey data didn't work out. When I received authorized access to selected CUP2 survey data, I found that the survey did not capture enough data on migrant households. Though the main objective remained the same, some specific objectives were revised and so were the approaches to data collection. The revised design incorporated the qualitative approach where I focused more on exploring the narratives of each selected household regarding international labour migration, remittances, and the importance and impact of remittances on their livelihood.

3.5 Sampling

A combination of purposive and snowball sampling was applied to collect data from the field. The purpose of qualitative research is to purposefully select the locations and respondents for the study so that the researcher has a better understanding of the research problem and the research question (Creswell & Creswell, 2018). I selected the first key informant with the help of my colleagues at CCAP Mzuzu, my placement organization. Then snowball sampling was used to identify other key informants. Similarly, informal settlements were selected as per the information provided by the Mzuzu City Council officials and my contact persons affiliated with the University of Livingstonia. The research assistant I hired was also aware of the settlements in Mzuzu and had better ideas about the informal settlements in the city where the targeted households could be found. The key informants from the early interviews were also asked for

study areas to be considered. The area chief, or the block leader of each of the major informal settlements, was also contacted to inform them about the research and request their support in finding targeted households. The number of participants from each settlement was decided purposefully to ensure a wider representation of migrant households from different settlements. The snowball sampling was used to identify additional households – upon finishing the interview, each respondent was asked to suggest the households that fall within the research criteria. The same sampling method was applied to find returnee migrants engaged in IGAs. As I had to find households with at least one international migrant, and returnee migrant entrepreneurs, a combination of purposeful and snowball sampling was the best way to follow. Under such conditions, no other sampling methods would have worked. However, I acknowledge the inherent limitation of this sampling method. As the sampling method I used is non-randomized, the data may not be representative of the whole population. Hence, the findings can not be generalized to other contexts.

3.6 Data Collection

Multiple data collection tools were used for this investigation. This section explains the tools used.

3.6.1 Preparation for the field work

First, as per the requirement of the University of Waterloo, I received ethical clearance from the University of Waterloo's Office of Research Ethics (ORE#22984) before heading to Malawi for the field work. Second, as a Queen Elizabeth Scholar, my research in Malawi was also affiliated with the University of Livingstonia (UNILIA), Livingstonia, Malawi. As per the

requirements of UNILIA, I had to receive their ethical clearance as well. For that purpose, I hired a translator to translate information and consent forms, recruitment letters, and interview guides into both Chichewa and Chitumbuka languages. Attaching all the required documents, I applied to the UNILIA ethical committee and later had a presentation to the committee for ethical clearance. After receiving clearance (appendix 1) from the university, my contact person, Mr. Lovemore Zuze, a lecturer at UNILIA, helped me obtain an approval letter from Mzuzu City Council for conducting research in the city (appendix 2). It took about one month to achieve clearance from all these institutions in Malawi. Only then could the formal process of interviewing key informants, as well as visiting the targeted settlements, begin.

Two sets of interview guides were used: one for migrant household representatives and returnee migrants (appendix 6) and another for key informants (appendix 7). For returnee migrants, the same guide used for household interviews was followed but only the questions appropriate to returnee migrants were used. Before starting an interview, each respondent was assured of confidentiality and anonymity. Informed consent was taken and permission was obtained for recording the interview. Notes were taken to record the researcher's observation of the surroundings: respondent's house, room, and gestures made by the respondent during the interview. I took detailed notes from those who felt uncomfortable recording their interviews. Finally, the feedback letter was handed to the respondents.

3.6.2 In-depth semi-structured interviews with migrant households and returnee migrants

In-depth interviews are widely used in qualitative research and are helpful in “giving a human face to a research problem” (Mack, Woodson, MacQueen, Guest, & Namey, 2005, p.

29). In-depth interviews are carried out to allow respondents to share their lived experiences about the topic of investigation with the researcher. For this research, in-depth interviews focused on understanding the decision-making factors of migration, the importance of remittances in peoples' lives, the role of remittances on their ability to access food, and the challenges of channelling remittances into productive investments. The participants representing migrant households were asked about their observation of the changes in their ability to access food before and after they started receiving remittances. Moreover, to better understand the role of remittances on household food security, I also captured how each sampled household was doing in terms of HFIAS and MAHFP indicator scales (quantitative) after finishing the in-depth interview.

Before entering the field, I presumed it would be difficult to capture migrant households in the informal settlements of Mzuzu. However, after inquiring with contact persons and hiring a research assistant, I was more optimistic about finding targeted migrant households in the study area. When the research assistant and I visited the area chiefs and described the purpose of our visit, they readily supplied a list of migrant-sending households and even introduced us to the household members. As a result of their helpfulness, we were able to interview 42 migrant household representatives/heads mainly from the major informal settlements of Mzuzu such as Masasa, Chipitula, Mchengautauwa, Chingambo, and Zolozolo West, (Figure 3.2). Interestingly, 32 out of 42 respondents were women (Table 3.3).

In addition, after interviewing some migrant household representatives and key informants, I found it important to understand the perspectives of returnee migrants who were involved in some sort of income-generating activities after returning home. As the study aimed

to find linkages between remittances and entrepreneurship development, it was significant to explore stories of returnee migrants: how they were encouraged to create their own small businesses and how they eventually succeeded, and the challenges these entrepreneurs were currently facing for the sustainability and growth of their enterprises.

Fortunately, with the help of the Technical, Entrepreneurial and Vocational Education and Training Authority (TEVETA) officials of Mzuzu, some key informants, and my research assistant, I was able to track and interview 10 returnee migrants who were able to either invest in their own business start-ups upon their return or became self-employed utilizing the capital and skills earned abroad. The interviews focused mainly on the challenges they faced throughout the migration process, challenges of working abroad, reasons for returning and starting a business, challenges of establishing and running a business in Mzuzu, expectations of support from the government and other stakeholders, and the importance of remittances in their livelihood.

Figure 3.3: Study sites in Mzuzu



Source: Mzuzu City Council (2018).

Table 3.3: Characteristics of migrant household and returnee migrant respondents

Characteristics		Migrant Household Participants	Returnee Migrant
Gender	Male	10	8
	Female	32	2
	Total	42	10
Age Group	15-24	1	0
	24-49	19	6
	50 +	22	4
	Total	42	10
Occupation	Entrepreneur/self-employed	17	9
	Working full-time	3	-
	Working (Agriculture) part-time/casual/contract/seasonal	6	-
	Working (Non-agriculture) part-time/casual/contract/seasonal	2	1
	Unemployed and looking for work	0	-
	Unemployed but not looking for work	3	-
	Housewife	5	-
	Medically unfit, disabled etc.	3	-
	Student/Scholar/Child	3	-
	Total	42	10
Education	No formal schooling	1	-
	Some Primary	14	-
	Primary completed	2	4
	Some high school	12	1
	High school completed	11	5
	Post-secondary qualifications not university (diploma, or degree from technikon or college)	2	-
	No data	-	1
	Total	42	10

3.6.3 Field observation and informal conversations

Field observation helped me develop an understanding of the activities closely linked to international migration, remittances, and food security aspects in the city. Observation is a way “to understand diverse perspectives about the context, physical settings, or place in which

the research is based” (Finley, 2008, p. 888). Familiarizing with the research locations through observation helps a researcher gain an insider’s perspective and build rapport during the interview.

In Mzuzu, while visiting the households for interviews or even going for groceries from my residence, I frequently had to pass by money receiving booths, bus stations, the immigration office, and informal food markets in the city. Whenever I reached those places, I used to pause and observe. Specifically, the area in front of the Chanda Hotel in Mzuzu is the major junction of migrants where many transport companies’ ticket counters and offices are located. Even transporters bringing food and packages from South Africa stop at this location to distribute packages to migrant families. Every day, one can observe migrants leaning back on their luggage in front of the ticket counter of the Munorurama bus services – a bus company that connects Mzuzu and Johannesburg. A huge crowd of migrants returning from South Africa could be seen on Mondays and Thursdays, and migrants travelling to South Africa on Tuesdays and Fridays. Sometimes, transporters are seen distributing packages sent by relatives from South Africa to their families and friends in Mzuzu (see pictures in appendix 5).

Mzuzu is the administrative centre of the northern region of Malawi. As the regional immigration office of the north, Mzuzu Immigration Office serves six northern districts. Each time I visited the immigration office – for my visa extension process, for key informant interviews, and sometimes only to observe from outside the complex – the office was very crowded. The constant crowds here and at the nearby passport photo printing studio openly revealed not only people’s aspirations for international travel but also the depth of international migration from the northern region, including Mzuzu. It was easy for me to understand the

intensity of labour migration when many key informants, responding to a question regarding their observations about the trends of labour migration from Mzuzu, pointed to the people queuing outside the immigration office to apply for, or receive, their passport so that they could travel to South Africa and beyond.

Sometimes participatory observation became an opportunity to familiarize myself with the context of street vending in Mzuzu. Informal and quick conversation with vendors while buying vegetables informed me that most vendors live in informal settlements. Such conversations also helped me understand the importance of street vending in their lives. The area outside the Mzuzu Main Market is the main point where vendors perform their trading. The evening hours are the busiest as the movement of people becomes high after offices and businesses close for the day. However, vending in an undesignated area is considered illegal in the city; city officials sometimes use restrictive measures to prevent people from selling their goods in such places. Vendors being chased by the authorities is a frequently recurring scenario in the streets of Mzuzu. As such, vendors around these places always remain vigilant so that they can escape whenever city authorities arrive. Such observations helped me, during household interviews, to understand the depth of the issue faced by migrant household representatives who were also engaged in street vending.

3.6.4 Key informant interviews

I was fortunate to interview more key informants than my initial target. Altogether 37 key informants from different sectors were interviewed. Though there were some hitches while trying to interview senior-level officials of government initiatives for microenterprise

development, such as the Malawi Enterprise Development Fund (MEDF), I was able to capture the views of a wide range of key actors: academics, bureaucrats, NGO officers, social workers, community development officers, transporters, microfinance institution managers, and vocational training program officials (Table 3.4). Key informants play a central role in research by connecting researchers to the targeted community, as well as by providing insight into people’s livelihood (Fetterman, 2009). These key informants not only linked me to the migrant-sending households and returnee migrants but also shared their insight into the depth of migration, use of remittances, challenges of entrepreneurship development, the status of household food security as well as policy-level information on migration, remittances, and investment status in Mzuzu, Malawi.

Table 3.4: Characteristics of key informant interviewees

Gender	Male	30
	Female	7
	Total	37
Age group	15-24	0
	25-49	27
	50+	10
	Total	37
Occupation by sector	Government/parastatal/autonomous body employees	15
	Private sector/transportation	4
	Local government representatives	2
	Academics	6
	Journalists	2
	NGO program officers	5
	Banking/Microfinance employees	3
	Total	37

3.6.5 Field Notes/Memos

I took field notes during interviews to record the participant's gestures that cannot be captured in the recordings, my observation of the spatial setting of the interview place, the type of house (grass-thatched or iron sheets) and the availability of furniture and electrical equipment in the house. These notes also included my initial thoughts about the potential codes and themes, as well as my additional thoughts and analysis of the interview after returning to my residence, where I completed the notes and converted them into memos (Firmin, 2008). If there was any discrepancy in the interpretation based on the interviewee's response and the observation of the interview settings, I clarified with my research assistant, and asked for his observation as well, to ensure that we were capturing the narratives properly.

3.7 Analysis

Data collected through key informant interviews and semi-structured interviews with migrant household representatives was analyzed in textual form. Data was fine-grained with an in-depth analysis of the responses by using mainly the general inductive approach (Thomas, 2006). This approach is widely used in qualitative research and "the outcome of an inductive analysis is the development of categories into a model or framework that summarizes the raw data and conveys key themes and processes" (Thomas, 2006, p. 240). This approach helps draw the core meaning from the texts that are appropriate for the research objective and describes the most important themes of the study (Thomas, 2006).

To make the data ready for analysis, I first transcribed all interviews. After transcribing, I had a raw data file of interview transcripts consisting of approximately 400,000 words. Given the

sheer volume of text data, I used NVIVO 12 to assist me in analyzing the data. In the NVIVO platform, I first uploaded the transcribed interview files and interview notes. In the next step, I read some interview transcripts to identify texts related to objectives. Transcripts were read thoroughly to have an idea for coding and developing themes. After identifying some themes, I created those themes as nodes in NVIVO and started applying those nodes to each interview transcript. Throughout the process, I allowed themes to emerge and develop whenever I felt that new themes and sub-themes were needed. The themes generated were related to decision-making factors of migration, frequency of remittances and their use, remittances and livelihood, remittances and access to food, remittances and investment, and challenges of remittance investment. Finally, themes were analyzed and interpreted to generate meanings (Creswell & Creswell, 2018).

Themes were developed inductively from the transcript, that is from the bottom. But the deductive approach was also applied when, after developing the themes, I looked back to the data for more supporting evidence. Hence, the analysis was done with '*complex reasoning*' (Creswell, 2013, p. 45), following the inductive procedures in the beginning and deductive thinking when the analysis proceeded.

3.8 Researcher's positionality and reflexivity

About myself

The first time I visited Malawi was in 2014 to fulfill the mandatory field placement requirement for a degree in Master of Development Practice at the University of Waterloo. My interest has been in the international development field, and I always aspire to enhance my career

as a development practitioner. Travelling to Malawi, a country in Sub-Saharan Africa and one of the least developed countries in the world, was a great opportunity to understand the socio-economic conditions of people and their livelihood. That was my first travel to any country in Africa. The visit changed my perception of the way we were introduced to Africa in the international development discipline: poor, backward, and violent. Upon landing and taking my first steps at the Kamuzu International Airport, I found the landscape very familiar and bearing some of the same vegetation and soil types found in my birth country, Nepal – whose readily available red soil, commonly used to build houses, bears a striking resemblance to the red clay in Malawi. In addition, the very peaceful and welcoming Malawians changed my perception and I felt like I knew the place very well. I got a chance to visit some rural villages and that provided an opportunity to understand rural livelihood, too. I loved having direct conversations with farmers' groups during the field trip. That very feeling – of the sense of place and interaction with farmers – motivated me to examine whether I could be of some help to people living in poverty. When I left Malawi after three months, I felt destined to visit the place again.

At the beginning of my PhD studies, I was planning to base my research in Nepal, looking at migrant remittances and the challenges of channelling them into productive investments. However, I received an opportunity to become involved in the Hungry Cities Partnership's research project, Combating Urban Poverty (CUP2), as a Queen Elizabeth Scholar and decided to focus my research in Mzuzu, Malawi, to study the nexus between remittances, food security and entrepreneurship development. The CUP2 project, now FUEL, has been launched in secondary cities of Malawi, Namibia, and Cameroon, focussed on research, training, and policy advocacy on food security. Northern Malawi, specifically the Mzimba district where

the city of Mzuzu is situated, is recognized as one of the migrant districts of Malawi. The lack of any research examining such linkages in the Malawian context, and the close connection to the country that was developed during my first visit – a sense of place, and my desire to understand the Malawian society in-depth – helped me make that decision. Before leaving for Malawi for the field work, I told my 5-year-old son that I decided to go to Malawi, a country in Africa. He said, “Baba don’t go there.” I asked why not, then he replied, “because Africa is not a safe place.” A five-year-old boy going to senior kindergarten had a belief that **“Africa is not a safe place,”** the same portrayal that I had before my first visit to Malawi. That conversation made me think that first we need to change this very perception that is deeply constructed in our society.

Reflexivity

The Researcher’s position/positionality may affect different phases of the research. It may affect the field work while collecting data, may shape the nature of the researcher-researched relationship, and the researcher’s background may affect data interpretation, presenting findings and conclusions (Berger, 2015). Reflexivity is the self-appraisal which means “turning of the researcher lens back onto oneself to recognize and take responsibility for one’s own situatedness within the research and the effect that it may have on the setting and people being studied, questions being asked, data being collected and its interpretation” (Berger, 2015, p. 220). As such, I recognize that my positionality as a researcher – an outsider often called a *Mzungu* while doing field work in Malawi, my gender, my privilege as a person with better access to education, an immigrant who moved to Canada from Nepal in the early 2010s, and as someone with work experience in the field of poverty alleviation and community

development – may have affected different stages of the research process and outcome.

However, I was very cautious about my positionality throughout the entire process of this research project.

Self-reflexivity is also a way of creating rigour and trustworthiness (Berger, 2015; Dodgson, 2019). A reflexive researcher needs to comment mainly on two things: “past experiences” and “how the past experiences shape interpretations” (Creswell & Creswell, 2018, p. 184). My selection of the research topic for the thesis also relates to my past experiences working in the field of poverty alleviation and entrepreneurship development through community-based approaches. So, my emphasis has always been on supporting communities to enhance their livelihood through participatory, bottom-up approaches. In that sense, my focus during my field work was to understand the Malawian community in depth and be able to suggest policy recommendations that facilitate migrant communities to utilize remittance resources for their maximum benefit.

Moreover, doing social research as an outsider is a challenging task for a researcher. No matter how close I feel to Malawi, I was an outsider doing my research work in a place with a different cultural setting, without having the ability to speak local languages. I believed I could understand their feelings because I have experienced poverty and deprivation during my childhood and worked closely with marginalized communities as a community development practitioner at the grassroots level. However, I was often called a *Mzungu* (a white person) while visiting the communities. That very word “*Mzungu*” instantly changed my perception and positioned me as a privileged person, clearly exposing a social division between the researcher

and the respondent. I had the challenge of demonstrating through continuous engagement that I was genuinely concerned with their situation and wanted to listen to their stories.

During the interview process, my keen interest in listening to their stories and understanding their perspective by situating myself in their position helped me develop a close connection with each respondent. According to Mauthner and Doucet (2003, p. 419), “Situating ourselves socially and economically in relation to respondents is an important element of reflexivity.” This helped me have an in-depth conversation with the participants through increased rapport, resulting in most interviews lasting between one-and-a-half and two-and-a-half hours. Through such efforts, I was trying to assimilate into the targeted society and gradually become an insider, able to reflect on insider views in the analysis (Creswell, 2013). Sometimes I experienced in-depth interviews resulting in transformational movements – the interview process inspired people to efficiently manage remittance resources – even though I was not using any such methods. It may be because transformative research intends to draw the “interviewee’s attention to particular issues associated with the research topic” (Finley, 2008, p. 887).

I kept memos/field notes after each interview to reflect on the overall meeting and my learnings from it. The reflexivity continued to the analysis phase. In recognizing that my positionality may affect the interpretation, I read transcripts and imagined myself in the participant’s position in order to have a better understanding of their responses using a voice-centred relational method of data analysis (Mauthner & Doucet, 2003). I also revisited each interview memo/note along with the corresponding interview transcripts to better interpret the data and ensure trustworthiness (Groenewald, 2008). I strictly relied on the accounts of the

respondents captured using more open-ended questions, key-informant interviews, overall field work activities, contemporary scholarship, and my reflexivity to ensure the systematic gathering and analysis of the data.

3.9 Limitations

Despite the contribution made by this research in understanding the relationship between remittances, household food security, and entrepreneurship development, it is not free from limitations inherent in qualitative research. For example, this dissertation is based on a small sample size that does not represent the larger population of migrant households and the returnee migrants of Malawi. Qualitative semi-structured interviews take a longer time to finish and demand more resources to cover a larger population. I had to complete my field work within four months and the first month passed quickly. While waiting ethical approval from the University of Livingstonia and research approval from the Mzuzu City Council, I was able to do little more than gain an understanding of the field in which I hoped to conduct my research. Despite the time and resource constraints, I exceeded my initial target of interviewing 30 migrant households. A total of 52 semi-structured interviews were conducted, including 42 migrant household representatives and 10 returnee migrants.

Migration itself is a complex social phenomenon that needs a deeper understanding of the migrant household's overall socio-economic situation. To this end, in-depth interviews with migrant household representatives and returnee migrants, key informant interviews, and extensive field observation such as money transfer booths, bus stations carrying migrants to South Africa, and transporters delivering food packages helped develop a better understanding of

the research context and the study area (see appendix 5 for photos). Moreover, the semi-structured interview guide facilitated intensive conversation with the participants that helped capture an in-depth understanding of labour migration and its impacts on the various aspects of people's livelihoods.

Another limitation was that interviewed returnee migrants were purposefully selected from those who invested remittances in small businesses or were self-employed after returning home. The aim was to explore the conditions that helped returnees establish a business start-up after returning home. Moreover, the returnee migrant entrepreneurs were selected to understand the conditions that helped channel remittances into IGAs. As such, their accounts may not necessarily represent the accounts of other returnee migrants who were unable to make any such investments in Mzuzu. Hence, the findings of this dissertation should be understood in the context of migration from urban low-income households and returnee migrants who made investments in IGAs in Mzuzu, Malawi.

Chapter 4: Importance of remittances to people's livelihood

4.1 Introduction

Migrant remittances have the potential to impact various aspects of people's livelihood. Studies have documented improvement in the livelihood of remittance-receiving families due to the increased capacity to access consumer goods, food, medicine and health care, education, investment in long-term capital projects, purchase of land, and construction of houses and businesses (Afaha, 2012; Chirwa, 1997; Sunam & McCarthy, 2016). These improvements have direct or indirect implications on poverty reduction. This chapter delves into the importance of remittances to the livelihood of receiving families, including the gendered dimensions of migration. The analysis is based on observations of respondents about the changes incurred in various aspects of their livelihood, mainly in their quality of living conditions and socio-economic status due to migration and remittances. Despite many challenges migrants face throughout their migration process, there have been noticeable impacts of migration and remittances on their household situation as explored in the following sections.

4.2 Remittances and quality of living conditions

This section delves into the impact of remittances on the quality of life of migrant families left behind. The changes in quality of living conditions are explored based on the observations of migrant household representatives and are discussed in four points: first, changes in housing conditions; second, living a Mzungu life; third, reduced burden to the family; and fourth, remittances and access to education.

4.2.1 Changes in housing conditions

In Malawi, the majority of housing units are traditional and semi-permanent (Government of Malawi National Statistics Office, 2019). Based on the materials used, houses are generally classified into three types: traditional, semi-permanent, and permanent (Government of Malawi National Statistical Office, 2017). A grass thatched roof is most common in traditional houses. Semi-permanent dwellings are described as either having a grass thatched roof or mud-brick wall. As per the Malawi population and housing census in 2018, traditional and semi-permanent houses comprise almost 60 per cent of the total housing units in Malawi (Government of Malawi National Statistics Office, 2019). As such, any investments in housing by people living in temporary and semi-permanent houses are meant for ensuring the basic standard of living. Interestingly, due to remittances, most of the households (24 out of 42) experienced changes in their housing situation. The examples of improvements were basically upgrading from mud walls and grass-thatched roofs to standard bricks or burnt brick walls and corrugated iron roofs. The houses under construction were easily noticeable while visiting migrant households for the interviews.

In addition to housing improvements, possession of electronic goods like smartphones, televisions, refrigerators, hot plates, and music systems are some common responses made by many participants to a question about the importance of remittances in their livelihood. A male in his mid-fifties had a son and two daughters working in South Africa. He reported having a timber brick house before his children went to South Africa. His family has since upgraded to a cemented house with iron sheets roofing. They also owned electric appliances, a TV and a refrigerator, and most importantly, the family was living a better life than before. While

responding to the importance of remittances for his family, he replied, “First, we had just [a] timber brick house. Now, after we got support from our children, we demolished that old house and constructed this standard brick house” (MHH 07).

Some migrant families who previously lived in rented houses became able to either build their own home or were at least, able to purchase a plot of land where they had a plan to build later. Moreover, some families were also receiving rental income from the residential units built using remittances. A female respondent in her mid-fifties was living in a rented house with her granddaughter. She had a daughter who migrated to South Africa in 2014 in search of better opportunities. Before migration, the daughter was engaged in the clothing business as well as doing piecework. The participant managed to buy a plot of land in the Luwinga area using money sent by her daughter. While responding to the question of whether she would have been able to buy that land without any support from her daughter, she replied, “It would have taken more years to acquire that land, but now we did, we have the land as she is in South Africa... And [soon] we will start building a house” (MHH25).

Another migrant household had two family members working in South Africa. The respondent was a mother in her late forties whose son migrated to South Africa in 2013. The same son later sponsored his wife in 2014. The respondent reported receiving remittances every two to three months. She was also involved in some small income-generating activities like selling vegetables and charcoal. While comparing the physical condition of her house before and after her son went to South Africa, she said:

At first, before my son went to South Africa, I could not build this house because the money I could get from the business and the money I could get from the village bank, that whole amount was going directly to buy food. But right now, I am receiving the

remittances [and] I use the remittances for food ... and, the money I get from my business and the village bank contributes to finishing my house (MHH11).

The new house was a permanent structure made of cement, burnt bricks, and an iron roof. The increased income from remittances made it possible for her to construct the house; however, the windows were yet to be installed and she was planning to complete them once she had money. While answering the question about how she was able to build her new house, she replied, “I got that courage because I receive money from my son to buy food that helped to invest business income and village bank savings to build this house” (MHH11). This excerpt shows the indirect impact of remittances on housing; specifically, the added income from remittances helped channel income from other sources to build a new house. Besides, she was receiving a rental income of MWK 13,000 from her two old houses as an addition to her household income source.

Similarly, a female participant in her early sixties who had two daughters working in South Africa also relied on remittances for renovating and upgrading her house. When responding to changes she observed after her daughters' migration, she said, “There is a big difference. Of course, we already had iron sheets on it [house] but [we] didn't have a cement floor. Now, I have a cement floor and [I am] also expanding the house” (MHH05).

Interestingly, an improvement in the housing situation was the most common observation of key informants when responding to the importance of remittances for receiving households. For instance, in the observation of a key informant, a female in her early forties, working as a social development worker at an NGO in Mzuzu:

Maybe you cannot see that impact within Mzuzu because Mzuzu is already urban. If you had gone outside Mzuzu in the rural areas, you would see the impact. They had good and beautiful houses, and sometimes, even solar power is there. Sometimes, if you go to a

village, you cannot imagine that this is just a mere village just by looking at the beauties. So, they have brought development within the communities (KI03).

She was the firstborn among eight siblings, six of whom were migrant workers in South Africa. As such, she had closely observed the importance of remittances for migrant families. Similar was the observation of another key informant, an officer at the social development department, a government office in Mzuzu. She also had one brother in South Africa. Her observation about the importance of remittances was:

In terms of remittances, there are certain Villages that have really improved because they're having permanent houses, meaning they have iron sheets, there is a cemented floor, and solar electricity in their houses. So, the household situation of the migrants' households has improved (KI07).

Generally, housing investment was made only after fulfilling other immediate needs. Households first prioritized food, education, utilities and taxes, and farming before making any investments in housing projects (Table 4.1). For most families, remittances alone were not enough for investment in housing. However, some families who received a good amount in remittances built a new house with bricks/burnt bricks and iron sheets and rented the old house. Moreover, some households were already investing in housing for rental income. However, building a house was also a multi-year project for many households as remittances were not enough to complete construction at once. While visiting the migrant-sending households for interviews, I also observed many incomplete houses, and respondents were expecting to complete them depending on the availability of remittances.

Table 4.1: Remittance use

Sectors (sub-themes)	No of households (42)	No of references
Food	30	30
Education	19	20
Farming and Farm Inputs	19	21
Utilities and Taxes	17	17
Housing	8	9
Investment	7	10
Clothes	6	6
Health care	4	5
Rent	4	4

Note: frequency of mention of sub-themes by migrant households and returnee migrants based on NVIVO 12 coding)

In the above excerpts, the obvious answer while responding about the importance of remittances was improvements in housing conditions. Such responses indicate that having a good house (permanent house) with goods and materials bought from abroad is considered an indicator of prosperity for migrants and their families and development for the community. Such progress would not have been possible without migration. In the context of Malawi, the majority of houses are either traditional or semi-permanent and low-income families always face challenges to upgrade their dwellings due to a lack of resources (Government of Malawi National Statistics Office, 2019; UN-HABITAT, 2010). Improved housing conditions have a broader impact on development. Improved living conditions through improved housing enhances human well-being (de Haas, Castles, & Miller, 2020). In the Malawian context, migrant households regard themselves as doing better than non-migrant households in the neighbourhood in terms of material possessions, not necessarily having enough wealth but simply being able to eat well, live in a good house, and have imported materials in the house (Chirwa, 1997). These improvements in people's lives represent both intrinsic and instrumental parts of development. Based on interviews with migrant families, key informants, and field observation, being able to

build a new house or replace the grass thatched roof with corrugated iron sheets has great intrinsic value to migrant households and the community they live in, it is not only a matter of pride but also an indicator of success.



Picture 1: Changes in housing condition

(Rented house of MHH16 on the left and a new house being constructed by the household on the right)

4.2.2 “I am living a Mzungu life”

[Now] I am living a Mzungu life. I could still be living in that grass-thatched house. Now, I am living in the house with iron sheets, sitting on the sofa and having bread with tea for breakfast, lunch, and dinner..... life is easy now (MHH08).

At the household level, in many developing countries across the world, the positive impacts of remittances have been observed in various aspects of livelihood such as nutrition, food, health, living conditions, housing and rebuilding, and business investments (Atuoye et al., 2017; UNDP, 2009; World Bank, 2016b; Wu, Neilson, & Connell, 2022). In the context of migration from low-income households, those are the sectors where households tend to use remittances most; the long-term effect of remittances seems more promising for many migrant households than in the short-term (de Haas, 2007; World Bank, 2016b). The above excerpt was

the expression made by a female participant in her late sixties, when responding to a question about the changes she had observed in her life due to remittances. It had been more than a decade since she began benefitting from cash or kind remittances sent by her family members in South Africa. Her elder son first migrated to South Africa in 2008 at the age of 23. He later invited his wife to join him in 2016 and sponsored his brother in 2017. Before her first-born son's migration, life was quite challenging for her, but she had been managing by street vending. She remembered how difficult it was for her to raise school fees, even by selling vegetables and maize flour at the flea market for the whole day:

I had to face a lot of problems then because I had to stay a whole day at the flea market buying and selling tomatoes and vegetables. I was also doing that process of making flour and selling maize flour. I had a lot of problems paying school fees (MHH08).

However, after the migration of her first son, she began to see improvements in her life. She built two houses using remittances from which she was making MWK 40,000 as rental income per month. Her house was full of furniture and electronic devices bought from South Africa such as a TV, a nice set of sofas, a refrigerator, and an electric oven. Her improved livelihood would not have been possible without remittances.

Moreover, in kind remittances were equally important for many migrant households. Generally, families receive blankets, food packages, smartphones, and music systems from their household members working in South Africa. Even a little support from in kind remittances sent by migrants brings profound satisfaction and becomes a matter of pride for families. One example is the case of a female respondent in her late sixties (MHH17), who was living with. She had a son working in South Africa. She shared how important those in kind remittances from her son were:

I have a very big advantage of my son going to South Africa. He has improved my life a lot. Because, at first, I was struggling. I didn't have blankets. Though he sends those blankets once in a while, the way I sleep [is better than before]... [I sleep] at a nice place [referring to the good night's sleep she was getting]. Moreover, he has helped his siblings [with school fees] so that they should be staying in their own house. Though he does not send money today, the things he sends [in kind remittances]... the soap, sugar, those things would have cost me a lot (MHH17).

Moreover, she believed that she was still alive because of the support she had been receiving since her son migrated in 1997. After the death of her husband in the early 1990s, taking care of six children alone would have been impossible without remittances. In that context, while responding to a question that required her to imagine the household situation without remittances, she replied:

*Because the life of a human being is God who keeps it and plans everything. I know for sure if I didn't have this son in South Africa, I could have been in great problems. For example, my health. I need to be eaten good food, so it means maybe **I could have died some years back**. Because he is in South Africa, he takes care of me, so I don't have so many problems. But if he hadn't gone to South Africa, my life could have been worse (MHH17).*

Generally, migration was considered a contributing factor for the spread and prevalence of HIV AIDS in Southern Africa; migrant involvement in sexual networks made them and their families back home vulnerable to HIV (Nicholas et al., 2016). However, the above excerpt indicates that migrant remittances can also have a positive impact on the health of family members living with HIV through improved access to healthy and nutritious food.

Another positive impact of remittances could be seen in the education sector. Investments in education were one of the major priorities of many migrant households; the second most repeated answer of participants while responding to a question about the use of remittances was education (table 4.1). A female participant in her late thirties observed the importance of

remittances in terms of increased access to school and being able to sustain herself in the city.

Otherwise, her life could have been different. In her words:

If we didn't have received remittances, I don't see myself here because even my kids couldn't have gone to school. Even the cows we have [in the village], we could have already sold them. Maybe I would be selling vegetables by now. Maybe we could have gone back to the village (MHH09).

Primary education is free in Malawi but secondary education is expensive and beyond the reach of many low-income families. Inaccessible higher education has resulted in a huge gap between the rich and poor (JICA, 2012); less than 10 per cent of children from the lowest income quantile can continue secondary education (World Bank, 2010). As such, it is always a challenge for many low-income families with secondary school-aged children to earn their living while sending children to school. However, migrant families have the privilege of additional funding to pay for education.

In cases where households were obliged to spend remittances on different sectors to fulfill their immediate requirements, including schooling their children, the remittances they received were not enough to make investments in income-generating activities. However, the added assistance in the form of cash and kind remittances brought them a comparatively better life than before because they were able to eat well, sleep well, live well, and send their children to school. The feelings such as “living a Mzungu life,” and “I could have died some years back,” indicate the profound effect of remittances on the livelihood of migrant families. This study's finding corroborates the findings of Andersson's (2014) study in Ethiopia and Quartey's (2006) study in Ghana; these authors have documented increased household welfare due to remittances, as well as increased resilience during economic shocks.

Moreover, the heads of sampled households for the study migrated from surrounding rural villages of Mzimba and other districts to Mzuzu in search of better opportunities. Interestingly, their adult children decided to be migrant workers in neighbouring SADC countries, mainly South Africa. Most of the households still have land and property in the villages, and they often use remittances to buy fertilizer to cultivate in their rural farmland. This is another interesting fact and needs further research to explore the migration phenomenon: rural to urban migration, first, and urban to international migration, later.

On the other hand, the above excerpts from the interviews with participants MHH08 and MHH09 raise two contemporary issues: first, they question the way street vending is perceived in society even if the livelihood of many low-income households depends on it, and second, the expensive higher education system makes low-income families vulnerable even if they are doing their best to earn a living. The issues of street vendors are explored under the challenges of remittance investment in chapter 7. Likewise, section 4.2.4, “Remittances and access to education,” further explores the role of remittances in accessing higher education.

4.2.3 Reduced burden to the family

Unemployment and underemployment has been a growing concern in Malawi. Most of the workforce in urban areas engages in informal work, mainly low-skilled, low-quality, and informal jobs (Gondwe, Kasiya, Maulidi, & Timanyechi, 2020). The lack of skilled human resources, job market infrastructure, as well as resources to coordinate and implement youth employment programs, are major challenges the country is facing (Gondwe et al., 2020).

According to the latest population and housing census in 2018, 18.5 per cent of the total labour

force (in the 15 to 64 age group) were unemployed (Government of Malawi National Statistics Office, 2019). Similarly, a school-to-work transition survey conducted by ILO in Malawi, in 2014, found that although 70.9 per cent of youths were employed, 77.5 per cent were underutilized and working only a few hours per week (Mussa, 2016). The unemployment or underemployment of working-aged youths increases the breadwinner's burden in low-income households. Some respondents observed that migration brought a positive effect on their livelihood by reducing this burden. The respondents argued that their unemployed, working-aged youths were not only able to earn their living but also able to send remittances. For instance, one migrant household respondent (MHH37), a female in her early forties, had two brothers-in-law working in South Africa – one migrated in 2010 and another in 2014. She experienced more burden on herself and her husband before their migration because they were unemployed and dependent. But after they went to South Africa, she could ask them for support if the family faced any food problems. She expressed her observation about the importance of migration and remittances as:

At first, they were just staying; we had to feed them. If we asked them something, they would say, "we don't have [anything]." For food, they were relying on us. But now, if you face anything like food problems, we call them and, [even] with just a little amount, they will assist us (MHH37).

Similarly, in the case of another migrant household (MHH13), the respondent was a female in her early forties and mother of five children. Her husband and elder son were in South Africa; her husband migrated in 2007 and the son in 2017. Her 18-year-old son was with her when we visited her house. He had just finished high school (form 4). He was assisting the mother and sometimes taking a lead while answering questions during the interview. Responding to the question about the importance of remittances for the family, the son said:

It could have hardened the life of the mother here because all the children would have been dependent on the mother. We do not have any business which can support us. The whole family depends on remittances. So without remittances, our life could have been hard (MHH13).

Interestingly, in cases where economically dependent offspring indulged in substance abuse – mainly alcohol and marijuana – migrant families seemed satisfied when that child started supporting themselves after migration, even if they weren't sending significant funds back home. For instance, a participant had two migrant sons – one in South Africa working as a driver in an Indian establishment and another in Zimbabwe living at a family friend's house and doing piecework. The parents (participant and his wife) decided to send both sons abroad to separate them from their peers who often engaged in substance abuse. As such, the participant seemed quite relieved, even though they had not received support from their sons as expected. While responding to a question about the potential consequences if his sons had not gone abroad, he expressed his feelings as:

Oh, maybe he would have been arrested by the police, he would have gone mad..... that you know peer pressure, drinking, smoking ...all those sorts of things... so ... But they are now at least depending on their own (MHH38).

When answering a question about how often the family received remittances, he said, “Of course not much, not much [from the older son who is in South Africa] ... [and] from the younger son, we do not get anything, and we even do not expect from him” (MHH38). These excerpts show that the family seemed satisfied forgoing remittances as they found great relief simply knowing their sons were able to earn their own living.

The above case indicates that sometimes migration is also seen as a family strategy to disconnect children from their peers who are involved in activities that society considers “taboo” – substance abuse, specifically alcohol and marijuana. In recent years, there have been increasing

trends of alcohol consumption among adults, young adults and even school-aged children after the introduction of cheap liquor sachets in Malawi; unemployed youth often indulge in sachet consumption ((Eide et al., 2013; Hoel et al., 2014; Zverev, 2008). When parents were more concerned about such behavioural and moral issues in their children, they saw migration as a remedy with an expectation that their children would be responsible when they had to find their own living in a foreign land. As such, family members seemed somehow satisfied even if they were not receiving remittances as per their expectations.

In the case of Mzuzu, the findings suggest that the importance of migration and remittances in reducing the burden of families left behind can be in two ways: direct and indirect. Directly, remittances eased the lives of women household heads by decreasing their financial burden. Indirectly, families experienced a reduced burden even without remittances as the household members who were either dependent on parents, or substance-dependent, migrated away.

4.2.4 Remittances and access to education

Another sector where migrant households observed positive changes was in their increased ability to send their children to schools. Investment in education can bring positive changes in people's livelihood through improved knowledge and skills that ultimately enhance employment and earning potential (UNDP, 2009). As per the responses of migrant household representatives, education was the second major sector, after food, where they used remittances, as shown in table 4.1.

After elementary school, sending a child to high school was a challenge for many low-income families as it was hard for them to afford the tuition fees. Many respondents believed that being able to afford educational expenses, specifically for secondary education – even to send children to expensive private schools in some cases – was also an indicator of improved livelihood. One example was the case of a female respondent in her late thirties who had four school- and college-aged children aged between 11 and 23. Her husband had been working in South Africa since 1998. While responding to the question about the impact of remittances on her livelihood in comparison with other community members, she said:

Here is a big difference because most of them are renting whereas we live in our own house. I can see most families are unable to send their kids to school because of not being able to cover the school fees. [However,] My kids are able to go, and I am able to pay their school fees (MHH09).

She had even hired a part-time teacher to teach her children after school. Further explaining the importance of remittances, she said, “I pay water bills, electricity bills, Go TV, and we pay part-time school fees (employing a part-time teacher for kids when they come back from school).” Similarly, another participant was an entrepreneur in her mid-thirties who had a timber shop at the local Vigwagwa market. I visited her stall for an interview. She had her husband and a sister in South Africa. In response to a question about her livelihood without remittances, she reported:

If I stopped receiving the remittances, I would not have big problems, but it means I would take my children out of school as the fees are high in their current school. I will enroll them in another private school that I can afford. So, there will be that change. But with my business, I will still work hard [and manage] (MHH34).

She pointed out the importance of migration for allowing her to send her two high school-aged children to a better private school that would not have been possible without remittances.

In some cases, migrants send tuition fees directly to the school and pocket money to the student. Another respondent was a female street vendor who reported receiving financial support for her children's higher education from her migrant siblings (one brother and two sisters) working in South Africa. She had been selling popcorn and roasted groundnuts in the streets for many years to manage money for food and rent. A widow in her late forties, she had five children; the three elder ones were pursuing post-secondary studies. The first-born son was a recent graduate of a medical school and awaiting government employment. Medical education generally requires a great deal of investment; she used remittances to pay MWK 400,000 fees, per six month semester, for four years. The remaining two children were pursuing college and university studies. Interestingly, all educational expenses were being covered by her siblings working in South Africa; they had been sending tuition fees directly to the schools and pocket money to the respective students. While responding on the importance of remittances for making educational expenses, she replied, “[for] education.... lots of help ... without them [migrant brother and sisters] I cannot manage” (MHH14).

For some households, remittances were the only hope for future educational investments. Some households, particularly those having older children ready to enroll in high school and above, had an expectation that their relatives working abroad would help them with tuition fees and other education costs. For instance, a migrant household representative, a woman in her early forties, had a son who would be eligible to join form 1 (secondary school starts in form 1

and ends at form 4). When asked how she was planning to send her son to form 1, she said, “I can’t afford his cost [school] unless he [the son] manages to get it from his [migrant] uncle” (MHH 37). The respondent was expecting support from her migrant family members (two brothers-in-law working in South Africa) so that she could send the son to high school next year.

Families already enjoying the privilege of receiving remittances were hopeful that one day their life would be better once their investment in education paid off and their children started earning after completing their studies. Let us take the case of the same respondent who had three children pursuing higher studies with the help of three siblings in South Africa (MHH14). While responding to a question about how important the support from her brothers and sister was for her, she said: “my life would have been very difficult with no hope. Right now, we have hope that at least in 2-3 years [from now] when my kids start working, life would be better” (MHH14).

In the context of Mzuzu, access to education was not only a decision-making factor of labour migration but also a major sector of remittance investments (Table 4.2). Migrant families used remittances to cover educational expenses for children of the family or their extended family including: uniforms, books, and other miscellaneous fees at the primary level and tuition fees and other educational expenses at the secondary and post-secondary levels. As such, many migrant-sending households and the households in their extended family, experienced improved access to education. Similarly, remittances were the hope for many households not only to improve their access to higher education but also to improve their livelihood in the near future. The case of MHH14, where migrant remittances made it possible for the respondent’s son to graduate from medical school, was very intriguing.

Table 4.2: Decision-making factors for migration

Sub-themes	Migrant household (42)		Returnee migrants' (10)	
	Number of respondents	Number of mentions *	Number of respondents	Number of mentions*
Problem accessing food	23	27	4	4
Unemployment	14	15	3	4
To support children's schooling	13	14	2	2
Low income	13	14	1	1
In search of better opportunities	13	13	4	5
To support family	11	11	0	0
Family and social issues	10	10	2	2
Housing	8	9	0	0
Poverty	8	9	0	0
Capital for investment	4	5	6	7
Peer pressure	4	4	1	1
Fertilizer	3	3	0	0
Utility bills	3	3	0	0
Low secondary grade	2	2	0	0
Business not working properly			2	2

* Frequency of mention of sub-themes by migrant households and returnee migrants based on NVIVO 12. In some cases, households having more than one migrant reported decision-making thematic factors more than once.

Improved access to education is one of the indicators of human development. Migration and remittances are most likely to have a positive impact on education, health, income, and consumption but the impact is more complex and depends on the specific context and time (Atuoye et al., 2017; UNDP, 2009; World Bank, 2016b; Wu et al., 2022). Even the implication of remittances on education in Mzuzu contrasts with the rural villages of Mzimba because, as per the observation of some key informants, youths from rural areas were increasingly dropping out of school and migrating to South Africa. One key informant was the community development program director who had also served as a member of the committee comprising government departments and NGOs that campaigned for female education. While visiting villages for the

campaign, the committee observed the adverse effect of migration on girl's education. He observed:

... We have been affected quite a lot because of the school dropouts of girls [in villages]. Because, these guys who go to South Africa, they come back ... girls are attracted to them ... they just leave school and get married. They are [migrant guys] economically well so the girls get attracted. So, where we have [been] affected is the education part, the school dropout rate of girls has increased (KI08).

Dropping out of school and following the path of migration seems to be a contemporary problem in rural areas of northern Malawi (Banda, 2019); and this could be an interesting topic for further investigation. Despite remittances helping many urban families afford higher education, the perception in the rural villages of getting jobs and earning more in South Africa becomes one of the reasons for dropping out of school and becoming a labour migrant. The problem in the urban areas seems a bit different. Being unable to secure the required grade in form 4 – to be eligible for admission into post-secondary school – or afford higher education costs, were some of the causes of labour migration from Mzuzu (Table 4.2). However, migrants also invested in their siblings' secondary and post-secondary education which resulted in improved livelihood. One example was the case of MHH08 where the migrant elder son supported his three younger brothers' education; after completing their education, the brothers were able to stand on their own. As such, the impact of remittances on education is very complex but the increased motivation and capability to provide education to children or siblings can be regarded as the most intriguing aspect of the labour migration system of Mzuzu. The findings of this study support Zhunio, Wishwasrao, and Chiang's (2012) study on the impact of remittances on health and education in origin countries based on household studies conducted in 69 low- and

middle-income countries. These authors documented that remittances had positive effects on secondary-level school enrollment of older children.

4.3 Remittances and socio-economic status

Migration and remittances have the potential to enhance the social and economic well-being of families left behind (de Haas et al., 2020). Improved well-being can also be an indicator of improved status at the community level. Many respondents reported that they experienced improved dignity in society mainly due to improvements in housing conditions, material possession, and an increase in the ability to make necessary contributions/donations in the community. This section explores the socio-economic changes experienced by migrant households and shows how having a family member working abroad matters at the community level under two sub-themes: change in people's perception and ability to make charitable contributions.

4.3.1 Change in people's perception

Migrant households experienced a change in community behaviour following the gradual improvement in their livelihood due to remittances. The respondents mainly indicated two aspects that made them notice such changes. First, improvement in their economic condition as they were able to construct a new house and send children to school and, second, improvement in their community status as they were able to facilitate the migration of other adults from their community and family network. Some participants even regarded more guests visiting their household as an indicator of increased status. Interestingly, having a family member abroad is generally considered a symbol of improved community status.

Firstly, the type of house owned by a family carries great importance in the Malawian community. Throughout my field work in Malawi, I observed that being able to build a new house and send children to high school were key indicators of improved status in the community. Similarly, housing was the spontaneous response of many participants regarding the impact of remittances. For instance, the response of a migrant household participant, a female in her late twenties who had a sister in South Africa, was:

I don't see any difference. if you have been able to build a new house then the community sees the difference..... But as I have not been able to construct one, I have not seen any differences in my role at the community level (MHH01).

The above excerpt indicates how one's ability to build a new house is linked to improved social status. Improvements in housing condition are easily noticeable, too. Moreover, some participants regarded their ability to send their children to private school as proof of doing well socio-economically, like in the case of MHH09 discussed above in section 4.2.4.

In Malawi, most houses are either traditional or semi-permanent (Government of Malawi National Statistical Office, 2019). Similarly, in urban informal settlements, a majority of houses are traditional and semi-permanent, and such dwellings are in need of renovation (UN-HABITAT, 2010). Informal settlements are also home to many low-income families, and they generally face challenges in renovating their houses due to a lack of resources (UN-HABITAT, 2010). In such a context, giving priority to migrant families that are able to invest remittances in improving their housing conditions, and relating that to improved economic status, seems quite justifiable.

On the other hand, such understanding may also indicate how the poor remain neglected in society. The responses of some participants revealed the difficulties poor people face from a

society that neither pays them any attention nor offers any respect. In the observation of a female participant in her late sixties:

When they [people in the community] see that you are looking better than others, they respect you which they don't when you are poor. For example, those people see our situation before our son went to South Africa and now ... because they have seen a change in our status, that's why those people come to visit us and ask for help. If we were not the way we are right now, it means, they wouldn't have come to us (MHH22).

The above excerpt shows that migrant households who experienced deprivation in the past found themselves in a position, to some extent, to help other people in the community. They observed a significant change in their status in society, even following only a subtle change in their lives through remittances. Other respondents noticed more people visiting their households to ask for support. In the experience of a female respondent in her late thirties, who has a brother in South Africa:

There is a change in the surroundings ... in neighbour's behaviour because when you are poor, no one would come to you and say help me, please. But when they see the changes in the economic situation, they ask for support (MHH29).

The experience of the participant who earlier reported being able to send her children to a private school and hire a private teacher, was similar. She observed her increased importance in the community as she began receiving donation requests after her household situation started improving due to remittances. She said:

In the community, there is a big difference I could see. For example, at first, there are some services that send cards [invitation or donation requests for any community event or project], and they could not send me even a card because my condition was not good. But right now, they do send those cards to me. They send that card with a purpose because they know I have something in my pocket. For making decisions [at the community level], they ask me as well, which they didn't before (MHH09).

Secondly, some migrant families became facilitators by establishing a migration network. They provided migration information, experience, and also connected those in the community

who wanted to send their children to South Africa with their own children, who had already made the journey. With such a role in the community, they found improved social relations as well as additional importance in society. For instance, a male respondent in his late forties, whose one son was in South Africa, experienced improved importance in the community when people began asking for his assistance in sending their family members to South Africa. He was also a block leader chosen by the people living in one of the sample settlements in Mzuzu. He shared this observation:

Some other people do come to us to understand why and how to send their children to South Africa. ...From this community, I assisted about two or three people. They went to my son's place and my son supported them to find a job (MHH10).

When asked if that contribution helped him in the community, his response was, “It has helped me a lot because some other families are like being relatives now because we have helped their children to go to South Africa” (MHH10). Interestingly, for some households, the increased number of guests in the house was a symbol of making satisfactory progress. Such was the experience of a migrant household respondent, a man in his mid-twenties, who observed more guests visiting his house than before – an indicator that they were doing well. He said, “At first the relatives were not visiting us, but now they are visiting. It means there is that change now” (MHH35). As such, though remittances were not enough to fulfill all the expectations of migrant families, a subtle improvement in their livelihood due to the added income from remittances has made them realize their increased importance in the community.

In some cases, having at least one family member in South Africa could also be a social privilege. People generally believed that families with members working internationally had good socio-economic status, whether or not their household condition was improving. While

answering a question about whether he had observed any change in the behaviour of community people towards him because he had one son in Tanzania and another in South Africa, the view of a male respondent in his mid-sixties, was:

They [people in the neighbourhood] see that we have a kid in Cape Town and another in Tanzania. So, they see that life is a bit simple for us. That's the way they see it. But when it comes inside the house, that's not the way life is (MHH21).

In 2018, his family only received remittances of MWK 20,000 from the son in Cape Town and MWK 15,000 from the son in Tanzania. However, having other sources of income (a pension of MWK 23,000 per month and some money from rearing pigs), his household condition seemed somewhat manageable, even if he did not receive much in remittances. As such, the above excerpt indicates that migration is taken for granted as the reason for improvement in socio-economic status no matter whether the family is receiving remittances. Their observation about changes they have noticed in their community status indicates the general perception of people towards migration and how deeply rooted it is in the community. Moreover, during my field visit, I observed a strong temptation toward South Africa among the youth in Mzuzu. For instance, I remember my conversation with a taxi driver, with whom I used to get rides to Lake Malawi. In my observation, he seemed to be making good money in his profession, but he always used to talk about South Africa. In his perception, “South Africa is Money” and if he had the money for transport and a passport, he would have already gone to South Africa. Such findings may also be linked to a “culture of international migration” where a society regards migration as something required by an adult to become successful (Massey et al., 1998). A similar situation has been observed by Connell (2008) in Niue, a small island nation in the South

Pacific with three-quarters of its native-born population living abroad, specifically in New Zealand, where migration is seen as inevitable for economic benefits.

However, it is also evident that the effects of migration and remittances in development are contextual (de Haas, 2012). In Mzuzu, such contextuality could be seen at the household level. Some households never or rarely received remittances after migration, and some households received remittances only once a year. Such households did not experience any significant impact on their livelihood. Households that put their whole effort into covering the processing costs for sending at least one member to South Africa, and saw no support afterwards, observed their situation further deteriorate. One migrant household respondent, a female in her late fifties who never received any support from her son who migrated to South Africa in 2014, was still repaying the loan she took at that time to cover his passport and travel expenses. Since the departure of her son, she had been struggling to repay the loan. When comparing the change in her household situation before and after the migration of her son, she replied:

On the community level, I can be the first or second to the poor. Because most of the houses in the community are well built. Myself, I am not even managing to renovate my house. No, at the community level I am very poor..... There are so many families who are getting better because of their children being in South Africa. But to us, we have had found a problem since we sponsored him. Because what we expected is not what is happening; we ended up borrowing the money [for him] which we are even failing to pay back (MHH03).

The case of MHH03 may be a representative case of many migrant households that borrow money to cover migration costs and never receive remittances afterwards. In a similar situation, another household decided to send their daughter to South Africa in 2017, when they did not receive the expected support from the son who migrated to South Africa in 2014. Later, the daughter started sending remittances from which the family was able to buy a plot of land.

However, to send another member abroad, households need to have the financial capacity, which was not possible in the case of MHH03.

The case of MHH03 indicates a condition of “resource backwash,” as observed by Moniruzzaman and Walton-Roberts (2018) in Bangladesh, where debts are incurred to cover migration costs but cannot be paid back with remittances for several years. In such cases, the implications of resource backwash could bring severe livelihood consequences to the migrant-sending household. However, many other households that took loans to finance migration (Figure 4.1) reported being able to pay back the loans within one year, even though the interest rate was quite high. For example, MHH34 took 80,000 MWK from a friend and paid back 110,000 within two months of migration, with an additional 30,000 to cover interest. Similarly, MHH35 took a loan of 145,000 MWK from their village bank and paid back 200,000, including interest, within six months. Most households did not have to take loans because the cost was covered either by their network of family or friends already working abroad or by the earnings made from piecework and small businesses (Figure 4.1). A few other households sourced funding by selling cattle, maize, or land (Figure 4.1). As such, resource backwash was not extensively observed in the sampled households in Mzuzu.

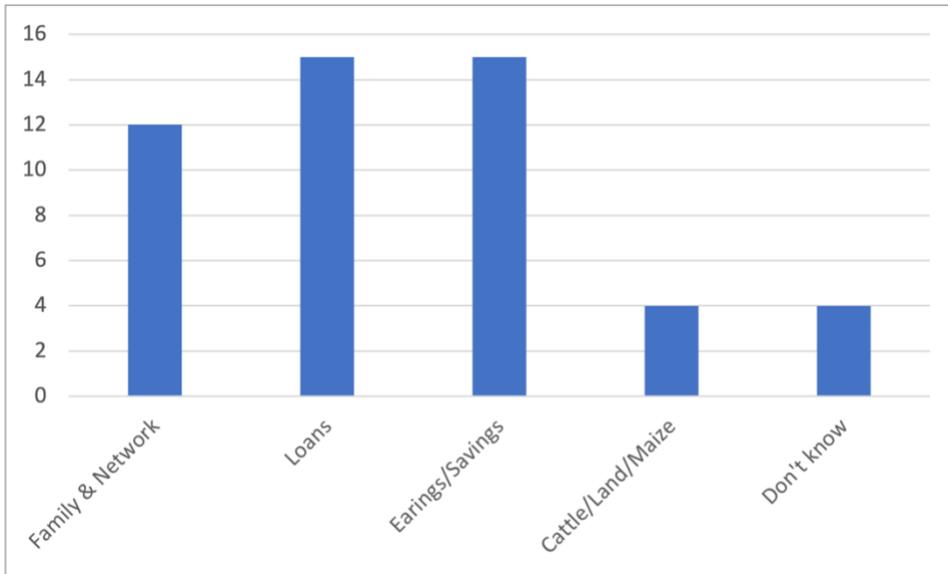


Figure 4.1: Total references on the funding sources for migration

(Note: total referenes are higher due to multiple responses N=42)

To sum up, each selected migrant-sending household had its own experience, and the scale of changes brought by migrant remittances varied depending on the household context. Despite this, the volume of remittance support was a determinant in such varied experiences; households receiving support multiple times a year had positive views towards the impact of remittances and households never receiving support, or receiving it very occasionally, did not experience any significant change in their livelihood. However, most households experienced increased respect and dignity in society by having at least one family member working abroad, even though they had not received enough remittance funding to have a meaningful impact on their livelihoods.

4.3.2 Charitable contributions

Some migrant households reported that they could make contributions to the community more easily than before. For instance, a female participant in her late sixties, when answering a question about her ability to make contributions to the community, said:

...not that very much in the community, but to my church. Before my son went to South Africa, I wasn't able to pay the monthly money we pay at church. Sometimes when he sends a lot of money, I take maybe MWK 6,000 of that money and contribute to the church. But mostly, I pay 10 per cent of the income to the church. The contribution ranges from MWK 12,000 to 20,000 per year (MHH17).

Many other respondents shared similar stories of improved ability to contribute to their respective churches. Another female respondent in her early sixties said, “There is a big difference because at first, we were not able to help at the church. Now, you can see that... whenever we have money [remittances], we buy something and give it to the church like forks and cups” (MHH22).

Moreover, some migrant families contributed to local development initiatives and supported the schooling of orphans in the community. While responding to a question about her participation in community-level development initiatives, a female respondent in her mid-forties reported participating and contributing more than before. Sharing her experience, she said, “I haven't calculated how much I paid [contributed] over a year. But I do pay whenever they say contribute to the road construction, I do pay for the church things, and also pay school fees for orphan kids” (MHH 18). Similar was the case of another migrant household respondent, a female in her early forties whose daughter migrated to Tanzania in 2016 as a domestic worker. She reported receiving cash and in kind (clothes) remittances three times a year. When responding to a question about the changes in her ability to make charitable contributions, she said: “[I feel]

more comfortable to contribute now than before.... The importance of everything has increased [after the daughter started sending support].” She also experienced an increasing number of people showing their interest in migrating to Tanzania and asking for her support.

Another sector where migrant families felt changes was in their capacity to make funeral donations in the community. In Malawi, funeral support is a cultural obligation practiced all over the country that involves providing financial, moral, and material assistance to the deceased family (Chinsinga, 2004). Migrant families found themselves better off than before to contribute on such occasions. For instance, a female participant in her late forties noticed an improved ability to support such causes because of having remittances as a source of income, said:

At first, I was trying to contribute but it was very hard for me. But now as I receive remittances, I do contribute. I contribute a lot when there is a funeral. If there is a funeral, they contribute house by house.For the funeral, what they do is when they come, they also ask for flour. I give them flour and contribute MWK 200 on top of that (MHH 11).

Charitable donations are often mentioned in literature while exploring the role of diaspora in origin countries (Orozco & Ellis, 2014). It is also evident that members of the diaspora make significant contributions to the philanthropic organizations of their home countries, although distant migrants are more likely to be motivated by altruism than recent migrants who have obligations to support the family first (Tchouassi & Sikod, 2010; UNDP, 2009). The case of Mzuzu indicates that remittance money had eased the finances of receiving families and allowed them to fulfill some community obligations such as funeral donations and church contributions. Despite the fact that the money they received was not enough to fulfill all their livelihood challenges, they experienced an increased ability to make such contributions, which would have been difficult (or impossible) without remittances. As such, small donations gave a feeling of

profound satisfaction to the migrant families in Mzuzu, by which they experienced improved importance in the community. One of the reasons for this may be due to the very religious nature of Malawian people, which can be easily noticed during any informal conversation; they consider being able to contribute to social causes as a matter of pride. They mentioned God many times during the interview while relating every up and down in their lives to God's will. They also felt very proud of being able to make monthly contributions to the church of their affiliation.

It is an interesting finding that living in a good house and being able to send children to school are major indicators of status in the community. Many respondents reported that they experienced improved dignity in society mainly due to improvement in conditions that can be clearly noticed in the community, such as: the construction of a new house or renovation of an existing one; accumulation of material possessions like music systems, hot plates, refrigerators, and smartphones; and increased ability to make necessary contributions to social causes, particularly to the church and funeral donations. Interestingly, older female participants who had at least one migrant son or daughter, were the ones experiencing the most notable changes in their ability to make such charitable contributions, specifically to the churches they follow and during funeral events. Such impacts of migration and remittances in migrant households made the families living in Mzuzu realize their improved social status and dignity in the community.

Moreover, it is worth noting that migration not only helped enhance the prestige of migrant family members but also showed the positive effects of migration to other households in the community, like in the case of MHH10. Many scholarly works emphasizes that remittances can increase inequality by excluding those households that do not receive remittances

(Canterbury, 2010; Lipton, 1980; Torres & Carte, 2016). However, the evidence of migrant-sending households facilitating the migration of other community members, (the excerpt of MHH10 presented above), and even being able to support the community to some extent, indicates a possible equalizing mechanism.

However, the stories of every migrant household may not be the same; changes in socio-economic status largely depend on the way the community has observed migrant household situations before and after migration. For some households, their livelihood deteriorated after migration of their family member if they did not receive remittances as expected or were unable to repay the loans taken to cover migration costs.

4.4 Role of women in migration and livelihood

Though women were restricted from migrating during the colonial period in southern Africa, women are increasingly becoming active participants in labour migration in the post-1990s (Crush et al., 2005; Lefko-Everett, 2007). In Malawi as well, women migrating abroad for work were restricted during the formal migration period, before the 1990s, and were only able to accompany their husbands as housewives (Banda, 2019). However, post-1990s, women have been increasingly and independently moving abroad for work, specifically to South Africa (Banda, 2019). According to the latest population and housing census in 2018, women emigrants comprised nearly one-fourth of the total non-return emigrants from Malawi. Out of that, almost 13 per cent migrated to work as domestic workers and about 20 per cent followed their families (Government of Malawi National Statistics Office, 2019). In Mzuzu as well, most migrant households selected for this study had at least one female family member that had migrated to

South Africa or Tanzania, either by following their husbands or setting out on their own – out of 87 total migrants from 42 interviewed households, 40 were female and 47 were male.

Interestingly, 34 female migrants out of 40 were working in paid employment (respondents did not have information about the work status of the remaining six migrants). Such data indicates that women are active participants of labour migration from Mzuzu. This section explores female migration in Mzuzu and its effect on women's empowerment mainly through two aspects: one, as recipients of remittances and, another, as active participants of migration.

Firstly, women were often the receivers and decision-makers on the use of remittances. Out of the 42 migrant household representatives, 32 were women. Most women were receiving remittances themselves and also making decisions to use them according to their needs. One was a respondent in her late forties whose son and daughter-in-law were migrant workers in South Africa. While responding to a question about whether she had the freedom to make decisions on the use of remittances she received, she said, "Daughter, [living with her after the death of her husband], receives money. First, he [migrant son] calls me that he has sent money and then the daughter goes to collect it. [Then] I do make decisions with my daughter" (MHH11). Likewise, in the case of migrant household MHH08, the participant responded to a question about the person responsible for deciding on the use of remittances received by saying:

Most of the time, I make the decision. Usually, I call them and tell them I have these problems, and I don't have this. So, they send money according to the problem. For example, I tell them I have to buy some bags of fertilizer, which means they have to send money to buy fertilizer. Because fertilizer is very expensive, they send money according to the market price of fertilizer. If I want soap, this means I receive less money (MHH08).

Her case indicates that the respondent had the privilege of asking for and using remittances as per her household need. Similar was the case of another female participant in her

late thirties. She used to receive remittances and made independent decisions to use them when her brother and his wife were both in South Africa. However, her sister-in-law began making decisions on the use of remittances after she returned in 2017 [she stayed for two years and worked as a housemaid]. She said, “At first, I was receiving and making the decision. But now, the in-law [the wife of her migrant brother] does receive and make the decision.” However, in both situations, the decisions were made by women. Out of these 32 female respondents, 22 reported that they could independently make decisions for the use of remittances.

Secondly, women were active participants of labour migration either by following their husbands or moving independently. Some women who migrated and worked abroad were economically capable of starting their own businesses after returning home. One example was the case of a female participant in her late twenties who migrated to South Africa in 2010. She returned in 2013 and started a clothing business by investing her remittances of MWK 200,000, in total. During the interview, she reported regularly travelling to Zambia once a month for business purposes. She was able to take responsibility for her three school-aged brothers and pay their tuition fees with the help of her migrant sister and her own business income. She said, “After the death of my father, I was able to cover the education cost through my business income and the remittances support received from my sister” (MHH01).

Interestingly, there was another case of a female participant, MHH30, doing cross-border business specifically in clothing. Mainly she travelled to Tanzania to purchase second-hand clothes to sell in Mzuzu. Other female participants also expressed interest in cross border business if they could collect enough capital for initial investment.

Moreover, some women migrants, specifically single mothers and divorced or abandoned women, became able to make their living through migration. For them, the option of becoming a migrant worker provided both strength and hope that they could raise their children and provide a better education as a single parent. As such, migration has empowered them to become economically independent and capable of facing livelihood challenges. For example, in the migrant household MHH26, the migrant daughter, now in her mid-thirties, made the migration decision after she was abandoned by her husband and had the responsibility of a son, aged 11. The son was living with his grandmother (the participant). Remembering the conversation with the daughter before making the migration decision, the respondent, a widow in her mid-fifties, pointed out two reasons:

I see two things. Firstly, here in our country, finding a job is a big challenge. So, she [the migrant daughter] went there for a green pasture. Secondly, the way I see is [the thing] that happened to her [life] ... she just wanted to go far away and didn't want to see him (the husband) again ... things like that. But especially, she saw that the whole family was under me. So, she decided that "Let me go, try ABC... and support you... I don't want to be your burden. Instead, [I] want to help you. Let me go. If you want to help me, please support me to find a passport [money to apply for a passport]" (MHH26).

Similar to this was the case of another respondent, a woman in her mid-fifties who was living with her grandchild. When remembering the decision-making factors of migration, she said, "When she finished school, she had a child...so then she decided like going to South Africa will make her life... She needed a job. Since then, she had an ambition going to South Africa" (MHH25). Likewise, for another migrant household (MHH19), the respondent, a woman in her mid-fifties who had a daughter in South Africa, said that the marriage breakdown compelled the daughter to go abroad so that she could take care of her children properly.

Because then she was working with Chipiku plus [grocery store] so the salary she was receiving was not enough to take care of two kids. She was married before and got

divorced. So, she decided to go to South Africa so that she could be helping her two kids (MHH19).

The story of another migrant household was similar too. The respondent was a female in her mid-thirties, who had a migrant sister in South Africa working as a housemaid. The sister had three children whom the respondent was looking after. Every month her sister was sending support to cover the school fee and lunch costs for the children. While explaining her reason for making the migration decision, she replied, “she got divorced, she has three kids ... for her, supporting kids was very difficult [while staying here]” (MHH34).

Moreover, many respondents reported that their daughters or daughters-in-law had followed their husbands to South Africa. Interestingly, these women migrants were working in their respective destination countries even though they were following their husbands. There were only two cases (MHH09 and MHH33) where the migrants' wives, who had travelled to South Africa to reunite with their husbands, did not work. Other than that, 34 women migrants out of a total of 40 were working. Out of 34 working women, 20 were working as housemaids. This figure includes the women migrants who followed their husbands.

The excerpts presented above support the findings that women, specifically single mothers, abandoned or divorced, are making migration decisions and moving independently across the border to find a greener pastures. Moreover, these cases also indicate that migration has provided hope for women who encounter problems in their family life, suggesting that they can also raise their children independently by becoming migrant workers. Women moving independently has also been documented by Banda (2019) in his study in the Mzimba and Nkhata Bay districts of northern Malawi. The author found that women, specifically widows, divorcees, and school leavers, are migrating independently for various purposes such as

employment and collecting capital for investment. The author observed a shift in women's migration since the 1970s, "from women left behind to women who accompany their husband to women as autonomous migrants" (Banda, 2019, p. 139).

Interestingly, the case of Mzuzu also shows that migration and remittances have helped attain economic freedom for many women, including those facing problems in their family relations. Divorced women, single mothers, and women abandoned by their husbands found the strength to deal with their livelihood challenges through migration. As such, labour migration has become a hope and an opportunity for women experiencing family breakdown to become financially independent. Moreover, women left behind also experienced increased decision-making power on the use of remittances. Consequently, women's participation has become a crucial part of the contemporary international migration system of Mzuzu, as even the women migrants who followed their husbands had increasingly and actively engaged in the formal or informal labour market in their destination. Women were empowered not only by being able to decide on the use of remittances sent by their husbands, sons or daughters working abroad, but also by being active participants of labour migrancy. As such, it is reasonable to argue that migration has become a means for women's empowerment.

Though these findings may not be significant enough to draw a definite conclusion in the broader context, as the research was done with a limited number of households, it gives a glimpse of contemporary women's migration from the study area. The positive impacts of migrant remittances on women's economic and political empowerment have been documented by some studies in Sub-Saharan Africa. For instance, a study conducted by Sambo (2016) using the panel data across 21 African countries, found a positive impact of remittances on women's

economic and political empowerment in Africa and specifically, in Sub-Saharan Africa through increased economic participation.

4.5 Conclusion

The analysis demonstrates that remittances improved the livelihood of migrant households through improvement in their physical living condition, increased access to education, reduced family burden, and improved status in the community. Migrant households used remittances to improve their physical living condition as an investment by which they could expand their income source through rental income. Both cash and kind remittances helped remittance-receiving households eat well, sleep well, and live well, and that ultimately resulted in increased satisfaction for migrant families left behind. Likewise, improved capacity to invest in children's education, and even make charitable donations, were some other more intriguing changes experienced by migrant households. Next, towards the gendered dimension of migration, women were found empowered not only by being able to make decisions on the use of remittances sent but also by being active participants of labour migrancy. Specifically, single mothers, and abandoned or divorced women were making migration decisions and moving independently to the other side of the border to find a greener pasture, challenging the pre-existing belief that women only migrate when accompanying their husbands. As such, migrant families experienced a significant change in their socio-economic situation. However, the impact of remittances on the livelihoods of families left behind is largely positive but contextual as some households found themselves with no satisfactory progress from migration and remittances.

Chapter 5: Assessing the relationship between remittances and household food security³

5.1 Introduction

This chapter delves into the relationship between remittances and household food security, specifically focusing on the access component; the access component also captures the stability component. It investigates whether remittances help migrant households have continuous access to food without disruption, even in crisis situations. The chapter first analyzes the impact of remittances on people's ability to access food. Then it assesses the factors affecting the food security situation of migrant households and the effectiveness of remittances. Finally, it provides concluding remarks on the evidence presented.

5.2 Household perception regarding changes in their ability to access food

Migrant household perception regarding changes experienced in their access to food due to remittances is another important component for understanding remittances and food security linkages. Their observations on the changes in their household ability to access food before and after the migration of a family member helped explore connections between remittances and household food security. These connections are assessed under three themes: capacity to buy and produce food, food intake, and ability to buy food in bulk.

³ A modified version of the chapter has been published as a book chapter entitled, "Migrant Remittances and Household Food Security in Mzuzu, Malawi" in Liam Riley and Jonathan Crush edited book, "Transforming Urban Food Systems in Secondary Cities in Africa", available open access through the Creative Commons.

Dhakal, A. (2023). Migrant Remittances and Household Food Security in Mzuzu, Malawi. In Riley, L. & Crush, J. (Eds.) *Transforming Urban Food Systems in Secondary Cities in Africa* (pp. 347–364). Palgrave Macmillan, Cham. https://doi.org/10.1007/978-3-030-93072-1_17

5.2.1 Remittances and capacity to buy and produce food

In the Malawian context, being food secure means having enough stock of maize at home (Kerr 2014; Smale 1995). Residents of the informal settlements in Mzuzu were also involved in farm-based activities, such as cultivating maize and vegetables, and/or poultry farming and pig rearing. Two-thirds of the migrant households interviewed reported involvement in farming. Such a substantial engagement brings up another connection between remittances and investment in agricultural inputs. As maize is the staple food in Malawi, households prefer to cultivate maize: they have a strong belief that the application of chemical fertilizer is a prerequisite for a good harvest. As such, a significant number of respondents answered that they used remittances to buy fertilizer so that they could have a good yield. Out of 42 migrant households interviewed, 19 reported using remittances to buy fertilizer (Table 5.1). AFSUN's 2017 survey, conducted under CUP2 and covering 910 households in Mzuzu, also found that one in three surveyed households cultivates Maize and that number accounts for 90 per cent of the total crop producers (Riley et al., 2018). In the case of migrant households, in the times when maize was not cultivated, they generally received remittances to buy maize and relish. The respondent from MHH08, a widow in her late sixties who was living with one granddaughter, observed:

At first, it was hard for me to buy food. But now they send money each and every month for me to buy food. (Before) I wouldn't even afford to buy fertilizer. Of course, this year I didn't cultivate maize, but they have already started sending money for me to buy maize at the market. So, I don't have food problems right now (MHH08).

The above excerpt indicates that households use remittances to buy food as well as farm inputs such as fertilizer. The respondent reported receiving remittances every month from her sons working in South Africa. Her household was food secure, as per the HFIAP, and had a food supply for 12 months, as per the MAHFP indicators. For her, the rental income of MWK 40,000

(USD 56) from two houses built using remittances, the monthly transfers of MWK 30,000 - 70,000 in total (USD 43 – USD 98) received from her three family members regularly, and reduced household size (only two living in the household) made life easier without any problem of buying food. While discussing the importance of remittances in her livelihood, she mentioned living an easy life: she had bread and tea for breakfast and did not have to worry about lunch and dinner. Her case indicates that expanded sources of income, as a result of direct investment of remittances in building houses, regular remittance support, and small family size, seemed to be the determining factors in whether she had better access to food. It is interesting to note that the migration of a family member reduces the family size which leads to lower food consumption expenses as well as higher dietary diversity (Crush, 2013; Moniruzzaman, 2016; Zezza, Carletto, Davis, & Winters, 2011).

Similarly, the respondent of MHH06, a male in his mid-twenties, had experienced improved access to food because of the regular remittance support from his father who was working in South Africa. His household was food secure, as per the HFIAP, and experienced inadequate food supply for only one month in the last 12. While comparing the situation before and after migration, he observed, “[before] you know, it was possible that maybe some other days you could have maize flour to cook *Nsima* [thick porridge made from maize] but you don't have money to buy relish. But now we are able to find everything for our meal” (MHH06). His family was receiving remittances monthly between MWK 70,000 and MWK 100,000. They reported using remittances to buy fertilizer as well.

Fertilizer was one of the major expenses made by households using remittances. Nearly half of the migrant households used remittances for fertilizer and/or farm inputs (Table 5.1,

Chapter 5). Chemical fertilizers are quite expensive in Malawi for many low-income families. The average retail fertilizer price in Malawi remained around MWK 20,113 in 2018 (Africa Fertilizer, n.d.). In Mzuzu, it was between MWK 20,000 to MWK 25,000 per bag, in 2018, as per participant responses. The price is very high compared to the minimum wage of MWK 962 per day in 2018, or MWK 28,860 per month (WageIndicator, n.d.). In 2020, the minimum wage rose to 35,000 per month (WageIndicator, n.d.). Moreover, some families were also using remittances for hiring agricultural pieceworkers, locally known as *Ganyu*. A female respondent in her early seventies (MHH39), while responding to a question about the importance of remittances for her household's access to food, said, "at first, we were buying maize at the market but now we have our own maize, and we use remittances to buy fertilizer and pay agricultural expenses. ... we buy six bags of fertilizer each year using remittances" (MHH39). She reported receiving remittances every month. Her family had been cultivating since 2003 on borrowed land in Ekwendeni, a small town situated 20 kilometres north of Mzuzu. Her household was food secure, as per the HFIAP, and didn't face any shortages of supply over the past 12 months.

Though using remittances for *Ganyu* is mostly practiced in rural areas (Johnson, 2017), it was interesting to find such a system practiced by urban dwellers whose fields were located mainly in rural areas. Moreover, people living in informal settlements have to pay for rent, electricity, and water services and their income barely covers such expenses. So, they turn to farming on land they own or lease and grow additional food, or perhaps earn a little income by selling vegetables. Sometimes, the support even reaches extended family members in the villages who use any received cash to buy fertilizer. A returnee migrant, RM02, who established a

second-hand shop of electronics and other essential things after returning from South Africa in 2017, said:

I am helping my mum; she is living at home in Mzimba. At the end of the year, I have to buy fertilizer...in December, I sent MWK 150,000 to my mum to buy fertilizer. So, when I buy fertilizer, we have food.I am looking after almost 32 people, my mum, sisters,... some are orphans. We are living together in Mzimba. So farming is subsistence to feed ourselves, not for selling (RM02).

Further, while responding to a question about whether he gets food from Mzimba, he replied, “yes, yesterday somebody brought a bag of maize for me [laughs...]” (RM02). There was a 50 kilogram bag of maize leaning against a corner of his shop. His case demonstrates the importance of farming, specifically maize, and being able to buy fertilizer, even for urban dwellers.

These narratives support the conclusion that remittance-receiving households experienced increased access to food due to the availability of remittances, which were used to buy not only food but also farm inputs for a better average yield. This also indicates that agriculture is still a livelihood strategy for many low-income families. The finding may be indicative of the peri-urban nature of Mzuzu, one of the fastest-growing cities of Malawi, where critical services such as clean drinking water, sanitation, and health facilities are a challenge; and, where a significant number of households depend on agriculture (Githira et al., 2020). A recent AFSUN survey also found that many urban dwellers (about 38 per cent) of Mzuzu were involved in urban agriculture, about 20 per cent were engaged in livestock rearing, and about one-third of households cultivated on rural farms (Riley et al., 2018). The survey also documented that about 37 per cent of respondents who did not grow food cited a lack of access to agricultural inputs as a barrier (Riley et al., 2018). Such observations further support the scope of remittances for low-income

urban households in their struggle to achieve food security and suggest further investigation on the topic is necessary.

On the other hand, the access component of household food security was critical for some households that could not receive significant support from their migrant family members. Migrant households with no, or very little, remittance support experienced reduced ability to buy food. For instance, a female respondent in her mid-fifties took a loan of MWK 60,000 to secure her son's passport and cover his travel expenses. He went to South Africa in 2014 but she did not receive any support from him while she still had the burden of the loan. As such, she found her household livelihood more challenging than before. While responding to her present situation regarding food access, compared to the conditions before 2014, she said:

There is a change, because, at first, the food at the house was just ok, but because I borrowed some money to send this boy [the migrant] for transport, and now I am still paying back the money. The way I am buying food now and the way I was buying at first are different. Now, I am struggling to buy food because the other money is being used to pay back the loans (MHH03).

As per the HFIAP, her household was severely food insecure. For households like MHH03, the added burden of paying back the loan and lack of support from the migrant makes the household welfare situation critical. Other migrant households that are receiving remittance support at present but are unable to make investments to expand their income sources may experience the same situation once they stop receiving support. Such a situation demands utilizing remittances in a way that ensures long-term food security for migrant families. Similar recommendations have been made by Atuoye et al.'s study in Ghana (2017); they found that remittances were not enough to ensure household food security and suggested developing an alternative livelihood strategy through the promotion of small enterprises and self-employment

activities. In the Malawian context, a study on the effects of household income composition and occupational mobility on household welfare and poverty, conducted between 2010 and 2013, found that diversified income sources would result in improved household welfare in urban areas (Benfica, Squarcina, & De La Fuente, 2018).

Furthermore, families that do not have any income except remittances have to compromise their food intake once they fail to receive remittances on time. A female respondent (MHH 16) in her mid-twenties, whose husband was working in South Africa since 2014, was very excited to share that remittances helped her afford a better diet than before. She was living with a three-year-old daughter in a grass thatched house in one of the informal settlements of Mzuzu and did not have any income except remittances. While replying to a question about the changes in her ability to access food, she said, “Now, we eat a good diet. We manage to buy a tray of eggs and buy cooking oil. Before, I couldn't manage that.” However, her household was mildly food insecure, according to the HFIAP, as she could not afford to eat her desired food in the previous two weeks due to the lack of resources; she received remittances just four days before the interview. Out of the MWK 150,000 she received (approx. 200 USD), MWK 120,000 (approx. 160 USD) was allocated for the house that was under construction, leaving only MWK 30,000 (approx. 40USD) for food and other household expenses until she receives her next transfer. This case suggests the need for an alternative source of income to ensure household food security, otherwise, families have to compromise their food intake if they fail to receive remittances on time. As such, it is worth noting that, in the context of a migration system dominated by low-skilled and informal migration, remittance-dependent households are more likely to go through food insecurity situations when remittances are irregular; an irregular

income source directly affects household access to food. Studies in South African cities have also shown that families with irregular incomes are more likely to be food insecure (Frayne & McCordic 2015).

On the other hand, in kind remittances sent in the form of food packages are also an important aspect of Mzuzu's migration system. Some migrant households received food packages that lasted for many months. Generally, migrants send cooking oil, sugar, and Cremora (milk powder) from South Africa in December for the year-end festive season. Respondent MHH17, a woman in her mid-sixties who had two family members working in South Africa, said:

....milk, sugar, soap, body oil, cooking oil, like those things I received in December 2017 and they ended last month [June 2018]. He [migrant son] sends those once a year.....we can say it is more than MWK 50,000 [monetary value]. Because these things are cheap in South Africa but if you buy them here, they cost more. He tells me that "If I send you money to buy groceries there means it's a lot of money. So, it's better I should just send them from here" (MHH17).

Other households also reported receiving food packages from South Africa at least once a year (see Appendix 5 for photos). Though such packages may not last the whole year, they have great significance for household food access. However, some households that received such packages multiple times were able to fulfill their annual requirements. For example, MHH18 received food items such as cooking oil and sugar three to four times a year. While responding to a question about whether the household needs to buy those items at the local market, the respondent, a divorcee woman in her mid-forties said, "most of the time these things are sufficient to meet the household requirements" (MHH18). Another respondent from MHH41, a woman in her late fifties, also reported receiving food packages and groceries, four times a year, specifically soap, oil, and milk powder. Similarly, the above excerpt by the respondent of

MHH17 also indicates that migrants make a rational decision by sending food packages because it costs more to buy those items at the local market in Mzuzu. Furthermore, it may also minimize the chances of remittances being used for other less important things.

5.2.2 No more skipping meals

As per the observation of migrant families, another improvement found due to remittances was fully or partially reduced incidences of skipping meals. Skipping meals is one of the coping strategies practiced by many poor households across Africa (Ngidi & Hendriks, 2014; Stella Wabwoba, Wanambacha Wakhungu, & Omuterema, 2015; Tsegaye et al., 2018). In difficult times, such a coping strategy was adopted by many migrant-sending households in Mzuzu. A male in his late forties with a son in South Africa was the area chief of one of the settlements chosen for the study. The son was sending support to him every two to three months. While responding to the changes in his family's access to food, he mentioned:

There is a great change right now.... earlier, I was using the money I received as a pension but at present, as he went there and sending something, that something is helping us. We are buying extra food and the other things which were lacking before. First, we didn't have breakfast and rice. But now we do breakfast and also eat rice for breakfast. Now, we use rice for breakfast every day. In most cases, we use rice with tea instead of buying bread. Before we just possibly eat porridge using common flour and sometimes without sugar. Now we don't have that problem (MHH10).

As per the HFIAP scale, his household is food secure. However, as per MAHFP, his family endured a food supply shortage in the past 12 months (in November), and the reason, as per the respondent, was, “because of misuse of the cash we had. We had to buy expensive clothes unnecessarily” (MHH10). In his case, he had a regular pension income, the respondent was also working part-time, and had remittance support from the son as an additional source of

income. The synergy of diversified income sources, including remittances, improved the family's food security situation to the point where the family no longer had to skip meals.

A similar improvement was experienced by another respondent, a male in his mid-twenties, whose family was able to reduce incidences of skipping breakfast. His household decided to send a second member to South Africa as they weren't receiving the expected support from the first migrant. Since the respondent's sister went to South Africa in 2017, the family bought a plot of land at MWK 400,000 and paid off almost 50 per cent using the money she sent. However, the family still faced food shortages because remittances were being used to pay off the remaining MWK 200,000 for the plot, and it had been one year since the second migrant went to South Africa.

at least now we are better off because if we talk about the most difficult times, we used to stay a whole week without a breakfast, even a month, but now we can only stay without it maybe for two days only. before we would sometimes just mix Super Dip⁴, a juice solution powder, with water and eat (MHH35).

Sometimes, even if remittances were not received on time, simply having remittances as a support mechanism, meant that migrant families would not hesitate to borrow money for food in times of need. A female respondent in her early fifties from the Chingambo area had the confidence to borrow money during difficult times, such as when there was no maize at home or when there was no money to bring maize to a mill for processing. The reason she had such confidence in being able to repay the loan was her hope the next remittance would be received in time.

There is a big difference because at first, I was only relying on fetching firewood. As you can see there is raining outside [it was raining outside], and when it rains, I couldn't go and fetch firewood. It means I would stay maybe three-four days without food. But right

⁴ Super Dip juice powder is a dietary supplement that can be mixed with water and consumed to control hunger. It costs about 50 to 60 Kwacha per pack. Other brands include Joy Juice.

now, because I receive remittances, even though they [migrants] skip some months, I do keep the money to buy maize. If I don't have money to go to the maize mill, I will borrow some from someone because I have a hope that I receive remittances later to cover the expenses (MHH23).

Sometimes, other factors such as reduced family size, including the long-term impact of remittances, can also be crucial to household food access. For instance, a woman respondent in her mid-sixties living with her two grandchildren, observed a linkage between the long-term effect of remittances and her household's improved access to food. Commenting on the reduced family size (only three members) since the children had grown up and started living in their own houses, she observed:

I was receiving [remittances] to pay school fees for the [three] younger brothers because he [the migrant] paid their school fees, so they were able to find their green pastures, they moved out of the house, and now the family is small. So, what we get right now [food] is enough for the family (MHH17).

The above excerpt shows the linkages of migrant remittances and household access to food after two decades of family migration history. The elder son of the participant migrated to South Africa in the late 1990s and supported the schooling of his three younger brothers. As a result, the brothers were able to find their living out of town after graduating from high school. As such, the reduced family size, accompanied by remittance support, helped improve her household's food security situation. As per MAHFP, her family did not face food supply problems in the past 12 months. However, even though the respondent seemed satisfied with her current household food security situation, her household was still under conditions of moderate food insecurity as per HFIAP.

5.2.3 Improved food supply – buying in bulk is saving money

Another interesting observation of migrant household representatives was that they were able to buy food in bulk because of remittances. The ability to buy food in bulk not only saves money but also helps improve food supply for months. While capturing MAHFP, almost two-thirds of households reported that they did not face any problem with the food supply in the past 12 months - indicating better access to food (Table 5.1).

Table 5.1: Migrant households' months of adequate household provisioning (MAHFP)

Months of the adequate food supply in the past 12 months	No. of households
12	26
11	5
10	2
9	4
8	1
7	2
Total	41

A household's ability to buy bulk food depends on price and availability of cash income. Food prices in Malawi generally go down during the harvest season and up in the rainy season (Figure 5.1; the seasonal volatility of maize prices is discussed in section 5.3.1 below). So, to save money, people prefer to buy during the harvest season, which starts every year in April and continues until June. While responding to a question about the changes experienced by her household due to remittances, a woman respondent in her early forties said:

Right now, we don't usually go to the market. When we want to buy maize, we buy it for some months. We go to the market for relish only. Before, we used to go to the market and buy a few kgs of flour, not maize. But now we buy many bags of maize that lasts for months (MHH13).

Moreover, some households reported managing to buy maize for the whole year at the lower harvest season price. The change, they noticed, was due to remittances. While responding to the same question, a female respondent in her mid-twenties observed:

I buy food for a whole year now, before we were buying just for a month. Back then we didn't have money to buy that maize for the whole year. But now, we manage to buy [because of remittances]. In the village, the whole season, the price of the maize is the same. But here [in the town] you find maize cheap in the harvest season and high during the rainy season. So, we buy for a whole year [during the harvest season] (MHH16).

Interestingly, in the above case, even if the remittances were the only source of income for the family, she was able to buy food and stock when the price was low. In another case, a female respondent in her mid-thirties from the Masasa area (MHH34), who owns a timber shop at the Vigwagwa Market, also found improved capacity to buy food in bulk, both groceries and maize. While responding to the same question, she said:

There is a difference because at first, we were buying most of the things daily. But now we buy groceries maybe some other groceries which can take us for many days. For maize, we buy it every month but maybe when the month of June comes, we buy maize for a long period of time because the maize price goes high in November-December and during the rainy season. Next time we buy it in May (MHH34).

As per the excerpts presented above, remittances assisted households to experience improved food access, specifically through an improved ability to stock staple foods such as maize for months or the whole year. While observing informal food markets in Mzuzu, anyone can easily see vendors selling rice, flour, beans, tomatoes, onions, and oil in the smallest units possible. People from low-income categories generally buy in small quantities, multiple times, and eventually pay more than those who can afford to buy in bulk. For example, purchasing a small amount of food multiple times a week generally costs more than buying in bulk for the whole week. On the other hand, non-perishable food items such as maize are cheaper in the city

during the harvest season. As such, being able to buy maize in bulk during that time, not only saved money but also ensured a food supply for the lean season.

The results presented so far in this section identified three main connections between remittances and household food security in the study area. The first connection is that migrant families who received remittances experienced improved access to food because they used remittances directly to buy food from the market and indirectly to buy fertilizer that they applied on their farms for better output. The study found that the majority of households interviewed were involved in some sort of farming and almost half reported using remittances for buying fertilizer and even hiring farm labourers in some cases. Further, households were found not only practicing urban agriculture but also cultivating on rural farmlands. Even though this figure might not be representative enough to solidly establish the connection between remittances and household food security in a broader context, the finding is significant to understand the deep role farming plays in the lives of people in Mzuzu's informal settlements. In addition, the finding is also supported by AFSUN's study conducted in 2017 which documented a significant number of urban dwellers involved in farming – about one-third of households farming on rural farms and 38 per cent of households involved in urban farming (Riley et al., 2018). The survey also found that households involved in farming had better food security than households not involved in farming (Riley et al., 2018). Interestingly, the survey also revealed that lack of access to agricultural inputs prevented 37 per cent of households from participating in farming. AFSUN's study also justifies why a significant number of migrant households chose to use remittances for buying fertilizer.

Sometimes in kind remittances in the form of food packages, mainly milk, sugar, and cooking oil, can also be significant in improving a household's access to food. Households that received food packages multiple times a year reported that they did not need to buy those items in Mzuzu. On the sending side, migrants also saved money as the items sent were cheaper in South Africa. In addition, migrants do not need to worry about the potential misuse of remittances on unnecessary things by their families left behind.

Migrants sending food packages is practiced widely across southern Africa. A regional study done by SAMP covering 4,276 households in several SADC countries documented that food packages sent from migrants working in South Africa have a significant impact on the migrant-sending households' access to food in Mozambique and Zimbabwe (Crush, 2013). However, this finding indicates that the scenario may not always be the same for every household as the impact was largely dependent on the status of remittances received by the households in Mzuzu. Some households never received any support or received only minimal support. The food security situation of those households was found critical as they belonged to the severely food insecure category, as per HFIAP.

The second linkage examined was the impact of remittances on household food intake. Migrant households experienced a significant impact on their food intake – some ceased skipping meals, and some experienced a reduced number of such incidences. Skipping breakfast was one of the coping strategies applied by migrant-sending households when faced with food insecurity, as in the case of MHH35 presented in the previous section. However, the frequency of compromising the number of meals in a week declined after they began receiving remittances. The finding corroborates a previous study done in Bangladesh by Moniruzzaman (2016) in his

thesis work where remittance-receiving households were found to apply fewer coping strategies than non-migrant households. He used the Coping Strategies Index (CSI) to assess the household survey data collected from 526 migrant households and 227 non-migrant households (Moniruzzaman, 2016). Reducing the number of meals as a coping strategy was documented in Ethiopia and South Africa as well (Kimani-Murage et al., 2014; Ngidi & Hendriks, 2014).

Similarly, another study done in rural communities of Mzimba district in the north and Dedza district in central Malawi by Kangmennaang et al. (2018) documented that households receiving remittances were more likely to be food secure than non-receiving households. The authors sampled 1,000 rural households and used HFIAS to assess the status of food security. Results indicated that 313 households had at least one family member who migrated to another country. Their findings further strengthen the position that remittances are helping families with increased access to food but not enough to lift them above food insecurity. A similar position was made by Atuoye et al.'s (2017) study examining the impact of remittances on household food security, focusing on the internal migration from the Upper West Region of the country to the southern belt in Ghana. The authors used HFIAS to collect data from 1,438 rural and urban households and assessed data using multivariate ordered logistic regression. The researchers found that remittances helped reduce the severity of food insecurity but not enough to fully address the situation (Atuoye et al., 2017). However, while comparing urban remittance-receiving and non-receiving households, they found that the former group was more likely to fall into the severely food insecure category than the latter group (Atuoye et al., 2017).

In some cases, while assessing responses to the semi-structured interview questions regarding the impact of remittances on access to food, households reported experiencing

improved food security situations and also mentioned that they did not have a problem accessing food. However, as per the HFIAP and MAHFP indicators, the same households fell into lower levels of food insecurity as seen in the case of MHH17. Such a finding questions whether the indicators used to collect food insecurity scores can capture the depth of household food insecurity. This may be because food security is more of a relative measure that depends on the perception of the household about what constitutes food security and what does not. As such, a growing list of literature has been focusing on improving the applicability of household food insecurity indicators by assessing cultural acceptability, as well as considering subjective indicators and experience-based scales (Coates, 2013; Headey & Ecker, 2013; Pérez-Escamilla, 2012).

The finding also indicates a more complex nature of the association between migration and household food security, intertwined with many factors such as the status of remittance support, improved human capital through remittance investment in education, household size, and access to food. Interestingly, the migration of a family member is also considered a coping strategy adopted by many low-income households to overcome household food insecurity (Derribew, 2015; Khatri-Chetri & Maharjan, 2006). This case study of Mzuzu also shows that remittances sent by migrants not only go to access food but also cover the educational cost for siblings and this eventually leads to improved household welfare through human capital development.

The third connection was the improved household ability to buy food in bulk due to remittances. In the context of rapidly urbanizing cities of the developing world, many studies have documented that poor households living on daily wages pay more for food because they

cannot afford to buy in bulk, they depend instead on local shops where prices are higher but credit is available, and often the supermarkets that offer comparatively lower prices are farther from the place they live (Frayne, Crush, & McLachlan, 2014; Prain, 2010; Rengasamy et al., 2003; Tacoli, 2017). Another non-income factor is the storage space required to enable poor urban families to buy food in bulk at a cheaper price (Tacoli, 2017). Buying food in bulk not only improves access to food but may also indicate improved housing conditions. Interestingly, migrant families using remittances to build or renovate their houses, as discussed in chapter 4, may also indicate the direct and indirect impact of remittances in improving household access to food. Directly, some families earn rental income through housing investments (table 6.1) and the income can be used to buy food. Indirectly, houses can be built or renovated to include additional food storage space, which in turn increases food security for the urban poor. However, further study on the topic is needed.

5.3 Factors that determine households' ability to access food and the effectiveness of remittances

The results examined above support the notion that remittances are helping families with increased access to food, but they are not enough for them to be fully food secure. These results also indicate that the total income made by migrant households from different economic activities, including remittances, is not enough to ensure household food security. It is also evident that income and food security status are positively correlated – greater income is associated with greater food security (Frayne et al., 2014). As such, many low-income households who depend on irregular income sources become vulnerable to food insecurity. In

addition, in the context where the remittance support is not enough, many other factors further deteriorate the food security situation of the urban poor. This section delves into some key factors that emerged from in-depth interviews with the migrant households and returnee migrants.

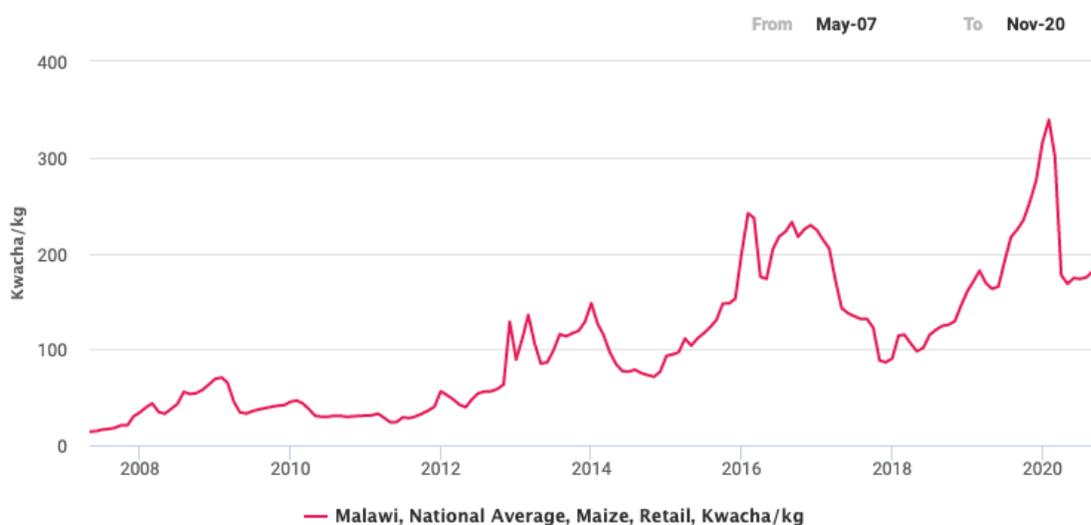
5.3.1 Remittances, food price, and food access

The findings presented in the above section suggest that households receiving remittances multiple times a year and on a regular interval experienced improved access to food. However, the case of some migrant households that never or rarely received support from their migrant family member was quite complex. The respondents from such households reported that the lack of remittance support accompanied by increasing food prices was detrimental to their access to food. For instance, a woman respondent in her late sixties who had a migrant son in South Africa raised two important points. First, she had not experienced any significant difference from remittances as she was not getting much support from the migrant son – she mentioned receiving only MWK 20,000 (USD 28) in the past 12 months. Second, increasing food prices were the main problem for her household's limited ability to access adequate food. As per the HFIAP, her household had a severe food insecurity scale; as per the MAHFP, she had a food supply for only seven of the last 12 months. While responding to the reason for the inadequate supply from August to December, she said, “The food we get (from the farm) is not enough to take us from January to December.” This indicates that the maize they produce is not enough to feed the family for the whole year. As already mentioned, having enough maize is generally considered as food secure in the Malawian context. Further elaborating on her household’s food production, she said:

when the growing season ends, we harvest, and the yield takes us for two months only because the family is too big and the land we had is no longer the same. The family is growing so we have to share that land. if we apply fertilizer, we get more production; otherwise, we don't get a good harvest. This year we only harvested 9 tins of maize which is three bags of maize [a bag contains 50kg of maize] (MHH32).

The above excerpt indicates a very complex situation of household food insecurity, depicting a situation where the respondent could rely on farming to ensure a year-round supply of food but was unable due to the lack of access to cultivable land and resources to buy fertilizer. To fulfill production deficits, her household needs to depend on market purchases in the lean season. However, the remittances she receives are not enough to offset such conditions. Moreover, all other dietary needs aside, being compelled to buy maize at a high price during the lean season adds further burden to her family. The following Figure, 5.1, generated using the FAO dataset, shows how maize price skyrocketed since 2008; the spikes in the graph shows the seasonal price fluctuations – high during the lean season and low during the harvest season (FAO, 2020).

Figure 5.1: Average maize price in Malawi from May 2007 to Nov 2020



Source: Generated from FAO GIEWS FPMA tool (2020)

Similarly, a male respondent in his early sixties experienced increasing food prices as a challenge for many low-income people like him. However, he observed his household situation fared comparatively better than before the migration of his daughter to South Africa in 2014.

While responding to the changes in his household's ability to access food, he said:

If I buy a bag, it lasts for 2 weeks, a 50 kg pack [of maize]. So, the thing more expensive is food. We have to stock about 50 bags of 50 kgs and buying maize depends on the money we have at that time. But comparatively, before 2014, it was even worse (MHH24).

A study by Sassi (2015) in Malawi documented that the price volatility in maize was due to internal market factors. The volatility level increases when the price declines at the beginning of the harvest season, as smallholder farmers try to sell maize due to a lack of storage capacity. As such, the smallholder farmers cannot get a good price for their maize, and at the same time, poor urban households cannot buy in bulk to stock for the lean season. This means the poor sections of society, in both geographical areas, have been adversely affected by maize price fluctuations. Harttgen et al.'s (2016) study based on Malawi Integrated Household Survey 2004/2005 documented that the poor sections of society, in both urban and rural areas who depend on the market for food, were found to be strongly affected by food price shocks, specifically staple foods. The negative impact on the rural and urban households due to maize price shocks was also documented by Rudolf (2019) in Tanzania. The 2017 AFSUN survey in Mzuzu found also that 57 per cent of surveyed households had to compromise their food consumption due to price shocks (Riley et al., 2018).

The time between December and March seems to be the period when low-income families have to go through food price shocks every year. Previous studies have also identified

food price shocks as a major problem affecting many low-income households in Malawi (Harrigan, 2008; Sassi, 2015). Such findings indicate that recurring food price shocks, especially pertaining to maize fluctuation, are embedded in the Malawian economy and this problem is yet to be addressed. This can be further verified by Figure 5.1 as the line hits the highest point at the beginning of every calendar year labelled on the x-axis. In such a context, remittances are not the panacea as they did not lift households out of food insecurity. The problem is more complex and needs appropriate policy reform to control maize price shocks (Sassi, 2015). But, in the absence of such efforts from the government, remittances are certainly a relief for the migrant families left behind.

5.3.2 Seasonal factors of food security and effectiveness of remittances

Seasonal factors greatly affect low-income household food provisioning. The rainy season, from December to April, is considered more challenging for many low-income families in Malawi due to increased food prices. However, the time right after the December holidays seems the most challenging. Respondents mainly pointed out four factors that affect food access during the first few months of the new calendar year: increasing food prices; tuition fees falling due at the beginning of the calendar year; buying fertilizer to apply in the field; and December holidays affecting migrant worker income abroad.

A respondent from the migrant household MHH12, a widow in her late fifties who had one son in South Africa, had difficulty accessing food mainly in the first three months of the calendar year. Her reasons for having difficulty included lack of remittances, food prices, and the agricultural cycle. According to her:

Within these months [January, February, and March] food price goes very high in the market, we finished eating what we harvested last year, and the maize is still in the field. We do get help from my sons, but it is the hardest time for them too because they are about to pay the school fees (MHH12).

The case of another migrant household respondent was also similar. A woman in her early fifties, had five family members in South Africa. The first-born son migrated in 2012 and sponsored the second-born brother in 2015; they both sponsored their wives in 2017 and the last-born brother in 2018. For her household, remittances were mainly used for completing a new house, which was still under construction, and sponsoring additional family members migrating to South Africa. This indicates that a significant amount of the remittances were spent on sponsoring more family members. In such a context, despite having five family members abroad, she faced problems in January and February as the harvest (maize) from the last season was already finished and she did not have cash in hand. While responding to a question about the lack of food provisioning, she said, “In January and February, we didn’t have maize (last year’s harvest was already finished), because we didn’t have money to buy. The maize was also expensive at that time. Because we didn’t have money, we couldn’t afford” (MHH23).

In the case of MHH06, a male respondent in his mid-twenties who was living with his three younger siblings, a significant portion of remittances was spent on tuition fees; all three siblings were in secondary and post-secondary schools. While recalling the months in the past year when his family had difficulty accessing food, he explained a problem with the supply of food in January:

Because, in January, there is a lot of things to do at the same time: you need to pay school fees and you need to pay for farming inputs – buying fertilizers. So, the remittances were not enough to cater to the whole household expenses (MHH06).

Another female respondent (MHH16) in her mid-twenties whose husband was working in South Africa since 2014, was very excited to share that remittances helped her afford a better diet than before. However, on the MAHFP side, she faced shortages of food in January and she said the reason was, “Because in South Africa, in December, they give holidays [Christmas holidays]. So, when they are starting again [resume workr] in January, for them to receive a salary, it takes up to February. So, lack of remittance was the problem” (MHH16). The excerpt indicates some circumstances that affect the transfer from migrants working in South Africa, such as the long holiday around Christmas, which in turn affects migrants' income and the remittances they send home. Similarly, migrants generally send support to their families in December for the year-end festival. Many migrant households reported receiving support during that time. In January, migrants may not be able to send further support and but, even if they do, it would primarily be used for school fees or fertilizer, as indicated by a respondent from MHH06 in the excerpt above.

In some cases, households trade off their food intake to save money for other requirements. The case of a returnee migrant (RM09) further elaborates how households compromise food intake to reserve money for other obligations, such as school fees. The respondent was a man in his early forties who worked in South Africa from 2007 to 2012. Upon returning home, he started his own small business: a clothing and cosmetic shop at the Taifa market in Mzuzu. While comparing his household's ability to access food before and now, he responded:

At least now it is better. My family can eat whatever they want for that day. We can manage. But I remember when I was in school, I was eating once a day... just eating in the evening ... in the morning I had to go to school and, to the business after that. My business was too little. Even I had got money, I was feeling [like]... “if I buy the food

[outside], I will not keep the money. So better keep money for my brother's school fees, for myself and to buy food [for the family] ... I must keep money." So, life was difficult (RM09).

Though his situation has changed because of the return from the remittance investments in IGAs, the above excerpt shows how a household's food access is compromised to fulfill other obligations. When there are other obligations, "food, though a necessity, is one of the first things that gets sacrificed. Quantities consumed decline, fewer meals are eaten, cheaper foods are preferred, and dietary quality and diversity inevitably suffer" (Crush & Tawodzera, 2017, p. 100). The beginning of the calendar year is the financial lean season for many low-income families which hits even harder with food insecurity. January is the month when another school term of the academic year begins in Malawi and parents have to pay school fees (Kafumbu, 2020; Malawi National Examinations Board, n.d.). Households involved in farming have an added burden of finding the money for fertilizer. On top of that, the holiday season is also the slow working season which affects the earnings of many migrants as well. These circumstances appearing at the same time create a very complex situation for ensuring household food security in Mzuzu. These problems seem most common among low-income urban dwellers across southern Africa as many studies document that households experience difficulty accessing food at the beginning of the calendar year due to the increased expenses in December holidays and the start of the academic season (Frayne et al., 2010; Tawodzera, Riley, & Crush, 2016; Wagah, Obange, & Ogindo, 2018). This finding is further supported by the evidence already documented in Zimbabwe where urban households were found more affected in terms of food access in the financial lean season than the time before the harvest (Tawodzera et al., 2016).

After all, the problem of food insecurity is widely accepted not as a problem of production but as a problem of access because “the key issue is not how to grow more food but how to improve access to the food that is grown and available” (Crush, 2016, p. 17). So, the other critical issues responsible for food insecurity, other than income factors, are food price shocks and many financial obligations during the financial lean season. As previously mentioned, smallholder farmers are compelled to sell maize in the harvest season as they lack proper storage and are obliged to repay loans taken prior to cultivation; later, they end up buying maize in the agricultural lean season at a higher price (Sassi, 2015). Moreover, maize price volatility is largely dependent on the internal market in the case of Malawi (Sassi, 2015). As far as the fertilizer price is concerned, a study done in the Dedza district of central Malawi finds that eliminating fertilizer prices is likely to increase farmers' income by 52 per cent (Komarek et al., 2017). In addition, arranging school fees for the secondary level at the beginning of the calendar year has added a further burden to many households in the country. As such, there are bigger issues that need proper attention from the government side. Without appropriate policy measures from the government, the ultimate strain goes on food intake as it is such a flexible entity that households can keep on compromising by limiting the quality and quantity of food they consume during difficult times (Cohen & Garrett, 2010; Crush & Tawodzera, 2017). This investigation finds that households experienced adverse effects in their food security situation as they had to compromise food to save money for fulfilling other obligations.

5.3.3 Sudden unexpected incidents, household food security, and effectiveness of remittances

A key characteristic of urban poverty is the limited capacity to cope in times of crisis (Satterthwaite, 2012). The crisis triggered by sudden unexpected incidents of death or serious illness, whether of a migrant working abroad or a family member back home, results in an increased financial burden to many low-income households. This section focuses on how a sudden rise in spending on the final ritual and health care expenses affects migrant household food security and investigates the effectiveness of remittances to cope in such situations.

Food insecurity triggered by irregular shocks may last a long time (Jones, Ngure, Pelto, & Young, 2013). Throughout my stay in Mzuzu, I frequently heard the word “funeral” during in-depth interviews and even while having informal conversations with colleagues and acquaintances; sometimes, I even had to reschedule interviews because the participant suddenly left to attend a funeral. Such incidences happen unexpectedly, and the sudden spike in expenses incurred while coping with such incidents makes low-income households more vulnerable to food insecurity in the following months. Some migrant household representatives reported facing cash shortages after a crisis that eventually forced them to compromise their food intake. In the case of a female respondent in her mid-fifties, her household had to skip meals many times after she had spent a lot on her brother’s funeral in September 2017. As per MAHP, her family had an adequate food supply for only seven months in the past 12; they faced food shortages between September and January. While explaining why her household had inadequate food supply, she said:

We didn't have money in these months because we had a funeral, and the funeral was to arrive from South Africa to Malawi took almost a month. We were waiting for the funeral in the village. When the funeral arrived, the money we had was already spent. So, we return home without money to buy food (MHH03).

The main reason reported by the participant was a lack of cash and the sudden spike in spending incurred on the funeral of her migrant brother who died in South Africa. She had to spend MWK 45,000 (63 USD) on funeral rituals. Her husband was sitting beside her during the interview. He further clarified that the funeral expense directly affected their ability to access food in the following months, which he described as a general situation that hits poor households the hardest:

We Malawians, if we have got a funeral, all our friends and relatives gather there. They don't move. If that funeral is coming from abroad, they will wait until that day of coming. It's when we can have time after the funeral to depart. But all the time you have to be there. You have to provide breakfast, lunch, supper and even tea at night. That makes we people suffer more (MHH03).

This case is worth mentioning because the family sent their son to South Africa in 2014 but had never received any support from him. She still was paying back the loan she took to finance her son's transport costs. Interestingly, the brother who died was a migrant worker in South Africa. Transporting a deceased migrant from South Africa is incredibly expensive. One of the key informants (KI 19), an administrative staff person working at the district headquarters in Mzimba, mentioned:

People transport dead bodies from South Africa. Mzimba [migrants'] network in South Africa is helping people to send back dead bodies to Malawi. These transporter charge about 1 million Kwacha to transport a dead body (KI 19).

Similarly, another migrant household endured a food insecurity situation between December 2017 and March 2018. The household had severely food insecure conditions as per the HFIAP. The participant was a woman in her early sixties who had two daughters working in South Africa. She received remittances amounting to MWK 200,000 (USD 280) in the previous 12 months, and the last amount received was MWK 20,000 (USD 28) in January 2018. While

explaining the reason behind not having enough food for the family in January, despite receiving remittances in that month, she replied, “The money I received in January was used for medical purposes; [my] grandson was in a hospital, so I had to face problem” (MHH05).

The above-mentioned cases indicate severe food insecurity situations triggered while coping with situations like fulfilling cultural obligations after the death of a family member and accessing health care services if someone in the household gets sick. Here, it is worth mentioning the perception of a returnee migrant respondent, a man in his mid-thirties who went to South Africa in 2006. He worked there for two years as a gardener and a manager at a hotel and returned in 2010. Then he invested remittances in poultry farming and also started a barbershop. While responding to his household’s food security situation, he replied, “... in terms of food, I don’t have any problem. Except, if someone is sick, then everything gets sick” (RM06). His response indicates how challenging it is for low-income households when someone gets sick.

The findings are supported by the CUP project’s food poverty survey in Kitwe, Zambia; the study documented a reduction in income, loss of employment, death of a family member, and sickness of a family member as major shocks experienced by urban households (Fuseini & Sichone, 2018). Death of the breadwinner, the breadwinner being sick or disabled, and someone in the household falling sick were the most significant shocks faced by the households in the informal settlements of Dhaka, Bangladesh (Kabir, Rahman, Salway, & Pryer, 2000). Such findings indicate that these shocks hit hardest for the urban poor across the developing world.

However, having remittances as a support mechanism, some migrant households were more resilient in coping with shocks, specifically in the death of a family member. Some respondents reported that they experienced great relief having received emergency support from

their family members working abroad. A female participant in her late thirties who had two family members working in South Africa, expressed the importance of remittances in her family's ability to cope in difficult situations, in the following way:

There is a big difference because if anything happens to us if we face any problems, it means we can call them [two family members are in South Africa], and they would be able to assist us. A good example we can give you is when we lost our mother-in-law. We called them in the morning and in the evening, they sent us some aid. They sent MWK 150,000 to buy a coffin and some food (MHH37).

Even families receiving remittances are likely to face many problems in the months after a sudden spike in expenses like funeral rituals. The case of another migrant-sending household was similar. The respondent was a woman in her early fifties who had five family members in South Africa. Her husband had recently died. She received MWK 200,000 (USD 280) support from her sons for the funeral, which was a great relief for her otherwise she would have had to seek a loan at a high-interest rate. Three months had passed since the funeral when we met for the interview; however, she reported that she had not received any remittances afterwards. Normally, money would arrive every two to three months, so she was worried about buying food for her family, anticipating that it might take longer this time as they sent such a large amount of money for the funeral. She said, “The problem I was worried about is that they haven't sent me any remittances since April [2018]. So, I was like, ‘where am I going to get the food and who is going to help me?’” (MHH23). For families like hers, though the immediate funeral cost is covered by remittances, migrant cash reserves might be seriously depleted after scraping together a larger amount than they might usually contribute to remittances. For several months afterward, migrants might have to struggle very hard to make extra income but will still be unable to send support, leaving their family back home vulnerable to food insecurity.

In addition, sometimes migrants die abroad and sending corpses from South Africa to Malawi is extremely challenging and costly. Migrant family MHH40 had faced such a challenge. Respondent MHH40 is a returnee migrant, now in his early eighties, who went to work in the South African mines in 1967 through formal mechanisms. His three children, two daughters and one son, were in South Africa at the time of our interview. He used to receive remittances every month, but since March 2018, he had not received any support. The reason he said:

The other two [one daughter and one son] used to send money maybe monthly before March, but their uncle died in South Africa. So for them to transfer the corpse from South Africa to Malawi cost about MWK 1.6 million. That's why they have not been helping us [recently] (MHH40).

Such experiences seem common among households dealing with the loss of a family member, whether the loss happens at home or working abroad, if a significant amount of remittances is spent on funeral rituals. Then the following few months become critical for households' food access due to a pause in the aid to the families. Moreover, increasing expenses for funeral rituals are becoming a huge burden for many migrant families. As mentioned above, MHH03 endured food problems after spending a significant amount of money on the funeral. This directly affected their ability to access food for the following months and the family had to skip meals many times. Such findings suggest that families going through sudden shocks are more susceptible to food insecurity in the following months.

The death of a family member and the economic burden associated with the final rituals can be a huge shock for many low-income families. Households having access to remittances can rely on them to cover the expenses incurred in such ceremonies. In the context of southern Africa, it is evident that remittances are also the insurance to fulfill cultural obligations, such as funeral ceremonies (Crush, Dodson, Gay, & Leduka, 2007; Tevera & Chikanda, 2009). As such,

remittances have helped ensure families can perform the funeral rituals without much burden. More specifically, the death of the income earner hits a family the hardest, due to the loss of an income source and due to the increased financial burden of final rituals. However, those having remittances as a support mechanism receive immediate support from abroad. Without which, they might have to take loans at a high-interest rate from traditional money lenders or the village bank (as reported by migrant household participants, they generally pay a 20 per cent interest rate per month for the loan taken from village banks). As such, remittances helped families cover funeral expenses without resorting to loans at high-interest rates. Instead, owing to the availability of mobile money transfers such as Mukuru and Paise, families can request and receive money from migrant workers abroad within the same day. Studies have documented an increase in remittance inflows to migrant families to deal with shocks such as crop income shocks and critical weather events (Gubert, 2002; Yang, 2008; Yang & Choi, 2007). However, Mzuzu's case indicates that the overall condition of the household could be worse in the following months due to a pause or reduction in remittances.

On the other hand, it is important to note that the food security situation of migrants at the destination may have been affected as they are required to support their families in difficult times. A household survey conducted in the South African cities of Johannesburg and Cape Town documented a high level of food insecurity among Zimbabwean migrant households as they are obliged to support their families in Zimbabwe (Crush & Tawodzera, 2017). Migrants might have taken loans from friends, or advances from their workplaces, to send immediate support to their families which they had to reimburse, over time, from their regular income. This

may lead to decreased frequency and volume of remittances to the families left behind until the migrant fully repays such loans.

5.4 Conclusion

In the absence of more studies exploring the relationship between remittances and household food security, this chapter provides an added understanding of international migration and household food security in Mzuzu, Malawi. The linkages between labour migration and food security were discussed in three points. First, migrant-sending households experienced better access by having remittances as an additional source of income to buy food and invest in agricultural inputs that resulted in better yield, which eventually ensured an improved household food supply. Second, they did not have to skip meals as they did before the migration of their family member; and third, they could afford to buy in bulk which not only saved money but also ensured better household food provisioning.

However, the findings of this study also indicate a more complex association between migration and household food security which intertwines many factors such as the status of remittance support, remittance investments in education, seasonal factors and food price volatility, and household shocks due to death or illness. Migrant-sending households that rarely or never received remittances were further affected by seasonal factors and food price shocks. As such, though remittances provided families with better access to food, they were not enough to lift households out of food insecurity.

The findings of this thesis also corroborate the findings of other similar studies, for example, empirical evidence from Atuoye et al.'s (2017) recent study in Ghana. Their study

documented the fact that remittances alone are not enough to make households completely food secure; hence, they suggested developing an alternative livelihood strategy through the promotion of small enterprises and self-employment activities. Similarly, another study covering more than 60 countries of the global south has documented the close connection of food security with the status of receiving remittances – severe food insecurity was closely associated with not receiving remittances (Ebadi, Ahmadi, Sirkeci, & Melgar-Quiñonez, 2018). Finally, the findings of this thesis should be understood in the context of international labour migration from informal settlements of Mzuzu, Malawi. However, they are relevant to understanding the situation of migration and household food security in the context of growing urban poverty in the rapidly urbanizing cities of developing countries.

Chapter 6: Assessing the relationship between remittances and entrepreneurship development

6.1 Introduction

Like other fast-growing cities in southern Africa, Mzuzu is also characterized by increasing urbanization along with the growing challenges of urban poverty (UN-HABITAT, 2016; World Bank, 2016a). The city has the highest intercensal growth rate of 5.4 per cent in the country, more than 60 per cent of people reside in informal settlements, and one in three residents live in poverty (Government of Malawi National Statistics Office, 2019; UN-HABITAT, 2011). A significant number of people from the informal settlements migrate to other neighbouring SADC countries, mainly South Africa, to find a greener pasture, specifically to work in manufacturing, domestic works, and service sectors. The migration system of Mzuzu is also characterized by irregular movement, living in fear of either xenophobic attacks or deportation, mostly while engaged in low-skilled jobs, and moving for survival. Despite this, the results discussed in previous chapters indicate that the support sent by migrants helps families minimize the severity of food insecurity, improve their physical living conditions, and invest in the schooling of their children. However, remittances alone are not enough to ensure food security. The previous chapter also indicated that, for sustainable access to food, migrant households need to have a regular income source and suggested motivating migrant families to invest in income-generating activities (IGAs).

This chapter investigates the relationship between remittances and entrepreneurship development, mainly focusing on the experiences of returnee migrants who created their own enterprises in Mzuzu using remittances. However, it also explores the status of remittance investment among migrant-sending households and key informants' observations about the

remittance investment in migrant-sending communities. First, it delves into the investment status in both remittance receiving household groups and returnee migrant groups. Second, it explores the challenges faced by entrepreneurs of both groups who have financed IGAs. Overall, this chapter answers the question: what is the status of remittance investment in income-generating activities and what are the challenges returnee migrants face while sustaining their enterprises? Answering this question will help us understand the nexus of remittances and entrepreneurship development in Mzuzu, Malawi.

6.2 Status of remittance investment

This section investigates the status of remittance investment based on responses from migrant household representatives, returnee migrants, and key informants. Similarly, it explores the reasons behind the migrant households' ability or inability to make investments in creating their own enterprises or becoming self-employed.

6.2.1 Remittances and housing as an investment project

Investment in physical capital, specifically land and housing, is one of the major sectors migrants use remittances in many developing countries (Jena, 2018; Raihan, Uddin, & Ahmed, 2022; Ratha, Mohapatra, & Scheja, 2011). In the migration system of Mzuzu, housing is uniquely positioned – it is a factor in making migration decisions (Table 3.1), a determinant of improved livelihood, and a sector of remittance investment. The previous chapter discussed investment in housing as an indicator of improved livelihood but this section deals with housing more specifically as an investment project, where migrants expect a regular rental income, and a steady return for decades.

Rental income was already a significant source of income for some interviewed households (Table 6.1). They considered housing a secure investment that would help the family by providing regular revenue. For example, take the case of MHH22, a female respondent in her early sixties who had a son and daughter-in-law in South Africa. Since the migration of her son in 2009, the family built five houses using remittances, out of which one was being used by the family, one was under construction, and the remaining three were rented out. She reported receiving a total of MWK 46,000 rental income per month. The family was reinvesting the proceeds to finish the fifth house. Her family planned to build more housing units on another plot, believing they could be the income source for her son after returning home. While explaining why her family emphasized building houses as a form of investment, she said:

We didn't think of doing other things than building houses. Because, if you build a house, it stays so many years and it doesn't take a lot of money, instead it gives you rent. You can buy a car, but that car would be eating money. I couldn't invest that money in other things because maybe we can think of investing money in that business, you will find that may end up making some losses meaning we lose the whole money and would have nothing. But if he says [the migrant so] do the business, we do business. Or build the house, we build the house (MHH22).

The above quotation indicates a few factors that drive housing investments: housing is considered a secure investment that can ensure regular rental income, such investment is easily accomplished by the families left behind, and the families lack confidence in making investments in other IGAs. Similarly, other households were also planning to build additional houses for rental income. For instance, a migrant household respondent, a male in his mid-twenties, reported their plan of buying a plot and building housing units to ensure regular rental income for the family. The household had two family members in South Africa. While responding to a question about future investment plans, he said:

Yeah, my thought and what my sister [migrant] also says is to buy a big land and build some houses so that people should be renting there. So, when we receive rent, at least we will have some regular income (MHH35).

His family was living in a rented house. The first house would be for residential use, and the additional ones would be for renting out. In the case of another migrant household, MHH05, the respondent was a female in her early sixties who had two daughters working in South Africa. She also had a plan to build many rental units for businesses. She said, “what I am thinking right now is if I can have a chance of getting a loan, I have land where I can build more small houses so that people should be renting there for their business” (MHH05). Though she did not mention remittances, her investment priority was clear; she would invest in housing if she had capital in hand.

Interviews with many key informants also indicate that housing investment is one of the major sectors where migrant households use remittances. In the view of KI10, a lecturer at the Mzuzu University, migrant households invest remittances mainly in housing and education. He said, “the biggest investments that I know here are building houses and paying school fees. This I know because I have my relatives who are doing it” (KI10).

Uncertainty abroad may have played a role in making investment decisions. Due to the irregular nature of migration from Malawi to South Africa, migrants live in a fear of getting caught by police and being deported. For instance, during the COVID-19 pandemic, 145 Malawian migrants were deported from South Africa (Africanews, 2020). Such uncertainty makes households consider investing in projects that can be managed by the parents left behind and ensure regular income after the migrant returns home. Interestingly, building a house is something the parents/family left behind can manage properly, such as hiring a builder and

monitoring the progress during construction if the migrant can send remittances. In such a scenario, housing investment becomes the first choice. For the migrant household MHH28, building houses was the first investment priority. The respondent had a daughter and son-in-law working in South Africa. While responding to a question about her daughter's future investment plans, she said:

I do tell her about investing something here back home. Last time I told her that she should be sending money and I should be building a house for her so that she would get something [rental income] out of that... because she was staying in a foreign country, and she might get caught and deported ... then she would have nothing to do here upon return (MHH28).

Moreover, people consider rental income a reliable source of revenue to offset the cost of regular financial obligations such as paying school fees and buying groceries. Similarly, uncertain returns from other investment types are another reason behind investment in housing. For instance, while responding to a question about why housing is considered the first investment priority in Mzuzu, a key informant who was working as a program officer at an INGO in Mzuzu, said:

In Malawi, they prefer building houses because houses are fixed assets. If you invest in other activities, it won't stay longer. But the house is for a long period of time. If I build four-five houses, I will calculate... like two houses for paying school fees for my kids; another, I will be able to buy groceries; and this other house, I will stay there. So, that's why people want to invest in houses. The other thing is that we are very poor in investing in insurance companies. So, they fully depend on their own income to sustain their life (K117).

Rental income was a significant revenue source for some migrant households. Those living in a rental unit prioritized building their own house to save the rent, and those who already owned one were interested in further real estate investment to expand their income sources.

While visiting the migrant community for the interview, I observed that families could easily

rent out their old residence after moving into a new one; people were even renting their old grass-thatched houses, but the rent would vary depending on the condition of the house. For example, one migrant household reported receiving MWK 3,000 rent per month from a grass-thatched home and MWK 10,000 from another with an iron roof. Out of 42 migrant households interviewed, eight reported receiving rental income (Table 6.1). From the above excerpts, it is reasonable to argue that housing is the most secure investment considered by many migrant families to expand their income sources.

Table 6.1: Migrant households receiving rental income

No.	Migrant household	Rental income (MWK)	Number of rented housing units
1	MHH08	40,000	2
2	MHH11	13,000	2
3	MHH13	14,000	2
4	MHH22	46,000	4
5	MHH28	19,000	NA
6	MHH31	10,000	1
7	MHH37	20,000	3
8	MHH41	30,000	2

As such, investment in housing can be considered a rational choice made by migrant families. In the absence of a favourable investment environment, participants consider rental income a reliable income source and housing a more secure investment. Moreover, the urban context also becomes a determinant of investment choices. If housing investments were made in rural areas, receiving rental income would have been less likely. Such a situation has been observed in the rural areas of the Mzimba district, where Mzuzu is situated. For example, a staff worker in the Mzimba District Council administration department made the observation, "Another issue is that there are nice buildings in the villages, but no one is there to live or rent. So, it is a sort of wastage of money as well" (KI19). As such, some participants observed a shift

away from housing investment in the villages and towards Mzuzu. One of the key informants, the Director of the Development Department of the University of Livingstonia, observed the changing trend of migrants from the Mzimba district getting attracted to Mzuzu for housing investments rather than in rural areas.

But you know there is another trend in our immigration. At first, those who go to work and send money and build houses in the villages. Now almost they don't do that much. Now they are building around urban areas. If you go to Mzimba today, you find some houses which have been built with the money from South Africa. You go to Mzuzu, Mchingautowa [one of the study areas of this study],.. you find a lot of people...their houses are built from [the money sent from] South Africa. Nowadays, they don't do it in the villages; they build in urban areas... [They think], "when we came from South Africa, we will get money from the rental income." That's their investment now. ... They are investing in these things so that they can get something after that (KI13).

The above excerpt indicates that increasing urbanization in Mzuzu may also be linked to the effects of migration and remittances and the growing interest in housing investments. Rising urban population increases the demand for housing (Lin, Ma, Zhao, Hu, & Wei, 2018; UN-HABITAT, 2016). In the context of Malawi, rural to urban migration is a major driver of increasing urbanization (World Bank, 2016a). Mzuzu is rapidly growing; it had the fastest intercensal growth rate - 5.4 per cent - of any city in Malawi, as per the 2018 national population and housing census (Government of Malawi National Statistics Office, 2019). Being the regional centre and commercial hub of the North, internal migration occurs from the rural areas of different districts of the northern region to Mzuzu, mainly from the Mzimba district (Manda, 2013; World Bank, 2016a). Besides, Mzimba and Nkhata Bay are the two most migrant-sending districts of the Northern Region in Malawi (Andersson, 2006; Banda, 2019). Such conditions may have further accelerated the urbanization of Mzuzu as migrant households from rural areas tend to buy property and build houses in urban areas. However, smaller sample data might not be

sufficient to draw that conclusion. In the regional context as well, internal migration and the establishment of new administrative and business centres in many countries were the factors that shaped urbanization in Sub-Saharan Africa (Tacoli, 2001). Given there are no other studies looking at the impact of international migration on urbanization specifically in Mzuzu, it could be an interesting area for further study.

Interestingly, based on assertions made by participants and key informants, it is reasonable to argue that housing investment can also generate income in the context of Mzuzu, which may not be true in the surrounding rural areas. Even though investment is made in informal settlements, households can easily rent their housing units and make good earnings in Mzuzu City. Such a finding shows the contextuality of the impact of remittance in development. Within a small geographical area as well, there might be varied implications depending on the investment choices made by the migrant families.

Studies in many other countries of Sub-Saharan Africa also documented that remittances are mostly invested in housing (Maphosa, 2007; Osili, 2004). Investing in housing may not be appropriate in cases where there is less chance of gaining economic benefit by reselling or renting (Osili, 2004). However, in the context of Mzuzu, reselling and renting for income seems quite reasonable. The increasing rate of urbanization in Mzuzu may also indicate that there is an increasing demand for housing. Many low-income families and individuals working in low-paying jobs or working in informal sectors may not be able to afford high rental costs and, hence, depend on residing in informal settlements. During the field visit, I also observed that migrant families residing in their new houses, built using remittances, had reported renting out their old residences.

Moreover, investment in housing also brings multiplier effects to the local economy through increased demand for construction materials and construction workers (de Haas, 2005; Osili, 2004). An example of such an effect was noticed in Mzuzu. One migrant household interviewee (MHH15) was a builder by profession. He had a brother working in South Africa. While showing us his neighbourhood after the interview, he pointed out a migrant house under construction, the project he was engaged in at that time. He won the contract to build that house from the owner who was working in South Africa. As a contractor/builder, he reported making a good profit. During the interview, he had said, “When I win a contract to build a house, I can charge about 200,000 to 300,000 MWK. Out of that money, I also pay for other labourers. But I can make a profit of around 100,000 MWK” (MHH15). This case indicates that remittance investment in housing also helps generate local employment in Mzuzu. Evidence from western Africa also shows that investment in housing results in increased economic activities at the local level (Gupta et al., 2009).

However, investments made in housing by migrant households are often considered unproductive. Many development organizations that recognize optimistic views towards migration and remittances happen to consider investment in housing and consumption unproductive and advocate mainly for channelling remittances into productive economic sectors (de Haas et al., 2020). While commenting on the general tendency of regarding housing investment as irrational and unproductive, de Haas et al., (2020, p. 344) argue, “besides the direct wellbeing-enhancing value of decent housing, this misses the point that houses are often a relatively secure and, hence, rational investment in generally insecure investment environments.” Furthermore, the negative portrayal regarding the remittance investments in housing completely

undermines the improvements in human well-being as well as the increased social dignity experienced by migrant households (assessed in chapter 4).

6.2.2 Remittances and informal business/street vending

In the urban context of the developing world, informal business activities are the livelihood sources for many low-income city dwellers. Many urban households in Malawi also earn their living through informal business activities such as street vending, farm-related activities, and informal sector employment (FinMark Trust, 2019). Among them, street vending is one of the sectors on which many low-income families depend to meet their day-to-day needs. In Malawi, street vending falls under the domain of micro, small and medium enterprises (MSMEs), and the street vendors are recognized as independent entrepreneurs (entrepreneurs without any employee) (FinMark Trust, 2019). The number of independent entrepreneurs in the country rose from 59 per cent in 2012 to 88 per cent in 2019 (FinMark Trust, 2019). It is also evident that 78 per cent of total MSMEs are based in urban areas (FinMark Trust, 2019). In Mzuzu, the informal sector generates almost two-thirds of the employment, and a significant number of urban dwellers living in informal settlements also depend on the urban informal sector to earn their living (Gondwe & Ayenagbo, 2013; UN-HABITAT, 2011). An AFSUN survey found that about 22 per cent of surveyed households (out of 910) engage in informal business for income (Riley et al., 2018). Furthermore, households in informal settlements in Mzuzu commonly practice using the space within their house and open spaces around the house for income-generating activities, specifically retail business and food production (Gondwe & Ayenagbo, 2013). This section explores the significance of remittances in informal businesses

for migrant households, specifically in their street vending operations.

In Mzuzu, one can easily observe street vendors selling goods such as clothes, fish, vegetables, legumes, fruits, and charcoal in urban open spaces. It was a crucial source of income for many migrant households as well. Out of the 42 migrant household respondents interviewed, one-third reported being engaged in street vending to support their livelihood. They reported generally buying vegetables and goods from middlemen and selling them mainly along footpaths and high-traffic areas of Mzuzu. Some sampled households even trade from open spaces available within their house, either along the road-facing side or from the closest intersection. In terms of investments, some participants reported occasionally using remittances for buying goods they later trade. For example, a female participant in her mid-sixties had her son and daughter-in-law working in South Africa. She had a home-based business of extracting baobab juice, and the migrant son had sent a chest freezer to support her business. She sold the frozen baobab juice, vegetables, and bottled water on a roadside near the Mzuzu stadium. She also used remittances a couple of times for her business in the past. She said, “when I started selling vegetables, I had to take MWK 5,000 from the remittances he sent to me. [Next time] I had to take MWK 2,000 from the remittances, it was last year [in 2017]" (MHH17). In her case, both cash and kind remittances helped her IGA. Likewise, another female street vendor in her mid-forties had a son in South Africa working as a mechanic. Her everyday routine was travelling to Nkhata Bay, which is almost 50 kilometres away from Mzuzu, to buy fish. Fishermen generally return in the dawn from overnight fishing, and fish traders like her rush to the beach, early in the morning, to have better choices and be in the best bargaining position. By noon, she was back in Mzuzu to sell fish throughout the day. While responding to a question about whether she had

used remittances in her business in the past, she said, “Last February [2018], I used 50,000 from the remittances to buy fish” (MHH18). Though these households used remittances in their vending activity, the frequency was very limited. However, both cash and in kind remittances were a resource to continue their entrepreneurial activity.

For some households, remittances provide indirect support for their IGAs; they reported taking loans at the time of need and paying them back after receiving remittances. For instance, a female participant in her mid-twenties reported using remittances in her business of selling laundry detergent – buying a whole box of detergent, wholesale, and selling smaller pouches in retail. She occasionally received support from her husband who was working in South Africa. She remembered using remittances in her business and explained, “when I tell him that I want money to invest in something else, he tells me that I should borrow from someone. So, when he sends money, it doesn't go to my business, it goes paying back the loan” (MHH33). The case of another migrant household was similar. The respondent was a male in his mid-fifties who had three migrant family members in South Africa. His wife had remained a street vendor for over a decade selling tomatoes, potatoes, and onions at a local informal market in Mchengautuwa. While responding to a question about the significance of remittances in his wife’s vending business, he replied:

Yes, she is doing a small petty business – selling vegetables in the market. As she is on a loan from Pride microfinance [to invest in her business], the payment is weekly. As time goes, that money goes down. When there is remittance, she uses it to pay instalments. It's like...it [remittance] boosts her business (MHH07).

Further responding to a question about whether her business was helping the family with the increased income, the respondent replied, “it supports us with food” (MHH07). If the days go well, his wife could make around MWK 18,000 per month. The profit generally goes to buy

relish for the evening. However, sometimes she had to bear losses. While responding to a question about the challenges of street vending, the participant said, “the tomato business is difficult. It easily gets rotten. [In addition] when tomatoes are few in the market, it's easy but when they are all over the market, then it's difficult.” Likewise, some other factors like rainy days also affect their business. When the vending does not go well, street vendors may not have enough capital to buy vegetables and goods to sell in the market for the next day. In such times, some households reported using remittances to offset the loss and remain in business. Let us take the example of the same woman who sells fish in the market (MHH18). She explained the situation when she had to use remittances to support her business:

Because when you are doing business, it's not always profits and sometimes you make losses. When I make some losses, I use the remittances to buy fish. For example, that 25 litres [container] of fish I order at MWK 10,000 ... So, if you buy at 10,000 and sell at 9,000, it means you will make some losses. So, I have to use the remittances to cover the losses incurred (MHH18).

An informal business, like street vending, is one of the strategies applied by the many low-income households to diversify their income. Having alternative sources of income, excluding remittances, is necessary for low-income households to survive in Mzuzu as they have to pay for food, services, utilities, and taxes. Out of 42 interviewed households, only five reported having remittances as their only source of income. The remaining households made additional income from other sources such as farming, street vending, formal/informal jobs, and rental income. A strong example of a multi-source income household is MHH35, a seven-member household, with two additional migrants working abroad. The respondent, a man in his mid-twenties, revealed that the major expenses for his household, not including food, were about MWK 5,000 per month for water services and MWK 2,500 per month for electricity. On top of

that, they were paying 25,000 rent per month. On the income side, they were receiving monthly remittances ranging between MWK 50,000 and 100,000 from September of the previous year to February of the year our interview was conducted, 2018. But the family had not received any support from their migrant daughter from February until the time of the interview, in June, as she had recently lost her full-time job in South Africa. This indicates that remittance support is not regular. However, the household makes around MWK 15,000 by selling firewood, and the respondent was earning an allowance of MWK 20,000 per month by playing club football. As such, the family's livelihood would have been adversely affected if they did not have any alternative sources of income except remittances.

To further justify why diversified sources of income are required to sustain urban life, the following excerpt from the interview with a female respondent from MHH05 would be worth mentioning. The respondent was in her early sixties and had two daughters working in South Africa. Though she was responding to a question about the importance of farming for her household, her response indicates the advantage of having support from different sectors, like farming, to help manage household necessities properly.

When you have enough maize, you don't have to spend a lot in the market to buy food. But when you don't farm and depend on remittances, there are a lot of sectors where you need to spend money, such as buying food and relish, paying electricity and water bills. But when I have enough protection in the yields, I will be able to manage the household perfectly... When I have enough fertilizer for a year, I can harvest about 48 bags of maize each of 50 kilograms....Right now it is MWK 6,000 per bag [in the market]... I sold 10 bags and earned MWK 60,000 last year (MHH05).

Informal trading is one such sector that has become a livelihood support strategy for many urban dwellers in Mzuzu (Gondwe & Ayenagbo, 2013). Interestingly, street vending started growing in the cities of Malawi after the beginning of the multiparty system in 1994,

when the then-president promoted such activity through business loans (Kayuni & Tambulasi, 2009). As indicated by the respondents engaged in such activities, informal trading in urban open spaces has been their daily routine for many years; their day typically starts with buying produce and goods from the middlemen and selling those goods in the streets of Mzuzu. The respondents reported using the profit for buying relish for the evening meal and the remaining money for buying produce and goods for the next day's business. Remittances, if available, were used occasionally when there was no money to buy supplies for trading the next day. However, the total remittances invested in street vending were just a few thousand Malawian Kwachas. As such, remittances only supported vendors on difficult days to help them remain in business but did not necessarily leverage further growth.

Moreover, urban livelihood is very challenging for many low-income families, and irregular remittances may not be enough to offset those challenges. Because of the cash-based nature of the urban economy, poorer sections of society have to depend mostly on the market to access food and other basic needs (Kimani-Murage et al., 2014; Satterthwaite & Mitlin, 2013; Tacoli, 2017). Most migrant households in Mzuzu engaged in different income-generating activities for pooling resources to meet their day-to-day needs, mainly street vending which is often considered a low-status job. They would not have continued street vending had they received enough remittances to offset their financial needs. As such, recipient families can hardly be able to channel remittances into IGAs or into upgrading their micro-enterprises. Such a finding was also documented by Kakhkharov (2019) in rural Uzbekistan. The author investigated the connections between remittances and investment in entrepreneurship using data collected by the Uzbekistan jobs, skills, and migration survey, 2013-2014, in 1,500 households. They found

that, for low-income households, remittances do not increase recipient household probability of engaging in family enterprises. According to the author, the possible reasons are insufficient savings and remittances must be used for the household's basic needs. As such, financial constraints are the bottlenecks for family businesses among low-income households (Kakhkharov, 2019).

Additionally, an interesting contrast can be seen as there has been a growing concern about individual moral hazard (Kapur, 2004) in migration and development literature – a condition when the members of remittance-receiving households stop working and start depending on remittances. Such behaviour is believed to minimize the chances of remittance investment as the money goes toward fulfilling household consumption (Kapur, 2004). The issues of individual moral hazard are raised by the proponents of migration and development pessimism (Castles et al., 2014). But this study indicates that in the context of migration from low-income urban households, remittances are not enough to fulfill the household necessities. Rather they help continue the informal business activity such as street vending. Even though the use of remittances by migrant households is very limited and in small amounts, households work hard to make additional income to sustain themselves in the city. As such, this study indicates that in the context of migration from low-income urban households, remittances do not promote dependency but rather help continue the informal business activity. The proposition of individual moral hazard does not apply in the case of irregular migration from low-income households in Mzuzu.

Furthermore, street vending in Mzuzu is perceived as a low-status job, with much hardship, in which people do not want to be involved if they can make their living with other

sources of income. The root cause could be the changing priorities of governing parties in the way their policies treat street vendors; one government may favour street vendors whereas another may put prohibitory measures on them. For instance, in the post-1994 multiparty system period, the then-president, Mr. Bakili Muluzi, helped promote informal business activities by providing business loans to people, whereas another president, Dr. Binguwa Mutharika, enacted ‘operation dongsolo’ to stop street vending (Kayuni & Tambulasi, 2009; Riley, 2014). However, such perception of the respondents indicates that remittances do not promote dependency in the context of irregular migration from low-income urban households.

6.2.3 Strategies that returnee migrants applied to find the investment capital

A key indicator of being able to establish a business investing remittance was that some returnee migrants gradually started acquiring start-up funding while working abroad. They either saved cash or invested in goods/tools as a strategy for collecting either capital or assets required for their future business. Migrants who were planning to start enterprises like electronics, metalworks, auto workshops, and grocery stores were the ones who invested in materials such as electronic goods, air compressors, welding machines, and freezers and refrigerators while working abroad. It was a gradual process; they bought tools whenever they had some spare money and sent them to their families back home through transporters. Sometimes, they continued buying and stocking the goods/tools until they finally returned home. While visiting migrant households for interviews, a few respondents showed me compressors sent from South Africa. The responses from returnee migrants further clarify how migrants manage to acquire capital and assets while working abroad. Let us take a case of a returnee migrant, a male in his

early forties who worked in South Africa from 2008 to 2012. He was deported once in 2008 but managed to re-enter with a different name and passport. Both husband and wife worked there until 2012 before returning to Malawi. The respondent invested in a cosmetic and clothing shop in the local Taifa market in Mzuzu. He opened another shop for his wife in the same market. His shop ranked among the biggest in the market, he credited this to migration and being able to acquire a significant amount of capital for investment. He said:

.... I managed to go there and came back, invested money. I managed to get good capital though it took some years. Then you can see my shop, and if you compare it with other shops, you can see a difference (RM09).

Similarly, another returnee migrant participant, a male in his mid-thirties who migrated to South Africa in 2007, invested in tools while in South Africa from 2014 to 2017. He brought the tools when he returned to Malawi, in 2017, and started a welding and metalworks shop in the Luwinga area, Mzuzu. He did not keep records of the total amount spent for buying those tools, but when asked about his total investment so far, he reported investing around four million MWK. He shared how he started buying tools in South Africa:

It was in 2013, ... I wanted to buy a car... When I was talking to my wife that now we can get a car, she refused and said no, remember, that car is not appropriate right now [we cannot afford to keep it]. Then what do I do with the money? That's when I decided to buy tools. I was just buying and storing. From 2014, I kept on investing and investing until 2017 (RM01).

Likewise, a male returnee migrant respondent in his late thirties, who worked in South Africa from 2008 to 2013, stocked computers, mobiles, and accessories during his last two years abroad. He took this strategy because, he believed, if he sent money back home, there would not be anything left upon his return.

My paper was just an asylum paper that was not allowing me to work a permanent full-time job. Because that paper didn't allow me to work there... they wanted proper

documents... Then I said what should I do?... So I was getting around 3,000 (Rand) and after eating and other expenses, I was saving 500 Rand each month. [I thought] how I am gonna survive with this? So, what I started doing was just buying stuff like a computer and I keeping that computer. So instead of saving money, I was buying accessories and keeping them and [thinking] when I go back home, I will sell them (RM04).

His decision to buy electronic goods instead of sending money to his parents or relatives was due to the realization that they would spend all the money and there would be nothing left for his future investments. In addition, he found the increasing demand for electronics during a return visit to Malawi. He said, “I was keeping those small things [mobile and accessories] because when I was here, people were like, ‘Have you brought something for us to buy? Do you have a phone to buy?’” (RM04). That incident made him think about the potential of the mobile and computer business in Mzuzu.

At the time of the interview, he reported travelling to South Africa once a month for business purpose. Generally, he would get a list from his customers and travel to South Africa to buy mobiles, laptops, and other electronics on their behalf. He was more optimistic about the future of his business in Mzuzu. “Now, I go every month. I know where to go, and I know what people want. The only challenge is the capital, but things are gonna be okay because technology is coming in Malawi” (RM04).

Similarly, another returnee migrant, a male in his mid-twenties, established a tailor shop after returning from South Africa. For him, migration and remittances made it possible to begin his start-up; he initially invested MWK 70,000 cash and bought two sewing machines that he sent to the family while he was still working in South Africa. Those machines would have cost more if he had bought them in Mzuzu. He said, “if I had bought the machine here in Malawi, the

capital would have been gone up maybe around MWK 700,000” (RM10). As such, it would have been challenging for him to find the start-up capital.

The respondents were temporary migrants who mostly worked without legal documents and knew they would one day have to return and find alternative sources of income in their country of origin. Based on interviews with the migrant household representatives, and returnee migrants, I observed that migrants generally had future investment plans. However, their parents were not familiar with such plans and neither did they have any discussions about it. Only the migrants’ spouses were in a position to share something about how their partner wanted to make use of remittances after returning home. Whatever their future investment plans, they materialized by gradually acquiring investment capital, cash or in kind, while working abroad. Moreover, their length of stay depended on how long it took them to collect the required capital and tools to start a business: those who were able to get enough proceeds returned quickly and those who could not tended to stay longer. My observation is slightly different from what Banda (2019) revealed in his study of migration from northern Malawi since the 1970s; the author documented that migrants in the post-1990s tend to stay for a shorter period than before as they intend to reunite with family as soon as they collect capital for IGAs. Given the small sample size, this finding should be understood in the context of Mzuzu.

6.2.4 Impact of migration and remittances at the local level: Brain gain from irregular migration

Migration and remittances can have a significant impact on the local economy. Even irregular migrants from low-income households can contribute to the development of their communities back home. Along with saving money for investments, migrants can learn skills

while working abroad. They can utilize skills and capital acquired to create IGAs at home, transfer skills to youths and invest in their children's education. These are the crucial sectors that can be considered the brain gain effect of migration, regardless of migrant status. The brain gain concept has always been understood to be associated with the migration of highly skilled human resources and their synergic impact on the home country when they send remittances and return with financial, human, and social capital (Olesen, 2002). Other recent studies conceptualize brain gain solely as the migration of highly qualified human resources, such as doctors, engineers, academics, and IT professionals, and their impact on the origin countries, focusing mostly at the macro level (Capuano & Marfouk, 2013; Oliinyk, Bilan, Mishchuk, Akimov, & Vasa, 2021). This section investigates the concept of brain gain in the context of irregular migration from low-income households in Mzuzu. First, it assesses the importance of capital, skills, and experiences earned abroad to help establish IGAs in Mzuzu. Second, it explores the impact on the local economy through job creation and the transfer of skills. Third, it investigates the impact on education. Fourth, drawing upon the findings of the first three sub-sections, it assesses the brain gain concept in the context of irregular migration and migration from low-income households.

6.2.5.1 Utilizing capital, skills, and experiences acquired as a migrant worker for creating businesses at home (human and financial capital)

Migrants were able to start their businesses after returning home because they acquired skills, gained experience, and collected some capital (cash or tools and equipment) while working abroad. The in-depth interviews with returnee migrant entrepreneurs identified some key factors that enabled them to start their micro-enterprises: the skills and experience gained

and remittances bought in the form of cash and tools/equipment used as the start-up capital. Let us take an example of a returnee migrant (RM04), in his late thirties, who started a computer and mobile sales and repair shop in Mzuzu after returning from South Africa. He went there in 2008 and stayed for five years. He shared the hardship he faced as a migrant worker, such as staying without a job and depending only on part-time work, commonly known as piecework. Even finding piecework was challenging. For two years, he used to wait at traffic light intersections (known as “robots”) the whole day looking for a job – hoping some passerby would select him for piecework. He received an asylum paper when the South African government started to document irregular migrants following a xenophobic backlash that erupted in 2009. The paper helped him work in an office setting. Luckily, he had a chance to connect with an IT staff person who fixed computers. A friendship followed and the respondent was able learn valuable computer hardware skills. He shared his story:

I was taking the computer from the IT guy who repairs computers, bringing it home and fixing it, and giving it back to him the next day. If I say I can't fix it then he was shouting at me that "you must learn. It's a minor problem go and fix it." But he was the only hope for me.... he was not good at teaching, but he was expecting me to learn something. That guy said, "there are lots of hardware if you wanna learn how to fix a computer....you can learn hardware skills but you have to put all your effort here... opening a computer, or MacBook..., there are guys from apple technicians..... and people working in MacBook." I asked that guy if he was working there as well. He said, "Yes, I am a technician. If you wanna know how to do you must first have A+ that is computer basic programming"...then I was going there [to learn programming] over the weekends (RM04).

After returning home in 2013, he opened a computer and mobile repair shop in Mzuzu using cash and electronics bought from South Africa. He rented two rooms and paid MWK 120,000 per month for his business. While reflecting on his migration decision, he shared mixed feelings; however, he seemed satisfied with the skills he learned abroad. He believed his skills

would help him to live his life easily. It was reflected in his response to a question about the situation he would have to go through if he had not migrated to South Africa, he said:

I don't know how to put it here, but I left my friends here, they are more than me now, I am sure their life is good. And my life is this way. As I look at them, maybe they are okay not me. I am sure I could have been in that situation doing good or maybe, I don't know, but some of my friends are doing good because of their business. Maybe I would have been in the same situation but without skills, just the business selling by selling by. But now, I have skills (RM04).

Another returnee migrant, RM01, also gave credit to the skills and experience he acquired abroad as a motivating factor for remittance investment. He established his welding and metalworks shop in Mzuzu after returning from South Africa in 2017, using both cash and in kind remittances (tools like welding machines and grinders). His migration journey began in 2006 when he could not find a job despite four years of searching. Then he travelled with his migrant brother who also covered his processing costs. After a couple of years, the participant sponsored his wife in 2008. His wife also started to work as a housemaid. Both husband and wife worked until 2017 and finally returned to Malawi with a plan to do something at home. His wife also established her own business, a salon in the town. While responding to the question about the importance of remittances in his livelihood, he pointed out the skills, experience, and hard-working culture he learned while working in South Africa and said:

... when I went to South Africa, I didn't care what kind of job I do ... I kept in mind ... what I need is money. And then one thing that I also learned from South Africa is skills. I was supposed to go to a college so that I can learn skills. But, there, I learned for free. I would go to work, and they pay me while I learn skills. So, I said [to his friends], "Look guys [colleagues], even though I spent most of the years in South Africa, I got skills." So, the thing that I can say is, I learned skills ... and not only skills but also [understood the importance of] hard-working. Because in Malawi, when we were in school, I don't know whether it was the police force of government or not [for employment]... they were saying that when you get an education, you are supposed to work in an office. But there was no office in South Africa. When I got there, even the white guys were not [working] in the office. So, I think we are wasting time. Because everyone has to work, and they were

working hard. That's where I learned that if someone has to succeed in life, he/she has to work hard. I have that skill and that mentality of working hard (RM01).

His response indicates people's general perception that one should get a job after completing secondary education. Working in an office setting is considered a 'white-collar' job in Malawi, a term that seems to be prevalent across Africa (Dana, Ratten, & Honyenuga, 2018; Woldie, Isaac Mwita, & Saidimu, 2012). Further, while working there, he found his interest in metalworks and learned to use a grinder and welding machines. Emphasizing the importance of skills learned abroad, and the trust and compliments received at work, he became enthusiastic about starting a metalworks shop in Mzuzu. He shared his experience as:

I was interested to work in the grinder/welding machine. When I saw that, I was curious. That's why I began to say, "I have to get the skills; if I got them once, it could be a decent firm." Then I got inspiration from my boss. He was saying that...if I remember he called me the name that I am a [perfect] "boilermaker" [metalworker]...you are easy to figure out how [to] solve something. He inspired me very much. In fact, I worked for him from 2013 to 2017. I learned a lot. Then, from there, due to the opportunity that I was given, you know when people believe in you that you can do anything, then they can give you a contract because they believe in you that you can do it. So, that is what inspired me, and I said, "wow! if I can do this for someone, why can't I work for myself?" (RM01)

Similarly, another returnee migrant also utilized his improved skills and cash and in kind remittances to start a tailor shop in Mzuzu. RM10, a male in his mid-twenties went to South Africa in 2006, in his mid-teens, and worked as a tailor for four years until he returned home in 2010. He sent two sewing machines while he was there; he reported still using those machines in his tailor shop located at the Taifa market. In addition, he sold blankets brought from South Africa to collect invested capital of MWK 70,000 to start his shop. Although he could sew before leaving for South Africa, he learned additional skills such as sewing jackets, shirts and pants,

dressses, curtains, toilet seat covers, and aprons. However, he observed that some of the skills were not useful in the context of Mzuzu, like sewing toilet seat covers:

The skills I learned in South Africa are sewing curtains, toilet seat covers, aprons etc. So, when I sew these things here in my shop, you will find that the price I can charge for someone to buy that from me, [they] can't afford. But the same thing in South Africa, you can sell at a higher price (RM10).

His case indicates that even though the migrant had skills before leaving home, the relevant work helped him to improve those skills and collect capital. As such, he was able to establish a tailoring shop after returning home. If he had not gone to South Africa, he said, "I could have still been working for someone else. It's easy to go to a foreign country and work for someone than in your own country working for someone. It's better to own something here." For him, migration and remittances made his dream of owning something come true. He believed that his business was growing gradually; he recently started a clothing shop in the Taifa market with an investment of MWK 800,000 where he had employed a full-time staff person.

Sometimes, soft skills and work experience can be influential in making investment decisions. For example, migrants can get investment ideas from exposure to a foreign land and its work culture – and from life lessons learned abroad. Interestingly, for some, the exposure to a foreign land and the life lessons they gain may not necessarily be positive. Migrants face many challenges in their destination country, South Africa. They live in constant fear of deportation if caught by immigration authorities. Moreover, xenophobic attacks are very common in the cities of South Africa, a major destination of Malawian migrants (Crush et al., 2015). As such, migrants live in a very uncertain situation and this situation becomes a driving factor for some migrants to return home and start something on their own. For others, just working abroad exposes them to a new working environment that teaches them life lessons. For example, we can

examine the case of RM07, a returnee male migrant in his early thirties who established a grocery shop, barbershop, and shoe business after returning to Malawi in March 2018. He had been in South Africa since 2007. When explaining the motivating factor behind investing in three different micro-businesses, he said:

*I can say that whatever I have seen has made me become someone I was not [before]. It has been some bad and some good, but overall, I have learned a lot and taught me to be strong. I have learned that a “**hard-working spirit will make you successful.**” It was from Monday to Sunday, I had to work from 6 AM to 1 AM, just resting 5 hours [a day]. That's what I learned... if you work hard, you will grow strong. But the situation in Malawi, I have seen many young men and women just like to sit down rather than thinking of doing something (RM07).*

The above excerpt indicates that migration helped the respondent understand the importance of hard work and perseverance, which motivated him to do something after returning home. Similarly, RM01, the respondent in the excerpt presented above in this section, also learned skills and received motivation from the boss in South Africa who inspired him to establish his own metalworks shop. In addition, some returnee migrants coined their business idea after migration and established ventures that required frequent travel to South Africa. For example, in the case of RM09, the respondent usually had to travel to South Africa once a month or every other month for business purposes. Similarly, RM04 mentioned going to South Africa to buy electronic goods frequently. Another returnee migrant, RM02, sourced his second-hand electronics goods in South Africa; he also had to travel frequently to buy goods for his shop. This indicates that exposure to working in South Africa not only enabled these migrants with access to start-up capital but also paved the way to a business that required frequent travel to the same country where they worked before.

In the case of migrant households, even though remittance investments in micro-enterprises were very limited, some noted that migration helped their returnee household members become self-employed through the utilization of skills learned abroad. For example, in the case of one migrant household (MHH12), the respondent was a female in her late fifties, her first-born son, now in his late thirties, was a migrant worker in South Africa from 2006 to 2011. He was working as a builder (construction worker) from which he learned to install tiles. After returning home, he started his tile business in Mzuzu. Further, while replying to another question about the impact of migration and remittances on her son's livelihood, she said:

If he had not gone to South Africa, he would have stayed with me here. So, we could have had more problems. Most importantly, we would have had hard days now without that job of installing tiles; he learned that skill in South Africa (MHH12).

The excerpts presented above indicate that while working abroad, migrants learned skills, gained experience, collected capital, and eventually developed confidence for starting an IGA after returning home. The major skills they acquired were computer repair, tailoring, and metalworks and welding, and soft skills gained through exposure to different work cultures. As such, these skills seemed especially pertinent to self-employment after returning home. The synergy of capital, skills, and experiences made it possible to establish microenterprises after returning home.

6.2.5.2 Job creation and transfer of skills (financial and social capital):

Job creation and transfer of skills was another impact of remittance investment made by some returnee migrants. At the time of my interview with ten returnee migrants, six had created a total of 18 jobs comprising full-time, full-time trainee, and part-time positions. The following

excerpt from the interview with a returnee migrant, a male in his late thirties, also indicates the importance of skills learned abroad to the livelihood of the migrant as well as, through skill transfer, the youths working at his business. While responding to a question about whether he has created jobs, he said:

Now, I have four guys. I am training them, teaching them skills, and paying them a little bit. Yeah, that kind of thing. I want to transfer the skills. If I die, my skills will die. I want to transfer it to others. What I would tell them is ... being honest ... this is very important. So, you know Malawi is a very complicated country. We are born here, and we don't wanna run away from here ... just stick here and do what you can make. Here, if you work for someone, you gonna suffer. It's better to do business (RM04).

He hired four youths as trainees paying some allowances. These youths will learn the skills to prepare them to establish their own computer/mobile repair shops in the future. He also shared a plan to expand his business, but he said the lack of capital was a challenge. Similarly, another returnee (RM01), a male in his late thirties had two youths working under him in his metalworks shop. They will inherit his welding and grinding skills one day and this will put them on the path to potential self-employment in their own metalworks shops. Likewise, another returnee migrant who started a tailor shop after returning from South Africa (RM10) had two youths working as trainees. While responding to a question about the jobs created by his microenterprise, he said, “there is a shopkeeper whom I am employing [in his newly started clothing shop], and I am training two people [in his tailoring shop] – I only give food to them.”

The above excerpts further verify the importance of returnee migrants as they contribute to the local economy through job creation and skill transfer. These are the migrants who were irregular at their destination and not highly skilled. As such, it is interesting to note how they have contributed to the local economy through the mobilization of financial and social capital.

Moreover, in terms of job creation, it was also noticed that remittance investment in housing could also indirectly create opportunities for builders and construction workers in Mzuzu.

6.2.5.3 Increase in educational investment (human capital)

There is an indirect impact of remittance investment in education, which also relates to brain gain through increased household investment in education (Gyimah-Brempong & Asiedu, 2015). In Mzuzu, as per the interviews with migrant household representatives, educational expenses were the second most repeated sector of remittance use (chapter 4, table 4.1). Similarly, in-depth interviews with returnee migrants indicate that remittance investments in IGAs enabled them with increased capacity to invest in the education of their children. Some returnee migrants even reported supporting the children in their extended family for their studies. Let us take an example of a male returnee migrant in his early fifties who invested in a second-hand electronics shop in Area 1B after returning from South Africa in 2017. While responding to a question about the impact of remittance investment on his children's education, he said, "I wouldn't have been able to send them to school [without migration]. Now, our children have breakfast before going to school, they can have a package of lunch while going to school, and I am paying school fees" (RM02). Likewise, another male returnee migrant who started a fancy shop in Taifa Market after returning from South Africa in 2017, experienced a significant change in his capacity to access education. In his words:

I can say there is an improvement in my kids' [education]. I couldn't go for higher education because of my family situation, but for my kids, I think they won't have to go through that situation. The thing that I put in my life is, "it's better not to have a car, but my kids must go to school" (RM09).

His 18-year-old son was studying at form 3 in a private secondary school paying MWK 250,000 per term (MWK 750,000 per year). His 5-year-old daughter was also studying at standard (grade) 2 in a private school paying MWK 150,000 a year and MWK 12,000 transport per month. He also supported the schooling of a nephew who was living with him and had finished form 4 in 2018; the nephew's tuition fee was MWK 35,000 per year. He was planning to send him to a college as well.

There were many other cases in which returnee migrants reported an improved capacity to access better education for their children. They believed and were confident that remittance investment in IGAs enhanced their household ability to invest in education. For instance, a female returnee migrant in her early fifties who had a tailoring shop in Area 1B, reported that she was accommodating her niece (her brother's daughter) from rural Nkhata Bay to provide education in Mzuzu. Likewise, the same returnee migrant who had a computer and electronics sales and repair shop in Mzuzu, was confident that he would be able to send his children to private schools. Similarly, another returnee migrant who had a metalworks shop in Mzuzu, had three children aged 10, five, and three years. He had hired a private teacher for his firstborn who was going to a government school. He had also enrolled his second and third born in pre-school. Such a list goes on and on. Though the impact of remittance investment in education may not be seen immediately, the increased investment in education can have a positive contribution to the local economy through human capital development.

The narratives presented above illustrate that the lives of many returnee migrants could have been challenging if they had not brought skills and capital while working abroad and utilized them to create small businesses at home. Returnee migrants who learned metalwork,

computer skills, and construction-related works like installing tiles became self-employed and even created jobs to support the local economy. These professions were found to create the most transferable human capital in Mzuzu that could pay back in the post-migration period, if a migrant could acquire such skills in their destination country. However, sometimes the skills learned may not always be applicable in the home market. For example, in the case of RM10, some of the skills he learned in South Africa were not relevant to the Malawian market. The findings of this study corroborate the findings of a study conducted by Maria Hagan and Wassink (2016) in Mexico. These authors found that skills informally learned in the US helped identify new investment avenues for returnee migrants. They documented that metalworking, automotive repair, and English language skills learned in the USA were more transferrable in their study area. However, the authors also noted that some skills that were irrelevant to their hometown, such as roofing techniques, did not help in translating skills into a new business. The authors surveyed 200 migrant and 200 non-migrant households in Leon, Guanajuato, Mexico and used mixed methods: logistic regression, to estimate the linkages between skills transformers and business formation, and 30 open-ended questions to capture the personal narratives of experiences and skill transfers. These authors defined skills as the social, technical, and English language abilities acquired by migrants while working and staying in the USA. Over 90 per cent of sampled migrants were unauthorized/irregular migrants and 17 per cent were deported. However, they did not find any significant association between remittances and business formation. Furthermore, they noted that returnee migrants, who were unable to save remittances, waited for a year and even more to start a business after returning to Mexico, until they acquired the start-up capital. However, the case of Mzuzu indicates that the use of skills, as well as cash

and in kind remittances such as tools and equipment, are important determinants of business creation by the returnee migrants; migrants planned and collected those materials one by one whenever possible during their stay in their destination country.

Furthermore, the interview with returnee migrants revealed three areas where the positive effects of remittance investment could be seen at the local level: migrants acquiring skills and experiences that motivate them to establish a business using remittances (human and financial capital); migrants creating jobs and transferring skills to their employees (financial and social capital); and migrants investing in the education of their children and the children of their extended family members (human capital). Interestingly, human, financial, and social capital are the three aspects through which the concept of brain gain works (Hunger, 2002).

6.2.5.4 'Brain gain' from irregular migration and migration from low income-households

Often the skills and knowledge acquired through migration and its associated benefits incurred in the home economy from investments in physical and human capital are regarded as 'brain gain' – a concept that advocates optimistic viewpoints on the migration and development nexus (de Haas et al., 2020). The term is associated with the emigration of highly skilled people – mainly health care workers, engineers and teachers – and their potential for the development of their country of origin through the transfer of money, knowledge, and skills (Carrington & Detragiache, 1998; Olesen, 2002; Schiff, 2006). This concept of “brain gain” emerged in the 1990s, and it counters the brain drain concept by arguing that the net gain to the origin country would be more than the loss resulting from the migration of skilled human resources (Batista, Lacuesta, & Vicente, 2012; Castles et al., 2014). The concept also recognizes the collective

benefit of remittances, return migration, and increasing diaspora involvement in national development (Castles et al., 2014). According to Hunger (2002), the concept mainly has three arguments. First, the human capital argument assumes that the migration of elite people, who gain skills and experience by studying or working in professional organizations, means they will apply that knowledge to the development of the country of origin upon their return. Second, the financial capital argument, backed up by the findings of migration and development research, states that the remittances transferred by these professionals to their families and friends, and remittance investments in the home country, bring positive developmental effects. Third, the social capital argument assumes that elite migrants create a strong professional network, and they can connect those professionals for the development of their home country as well as act as a bridge between the developed and developing country governments.

Scholars have also argued that the return of highly skilled people would bring positive changes in the migrant-sending LDCs through human, financial, and social capital. According to Olesen (2002, p. 138), “the maximum benefit to the sending country is obtained when highly skilled migrants leave for relatively short periods of 10-15 years, remit while they are away, and return with financial, human and social capital.” Furthermore, developing countries most likely benefit more in the long run through remittance-triggered investments in physical and human capital in the migrant’s home country (Schiff & Özden, 2006). It is also evident that the positive impact through the transfer of remittances, knowledge, and skills to the migrant-sending place, in the long run, will be more beneficial than the losses incurred by brain drain (de Haas, 2005; Ratha, 2005). Moreover, the benefit through the transfer of remittances and skills outweighs the losses incurred in the home country if a large number of educated people remain unemployed (de

Haas, 2007). Recent studies have also documented that migration of healthcare professionals, which was often regarded as the greatest loss incurred by the brain drain in Africa, has resulted in higher production of health care workers on the continent (Clemens, 2007). In addition, there is an indirect impact of remittance investment in education which also relates to the concept of brain gain as an increased household investment in education results in human capital development (Gyimah-Brempong & Asiedu, 2015). Based on the literature, skills and experiences, education, and remittance investments are the major indicators of brain gain and the concept works when the transfer of these indicators creates a synergetic effect on the development of the migrant's home country.

Interestingly, unskilled and irregular migrants from the low-income group, are not even accounted for in the scholarship advocating the concepts of brain gain. In literature, the brain gain proposition does not account for the irregular migrants and their contribution to the economy of the migrant's home region (Carrington & Detragiache, 1998; Olesen, 2002; Schiff, 2006). However, Mzuzu's case shows that even the undocumented/irregular migrants learn skills abroad and utilize those skills to create microenterprises after returning home. They acquire both hard and soft skills depending on the nature of the work they are engaged in. For instance, the returnee migrants in Mzuzu reported learning hard skills like welding, computer and mobile maintenance, construction work, and soft skills like knowledge about working culture, confidence, motivation, and investment ideas while working abroad. Interestingly, the case of Mzuzu indicates that irregular migration from the low-income urban context can also bring positive changes into the local economy through investment in micro-enterprises, creation of local jobs, and transfer of skills.

Moreover, the developmental impact of remittances are diverse and can be analyzed at the three levels: individual, household and their extended families at the micro-level; communities and regions at the meso-level; and the whole society at the macro-level (Castles, 2009; De Haas, 2014; Rahman & Yong, 2015). The impact of remittance investment in micro-enterprises and their subsequent effect on migrant household welfare and the local economy were observed in the context of Mzuzu as well. Returnee migrants were making investments in their children's education, creating employment opportunities, and transferring skills. In addition, they found themselves in a better position to provide quality education to their children. Hence the case of Mzuzu indicates that investments made by low and semi-skilled irregular migrants can also have the potential to create a synergetic effect through human capital development and, hence, can be a catalyst to brain gain at the local level.

Conventionally, the concept of brain drain/gain refers to the migration of skilled workers from the global south to the global north. However, today, south-south migration outweighs the south-north migration (World Bank, 2016c) and is dominated by low-skilled and less-educated migrants. In such a context, some scholars have begun to question whether the concept of brain gain could be relevant in the context of south-south migration. Similarly, Melde, Anich, Crush, and Oucho (2014) point out the issue of low-income and lower-skilled migrants being excluded in the development debate and diaspora engagement programs. Although this concept has not yet received enough attention from academia in the context of south-south migration, the findings of this study provide cause to further investigate the phenomena as the case of Mzuzu suggests that, despite being irregular at the destination and engaged in low-skilled and semi-skilled jobs, the contribution of returnee migrants to their place of origin supports the concept of “brain gain.” As

such, their contribution should not be undermined simply because they do not belong to the group of highly skilled migrants. Though the impact may not be significant at the macro level, their contributions, through brain gain, at the micro- and meso-levels require proper research focus. Migration and development research needs to further investigate the concept of brain gain in the context of south-south migration from lower-skilled and lower-income groups.

6.3 Challenges of remittance investment

The developmental impact of migrant remittances, specifically regarding investment in entrepreneurship development, is mostly contextual and depends on the investment environment in the migrant's home country (Castle et al., 2014; Crush & Frayne, 2010). As such, the above section explored the status of remittance investment in Mzuzu, Malawi. This section explores the challenges of remittance investment and analyzes the overall investment environment in the study area.

6.3.1 Perspectives of migrant households

Remittance-receiving households, in general, face many challenges making productive investments that go beyond the realm of migration and remittances. This section addresses the challenges of remittance investment from the perspectives of migrant households. Interviews with migrant household respondents revealed some key factors that restricted their ability to make investments in IGAs. They include some inherent issues of an irregular migration system as well as the general investment environment in the country. These are assessed in this subsection under four themes.

6.3.1.1 Remittances are hand to mouth, not enough for making investments

From the perspective of migrant households, remittances are hand to mouth. Many migrant household participants reported that the money they received in remittances was not enough to make investments in IGAs and sometimes not even enough to meet their day-to-day needs. For example, a female respondent in her mid-twenties was living with her three children at a rented house in Masasa – one of the informal settlements in Mzuzu. Her husband had been working as a builder in South Africa since 2015 and was sending remittances every two to three months. She did not have any other sources of income. While responding to the question of whether she could channel her finances into a micro-business, she replied:

The money I receive from my husband is not enough because things are going higher in the market every day. So, the money can't cater to all the problems I have here. I cannot even use that money to start a business (MHH02).

Moreover, remittances were not enough for those already engaged in some kinds of IGAs. Some respondents were established street vendors with no substantial growth or change observed in their businesses as remittances were not enough to invest in expanding or upgrading. Let us take a case of a female participant in her late forties. Her son and daughter-in-law worked in South Africa. While responding to a question about whether she had ever thought of using remittances to expand her business, she said, “He [the migrant son] sends money after some months ... when he sends money, there are already many problems to settle. So, I can't save any money from that amount to enlarge my business” (MHH11). However, she sometimes used remittances and took loans from the village bank. She reported being engaged in street vending for over a decade, but her monthly income was merely MWK 18,000. While talking about her daily income, she said, “Sometimes I buy and sell charcoal ... I buy tomato for 1,000 to sell, and

I make 200 from it per day. By selling vegetables [tomato] and charcoal, I earn about 600 a day” (MHH11). Her case indicates that remittances are irregular and mainly sent as family support rather than making investments for expanding the existing business.

Some key informants also asserted that remittances are meant mainly for family support and of limited use in creating enterprises. For example, a senior economist of the Reserve Bank of Malawi said:

Remittances are mainly a support-making mechanism for families. They haven't grown to a level where indeed micro-enterprises are sprouting out. If anything indeed, there will be those small-scale trading businesses which would benefit from those, but it's not as much (KI35).

He was responding to a question about remittance investment in income-generating activities in the context of informal migration from Malawi. His response also indicates the volume of remittance inflows from irregular migration is not enough for people to initiate any substantial investments in IGAs. Moreover, it is worth mentioning that “remittances are hand to mouth” was the most common phrase from participants while responding to a question about whether their household had used remittances in any income-generating activities. Such observations, and the narratives presented above, indicate that remittances are a support mechanism for families left behind, not necessarily a source of investment but hopefully for settling immediate household needs. So, it is challenging for remittance-receiving households to save some portion of remittances for future investments. This finding corroborates a macro-level study conducted by Gapen et al. (2009) across 84 developing countries. These scholars found that in the context of migration from low-income families, remittances are not for investment, they are only insurance for receiving households and families to meet their basic needs (Gapen et al., 2009). As such, it is less likely that migrant households will be able to make investments in

business start-ups.

Moreover, street vending is a livelihood strategy to earn money to buy food for the evening. The respondents reporting street vending as their occupation were all women. They were mainly in the profession to fulfill their daily livelihood requirements, not necessarily for a transition to greater entrepreneurial achievements. This may be because many women street vendors in Malawi are mostly less educated and lack knowledge of business strategies (FinMark Trust, 2019). However, the lack of enough remittances to upgrade or expand their microbusiness remains one of many problems.

Furthermore, due to higher transfer costs, families receive less remittance funding which further limits their capacity to save for future investment. Sub-Saharan Africa has a high transfer rate compared to other regions (Ratha, De, Kim, Seshan, & Yameogo, 2019). Despite the convenience and popularity of new money transfer bureaus in east Africa – like Mukuru, Hello Paisa, and many others – their fees cost about 10 per cent of the remittance total being transferred from South Africa to Malawi (World Bank, n.d.).

6.3.1.2 The informal nature of migration limits migrant ability to remit

International labour migration within the southern African region is mostly informal (Ratha, Mohapatra, Ozden, et al., 2011). Migration from Malawi to its neighbouring countries is no different, and people who move informally depend mostly on low-skilled and low-paid jobs (Andersson, 2006; Banda, 2019; Fetterman, 2009). This section focuses on how such a system affects migrant ability to remit and eventually impacts migrant household ability to invest in IGAs. Let us take the example of a female in her early sixties who had two daughters working in South Africa. When asked whether she could request more support from her daughters, for

investment in IGAs, she said:

I asked them before that, "Can't you raise a bit amount and send me to start a business?" ... So what they answered was, "The money we receive can't even accommodate us here because by the end of the month we have to pay the rent and buy food. So, from the money we earn here, we cannot manage to send you enough" (MHH05).

Her view was echoed by another respondent, a male in his mid-twenties whose father was working as a builder in South Africa. When asked whether he could request more support from his father, for investment in IGAs, he said, "It's very hard for him to send the capital money because he has some workers whom he pays monthly and the work he does there is seasonal." The respondent himself was a returnee migrant who worked in South Africa from 2015 to 2017. He experienced first-hand how difficult it was for an unskilled migrant to earn enough to survive in South Africa. He said:

I was an unskilled worker, and it was hard to do some savings in South Africa. Because, for example, if you receive 3,000 Rand, how do you use that 3,000 Rand? If you send 1,000 Rand back home, you only got 2,000 left. So that money has to be used for transport, food, and rent in South Africa. So, by the end of the month, you find yourself you didn't make any savings. So, I couldn't make any savings in two years.... Because, in South Africa, it is just hand to mouth. They [migrants] can't save any (MHH06).

The above excerpts (MHH05 and MHH06) are supported further by the observations of key informants regarding the status of remittance investment in Malawi. They indicated many challenges the irregular migrants face at their destination. One of the key informants, a lecturer at Mzuzu University, observed:

There is not much in this one [remittance investment]. Because these people who are working there, are not well paid. They are illegal immigrants. And the amount of money they send it's just too small to sustain their families. Because as a matter of family, there is small to it. Children need to go to school. They need money for other important [sectors] and what they get is not as much. And the main, I think they even find it difficult to invest the remittances into agriculture because the amount is not enough [one bag of chemical fertilizer costs around MWK 20,000] and also, it's not regular (KI29).

Similarly, another respondent was a lecturer at Mzuzu University who was doing a PhD in South Africa on migration from Mzimba to South Africa. He explained the circumstances migrants generally faced and described how they would end up doing low paying jobs to survive in a foreign land:

The other problems are employers know these Malawian migrants don't have documents and they don't have proper work permits and have expired visas...they are hunted by the police, so they [the employers] give them low wages. They know that these Malawians cannot bargain for wages as they are illegal there. So, employers in South Africa, tend to prefer foreigners who do not have proper documentation. They exploit them, give them lower wages..... [Even] with those low wages, they are able to save money and they send some of this money back home in the form of remittances (KI38).

Another key informant, the district commissioner of Mzimba, further explained how difficult it is to find a job for a migrant in South Africa. He also detailed the problems irregular migrants encounter and how they end up in low-paying jobs as:

You know, South Africa is flooded with foreigners. It's not only from Malawi, Mozambique there, Zimbabwe there, Zambia, then we have Nigeria there. They all are looking for the same job there.... So automatically it is very difficult to get a proper job. If somebody like me goes there, you end up on the farm somewhere very far. And there, you are kept just in the house. You can't go out because you don't have proper documents ... So, you were kept just like a slave. Somebody might say, "No, I'm going to pay you this little because I feed you, ... I do this, I do this." So, the amount of money that you are paid....it's not entirely the amount that you should be paid and you don't have any choice because there are no jobs anywhere (KI20).

These excerpts indicate that for migrant households, the lack of enough remittance support is a bottleneck for promoting investment in IGAs. It is also evident that migrant ability to earn money in South Africa is a major determinant of their ability to remit (Elford, 2009). However, the informal nature of migration is a challenge for many in South Africa as they have to depend on low- and semi-skilled jobs that are often low-paid (Banda, 2019). On top of that, job uncertainty was what many returnee migrant interviewees experienced in South Africa.

Many of them had to depend on piecework when they were unable to secure a full-time job. The experience of RM04, who used to wait at the robots the whole day looking for piecework as discussed in section 6.2.5.1 above, indicates how difficult for irregular migrants to sustain. In such a context, it would be very difficult for migrants to earn a good amount of money (Ratha & Shaw, 2007). Moreover, finding a job is very challenging in South Africa. The country is the major economic hub of southern Africa and the preferred destination of many irregular migrations from SADC countries (Segatti, 2011). As such, there is high competition among migrants to find a job. They have to sustain themselves at their destination which requires spending a significant amount of their earnings on food, transportation, and accommodation. In such a context, they sometimes become unable to send remittances when asked by the family. On top of that, their lives are highly uncertain; they live with a constant fear of getting caught by the police and eventually being deported (Andersson, 2006). These findings indicate that the status of remittance investment is largely embedded in the irregular migration system of Malawi. As such, channelling remittances into IGAs is challenging for many migrant households without any other support mechanisms available to them.

6.3.1.3 Lack of access to finance

Access to finance is one of the major components of enterprise development (Rutherford, Harper, & Grierson, 2002). In the context where remittances are not enough for making investments, migrant families have to depend on other formal and informal sectors to finance their IGAs. Based on responses from study participants, people generally have options in choosing these sources for loans: formal institutions like commercial banks and microfinance

institutions (MFIs), informal institutions like village banks and self-help groups, and individual sources like loans from friends, relatives, and traditional money lenders. However, many respondents indicated that receiving loans from formal institutions, specifically commercial banks, is beyond their capacity as they lack collateral. For instance, in the case of MHH33, a female respondent in her mid-twenties who was involved in small petty trading in Mzuzu, said:

I need capital. But I am afraid to take a loan from any company or organization because I don't have anything to show them as collateral right now. So, I don't think I can manage to get any loans from anyone (MHH33).

She was responding to a question about her plans for expanding her business. Similarly, a male respondent in his mid-twenties mentioned having a plan to invest in farming. However, he argued that conditions such as lack of collateral and fear of losing property were the constraints for accessing loans. He said, "I want to take loans, but banks ask for the collateral. So, if you fail, they will get all my stuff [from my house]. That's why I am afraid of banks" (MHH06). He had a good house (a permanent house built with cement and bricks and iron sheet roof) to deposit as collateral, but the fear of losing the property seemed to be a major constraint in his case.

Loans from MFIs, specifically FINCA, are accessible to people who already have a business, not to first-time investors (FINCA Malawi, n.d.). That means migrant households planning to invest in IGAs for the first time cannot access loans from MFIs. However, street vendors eligible to get loans from MFIs were reluctant to do so because of the troublesome paperwork required to apply. Similarly, the fear of losing property if they default on a loan appears to be another reason behind many respondents' reluctance to receive loans from MFIs. So, many participants reported borrowing from village banks, an informal banking system where a group of people come together to make weekly or monthly savings as well as receive loans

when needed. As reported by participants, they generally pay a 20 per cent monthly interest rate for loans taken from the village bank. However, some respondents argued that loans from village banks would be difficult to pay back. Let us take an example of a migrant household participant, a female in her late sixties whose son and daughter-in-law were in South Africa. The respondent had a business of making baobab juice, freezing it, and selling the frozen juice in the streets. She was also a vegetable vendor. While responding to a question about her investment plans, she said:

I have plans to expand my business. The problem is the capital. I have seen the disadvantages of village banks me as a chair as I am the chair in a group where I am involved. The disadvantage of village banking is that it works well for someone who is good already. In the same group, you will find that they will take a loan from the money you share, but they fail to pay back the money. As a result, when you are closing, you find that you don't have enough to take back home (MHH17)

Similarly, another respondent also raised issues with village banks that are not investment friendly. While responding about her plans to expand her petty trading business, if any, the same female respondent in her mid-twenties argued that loans from the village bank would not support the growth of a business. She said:

I am thinking of enlarging my business but because of the capital, I am not being able to get it. As I said I take money from the village bank. So, when you take a loan at the village bank, they give you three weeks to pay it back. So, you find that maybe those whom you have supplied your goods haven't paid back in three weeks (MHH33).

Her experience indicates the unfavourable loan mechanism from the village bank – the bank operated by members like her, who make the loan disbursement rules. Despite this, loans from village banks are mainly to support the members in times of need. People are also attracted because the interests collected are shared among the members proportionate to the savings made.

A favourable investment environment has been argued as a necessary condition for

promoting remittance investments (de Haas, 2012). Among many factors that help create an investment-friendly environment, the availability of affordable loans is the major one in Malawi. According to the Global Competitiveness Index (GCI) 2016/2017, access to finance is the most problematic factor, surpassing other disadvantage such as inflation, corruption, and lack of infrastructure for doing a business in Malawi (Schwab & Sala-i-Martin, 2016). The report has ranked Malawi 134 out of 138 countries as per the GCI – an index which measures the factors and institutions that determine long-term growth and prosperity.

The excerpts presented above indicate that migrant families cannot access loans from big commercial banks and are reluctant to receive loans from MFIs. I observed a kind of frustration among the respondents about the loan disbursement policy of MFIs. Respondents were mainly afraid of the potential loss they might have to bear in case they could not pay back the loans on time. A female respondent in her mid-fifties shared how she felt frightened and intimidated after seeing one of her neighbours' properties taken by a bank. She said, “You know why I get scared to get loans? Just that neighbour's house was grabbed by the bank because of not being able to pay back” (MHH26). As such, respondents were found more interested in the informal banking system locally known as the “village bank.”

Savings and credit facilities through village banks seem to be a good initiative that migrant families are engaged in. Members make weekly or monthly savings in the village bank and disburse the savings to fellow group members who are in need. At the year-end closing, the profit is shared among members who generally enjoy good returns. However, as reported by respondents involved in village banking, the interest rate charged is generally 20 per cent per month. Even though the interest rate is determined by the members themselves, the rate is too

high to promote IGAs. The return from such investments would not be sufficient to repay the interest; borrowers may be compelled to use their capital rather than profit to pay back the loan. Despite this, village banks are more popular than formal micro-financial institutions and could be the entry point to promote entrepreneurship among migrant households.

6.3.1.4 Unfavourable loan repayment policy

Unfavourable loan repayment policies of MFIs were another problem mentioned by many respondents. They mainly raised issues about the short grace period (weekly or monthly) before the first installment is due. Participants mostly referenced FINCA Malawi and sometimes the Vision Fund while responding to problems of access to finance. These are the microfinance institutions operating in Mzuzu. Many respondents feared that if they could not pay back on time, they would lose their property. When responding to a question about the options for getting a loan from formal financial sources, a female respondent in her mid-forties raised some critical issues about the loan mechanism and explained:

The departments I know who can give me loans, I see that they cannot help me. Because, when you borrow money from them, they want money soon – when you borrow today, the next week you should start paying back. So, with the businesses I am thinking about, I don't think I can start paying back the instalments right after a week of investment. Also, the loan they give you may not be enough to start your intended business (MHH18).

Many other interviewees also pointed out the short grace period for repaying a loan. One of them was a male respondent in his mid-fifties. While responding to a question about access to loans from MFIs in Mzuzu, he said, “The loan grace period is too short. FINCA's grace period is only one month but with Pride (another microfinance organization) they just give you one week. So, if it takes longer to sell the items, it is going to be a huge problem.”

Similarly, some other respondents found the short grace period as a bottleneck for

promoting investments. Let us take the case of the same respondent who had a home-based baobab juice business. When asked about the support she would need to upgrade her business, she said she could not trust FINCA but wanted a loan with a reasonable grace period. She said, “The help I would need is to be given a loan. But, because I am tired of FINCA, I don't think I can take a loan from them again. Because they wanted to be paying that money every week” (MHH17). Likewise, another migrant household participant had a similar experience with FINCA. The respondent was a female in her early fifties who had five family members in South Africa. She could not pay back the loans on time because of the weekly installments and the bank took some of her belongings from the home. She expressed, “In 2012 and 2014, I had to get loans from FINCA, I paid some of the amount but part of the amount I couldn't finish. So, they came and took my property from my house. Because I was supposed to pay weekly. It was hard to pay back, so I don't want such loans from FINCA” (MHH23).

Another respondent, a male in his early sixties, further remembered how the unfavourable grace period put him in trouble when he was engaged in food trading. While responding to a question about whether he could access loans from formal financial institutions for making investments in microenterprises, he said:

No, no, no. I don't think I will make that mistake [of getting loans from financial institutions]. Because I learned something from it. I borrowed money from DEMATT It was like finance but no longer exists now. I could supply some beans at one secondary school, a government school. Unfortunately, you supply them today, it takes two months before they pay you. Now, you find that your due date is within a week. They say, “Mr. Banda, we are charging this interest on this” and, when it comes, you are forced to pay. And this other time, they came and wanted to take my video player. Then we had to negotiate. Lucky enough, they couldn't take what they were looking for. So since then, I am not interested in getting loans from these institutions. The point is the time factor (MHH24).

Many respondents expressed frustration with the loan disbursement policy of MFIs in

Mzuzu. Almost all respondents, when asked a question regarding MFIs, mentioned short grace periods and the fear of losing their property if they default. Such a finding indicates that the fear of getting loans from formal institutions is strongly rooted among the targeted communities of this study. Interestingly, none of the respondents talked about commercial banks; either they talked about MFIs or informal banks like the village banks. Though the study was done on a small scale, for these targeted populations living in informal settlements, access to loans from big banks was beyond their reach. The observation of a senior economist at the ministry of finance was:

Only a few businesses would be able to pay you more than 60 per cent [interest] from a profit margin. As a result, most businesses cannot survive due to the high cost of capital. Until we take it [capital] available [at the lower interest rates], the small-scale businesses will continue to have problems (KI 36).

As per the excerpts presented above, another bottleneck for promoting entrepreneurship is the higher interest rates with shorter repayment periods. When people cannot repay with the profit made from their investments, they are more likely to default on loans. For instance, the one-week grace period should not have been a problem for those street vendors as they could make a profit every day through their vending activity. However, their experience with MFIs was not satisfactory. A study done by Woldie, Mwita, and Saidimu (2012) in Tanzania also indicates the problem of higher interest rates and short repayment periods on loans disbursed by financial institutions. The authors sampled 120 small and medium enterprises (SMEs) in the three biggest cities: Dar es Salaam, Arusha, and Mwanza; they used focus groups and semi-structured questionnaires. Their study found that out of 63 per cent of the enterprises that accessed loans from financial institutions, more than two-thirds found loan mechanisms very unfavourable due to the high cost of loans (interest, application fees and collateral valuation fees). Similarly, the

monthly repayment period was too short for many participants (Woldie et al., 2012). Such a finding raises questions about the credibility of MFIs. Interestingly, micro-credit institutions making people poorer due to the burden of loans was documented in the 1990s, when MFIs grew rapidly due to the success of the Grameen Bank in Bangladesh (Hulme & Mosley, 1996); the situation still seems relevant in the context of Malawi.

Moreover, microcredit is still inaccessible to most of the vulnerable sections of society (Hulme & Mosley, 1996; Lønborg & Rasmussen, 2014). But access to financing may not be the solution to the problem of entrepreneurship development as those who have access experience unfavourable lending policies. In Africa, the interest rate charged by MFIs is high at 34.3 per cent when compared to other regions of the world (D’Espallier, Hudon, & Szafarz, 2013). Based on interviews with respondents and staff at a local MFI, FINCA, the interest rate charged by Malawian MFIs is around 50. Businesses are less likely to thrive with a loan at such high-interest rates. As such, the case of Mzuzu shows two major issues with access to finance in the context of low-income urban families. One, access to finance is difficult and beyond reach. Two, even if some entrepreneurs do receive loans, the interest rate and loan repayment period are very unfavourable. The prevalence of such a situation places a big question mark over the investment environment in Malawi and needs proper attention from planners and policymakers.

The situation of Mzuzu is very complex for promoting investment but there is cause for optimism, too. The experience of migrant household representatives reveals that remittances are hand to mouth and lack of access to affordable loans from formal institutions is the major bottleneck of entrepreneurship development. Interestingly, respondents deposit savings in village banks of their affiliation as per their financial capacity. They also depend on village banks for

loans, even if the interest rate is higher in comparison to MFIs and commercial banks. This indicates a higher level of trust in village banks. Such observations indicate that the village bank could be the best entry point to promote entrepreneurship among remittance-receiving families.

6.3.2 Observation of returnee migrant entrepreneurs

This section deals with the experiences of returnee migrants who have established microenterprises using remittances. This section mainly focuses on the problems encountered by returnee migrants in their entrepreneurial endeavours. In order to understand the challenges of remittance investments, it investigates the problems faced by returnee migrants since they invested in their businesses after returning home and their continuous struggle to expand operations.

6.3.2.1 No reintegration support

Reintegration into the home community is often regarded as challenging for many returnee migrants after a long stay abroad (King & Collyer, 2016). The situation may be more difficult for those migrants who have invested remittances in creating start-ups and are working on gaining trust from customers and cooperation from authorities. In the case of Mzuzu, all returnee migrants interviewed responded that they did not receive any reintegration support from government service providers during their initial phases of business development. Let us take the case of a returnee migrant, a male in his late thirties, who migrated to South Africa in 2008 and stayed for five years. After returning home in 2014, he established a computer and mobile repair shop in Mzuzu. In the beginning, he had the challenge of gaining the trust of potential customers.

The discouraging community environment was another problem. However, he thought staying home was far better than the difficult life outside and decided not to give up hope. He said:

When I think of there [South Africa], I think of the document and difficult life there...and decided that home is best, no police, no home affairs. So, I am here. [In the beginning] It was a great challenge. I came here and had just started a big business and had no money. People couldn't believe that you can fix their stuff because you are new here. Then I was like, maybe I should go back again; it's not working here again. But all you need to do is, to be honest and try to do [your best]...then things will work for you (RM04).

He felt gaining trust was crucial because repairing mobiles and computers often required products to be left at the repair centre. Like other returnees, he also did not receive any reintegration support. Moreover, the experience of another returnee migrant, RM07, shows how difficult it is to receive services at the time of need. The participant found himself helpless after the grocery shop he owned was robbed. After the incident, he could not find immediate support from the police administration. He had worked in South Africa for ten years and returned just four months prior to the interview. Then he invested in a grocery shop and a clothing shop.

Facilitating migrant reintegration into the home country by eliminating administrative constraints and providing appropriate information and support has been considered key to promoting remittance investment (Collier, Piracha, & Randazzo, 2018). A survey conducted by the European University Institute on return migrants in Algeria, Morocco, and Tunisia found that less than one per cent of returnee migrants reported receiving administrative support in their home country after their return (Cassarino, 2008). The survey conducted a total of 992 interviews, including 332 in Algeria, 330 in Morocco, and 330 in Tunisia. Data was collected using structured questionnaires and analyzed using cross-tabulations. Even though the reintegration challenges may be different for different returnees, having a return migration policy

and support mechanism not only helps to smoothly assimilate returnees into their home country but also helps promote remittance investments (Collier et al., 2018; King & Collyer, 2016).

6.3.2.2 Unfavourable loan mechanism

Returnee migrants also pointed out issues with the loan disbursement mechanisms of financial institutions. Those who invested remittances in microenterprises such as electronics shops, clothing and tailoring shops, fashion and cosmetic shops, poultry farming, and barbershops after returning home wanted to invest more for the growth of their businesses, but lack of capital was the problem. Interestingly, like migrant household representatives, they were also reluctant to receive loans and mentioned unfavourable loan repayment policies and fear of losing their property if they could not repay the loan on time. As such, their reluctance to receive loans is related to both the negative effects of financial lending and a way of protecting themselves from financial exploitation. Those who had not received loans seemed to be protecting themselves from financial exploitation after seeing others' property being repossessed by banks, and those who were receiving loans complained about unfavourable loan repayment and interest policies. For example, one returnee migrant, a male respondent in his early fifties who own a second-hand electronics shop, did not want to get loans to expand his business, he would rather go to South Africa and collect capital. He said:

No loans, I don't want to get loans. Because I have seen most of the people and how they fear. They will grab your everything. I have seen lots of people here when they get loans from the bank they fail to pay back, they get everything.....because the things like here when you go to FINCA, you have to pay every week whether you manage to pay or not. That's why I am not interested (RM02).

Due to unfavourable loan mechanisms, sometimes people also end up borrowing from

multiple sources to pay back the existing loan. Another returnee migrant, a male respondent in his mid-thirties who had a barbershop and a poultry farm in Mzuzu, noticed such incidences. According to him, small street vendors would have to go through severe consequences when they could not repay loans taken from MFIs. For example, they might even end up getting loans in *katapila*. The *katapila* is a traditional system of taking loans from informal lenders and the transaction generally occurs at high-interest rates (Chipeta & Mkandawire, 1992). In the *katapila* system, people pay up to 50 per cent interest per month. When talking about some MFIs that operate in Mzuzu, the respondent said:

MEDF is there, Vision Fund, and FINCA is there but they are not helping people. Because those people give you MWK 60,000 and after a month you have to start paying back. And for those small business people, they are taking basket and selling at the market find city authorities chasing them ... you see ... and you have lost it, then where are you going to have some [money to pay back]? Before making any profit, you have to start paying back. Let me tell you, most people who face those problems, ... they also engage in Katapila...So, if you take that loan [katapila] maybe you take MWK 50,000, after a month you pay 75,000 (RM06).

His response indicates a serious issue a condition of indebtedness. However, when asked what he would do in the times of need, he replied:

But so far, I am just having that money from the village bank. They help us sometimes. If they give us MWK 100,000, at the end of the month, you have to give them 10,000 [every month]. That 100,000 would be with us for at least three months. But you have to give them 10,000 each month. After three months, you pay back the whole money and you take them back again (RM06).

However, despite high-interest rates (mostly 20 per month but, in his case, 10 per cent per month), he regarded the village banks as a helpful grassroots institution for people like him as they do not have to pay a large amount of money for monthly installments. They just have to pay back the interest every month and the whole principle in three months. In addition, the interest earned would be shared among the members and would be a huge amount for people like him.

However, in the case of the loans from MFIs, recipients are required to pay high-interest rates with no chance of getting any share of the profit. The experience of another returnee migrant further clarifies how the interest rate from MFIs reaches beyond 50 per cent. The respondent was a male in his forties who had a big clothing shop in the Taifa market. The respondent once took a loan of MWK 1.5 million from the Vision Fund (a microfinance institution). He had to pay back over 2.3 million with 11 equal installments within 12 months, paying MWK 210,000 per installment. He said, “It's hard to get a loan. Those loans ... you know Malawian loans ... it's too much interest. For the loan of 1.5 million (from the Vision Fund), I had to pay back MWK 2.3 million.” In his case, the annual interest rate was above 60 per cent.

Interviews with returnee migrants indicates a growing frustration among entrepreneurs on the way loans are disbursed by formal financial institutions, including MFIs. A returnee migrant in his late thirties pointed out two major problems. First, getting a loan is a challenge as borrowers have to show collateral; and second, the interest is so high that even if the loans are approved, people end up using the capital to repay them. He explained:

It's very hard [to get a loan]. For them [the banks] to believe you and trust you, you should have a backup kind of thing. Otherwise, you are a thief [who] just want the money...like that. So, for me, I didn't want to go to anyone to ask for help because [I knew] the way to survive is doing business. All you need to know is whom you are targeting and what's your plan. So, if I go and ask for a loan somewhere, they will need certain interest afterwards. If I calculate that interest, I can't make the business and end up eating my capital. So, it's better, let me try myself little by little. I would rather have this half of the coin but just protected because the interest is too much (RM04).

The excerpts above illustrate many issues regarding access to finance. Participants mainly raised problems like high-interest rates, lack of collateral, and the unfavourable loan repayment period. Interestingly, the observations of returnee migrants corroborate those of migrant

household representatives as assessed in the previous section. As such, access to finance is the foremost issue that needs immediate attention to promote remittance investment in Mzuzu. Access to financial services is not only a necessary condition for financial inclusion but also an important determinant for the sustainability and growth of SMEs and micro enterprises (UNCTAD, 2014). However, in Malawi, there has been a trend of rising interest rates since the 1980s (Zidana, 2015). The *mftransperancy.org* provides the interest rate charged by MFIs operating until 2012-but there is no updated information available for recent years. The annual interest rates reported for FINCA for 2012 ranged from 60 to 90 per cent (Mftransperancy, 2013). Interestingly, RM09 was still paying 60 per cent per annum for a loan taken from a microfinance institution in Mzuzu.

In the case of Mzuzu, the high-interest rate and the short time for repayment were the major bottlenecks for entrepreneurship development. As such, rather than being optimistic about making progress after utilizing loans to create or expand microenterprises, respondents were more concerned about potential losses they may have to bear while paying back the loans. This shows the lack of confidence among entrepreneurs as well as potential entrepreneurs that the return from their intended businesses would be enough to pay back the loan installments. Hence, the main challenge in promoting entrepreneurship among the migrant communities is the lack of affordable financing.

UNCTAD (2014) identifies access to affordable loans for all working-age adults as a major indicator of financial inclusion and concludes that the lack of which greatly constrains economic opportunities and the welfare of women, the poor and youth. However, the findings in Mzuzu indicate that people may end up in a debt trap when they depend on borrowing money to

repay their existing loans. Some studies have emerged in recent times examining the problem of over-indebtedness in the microfinance sector (Gonzalez, 2008; Guérin, 2012; Maurer & Pytkowska, 2011; Pytkowska & Spannuth, 2011; Schicks, 2014). The literature documents that over-indebtedness makes borrowers struggle to repay loans taken from MFIs and eventually makes them fall deeper into poverty. Schicks (2014) study in Ghana documented that borrowers who went through economic shocks, who had low returns from their investments in microenterprises, and who used loans for non-productive purposes were more likely to be over-indebted.

Zidana's (2015) study on the impact of financing MSMEs through the commercial banking system on the economic growth of Malawi between the 1980s and 2014 finds that a unit increase in the cost of capital resulted in an average 1.6 per cent decline in GDP during the study period. The author used the World Bank Data and applied the Ordinary Least Square (OLS) estimate to study the impact. As per the findings, the author argued that access to finance is not sufficient to ensure the growth of a business due to high interest rates. The urban profile of Mzuzu also recognizes the need to lower the interest rate of MFIs to increase access to financial services for the poor and promote business start-ups (UN-HABITAT, 2011).

It is also evident from the studies that MFIs reap the profit of entrepreneurs through high-interest rates (Butcher & Galbraith, 2019). Such observation questions the core concept of MFIs as they were “conceptualized as a win-win solution for both microfinance institutions (MFIs) and their borrowers” (Ojong & Simba, 2019, p. 2). Mzuzu reflects the same reality as borrowers did not have the confidence of making a profit using loans from MFIs; rather, they believed they would lose what they already own. This situation indicates a poor investment environment in

Mzuzu and represents a great constraint for channelling remittances into entrepreneurship development.

6.3.2.3 Lack of protection for microenterprises

This section intends to further explore the challenges of remittance investment in Mzuzu based on the observations of returnee migrant entrepreneurs. Among many other challenges, the lack of protection for microenterprises was another issue raised by respondents. They mainly experienced difficulty due to lack of market access, lack of cooperation from the local government and other service providers, and high custom charges when importing supplies.

Hard to compete with big firms for market access

Microentrepreneurs generally need protection from the government to compete with big enterprises. The microenterprises established by returnee migrants mainly depend on the local market. It becomes challenging to sustain their microenterprises when they are compelled to compete with the big firms in their local market. A male returnee migrant in his mid-thirties owned a poultry farm in Mzuzu. He started raising chickens and resumed his barbershop after he returned from South Africa in 2010. But, his poultry farm had to compete with the big poultry industries that supplied chicken at cheap prices to the local market. He emphasized that small entrepreneurs needed protection from the government; otherwise, entrepreneurs like him would not have an opportunity to grow. He was raising just 100 chickens and a loss of MWK 1,000 per chicken would be a loss of MWK 100,000 in total. In his words:

Sometimes if you go to another market, it's 3,500, others 3,000 and others 2,500 [for one chicken]. So, this problem is because of the policies in the government system. The one who is processing their own chicks is the one who is selling those to many shops. That's

why they can bring to our own market and sell them at a cheap price; we can't find any profit if they are there to sell them at 2,500. this problem came over because of this thing called liberalization. Because those people, let's talk about Central Poultry [CP, a private company], those are the ones who process, they make their own chicks, they made feeds, and they also keep those chickens to grow. They want chicks to buy from them, and to buy some foodstuff for chicks from them. But the same people raise chicks for their business. When those chickens grow, they come here from Lilongwe to Mzuzu to sell them at a little price; they sell at 2,500. ... [So] The policy in government is not favouring those people with the low-income generation with small capitals like me, if they are up there to assist us, they have to tell those CP guys to stop selling chicken to the (local) market. They may sell in the big supermarkets like Shoprite but not in the open market ... that is killing us ... that's why my business is not growing. My business is just limited to finding food for the family only (RM06).

Market access is another important factor for microenterprise development. Creating market access is often included in policy recommendations for the promotion of microenterprises (Satterthwaite & Mitlin, 2014). Empirical studies also show that families with access to infrastructures, such as road networks and markets, have greater chances of accumulating profit from their investments (Amare & Hohfeld, 2016). However, the excerpts presented above indicate that the lack of access to the market is another critical issue for the growth and sustainability of microenterprises in Mzuzu.

Lack of cooperation from the local government and public service providers

Lack of cooperation from city council and difficulty accessing services like electricity were other problems experienced by migrant entrepreneurs. A male returnee migrant in his early thirties, who had just returned to Mzuzu from South Africa after ten years of work, observed that the city council was not showing supportive behaviour towards entrepreneurs like him. He had just started a grocery shop in Chiputula, Mzuzu, after returning in February 2018. While responding to a question about the support he needed, he said:

If the government can support maybe in the small sectors, all we need is good security that they can provide us ... there are so many shops that have been closed because they are not paying rent [tax] to the city. But I think the city needs to reach out to those people and talk to them nicely. They are not doing business so that they can make it difficult for the city, but they are doing the business so that they can help the city as well. We are creating jobs (RM07).

Another respondent, a male entrepreneur in his late thirties, experienced a problem with the Electricity Supply Commission of Malawi (ESCOM), a parastatal organization responsible for providing electricity in Malawi. He established a metalworks shop in Mzuzu after returning from South Africa in 2017. While responding to a question about whether he had experienced any problem in his business, he said:

The first thing was to get a place, the right place to do your business. The second one was the government sometimes doesn't support [us]. ESCOM, they came to disconnect our electricity. They said it was illegally connected. ... I couldn't understand because the first guy came, he said this meter needs to upgrade into business and the second one came and said we are coming from ESCOM, this electricity is illegally connected. So, I couldn't understand what to do (RM01).

For him, the lack of credible information about registering a business and receiving services like electricity was challenging. While answering a question about the registration status of his business he said, “I don't have more idea. I can't explain on that. I just started as an individual. I haven't heard from any institution on how I can set up a business” (RM01).

The excerpts presented above show that returnee migrant entrepreneurs face problems due to the lack of coordination and cooperation from the city council and other public service providers. This indicates that coordinating and cooperative roles from the concerned stakeholders like the city council and other service providers would help create motivation for potential or existing entrepreneurs.

High customs fees

Some migrant households and returnee migrant entrepreneurs depend on cross-border businesses and frequently travel to South Africa and Tanzania to get supplies. One of them was the returnee migrant RM09, a male respondent in his early forties. He was the proprietor of a shop where he stocked various products such as personal care items, fashion accessories, shoes, blankets, school bags, and suitcases sourced from South Africa. He mentioned travelling to South Africa once a month to buy goods. He always had to spend a few hours negotiating with customs staff at the Malawi border entry point to release his goods. As such, he said high customs charges were a major obstacle for his business to grow:

The trouble we face from the government is customs. We pay at the customs that goes to the government, but you know what happens is the ways they charge you, if you have got a chance, make a bribe, it's better to make a bribe. ... The customs charge is very expensive. For instance, for the goods of one million, they can charge you MWK 500,000 to 600,000. Whereas your profit may be only MWK 600,000 or 700,000. ... So sometimes when you get a chance there to pay, maybe, a bribe of MWK 50,000 or 100,000, just do that. ... So, the government is losing a lot of money just because of the high charge (RM09).

His case identifies two major issues: first, the high tax is limiting the business growth of microentrepreneurs who source their goods from outside the country. Second, due to the high customs fees, entrepreneurs resort to a system of bribery rather than pay their fair tax share. Similarly, the respondent of migrant household MHH30, a female in her early thirties, faced the same problem while bringing supplies from Tanzania. She was of the view that the government should reduce the tax. She had a shop in the old market in Mzuzu and was travelling to Tanzania every month to buy goods. She said:

They need to lower the tax. They say that when you buy goods like one million upward, you pay tax. But if we are bringing below one million goods, then you don't have to pay tax. That is the rule, but some of us just have a little and they charge a lot of tax (MHH30)

Sometimes migrants who are returning home thinking to invest in IGAs end up losing a great deal at customs. These migrants generally prefer buying tools and equipment in South Africa to be used in their intended business activity upon return. However, if they lose everything to customs, they may become demotivated to invest, or their investment plan may go in vain. One returnee migrant, a male in his mid-twenties who started a tailor shop at the Taifa market, was in a similar situation when returning to Malawi:

I didn't bring any capital or money because I had to bring speakers, blankets, and several other things. So, the customs were charging a lot. So, the money I had was gone paying at customs; [I] didn't even have money for the transport. So, I had to sell some of my goods (RM10).

Fortunately, he had already sent two sewing machines through transporters when he was still in South Africa. The two machines and an additional MWK 70,000 earned by selling blankets brought from South Africa helped with the initial capital to start a tailoring shop in Mzuzu. In another case, the same respondent (RM06) who had a poultry farm and a barbershop argued that the high customs duty was discouraging entrepreneurs. He said, "... also for businesses, the customs people are charging three times, you see, it's very difficult here."

Scholars have been increasingly arguing that a favourable investment environment is necessary for channelling remittances into productive enterprises (de Haas, 2012). Even if migrants have enough resources, the investment environment in the home country affects their decisions. These returnee migrant respondents invested their hard-earned remittances in businesses with the aim of finding their livelihoods at home. However, they had to face many challenges that constrained their sustainability and growth.

As per the excerpts presented above, the challenges identified by returnee migrant entrepreneurs were access to finance, access to the market, cooperation from city council and

other stakeholders, and high customs duties. These are some of the indicators necessary to create a favourable investment environment at the local level. However, these conditions are missing in the context of Mzuzu. It was also observed from the case of RM01 that entrepreneurs do not receive clear information about the procedures of registering their businesses. Some of the findings of this study also corroborate the findings of the FinScope survey (2019) in Malawi, a nationally representative survey developed by Fin Mark Trust. The survey concludes that access to finance and access to markets are two major obstacles faced by the MSMEs in the country. The survey recommends working on providing tax incentives to MSMEs and supportive financing and banking facilities. The FinScope study (2019), indicates the lack of coordination among institutions has compelled to register into multiple organizations and pay fees accordingly to acquire licences such as business registration, council business permits, food and beverage licences, and levies (FinMark Trust, 2019). However, the study does not address the problems of micro-entrepreneurs who depend on cross-border trading, as faced by respondents RM09 and MHH30. It also shows that cross-border trading, in which most of the returnee migrants are involved, has not yet received proper attention from the policy and research field.

6.3.3 Migrant household future investment plans

This section investigates the future investment plans of migrant-sending households as well as the plans of migrants who have gone abroad. Migrant household representatives interviewed for this study were mainly the parents left behind. They were generally interested in farm-based IGAs. In contrast, the migrants themselves seemed to be more interested in non-farm-based IGAs. Those considering farm-based investments showed interest in cultivating

maize, potatoes, and sweet potatoes, and starting a poultry farm. One example is a female respondent in her early sixties who had two daughters working as housemaids in South Africa. While responding to a question about the IGA she was interested in, and the support she would need, she said:

I have a big land away from the town where I can cultivate. It's only the lack of fertilizer; if I can have enough fertilizer, I will be able to cultivate a big land. Through that, I can do well in my life. Also, I have another land on the riverbank where I can grow Irish and sweet potatoes. But these crops also need fertilizers. If I can have access to fertilizer, I can do better through farming (MHH05).

As mentioned in the preceding section (section 6.2.2), her daughters sent support to buy fertilizer in the previous season, so she cultivated maize. The yield was enough for household use and she even made MWK 60,000 by selling ten 50kg bags. However, this season, her daughters could not send support for fertilizer. As a result, she said, “this year, I couldn't manage to grow maize as I didn't have money to buy fertilizer ... this year, I have to depend more on remittances” (MHH05). Her case indicates that remittances support farming but when resources for agricultural inputs during the growing season are insufficient, households are forced to become more dependent on remittances to buy food. As such, migrant households having access to land considered farming a potential sector for investment to support their urban livelihoods.

Similarly, some parents showed interest in poultry farming and pig rearing. For instance, a female respondent in her late fifties who had a son working in South Africa was planning to start poultry farming by the end of 2018. While responding to a question about her future investment plans, she said:

I believe that my son will come back home. When he comes back home, he would be at his house, and I would not be able to receive remittances. That means I have to stand on my own. So it's better for me to start now than later ... I am planning to start poultry farming

from November 2018 in this house [pointing towards a house where she was planning to raise chickens]. First, I am planning to keep 150 [chicks] (MHH 41).

At the interview time, she reported receiving MWK 50,000 monthly in remittances.

When asked about whether she was saving remittances to collect capital for her intended IGA, she said, “Yes, I am saving 10 per cent at the village bank.” She had also received poultry farm training when she was involved in a women’s group in the past. She said, “I learned (poultry training) from a community-based organization (women’s group). I got a certificate from them as well” (MHH41). Her case indicates that regular remittance support and skill training were found to be crucial in choosing an IGA. This is the first case I noticed where a migrant household representative in anticipating the potential end of remittances, began planning ahead for IGAs.

Migrants were most likely interested in non-farm business activities. In general, most household respondents did not have any conversations with their migrant family members about future investment plans. But, as per the responses from participants who reported having such conversations, migrants were mostly interested in IGAs such as cross-border trading, auto garages, and metalworks shops. Let us take an example of a female respondent in her early forties who reported having discussions with her migrant daughter about future investment plans. The migrant daughter, in her early twenties, had been working as a housemaid in Tanzania since 2016. Her household was fully involved in growing vegetables and tomatoes and planting tobacco. While responding to a question about whether the migrant daughter had any investment plans after returning home, she said:

I have discussed that before with her, but the problem she told me was to find that huge amount [start-up capital] so that she can come back to establish an IGA here [cross-border business]. Because the money she gets there [is not enough]. The same money she has to pay for rent, buy food or life necessities, and has to send money here. But, if we find a way to support her here in one way or the other, she knows the place where she

could be travelling [in Tanzania to get goods], where to buy some kitchen things and the like. So, she should be going to Tanzania, getting some things and selling [them] here in Malawi. That's the business she would like to do (MHH20).

The above excerpt indicates that the migrant daughter wanted to start a cross-border business. However, she did not have enough savings for the initial investment.

However, in preparation for their investment plans, some migrants were found sending materials like air compressors and welding machines to be used in their intended business start-up. For instance, a male respondent in his late forties had a migrant son working as a gardener in South Africa. One day the son called him and said, "I am sending this [air compressor], keep it for me so that when I come, I will make use of it" (MHH10). He also showed me the compressor stored in a room. In Mzuzu, his son had worked in a garage but he decided to go to South Africa in 2009 to collect start-up capital to establish his own workshop.

Similarly, another migrant household participant (MHH18), a female respondent in her mid-forties, had three children in South Africa, one son and two daughters. The migrant son had worked as a mechanic before going to South Africa in 2013. He also had a plan to start a garage in Mzuzu. When responding about her migrant son and daughters' investment plans, she said, "his plan is to start his own garage in Mzuzu. I believe, there he is saving some money. He is also sending garage materials such as welding machine, compressor, etc." Likewise, in another case, a female respondent in her late fifties had a second-born son still working in South Africa. However, her first-born son was a returnee migrant who worked in South Africa from 2006 to 2011 as a construction worker. After returning home, he started installing household tiles. He learned that skill while working in South Africa. While responding to the question about how her son managed to start his IGA, the mother said, "when he was in South Africa, he managed to

bring some building materials, and he brought those materials which help to put tiles [tile tools]” (MHH12).

On the other side of the spectrum, the families left behind, specifically parents, did not have any information about the migrants' future investment plans. Some respondents even reported not having any conversations with their migrant sons and daughters regarding their plans after returning home. As observed by one of the key informants, KI09, a program officer at an NGO in Mzuzu, “It's like the money that they sent, the families take that the money is just for them ... not to invest in other things.” Moreover, almost all migrant household respondents could not spontaneously tell the total support they received in remittances in the past 12 months. These observations indicate that parents consider remittances merely a support to fulfill their day-to-day needs, not necessarily a tool for investments.

After the interview, however, some parents who never discussed and were not aware of the future investment plans of their migrant children, responded that they would have a talk and encourage them to make investments in Malawi. Let us take an example of a female respondent in her mid-fifties who had her sister's daughter and son working in South Africa. She had raised the migrants since their childhood and supported their education. Currently, she was taking care of the migrant niece's two school-aged children. While responding to a question about the future investment plans of her migrant niece and nephew, she said:

I have not asked many things about that [future investment plans] and they have not told me anything about it as well. But I will ask them. It's in my mind maybe I should tell them that with the money they earn in South Africa, they should invest something here in Malawi. So that when they come back, they should have something here (MHH19).

On the other hand, migrants' spouses were in a better position to share information about their family's future investment plans using remittances. One example is the case of a female respondent in her mid-twenties whose husband had been working in South Africa since 2015. While responding to a question about whether she had any conversations with her husband about remittance investments, she said:

Yeah, we do discuss those ideas. Now the challenge is for the husband to find that huge amount so that he should come back and start that business [selling second-hand clothes]. Because he hasn't found enough money, he can't come back and start investing... .. if I can have help through money or anything that I can sell in the market, I can make money because I believe that doing business brings money daily to the house (MHH02).

Similarly, a female respondent in her mid-thirties reported that her husband went to South Africa four months before the interview and started working as a gardener. She was aware of husband's investment plan and said that her husband just wanted to live there for a year to find the start-up capital for a business. While responding to a question about whether she had any plan of establishing a business using remittances, she replied, "I don't have those plans, but my husband has" (MHH42). She further said, "if he finds enough money, he will come back and start a business of selling second-hand clothes" (MHH42).

The above cases show that migrants' parents seemed more interested in farm-based IGAs, and migrants mainly pursued non-farm-based business activities. Migrants interested in making investments generally apply a strategy of buying materials/tools/equipment/accessories needed for the business they wanted to establish after returning home. Interestingly, returnee migrants also applied the same strategy while they were working abroad, as assessed in the section 6.2.3 above.

6.3.4 Expectation of support to promote entrepreneurship

This section investigates the expectations of respondents towards starting a new enterprise or expanding the existing one. Respondents had different expectations from the government bodies, not-for-profit sectors, and other stakeholders. They mainly pointed out three areas that need to be addressed: training on business skills, access to soft loans with appropriate repayment periods, and coordination and cooperation from the city council.

6.3.4.1 Training

Some respondents believed that the availability of business management training would motivate them to invest in microenterprises as well as equip them with the skills to ensure the growth of their existing businesses. For example, a participant from MHH20 responded that training for understanding business skills would help her daughter to invest remittances into appropriate IGAs. Her daughter was working in Tanzania and sending support three to four times a year. However, the respondent had used remittances only to buy fertilizer. While responding to a question about the support she needed to make her able to invest remittances into microenterprises, she said, “basically, teaching how the business works, let’s say if it is tomato business, then you have to be doing it like this this this this” (MHH20). Likewise, the respondent from migrant household MHH26 had a daughter working in South Africa. While responding to a question about the kind of support from government and non-government sectors that would motivate her migrant daughter to invest in microenterprises, she said, “They teach her how to do business like banking ... getting loans things like that, business management or going back to school for part-time business management classes in the evening” (MHH26).

However, those who received training in the past found the lack of capital a challenge to

establish their own IGAs. Let us take the example of migrant household MHH29. The respondent from the household was a female in her late thirties whose one brother was working in South Africa. She received training from an institution and a sewing machine. The support was not enough for her to start her own tailor shop in the market due to the lack of capital. However, she was taking small orders to sew at home from which she was making about 5,000 MWK per month. She said:

I want to have a business. St. John of God took me to a tailoring training, and I went there. Now I have those certificates for tailoring, I am a tailor, and they gave me one machine. But they haven't given any starter pack. They just give us a certificate and a machine. But as I am, it's very difficult to find money, to start a business (MHH29).

These respondents expressed their views regarding the need for training to initiate any IGAs. However, those already receiving training also found the lack of capital as a constraint. This leads to another challenge – access to soft loans that the respondents wanted addressed by the government.

6.3.4.2 Access to soft loans

Access to affordable loans was one of the major constraints experienced by migrant household respondents and returnee migrants. Some participants responded that making soft loans available to them would solve the problem while others stressed the need to fix the loan disbursement as well as repayment policies of financial institutions. Let us take the case of a returnee migrant, RM10, a male participant in his mid-twenties who had a tailor shop in the Taifa market. When explaining what he needed to boost his business, he said:

What I want to say is that we are doing our own businesses. What we may need from the government and other organizations is they should provide us soft loans because we already have our work ... so a soft loan can help boost our business (RM10).

Moreover, another migrant household respondent, a male in his mid-twenties had a similar observation. The participant had two siblings (one brother and one sister) who were migrant workers in South Africa. While responding to a question about the constraints for establishing a business, he said, “Lack of capital... you need to fix something, most of them they need approach [to get loans from MFIs]. When you fail to pay back, they will get the house from you. So that's why we are afraid of getting a loan.” He was referring to micro-credit institutions in general. In his opinion, the unfavourable loan mechanism was the major obstacle and fixing it would encourage him to make investments. He further clarified:

if the government can assist us with the money..... [soft] loan..... at least government needs to fix it – the payback period..... based on the time by which one can earn from his/her investment, for example, poultry farming for three months, pig rearing for six months (MHH35).

Similarly, another returnee migrant, RM07, a male respondent in his early thirties who recently returned from South Africa and started a grocery shop and other small businesses, responded that just a loan would encourage investors like him. He said “They can even fund [support] us with small loans that you can manage to pay back. Doing that [providing loans] doesn't mean that we do not have money but a matter of encouragement” (RM07).

The excerpts presented above indicate that access to affordable loans and appropriate repayment policy was the main expectation of migrant household representatives as well as returnee migrant entrepreneurs. In addition to that, these respondents also wanted cooperation and support from the city council so that they can run their microenterprises smoothly.

6.3.4.3 Coordination and cooperation from the stakeholders

Some respondents involved in microenterprises said that coordination and cooperation

from the city council would motivate them and help them in their business endeavours. Their responses mainly focussed on hassle-free street vending, creating a market linkage, and ensuring better security in the city so that their business properties are protected from theft. In the case of migrant households, the respondents who were engaged in street vending wanted the city to allow them to freely sell their products in the streets, specifically in high mobility areas. Such was the view of a female in her mid-fifties who was a banana vendor. She had two sons working in South Africa. While responding to a question about the support she needed, she said:

The police should stop sending city guys behind us. [They should] let us do the business. They should provide us with a good space where we meet people who should be available to buy our goods. But for example, where they have built the market there, people don't come there to buy our commodities (MHH31).

The city had built a new market, but many respondents reported not being interested in relocating their business in that area citing a poor retail location and absence of shoppers. In addition to this, the returnee migrants who already started their businesses emphasized the need for coordination from the city council to create market linkages. For example, the emphasis of a returnee migrant who started a tailoring shop in Mzuzu pointed to the need for continuous electricity supply and support to create market linkages to foster his businesses. He said:

I started my business; it's not growing because of the power cut and [the lack of market linkages]. One example is, in South Africa, when you have a small shop like mine, it means you will have that capital and maybe sewing some clothes, and those clothes are supplied to Indian shops, and those Indian shops sell clothes to big people. It means you have an opportunity to grow and make a profit. [But] here, you have to find market yourself. You have to look at everything on your own. No one could sell your products for you (RM10).

His case indicates that coordination from the city council to create market linkages or connect with other stakeholders would help expand his customer base. Moreover, some respondents were concerned about security in the city. This is the case of the same returnee

migrant who started a grocery shop after returning from South Africa. He stressed the need for better security in the city, specifically to protect business property from theft. He mentioned, “if the government can support ... maybe in the small sectors, all we need is good security that they can provide us.” Later, when I was still in Mzuzu, he sent me a text message informing me that thieves had broken into one of his shops and taken everything. When I asked if he had reported the incident to the police, he replied that he had, but no one from the police department visited his shop. I was able to connect him to a police officer my field supervisor had introduced me to. This incident served as an example of the difficulty returnee migrants face to protect their businesses due to lack of connection to, and cooperation from, concerned stakeholders.

Theft from a business property has also been identified as one of the challenges faced by many microentrepreneurs in Malawi (FinMark Trust, 2019). The case of RM07 shows that even trying to get support from the police after the incident would be a challenge for a returnee migrant. This may be because he had returned from South Africa a few months earlier and did not have strong connections in Mzuzu to support him in finding assistance from the concerned departments. For those returnee migrant entrepreneurs who invested in businesses with great enthusiasm, a lack of cooperation from concerned stakeholders would be very demotivating.

Moreover, city authorities clearing street vendors is a common scenario one can observe in Mzuzu. I witnessed fruit and vegetable vendors being chased by authorities many times during my stay in Mzuzu. The city had built a new vendor marketplace, but in numerous interviews, it was revealed that vendors were not happy about the location. They complained that the place was quite far from the city’s major commuting routes and feared their businesses would be affected if they moved to that location.

The conflict between street vendors and regulatory bodies is common across developing countries even though it is the lifeline of many urban low-income households. A comparative literature review on street vending by Recchi (2021) documents some common perceptions of local authorities and the public towards street vendors in developing countries. The author notes that street vendors are generally perceived as illegally utilizing public spaces, ruining the beauty of the city, disobeying authorities, preventing modernization of the city, and creating a problem for the growth of formal businesses (Recchi, 2021). Moreover, removal of street vendors, dislocation, and relocation are some common practices of dealing with street vendors across developing countries. Sometimes practices involve the harassment and forceful removal of vendors; their money and goods are also seized by authorities for their personal benefit (Rogerson, 2016). Riley (2014) in his study in the southern city of Blantyre, Malawi, notes the dealing of authorities towards street vendors is influenced by the colonial mindset with the perception that the poor “do not belong to the city.” Even the urban profile of Mzuzu, prepared by UNHABITAT (UN-HABITAT, 2011), considers hawking an illegal but common practice in Mzuzu which the city is struggling to regulate. The existence of such a mindset indicates the structural issues that exclude the poor while accessing necessary services in Mzuzu.

On the other hand, access to finance was identified as the main issue for microenterprise development by migrant household respondents. For returnee migrants, it becomes even more difficult because MFIs, which are arguably more accessible to the poor, require an existing business to lend microcredits. With such a policy, returnee migrants seeking additional capital to invest in business start-ups would not be able to receive any loans from them. The latest available urban profile of Mzuzu developed by UNHABITAT (UN-HABITAT, 2011) has done a

SWOT analysis and recognized limited access to investment capital by small and medium enterprises (SMEs), and unreliable power and water supply, as threats to the local economic development in the city. Findings of this study also indicate that both categories of respondents – those planning to be entrepreneurs and existing entrepreneurs – have raised some institutional and policy-level issues that are demotivating to them. Despite this, migrants were doing their best by utilizing remittances to establish new enterprises in Mzuzu; however, the lack of cooperation has become a great challenge for the sustainability and growth of their business endeavours. This finding also corroborates the results of a study done by Wang (2016) using the Enterprise Survey from the World Bank that covered 119 developing countries across the globe. The author finds access to finance as the major obstacle to growth experienced by SMEs. The study also finds that SMEs having some sort of government partnership have experienced fewer financial problems, indicating the positive impacts of government interventions and support such as government guarantees for financing.

The MSME sector supports the livelihood of about 21 per cent of the adult population in Malawi (FinMark Trust, 2019). However, the MSME sector has been facing many hindrances; limited access to finance, informality, and low capacity are limiting factors for MSMEs growth and bankability (World Bank, 2018). Moreover, the country's MDGS III acknowledges the need to create a favourable investment environment by improving the financial sector. It recognizes: i) lack of innovative financial instruments, particularly those targeting MSMEs; (ii) high-interest rates; (iii) underdeveloped, narrow and illiquid capital markets as well as limited long-term financing; and (iv) low levels of financial literacy as challenges for the promotion of MSMEs in Malawi (Government of Malawi, 2017). Interestingly, the experiences of returnee migrants and

migrant household respondents indicate that there has not been any significant improvement in addressing the problems identified by previous studies. Despite being acknowledged, it seems the ground reality has remained the same.

Moreover, though interviews with migrant household representatives and returnee migrants raised many challenges regarding the channelling of remittances into entrepreneurship development and promoting existing enterprises established using remittances, migration and remittances phenomena seem outside the government priority sector. Interviews with many key informants associated with local and national level governing bodies, reveal that the significance of remittances to entrepreneurship development has not been recognized at the planning and policy levels of local and central governments. While talking about the investment environment in Mzuzu and the issue of access to affordable loans, another key informant, a government officer at the Trade Office in Mzuzu, said:

Very few receive more remittances, but the majority do not receive much, ... so, no savings. [But] absence of soft loan is a hindrance [and] collateral issue is too prohibitive. Politicians need to sit and act for providing services at affordable rates. There are some traders who complain that they are overtaxed and we discuss this at a higher level. Complaints have been put forward about such issues but there is no change yet.... the fact is that the environment is quite demotivating when someone tries to do something productive here (KI30).

Similarly, another key informant, the Planning Officer of Mzuzu City Council, acknowledged that the city lacks a deliberate policy to address the issues of migrant households and returnee migrants, specifically utilizing remittances to promote entrepreneurship development. In his final words, while wrapping up the interview, he said:

The study you are doing is quite important as far as the city is concerned. Because it is going to give us a picture of an aspect that has not been covered. So, addressing that gap, because, at times, we fail to get clear interventions on all those particular issues. We will

be very much interested to see the results of your study. ...It is really addressing a very important issue that, at times, it has not been included in some of the guidelines we used to formulate our programs. So, it is going also to create enthusiasm for the council for looking at such issues and coming up with particular interventions (KI06).

Interestingly, the officer reported that he had closely observed the migration of youths and adults from Malawi to South Africa when he had to travel to South Africa many times for his studies at the University of Pretoria. The above excerpt indicates that even though the migration phenomenon is well known, the issues and potential of migration and remittance for entrepreneurship development have not been incorporated into the plans and policies of the local governing body. The responses of other key informants working at the central level of government also indicate the same situation in the plans and policies at the national level. For instance, while responding to a question about any government initiatives in place for utilizing the skills of returning migrants, an economist at the ministry of finance, said, “I think, we have never thought about these returning migrants ... but I think, it's good that we've had this conversation and then probably we might start thinking of these people [returnee migrants]” (KI37). Similarly, while wrapping up the interview, another key informant, the Labour Commissioner of Malawi, said, “Migration for the first time has been prioritized as a developmental issue. It is featuring on sustainable development goals. Perhaps, really we need to do more work in this area” (KI34).

Though there have been increasing numbers of conferences and publications explaining the linkages between migration and development from the academic side, policymakers still hold outdated views that development decreases migration (Castles, 2009). Increasing the awareness level of decision-makers towards the potential benefits of migration on development is crucial but very challenging (Ratha, Mohapatra, & Scheja, 2011). The above excerpts from the

interviews with key informants indicate that even though labour migration from Malawi to SADC countries, specifically to South Africa, is well known among government officials and policymakers, they have not recognized the potential of migration and remittances for entrepreneurship development. This is probably an answer to why there are no government initiatives to motivate migrants towards entrepreneurship development. It further indicates that the migration and development phenomenon is not the priority of either the central or local level of government. However, because several key informant participants concluded their interviews with clear perspectives about the opportunities and challenges of remittance investments into IGAs, there is reason for optimism that these issues can be addressed through policy reform.

6.4 Conclusions

This chapter assessed the relationship between migrant remittances and entrepreneurship development in Mzuzu based on in-depth semi-structured interviews with migrant household participants, returnee migrants, and key informants. This investigation suggests that remittances are mainly hand to mouth for the receiving households. As such, the development of microenterprises using remittances without access to affordable loans is very challenging. However, accessing loans from formal financial institutions, such as commercial banks and MFIs, is beyond the reach of people from low-income groups due to high-interest rates and unfavourable repayment mechanisms. Hence, the case of Mzuzu shows that mere loan access is not enough; people need access to affordable loans. Without affordable loans, families are required to depend mainly on remittances to initiate any IGAs. However, migrants cannot send all the support requested by their family members because the migration system of Mzuzu is

dominated by irregular movement of labour and low-skilled employment. Those categories of migrants earn less as they are mostly irregular, exploited, and low-skilled, and they move for their survival (Crush & Frayne, 2010; Rata & Shaw, 2007).

Likewise, in the case of returnee migrants who invested remittances to establish microenterprises, the problem of access to affordable loans still appears to be an obstacle for the growth and sustainability of their businesses. On top of that, the lack of cooperation and coordination from government bodies further complicates their business efforts, forcing them to rely on village banks for loans. Even though some migrant households were able to utilize remittances in their street vending businesses, their use was primarily for helping them remain in business, rather than for expansion.

The finding also brings two critical questions to the current knowledge of remittances and development. First, it questions the widespread view that remittance use in housing and consumer goods is unproductive (King & Collyer, 2016). In the case of Mzuzu, it was found that a significant number of migrant households invested in housing for rental income. Second, it suggests that low- and semi-skilled irregular migrants from poor family backgrounds can create a synergetic effect on the local economy through remittance investments to develop financial, social, and human capital. Though the impact may be insignificant at the macro level, their contribution to the local economy cannot be neglected. This contribution may even relate to the concept of “brain gain” at the micro and meso level. But even while theorizing about “brain gain,” the existing literature doesn’t recognize the contribution of these irregular low- and semi-skilled migrants to the local economy (Carrington & Detragiache, 1998; Olesen, 2002; Schiff, 2006).

Finally, contemporary migration and development literature has idealized a scenario where migrants and migrant households are expected to invest remittances in productive economic sectors that help not only improve their livelihoods but also contribute to the local economy by multiplier effects. The narratives of returnee migrants, on the one hand, give hope as they were able to bring some positive changes at the local level through remittance investments on their own, without any motivation or support from local government bodies. On the other hand, it also raises some critical issues that need to be addressed to maximize the developmental benefits from migrant remittances. The findings of this study would be of interest to scholars and policymakers working on migration and development in the context of the developing world.

Chapter 7: Conclusion

7.1 Research gap and summary of findings

In the context of growing academic attention to channel remittances in expanding household income sources and the empirical evidence of low-income migrant-sending households in developing countries using a major portion of the remittances to access food, it is crucial to understand the interconnections between remittances, household food security, and entrepreneurship development, a research field yet to be explored extensively. More specifically, academic studies have not answered the interconnections focusing on the out-migration from urban low-income households that rely on cash income to survive. Additionally, when much of the remittances go to access food, channelling them into IGAs becomes very critical without understanding the lived experiences of migrant-sending households. Hence, to fill this research and knowledge gap, this study investigates the case of Mzuzu, Malawi. Using the lenses of NELM theory, it explores migrant-sending household perspectives to answer whether or not remittances benefit them by (i) improving livelihoods; (ii) increasing food security; and (iii) bolstering IGAs. To this end, this study empirically documents the importance of remittances in addressing the challenges urban low-income households face in their struggle to put food on the table and expand their income source through remittance investments in IGAs, including farming. The findings indicate that the implications of remittances on livelihoods, food security, and IGA investments are positive but context-dependent (Table 7.1). Moreover, it documents that remittances are sent mainly for family support; they are not enough to lift households out of a food insecurity situation and to make investments in IGAs without investment-friendly policy interventions and appropriate support mechanisms. Interestingly, although remittances are not

enough for leveraging investments for migrant-sending households, the returnee migrants are able to invest in micro-enterprises, create jobs, and even transfer skills, suggesting that informal migrants from low-income households can also be catalysts to development at the local level through brain gain. As such, this study contributes to a broader academic and development community with the added understanding of the role remittances play in the livelihoods of migrant households and address the issues of food insecurity and entrepreneurship development.

Table 7.1: Research findings

Objectives	Research Questions	Findings
To assess migrant household perspectives on the importance of remittances to their livelihood	How do migrant-sending households perceive the changes in their quality of life as a result of migration and remittances?	Most of the migrant-sending households felt a positive change in their livelihood due to: improvements in housing and living conditions because they were able to live well, eat well, and sleep well; reduced family burden because once dependent adult children or siblings started earning and even supporting their families; and improved access to secondary and post-secondary education.
	Have the migrant-sending households observed any changes in their socio-economic status at the community level due to migration and remittances?	Improved housing conditions and improved ability to send children to secondary and post-secondary schools are believed to be the key indicators of doing better in the community that migrant households were able to experience. Similarly, there are some ritual and cultural obligations in the community, and being able to fulfill them carries great significance. Migrant-sending households experienced increased ability to fulfill socio-cultural obligations such as charitable donations to churches and funeral events. Facilitating migration of other community members improved their dignity in the community and helped minimize intra-village inequality.
	Is there any gendered dimension of migration and remittances?	Migration and remittances helped women's empowerment in three ways: first, women were the recipients of remittances and enjoyed the freedom to make decisions on their use. Second, women were active participants in

		<p>migration; they could move independently to support their families. Third, migration was the hope and strength for many women facing problems in their family life, such as single mothers and women abandoned by their husbands or divorced.</p>
	<p>Overall, the impact of migration and remittances on the livelihood of the families left behind is mostly positive but contextual and depends on the status and frequency of remittance support.</p>	
<p>To assess the relationship between remittances and household food security</p>	<p>How do migrant-sending households perceive the role of remittances in accessing food?</p>	<p>Remittances helped improve household access to food directly through cash remittances to buy food from the market and in the form of food remittances, and indirectly through investments in agricultural inputs for better yield that ensured more abundant food supply. Moreover, migrant-sending households experienced reduced incidences of skipping meals, this helped minimize the severity of food insecurity and increased the ability to buy food in bulk which helped ensure adequate food supply. However, the improved access to food attained by remittances seems to be for the short term unless remittances are used to expand household income sources.</p>
	<p>What factors determine household ability to access food, and how are these factors linked to migration and remittances?</p>	<p>Migrant-sending household ability to access food mostly depends on the availability of remittances because households receiving better remittance support experienced improved access to food compared to those receiving less or no remittance support. However, seasonal factors also critically affect household ability to access food. For example, during the agricultural lean season in Malawi, households have to go through recurring food price shocks and the financial burden of paying school fees and buying fertilizer. On top of that, a slow work season for the migrants in South Africa affects the inflow of remittances. These circumstances, appearing simultaneously during the agricultural lean season, create a very complex situation for urban, low-income households in relation to their ability to</p>

		access food and compels them to compromise their food intake.
	Overall, the impact is mostly positive but dependent on the status of remittance support. Even though remittances helped lessen the severity of food insecurity, they were not enough to lift households out of a food insecurity situation as per HFIAP and MAHFP measures.	
To assess the relationship between remittances and entrepreneurship development	What is the status of remittance investments in income-generating activities?	For migrant-sending households, remittance investments are limited to housing and, occasionally, to support informal business activities. Housing investments are low-risk investments that give regular rental income and are easily manageable by the parents left behind. Similarly, remittances provide confidence for parents involved in informal business activities such as street-vending, giving them the security to take loans in a time of need to continue their businesses even though remittance investments in such activities are very minimal, coming only once or twice a year. Although the parents left behind are less likely to have any information about the migrants' investment plans, interviews with returnee migrants indicate that migrants generally have solid investment goals, for example they may have saved remittances for the start-up capital as well as applied a strategy of saving remittances by buying tools, equipment, and electronics whenever possible. The accounts of returnee migrants also indicate that while working abroad, migrants learned skills, gained experience, collected capital, and eventually developed confidence for starting an IGA after returning home. Their narratives indicate that irregular migrants from the low-income urban context can also bring positive changes to the local economy through investment in micro-enterprises, the creation of local jobs, and the transfer of skills. Their contribution supports the concept of "brain gain" at the local level.
	What are the challenges of remittance investment faced by migrant-	For migrant-sending households, remittances are not enough for making investments. They are hand to mouth, mainly a support to fulfill daily livelihood needs. The status of remittance

	<p>sending households and returnee migrants?</p>	<p>support is dependent on the migrant's ability to remit and migrants depend on low- and semi-skilled jobs that are often low paid. This indicates that the status of remittance investment is also affected by the consequences of the irregular migration system from Malawi.</p> <p>Lack of access to affordable loans and harsh loan collection practices of MFIs were the major problem identified by migrant household respondents and returnee migrant entrepreneurs. Because of this, they seem unable to use remittances to leverage investment in IGAs. There was no interest in getting loans from MFIs for IGAs due to the severe consequences, including loss of their property, if they could not pay off the loans on time. Despite this, some returnee migrants engaged in IGAs using any resources that they could gather from remittances, without any support from the government and other stakeholders. However, they felt that reintegration support and cooperation from different service providers would have helped them in their business endeavours. Moreover, there is no protection for microentrepreneurs. Returnee migrant entrepreneurs faced challenges due to lack of market access, lack of cooperation from the local government and other service providers, and high customs while importing goods and supplies.</p>
	<p>What are the expectations of migrant-sending households and returnee migrants to promote investment in entrepreneurial activities?</p>	<p>The major expectations of the respondents to promote entrepreneurship development were access to soft loans, appropriate business management training, and coordination and support from the city council by ensuring hassle-free street vending, creating a market linkage, and providing security to their enterprises.</p>
	<p>Even though migration and remittances have the potential to promote entrepreneurship development, the unfavourable investment environment remains the main bottleneck. Interestingly, the migration phenomenon is well known among planners and policymakers, however, the issues and potential of migration and remittance for entrepreneurship development</p>	

	have not received proper attention from the local and central level governments.
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7.2 Research Contributions

In addressing the gap in literature exploring the linkages between migrant remittances, household food security, and entrepreneurship development, this study contributes to enhancing the academic understanding of the migration and development nexus in the context of international labour migration from low-income urban households. This study empirically documented the importance of remittances in addressing the challenges faced by urban low-income households in their struggle to put food on the table and expand their income sources through remittance investments in IGAs, including farming. The issues are identified through the voices of the city dwellers who do their best to address their livelihood needs but face structural challenges beyond their capacity. As such, the findings of this study could inform the policymakers to formulate targeted policies to address the issues of urban livelihood challenges, urban food insecurity, and entrepreneurship development. This study contributes to the academic understanding of the migration and development nexus research through the assessment of three major thematic areas: remittances and urban livelihoods, remittances and food security, and remittances and investments in IGAs.

7.2.1 Contributions to understanding the nexus between remittances and urban livelihood implications

This study documented that migrant-sending households experienced positive changes in their livelihoods through improved access to education, the physical condition of the house and living conditions, and women’s empowerment. However, such positive changes appeared to be

dependent on the magnitude and frequency of remittance inflows to households. Thus, this study supports the current understanding that the impact of migration and remittances at the household level is mostly positive but contextual and place-specific (Crush & Frayne, 2010; de Haas, 2012) in the context of informal migration from low-income urban households. The positive implications of remittances in terms of improvement in living conditions, and investment in physical and human capital is one of the syntheses of NELM theory (Stark & Bloom, 1985). The proponents of NELM advocate that migration decisions are made by the household to diversify income sources and address their livelihood challenges (de Haas, 2010; Stark & Bloom, 1985). However, the risk diversification strategy through migration appears to work only when migrants keep sending support to the family left behind or if remittances are invested in other IGAs that ensure regular returns even when remittances cease to be available. From that point of view, in the context of Mzuzu, investment in housing can also be understood as a strategy to diversify risk for the future as it ensures regular rental income (table 6.1).

On the other hand, this finding questions the widespread view that the use of remittances in housing and consumer goods is unproductive (de Haas, 2005; King & Collyer, 2016). This research documented that migrant-sending households, the direct beneficiaries of remittances, perceived that such spending resulted in increased social dignity, improved food security conditions, and well-being of the family. In some cases, remittances spent in the renovation and building of houses enabled families to earn rental income. In the context of Malawi, the majority of housing units are either traditional or semi-permanent and most require renovation or upgrading, however, people often lack the necessary resources (UN-HABITAT, 2010). The inflow of remittances enabled many to begin renovations or build a new home, which in turn led

to increased livelihood satisfaction. As such, a pessimistic portrayal of remittance investment in housing completely undermines the improvements in human well-being as well as the increased social dignity experienced by low-income urban dwellers. Increased investment in housing may also lead to increased demand for construction workers and construction projects which would eventually benefit the local economy (de Haas, 2005). NELM also recognizes the indirect effect of remittance investments that help promote the local economy by increasing demand for local products (Taylor, 1999).

Moreover, this research documented the importance of migration for women's empowerment and gender as an important dimension of informal labour migration. The results indicate that many women facing difficulty in their family life found hope in migration and a path toward financial independence. They migrated independently to earn their living as well as to support the upbringing of their children left behind. In addition, migration empowered women through increased financial decision-making roles and as active participants in labour migration, even if they followed their husbands. Despite the challenges women face during migration, they were increasingly moving across the border to find work. However, the NELM theory specifically does not recognize the migration of women and is often blamed for ignoring the gender norms that may influence women's migration decisions or for excluding women when households make migration decisions (Boyd & Grieco, 2003; Paul, 2015; Sana & Massey, 2005). As such, the findings of this study indicate that the gender dimension of migration should not be ignored when exploring the livelihood implications of remittances through the lenses of NELM.

Furthermore, the findings regarding the impact of migration on people's livelihood indicate that even a slight change from migration and remittances can bring a significant impact

on the social life of families left behind. The migrant-sending households perceived that their dignity in the community increased because of improvement in their physical living conditions, access to education, and capacity to contribute to some socio-cultural causes. Such findings could encourage policymakers to facilitate migration and work towards ensuring migrant rights by minimizing the discrimination faced by irregular migrants at their destination and reducing remittance transfer costs, which in turn could ensure greater inflow of proceeds.

Finally, the research also shows that remittances help alleviate urban livelihood vulnerabilities for migrant-sending households. However, the immediate relief received during a period of household financial shocks might be brief. It might also negatively impact remittance inflows in the immediate aftermath and ultimately compromise household welfare. As such, urban livelihood vulnerabilities for migrant-sending households who depend on remittances could still exist as the overall change might only be for the short term. Moreover, this study also documented that a few migrant-sending households could not see any improvement in their livelihood due to a lack of remittances, or because they did not receive any support from their migrant family member. Such a situation indicates that even households depending on remittances, or doing better because of remittances, might find their improvement temporary if remittance flow is interrupted due to various circumstances. Sometimes, problems associated with irregular migration also affects migrant capacity to remit (Ratha & Shaw, 2007). Interestingly, NELM does not provide more insight on the conditions or circumstances that make irregular migrants unable to send support, even if they have motivation to remit⁵. NELM approach fails in such situations because risk diversion through remittances is the main purpose

⁵ NELM theorizes mainly three reasons that determine migrant's motivations to remit: pure altruism, pure self-interest, and tempered altruism (See Stark, 1991 Page 237 to 240).

of migration decisions and it believes that migrant remitting behaviour depends largely on family cohesion (Sana & Massey, 2005).

7.2.2 Contributions to research on migration and urban food security connections

This research was also aimed to supplement the urban food security work conducted by SSHRC-IDRC funded Hungry Cities Partnership's Consuming Urban Poverty: Secondary Urbanization, Food Security and Local Governance in Africa (CUP2), from the angle of migration and food security connections. The project now has been rebranded as AFSUN's Food, Urbanization, Environment, and Livelihoods (FUEL) and is based on case study research in three urban areas in Sub-Saharan Africa: 1) Mzuzu, Malawi; 2) Oshakati-Ongwediva-Ondangwa Corridor, Namibia; and 3) Dschang, Cameroon (AFSUN, 2022). In filling the research gap exploring linkages between remittances and household food security, this study documented that their association is positive but complex in Mzuzu. Remittances helped improve the household food security situation of many migrant-sending households, however, the support was not enough to completely lift them out of food insecurity as the issue is intertwined with many household shocks and seasonal variables. As such, this investigation contributes to the broader research work being conducted through the FUEL project. The research findings could also be helpful to academics and policymakers to understand the situation of low-income urban households and their struggles to access food for their family and the connections between remittances and household food security.

The study documented three key connections between remittances and household food security in Mzuzu. First, migrant-sending households experienced improved access to food because they could use remittances directly to buy food from the market and indirectly to buy

fertilizer for better yield. Second, migrant households experienced a significant impact on their food intake – some were able to stop skipping meals, and others experienced a reduced number of such incidences. Skipping a meal is a strategy that people apply to deal with food insecurity in the southern African context (Kimani-Murage et al., 2014; Ngidi & Hendriks, 2014). Third, improved household food supply due to improved ability to buy food in bulk during the harvest season when the maize price is low (FAO, 2020). Such findings indicate that those improvements hold as long as they continue receiving remittances. The main challenge, therefore, would be ensuring the sustainability of such improvements. This can be arduous unless migrant households expand and diversify their income source until they no longer have to depend on remittances for putting food on the table.

Moreover, this study documented some key factors that influence the food security situation in an urban low-income context. Factors such as recurring food price shocks, sudden livelihood shocks, and seasonal variables, mainly the multiple financial obligations during the lean season, made households more susceptible to food insecurity. As such, this investigation documented broader challenges that most low-income households could face in the urban context of the developing world's rapidly expanding cities. Interestingly, the migration of a family member is one of the coping strategies adopted by many low-income households to overcome household food insecurity (Derriew 2013; Khatri-Chetri and Maharjan 2006).

The Mzuzu findings also indicate that remittances act as insurance against household shocks, however, the aftermath of these shocks can be especially challenging. For instance, in the death of a family member, the associated funeral cost is a huge burden for low-income families. Although many migrant-sending households receive immediate cash transfers in such times, they

may witness a break or a reduction in their regular transfers. This, in turn, results in a reduced household food supply for the following few months. Such an observation indicates that migrants also have limitations in sending support as they work informally and face job insecurity, as well as the risk of deportation if caught by the police. Studies have shown that migrants from low-income households earn less as they are mostly irregular, exploited, and low-skilled (Crush & Frayne, 2010; Ratha & Shaw, 2007).

Moreover, multiple financial obligations during the lean season, such as buying food at a high price, buying fertilizer, and paying school fees, also affect low-income household access to food. Such obligations put a strain on the quality and quantity of food intake as food is the first thing to be compromised (Crush & Tawodzera, 2017). On top of that, the holiday season is also the slow working season which affects the earnings of many migrants. These circumstances appearing simultaneously during the lean season indicate the complexity of ensuring household food security which cannot be addressed only through remittances; it requires a broader policy response.

The use of remittances in funeral services or funeral insurance policies has been documented in other countries of southern Africa such as Zimbabwe and Lesotho (Crush et al., 2007; Tevera & Chikanda, 2009). Studies have also documented that families tend to receive more remittances to recover from adverse situations. Studies done at both the household and country level in the Philippines, by Yang (2008) and Yang and Choi (2007), found an increase in remittances after hurricanes and negative weather events. However, the case of Mzuzu indicates that even though remittances provided insurance in times of crisis, migrant-sending households experienced a gap or reduction in remittances in the following months. Consequently,

households going through such a crisis could face difficult situations, like worsened household food security, until the remittance inflow resumes or bounces back to normal. As such, food insecurity triggered by irregular shocks may sometimes last for a long time (Jones et al., 2013).

Nonetheless, the importance of remittances cannot be underestimated as the status of remittance support was a key reason for the differentiated experiences of the migrant household towards their food security situations – households reporting severe food insecurity were the ones not receiving decent support from their migrant family members. Moreover, the remittances used for insurance carried great importance in accessing food for many migrant-sending households. Some findings of this study suggest that migrant-sending households had confidence that they could rely on remittances during difficult times. The immediate cash transfer from migrants to their families during times of shock could minimize the risk of indebtedness triggered when families are compelled to take loans at high-interest rates (*katapira*). As such, even if remittances were not enough to achieve food security status for the migrant-sending household during difficult times, they have helped reduce the severity of such shocks.

The NELM approach facilitated the assessment of remittances and household food security connections. The approach postulates that migratory decisions are made to increase household welfare through diversified income sources, to make investments in income-generating activities, and to support households in times of shock (Stark 1991). Households want to diversify income sources by sending a family member to work abroad so that they can cope during the times of income shocks at home (Stark & Bloom, 1985). Migrant households used remittances directly to access food and indirectly to make investments in agriculture — mainly for buying fertilizer and hiring farm labourers. The remittance investments in agriculture were

the economic activity that migrant households chose to improve their overall welfare, as suggested by the NELM approach (de Haas et al., 2020). Such investment ultimately helped migrant households with improved food supply as well as income. Remittances were also used as insurance, a risk-aversion mechanism for households during difficult times (King and Collyer 2016), as in the case of MHH23, where households could rely on remittances when suffering from reduced income sources due to economic and environmental shocks.

The findings indicate that remittances only lead to short-term improvements in access to food, unless used to expand household income sources. Remittance investment in entrepreneurial activities is critical in the migration system, which is dominated by low-skilled and irregular migrancy. As such, this investigation suggests that achieving all four pillars of food security — availability, access, utilization, and stability — will remain a distant prospect without appropriate policy interventions in the context of Mzuzu, where people are living with precarious income sources and have to go through recurring food price shocks. The NELM theory is helpful in addressing the situation, as it stresses creating a favourable investment environment to leverage remittance investments through economic policy reforms (Taylor 1999). Empirical evidence from Atuoye et al.'s (2017) recent study in Ghana also supports this conclusion. Their study documented the fact that remittances alone are not enough to make households completely food secure, hence, they suggested developing an alternative livelihood strategy through the promotion of small enterprises and self-employment activities.

7.2.3 Contributions to the discourse on remittances and productive investments

As the productive use of remittances has been a great concern among scholars, planners,

and development stakeholders (de Haas et al., 2020), this case study of Mzuzu could help explain the remittances and productive investments nexus in the context of irregular migration from low-income urban households. The findings documented by this study reinforce the concept of migration and development optimism, while recognizing the broader structural constraints, by putting forth four key arguments. First, the findings show that despite many challenges, migrants intend to make investments after returning home. While away, migrants allocate remittances between meeting their livelihood requirements at their destination, sending support to the families left behind, and saving money to invest in IGAs after returning home. Theoretically, the investment of returnee migrants fits under the assumption of NELM theory; the theory expects that migrants stay temporarily in their host country and return home to make investments in IGAs (Sana & Massey, 2005). However, for families left behind, remittance investments in IGAs are limited; they are mainly the livelihood support mechanism for buying food, meeting day-to-day needs, paying school fees, and improving housing conditions. As such, significant investment in IGAs using only remittances is challenging without appropriate policy interventions.

Second, the study findings indicate that remittances do not create dependency⁶ but rather help improve the livelihoods of families left behind through investment in IGAs, specifically in farming and informal businesses activities, though such investments are very limited and meant only to fulfill urban livelihood challenges. Moreover, another important but contested issue raised by the literature in this field of study is that remittances are being invested in non-productive sectors, such as housing and consumption, which are feared to create remittance

⁶ Dependency specifically refers to a condition when the families left behind stop working and begin completely depending on remittances.

dependency, a form of individual moral hazard where other members of the household stop working once they start receiving remittances (de Haas, 2010; Kapur, 2004). However, the empirical evidence from Mzuzu suggests that remittances sent by irregular migrants are mainly hand to mouth, and not enough to create dependency at the household level. The members of migrant-sending households are still engaged in street vending and other livelihood support mechanisms even after receiving remittances for a long time. For example, the case of MHH07 helps to draw this conclusion.

Third, the findings of this investigation conclude that remittance investment in housing could be a rational decision in an urban context. For migrant-sending households in Mzuzu, housing carries great significance in their livelihood as it is considered a key indicator of improved living conditions and social dignity. In some cases, it even provides a regular source of rental income. Moreover, there is increasing interest in housing investment among migrant-sending households because: a) it is considered less risky and could ensure regular rental income for many years; b) construction works could be easily managed and completed by the families left behind; c) it could be constructed in stages depending on the availability of remittances; and d) migrants could have a source of income after returning home. These findings question the conventional belief of the development pessimist that considers remittance investment in housing unproductive and irrational (de Haas et al., 2020).

Fourth, the study shows that investments made by returnee migrants who are irregular and semi-skilled could also contribute to the local economy through brain gain. Remittance investment by returnee migrants in Mzuzu brings a positive impact on human capital through skills learned abroad as well as investments made in the education of their children, financial

capital through remittance investment in IGAs, and social capital through the transfer of skills. Interestingly, the migration of highly-skilled people is expected to bring positive changes in their home country in exactly these three sectors, a concept known as brain gain (Hunger, 2002). However, in the literature on migration and development, the brain gain proposition does not recognize irregular, low-skilled migrants and their contributions to the economy of migrant-sending areas (Carrington & Detragiache, 1998; Olesen, 2002; Schiff, 2006). Mzuzu's case shows that even the undocumented/irregular migrants learn skills abroad and utilize those skills to create microenterprises after returning home. As such, this investigation contributes to the migration and development literature by suggesting that informal migration and migration from low-income households could also bring positive effects at the migrant origin place through brain gain. However, further study will be needed to validate such a conclusion.

7.2.4 Contribution to policy for promoting remittance investment

This research helps to understand the ground reality of the international labour migration system of Mzuzu and its linkages to household food security and entrepreneurship development. To this end, this research identifies the challenges faced by migrant households to improve their access to food and channel remittances into entrepreneurship development. For instance, another key finding indicates remittances are helpful to improve the household food security situation but not enough to ensure sustainable access to food without expanding income sources through investments. Therefore, this study has identified the need to promote entrepreneurship development but obstacles to be overcome include lack of access to affordable loans, lack of coordination, and cooperation from service providers and local government bodies. As such, this

work will help local and central governments understand the problems faced by migrant communities and ultimately formulate plans and policies accordingly, thereby creating a favourable investment environment at the migrants' place of origin. Such policies could not only help promote remittance investment but also help develop micro and small enterprises (MSMEs) in Malawi.

Moreover, without addressing the issues identified, migrant families would have to depend fully on remittances to initiate investment projects that would support their urban livelihood. However, remittances in the context of irregular migration may not be large enough for such initiatives. This study documented the perception of migrant-sending households that remittances are hand to mouth and not enough to channel into other sectors, except for fulfilling day-to-day needs and paying tuition fees. Such a finding illustrates the general characteristics of an irregular migration system where migrants work without legal documents, are mostly exploited, and are underpaid (Ratha & Shaw, 2007). On top of that, migrants need to spend a significant amount on accommodation, food, and transportation at their destination which limits their capacity to remit. Sometimes they may even be compelled to compromise their food security situation at their destination. Studies in the southern African context have documented a high level of food insecurity among Zimbabwean migrants in South Africa because of their obligation to send remittances to their families back home (Crush & Tawodzera, 2017). These findings could also indicate that migrant remittances are solely intended for family support and sent to fulfill immediate needs (Gapen et al., 2009). As such, investment in IGAs depending only on remittances seems a challenging proposition. Without access to adequate financing, it is difficult to meet the resource gap to fund a particular project, specifically in the case of migrant-

sending households. Their ability to obtain loans is limited because people living or renting in urban informal settlements lack collateral to get loans from commercial banks. Meanwhile, loans from MFIs incur high interest rates and have harsh collection policies that deter investors.

To this end, some scholars suggest MFIs could be a catalyst in promoting remittance investments (Carling, 2004). However, the case of Mzuzu suggests the opposite. MFIs are less likely to leverage remittance investment unless their lending policy becomes affordable and they can win the confidence of their customer base, mainly the low-income households. MFIs in Mzuzu have no such connotations as many respondents were reluctant to seek loans from them because of high-interest rates, that could exceed 50 per cent, and a short grace period. Some returnee migrants even preferred to migrate again, to collect additional funding to upgrade their businesses, rather than accept loans from local financial institutions. This indicates how deep is the disconnection between financial institutions and micro-entrepreneurs. An MFI failing to win the trust of its targeted client base cannot have the significant social impact it is supposed to create through group formation and promotion of savings and credit activities, such as reducing poverty through entrepreneurship development (Epstein & Yuthas, 2011). On top of that, there is a fear among low-income households that they would end up losing everything they own in the event that they could not pay back their loans on time. Instead, migrant households prefer to get loans from a community-based informal banking system, known as village banks. Despite higher interest rates, people mostly trust village banks as the profit is shared among members at the year-end closing. This indicates that community-based savings and credit programs could be more appropriate in the context of Mzuzu. However, further study is needed to support this conclusion.

Though MFIs have a greater role in providing financial services to the poor, they are often blamed for making people poorer than before due to the burden of loans (Hulme & Mosley, 1996). The problem of MFIs charging high-interest rates seems common across Africa. The interest rate charged by MFIs in Africa is 34.3 per cent, higher than in most other regions of the world (D'Espallier et al., 2013). Similarly, a study done in Tanzania found the high-interest rates and short grace periods are major challenges faced by SMEs (Woldie et al., 2012).

With such a finding in the context of Mzuzu, it would be very difficult to promote IGAs without any supporting mechanisms in place. As such, planners and policymakers need to recognize the potential of migration and remittances and enact appropriate policy measures. But this investigation indicates that the potential of migration and remittances for entrepreneurship development has not been recognized by the local and central government bodies in Malawi, even though the migration phenomenon is well-known among planners and policymakers. This result may stem from a common understanding among policymakers in developing countries that emphasizes the issues of brain drain for their underdevelopment (Crush & Frayne, 2010) rather than focusing on maximizing the resources generated by migration into brain gain. This indicates a need to increase the awareness level of decision-makers, but such a tactic is extremely challenging (Ratha, Mohapatra, Ozden, et al., 2011). Interestingly, sometimes the qualitative research process itself could create transformative movements while having in-depth discussions with the participants regarding the issues being investigated by the research.

7.2.4 Contributions through transformational movements

The results of this study also represent the responses of those marginal sections of the city whose voices are not often heard. As the thesis is based mainly on in-depth qualitative interviews, the interview process itself could have a positive effect on the participants through self-awareness and reflection. Such reflections may result in transformational movements as the research draws participants' responses toward the research topic being investigated (Finley, 2008, p. 887), even though I was not using any transformative research methods. For this research, the participants shared their responses towards migration and remittances and their ideas for efficiently managing the incoming funds. Respondents who had not previously discussed remittance investment with their migrant family members were eager to discuss those plans with the migrant in the future. Similarly, the key informant interviews with higher-level officials at the local and central levels of government became an opportunity to have an in-depth discussion regarding the critical issues of labour migration and the potential use of migrant skills and remittances for entrepreneurship development. During the interview, some key informants showed enthusiasm about the opportunities remittances could create in migrant-sending households if leveraged into IGA investments and seemed to realize the need for a policy response to capture the opportunities presented by labour migration, and the potential use of migrant skills and remittances for entrepreneurship development. These participants were also more enthusiastic about the potential role migration could play in the development of the migrant's place of origin. The statements of the Planning Officer of Mzuzu City (KI06) and the Labour Commissioner (KI34) are some examples of such reflections.

7.2.5 NELM and remittance investment

The NELM theory helped the assessment of the connections between remittance and IGA investment. In addressing the knowledge gap, the results of this investigation reinforce the optimistic view of the migration and development nexus corroborating the premise of NELM. NELM considers migration and development optimism but also acknowledges the structural factors with the view that the implications are dependent on a positive investment environment in the migrant-sending region and country (de Haas, 2010; Taylor, 1999). Towards development optimism, one key finding of this investigation is that irregular migration from low-income urban households does not promote dependency (individual moral hazard), but rather helps address urban livelihood challenges. Likewise, returnee migrants possess great potential for local economic development through brain gain. NELM acknowledges that migrants belong to social groups of households and communities, so the impact of remittance investment should not only benefit migrant-sending households but also the broader community (Nzima, Duma, & Moyo, 2017; Taylor, 1999). As such, the contribution of returnee migrants to the local economy through skill transfer and employment generation cannot be understated.

On the structural issues, the findings of this study indicate that access to finance, a basic requirement for promoting investment, is a great challenge for low-income households in their efforts to make investments in IGAs. While explaining the importance of a favourable investment environment, as emphasized by NELM to maximize the impact of remittances through investments, Taylor (1999, p. 80) argues, “Incomplete or missing credit markets in migrant-sending areas make it difficult to harness remittances for local investment, and they force migrant households to perform the dual function of being agents both of migration and of

investment.” The findings of this study also indicate that people would rather migrate to find investment capital than seek a loan from MFIs and other financial institutions. This is due to high-interest rates and unfavourable loan disbursement and repayment policies. Similarly, some returnee migrant entrepreneurs were of the opinion that they would happily migrate again if they required more capital to upgrade their IGAs. Moreover, a lack of appropriate policy responses encourages migration on the one hand and discourages investments on the other (Sana & Massey, 2005). Some of the study findings in Mzuzu also indicate that migrants use remittances to sponsor their adult children, siblings, and relatives rather than make investments. There could be multiple reasons for this, but the consequences of an unfavourable investment environment are a key factor in such decisions.

7.2.6 NELM and remittance outcomes on livelihood, food security, and IGA investment

The findings of this study support the theoretical framework applied for this research that states the impact of remittances on livelihood, food security, and IGA investment among migrant-sending households in Mzuzu is mostly positive but context-dependent. Firstly, the investigation informed the perspectives of migrant-sending households regarding the importance of remittances in their livelihood and documented that remittances help improve housing and living conditions, access to education, socio-economic status, and women’s empowerment among migrant-sending households in Mzuzu. However, the overall impact of migration and remittances on the livelihood of the families left behind was mostly positive but contextual and depended on the status and frequency of remittance support.

Secondly, the investigation identified that remittances help improve household food

security as food can be bought directly and more can be grown by investing in agricultural inputs. In addition, remittances help reduce the severity of household food insecurity due to reduced incidences of skipping meals and improved food supply. However, the positive impacts are mostly dependent on the volume and frequency of remittances, indicating that improvements in household food security are likely to be short-term unless remittances are used to expand household income sources. As such, the findings suggest the implications are context-dependent, they also advocate for promoting IGAs among migrant-sending households in order to ensure long-term improvements in their food security situation.

Thirdly, this study documented that the status of remittance investments among migrant-sending households is very limited as remittances are not enough for leveraging IGA investments. However, this work also contributes to the broader literature on the migration and development nexus by documenting that irregular migrants can also be the catalyst to development at the local level through brain gain as they were able to invest in micro-enterprises, create jobs, and even transfer skills after returning to Mzuzu. Such findings also validate the premise of NELM, in the context of Mzuzu, that one of the reasons for migration is to collect investment capital and that the outcome also contributes to the local economy of the migrant-sending community (Stark 1991).

The results of this study indicate that even though migrants were trying their best to make significant progress in their livelihoods, access food as well as make contributions to the local economy through job creation and skills transfer, the lack of coordination and cooperation from the different bodies of government and other stakeholders, lack of access to affordable loans, and lack of market protections for microentrepreneurs constrain the sustained growth of their IGAs.

NELM may help in addressing such issues as it emphasizes creating an investment-friendly environment through economic policy reforms in the migrant-sending region (Stark & Bloom, 1985; Taylor, 1999). However, the theory may fall short on how to ensure sustainability of the impacts (Nzima et al., 2017). It understands migration as means and remittances as ends but lacks detail on how the implications can be made sustainable (Nzima et al., 2017). The approach also does not explain the situation that irregular migrants are unable to remit due to various circumstances even though they have motivations to remit.

Overall, the findings suggest that the potential of remittance investment in IGAs is influenced by the consequences of the irregular migration system from Malawi that limits migrant ability to remit as well as the investment environment in the migrant-sending region. As such, this investigation suggests extending the NELM approach to incorporate the broader context that influences the sustainability of migration outcomes, not only because of the unfavourable investment environment at home but also because of the informal migration system that limits migrant ability to send support to their families left behind. Finally, the findings of this study could inform academics and policymakers to draft appropriate policy measures, as documented in the voices of representatives from migrant-sending households and returnee migrants.

7.3 Recommendations and Future Research

This research makes a significant contribution to filling the gap of literature on remittances, household food security, and entrepreneurship development connections by documenting the findings that migrant remittances play a crucial role in improving livelihood, reducing the severity of household food insecurity, and improving investments in IGAs, but the

implications are context-dependent. While addressing the gap, this investigation has made some recommendations that could be carried out at the local level to maximize the benefit of migrant remittances for ensuring household food security and promoting IGAs in Mzuzu, Malawi. Moreover, some areas for future research have also been suggested to expand the academic understanding of the dimensions of international labour migration and their impact on livelihood and the local economy.

7.3.1 Recommendations

Though this study has empirically shown that remittances help improve food access to receiving households, it also has documented some circumstances that affect the food security status of many low-income households in Mzuzu. For example, the increased economic burden during the lean season was due to the costs associated with paying school fees, buying fertilizer, and recurring food price shocks. While remittances help cover such expenses and minimize the adverse effects on household food access, migrant households remain susceptible to food insecurity unless the inflow of cash is sustained through remittances or other appropriate programs that provide opportunities to engage in IGAs locally. In such context, policy actions could focus on minimizing the burdens of low-income households that not only help ensure household food security but also alleviate the risk of families falling back into livelihood vulnerabilities.

In terms of targeted programs to promote remittance investment, the findings of this investigation will help guide policy measures. For migrant-sending households, remittances are mostly hand to mouth, but they are interested in farm-based IGAs and informal trading. As such, access to affordable loans seems to be the immediate requirement to encourage engagement in

IGAs. The investment in IGAs that produce a good return, helps households mitigate the risk of falling back even into a food insecurity situation during the period of absence of remittance inflow. Considering their reluctance to get loans from MFIs, and their preference for village banks over MFIs, the community-based savings and credit initiatives could be utilized as the entry point to promote entrepreneurship in Mzuzu.

I was surprised to find out in Mzuzu that many migrant-sending household members, specifically women were involved in village banks for saving and credit activities in Mzuzu as such practices are generally found in rural communities. Throughout my field work, many respondents mentioned using loans from village banks in times of need which helped me to understand the popularity of village banks among urban low-income households. However, I also found that these respondents were paying ten to 20 percent interest per month on the loans taken from village banks. Such high-interest rates also indicate that the loans would not support entrepreneurship development rather than helping families meet their immediate financial needs. However, if proper support is provided by the local government and other development stakeholders – to their institutionalization and to reduce interest rates – village banks could be a means to initiate community development and advocacy programs that not only help raise public awareness but also help develop entrepreneurship in the urban low-income households.

Similarly, in the case of returnee migrants, this investigation indicates that migrants, in general, have already collected start-up capital for their intended IGAs when they decide to return home. As such, they may not need loans for the initial investments unless they were deported; however, they lack reintegration support and cooperation from concerned departments for successfully implementing those IGAs, meeting registration requirements, and creating

market linkages. Mzuzu City Council could take a lead and coordinate with stakeholders such as NGOs, service providers, TEVETA, and private sector investors to provide appropriate information and support to returnee migrants and to facilitate remittance investment. Such strategies could be a great motivation for returnee migrants who face challenges connecting with different service providers for approval, registration, and market linkages.

7.3.2 Future research

This research explores the depth of international labour migration from urban informal settlements of Mzuzu which otherwise seemed unnoticed among many stakeholders in Malawi. It indicates that the migration from Mzuzu was overshadowed by the historical recognition of Mzimba as a migrant district from northern Malawi. Historically, people moved from the rural Mzimba to work primarily in South Africa's mining and farming sectors. Mzimba district has been recognized as a migrant district from the north since the formal migration period started in the late nineteenth century (Banda, 2019; Chirwa, 1997; Niboye, 2018). Interestingly, this research shows that international labour migration, in recent times, has occurred more substantially from the informal settlements of Mzuzu. The finding itself is interesting as rural to urban migration is what comes first while talking about migration in an urban context. Another notable aspect of Mzuzu's migration system is that families who moved from the surrounding rural areas of Mzimba and Nkhata Bay districts and residing in informal settlements of Mzuzu are now sending their adult family members to South Africa and other neighbouring countries. Moreover, some of the findings of this study indicate a peri-urban nature of Mzuzu where a significant number of urban dwellers still depend on farming in rural areas for their food supply;

they also depend on remittances to buy fertilizer. As such, future research could build upon the findings of this work to further investigate rural to urban to international migration, its feedback mechanism, and its connection to urban food security.

Moreover, one of the findings of this study indicates that migrant-sending households without decent support in remittances were more vulnerable to food insecurity than those households receiving support more regularly. This finding has significance in understanding the remittances and food security connections within the migrant-sending household groups. Building upon this research finding, a comparative study between migrant-sending and non-migrant-sending households in the informal settlements of Mzuzu would help further enhance the knowledge of the linkages between migration and food security.

In terms of remittance investments, this study documented that remittances are not enough to make investments into IGAs that will bring significant livelihood implications without also having access to affordable loans. There are financial services available from MFIs and commercial banks in Mzuzu, however, people from low-income households are reluctant to get loans from MFIs; instead, they trust village banks for savings and credit activities despite knowing that the interest charged by village banks is higher than that of MFIs. Such a finding indicates that further study is needed to explore the potential of community-based programs for promoting entrepreneurship development among migrant-sending communities in Malawi.

Towards the gendered dimension of migration and livelihood, studies have documented that women from northern Malawi have been increasingly and independently migrating to South Africa (Banda, 2019). The findings of this study supports Banda's conclusions and further indicate that migration is a hope and a sought-after resort for women experiencing family

breakdown, specifically divorced, abandoned, and single mothers who had sole responsibility for raising their children. Migration not only ensured their financial independence but developed their confidence, allowing them to support the upbringing and schooling of their children left behind in the care of grandparents or extended family members. As such, further study is needed to explore the dynamics of women's migration from Malawi to other SADC countries and its livelihood implications.

Finally, another key finding documented by this study is that irregular migrants from low-income households could be the catalyst for development at the local level after returning home. Such observation suggests that their contribution can also be understood through the concept of brain gain which migration and development literature has not explored yet. As this research was done with a small sample size of returnee migrants, who either became self-employed or established IGAs after returning home, further research with a wider sample size of returnee migrants will be needed to validate such findings. As such, this thesis opens a window to further develop the understanding of the contributions of irregular and semi-skilled migrants, from low-income households, to the local economy through the concept of brain gain.

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Appendices

Appendix 1: Ethics clearance UNILIA



UNIVERSITY OF LIVINGSTONIA – REC

(REF. No. NCST/RTT/2/6)

Chairperson: Mary Sibande Kumwanje, (MCHD),

P.O. Box 37 Livingstonia, Malawi

Phone: +265 888611125

E-mail: marysibande@yahoo.co.uj



Your Ref.:

Our Ref.: UNILIA-REC/3/18

30th May, 2018

TO WHOM IT MAY CONCERN

Anil Dhakal (MA, MDP)
Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo
Waterloo, Ontario, Canada

Dear Anil,

RE: Research Authorisation

Following your application on 18th May, 2018 for authorization to carry out a research on "**Assessing the relationship between migrant remittances and household food security. A Case Study of Mzuzu City, Malawi**", I am pleased to inform you that the Committee which assessed your application on 26th May, 2018 with full mandate from the National Council for Science and technology (NCST) REF. No. NCST/RTT/2/6) has given you an authority to carry out research within the catchment area of Mzuzu City.

You are advised to report to the Mzuzu City Council in Mzuzu City and other relevant offices before you start on your research, for their information where you may wish to share with them the objectives of your research.

*Laws Campus, through excellence in teaching, research, consultancy, and learning environment,
Shall educate and inspire learners, guided by Christian values, to become principled leaders who will transform society.*

Upon completion of your research, you may submit one copy of your report to the Mzuzu City Council office, along copies to the University.

Should you need clarification, please contact the undersigned on:

+265 888611125, marysibande@yahoo.co.uk or

+265 888 376 355, bcgkamanga@gmail.com



For:

Mary Sibande Kumwanje (MCHD)

Chairperson:

University of Livingstonia, Research and Ethics Committee (Unilia REC)

CC: The Mzuzu City Council

Appendix 2: Research Authorization Letter from Mzuzu City Council

MZUZU CITY COUNCIL



THE CHIEF EXECUTIVE

Telephone: Mzuzu (265) 310 177/310 446/310 319
Fax : (265) 310475
E-mail : mzuzucity@sdpn.org.mw

Civic Offices
P.O. Box 1
Mzuzu
MALAWI.

Your Ref :

Our Ref: MCC/8/25

14 June 2018

✓ Mr Anil Dhakal (MA, MDP)
University of Livingstonia
Post Office Box 37
Livingstonia

Dear Sir,

RE: RESEARCH AUTHORISATION

Reference is made to your letter dated 30 May, 2018 regarding the above subject matter.

We write to inform you that your request has been accepted. Therefore, you can start assessing the relationship between migrant remittances and household food security in Mzuzu City.

By Copy of this letter, the Officer In – Charge of Mzuzu Police Station is requested to take note.

We wish you all the best during your research.

Yours faithfully,

C.C. PHIRI
for: **CHIEF EXECUTIVE OFFICER**

Copy : The Officer In – Charge
Mzuzu Police Station
P.O. Box 125
Mzuzu

ALL CORRESPONDENCE TO BE ADDRESSED TO THE CHIEF EXECUTIVE

Appendix 3: Migrant household interview settlements

Settlements	No of Migrant households
1. Masasa Napham	1
2. Masasa Hiltop	2
3. Nkhorongo	3
4. Mchengautauwa	3
5. Chingambo	3
6. Zolozolo West	4
7. Katawa	4
8. Salisbury Line	4
9. Mzirawaingwe	5
10. Masasa Abel	4
11. Masasa Msongwe (Matula)	2
12. Chiputula	5
13. Masasa Geisha	1
14. Kaning'ina	1
Total	42

Appendix 4: Returnee migrant participants and the location of their enterprises

Location	No of respondents	Activity involved
Taifa Market	3	Tailoring; selling clothes and cosmetics; Electronics and computer repair
Area 1B Market	2	Second-hand electronics; Tailoring
Luwinga Market (Near Luwinga post office)	1	Welding business (metalworks)
Zolozolo	1	Self-employed: electrician-casual
Masasa	1	Poultry and barber shop
Luingwa	1	Poultry
Chiputula	1	Grocery store
Total	10	

Appendix 5: Field observation photos



Families receiving the packages in Mzuzu sent by their relatives working in South Africa.



Money receiving booth



Transporter waiting to handover the goods sent by migrants from South Africa



People visiting Immigration office for passport.

Appendix 6: Proposed Interview Questions (Migrant Households) in English, Chichewa, and Tumbuka

A. Guide to conduct the semi-structured interview with the migrant households/returnee migrants (Total time 30-40 min)

- 1. Introduction (5 min):** Introduction of the researcher, research project, filling the consent form, Introduction of the participant:
Participant's name.....
Participant's age.....

- 2. Background information (3min)**

(Note: Member in the household means those who eat food from the single pot including adults, children, babies and household members who are working abroad or for other reasons)

A. Household information

Household Members	Gender	Age	Relationship with the Household Head	Marital status	Education		Current Occupation	Migration status
					Level	Institution		
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								

B. Migration information

Migrants Name	Gender	Age	Year of emigration	Destination country	Cost incurred during migration process	Residency Status abroad	Nature of work

Codes

Relationship		Marital Status		Migration Status		Current Occupation		Education	
Head of household	01	Unmarried	01	Migrant worker	01	Entrepreneur/ self-employed	01	No formal schooling	01
Spouse / partner	02	Married	02	Returned migrant	02	Working full-time	02	Some Primary	02
Son / daughter	03	Living together / cohabiting	03	Deported migrant	03	Working (Agriculture) part- time/casual/contract/seasonal	03	Primary completed	03

Adopted / foster child/ orphan	04	Divorced	04	Residency status abroad		Working (Non-agriculture) part-time/casual/contract/seasonal	04	Some high school	04
Father / mother / in law	05	Separated	05	Temporary	01	Unemployed and looking for work	05	High school completed	05
Brother / sister	06	Abandoned	06	Permanent	02	Unemployed but not looking for work	06	Post-secondary qualifications not university (diploma, or degree from technikon or college)	06
Grandchild	07	Widowed	07	Gender		Housewife	07	Some university	07
Grandparent	08	Educational institution		Male	01	Medically unfit, disabled etc.	08	University completed	08
Son / daughter-in-law	09	Public	01	Female	02	Student/ Scholar/ Child	09	Post-graduate	09
Other relative	10	Private	02						
Non-relative	11	Religious based (church based and madrassa)	03						

3. Decision-making factors for labour migration (3min)

- Why did your family member decide to be a migrant worker? (Was access to food one of the reasons?)
- Who made migration decision and why?
- What were the challenges your family faced while sending a member to work abroad (funding, migration process etc.)?

4. Information about remittances (5 min):

- How often your household gets remittances from your family members working abroad?
- Total remittances received in past 12 months.
 - How much remittances did your household receive in last 12 months?
 - When was the last time your household received remittances? And how much?
 - How your family member send money to you (bank, mobile money transfer etc.)?
 - Are there any remittances received in kind (mobile, food, ..)? Monetary value?
- Who receives the money and who makes the decision to spend remittances and why?
- How do you rank remittance as a source of income?
- List all the major sectors that your household spend remittances? Any investments in income-generating activities?

5. Perception about the importance of remittances in their livelihood (10 min)

How do you compare your household situation before and after you started receiving remittances as a source of income in following sectors:

- House ownership (rented or owned) and Physical condition of the house, (house in rural areas?)
- Availability of furniture and electronic devices (mobile, TV, DVD player, refrigerator, radio, etc.
- Energy used for cooking/ energy source
- Number of cattle owned / investment in income-generating activities,
- Making educational and health care expenses,
- Availability of arable land
- Agricultural production
- Access to food/ ability to buy food for the family
- Level of savings
- Level of income
- Sources of income
- Ability to cope during the time of crisis (like flooding, drought)
- Social status/participation in community-level decision-making process
- Perception about change in economic status in comparison with other community members

6. What would have happened in your household situation if your family didn't have remittances as a source of income? (3min)

- 7. For those who answered making investments in income generating activities in q. 4e. (5min)**
- a. Tell me about the income-generating activity that you are involved in and how often?
 - b. How much remittances did you invest in this activity?
 - c. What motivated you to invest remittances in this activity?
 - i. Did yours or your family member's experience/technical skills earned abroad helped to establish this business?
 - d. Did you encounter any barriers? If yes, how did you overcome these barriers?
 - e. Is this activity helping your family with the increased income?
 - f. Have you received any support from the government, non-government and banking sectors for your enterprise? **If yes:** how? Is it enough? **If no,** do you have any thoughts about the support that needs to be provided to the migrant's families to establish your own micro-businesses?
- 8. For those who did not answer making remittance investments in 1. 4e. (5 min)**
- a. Do you have any thoughts or plans for using remittances in the activities that give an alternative source of income to the family? If yes, please explain how and in which activities?
 - b. Why did you decide not to invest in IGAs?
 - c. What are your thoughts about establishing your own business using remittances?
 - d. What types of supports do you need so that you will be able to establish your own business?
- 9. Is there anything else you would like to tell me about (2min)**

B. Information about Household food insecurity

Household No.....

Date:.....

1.	<p>HOUSEHOLD FOOD INSECURITY ACCESS SCALE (HFIAS).</p> <p>I would like to start off by reading some statements that people have made about their household's food consumption over the past four weeks. For each statement I would like you to tell me whether this happened rarely, sometimes, often or never in the past four weeks.</p>
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Household Food Insecurity Access Scale (HFIAS) <u>for last four weeks</u>	No	Rarely (once or twice)	Sometimes (3 to 10 times)	Often (more than 10 times)
a. In the past four weeks, did you worry that your household would not have enough food?	1	2	3	4
b. In the past four weeks were you or any household member not able to eat the kinds of foods you preferred because of a lack of resources (money)?	1	2	3	4
c. In the past four weeks did you or any household member have to eat a limited variety of foods due to a lack of resources (money)?	1	2	3	4
d. In the past four weeks, did you or any household member have to eat some foods that you really did not want to eat because of a lack of resources (money) to obtain other types of food?	1	2	3	4
e. In the past four weeks, did you or any household member have to eat a smaller meal than you felt you needed because there was not enough food?	1	2	3	4
f. In the past four weeks, did you or any household member have to eat fewer meals in a day because there was not enough food?	1	2	3	4
g. In the past four weeks, was there ever no food to eat of any kind in your household because of lack of resources (money) to get food?	1	2	3	4
h. In the past four weeks, did you or any household member go to sleep at night hungry because there was not enough food?	1	2	3	4
i. In the past four weeks, did you or any household member go a whole day and night without eating anything because there was not enough food?	1	2	3	4
j. In the past week, did you or any household member eat a cooked meal less than once a day?	1	2	3	4

2. MONTHS OF ADEQUATE HOUSEHOLD PROVISIONING (MAHP)
 Now I would like to ask you about your household’s food supply during different months of the year.
 When responding to these questions please think back over the last 12 months.

2a. In the past 12 months, were there months in which you did not have enough food to meet your household’s needs?

Yes	1	➤ Continue
No	2	➤ End here

2b. **If YES, ask:** which were the months (in the past 12 months) in which you did not have enough food to meet your household’s needs? Do not read the months, just ask the respondents to remember the months they were out of food.

Circle the months in which household did not have enough food to meet needs	Yes
a. January	01
b. February	02
c. March	03
d. April	04
e. May	05
f. June	06
g. July	07
h. August	08
i. September	09
j. October	10
k. November	11
l. December	12

2c. **REASONS FOR LACK OF MONTHLY HOUSEHOLD FOOD PROVISIONING**
For each month selected, ask the following question: Did you go without enough food due to any of the following reasons?

(Circle all that apply)

a. Lack of cash/ lack of remittances	1
b. Food price	2
c. Agricultural cycle	3
d. Other reasons (Specify).....	4

3. When food is not enough for all the family members do you equally distribute the food or you give more to male members of the family?

Ndodomeko yakafunsidwe kumabanja amene abale awo akugwila ntchito kunja

(Nthawi yose 30-40 min)

- 1. Malonje (5 min):** kusonyezedwa kwa mfufuzi, kudziwitsa zakafukufuku, kudziwitsa ofufuzidwa: dzina, zaka,
- 2. Zofunikira popanga chiganizo cha (3min):** monga, anthu amene mumakhala nawo pakhomo, pamene anafikila ndimaphunziro awo, zaka zaanthu amene mukukhala nawo, ndianthu angati amene akugwira tchito kunja kwa Malawi, zaka za mutu wabanjali, komaso ndiamuna kapena akazi, ndiangati anabwerela kuchoka kutchito zawo zakunja,
- 3. mfundo zokhudzana ndi ndalama zothandizira (3 min)**
 - a. ndichifukwa chiyani m'bale wanu anasankha kuti azikagwira tchito kunja?
 - b. anasankha ndindani kuti azikagwira tchito kujaku
 - c. ndimavuto anji amene inuyo monga banja munakumana nawo potumiza muthuyi kuti azikagwira tchito kunja, monga pankhani ya ndalama)
- 4. ndikangati mumalandila chithandizo chochoka kwa wachibale wanu alikunjayi?**
 - a. mwalandilako ndalama zokwana zingati miyezi 12 yapitayi kuchokwa kwa m'bale wanu alikunjayi?
 - b. ndindani amalandila ndalamazi komaso amapanga chiganizo zopita kunja, ndipo chifukwa chiyani
 - c. mumalongosola bwanji ndalamayi ngati njira imodzi yopezera ndalama?
 - d. mumayigwiritsa bwanji ndalamayi, mutchule ntchito zose
 - e. lembani ntchito zikuluzikulu zose zomwe ndalama zimene mumalandila zimagwila ntchito? Mumazigwilitsa ntchito yiliyose yopezela ndalama?
- 5. Kuwunika za kufunika kokuti azikutumuzulani ndalama pa umoyo wanu komanso pakakhalidwe kanu(mphindi 10).**

Kodi mungasiyanitse bwanji pa kakhalidwe ka pakhomo panu nthawi imene munali musanayambe kulandila ndalama ndipano pamene mwayamba kumalandila ndalama ngati njira imodzi yopezela ndalama muzigawo izi:

 - a. Kawonekedwe ka nyumba
 - b. Kapezedwe ka katundu wa m'nyumba
 - c. Mphamvu zimene mumagwilitsa ntchito pophika/mukumaphikila njira zake ziti?
 - d. Mulindi ng'ombe zingati? Njira zina zimene mumapezela ndalama ndi ziti?
 - e. Pa kalipilidwe ka zamaphunziro komanso za umoyo
 - f. Kupezeka kwa malo osalimidwa
 - g. Pa zaulimi
 - h. Pakapezedwe ka chakudya/kukwanilitsa kugula chakudya
 - i. kasungidwe ka ndalama
 - j. kapezelo ka ndalama

- k. Njila zopezela ndalama
 - l. mumakwanitsa kulimba pathawi ya ngozi ngati kusefuka kwa madzi komaso ng'amba
 - m. dera lanu limatenga mbali yaikulu bwanji popanga chiganizo
- 6. Chinakachitika ndiyiyani mu banja lanuli ngati munakapanda kukhala ndi ndalama yothandizirayi?(3min)**
- 7. kwa amene anayankha kuti analowetsa kumpamba opangila geni pa q. 4e. (5min)**
- a. ndigeni yanji mumapanga
 - b. chinakulimbikitsani kuti ndalama yothandizira muikie mugenyi ndichiyani?
 - c. mumakumana ndimavuto anji ndipo mumathana nawo bwanji?
 - d. geniyi imathandiza banja lanu poonjezera ndalama zanu?
 - e. mumalandilako chithandizo chochokera kuboma kapena mabungwe ena otisiaboma komaso mabanki? Ngati eya: ndalama zingati? Zimakukwanila? Ngati ayi: mulindimaganizo anji okhudzana ndichithazo chanji chomwe chingapekelekedwe kwa mabanja a anthu ogwira tchito kunja?
- 8. kwa amene anati sanaike ndalama yawo yachithandizo kumpamba wa geni pa q. 4e. (5 min)**
- a. mulindimaganizo anji omwe mungapezele ndamala ina poonjezera ndalama yachithandizo yomwe mumalandila?

pali china choti mungandiuze zokhudzana ndi khaniyi? (2min)

Tumbuka:

Ndondomeka yakafufuzilo kuzela mumafumbo na wabale ba banthu awo wakugwila ntchito chalo chanyake

(Nyengo yose ni 30-40 min)

- 1. Kujiyowoya (5 min):** Kujiyowoya kwa wakupanga kafukufuku, kulongosola zakafukuku, kulembelana zakumanyiskika, kujilongosola kwa wakutolapo lwande: Zina, vyaka.
- 2. Kutolela uthenga wakupambanapambana (3min):** Kusazgilapo banthu wose bapanyumba, masambilo yawo, vyaka vyawo, nambala ya wabale awo wakugwila ntchito chalo chinyake, vyaka vya munthu mulala panyumba kweniso kasi nimwanakazi panji mwanalume, nambala ya wabale awo walikuwelako kuchalo chakuwalo.
- 3. Kapangikilo kachiganizo chakukagwila ntchito kuwalo (3min)**
 - a. Ntchifukwa wuli wabale winu wakaganiza vakuluta kuchalo chakuwalo kukagwila ntchito?
 - b. Wakapanga chiganizo icho ninjani?
 - c. Nimasuzgo wuli agh'o banja linu likasangana nawo panyengo iyo mukamutumizganga mubale winu kukagwila ntchito kuchalo chakuwalo? (Ndalama, ndondomeka yakuluta kuwalo etc)
- 4. Wuthenga wakukhuzana nakatumizgilo ka ndalama kufuma kuchalo chakuwalo(5 min):**
 - a. Kasi mphafupipafupi wuli apo banja linu likupokela ndalama zakufumila kuwalo kwa wabale winu awo wakugwila ntchito kuwalo uko?
 - b. Ndalama izo mwapokelapo pa miyezi 12 iyo yajumphapo zingakwana zilinga?
 - c. Ndalama zikwizanga muzina lanjani kweniso uyo wakupanganga chiganizo chakuluta kuwalo ninjani? Chifukwa wuli?
 - d. Ndalama izo bakumutumilaninge mungazibika pa mulingo wuli ngati nthowa yakusangila ndalama?
 - e. Ndalama izo bakumutumilani zikugwilanga ntchito wuli: Tchulani ntchito zose?
- 5. kawonelo ka kukhumbikwa kwakuti bakutumileninge ndalama pa wumoyo winu kweniso nakakhalilo (mphindi 10).**

Kasi muyanisa wuli pakakhalilo kinu panyumba panyengo iyo mukaba kutu mundayambe kupokela ndalama na panyengo iyo mwati mwayambapo kupokela ndalama ngati nthowa yakusangila ndalama muvigawo ivi:

- o. kawonekelo kanyumba
- p. kasangikilo ka katundu wamunyumba,
- q. Nthowa izo mukugwilisila ntchito pakuphika/mukuphikilanga nthowa wuli

- r. Mulina ng'ombe zilinga, nthowa izo mukusangila ndalama nizini?
- s. Pakalipiliro ka vyamasambilo kweniso vyawumoyo
- t. kasangikilo ka malo ayo yakukhala waka
- u. Pa vyawulimi
- v. Pakasangikilo ka chakulya/kakwaniskilo pakugula vyakulya
- w. kasungilo ka ndalama
- x. kasangilo ka ndalama
- y. Nthowa zakusangila ndalama
- z. Kakwaniskilo pa kutheska masuzgo yakwiza mwazizi (ngeti maji yakusefukila, chilala)
- aa. Kumanyika pa chikaya/ kutolapo lwande pa ntchito zakupambanapambana mundondomeka yakapangilo kaviganizo muchigawa

6. Chikati chichitikenge ntchivichi mubanja mwinu pala vikawenge kuti bakumutumizgilani yayi ndalama?(3min)

7. Kwa awo wazgola kuti ndalama izo bakupokela bakuzigwilisa ntchito zakusangila ndalama zinyake pa fumbo 4e.(5min)

- g. Niphalileni ntchito iyo mukupanga yakusangila ndalama
- h. Icho chikakupangiskani kuti munjizge ndalama izo mukupokela mu ntchito iyo mukuchita ntchivichi?
- i. Mukusangana na masuzgo yali wose? pala enya, masuzgo ayo mukumalana nawo wuli?
- j. Kasi ntchito iyi yikuwovwila banja linu kusanga ndalama zinandi?
- k. Kasi mulikupokelapo wovwili wuliwose kufumila kuboma, mabungwe ayo ngaboma yayi kweniso mabanki pakukhwaskana na ivo mukupanga? **Pala enya:** mundondomeka wuli? Ngwakukwanila? **Pala yayi,** do you have any thoughts about the support that needs to be provided to the migrant's families to establish your own micro-businesses Kasi mulinawo maganizo yakukhwaskana nawovwili uwo wukukhumbika kuti wupelekeke kubanja wakuyambiskila bizinesi?

8. Kwa awo wanguzgola yayi pakugwilisila ntchito ndalama izo ngeti nthowa yakusangila ndalama zinyake pa 1. 4e. (5 min)

- a. Kasi muli namaganizo panji malingalilo yali yose yakugwilisila ntchito ndalama izo mukupokela nachakulata chakuti musangengepo ndalama zinyake zakuskazilapo kubanja? Pala enya, chonde longosolani kuti nintchito wuli kweniso muzamupanga wuli?

9. Pawumalilo: Chilpo chilichose icho mukukhumba kuti muniphalile (2min)

Appendix 7: Proposed Interview Questions (Key Informants) in English, Chichewa, and Tumbuka

Interview Guide— Key Informants Survey (Total time 30-40 min)

- 1. Introduction (5min)**
 - a. Please introduce yourself;
 - b. Please describe the nature of your work;
 - c. How long have you been at this position or how long have you been doing this type of work?
- 2. General information about the Labour migration (5 min)**
 - a. What are your observations about the international labour migration from Mzuzu and the surrounding areas?
 - i. Causes of migration
 - ii. The flow of migration
 - b. Are there any specific communities and areas that are known as more migrant-sending communities?
 - c. In your observation/opinion, what are the factors responsible for labour migration?
- 3. Now, I would like to know your view about migration system in (Mzuzu) Malawi**
 - i. What are the major actors of international labour migration from this region (private manpower agencies, government agencies, migrant networks, family connection etc.)? Are you associated with any of these systems?
 - ii. What are the challenges of the labour migration? (trafficking, irregular migration, deportation, family breakdown, etc)
 - iii. Which actors are responsible to address these challenges and how?
- 4. Remittances and development (5-10 min)**
 - a. How do you see the importance of remittances for remittance-receiving households?
 - b. What is the status of remittance investment in entrepreneurship development?
 - i. Are there any initiatives from the local government level and/or (I)NGO sectors to promote investments?
 - c. What are the challenges of channelling remittances for entrepreneurship development?
 - ii. Are there any policy level issues?
 - iii. Any challenges from the banking sectors?
 - d. How can these challenges be addressed so that remittances can be channelled into entrepreneurship development/ productive investments?
- 10.** What are your opinions about the importance of remittances to address the food insecurity issues specifically access to food in remittance-receiving households? How?
- 5. Wrap up: Is there anything else you would like to tell me about (2min)**

Chichewa

Ndondomeko Ya Kafunsidwe- Kwa otenga mbali (Nthawi yose 30-40 min)

6. Malonje (5min):

- a. mungatiuzeko kuti ndinu ndani?
- b. chonde tiuzeniko tchito yomwe mumagwira
- c. mwakhala mukugwira tchito imeneyi kwathawi yaitali bwanji?

7. mfundo zokhudzana ndiogwira tchito kunja (5 min):

- a. munganenepo chani zokhudzana ndi anthu ogwira tchito kunja ochokera kuMzuzu komaso madera ena ozungulira?
- b. ndimadera anji amene amatumiza anthu ambiri kunja?
- c. ndizifukwaziti zimene zimapangisa kuti anthu azikagwira tchito kunja?

8. Kayendedwe ka anthu otuluka m'dziko (5-10 min):

- iv. ndindani amene mumaona kuti amatenga mbali yaikulu pankhani yokhudzana ndikupita kukagwira tchito kunja? {mabungwe otisiaboma, mabungwe aboma, mabungwe aanthu opita kukagwira tchito kunja, anthu otengana paubale?}
- v. ndimavuto anji omwe alipo popita kukagwira tchito kunja?
- vi. ndindani amene amayenera kuona zamavuto amenewa and angachitepo chiyani?

9. ndalama yachithandizo komaso chitukuko (5-10 min)

- d. pali ubwino ulionse potumiza ndalama yachithandizo kwa anthu omwe asiyidwa kunyumba?
- e. ndalama yachithandizo yotumizidwa ilinditchito yaikulu bwanji mugeni?
- f. ndimavuto anji alipo potumiza ndalama yachithandizo pankhani ya geni kumbali yokhudzana ndiboma komaso mabungwe ena otisiaboma
- g. kodi ndalama yachithandizo yomwe imatumizidwa imatha kuchepesa kusakwanira kwachakudya pakomo la amene amalandila chithandizowo? Zimathandiza bwanji?

10. palinso china choti mungandiuze? (2min)

Tumbuka

Ndondomeka ya kafukufuku-Bamanyisko bakafukuku (Nyengo yose ni 30-40 min)

11. Kujiyowoya (5min):

- a. Chonde jiyowoyeni mwekha
- b. Chonde longosolani ntchito iyo mukugwila
- c. Kasi mwakhala pawudindo uwu kwanyengo yitali wuli kweniso ntchito iyi mwakhala mukugwila kwa nyengo yitali wuli?

12. Uthenga wa chisanisani wakukhwaskana na kugwila ntchito mu vyalo vinyake (5 min):

- d. Kasi kuwona kwinu pa nkhani ya kukagwila ntchito chalo chanyake kufuma kuno ku Mzuzu na madela yakuzungulila nkhwakuti wuli?
- e. Yalipo madela ayo yakumanyika kuti ndiyo yakutumizga banthu banandi kukgwila ntchito muvyalo vinyake?
- f. Kasi icho chikupangiska kuti banthu balutenge muvyalo vinyake na kukagwilanga ntchito ntchivichi?

13. Ndondomeka yakayendelo ka banthu kufuma muchalo chawo (5-10 min):

- a. Mukuganiza kuti awo bakutolapo lwande chomene pa banthu awo bakulutanga kuwalo kukagwila ntchito muchigawa chino ninjani (vigawa vyaboma, vya mabungwe ayo ngaboma yayi panji mawubwezi ya mabanja)? Kasi imwe mukugwila mphani pa vigawa ivi?
- b. Masuzgo ayo yakusangika na banthu bakuluta kukagwila ntchito muvyalo vinyake ningani?
- c. uyo wakuyenela kuchitapo kanthu pa masuzgo aya ninjani kweniso munthowa wuli?

14. Ndalama zakutumizgika na chitukuko (5-10 min)

- h. Mukuwona kuti wuwemi wa ndalama izo awo Bakugwila ntchito kuvyalo vyakuwalo bakutumizga wuli mphani kwa awo bakupokela?
- i. Kasi ndalama izo zikutumizgika na kagwilisilo ntchito kake pakusanga ndalama zinyake vili mphani?
- j. Nimasuzgo wuli ayo yalipo pakayendeskelo ka ndalama izi pakukweza chitukuko cha mabizinesi? (kufumila ku boma...pali fundo wuli izo nimasuzgo, kufumila ku (I) Mabungwe ayo ngaboma yayi, kweniso kuchigawa cha banthu?)
- k. Mukuganiza kuti ndalama izo bakutumizganga awo wakugwila ntchito ku chalo chanyake nizakukhumbika pa kumalananasuzgo la Chakulya mumakho mwa awo bakupokela ndalama izo? Munthowa wuli?

15. Pawumalilo: Chiliposo chanyake icho mukukhumba kuti muniphalile(2min)

Appendix 8: Information and Consent Form (Key Informants) in English, Chichewa, and



Tumbuka

Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Letter Seeking Informed Consent for key informants

Dear _____,

This letter is an invitation to consider participating in a research study I am conducting as part of my thesis-based PhD degree in the Department of Geography and Environmental Management at the University of Waterloo, Canada under the supervision of Dr. Bruce Frayne and Dr. Teferi Mergo. I would like to provide you with more information about this project and what your involvement would entail if you decide to take part.

The name of the study is Assessing the relationship between migrant remittances and household food security in Mzuzu, Malawi. to understand how people who stay home use money (remittances) sent by their family members and relatives working abroad. More specifically, this study intends to assess whether remittances are helping households avoid food insecurity, invest in income-generating activities and ultimately, improve their household situation.

Mostly, migrant workers from low-income countries are found working in the low-skilled and low-paying jobs, and hence are unable to remit more. This ultimately affects the way family members back home utilize remittance money- most probably the majority of remittances are spent for buying food, and hence they won't have enough remained to invest in other income-generating activities that diversify their income source such as vegetable farming and cattle raising. As a result, migrant workers are mostly trapped in a cycle of migration. So, I am interested in looking at how remittances are helping families to overcome the situation of food security, and how remittances are being invested in microbusinesses in Malawi and is it making any impact in families' capacity to access healthy food. This study may help policymakers understand the importance of remittances to the livelihood of remittance-receiving households, and work to facilitate remittance investment for entrepreneurship development for the betterment of all remittance-receiving households.

Participation in this study is voluntary. It will involve either an in-person or telephone interview that will take approximately 30 minutes to 1 hour of your time. Interview questions will focus on migration and remittances in Mzuzu and its surrounding area, remittance investments, microbusinesses, food system, and how remittances can be utilized for the betterment of all. You may decline to answer any of the interview questions if you so wish. Further, you may decide to end the interview at any time without any negative consequences by advising the researcher. With your permission, the interview will be audio recorded to facilitate collection of information, and later transcribed for analysis.

If you do not want to be identified by name, your participation in this study will be considered confidential and your name will not be included in any paper or publication resulting from this research. However, with your permission, anonymous quotations may be used. All information that could identify

you will be removed from the data that is collected and stored separately. Alternatively, you may choose to be identified by name and have your data (e.g. quotations) directly attributed to you. If you choose to be identified, your participation will not be confidential. At your request, before publishing any passage that includes information you give me, whether attributed to you or not, I will attach that passage and email to you for comments. If I do not hear back from you in two weeks I will assume you do not object to this. Please indicate to me if this is acceptable.

Data collected during this study will be retained for a minimum of seven years in a locked office and on a password protected computer. You can withdraw consent to participate and have your data destroyed by contacting me within this time period. Please note that it will not be possible to withdraw your consent once papers have been submitted for publication. Only researchers associated with this study will have access to study records. All records will be destroyed according to University of Waterloo policy. There are no known or anticipated risks associated with participation in this study.

If after receiving this letter, you have any questions about this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact me at adhakal@uwaterloo.ca or at my Malawian number +265 99 64 66 801. You may also contact my advisors, Bruce Frayne, at bfrayne@uwaterloo.ca and Teferi Mergo, at tmergo@uwaterloo.ca.

This study has been reviewed and received ethics clearance through a University of Waterloo Research Ethics Committee (ORE# 22984) and the University of Livingstonia. If you have questions for the Committee, contact the Chief Ethics Officer, Office of Research Ethics, at 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca.

I hope that the results of my study will be of benefit to those organizations directly involved in the study, particularly those focused on migration and development, entrepreneurship development as well as to the broader research community, including researchers at the University of Livingstonia.

I very much look forward to speaking with you and thank you in advance for your assistance in this project.

Sincerely,

Anil Dhakal
PhD Candidate
Department of Geography
University of Waterloo
Waterloo, Ontario, Canada
adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

CONSENT FORM

By signing this consent form, you are not waiving your legal rights or releasing the investigator(s) or involved institution(s) from their legal and professional responsibilities.

I have read the information presented in the information letter about a study being conducted by Anil Dhakal of the Department of Geography and Environmental Management at the University of Waterloo. I have had the opportunity to ask any questions related to this study, to receive satisfactory answers to my questions, and any additional details I wanted. I have been advised that I may contact the researcher with any concerns I may have at adhakal@uwaterloo.ca or at the local Malawian phone number of +265 99 64 66 801 or WhatsApp . I may also contact the researcher's supervisors, Dr. Bruce Frayne, at bfrayne@uwaterloo.ca and Teferi Mergo, at tmergo@uwaterloo.ca .

I am aware that I have the option of allowing my interview to be audio recorded to ensure an accurate recording of my responses.

I am also aware that excerpts from the interview may be included in the thesis and/or publications to come from this research, with the understanding that the quotations will be anonymous unless I indicate that I would like to be identified by name.

I am aware that participation is voluntary and that I may withdraw my consent by informing the researcher up until papers are submitted for publication."

This study has been reviewed and received ethics clearance through a University of Waterloo Research Ethics Committee (ORE#22984). If you have questions for the committee, contact the Chief Ethics Officer, Office of Research Ethics, at 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca .

With full knowledge of all foregoing, I agree, of my own free will, to participate in this study.

YES NO

I agree to have my interview audio recorded.

YES NO

I agree to the use of anonymous quotations in any thesis or publication that comes from this research.

YES NO

I agree to the use of direct quotations attributed to my name in any thesis or publication that comes from this research.

YES NO

I would like the opportunity to review and approve my quotations before they are used in papers and publications resulting from this research.

YES NO

Participant Name (print): _____ Participant Signature: _____

Witness Name (print): _____ Witness Signature: _____ Date:

Chichewa



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Kalata yopempha chilolezo cholankhulana ndi munthu

Okondeka _____,

Kalata iyi ndiyopempha ngati ndikotheka kuti mutenge nawo mbali pa kafukufuku amene ndikupnaga ngati mbali ya maphunzilo anga a PhD ku dipatimenti ya Geography and Environmental Management ku University ya Waterloo ku Canada pasi pa ondiyang'anira Dr. Bruce Frayne ndi Tiferi Mergo. Ndikufuna ndikupatseni dongosolo lose m'mene kafukufukuyi akhalile ndipo mungathe kusankha kutengapo mbali kapena ayi.

Mutu wa kafukufuku wanga ndi kuwunika za kayenendetsedwe ka ndalama zotumizidwa ndi Anansi amene amagwila ntchito kunja kwa dziko lino komanso nkhani ya chakudya kumabanja awo amene amalandila ndalama zimenezo “*Assessing the relationship between migrant remittances and household food security in Mzuzu, Malawi.*” Kafukufuku ameneyu akufuna kumvetsetsa m'mene ndalama zotumizidwa ndi abale komanso zakudya kuno ku Mzuzu zimayendetseredwa kudzera maonedwe/ maganizo aanthu amene amayendetsa zikuwakhudza. Mayankho amene angapezeke angathe kuthandiza kuti anthu amene amapanga ziganizo zokhudzana ndi anthu ogwila ntchito mayiko akunja komanso ndichakudya akhale ndi uthenga oti ayenera kumapanga madongosolo oti angathe kuthandiza anthu a ma tauni kuti asamavutike pa nkhani ya zakudya.

Kawirikawiri anthu amene amakagwola ntchito mayiko akunja amagwila ntchito mumalo osayenelela komanso kulandila ndalama zochepa. Ichi chimapangisa kuti azitumiza ndalama zochepa kapena kulephela kutelo kumene. Izi zimapangitsanso mabanja awo kumudzi kulephela kugwiritsa bwino ntchito ndalama zimene amalandila chifukwa amagulila kwambiri chakudya kotelo amalephela kupanga investi kuti apeze ndalama zina monga kulima kapena kusunga ng'ombe. Kotele anthu amene amakagwila ntchito mayiko akunja amakhalalila kumakagwila ntchito kunja kwadziko lino. Tsono ndine wofunisitsa kuti ndimvetsetse kuti kodi ndalama zimene amatumiza abale amene amagwila ntchito kunja zikuthandizila bwanji pothana ndi chiopsezo chosowa chakudya komanso m'mene ndalama zimezi zkuthandizila ma bizinesi ang'onoang'ono. Kafukufukuyu uthandiza anthu amene amapnga Mfundo zakayendetsedwe ka dziko kuti amvetsetse za m'mene ndalama zotumizidwa zimagwilila ntchito pothandizila kutukula mabizinesi ndi umpyu wa anthu olandila mumabanja mwawo.

Kutenga nawo mbali pa kafukufuku uyu ndikosakakamiza. Pakhala kukambilana mocheza kumene kutenge mphindi kuyambila 30 kufika ola limodzi. Mutu wa zokambilana zake umanga ukhazikika pa wubale umene ulipo pakati pa ndalama zimene abale ogwila ntchito kunja kwa dziko lino akutumiza ndi m'mene zakudya mu Mzuzu zimayendetseredwa monga ngati zimakhala bwanji, nanga ziganizo zimapangidwa bwanji komanso kodi zingathe kusintha bwanji kuti

ziziyenda bwino potengera ndi maonedwe a woyankha. Kotalika kwa kukambilana kwathu kukudalila kuvomereza kapena kufuna kwanu mungathe kusiya zokambilana pamene mwafunila popandaso kukukakamizani. Zokambilana zathu zichitika pa foni kapena pa maso pamalo amene tingagwilizane kuti tikumane. Muli ndi ufulu okana kuyankha fuso lililose ngati mutafuna. Komanso powonjezera apo, mungathe kusiya kutengako mbali pa kafukufukuyu nthawi iliyose mungafune popandaso choletsa kapena kuti kulipilitsidwa. Ndi kuvomereza kwanu, zokambilana zathu zijambulidwa pongofuna kuti zose zimene tikambilane zisungidwe bwino ndiposo kuti ndikakwanitse bwino kuzilemba ndi kuzitanthauzila. Tikangomaliza kukambilana kwathu, ndidzakutumizilani zomwe takambilana kuti mukathe kuvomereza kuti ndizimenezodi kapena kuikapo maganizo ena.

Mwina ndidzafuna kugwilitsa ntchito zomwe takambilana polemba mabuku pokhudzana ndi nkhani yomwe tikukambilana. Nthawiyo dzina lanu silidzatchulidwa ndipo munthu sangadziweso kuti ndinu amene munanena zimenezo pokhapokha mutafuna kuti dzina lanu likatchulidwe Ngati mukufuna kuti ndikagwilitse ntchito takambilana koma dzina lanu losatchulidwa ndizikanena kuti “kukambilana kwachisisi” Koma mukavomera ndizikanena dzina, tsiku ndi malo amene tinapangila zokambilana zathu. Ngati ndikufuna kugwilitsa ntchito nusu la zokambilana zathu, ndidzakuuzani kukupemphani kuti ndikufuna kugwilitsa ntchito ndime ina ya zomwe tinakambilana zija ndipo ngati ndidzaone kuti patenga sabata ziwili osayankha ndidzaganiza kuti simunatsutsane nazo kuti ndigwilitse ntchito. Chonde ndiuzeni ngati dongosolo ndanenali mukugwilizana nalo.

Zokambilana zathu zikasungidwa pamalo otetezeka ngati mu office mu kabineti yokhoma ndiposo za pa komputa zikayikidwa loko kukhoma kwa zaka 7. Koma, zokambilana zimene maina ndi zina zose zoti munthu angathe kudziwa oyankhula zikakachotsedwa uthenga otsalawo ungate kukagawidwa kwa anthu ena. Ine ndi munthu yekhayo amene ndizikadziwa kuti mau awa anayankhula ndi uyu. Mungathe kudzanena nthawi iliyose pasanakwane pa zaka 7 kuti simukufunaso kuti ine ndisunge zija tinakambilana ndipo ine sindidzachedwa ayi koma ndidzafufuta zokambilana zathu zose ndi inu. Koma dziwani kuti ndikosatheka kunena kuti sindikufuna zokambilana zanga zisungidwe pamene za sindikizidwa mu buku. Pomaliza zose zimene tikambilane zikafufutidwa pakatha zaka 7 poyendera ndi malamulo a Univeristy ya Waterloo. Ine ndikuona kuti palibe chiopsezo ngati mungatenge nawo mbali pa kafukufuku uyu. Kachiopsezo kake kali ngati kuchita mantha pogawana nkhani zokkhudzana ndi ntchito imene mumagwila. Kutu pasakhale chiwopsezo chilichose mungathe inuyo kusankha chomwe munganene ndi kusunga zomwe mukuwona kuti simukufuna kundiuza komaso inuyo simukadziwika kuti ndamene mwanena mau amenewo zikakalembedwa. Dziwani kuti zimene tikambilanezi sizokhudzana ndikuti zikagulitsidwa ayi komaso palibe kuti zisokoneza ntchito yomwe inu kapena ine ndimagwila. Tikufanako thandizo lanu pakhani zimene tichezeka pano ngati muli omasuka kutero.

Mukalandila kalatayi ngati muli ndi fuso lililose lokhudzana ndi kafukufuku ameneyu chonde mungathe kufusa kwa ine pa adhakal@uwaterloo.ca panji pa +265 99 64 66 801. Mungathe kufusaso mulangizi wanga dzina lake, Bruce Frayne, pa email iyi bfrayne@uwaterloo.ca kapena phone iyi 1 (519) 888-4567 x 38479. Muthaso kufunsa a Teferi Mergo, pa tmergo@uwaterloo.ca. Pamene

kumalawi kuno mungathe kufusa bamboo Lovemore Zuze amene ndi phunzitsi ku University ya Livingstonia pa phone izi +265881418615/+265999023390

Ndikufuna ndikutsimikizileni kuti kafukufuku uyu wavomerezedwa ndi a bungwe loona kafukufuku ku University ya Waterloo ndiposo pa university ya Livingstonia kuno ku Malawi. Komabe mudziwe kuti chiganizo chomaliza chofuna kutenga nawo mbali pa kafukufuku ameneyu chilindi inu kopanda kukukakamizani. Mongobwereza kafukufukuyu wavomerezedwa ku University ya Waterloo ndipo nambala yake yovomerera ndi (ORE #22984). Ngati muli ndi mafuso aliwose pa bungwe limeneli loyang'anila kafukufuku ku University ya Waterloo mungathe kulumikizana ndi awa "Wamkulu oona za kafukufuku wabwino,pa telefoni iyi: 1-519-888-4567 ext. 36005 kapena pa email iyi: ore-ceo@uwaterloo.ca.

Ndikukhulupilila kuti kafukufuku wanga adzathandiza mabungwe amene amaona za kayendetsedwe ka za kudya maka mumadera a mu matauni komaso anthu amene amapanga kafukufuku wa zakudya monga akadaulo akafukufuku pa University ya Livingstonia.

Ndikuyembekezera kuti mwina muvomera kuti tidzacheze pankhani imeney ndipo ndikuthokozeratu kwambili ngati mudzatenge nawo mbali pa kafukufuku ofunikayu.

Ndatha ndine,

Anil Dhakal

PhD Candidate

Department of Geography

University of Waterloo

Waterloo, Ontario, Canada Email:adhakal@uwaterloo.ca

Local number and WhatsApp: +265 99 64 66 801

Chichewa

Kalata yovomeleza kutenga nawo mbali pa kafukufuku

Mukavomera polemba musimu sizikutanthauza kuti ufulu wanu wathera pompo ayi kapena mwandipatsa mphamvu yoti ndingathe kupanga zilizose zosayenera pa nkhani ya kafukufuku ayi.

Ine ndawerenga zose zimene zalembedwa zokhudzana ndi kafukufuku uyu amene mayi Anil Dhakal a ku dipatimenti ya Geography and Environmental Management ku University ya Waterloo achite. Ndinali ndimwayi ofusa mafuso ndipo ndinayankhidwa moveka bwino ndipo ndalangizidwa kuti ngati ndikufuna uthenga wina oonjezera ndingathe kufusaso kudzera ku email iyi : adhakal@uwaterloo.ca , kapena phone iyi: 1-519-502-4920, or kapenaso pa foni namala yaku Malawi. Komaso ndingathe kulumikizana ndi a Langizi ake a Dr. Bruce Frayne, pa email bfrayne@uwaterloo.ca ndi Teferi Mergo, pa tmergo@uwaterloo.ca .

Ndikudziwa kuti zokambilana zathu zingathe kujambulidwa ndicholinga choti akazitanthauzile bwino.

Ndikudziwaso kuti ndime kapena kuti nusu ya zokambilana zathu angathe kukazigwilitsa ntchito polemba buku koma modziwa kuti anthu sangadziwe kuti ine ndamene ndinanena mau amenewo nditafuna.

Ndadziwitsidwaso kuti pali mwai ngati ndingafune kuti zokambilana zanga zisaikidwe nawo mu buku pa danga la sabata ziwili limene ndidzauzuidwe.

Kafukufuku uyu wavomerezedwa ndi bungwe loona za kafukufuku ku University of Waterloo ndipo numba ya kafukufukuyu ndi #22984. Ngati pali fuso ndi bungwli mungathe kufusa ku Wamnkulu oyang'anila kafukufuku wabwino pa foni iyi: 1-519-888-4567 ext. 36005 kapena email iyi: ore-ceo@uwaterloo.ca.

Ine nditadziwitsidwa mokwana za kafukufukuyu ndikuvomereza kutenga nawo mbali.

Eya Ayi

Ndikuvomereza kuti zomwe tikambilane mau ake ajambulike

Eya Ayi

Ndikuvomereza kuti nusu kapena kuti gawo la zomwe tikambilane zingathe kutengedwa kuikidwa mu buku lomwe lingathe kudzasindikizidwa koma nditapatsidwa mpata oti ndidzavomereze zomwe zikasindikizidwezo.

Eya Ayi

Ngati ayi, ndikuvomereza kuti ndime zimene tikambilane zikasindikizidwe zitazimbaitidwa osadziwa mwiniwakw anayankhula koma podziwa kuti ndidzayenera kudziwa zomwe zikatengedwe kukasindikiza mubuku.

Eya Ayi

Dizina la ocheza naye (Lembani): _____ Siginetcha yanu: _____

Mboni ya ocheza naye (Lembani): _____ Siginetcha ya mboni: _____ Tsiku: _____

Tumbuka



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Kalata yakupempha kuzomelezyeka ku chezya na munthu

Bakutemweka _____,

Kalata iyi njakupempha pala kungaba kwamachitiko kuti mungatola nawo lwande pa kafukufuku uyu nkupanga ngati gawo limoza la masambiro gh'ane gh'a PhD kuchigawo cha Geography and environmental management ku university of Waterloo ku Canada mwakulongozyeka na Dr. Bruce Frayne kweniso Dr. Teferi Mergo. Nkhukhumba nikupaseni ndondomeko yose ya umo kafukufuku uyu wayendelenge ndipo mungamanya kusankha kutolapo lwande panji yayi.

Zina la kafukufuku uyu ni kuwona wubale uwo wulipo pakati pa ndalama izo zikutumizika nawabale awo wakugwila ntchito kuchalo chanyake na kasangikilo ka Chakulya panyumba muno mu Mzuzu. Pachingelezi ni *“Assessing the relationship between migrant remittances and household food security in Mzuzu, Malawi.”* Kafakufuku uyu wakhumba kupulikiska umo banthu awo bakukhala pakhomo bakugwilisiskila ntchito ndalama izo wabale wawo Bakugwila ntchito kuchalo chakuwalo bakubatumizgila. Chomenimeni kafukufuku uyu wukukhumba kuwona kuti kasi ndalama izo zikuwovwila mabanja ya awo walikuno kukaya kusanga Chakulya, kugwilisa ntchito kusanga ndalama zinyake na chomenimeni kutukula mabanja yawo.

Kanandi, banthu awo wakukagwila ntchito kuvyalo vinyake kufumila ku vyalo vyakusanga padoko ndalama bakusangika kuti bakugwilanga ntchito mumalo yambula kuyenelela kweniso yamalipilo yadoko Nthewula bakutondeka kutumizga ndalama zakuyenelela kumabanja yawo. Ivi vikutangwaniska umo wazibale wawo kunyumba kuti wagwilise ntchito makola ndalama zila. Kanandi ndalama zila zikugwilisika ntchito yakugula waka vyakulya mwachifukwa ichi bakuwejenge ndalama zakugwiliska ntchito kuti basangengeko ndalama zinyake kuzela ngeti mukulima mphangwe kweniso kusanga ng'ombe. Pa chifukwa ichi, banthu Bakugwila ntchito kuvyalo vyakuwalo bakukhalilila kuyenda yenda waka. Nthewula, nkhukhumba kupulikiska kuti kasi ndalama zo zikutumuzgikanga zikuwovwilanga kuti basangenge Chakulya kweniso bakugwilisila ntchito wuli mumabizinesi yachokoyachoko mu Malawi. Kweniso kasi zikusintha chilichose m'mabanja pakasangilo kachakulya chakuyenelela. Kafukufuku uyo wovwilenge kuti banthu awo bakupanga fundo zakayendeskelo kachalu bapulikiske kukhumbika kwa ndalama izo zikutumizgika kufumila kuchalo chakuwalo kwa awo bakupokela ndalama izo. Kweniso nakugwila ntchito pakulimbikiska kuti ndalama izo zigwilisikilenge ntchito zinyake zakusangila ndalama nachakulinga chakuti bapangenge mabizinesi nachakulata chakusangila ndalama zakuwovwila wose.

Kutolapo lwande pa kafukufuku uyu nkhwakumuchichizyani yaye. Kuzamukuba kudumbiskyana mwakuchezya uko kuzamutitolela nyengo yakukwana mphindi ma khumi ghanayi na vinkhonde (30) kufika ola limoza. Mafumbo yazamukhazikika pa wabale abo wakugwila ntchito kuchalo chanyake na ndalama izo baktumizga mu Mzuzu na malo yakuzungilila, chibikilo cha ndalama, mibizinesi yachokoyachoko, umo Chakulya chikuyendela kweniso nakuti kas ndalama izi zingagwiliskila ntchito wuli nachakulata chakuwovwila banthu wose. Utali wa nyengo yakudumbilana kwithu kutolele na kazyolelo kinu. Ndipo mungamanya kumazya kudumbilana kwithu nyengo yiliyonse iyo imwe mwakhumbila kwambula munthu kumuchichizyani. Vyakudumbilana vithu vizamuchitika pa foni panyakhe tingazakakumana nakudumbilana pa malo ghanyakhe ghalighose agho tingazakazomelezyana. Muli na ufulu wakukana kuzyolapo pa fumbo lililose ilo mwakhumba kuleka kuzyola. Kweniso kusazyila apo, mungamanya kuleka kutolapo lwande pa kafukufuku uyu nyengo yiliyose iyo imwe mwakhumba kwambula kumukakamizyani panyakhe kumulipiskyani. Na ku zomelezya kwinu, vyakudumbiskyana vithu vizamutoleka kuzela mwachakujambumbulila mazgo nachakulata chakuti vyose ivyo tizamudumbilananga vizakasungike makola kweniso kuti nkhwakwaniskyeye kuvilemba na kuving'anamulila makola. Pala tamalizya kudumbilana kwithu, nizamukumutumizyilani vyose ivo tadumbiskyana kuti muzakamanye kuzomelezya kuti ndivyo nadi panyakhe kuyikapo ma gh'anogh'ano gh'anyakhe

Pala mukukhumba yayi kuti mumanyike na zina linu, kutolapo lwande kwinu pa kafukufuku uyo kuzamutoleka kuwa kwa chisisi. Munyengo zinyake nizamukhumba kugwiliska ntchito ivyo tadumbilana pakulemba mabuku gh'akukhwaskana na nkhani izo tizamudumbilana. Mu nyengo iyo dzina linu pala mwazakakhumba lizamuzunulika yaye ndipo munthu wangazamumanyaso yaye kuti ndimwe mukayowoyanga pekha pekha pala imwe mwabenecho mwakhumba kuti dzina linu likazunulike. Pala mukukhumba kuti nkhwagwiliskyeye ntchito ivyo tadumbilana kwambula kuzunula zina linu, namulembanga kuti "kudumbilana kwachisisi" Kweni pala mwazomela namukutchulaninge zina, zuba na malo agh'o tamukuchitila vyakudumbilana vithu. Pala nizamukukhumba kugwilitsa ntchito madzo agho muzamuyowoya mukudumbilana kwinthu, nizamukukuphalilani nakukupemphani kuti nkhwakhumba kugwiliskya ntchito mazyo ghomoza ya ivyo tikadumbilana vila ndipo pala nizamuona kuti pajumpha ma sabata ghabili kwambula kuzyola nizamukughanaghana kuti mundasukyane navyo vyakuti nigwilitse ntchito. Chonde niphallilani pala mukukolelana nayo yaye ndondomeko iyi nayowoya apa.

Vyakudumbiskyana vithu vyamukusungika mu malo ghakubisika ngati mu makabati gha mumaofesi yakujala makola kweniso vyamu komputa ya ma pasiwedi. vyamukusungika malo ghakuubisa kwa vyaka vinkhonde naviwiri (7). Mazgolo agho yakumanyikwa yayi uyo wakazgola ndingazamanya kuzagawana na waliyose. Nizamusunga zina linu mwa chisisi pakutolapo lwande kwinu pa kafukufuku uyu. Usange mwakana kuzunulika zina linu nga ni umo mwatolerapo lwande pa kafukufuku uyu, mazgolo ghose ayo yangamanya kuwika kutolapo lwande kwinu pakwelu pakumuwulunani zina linu nizamuwusyamo. Ndine pera nizamuwa na wanangwa wakuwona mazgolo ghinu. Mungamanya kulekera munthowa kutolapo lwande pa kafukufuku uyi nakupempha kuti niwusyemo mazgolo ghinu mu kafukufuku uyu nakuyananga pachali pandajumphe vilimika vinkhondi na viwiri. Mwantheula ntchamula machititko kufumisyamo mazgolo ghinu mu kafukufuku uyu usange mapela panji mabuku yalembeka yakukhwasyana ka kafukufuku uyu. Katundu waliyose uyu wakukhwaskana na kafukufuku uyu wuzamutayika

mwakukolelanako na malango gha University ya Waterloo. Paliye chofyo icho chakumanyika panji kuganizilika icho chingabapo pakutolela nakutolapo lwandi kwinu pa kafukufuku uyu

Pala mwapokela kalata iyi usange muli na fumbo lililose lakukhuwaskyana na kafukufuku uyu nakhumba nikupempheni kuti mungandifumba ine pa adhakal@uwaterloo.ca panji pa nambala yane yaku Malawi pa +265 99 64 66 801. Mungamanya kufumbaso mulongozi wane uyo dzina lake ni Bruce Frayne, pa email iyi bfrayne@uwaterloo.ca na Teferi Mergo pa tmergo@uwaterloo.ca. Apo ku Malawi kuno mungamanya kufumba badada ba Lovemore Zuze abo ndi asambizi ba ku University ya Livingstonia pa phone izi +265881418615/ +265999023390.

Pala muli na mafumbo ghaliyose ghakukhuzana na bungwe ili ilo lokuona za kafukufuku ku University ya Waterloo mungamanya ku yowoya na aba balala bakuona vya kafukufuku muwemi pa nambala ya foni iyi: 1-519-888-4567 ext. 36005 kweniso pa email iyi: ore-ceo@uwaterloo.ca.

kafukufuku uyu wazomelezyeka na bungwe lakuona vya kafukufuku ku University ya Waterloo (ORE#22984) kweniso ku University ya Livingstonia iyo yili kuno ku Malawi. Pala mulinamafumbo yakuti muwafumbe mungagwilisa ntchito nambal iyi 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca.

Nkhugomezya kuti kafukufuku wane uyu wazamuvwila ma bungwe agho ghakuona vya kayendeskyelo ka vyakulya chomenechomene mu vigawo vya muma tauni kweniso wazamuvwila banthu abo bakupanga kafukufuku wa vyakulya makamaka bamanyi bakafukufuku bakufumila ku university ya Livingstonia.

Nkhukhomezya kuti muzomelezyenge kuti tizachezye namwe pa nkhani iyi ndipo nkhuwongeranthu chomene pala muzamutolapo lwande mu kafukufuku uyu.

Nkhukhazga mwachigomezgo chose kuyowoya namwe ndipo niwongelethu chifukwa chawovwili winu pakafukufuku uyu.

Namala ndine,

Anil Dhakal
PhD Candidate
Department of Geography
University of Waterloo
Waterloo, Ontario, Canada
adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

FOMU YA MAGANIZO YA WAKUZGOLA

Pakusayina fomu iyi ndikuti nkhumupokani ufulu winu wa mumalamulo yayi kweni kuti mwanipasa nkhangono zakugwila ntchito iyi mwakulongosoka.

Nabelenga uthenga wose uwo nangupasika wakukhwaskana na kafukufuku uyo wachitkenge na Anil Dhakal of the Department of Geography and Environmental Management at the University of Waterloo Nangupasika mwawi wakufumba mafumbo ayo yazgoleka mwakunikholweska kweniso kupasika uthenga wunyake uyo nakhumbanga. Naphalilika kuti pala ningawa namafumbo yanyake ngamanya kufumba awo wakupanga kafukufuku uyu pa adhakal@uwaterloo.ca panji kuyimba foni pa +265 99 64 66 801. Ningamanyaso kufumba awo bakuwadangilila pakafukufuku ba Dr. Bruce Frayne, pa bfrayne@uwaterloo.ca kweniso ba Teferi Mergo, at tmergo@uwaterloo.ca .

Ndine wakumanya nili na chisankho chakuzomelezga kuti mazgo yane yangajambulika pa kucheza kwithu nachakulata chakuti mazgolo yane yaleke kutimbanizgika munthowa yiliyose.

Nkhumanyaso kuti vyose ivi nizgolenge apa vamukulembeka mubuku na uyo wakumbanga kafukufuku uyo. Napulikiska kuti zina lane lamulembeka yayi pokhapokha pala ine nasankha kuti bakalilembe.

Nkhumanya kuti kutolapo lwande nkhwmbula kuchichizgika kweniso kuti ningamanya kufumizgako mazgolo yane pambele buku lindapelekeke kuti bakalisindikizge. Kafukufuku uyu wazgomelezeka kweniso na kuwunikilika na University of Waterloo Research Ethics Committee (ORE#22984). Pala mungaba namafumbo manyani kufumba ba Chief Ethics Officer, Office of Research Ethics, at 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca . Nkhuzomelezga kutolapo lwande kwambula kuchichizgika panyake kukamizgika kwamtundu wuli wose.

ENYA YAYI

Nkhuzomelezga kuti kucheza kwithu kujambulike

ENYA YAYI

Nkhuzomelezga kuti zina lane lingakawululikanga yayi mubuku ilo bamusindikizga kufumila mu kafukufuku uyu

ENYA YAYI

Nkhuzomelezga kuti zina lane bakalisindikizge panyengo iyo bamusindikizganga buku la kafukufuku uyu

ENYA YAYI

Ningatemwa kuti nipasike mwayi wakuwona kweniso kuzgomelezga zina lane kusangika mukafukufuku uyu pambele lindagwilisike ntchito mumapepala kweniso mumba buku.

YES NO

Zina linu: _____ Sigineshala: _____

Zina la kaboni: _____ . Siginechala: _____ Dazi: _____

Appendix 9: Information and Verbal Consent Form (Migrant Households) in English,

Chichewa, and Tumbuka



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Letter Seeking Informed Consent for the interview with respondents from migrant-households

Dear _____,

This letter is an invitation to consider participating in a research study I am conducting as part of my thesis-based PhD degree in the Department of Geography and Environmental Management at the University of Waterloo, Canada under the supervision of Dr. Bruce Frayne and Dr. Teferi Mergo. I would like to provide you with more information about this project and what your involvement would entail if you decide to take part.

The name of the study is Assessing the relationship between migrant remittances and household food security in Mzuzu, Malawi. to understand how people who stay home use money (remittances) sent by their family members and relatives working abroad. More specifically, this study intends to assess whether remittances are helping households avoid food insecurity, invest in income-generating activities and ultimately, improve their household situation.

Mostly, migrant workers from low-income countries are found working in the low-skilled jobs. They earn less and hence, cannot send more money to home. When money received is not enough, most probably the majority of remittances are spent for buying food, so may not have enough money left to invest in other income-generating activities such as vegetable farming, cattle raising, and micro businesses. As a result, migrant families are mostly trapped in the same situation. So, I am interested in looking at how remittances are helping families to get out of the situation of food insecurity, and how remittances are being invested in income-generating activities in Malawi. This study may help policymakers understand the importance of remittances to the migrant-households and make appropriate plans and policies to utilize remittances for the maximum benefit of these households.

Participation in this study is voluntary. It will involve an in-person interview that will take approximately 30 minutes to 1 hour of your time. Interview questions will focus on the importance of money sent by your family members working abroad to your household. Specifically, how the money is used in buying food or making investments, in which sectors, and who makes such decisions. You may decline to answer any of the interview questions if you so wish. Further, you may decide to end the interview at any time without any negative consequences by advising the researcher. With your permission, the interview will be audio recorded to facilitate collection of information, and later transcribed for analysis.

If you do not want to be identified by name, your participation in this study will be considered confidential and your name will not be included in any paper or publication resulting from this research.

However, with your permission, anonymous quotations may be used. All information that could identify you will be removed from the data that is collected and stored separately. Alternatively, you may choose to be identified by name and have your data (e.g. quotations) directly attributed to you. If you choose to be identified, your participation will not be confidential.

Data collected during this study will be retained for a minimum of seven years in a locked office and on a password protected computer. You can withdraw consent to participate and have your data destroyed by contacting me within this time period. Please note that it will not be possible to withdraw your consent once papers have been submitted for publication. Only researchers associated with this study will have access to study records. All records will be destroyed according to University of Waterloo policy. Given that the study focuses on families with members living apart from them, some of the questions may cause you to feel upset if your family has experienced difficulties with this. Please remember that you may decline to answer any questions you do not wish to answer and you may also end the interview at any time by letting me know.

If after receiving this letter, you have any questions about this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact me at adhakal@uwaterloo.ca or at my Malawian number +265 99 64 66 801 You may also contact my advisors, Bruce Frayne, at bfrayne@uwaterloo.ca and Teferi Mergo, at tmergo@uwaterloo.ca.

This study has been reviewed and received ethics clearance through a University of Waterloo Research Ethics Committee (# 22984) and the University of Livingstonia Ethics Committee. If you have questions for the Committee, contact the Chief Ethics Officer, Office of Research Ethics, at 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca.

I hope that the results of my study will be of benefit to those organizations directly involved in the study, particularly those focused on migration and development, entrepreneurship development as well as to the broader research community, including researchers at the University of Livingstonia.

I very much look forward to speaking with you and thank you in advance for your assistance in this project.

Sincerely,

Anil Dhakal
PhD Candidate
Department of Geography and Environmental Management
University of Waterloo
Waterloo, Ontario, Canada
adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

VERBAL CONSENT FORM

By verbally agreeing to participate, you are not waiving your legal rights or releasing the investigator(s) or involved institution(s) from their legal and professional responsibilities.

Do you understand the information presented in the information letter about a study being conducted by Anil Dhakal of the Department of Geography and Environmental Management at the University of Waterloo? Do you agree that you have had the opportunity to ask any questions related to this study, to receive satisfactory answers to your questions, and any additional details you wanted? Do you understand that you may contact the researcher with any concerns you may have at adhakal@uwaterloo.ca or at the local Malawian phone number of +265 99 64 66 801 or WhatsApp +265 99 64 66 801. Do you understand that you may also contact the researcher’s supervisors, Dr. Bruce Frayne, at bfrayne@uwaterloo.ca and Teferi Mergo, at tmergo@uwaterloo.ca Are you aware that you have the option of allowing your interview to be audio recorded to ensure an accurate recording of my responses.

Are you also aware that excerpts from the interview may be included in the thesis and/or publications to come from this research, with the understanding that the quotations will be anonymous unless you indicate that you would like to be identified by name.

Are you aware that participation is voluntary and that you may withdraw your consent by informing the researcher up until papers are submitted for publication."

Do you understand that this project has been reviewed by, and received ethics clearance through a University of Waterloo Research Ethics Committee (ORE #22984). Do you understand that if you have questions for the Committee you can contact the Chief Ethics Officer, Office of Research Ethics at 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca.

With full knowledge of all foregoing, do you agree, of your own free will, to participate in this study.

YES NO

Do you agree to have your interview audio recorded.

YES NO

Do you agree to the use of anonymous quotations in any thesis or publication that comes from this research.

YES NO

Do you agree to the use of direct quotations attributed to your name in any thesis or publication that comes from this research.

YES NO

Participant Name (print): _____

Witness Name (print): _____ Witness Signature: _____

Date: _____ Time : _____

Chichewa



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Kalata yopempha chilolezo cholankhulana ndi munthu

Okondeka _____,

Kalata iyi ndiyopempha ngati ndikotheka kuti mutenge nawo mbali pa kafukufuku amene ndikupnaga ngati mbali ya maphunzilo anga a PhD ku dipatimenti ya Geography and Environmental Management ku University ya Waterloo ku Canada pasi pa ondiyang'anira Dr. Bruce Frayne ndi Tiferi Mergo. Ndikufuna ndikupatseni dongosolo lose m'mene kafukufukuyi akhalile ndipo mungathe kusankha kutengapo mbali kapena ayi.

Mutu wa kafukufuku wanga ndi kuwunika za kayenendetsedwe ka ndalama zotumizidwa ndi Anansi amene amagwila ntchito kunjwa kwa dziko lino komanso nkhanu ya chakudya kumabanja awo amene amalandila ndalama zimenezo “*Assessing the relationship between migrant remittances and household food security in Mzuzu, Malawi.*” Kafukufuku ameneyu akufuna kumvetsetsa m'mene ndalama zotumizidwa ndi abale komanso zakudya kuno ku Mzuzu zimayendetseredwa kudzera maonedwe/ maganizo aanthu amene amayendetsa zikuwakhudza. Mayankho amene angapezeke angathe kuthandiza kuti anthu amene amapanga ziganizo zokhudzana ndi anthu ogwila ntchito mayiko akunjwa komanso ndichakudya akhale ndi uthenga oti ayenera kumapanga madongosolo oti angathe kuthandiza anthu a ma tauni kuti asamavutike pa nkhanu ya zakudya.

Kawirikawiri anthu amene amakagwola ntchito mayiko akunjwa amagwila ntchito mumalo osayenelela komanso kulandila ndalama zochepe. Ichi chimapangisa kuti azitumiza ndalama zochepe kapena kulephela kutelo kumene. Izi zimapangitsanso mabanja awo kumudzi kulephela kugwiritsa bwino ntchito ndalama zimene amalandila chifukwa amagulila kwambiri chakudya kotelo amalephela kupanga investi kuti apeze ndalama zina monga kulima kapena kusunga ng'ombe. Kotele anthu amene amakagwila ntchito mayiko akunjwa amakhalalila kumakagwila ntchito kunjwa kwadziko lino. Tsono ndine wofunisitsa kuti ndimvetsetse kuti kodi ndalama zimene amatumiza abale amene amagwila ntchito kunjwa zikuthandizila bwanji pothana ndi chiopsezo chosowa chakudya komanso m'mene ndalama zimezi zikuthandizila ma bizinesi ang'onoang'ono muno mu Malawi. Kafukufukuyu uthandiza anthu amene amapanga Mfundo zakayendetsedwe ka dziko kuti amvetse bwino zakufunika kwa ndalamazi ndinso kuti apange mapulani komanso Mfundo zothandiza mabanja olandila za m'mene ndalama zotumizidwa zingamagwilile ntchito pothandizila kutukula mabizinesi ndi umoyo wa anthu olandila mumabanja mwawo. Ncholinga chotukula miyoyo yawo.

Kutenga nawo mbali pa kafukufuku uyu ndikosakakamiza. Pakhala kukambilana mocheza kumene kutenge mphindi kuyambila 30 kufika ola limodzi. Mutu wa zokambilana zake umanga ukhazikika pa wubale umene ulipo pakati pa ndalama zimene abale ogwila ntchito kunja kwa dziko lino akutumiza ndi m'mene zakudya mu Mzuzu zimayendetsedwera monga ngati zimakhala bwanji, nanga ziganizo zimapangidwa bwanji komanso kodi zingathe kusintha bwanji kuti ziziyenda bwino potengera ndi maonedwe a woyankha. Kutalika kwa kukambilana kwathu kukudalila kuvomereza kapena kufuna kwanu mungathe kusiya zokambilanazi pamene mwafunila popandaso kukukakamizani. Zokambilana zathu zichitika pa foni kapena pa maso pamalo amene tingagwilizane kuti tikumane. Muli ndi ufulu okana kuyankha fuso lililose ngati mutafuna. Komanso powonjezera apo, mungathe kusiya kutengako mbali pa kafukufukuyu nthawi iliyose mungafune popandaso choletsa kapena kuti kulipilitsidwa. Ndi kuvomereza kwanu, zokambilana zathu zijambulidwa pongofuna kuti zose zimene tikambilane zisungidwe bwino ndiposo kuti ndikakwanitse bwino kuzilemba ndi kuzitanthauzila. Tikangomaliza kukambilana kwathu, ndidzakutumizilani zomwe takambilana kuti mukathe kuvomereza kuti ndizimenezodi kapena kuikapo maganizo ena.

Mwina ndidzafuna kugwilitsa ntchito zomwe takambilana polemba mabuku pokhudzana ndi nkhani yomwe tikukambilana. Nthawiyo dzina lanu silidzatchulidwa ndipo munthu sangadziweso kuti ndinu amene munanena zimenezo pokhapokha mutafuna kuti dzina lanu likatchulidwe Ngati mukufuna kuti ndikagwilitse ntchito takambilanazi koma dzina lanu losatchulidwa ndizikanena kuti “kukambilana kwachisisi” Koma mukavomera ndizikanena dzina, tsiku ndi malo amene tinapangila zokambilana zathu. Ngati ndikufuna kugwilitsa ntchito nusu la zokambilana zathu, ndidzakuuzani kukupemphani kuti ndikufuna kugwilitsa ntchito ndime ina ya zomwe tinakambilana zija ndipo ngati ndidzaone kuti patenga sabata ziwili osayankha ndidzaganiza kuti simunatsutsane nazo kuti ndigwilitse ntchito. Chonde ndiuzeni ngati dongosolo ndanenali mukugwilizana nalo.

Zokambilana zathu zikasungidwa pamalo otetezeka ngati mu office mu kabineti yokhoma ndiposo za pa komputa zikayikidwa loko kukhoma kwa zaka 7. Koma, zokambilana zimene maina ndi zina zose zoti munthu angathe kudziwa oyankhula zikakachotsedwa uthenga otsalawo ungate kukagawidwa kwa anthu ena. Ine ndi munthu yekhayo amene ndizikadziwa kuti mau awa anayankhula ndi uyu. Mungathe kudzanena nthawi iliyose pasanakwane pa zaka 7 kuti simukufunaso kuti ine ndisunge zija tinakambilana ndipo ine sindidzachedwa ayi koma ndidzafufuta zokambilana zathu zose ndi inu. Koma dziwani kuti ndikosatheka kunena kuti sindikufuna zokambilana zanga zisungidwe pamene za sindikizidwa mu buku. Pomaliza zose zimene tikambilane zikafufutidwa pakatha zaka 7 poyendera ndi malamulo a Univeristy ya Waterloo. Ine ndikuona kuti palibe chiopsezo ngati mungatenge nawo mbali pa kafukufuku uyu. Kachiopsezo kake kali ngati kuchita mantha pogawana nkhani zokkhudzana ndi ntchito imene mumagwila. Kutu pasakhale chiwopsezo chilichose mungathe inuyo kusankha chomwe munganene ndi kusunga zomwe mukuwona kuti simukufuna kundiuza komaso inuyo simukadziwika kuti ndamene mwanena mau amenewo zikakalembedwa. Dziwani kuti zimene tikambilanezi sizokhudzana ndikuti zikagulitsidwa ayi komaso palibe kuti zisokoneza ntchito yomwe inu kapena ine ndimagwila. Tikufanako thandizo lanu pakhani zimene tichezeke pano ngati muli omasuka kutero.

Mukalandila kalatayi ngati muli ndi fuso lililose lokhudzana ndi kafukufuku ameneyu chonde mungathe kufusa kwa ine pa adhakal@uwaterloo.ca panji pa +265 99 64 66 801. Mungathe kufusaso mulangizi wanga dzina lake, Bruce Frayne, pa email iyi bfrayne@uwaterloo.ca kapena phone iyi 1 (519) 888-4567 x 38479. Muthaso kufunsa a Teferi Mergo, pa tmergo@uwaterloo.ca. Pamene kumalawi kuno mungathe kufusa bamboo Lovemore Zuze amene ndi phunzitsi ku University ya Livingstonia pa phone izi +265881418615/+265999023390

Ndikufuna ndikutsimikizileni kuti kafukufuku uyu wavomerezedwa ndi a bungwe loona kafukufuku ku University ya Waterloo ndiposo pa university ya Livingstonia kuno ku Malawi. Komabe mudziwe kuti chiganizo chomaliza chofuna kutenga nawo mbali pa kafukufuku ameneyu chilindi inu kopanda kukukakamizani. Mongobwereza kafukufukuyu wavomerezedwa ku University ya Waterloo ndipo nambala yake yovomerera ndi (ORE #22984). Ngati muli ndi mafuso aliwose pa bungwe limeneli loyang'anila kafukufuku ku University ya Waterloo mungathe kulumikizana ndi awa "Wamkulu oona za kafukufuku wabwino,pa telefoni iyi: 1-519-888-4567 ext. 36005 kapena pa email iyi: ore-ceo@uwaterloo.ca.

Ndikukhulupilila kuti kafukufuku wanga adzathandiza mabungwe amene amaona za kayendetsedwe ka za kudya maka mumadera a mu matauni komaso anthu amene amapanga kafukufuku wa zakudya monga akadaulo akafukufuku pa University ya Livingstonia.

Ndikuyembekezera kuti mwina muvomera kuti tidzacheze pankhani imeney ndipo ndikuthokozeratu kwambili ngati mudzatenge nawo mbali pa kafukufuku ofunikayu.

Ndatha ndine,

Anil Dhakal
PhD Candidate
Department of Geography
University of Waterloo
Waterloo, Ontario, Canada Email:adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

Kalata yovomeleza kutenga nawo mbali pa kafukufuku

Mukavomera polemba musimu sizikutanthauza kuti ufulu wanu wathera pompo ayi kapena mwandipatsa mphamvu yoti ndingathe kupanga zilizose zosayenera pa nkhani ya kafukufuku ayi.

Ine ndawerenga zose zimene zalembedwa zokhudzana ndi kafukufuku uyu amene mayi Anil Dhakal ku dipatimenti ya Geography and Environmental Management ku University ya Waterloo achite. Ndinali ndimwayi ofusa mafuso ndipo ndinayankhidwa moveka bwino ndipo ndalangizidwa kuti ngati ndikufuna uthenga wina oonjezera ndingathe kufusaso kudzera ku email iyi: adhakal@uwaterloo.ca, kapena phone iyi: 1-519-502-4920, Komaso ndingathe kulumikizana ndi a Langizi ake a Dr. Bruce Frayne, pa email bfrayne@uwaterloo.ca ndi Teferi Mergo, pa tmergo@uwaterloo.ca

Ndikudziwa kuti zokambilana zathu zingathe kujambulidwa ndicholinga choti akazitanthauzile bwino.

Ndikudziwaso kuti ndime kapena kuti nusu ya zokambilana zathu angathe kukazigwilitsa ntchito polemba buku koma modziwa kuti anthu sangadziwe kuti ine ndamene ndinanena mau amenewo nditafuna.

Ndadziwitsidwaso kuti pali mwai ngati ndingafune kuti zokambilana zanga zisaikidwe nawo mu buku pa danga la sabata ziwili limene ndidzauzuidwe.

Kafukufuku uyu wavomerezedwa ndi bungwe loona za kafukufuku ku University of Waterloo ndipo numba ya kafukufukuyu ndi #22984. Ngati pali fuso ndi bungwli mungathe kufusa ku Wamnkulu oyang'anila kafukufuku wabwino pa foni iyi: 1-519-888-4567 ext. 36005 kapena email iyi: ore-ceo@uwaterloo.ca.

Inu mutadziwitsidwa mokwana za kafukufukuyu mukuvomereza kutenga nawo mbali?

Eya Ayi

mukuvomereza kuti zomwe tikambilane mau ake ajambulike?

Eya Ayi

Mukuvomereza kuti nusu kapena kuti gawo la zomwe tikambilane zingathe kutengedwa kuikidwa mu buku lomwe lingathe kudzasindikizidwa koma mutapatsidwa mpata oti mudzavomereze zomwe zikasindikizidwezo?

Eya Ayi

Ngati ayi, mukuvomereza kuti ndime zimene tikambilane zikasindikizidwe zitazimbaitsidwa osadziwa mwiniwakwe amene anayankhula koma podziwa kuti mudzayenera kudziwa zomwe zikatengedwe kukasindikiza mubuku?

Eya Ayi

Dizina la ocheza naye (Lembani): _____ Siginetcha yanu:

Mboni ya ocheza naye (Lembani): _____ Siginetcha ya mboni:

Tsiku: _____

Tumbuka

Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada



Kalata yakupempha kuzomelezyeka ku chezya na munthu

Bakutemweka _____,

Kalata iyi njakupempha pala kungaba kwamachitiko kuti mungatola nawo lwande pa kafukufuku uyu nkupanga ngati gawo limoza la masambiro gh'ane gh'a PhD kuchigawo cha Geography and environmental management ku university of Waterloo ku Canada mwakulongozyeka na Dr. Bruce Frayne kweniso Dr. Teferi Mergo. Nkhunkumba nikupaseni ndondomeko yose ya umo kafukufuku uyu wayendelenge ndipo mungamanya kusankha kutolapo lwande panji yayi.

Zina la kafukufuku uyu ni kuwona wubale uwo wulipo pakati pa ndalama izo zikutumizika nawabale awo wakugwila ntchito kuchalo chanyake na kasangikilo ka Chakulya panyumba muno mu Mzuzu. Pachingelezi ni *“Assessing the relationship between migrant remittances and household food security in Mzuzu, Malawi.”* Kafakufuku uyu wakhumba kupulikiska umo banthu awo bakukhala pakhomo bakugwilisikila ntchito ndalama izo wabale wawo Bakugwila ntchito kuchalo chakuwalo bakubatumizgila. Chomenimeni kafukufuku uyu wukukhumba kuwona kuti kasi ndalama izo zikuwovwila mabanja ya awo walikuno kukaya kusanga Chakulya, kugwilisa ntchito kusanga ndalama zinyake na chomenimeni kutukula mabanja yawo.

Kanandi, banthu awo wakukagwila ntchito kuvyalo vinyake kufumila ku vyalo vyakusanga padoko ndalama bakusangika kuti bakugwilanga ntchito mumalo yambula kuyenelela kweniso yamalipilo yadoko Nthewula bakutondeka kutumizga ndalama zakuyenelela kumabanja yawo. Ivi vikutangwaniska umo wazibale wawo kunyumba kuti wagwilise ntchito makola ndalama zila. Kanandi ndalama zila zikugwilisika ntchito yakugula waka vyakulya mwachifukwa ichi bakuwejenge ndalama zakugwiliska ntchito kuti basangengeko ndalama zinyake kuzela ngeti mukulima mphangwe kweniso kusanga ng'ombe. Pa chifukwa ichi, banthu Bakugwila ntchito kuvyalo vyakuwalo bakukhalilila kuyenda yenda waka. Nthewula, nkhukhumba kupulikiska kuti kasi ndalama zo zikutumuzgikanga zikuwovwilanga kuti basangenge Chakulya kweniso bakugwilisila ntchito wuli mumabizinesi yachokoyachoko mu Malawi. Kweniso kasi zikusintha chilichose m'mabanja pakasangilo kachakulya chakuyenelela. Kafukufuku uyo wovwilenge kuti banthu awo bakupanga fundo zakayendeskelo kachalu bapulikiske kukhumbika kwa ndalama izo zikutumizgika kufumila kuchalo chakuwalo kwa awo bakupokela ndalama izo. Kweniso nakugwila ntchito pakulimbikiska kuti ndalama izo zigwilisikilenge ntchito zinyake zakusangila ndalama nachakulinga chakuti bapangenge mabizinesi nachakulata chakusangila ndalama zakuwovwila wose.

Kutolapo lwande pa kafukufuku uyu nkhwakumuchichizyani yaye. Kuzamukuba kudumbiskyana mwakuchezya uko kuzamutitolela nyengo yakukwana mphindi ma khumi ghanayi na vinkhonde (30) kufika ola limoza. Mafumbo yazamukhazikika pa wabale abo wakugwila ntchito kuchalo chanyake na ndalama izo baktumizga mu Mzuzu na malo yakuzungilila, chibikilo cha ndalama, mibizinesi yachokoyachoko, umo Chakulya chikuyendela kweniso nakuti kas ndalama izi zingagwiliskila ntchito wuli nachakulata chakuwovwila banthu wose. Utali wa nyengo yakudumbilana kwithu kutolele na kazyolelo kinu. Ndipo mungamanya kumazya kudumbilana kwithu nyengo yiliyonse iyo imwe mwakhumbila kwambula munthu kumuchichizyani. Vyakudumbilana vithu vizamuchitika pa foni panyakhe tingazakakumana nakudumbilana pa malo ghanyakhe ghalighose agho tingazakazomelezyana. Muli na ufulu wakukana kuzyolapo pa fumbo lililose ilo mwakhumba kuleka kuzyola. Kweniso kusazyila apo, mungamanya kuleka kutolapo lwande pa kafukufuku uyu nyengo yiliyose iyo imwe mwakhumba kwambula kumukakamizyani panyakhe kumulipiskyani. Na ku zomelezya kwinu, vyakudumbiskyana vithu vizamutoleka kuzela mwachakujambumbulila mazgo nachakulata chakuti vyose ivyo tizamudumbilananga vizakasungike makola kweniso kuti nkhwakwaniskyeye kuvilemba na kuving'anamulila makola. Pala tamalizya kudumbilana kwithu, nizamukumutumizyilani vyose ivo tadumbiskyana kuti muzakamanye kuzomelezya kuti ndivyo nadi panyakhe kuyikapo ma gh'anogh'ano gh'anyakhe

Pala mukukhumba yayi kuti mumanyike na zina linu, kutolapo lwande kwinu pa kafukufuku uyo kuzamutoleka kuwa kwa chisisi. Munyengo zinyake nizamukhumba kugwiliska ntchito ivyo tadumbilana pakulemba mabuku gh'akukhwaskana na nkhani izo tizamudumbilana. Mu nyengo iyo dzina linu pala mwazakakhumba lizamuzunulika yaye ndipo munthu wangazamumanyaso yaye kuti ndimwe mukayowoyanga pekha pekha pala imwe mwabenecho mwakhumba kuti dzina linu likazunulike. Pala mukukhumba kuti nkhwagwiliskyeye ntchito ivyo tadumbilana kwambula kuzunula zina linu, namulembanga kuti "kudumbilana kwachisisi" Kweni pala mwazomela namukutchulaninge zina, zuba na malo agh'o tamukuchitila vyakudumbilana vithu. Pala nizamukukhumba kugwilitsa ntchito madzo agho muzamuyowoya mukudumbilana kwinthu, nizamukukuphalilani nakukupemphani kuti nkhwakhumba kugwiliskya ntchito mazyo ghomoza ya ivyo tikadumbilana vila ndipo pala nizamuona kuti pajumpha ma sabata ghabili kwambula kuzyola nizamukughanaghana kuti mundasukyane navyo vyakuti nigwilitse ntchito. Chonde niphallilani pala mukukolelana nayo yaye ndondomeko iyi nayowoya apa.

Vyakudumbiskyana vithu vyamukusungika mu malo ghakubisika ngati mu makabati gha mumaofesi yakujala makola kweniso vyamu komputa ya ma pasiwedi. vyamukusungika malo ghakuubisa kwa vyaka vinkhonde naviwiri (7). Mazgolo agho yakumanyikwa yayi uyo wakazgola ndingazamanya kuzagawana na waliyose. Nizamusunga zina linu mwa chisisi pakutolapo lwande kwinu pa kafukufuku uyu. Usange mwakana kuzunulika zina linu nga ni umo mwatolerapo lwande pa kafukufuku uyu, mazgolo ghose ayo yangamanya kuwika kutolapo lwande kwinu pakwelu pakumuwulunani zina linu nizamuwusyamo. Ndine pera nizamuwa na wanangwa wakuwona mazgolo ghinu. Mungamanya kulekera munthowa kutolapo lwande pa kafukufuku uyi nakupempha kuti niwusyemo mazgolo ghinu mu kafukufuku uyu nakuyananga pachali pandajumphe vilimika vinkhondi na viwiri. Mwantheula ntchamula machititko kufumisyamo mazgolo ghinu mu kafukufuku uyu usange mapela panji mabuku yalembeka yakukhwasyana ka kafukufuku uyu. Katundu waliyose uyu wakukhwaskana na kafukufuku uyu wuzamutayika

mwakukolelanako na malango gha University ya Waterloo. Paliye chofyo icho chakumanyika panji kuganizilika icho chingabapo pakutolela nakutolapo lwandi kwinu pa kafukufuku uyu

Pala mwapokela kalata iyi usange muli na fumbo lililose lakukhuwaskyana na kafukufuku uyu nakhumba nikupempheni kuti mungandifumba ine. Mungamanya kufumbaso mulongozi wane uyo dzina lake ni Bruce Frayne, pa email iyi bfrayne@uwaterloo.ca panyakhe mungayimba pa nambala ya foni iyi 1 (519) 888-4567 x 38479. Apo ku Malawi kuno mungamanya kufumba badada ba Lovemore Zuze abo ndi asambizi ba ku University ya Livingstonia pa phone izi +265881418615/+265999023390. Ine nambala yane ya Ku Malawi ni +265 99 64 66 801

kafukufuku uyu wazomelezyeka na bungwe lakuona vya kafukufuku ku University ya Waterloo kweniso ku University ya Livingstonia iyo yili kuno ku Malawi. Kweni nakhumba munanye kuti chiganizo chakuti mutolepo lwande pa kafukufuku uyu chili na imwe kuti mukukakamizyika yaye kupanga chiganizo icho. Nankhumba niyowoye mwakuwelezya kuti kafukufuku uyu wazomelezyeka ku University ya Waterloo ndipo nambala iyo balikuzomelezyela ni iyi (ORE #22984).

Pala muli na mafumbo ghaliyose ghakukhuzana na bungwe ili ilo lokuona za kafukufuku ku University ya Waterloo mungamanya ku yowoya na aba balala bakuona vya kafukufuku muwemi pa nambala ya foni iyi: 1-519-888-4567 ext. 36005 kweniso pa email iyi: ore-ceo@uwaterloo.ca.

Nkhugomezya kuti kafukufuku wane uyu wazamuvwila ma bungwe agho ghakuona vya kayendeskyelo ka vyakulya chomenechomene mu vigawo vya muma tauni kweniso wazamuvwila banthu abo bakupanga kafukufuku wa vyakulya makamaka bamanyi bakafukufuku bakufumila ku university ya Livingstonia.

Nkhukhomezya kuti muzomelezyenge kuti tizachezye namwe pa nkhani iyi ndipo nkhuwongeranthu chomene pala muzamutolapo lwande mu kafukufuku uyu.

Namala ndine,

Anil Dhakal
PhD Candidate
Department of Geography
University of Waterloo
Waterloo, Ontario, Canada
adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

FOMU YA MAGANIZO YA WAKUZGOLA

Pakusayina fomu iyi ndikuti nkhumupokani ufulu winu wa mumalamulo yayi kweni kuti mwanipasa nkhangono zakugwila ntchito iyi mwakulongosoka.

Nabelenga uthenga wose uwo nangupasika wakukhwaskana na kafukufuku uyo wachitenge na Anil Dhakal of the Department of Geography and Environmental Management at the University of Waterloo Nangupasika mwawi wakufumba mafumbo ayo yazgoleka mwakunikholweska kweniso kupasika uthenga wunyake uyo nakhumbanga. Naphalilika kuti pala ningawa namafumbo yanyake ngamanya kufumba awo wakupanga kafukufuku uyu pa adhakal@uwaterloo.ca panji kuyimba foni pa +265 99 64 66 801. Ningamanyaso kufumba awo bakuwadangilila pakafukufuku ba Dr. Bruce Frayne, at bfrayne@uwaterloo.ca kweniso ba Teferi Mergo, at tmergo@uwaterloo.ca .

Ndine wakumanya nili na chisankho chakuzomelezga kuti mazgo yane yangajambulika pa kучезга kwithu nachakulata chakuti mazgolo yane yaleke kutimbanizgika munthowa yiliyose.

Nkhumanyaso kuti vyose ivi nizgolenge apa vamukulembeka mubuku na uyo wakumbanga kafukufuku uyo. Napulikiska kuti zina lane lamulembeka yayi pokhapokha pala ine nasankha kuti bakalilembe.

Nkhumanya kuti kutolapo lwande nkhwmbula kuchichizgika kweniso kuti ningamanya kufumizgako mazgolo yane pambele buku lindapelekeke kuti bakalisindikizge.

Kafukufuku uyu wazgomelezeka kweniso na kuwunikilika na University of Waterloo Research Ethics Committee (ORE#22984). Pala mungaba namafumbo manyani kufumba ba Chief Ethics Officer, Office of Research Ethics, at 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca .

Kasi mukuzomelezga kutolapo lwande kwambula kuchichizgika panyake kukamizgika kwamtundu wuli wose?

ENYA YAYI

Kasi mukuzomelezga kuti kучезга kwithu kujambulike?

ENYA YAYI

Kasi mukuzomelezga kuti zina linu lingakawululikanga yayi mubuku ilo bamusindikizga kufumila mu kafukufuku uyu?

ENYA YAYI

Kasi mukuzomelezga kuti zina linu bakalisindikizge panyengo iyo bamusindikizganga buku la kafukufuku uyu?

ENYA YAYI

Ningatemwa kuti nipasike mwayi wakuwona kweniso kuzgomelezga zina lane kusangika mukafukufuku uyu pambele lindagwilisike ntchito mumapepala kweniso mumba buku.

YES NO

Zina linu: _____ Sigineshala: _____

Zina la kaboni: _____. Siginechala: _____ Dazi:

Appendix 10: Feedback Letter in English, Chichewa, and Tumbuka



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Date:

Dear _____,

I would like to thank you for your participation in this study entitled *Assessing the relationship between migrant remittances and household food security in Mzuzu, Malawi*. As a reminder, the purpose of this study is to understand the relationship between remittances and urban household food security, and the way remittances are being utilized in entrepreneurial activities and how these activities are helping remittance-receiving families to have adequate access to food.

The data collected during interviews will contribute to a better understanding the importance of remittances to the livelihood of the migrant-sending families.

This study has been reviewed and received ethics clearance through a University of Waterloo Research Ethics Committee (ORE#22984). If you have questions for the committee, contact the Chief Ethics Officer, Office of Research Ethics, at 1-519-888-4567 ext. 36005 or ore-ceo@uwaterloo.ca".

For all other questions contact me at adhakal@uwaterloo.ca or +265 99 64 66 801.

Please remember that any data pertaining to you as an individual participant will be kept confidential, unless you indicated that you would like to be identified by name. Once all the data are collected and analyzed for this project, I plan on sharing this information with the research community through seminars, conferences, presentations, and journal articles. If you are interested in receiving more information regarding the results of this study, or would like a summary of the results, please provide your email address, and when the study is completed, anticipated by **August 2019**, I will send you the information. In the meantime, if you have any questions about the study, please do not hesitate to contact me by email or telephone as noted below.

Anil Dhakal

PhD Candidate
Department of Geography
University of Waterloo
Waterloo, Ontario, Canada
adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

Feedback letter Chichewa

kalata yolondola kafukufuku



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Tsiku, Mwezi, Chaka

Okondeka _____,

Ndikufuna kukuthokozaniso pakutenga nawo mbali pa kafukufuku amene anachitika ku Mzuzu uja timaona mene zakudya mumzuzu zimayendetseredwa, “*Assessing the relationship between remittances and food security in Mzuzu, Malawi.*” Maganizo anu anali othandiza kwambili pa kafukufuku uyu owona kuti kodi anthu kapena mabungwe osiyana siyana akupangapo chani pa anthu amene akugwila ntchito kunja kwa dziko lino komanso kuti chakudya mu Mzuzu chipezeke kapena ayi.

Kafukufuku uyu anavomerezedwa ndi a University ya Waterloo ndine namba yake ndi (ORE #22984). Ngati muli ndi chifusa kapena chodandaula mungathe kulumikizana ndi mkulu woona za kafukufuku wabwino pa foni iyi: 1-519-888-4567 ext. 36005 kapena email iyi: ore-ceo@uwaterloo.ca. Komaso a University of Livingstonia nawo anavomereza kafukufuku ameneyu.

Uthenga umene utatengenedwe mu afukufuku amaeneyi wuzathandizila kumvetsetsa za momwe ndalama zomwe abale anthu omwe amagwila ntchito kunja akutumiza polingalila za makhaliidwe a amene akulandila..

Ngati muli ndi fuso lililose chonde mungathe kundifusa kudzera pa adhakal@uwaterloo.ca kapena pa +265 99 64 66 801.

Ngati muja tinagwilizilana nthawi ya kucheza kwathu ndidzagwilitsako ndime za kucheza kwathu pa kafukufuku ameneyu ndipo ndikufuna kudziwa ngati mungasangalatsidwe kuti ndikakutchuleni kuti ndinu mwatero kapena ayi. Ngati zili choncho ndidzakutumizilani uthenga kukufusani za nkhani imeneyi pamene ndidzakhale kuti ndazukuta zokamba zose ndipo ndikufuna kuti zipite kokasindikiza. Maganizo anu amene munapereka angathe kukhala ofunika ndiye ndisunga zokambilanazi kuti mwina ndikudzagwilitsa ntchito kutsogolo. Kafukufuku ameneyi akuyembekezeka kuzatuluka mu **August 2019** ndipo ndizakutumizilani. Pakali pano ngati muli ndimafunso chonde musachedwe kundifunsa kuzela pa imelo.

Ndatha ndine,

Anil Dhakal
PhD Candidate
Department of Geography
University of Waterloo

Waterloo, Ontario, Canada Email:adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

Feedback Letter Tumbuka



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Dazi:

Wakutemweka _____,

Nalemba kalata iyi kukhumba kumuwongani pakutolapo nawo rwande pa kafukufuku wa *kusandasanda umo ndondomeko za ndalama izo zikutumizika kufumila kufumila kwabale awo wakugwila ntchito muvnyalo vyakuwalo na nkhani ya Chakulya kumabanja ayo yakupokela ndalama izi musumba wa Mzuzu muchalo cha Malawi*. Mwakumukumbuskani waka, Ulato wa kafukufuku uyu ngwakukhumba kumanya ubale uwo wulipo pakati pa ndalama izo zikutumizgika na kakhililio kamumsumba, kweniso naumo ndalama izi zikugwilila ntchito mumabizinesi nakuti kasi mabizinesi ayo yakuwovwila wuli mabanja kuti yakhale nachakulya chikukwanila.

Uthenga uwo wukatoleka panyengo yakafukufu uyu wuwovwilenge kupulikiska makola kukhumbikwa kwa ndalama izio wabale awo wakugwila ntchito vyaloyakuwalo bakutumizga pa wumoyo kweniso kakhililio kawemi ka mabanja yawo

kafukufuku uyu ngwaku zomelezgeka mwakuyana na malamulo ya vya kafukufuku kwizila ku University Waterloo Research Ethics Committee kweniso kwizila ku University of Livingstonia Research and Ethics Committee. Usange mungakhumba kumanya vinandi vwa kukhwaskana na kafukufuku uyu panji pali mafumbo mungamanya kulumikizana na mulala uyo wakumanya vya kafukufuku kwizila pa nambala ya pa makina ya intaneti iyi ore-ceo@uwaterloo.ca panji kwizila pa foni nambala iyi 1-519-888-4567 ext. 36005.

Pala mulinamafumbo yanyake yali yose nifumbenei ine pa adhakal@uwaterloo.ca panji +264 99 64 66 801.

Na umo tikadumbiskilana pakwamba, mazgolo ghinu yose namuyagwiliska ntchito kwakuyana na urato wane wakafukufuku kweniso mwakupeleka ntchindi pa maganizo ayo mukanipasa kwambula ku ulula kwa waliyose vya imwe. Nkhupanga pulani kuti pala nakalongpsola vyose ivyo vizamusangika pakafukufu uyo nizamugawana na wanji awo wakukhumba kupanga kafukufuku kuzela mumasemina, konfelesi namabuku yanyake. Pala namwe mungakhuma kuti muzakapokele nawo mungamanya kupeleka adilesi yinu ya emelo. Usange kafukufu uyo wamala mu **August 2019** nizamukutumizgilani vyakusatila vyake.

Ndine,

Anil Dhakal
PhD Candidate
Department of Geography and Environmental Management
University of Waterloo

Waterloo, Ontario, Canada

adhakal@uwaterloo.ca

Malawian phone number and WhatsApp: +265 99 64 66 801

Appendix 11: Confidentiality Statement for Research Assistants in English, Chichewa,



and Tumbuka

Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

CONFIDENTIALITY STATEMENT

I understand that as an interpreter / transcriber / translator/ research assistant (circle one) for a study being conducted by Anil Dhakal of the Department of Geography and Environmental Management, University of Waterloo, Canada under the supervision of Professor Bruce Frayne and Professor Teferi Mergo, I am privy to confidential information. I agree to keep all data collected during this study confidential during both transcription and translation and I will not reveal it to anyone outside the research team.

Name: _____ Signature: _____

Date: _____

Witness Signature: _____

Confidentiality Statement for Research Assistants (Chichewa)



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Chitsimikizo chosunga chisisi cha kafukufuku

Ndikulumbila kuti ine ngati amene ndikugwila ntchito yotanthauzila / yolembe/ yothandizila kafukufuku uyu (sankhani) amene akutsogoleredwa ndi Anil Dhakal wa ku Nthambi ya Geography and Environmental Management, pa University ya Waterloo, ku Canada ndipo akuyang'anidwa ndi a Professor Bruce Frayne ndi Dr. Teferi Mergo, ndidzasunga chisisi cha kafukufuku ameneyu. Ndikuvomereza kusunga chinsisi chokhudzana ndi uthenga onse umene utoleredwe pa kafukufuku uyu, komaso nthawi yolembe uthenga umenewu ndiposo potanthuzila. Sindidzauza aliyese pa zomwe zili mu kafukufuku uyu kupatulako anthu amene akupanga nawo.

Dzina: _____ Siginetchala yanu: _____

Tsiku: _____

Siginetchala ya Mboni : _____

Confidentiality Statement for Research Assistants (Chichewa)



Department of Geography and Environmental Management
Faculty of Environment
University of Waterloo, Canada

Chitsimikizo chosunga chisisi cha kafukufuku

Ndikulumbila kuti ine ngati amene ndikugwila ntchito yotanthauzila / yolembe/ yothandizila kafukufuku uyu (sankhani) amene akutsogoleredwa ndi Anil Dhakal wa ku Nthambi ya Geography and Environmental Management, pa University ya Waterloo, ku Canada ndipo akuyang'anidwa ndi a Professor Bruce Frayne ndi Dr. Teferi Mergo, ndidzasunga chisisi cha kafukufuku ameneyu. Ndikuvomereza kusunga chinsisi chokhudzana ndi uthenga onse umene utoleredwe pa kafukufuku uyu, komaso nthawi yolembe uthenga umenewu ndiposo potanthuzila. Sindidzauza aliyese pa zomwe zili mu kafukufuku uyu kupatulako anthu amene akupanga nawo.

Dzina: _____ Siginetchala yanu: _____

Tsiku: _____

Siginetchala ya Mboni : _____

Appendix 12: Verbal Recruitment Letter in English, Chichewa, and Tumbuka

Verbal Recruitment Letter

Greetings,

My name is Anil Dhakal and I am a PhD student in the Department of Geography at the University of Waterloo, Canada. I am working under the supervision of Professor Bruce Frayne and Professor Teferi Mergo. My research is about understanding the relationship between migrant remittances and household food security in Mzuzu, Malawi and I am currently looking for volunteers to participate in my research study. I would like to understand your perspectives as a member of migrant household about making migration decision, remittances use, remittance investments, and importance of remittances in your household.

Participation in this study is completely voluntary and involves an interview that will take approximately 30 minutes to 1 hour of your time. Interview questions will focus on the importance of money sent by your family members working abroad to your household. Specifically, how the money is used in buying food or making investments, in which sectors, and who makes such decisions. Is this a convenient time to give you further information about the interviews?

This study has been reviewed and received ethics clearance through a University of Waterloo Research Ethics Committee and the University of Livingstonia Ethics Committee.

Date: _____

Verbal recruitment letter Chichewa

Kalata yolembera anthu pa za kafukufuku

Zikomo Abambo/ Amayi,

Mu kalata iyi mupezamo uthenga wosonyeza kuti mungathe kuvomera kutenga nawo mbali kapena ayi mu kafukufuku amene ndikufuna kuchita okhudzana ndimene nkhani yazakudya muno mu Mzuzu imayendetseredwa. Kafukufukuyi ndimabli ya maphunzilo anga PhD ku dipatimenti ya Geography ku University of Waterloo ku Canada moyang'anidwa ndi Professor Bruce Frayne komanso Dr. Teferi Mergo. Ndikufuna kukupatsani uthenga wambili okhudzana ndi kafukufuku ameneyu ndipo ngati mutakonda kupanga nawo mudziwa zomwe muyenera kupanga.

Mukawerenga kalata yokhudzana ndi kafukufuku ameneyu ndipo mukufuna kutenga nawo mbali Mungathe kulumikizana nane pa address yanga iyi ili musiyi ndipo tigwilizana nthawi ndi tsiku loti tidzayankulane mu mpndi zokwana 30 kufika ola limodzi. Izi zingathe kutheka kudzera pa foni kapena kuyankhulana pa masondi pa maso mene inu mungafunile. Kodi iyi ndi nthawi yabawino yokufunsani?

Ndikufuna kukutsimikizilani kuti kafukufuku uyu wavomerezedwa ndi nthambi ya Kafukufuku wabwino ku University of Livingstonia komaso University ya Watrloo, ku Canada.

Tsiku:.....

Verbal recruitment letter Tumbuka

Uthenga wakumuchemani ntchito

Mwatandala wuli,

Ndine Anil Dhakal ndipo nkupanga masambilo gha PhD kufumila kuthambi ya Geography ku University ya Waterloo kufumila mu chalo cha Canada mwakudangilika na Professor Bruce Frayne kweniso na Professor Teferi Mergo. kafukufuku wa kukhwaskana na wubale pakati pa ndalama izo wabale awo wakugwila ntchito muvialo vinyake wakutumizga na mendelo ya chakulya mumusumba wa Mzuzu, Malawi. Pasono pano nkupenja banthu bakujipeleka kuti battle nawo lwande pakufukufuku uyu. Nkhukhumba nimanye umu imwe ngeti umoza wa wabale baa wo wakugwila ntchito kuwalo kwachalu chino mukuwonela pa nkhani iyi pakupanga viganizo, kagwilisilo ntchito Kandalama kweniso nakukhumbika kwa ndalama izi.

Kutolapo lwande nkhwmbula kuchichizgika. Ndipo imwe na ine tazamudumbilana pamaso na paamaso panji kwizila pa foni kwanyengo ya pakati pa 30 minutes panji ola limoza. Pala muli wakunweka kutolapo rwande panyakhe kufumba, na kumanyisiska, muliwakuzomelezgeka kuni yimbila foni panji kunilemba kalata ya pa makina ya komputa.

Nkhukhumba kumusimikizilani kuti kafukufuku uyu ngwaku zomelezgeka mwakuyana na malamulo ya vya kafukufuku kwizila ku University Waterloo Research Ethics Committee kweniso kwizila ku University of Livingstonia Research and Ethics Committee.

Dazi:

Appendix 13: Recruitment Email in English, Chichewa, and Tumbuka

Recruitment Email

Good afternoon,

My name is Anil Dhakal and I am a PhD student in the Department of Geography at the University of Waterloo, Canada. I am working under the supervision of Professor Bruce Frayne and Professor Teferi Mergo. Please find attached an Information and Consent letter inviting you to participate in my study on migrant remittances and household food security in Mzuzu Malawi. I am conducting this study as a part of my PhD degree. I am contacting you as you have experience in the field of migrant remittances and food security issues and I would like to understand your perspectives on these issues. I would like to provide you with more information about this project and what your involvement would entail if you decide to take part.

If after reading the information letter, you wish to participate, you may contact me at the below information and we will set up a time for a 30 minute to 1 hour in-person or telephone interview. If you would like to participate in the study, or have any questions about this study, or would like additional information to assist you in reaching a decision about participation, please feel free to contact me with the information below. You may also contact my advisor, Bruce Frayne, at bfrayne@uwaterloo.ca and Teferi Mergo at tmergo@uwaterloo.ca.

I would like to inform you that this study has been reviewed and received ethics clearance through a University of Waterloo Research Ethics Committee and University of Livingstonia Ethics Committee. However, the final decision about participation is yours.

Sincerely,

Anil Dhakal
PhD Candidate
Department of Geography and Environmental Management
University of Waterloo
Waterloo, Ontario, Canada
adhakal@uwaterloo.ca
Malawian phone number and WhatsApp: +265 99 64 66 801

Recruitment Email Chichewa

Email yolembera anthu pa za kafukufuku

Zikomo Abambo/ Amayi,

Mu email iyi mupezamo kalata yosonyeza kuti mungathe kuvomera kutenga nawo mbali kapena ayi mu kafukufuku amene ndikufuna kuchita okhudzana ndimene nkhani yazakudya muno mu Mzuzu imayendetseredwa. Kafukufukuyi ndimabli ya maphunzilo anga PhD ku dipatimenti ya Geography ku University of Waterloo ku Canada moyang'anidwa ndi Professor Bruce Frayne komanso Dr. Teferi Mergo. Ndakulemberani email iyi chifukwa muli ndi maso mphenya apadera okhudzana ndi mene zakudya zimayendetseredwa muno mu Mzinda wa Mzuzu. Ndikufuna kukupatsani uthenga wambili okhudzana ndi kafukufuku ameneyu ndipo ngati mutakonda kupanga nawo mudziwa zomwe muyenera kupanga.

Mukawerenga kalata yokhudzana ndi kafukufuku ameneyu ndipo mukufuna kutenga nawo mbali Mungathe kulumikizana nane pa address yanga iyi ili musiyi ndipo tigwilizana nthawi ndi tsiku loti tidzayankulane mu mpndi zokwana 30 kufika ola limodzi. Izi zingathe kutheka kudzera pa foni kapena kuyankhulana pa mason di pa maso mene inu mungafunile. Ngati muli ndi fuso lililose lokhudzana ndi kafukufuku uyu kapena mukufuna uthenga wina oti mupange maganizo oynera kuti mupange nawo kapena ayi mungathe kundifusa ine pa email ndalemberapoyi kapena phunzitsi wanga Dr. Bruce Frayne, pa email bfrayne@uwaterloo.ca ndi Teferi Mergo pa tmergo@uwaterloo.ca.

Ndikufuna kukutsimikizilani kuti kafukufuku uyu wavomerezedwa ndi nthambi ya Kafukufuku wabwino ku University of Livingstonia komaso University ya Watrloo, ku Canada kafukufuku namala .

Zikomo ndine,

Anil Dhakal
PhD Candidate
Department of Geography
University of Waterloo
Waterloo, Ontario, Canada Email: adhakal@uwaterloo.ca
Local number and WhatsApp: +265 99 64 66 801

Recruitment Email Tumbuka

Uthenga wakumuchemani ntchito

Mwatandala wuli,

Ndine Anil Dhakal. Kalata iyi njakumuchemani kuti muzakatolepo lwande pakafukufuku wa kukhwaskana na wubale pakati pa ndalama izo wabale awo wakugwila ntchito muvialo vinyake wakutumizga na mendelo ya chakulya mumusumba wa Mzuzu na madela yakuzungulila uyo nkhukhumba kuti nipange. Kafukufuku uyu wanivwilenge kuti nitole masambilo gha PHD kufumila kuthambi ya Geography ku University ya Waterloo kufumila mu chalo cha Canada mwakudangilika na Professor Bruce Frayne kweniso na Professor Teferi Mergo. Nakulembani imwe chifukwa mulina wumanyi pa umu ndalama izo bakutumizga wabale zikuyendela pakukhwaskana na vyakulya. Nkhukhumba nimanye umu imwe mukuwonela pa nkhani iyi. Usange mmungawa wakunweka kutolapo rwande pa ntchito iyi, nizamkupasani vya kwenelera vakukhwaskana na kafukufuku uyu.

Ndipo imwe na ine tazamudumbilana pamaso na paamaso panji kwizila pa foni kwanyengo ya pakati pa 30 minutes panji ola limoza. Pala muli wakunweka kutolapo rwande panyakhe kufumba, na kumanyisiska, muliwakuzomelezgeka kuni yimbila foni panji kunilemba kalata ya pa makina ya komputa. Ningamanyaso kufumba awo bakuwadangilila pakafukufuku ba Dr. Bruce Frayne, pa bfrayne@uwaterloo.ca kweniso ba Teferi Mergo, at tmergo@uwaterloo.ca .

Nkhukhumba kumusimikizilani kuti kafukufuku uyu ngwaku zomelezgeka mwakuyana na malamulo ya vya kafukufuku kwizila ku University Waterloo Research Ethics Committee kweniso kwizila ku University of Livingstonia Research and Ethics Committee.

Yebo,

Anil Dhakal
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