

Study to Review Existing
Practices in Southern Africa
Development Community
Member States on Diaspora
Engagement and Productive
Use of Remittances
in the Region



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This study was produced with financial support from the European Union through the IOM-managed Southern Africa Migration Management (SAMM) project.

Publisher: International Organization for Migration
17 route des Morillons
P.O. Box 17
1211 Geneva 19
Switzerland
Tel.: +41 22 717 9111
Fax: +41 22 798 6150
Email: hq@iom.int
Website: www.iom.int

Required citation: International Organization for Migration (IOM) (2023). *Study to Review Existing Practices in Southern African Development Community Member States on Diaspora Engagement and Productive Use of Remittances in the Region*. IOM, Geneva.

ISBN 978-92-9268-718-2 (PDF)

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Funded by the
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Acknowledgement

IOM would like to extend special thanks to Tunde Sunday Omoyeni, Regional Project Coordinator; Jason Theede, Senior Regional Labour Mobility and Human Development Specialist; and Princlle Dasappa-Venketsamy, Regional Research Officer, for their technical guidance. Acknowledgement is made to the IOM Research and Publications teams for their support.

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List of acronyms and abbreviations

AFFORD	African Foundation for Development
AIR	African Institute of Remittances
CSO	civil society organization
DESA	United Nations Department of Economic and Social Affairs
EDB	Economic Development Board (Mauritius)
EUDIF	European Union Global Diaspora Facility
ILO	International Labour Organization
IOC	Indian Ocean Commission
IOM	International Organization for Migration
MFA	Ministry of Foreign Affairs
MIDSA	Migration Dialogue for Southern Africa
MoFAIR	Ministry of Foreign Affairs and International Relations (Lesotho)
MTC	money transfer company
MTO	money transfer operator
NEPAD	New Partnership for Africa's Development
NGO	non-governmental organization
PND	Plano de Desenvolvimento Nacional (National Development Plan, Angola)
RECs	Regional Economic Communities
SADC	Southern Africa Development Community
SDG	Sustainable Development Goal
UNDP	United Nations Development Programme
USD	United States dollar
ZAR	South African rand

Executive summary

This study examines the existing practices on diaspora engagement and productive use of remittances in SADC member States. It further maps the Southern African diaspora and analyses existing regional and national coordination mechanisms and regulatory frameworks for engaging the Southern African diaspora. In so doing, the study identifies gaps/challenges in current diaspora engagement initiatives for extending rights to the diaspora and leveraging international remittances for development.

The study draws on an extensive desk review of the existing literature and policy documents on diaspora policies, institutional frameworks, coordination mechanisms, diaspora engagement programmes and international remittance flows, uses and impacts in SADC. The policy documents and research papers were gathered from online databases (such as Google Scholar and ScienceDirect), as well as from relevant agencies in the Southern African region. Some relevant documents managed by international organizations, such as IOM, UNDP, DESA and the World Bank, were also reviewed. The study also gathered and analysed data on migration flows, composition and characteristics of diaspora in the SADC region. Data was also gathered on the forms of existing diaspora engagements through policies, institutions, legislative instruments, as well as remittance flows, remittance transfer cost, uses and impacts of remittance on development outcomes. The desk review was complemented by 106 in-depth interviews carried out with various stakeholders, including diaspora communities, relevant government stakeholders (such as diaspora offices), and NGOs, central banks, financial institutions including banks, MTCs, CSOs and international organizations, among others.

A key finding of the study is that while there is currently no regional diaspora policy framework or programme to ensure a comprehensive and coherent engagement of the diaspora in the SADC region, home countries in the region are making individualized efforts to engage the diaspora by setting up diaspora units, developing diaspora policies, organizing cultural conferences, instituting

remittance-linked products, as well as providing dual citizenship and enhancing the voting rights of people in the diaspora. The first step in addressing this gap is through the newly adopted Maputo Diaspora Declaration at the 2021 MDSA. The study also finds that the diaspora contributes immensely to the development of the SADC region through financial remittances either collective or individual, skills transfer and the creation of jobs. Most of the contributions are achieved through the diaspora associations or the individual emigrant, as well as through development partners. The study finds that while some efforts are being made by member States to leverage the developmental potential of diaspora, State-led programmes that seek to encourage diaspora contributions are limited in the region. As a result of a lack of coordination mechanism to promote effective collaboration among stakeholders, diaspora engagement initiatives are ad hoc in nature.

Efforts to mainstream diaspora remittances into productive use and socioeconomic development are affected by a number of constraints, including high cost of sending or receiving remittances, bottlenecks in the payment system infrastructure, limited competition in the remittances markets, low financial literacy and a lack of effective regional programmes to guide diaspora remittance uses into productive investments, all serve as constraints to effectively mainstream diaspora remittances into productive use and development. Additionally, migration and diaspora engagement have not been mainstreamed into the regional protocols and policies, as well as the national policies and programmes. Thus, there is a gap in the regional regulatory frameworks that need to be addressed urgently.

There are important lessons to learn from existing diaspora engagement activities from several countries on the African continent and elsewhere in other regions. SADC member States could emulate innovative mechanisms deployed by countries, such as Ethiopia, Nigeria, Mexico and the Philippines. For example, as is the case in Ethiopia, SADC countries can establish diaspora investment fund to address critical socioeconomic development issues in areas, such as education, health and livelihoods improvement. SADC countries can also establish relations with MTCs and banks for the diaspora to pay lower charges on transfers as a way to encourage remittances sent through formal channels (as in Nigeria), and make conscious efforts to leverage diaspora remittances into development by augmenting diaspora remittances. Bilateral agreements with migrant destination country governments to manage the recruitment and offer protection for the migrant workers overseas is also essential for SADC member States to continue its engagement and negotiate on behalf of the diaspora (as in the case of the Philippines).

Finally, while some (five) SADC member States have managed to develop diaspora engagement policies, they are fairly new starting from 2016 onwards, with most of policies drafted in 2019. A coherent and comprehensive diaspora policy framework for the SADC region and individual countries are needed to effectively engage the diaspora and leverage diaspora remittances into productive uses. The study highlights that cultural events, Independence Day celebrations and

conferences have proven useful in successfully enhancing diaspora members' sense of belonging to the transnational community. These events are useful in providing space for governments to create a permanent bond with the diaspora and introduce investment opportunities, as well as appeal to the diaspora for support in diverse development initiatives in the home country.

Based on these findings, the following recommendations are put forward for the SADC Secretariat and its member countries to strengthen their engagement with the diaspora and productive use of remittances:

- Create and enhance existing institutional coordination mechanisms between and among the various State and non-State agencies dealing with diaspora issues.
- Develop diaspora engagement policies in line with regional and country national development plans.
- Strengthen diaspora engagement through establishing formal communication channels with the diaspora.
- Work directly with banks and MTCs to reduce the high cost of remittance transfer through formal channels; increase financial literacy and the number of remittance investment-linked products.
- Make efforts to enhance competition in the remittances market, such as ensuring fair and equitable access to market infrastructure MTOs and limiting the imposition of exclusive conditions.
- Develop mechanisms to address issues of lack of trust between member government and the diaspora.
- Develop bilateral agreements with host country governments to facilitate effective labour recruitment and protection of diaspora members.
- Facilitate State-led programmes to encourage diaspora contributions to development, particularly in the areas of health, energy and agriculture.

1.

Introduction

While migration issues have, until recently, not been adequately integrated in development planning agenda and poverty reduction strategies, the potential of labour mobility to contribute to economic development has been increasingly recognized in many parts of the world (Murrugarra et al., 2011; Organisation for Economic Co-operation and Development/ILO, 2018). In recognition of the potential for migration to contribute to socioeconomic development, migration governance was, for the first time, included in the 2030 Agenda for Sustainable Development and SDGs formulated in 2015. Objectives 19 and 20 of the Global Compact for Safe, Orderly and Regular Migration respectively recognize the contribution of migrants and the diaspora to sustainable development of all countries, as well as the promotion of faster, safer and cheaper transfer of remittances and foster financial inclusion of migrants. In order to maximize the developmental impact of migration at all levels of development, there is the need for regional and national migration policies and programmes to promote good governance and development in line with the SDGs. In response to these calls for effective migration policies and programmes, the African Union and its regional economic bodies and governments are making efforts to mainstream migration into development planning and policy (Mangala, 2017), with the aim of harnessing the benefits of migration and development as the continent tries to achieve the principles of the Agenda 2063.

At the continental level, the African Union has developed several frameworks to govern human mobility and ensure that migration contributes to development on the continent. In 2006, the African Union Migration Policy Framework and Plan for Action was developed to provide guidance for the formulation and implementation of national migration policies on the continent and includes issues of migration and development (Setrana and Arhin-Sam, 2020). The African Common Position on Migration and Development – endorsed through the Executive Council Decision (EX.CL/Dec.305 (IX)) at the Banjul Summit in June 2006 – provides priority areas important for migration and development in Africa, which is in line with the African Union Migration Policy Framework.

Within the migration and development nexus, the important roles of the diaspora in contributing to development is increasingly acknowledged. Historically, the diaspora has played a traditional and consistent role of contributing to home countries' economies through large levels of remittances (Ratha, 2007). While policymakers and normative frameworks have traditionally tended to view emigration of nationals as a loss, there is growing recognition that an engaged diaspora can be an asset to promote national economic development (Newland and Plaza, 2013). Indeed, recent studies (such as Teye et al., 2017; Setrana, 2019; IOM, 2020; and Setrana and Arhin-Sam, 2020) attest that the diaspora can be a significant engine of development, as it has much more to offer to the countries of origin than just financial remittances.

Based on the recognition of the important contribution of the diaspora to Africa's development, in 2005, the African Union declared the diaspora as the continent's sixth region, with one of its objectives being to "invite and encourage the full participation of the African Diaspora as an important part of our continent, in the building of the African Union" (African Union Commission, 2018:42). In 2012, the first Global African Diaspora Summit, held in South Africa, adopted among others: (a) production of a skills database of African professionals in the diaspora; (b) African Diaspora Investment Fund; (c) programme on the development marketplace for the diaspora as a framework for facilitating innovation and entrepreneurship among the African diaspora; and (d) AIR (ibid. in Setrana and Arhin-Sam, 2020). These measures demonstrate that the African Union acknowledges the significant role of the diaspora in the development of the continent. NEPAD has also identified the diaspora as a sectoral priority within its human resource development initiative (African Union Development Agency-NEPAD, 2019).

Consistent with the continental trends, SADC has also increasingly recognized the developmental potential of a well-managed migration. Diaspora engagements are included in some protocols, policies and programmes of SADC, which includes the following: (a) SADC Regional Indicative Strategic Development Plan 2020–2030, which now includes migration and the upcoming SADC Migration Policy Framework; (b) consolidated SADC treaty, which was signed in 1992 while the agreements of the amendment were signed in 2001, 2007, 2008 and 2009; (c) SADC Employment and Labour Policy Framework 2020–2030; and (d) SADC Guidelines on Portability of Social Security Benefits. The Regional Labour Migration Policy Framework of 2014 also aims, among other things, to assist member States to promote sound management of intraregional labour migration to gain a triple win situation for the sending and receiving countries as well as the migrants themselves. The new SADC Labour Migration Action Plan (2020–2025), along with the SADC Technical Committee on Labour Migration, are keys on diaspora issues in the region. These SADC protocols aim to ensure that emigration and immigration of all forms benefit both sending and receiving countries. The diaspora community in the SADC region constitutes a wealth of skilled and qualified workforce that contributes to economic growth, sustainable development and social transformation in the region and beyond (Crush et al., 2017). This notwithstanding, there is

little effort made by governments of SADC countries to build trust in governance systems through enhancing diaspora participation in policy design and initiatives. In fact, only few countries in the region have made concerted efforts in developing initiatives to harness the knowledge, skills and expertise of the diasporas in development activities. Moreover, there is limited information on existing practices on diaspora engagement and strategies to ensure productive use of remittances. Currently, only a few countries, such as Lesotho, Madagascar, Malawi, Zambia and Zimbabwe, have diaspora engagement policies in the region; while the rest have expressed interest in engaging closely with their diaspora. For example, while it is well known that Angola is yet to develop a national diaspora policy, its National Development Plan (PND) sees the diaspora as an important instrument in projecting the country's image to the world. The plan also recognizes the important role of the diaspora to support economic growth often through their investment, knowledge and skills. The PND includes a policy aim of “valuing Angola's relationship with the Angolan diaspora in the world” (further details in AFFORD and EUDIF, 2020a:1–5).

The PND strategy aims to build Angola through “improved representation in international bodies, consolidating its relationship with financial institutions, and developing a close relationship with the Angolan diaspora” (ibid.). In view of these research and policy gaps, a systematic alignment of the role of the diaspora in the development and productive use of remittances within the context of the Southern African region is essential for policy rethinking, formulation and implementation, especially in an era where the COVID-19 pandemic has significantly impacted migration adversely. Assessing diaspora engagements and the productive role of remittances to economic growth, sustainable development and improvement in social progress indicators is essential for SADC member States to develop targeted actions in effectively mainstreaming diaspora remittances and skills for socioeconomic development.

Against this backdrop, the current study seeks to review existing practices, among SADC countries, on diaspora engagement and the productive use of remittances in the region. The report examines the coordination mechanisms, strategies, policies and regulatory frameworks that are in place in the SADC countries, regionally and at the national level on diaspora engagement. It further provides a mapping of the diaspora in the Southern African region, and analyses existing mechanisms of engaging the Southern African diaspora including the legislative instruments and regulatory frameworks that extend the rights to the diaspora, including analysis of the gaps/challenges in current diaspora engagement initiatives. The report also examines programmes for extracting obligations and facilitating productive use of remittances.

The remainder of the report is structured as follows: section 2 outlines the objectives and research questions guiding the study. Section 3 outlines the conceptual definition of the diaspora, as well as the conceptual approach to diaspora engagement policy in the Southern African region. The

procedures and methodology employed in executing the study is then provided in section 4, which leads to presentation of the findings and mapping the diaspora in Southern Africa in section 5. Section 6 focuses on the assessment of existing mechanisms for engaging the diaspora. Section 7 focuses on legislative instruments and regulatory frameworks that extend to the rights in the diaspora, and section 8 on programming for extracting obligations and leveraging remittances for development. Section 9 provides an overview of opportunities and best practices from countries in Southern Africa, while section 10 focuses on best practices in other countries. Section 11 provides the conclusions and the policy recommendations for strengthening diaspora engagement and productive use of remittances.

2.

Objectives and research questions

2.1. Objectives

The main objective of the study was to conduct a review of existing practices within SADC countries on diaspora engagement and the productive use of remittances in the region.

Specifically, the study seeks to:

- (a) Analyse the coordination mechanisms, strategies, policies and regulatory frameworks that are in place in the SADC countries, regionally and on the national level, on diaspora engagement and remittances mobilization and how they respond to the needs of the diaspora and the government aspirations.
- (b) Conduct case studies of RECs and countries in the region that have successfully initiated diaspora investment programmes and identify some of the global, continental and regional good practices related to institutional and coordination mechanisms, as well as policy guidelines and legal frameworks. Using best practices emanating from the case studies, make practical recommendations applicable to the subregional context.
- (c) Assess the adequacy and capacity of the diaspora institutional and coordination mechanism in SADC and country levels to fully harness the development potential of the diaspora in the region.
- (d) Determine obstacles and challenges within SADC countries impacting effective diaspora engagement strategies and remittances, as well as human resource utilization.
- (e) Identify opportunities available at the RECs and national levels on productive diaspora engagement.
- (f) Consolidate all the mapping/data on diaspora in the region in coordination with the Regional Migration Data Hub team.

- (g) Develop an implementation plan for member States to enhance the productive use of remittances through sensitization of both sending and receiving communities, partnership models and innovative financial services.
- (h) Develop concise and specific recommendations for diaspora engagement in the region for RECs and member States' consideration and present the same to relevant stakeholders.

2.2. Research questions guiding the review

- (a) What is the nature and demographic characteristics of the Southern African diaspora and how do these characteristics influence policy?
- (b) What policies, institutions, legislative instruments, regulatory frameworks and programmes promote diaspora engagement, investments and remittances at the regional and national levels, and how have these played out among the Southern African member States?
- (c) What are the key constraints to effective diaspora engagement among Southern African member States, and what targeted actions can respond to those constraints?
- (d) What is the current state of the capacity of the diaspora's institutional and coordination mechanisms in the SADC, IOC and country levels? How can the capacity of diaspora institutions, networks, communities and coordination mechanism in the SADC and IOC region and countries be improved to promote the development potential of the diaspora in the region?
- (e) How can RECs and countries in the Southern African region improve the productive use of remittances through sensitization of both sending and receiving communities' partnership models and innovative financial services?
- (f) What lessons can be learned from successfully initiated diaspora investment programmes at the regional, continental and global levels and how can these lessons be translated to the Southern African region?
- (g) Which social networks, policy gaps, challenges, opportunities and best practices can be learned from the global, continental and regional levels? What context-specific recommendations can be made in relation to the best practices of institutional frameworks, coordination mechanisms, policy guidelines, legal frameworks, investments and productive remittance uses, as well as transfer of skills and knowledge?

3.

Conceptual issues

3.1. Conceptualizing diaspora for the Southern African region

The term *diaspora* has evolved since the 1960s when it attracted the interest of scholars and policy actors. The use of the term diaspora has shifted from being used for victim groups to a more open definition to include any group residing outside its place of origin – and even to any group exhibiting the same characteristic (Gamlén, 2006). The term diaspora comes from the Greek word *diásporein*, which is derived from *dia-* (“across”) and *sepeirein* (“to sow or scatter seeds”). However, this terminology now has been used broadly to refer to different groups of emigrants with some form of belongingness towards the origin countries.

Cohen (1997), in his book titled *Global Diasporas: An Introduction*, identifies four types of diasporas, namely: (a) victim; (b) labour; (c) imperial; and (d) trade. These forms of diaspora identified by Cohen are more of cultural characteristics than the material connections being referred to by other definitions to define and maintain diaspora engagements with the origin countries (Crush et al., 2013). Van Hear et al. also see the diaspora as relating more to the material linkages, “populations of migrant origin, who are scattered among two or more destinations, between which there develop multifarious links involving flows and exchanges of people and resources: between the homeland and destination countries, and among destination countries” (Van Hear et al., 2004:3).

Away from the definitions provided by scholars, the African Union defines diaspora as consisting “of people of African origin living outside the continent, irrespective of their citizenship and nationality and who are willing to contribute to the development of the continent and building of the African Union” (African Union, 2006). The African Union’s definition provides a framework to other RECs and member States, as they also seek to engage the diaspora for the development of the continent. However, the limitation of this definition is that it only calls for people who have the capacity and ability to contribute to development. With such development agenda in mind, it then exempts the most vulnerable because they may not have the capacity to promote development. Additionally, it also does not consider the majority of the diaspora located on the continent.

IOM defines diaspora as “migrants or descendants of migrants whose identity and sense of belonging, either real or symbolic, have been shaped by their migration experience and background. They maintain links with their homelands, and to each other, based on a shared sense of history, identity, or mutual experiences in the destination country” (IOM, 2019:49).

Based on these definitions, there are some common features of the diaspora that are worth noting for the Southern African diaspora; and these features have implications on subsequent discussions: first, the diaspora is dispersed in two or more locations; the diaspora has an ongoing orientation towards the homeland, and have group boundary maintenance over time (Butler, 2001; Brubaker, 2005). Self-ascription is also important (Vertovec, 2005). They are not a homogenous group but heterogenous with varying interests. For the purpose of this study and also reflecting on these features, the Southern African diaspora could be defined as persons of African origin living outside and within the region and continent, irrespective of their citizenship and nationality and who are willing and have interest in the region. In other words, nationals of member States who live anywhere outside the country of origin but living within and outside the region and the continent are all included. The interest could be motivated by different factors such as socioeconomic development or endearment for the region and family reasons among others.

In addition, individual member States within the region recognize their diaspora within and beyond the region. Text box 1 gives examples of how some member States in the region define the diaspora. The subsequent sections take all these holistic and context-specific dynamics into consideration for assessing diaspora engagement practices and diaspora contribution to the development in the southern region.

Text box 1. Definitions of diaspora by Southern African member States	
Madagascar	The diaspora policy for Madagascar defines the Malagasy diaspora as all people with Malagasy nationality and descendants of Malagasy residing outside Madagascar. The Malagasy diaspora is made up of <i>Malagasy Ampielezana</i> , which in French translates as “Malagasy abroad” (Excerpt from Madagascar, Government of, 2019).
Zimbabwe	The diaspora is defined as a Zimbabwean citizen residing outside the country (Zimbabwe, Ministry of Macro-economic Planning and Investment Promotion, 2016:6).
Lesotho	The Lesotho diaspora comprises of emigrants from Lesotho and their descendants around the world and those with a tangible connection to Lesotho (Lesotho, Government of, 2021).
Democratic Republic of the Congo	In the Democratic Republic of the Congo, the diaspora encompasses first- and second-generation emigrants residing overseas, including emigrants who have been in abroad for a prolonged period of time (Bongila, 2017).

Angola	Angola refers to its diaspora as Angolan communities abroad.
Malawi	In Malawi, diaspora is used to refer to Malawian citizens, collectively, residing outside the country temporarily or for an indefinite period whether for employment, business, education or any other purpose; and persons of Malawian origin residing outside the country, holding citizenship of other country(s) but still having interests in the development of Malawi (Malawi, Government of, 2017).
Zambia	The Zambian diaspora is made up of Zambian nationals living outside the country for prolonged periods of time, as well as those currently out of the country and Zambian migrants who have changed their nationality but still maintain links to the home country (Zambia, Diaspora Laison Office, 2011). While second- and third-generation Zambians – including those born to Zambian parents out of the country – are included, those who have assumed other nationalities are not considered part of the country's diaspora. (ibid.)

Source: Compiled national-level data from primary and secondary sources.

3.2. Conceptual approach to diaspora engagement and contribution to development

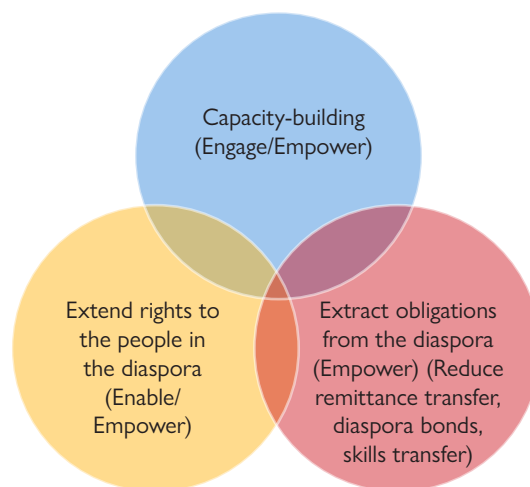
As indicated in the introduction, the framework for the chapter is based on IOM's 3E strategic approaches (enable, engage and empower) and Gamlen's (2006) typology of diaspora engagement policies to assess the effectiveness of diaspora engagement policies (capacity-building; extending rights to the people in the diaspora; and extracting obligations from the diaspora). In accordance with the joint IOM-Migration Policy Institute handbook titled *Developing a Road Map for Engaging Diasporas for Development* (Agunias and Newland, 2012), there are four key pillars founded upon the core 3E strategic approach of enable, engage and empower, as well as the typologies identified by Gamlen. These four key pillars include the following: (a) identifying goals and objectives; (b) knowing your diaspora; (c) building trust; and (d) mobilizing stakeholders (Agunias and Newland, 2012:23). The road map spells out the building blocks of diaspora engagement strategy and also acknowledges the uniqueness of every diaspora's relationship with countries of origin and destination; however, it also identifies certain fundamental elements that are necessary components of almost all successful strategies of diaspora engagement. As Vertovec and Cohen (1999) rightly put it, the diaspora, among others, has a type of consciousness, and see the proposed and indeed ongoing engagement as an avenue of economic, social and political engagement. The engagement should be firm as a first step on what the country stands to gain.

As an addition to IOM's 3Es, the typology on diaspora engagement policies proposed by Gamlen (2006:5) outlines the specific elements for diaspora engagement policies and programmes as follows:

- Programmes that seek to build capacity by producing State-centric diaspora communities with corresponding State institutions to deal with these communities;
- Strategies that extend rights to the people in the diaspora;
- Programmes and policies that seek to extract obligations from the diaspora, including measures intended to encourage the diaspora to transfer their skills, resources and remittances back home.

Figure 1 shows the key elements that interact to ensure a successful diaspora engagement and development to the region and to the home country. Diaspora engagement in the southern region could be seen as a complex system that is made up of interacting components (see Teye et al., 2017). The idea of the complex system is derived from the systems theory, which explains the interrelationships between parts and their relationships to a functioning whole (Seddon, 2005). This implies that for a successful diaspora engagement, there is the need for capacity-building, extension of rights and extracting of obligation. All the components work together to enable and empower the diaspora, as well as build trust between the government and the diaspora. The diaspora usually perceives themselves as “cash cows” when governments only focus on the third element, which is to extract resources in particular financial capitals from them. The diaspora could be encouraged to contribute more to development if their capacity is strengthened and the social, political and economic rights are extended to them. In this regard, the authors' framework view diaspora engagement as a system by Perloff (1970).

Figure 1. Intersection between IOM's 3Es and the framework on diaspora engagement policies



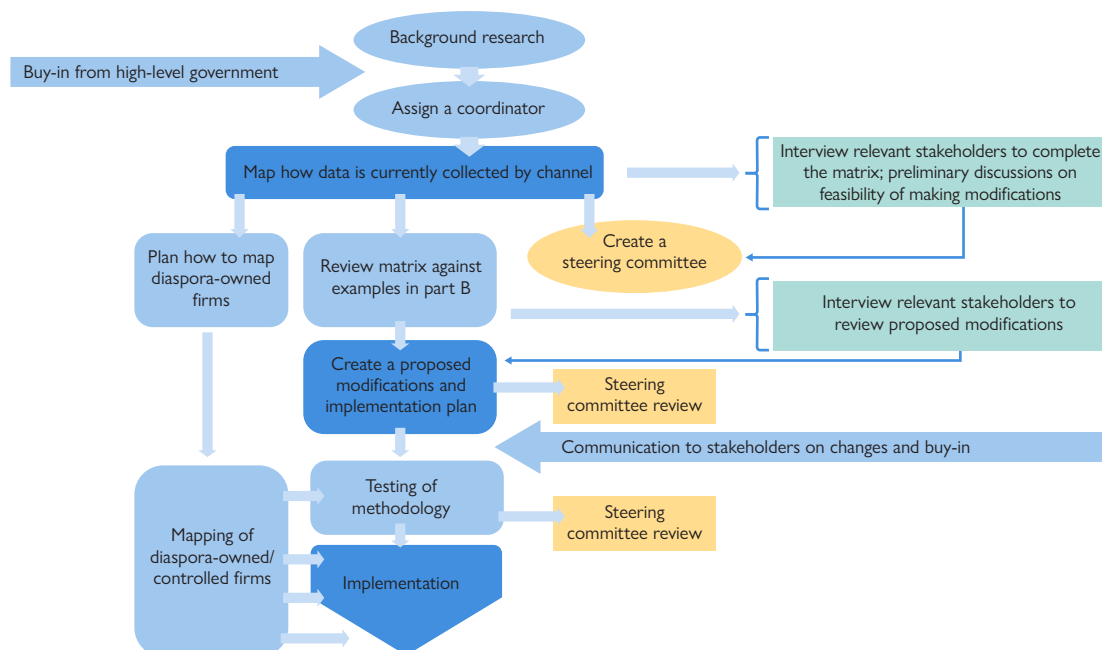
Source: Authors' construct.

4.

Methodology

In unpacking the knowledge on diaspora engagements and the role/usage of remittances in the Southern African region, the researchers employed the “contributions and counting” approach, which provides guidance for government stakeholders and national authorities aiming to understand and measure the socioeconomic contributions made by the diaspora to their country of origin – beyond the contributions that they make through financial remittances, including investment, trade, tourism, philanthropy, knowledge and skills-sharing (Figure 2). Specifically, the concurrent mixed-methods research approach entails collection and analysis of both qualitative

Figure 2. Approach to research



Source: Authors' construct.

and quantitative data at the same time to ensure that complementarity was employed to gather relevant information for this research. In the light of the ongoing COVID-19 pandemic and associated restrictions on international travel, the consultant recruited country-level researchers in each Southern African member State to assist with making contacts, and collection of existing documents relevant to migration, diaspora engagement and policy, as well as support with primary data collection. The country researchers were mostly academics and researchers working at various universities and institutions in their respective countries. Details of the specific research methods and data collection tools for this assessment are described in more detail.

4.1. Desk review

The assessment started with a desk review of existing information. This involved online search using search engines – such as Google Scholar, ScienceDirect and other websites – to gather relevant documents on diaspora engagement and productive use of remittances with a specific focus on the SADC region. Following the screening and selection of relevant documents, the research team conducted a critical analysis of relevant literature in the field of transnational migration, diaspora engagements and contribution to both home and host countries, approaches to diaspora engagements, remittance uses, transfer cost and channels, as well as ways of leveraging remittances for development. The reviewed literature covered both empirical and theoretical set of literature. Other non-academic documents from United Nations agencies, AIR and the World Bank, among other organizations on diaspora engagement, migration patterns, pathways for leveraging diaspora remittances, were also reviewed.

4.2. Collection and synthesis of secondary data

In addition to the desk review, the research collected both quantitative and qualitative secondary data. On the quantitative side, the consultant gathered available data on migration flows, composition and characteristics of diaspora in the Southern African region, forms of existing diaspora engagements through policies, institutions, legislative instruments, as well as remittance flows, remittance transfer cost, uses and its impact on development outcomes. The data were sourced or collected from relevant agencies in the Southern African region, as well as those managed by international organizations, such as IOM, UNDP, DESA and the World Bank. In addition, the recruited research assistants collected secondary and existing documents on diaspora policies, institutional frameworks, policies and other relevant documents on diaspora engagement and productive use of remittances from Southern African member States where these documents were available. The consultant undertook a detailed review of all the documents to critically ascertain the opportunities and highlight examples of best practices and constraints to diaspora engagement and productive use of remittances in the Southern African region.

4.3. Development of instrument and collection of primary data

Based on insight from the literature review as well as gaps in existing data, semi-structured interview guides were designed to collect specific information from key informants, including private and public sector and civil society stakeholders. The secondary data was complemented by primary qualitative data collected by the consultant and the country researchers from the 16 countries. All the 16 country researchers were trained by the consultants on the designed interview guides. Different semi-structured interview guides were designed for the different stakeholder groups, which included 106 male and female stakeholders, including diaspora communities, relevant government stakeholders (including diaspora offices), NGOs, central banks, financial institutions – including banks, MTCs and CSOs – and international organizations among others (see Table 1). With permission from participants, the interviews were recorded and later transcribed, coded and thematically analysed. For ethical reasons, the identity of the participants has been anonymized using pseudonyms.

Table 1. Sample distribution of stakeholders interviewed

Respondents for in-depth interviews	
Representative of SADC secretariat	1
Financial service providers including banks, MTCs such as Western Union and mobile money operators such as Mukuru and Hello Paisa (SADC)	23
Government agencies and non-State actors responsible for engaging the diaspora, such as ministries/agencies responsible for diaspora engagement and initiatives (i.e. MFA, Diaspora Units and Desks, Ministry of Tourism and Hospitality, Ministry of Home Affairs, Ministry of Finance and Economic Development, Ministry of Macro-Economic Planning Investment and Promotion, Office of the President, Ministry of Gender and Social Protection, Immigration departments, labour and employment ministry), national statistics office, investment authority, central banks, diaspora networks and associations, NGOS, CSOs and community leaders	47
Officials of international organizations and social partners (such as IOM, ILO, GIZ, UNDP, World Bank, UN-Women, trade unions such as Southern African Trade Union Coordination Council and State Public Service Federation)	8
Remittance-recipient households	27
Total	106

Source: Authors' construct.

The primary data was recorded, transcribed and transferred, following data protection and sharing guidelines of IOM, the European Union and SADC member States.

4.4. Data analysis

All the secondary information gathered were screened thoroughly. Following this, the papers were reviewed to identify specific themes in line with the specific objectives guiding this assignment. The issues identified were matched unto the specific theme of interest including the following: (a) mapping of the diaspora in the Southern African region; (b) existing mechanisms of engaging the Southern African diaspora; (c) gaps/challenges in current diaspora engagement initiatives; (d) legislative instruments and regulatory frameworks that extend rights to the diaspora; and (e) programmes for extracting obligations and leveraging remittances including gaps and challenges in productive use of remittances.

All the interviews conducted with the different stakeholders were transcribed verbatim. The transcribed documents were compared with the audio files to ensure accuracy. Following this, thematic coding and analysis techniques were employed to code and analyse the interview data. The procedure for coding revolved around allocating words to parts of the transcription and text to help reduce and sort out the interview transcripts. This process was done several times involving reading and rereading the text, and reorganizing the codes to ensure consistency in line with the questions during the data collection. The several themes generated from the interviews include purpose of remittances, contribution of the diaspora to the home country's development in the region, policies and programmes for building capacity, extending rights and extracting resources from the diaspora. Content thematic analysis technique was used to analyse the qualitative data. This involves grouping of statements, expressions and themes that emerged from the primary data collected (Braun and Clarke, 2020). The themes generated from the qualitative interviews followed exactly those that were identified during the literature review analysis.

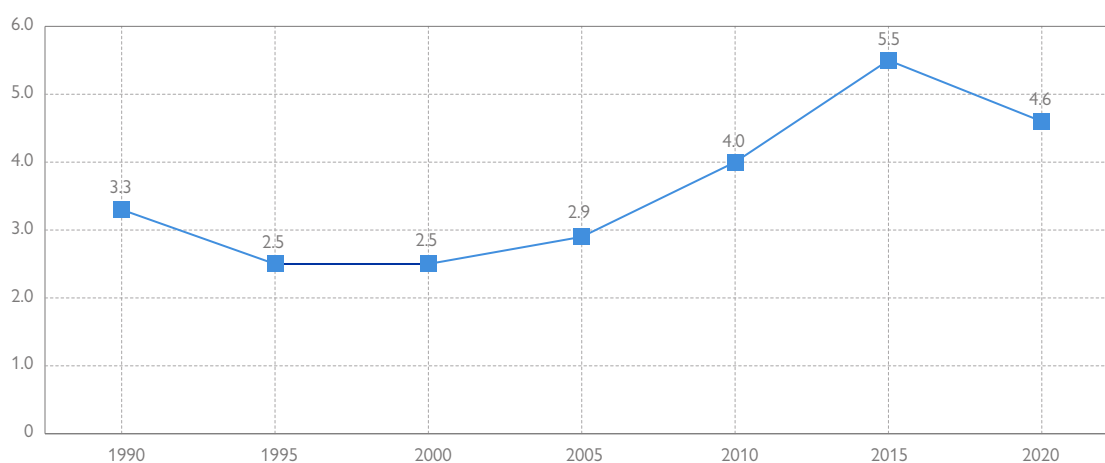
5.

Findings

5.1. Mapping of the diaspora in Southern Africa

The migration dynamics in the Southern African region are complex, unique and mostly driven by the quest for better socioeconomic opportunities in a stable environment, generally politically stable economy but with some countries in the SADC and Indian Ocean countries being impacted by environmental and climatic hazards (Internal Displacement Monitoring Centre, 2019; DESA, 2022). The population of the region is estimated to be 363.2 million people, and the migrant population constitute around 6.4 million (4.6%) of the entire population of the region (Figure 3) (DESA, 2022).¹ The Southern African region is characterized by unequal regional distribution of economic prospects, as only a few countries serve as the economic icons sustaining the entire region.

Figure 3. International migrant stock as a percentage of the total population in Southern Africa



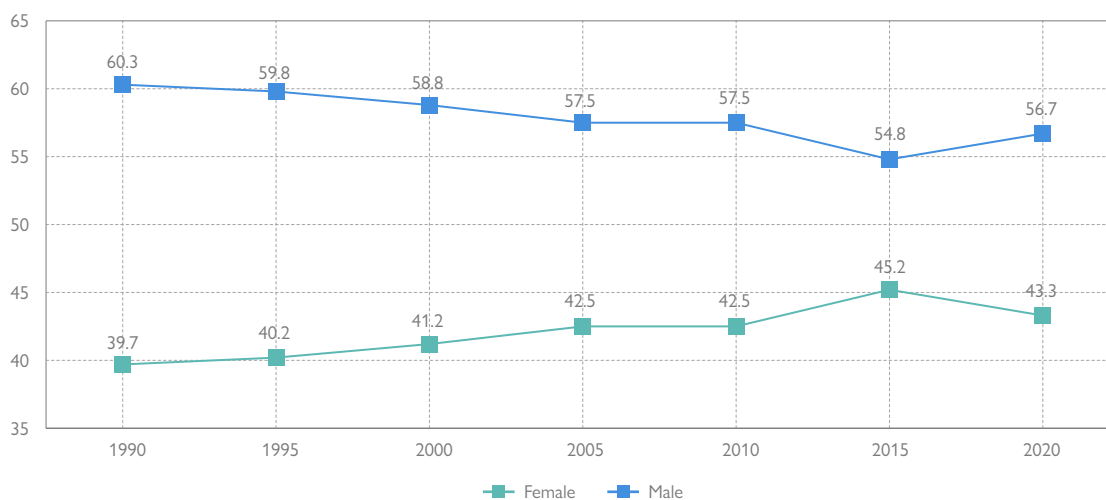
Source: DESA, 2022.

¹ Total destination data set, International migrant stock 2020 (DESA, 2022).

In terms of the total international migrant stock in the region, South Africa hosts the highest number of international migrants in the region, estimated at 2.9 million at midyear 2020 (ibid.), although this dropped from 4.2 million, which significantly impacted the international migrant stock as a percentage of the total population in Southern Africa (reducing from 5.5% to 4.6% in Figure 3). This was possibly due to outmigration during the COVID-19 pandemic with the closing of international borders during a series of national lockdowns in South Africa. Historically, the industrial transformation, as well as the mining sectors in South Africa, Botswana and Zambia together with the wealth of oil in Angola, have combined to make these countries the core centres of attraction for migrant labour.

The year 2020 marked a history in the annual stock of international migrants, as the region recorded a significant fall of 2.1 per cent (Figure 3), which is mostly influenced by the massive reduction in the number of international migrants in South Africa. While a plausible explanation could be the emergence and the adverse impact of the COVID-19 pandemic, there is no evidence to that effect. Table 2 shows that the number of male international migrants is somewhat generally higher for many Southern African countries, such as the Democratic Republic of the Congo, Malawi and Mozambique. However, it is also worth noting that there is a rise in the migration of women in the region. Figure 4 shows that the percentage of both female and male international migrant stock in the Southern African region. For females, there has been an increase from 39.7 per cent in 1990 to 45.2 per cent in 2015, although this declined in 2020. There was a decrease in the percentage of male migrants from 1990 to 2015, and then an increase from 2015 to 2020. Further exploration is required to understand the change in this dynamic.

Figure 4. Migrants disaggregated by gender, as a percentage of the international migrant stock in Southern Africa, 1990–2020



Source: DESA, 2022.

Aside from South Africa, the Democratic Republic of the Congo and Angola hosted the most international migrants in the region. In terms of growth, development and economic transformation, South Africa is the most industrialized economy in the region, which partly explains why it served as the major destination country for most international migrants within the region, Africa and beyond.

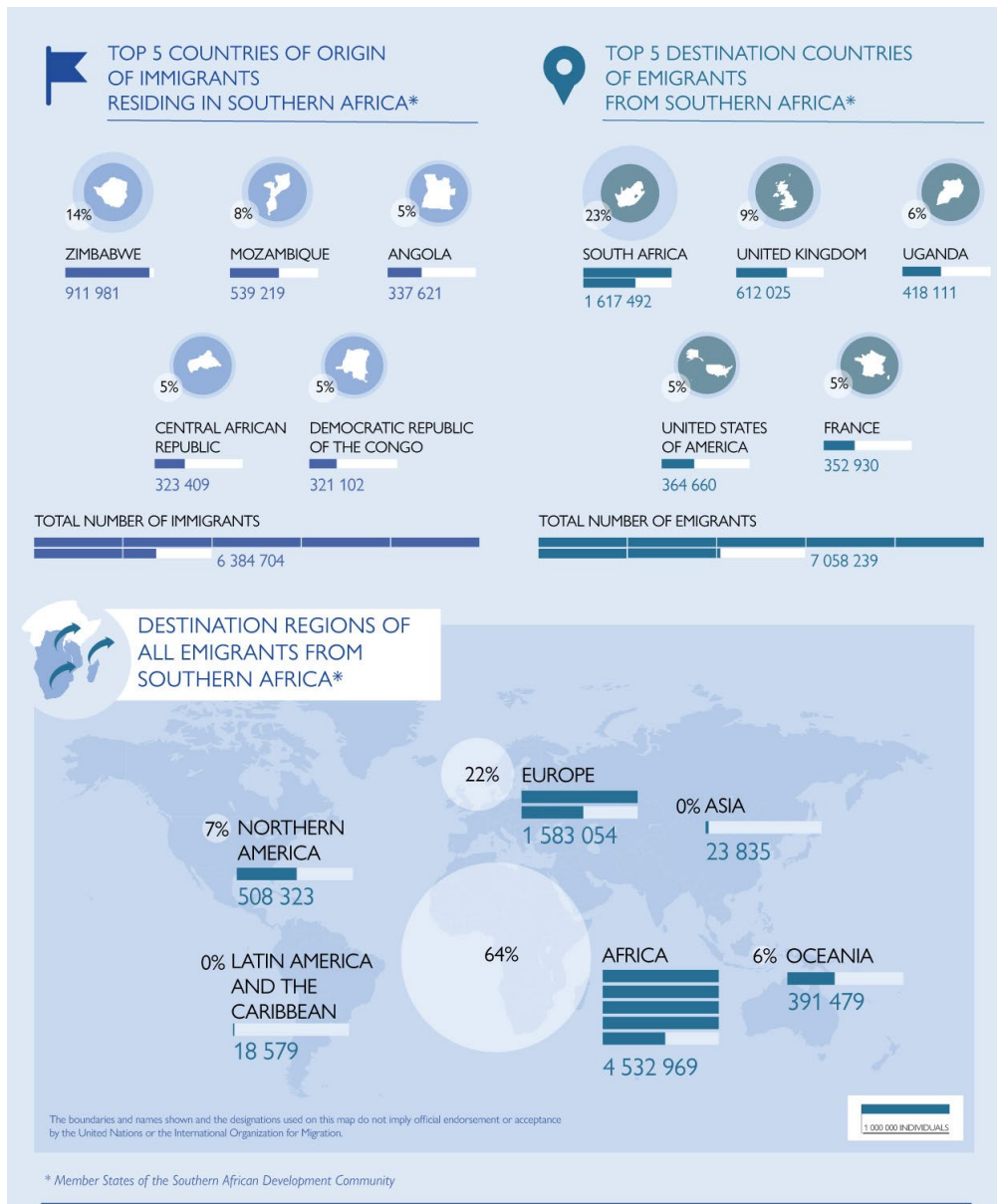
Table 2. Major area, region, country or area of destination

Major area, region, country or area of destination	International stock 2019 (Total)	International stock 2019 (Male)	International stock 2019 (Female)
Angola	669 479	341 719	327 760
Botswana	110 596	62 943	47 653
Comoros (the)	12 504	6 047	6 457
Democratic Republic of the Congo	963 833	463 954	499 879
Eswatini	32 310	16 582	15 728
Lesotho	6 928	3 751	3 177
Madagascar	34 934	19 897	15 037
Malawi	247 652	117 932	129 720
Mauritius	28 849	15 979	12 870
Mozambique	334 665	161 731	172 934
Namibia	107 561	57 938	49 623
Seychelles	12 926	9 049	3 877
Somalia	52 131	27 184	24 947
South Africa	4 224 256	2 350 362	1 873 894
Zambia	170 249	86 098	84 151
Zimbabwe	411 257	233 652	177 605
Southern Africa	7 420 130	3 974 818	3 445 312

Source: DESA, 2019.

In terms of major international migrant destination countries, most Southern African migrants move to other African countries as the top destination countries for migrants from the other 13 countries aside from migrants from Madagascar, Mauritius and South Africa (ibid.).

Figure 5. Destination of international migrants in the Southern African region



Source: IOM Global Migration Data Analysis Centre, Migration data in the SADC, last updated 14 June 2021. Available at <https://migrationdataportal.org/regional-data-overview/southern-africa>.

Note: Member States of the SADC are Angola, Botswana, the Comoros, the Democratic Republic of the Congo, Eswatini, Lesotho, Malawi, Madagascar, Mauritius, Mozambique, Namibia, Seychelles, South Africa, the United Republic of Tanzania, Zambia and Zimbabwe.

More specifically, Figure 5 shows that the major destination regions of all emigrants from Southern Africa are as follows: Africa (64%); Europe (22%); Northern America (7%); and Oceania (6%). The top five destination countries of emigrants from Southern Africa are as follows: South Africa (23%); the United Kingdom (9%); Uganda (6%); the United States of America (5%); and France (5%).

A situational overview of the migration trends, patterns and dynamics in the region indicates that the Southern African region recorded 7.4 million migrants as at 2019, representing 3.1 per cent of the global migration stock. This also accounts for 2.3 per cent of the population in Southern Africa. The share of male migrants to total population is estimated at 53 per cent and 47 per cent representing female migrants. As shown in Table 2, within the region, South Africa recorded the largest share of migrants (4.2 million), followed by the Democratic Republic of the Congo (963,833) and Angola (669,479).

Labour migration is a phenomenon prevalent in the Southern African region. Given the vast nature of industrialization, economic and social prospects as pull factors, and adverse climatic and environmental disasters and political instability as push factors, most of the skilled, semi-skilled and low-skilled migrant labour migrated to explore better economic prospects within the manufacturing, farming, construction, mining and services sectors in the region. Similarly, the lucrative commercial agriculture sector in South Africa attracts most of the low-skilled migrant labour from neighbouring countries. Key among the common economic phenomenon observed in the region is the prevalence of cross-border trading given the presence of the Common Market for Eastern and Southern Africa and the SADC economic blocs. More importantly, cross-border trade in the region is one of the significant means in the supply of daily needs of the population in the region, as most of the supplies are daily consumables from farm to market and eventually, households. Also, it serves as a primary source of revenue and income for most of these traders as they mostly operate on a small scale in the region, and mostly dominated by women and the youth. One evidence of the gender dimension of cross-border trade is attested in the fact that about 70 per cent of informal cross-border trading is undertaken by female migrants, out of which 30–40 per cent is within SADC (IOM, 2021).

6.

An assessment of existing mechanisms for engaging the Southern African diaspora

6.1. Measures for capacity development

The first element of the conceptual framework talks about the creation of an enabling environment through the promotion of symbolic nation-building and institutional-building. Consistent with literature, this assessment shows that while it is a good practice to work with many State organizations and informal associations, there are challenges with effective collaboration among stakeholders. Although the principles of good governance suggest effective collaboration among all stakeholders (Setrana, 2019), this study finds that there is a lack of policy and institutional coherence between and among the various State and non-State agencies dealing with diaspora engagement and affairs within the Southern African countries. Collaborative networks between and among key State agencies and social partners are still evolving and not consolidated in the region. This section of the assessment is based on the practices among member States.

The first set of programmes, which aimed at institution-building, includes establishing consular and consultative bodies, transnational networks and a ministerial-level agency responsible for diaspora engagement (Gamlen, 2006). These organizations constitute an integral part of the system. In line with Gamlen's typology, this assessment identified MFA as the usual coordinator of diaspora programmes in most, if not all, the SADC countries. However, in recent developments, a few governments are also creating diaspora desk and offices in the presidency to support the efforts of MFA; while in Zimbabwe, the Ministry of Macro-Economic Planning and Investment Promotion hosts the diaspora directorate. The literature reviews and interviews with key informants across the SADC member States found that the MFA in the respective SADC member countries is normally in charge with the responsibility to plan, prepare and oversee foreign policy, as well as develop and sustain international relations. It promotes and protects the interests and maintains good international relations to contribute to sustainable development and national prosperity. The ministry is usually in charge of engaging diaspora affairs and responsible for collaborating with other agencies, ministries and other relevant stakeholders to implement diaspora engagement

programmes (cf. Teye and Setrana, 2021; Zambia, Ministry of Foreign Affairs, n.d.; Malawi, Ministry of Foreign Affairs, n.d.). Commissariat à la Diaspora is the organization responsible for the Comorian diaspora, and it is under MFA.

Malawi is one of the few countries with diaspora policy that sets out the diaspora engagement practices of the country. The Ministry of Foreign Affairs and International Cooperation has the mandate to manage the affairs of the Malawians abroad and as a host to the Diaspora Engagement Programme. The Ministry is the principal advisor and central coordinator in the formulation, implementation and review of the diaspora policy. Besides MFA, a successful engagement of the diaspora is also dependent on how this Ministry collaborates with other institutions, as explained by a government official:

The role of the Ministry of Foreign Affairs is also to encourage the diaspora to use formal and regular means to remit back home. The Ministry also supports the diaspora when they send in-kind remittances. Because of these kinds of roles, we interact with the other ministries, Reserve Bank and other NGOs on issues that have to do with in-kind and cash remittances.

– Government official from Malawi

Furthermore, the Ministry's role is supported by the Office of the President and Cabinet, which among all other duties, creates an enabling environment for the thriving of the Diaspora Engagement Programme. A government official, through in-depth interviews, supported the teamwork approach initiated by MFA in this manner:

As a Ministry of Tourism, we encourage the diaspora to invest in the tourism sector. ... The diaspora approach us for some guidance on how to invest in tourism in the country, and we provide them with adequate information.

– Government official from Malawi

As indicated in the quote, the Malawian Ministry of Tourism has a role to play in engaging the diaspora particularly through providing the needed information, guidance and support to the diaspora to invest particularly in the tourism sector of the country. To further enhance engagement, the Government of Malawi has initiated the Umodzi Diaspora Network as a mechanism to facilitate and harness the important contribution of the diaspora to economic growth and enhance the country's reputation around the globe (Malawi, Government of, 2017). The network is an indispensable asset for the Government given that its members contribute to offering advice on international trade, tourism and other global issues. Despite these efforts, institutional coordination mechanism in Malawi is weak. The level of knowledge among relevant stakeholders on the opportunities associated with engaging the diaspora is also limited. Consequently, there is very little effort to engage the Malawian diaspora. There are no clear diaspora-friendly mechanisms to this effect.

Based on the assessment, Lesotho's diaspora engagement represents one of the emerging ones. Although the country has recently launched its diaspora policy, the creation of the Lesotho Diaspora Directorate within MoFAIR is the key institutional deliverable of its diaspora policy (Lesotho, Government of, 2021). The roles of the diaspora policy include the following: (a) providing the overall leadership capacities for the successful implementation of the directorate's road map; (b) leading the facilitation of a committed engagement of the diaspora to the development of the country through coordination of capital and skills; and (c) building a collaborative culture to deliver the policy. A government official from MoFAIR highlighted the role of the Ministry in engaging the diaspora in Lesotho:

The Ministry's work is to coordinate the diaspora in terms of numbers and skills. Among other things also, the Ministry supports both the successful and vulnerable diaspora. We give assistance to the vulnerable diaspora and assist them with the most suitable solution to their challenges.

– Government official from Lesotho

The literature explains that institutional coordination mechanism is a key component to successful migration governance. In this regard, Lesotho has set up a national consultative committee on broad migration issues. The committee discusses all thematic areas of migration including diaspora issues. The committee is made up of representatives from IOM, the Government of Lesotho and CSOs who meet quarterly depending on the migration happenings prior or during the meeting. Although the committee is a good means to achieving effective migration governance, diaspora engagement concerns may not be prioritized in the midst of other issues. The committee could have a subsectoral working group to focus on diaspora engagement and development.

The assessment shows that the United Republic of Tanzania, like many of the other Southern African countries, has no diaspora policy but has interest in engaging its diaspora, especially for investments. MFA is responsible for developing engagement strategies and establishing a database of the diaspora of the United Republic of Tanzania. The Ministry further coordinates with diaspora experts in different activities. In order to coordinate migration issues, technical working groups and an interministerial working group are created on an ad hoc basis. They usually include MFA, the Ministry of Energy, Ministry of Internal Affairs and Ministry of Investments. The composition of such ad hoc committees is not clear until the problem for creating it emerges. As hinted earlier, there is no diaspora policy to guide the activities of the Government towards engaging its diaspora. The interest and willingness of the Government to engage its diaspora may be due to the low number of nationals from the United Republic of Tanzania living abroad compared to other countries in the region.

In 2018, Mauritius launched its National Migration and Development Policy, which also covers issues of diaspora; however, there is no concrete sector policy on diaspora. The country's Investment Promotion Act serves as the cardinal policy framework for governing diaspora engagement in the country. The act established the Mauritian Diaspora Scheme, administered chiefly by the Economic Development Board, which is under the Ministry of Finance and Economic Development, the key migration ministry in Mauritius (AFFORD and EUDIF, 2020b).

Other government ministries and agencies supporting the work of the diaspora in the home country include the Ministry of Labour, Ministry of Home Affairs, Ministry of Social Welfare and Ministry of Health, among others. Additionally, non-State stakeholders that provide social and developmental support in diaspora affairs in both home and destination countries include, but not limited to IOM, ILO, UNDP and CSOs.

Finally, aside from the formal government ministries and departments, the assessment found some African-based organizations that are at the forefront of building strategic partnerships to harness diaspora engagement in many of the SADC member countries. For example, the interviews revealed that the African Entrepreneurial Development Agency seeks to stimulate Africa's real economic potential, strategic business partnerships and developmental linkages to the world by maximizing the African diaspora's strategic business partnerships within and outside the continent and the mobilization of all that bear Africa as their origin in partnerships with home continents. The organization has focal persons in many SADC member countries, including Malawi, South Africa, Zambia and Zimbabwe, and a team of leaders in Botswana. The organization is currently working to improve the effectiveness of putting remittances to development through an agribusiness pool and cluster model in many of the SADC member States.

6.2. Symbolic nation-building

With regard to the symbolic nation-building policies, governments make valuable actions aimed at the diaspora within the national population that the States seek to govern (Gamlen, 2006; Teye et al., 2017). A number of programmes (such as cultural conferences), among member States, have been implemented to enhance their emigrants' sense of belonging to the transnational community. At the regional level, there is MIDSA,² which is a regional consultative process on migration that allows for regional information-sharing and policy dialogue among States discussing specific migration concerns, such as diaspora engagement and development issues. MIDSA was established in 2000 with the aim of bringing together 16 member States to discuss and agree upon migration-related issues of regional concern. MIDSA is organized yearly by member States in collaboration with IOM. It is observed that member States are at different levels of diaspora engagement through

2 See www.iom.int/migration-dialogue-southern-africa-midsa.

these programmes; some countries have a long-term established relations while others are yet to begin. Countries, such as Madagascar, Malawi, Mauritius, Zambia and Zimbabwe, have had long-term engagements with their diaspora compared to others, such as the Democratic Republic of the Congo and Lesotho. However, they all have diverse forms of cultural events to enhance the sense of attachment their emigrants have with home.

As indicated earlier, the assessment found that among the member States, the diaspora is diverse and usually not registered with foreign missions. This presents a challenge in mapping them for active engagement. Some of the emigrants are irregular at destination areas and would not wish to engage authorities, making it difficult to engage them. Another major challenge with the mobilization of the diaspora for such cultural events is trust; the diaspora does not trust the authorities. The unanimous decision of mistrust mentioned by all the participants shows that the government has to embark on awareness-raising campaign to “win the hearts” of the diaspora to engage. For example, a representative of a Lesotho diaspora association supported the unanimous decision of mistrust in the government of the day as the reason for their disinterest to engage. According to the representative:

The major issue is mistrust. This is due to the fact that the Government is not very trustworthy. It consists of people who are good at making empty promises to the communities. Even when they visit the diaspora in the host countries, the diaspora still does not trust them because some of the emigrants are undocumented, and they believe that any information they might give the officials might be used against them.

– Representative from the Lesotho diaspora association

The following section provides some cultural, social, economic, political and educational conferences by member States to mobilize their diaspora as a means of gaining their trust and building their sense of identity towards the home country.

In Zambia, the Diaspora E-Conference was held in October 2008 with the aim of exploring the diaspora’s collective aspirations for Zambia through “visioning” and “prioritization” of actions (Setrana, 2019:48). Through this programme, some members of the diaspora returned home to invest their knowledge, skills and expertise in Zambia’s higher educational sector. Again, there was the Zambian Diaspora Connect, which was held in Lusaka on 23 June 2010 to provide a platform for dialogue and networking between the Zambian Diaspora Connect and Zambian Diaspora Desk in the State house (Setrana, 2019:49). Although most of these programmes have been successful, they were usually participated in by a section of the diaspora. Some unregistered diaspora associations may not receive the invitations to be part of such associations, while the focus may also be on the highly skilled diaspora.

In Malawi, the missions abroad under the MFA are largely responsible for holding cultural events in destination areas. Their efforts are sometimes complemented by the Ministry of Tourism and Malawi Investment Promotion Agency, as explained by government officials from the Ministry of Foreign Affairs and Ministry of Tourism accordingly:

All national days are commemorated in Malawi missions depending on availability of funds. If the missions do not get the funds on time, they do not do the commemoration. We encourage our missions to have an event, whether small or big, to connect with Malawians. Some missions with wealthy Malawian diaspora are able to organize something while they invite the missions as guests of honour. This year, we had a diaspora conference on 15 May 2021; we discussed issues of health and investments. We have had meetings where the President visited the diaspora on his trip. We also had meetings in South Africa and London. We also had activities where we were doing a diaspora mapping exercise.

– Government official from Malawi

We have involved the diaspora in one or two ways. We have cultural events like Africa Day, which occurs on 25 May and Independence Day, which occurs on the 6th of July every year so the events occurring on such vital days are shared with the diaspora community such as video presentations. So our main support is to give them tourism information and even the potential areas to invest in the tourism sector.

– Government official from Malawi

The assessment shows that Malawi's main challenge in organizing such events is the fact that most of the diaspora are not organized in associations, while the others are simply not willing to get in touch with the government channels.

As part of Lesotho's emerging strategies to engage its diaspora, the Government of Lesotho, through the support of IOM, recently held an outreach to dialogue with its diaspora. One of the government officials explained some of their outreach programmes as:

The Government of Lesotho under MoFAIR, in collaboration with the IOM-organized Diaspora Outreach Forums in 2019 in three provinces of South Africa: Gauteng, Free State and KwaZulu-Natal. The aim was to provide indicative profiling of the diaspora. The objective of these forums was to give Basotho living in these provinces in South Africa an opportunity to have an open dialogue with senior officials and enhance effective engagement with the diaspora for the development of the country, as well as identify issues that need to be addressed for the welfare of Basotho living in South Africa. IOM supported the formulation of the Basotho Diaspora Association, supporting the Government of Lesotho to undertake the outreach and have dialogue with the diaspora that led to the formation of the global membership to be registered in South Africa.

– Government official from Lesotho

The Prime Minister of the United Republic of Tanzania holds meetings with its diaspora at destination areas when visiting a destination country on official travels. The government official highlighted some of the engagement practices:

Through the establishment of the Diaspora Department in 2020 under the Ministry of Foreign Affairs, we have been organizing conferences for the diaspora. Also, through State visits by the Prime Minister and President in countries, they meet the diaspora to discuss various issues including election. The Tanzanian diaspora use our public days for celebrating their Tanzania Day. Also, political parties include Tanzanian diaspora agenda in the manifesto.

– Government official from the United Republic of Tanzania

While efforts are being made to mobilize the diaspora, the challenge has been that, many diaspora associations in the United Republic of Tanzania are unregistered associations. Some associations are disorganized and not registered with embassies of the United Republic of Tanzania.

The Democratic Republic of the Congo, for example, is still at its initial stages of developing programmes to engage its diaspora, although funding and mistrust are confronting them at this stage. An official from the Dirección General de Migración explained the situation in the Democratic Republic of the Congo in relation to diaspora engagement:

Over the past five years, we have requested and encouraged our diaspora to form Congolese diaspora associations to facilitate their participation in certain activities in the country. As soon as they are constituted in associations, they gather every 30 June to celebrate the independence of our country, and also to meet with certain authorities when necessary. We facilitate their return to the country for those who want to participate in the vote.

– Government official from the Democratic Republic of the Congo

The Government of Zimbabwe also holds programmes to attract and sustain the interest of its diaspora towards home.

More recently, the Government wanted to organize a homecoming event called ZIMTHRIVE in the United Kingdom, but this has been postponed due to the COVID-19 pandemic. The Government once held a Diaspora Investment Conference in 2012 in Johannesburg, South Africa, to facilitate the Government's interaction with the diaspora. In 2009, the Government launched the Zimbabwe Human Capital website [Zimbabwe, Ministry of Macro-economic Planning and Investment Promotion, 2016] that provides information to the diaspora on employment and investment opportunities in Zimbabwe.

– Government official from Zimbabwe

With respect to Mauritius, in 2018, the University of Mauritius held a conference dubbed “Mauritian diaspora showcasing international success”. Over 30 academic members of the Mauritian diaspora participated in the conference, along with top government ministers to deliberate on issues around artificial intelligence, international relations, education, marketing and the academic excellence that the diaspora could offer to local universities in boosting the competitive edge of local universities and job and wealth creation (AFFORD and EUDIF, 2020b).

Generally, the assessment has shown that events are usually held on an annual basis depending on funding. The annual ceremonies such as Independence Day celebrations are historic and are platforms to bring the diaspora together. Many of the other events are usually ad hoc and also based on the needs and funding availability. A synthesized analysis shows a general lack of technical capacity and resources in diaspora issues among stakeholders. For an effective diaspora engagement both at the national and regional levels, there is the need for sustainable mechanisms to address the technical capacity and financial resource needs of the relevant ministries; these efforts should also bring on board the diaspora themselves through their various associations.

6.3. Gaps/challenges in current diaspora engagement initiatives

The assessment shows that the first major gap in engaging the diaspora is the absence of a regional policy framework. Diaspora issues are addressed in different piecemeal policies in many contexts. For example, in Eswatini, there is no policy framework for diaspora engagement. Diaspora investments are lumped together with investment policies, while they are not allowed to purchase land in the country except under certain circumstances. The absence of a regional policy framework has influence on the absence of a consensus on who constitutes the diaspora among member States and regional blocs, making it difficult for harmonization of policies, and also collection of a comprehensive data on the characteristics and skills of the diaspora. The inadequate data on the demographics of the diaspora does not allow for informed policies to be made in the region.

An interviewed government official indicated a lack of recognition of diaspora in many SADC countries as explained below:

In my opinion, it is first of all at the level of the judicial system where there are more challenges. The laws as they are conceived in several Southern African countries do not consider foreigners. It is really rare to find texts that protect migrants in several African countries.

– Government official from Mauritius

The absence of coordination mechanisms in many countries at both the regional and national levels do not create a room for integrating diaspora into the development agenda in the region. Unlike the African Union that has the office of the Citizens and Diaspora Directorate coordinating affairs of the African diaspora, the southern regional countries and regional blocs address diaspora issues on an ad hoc basis that do not allow for continuity. Diaspora engagement policies and programmes do not constitute a single consolidated and coordinated strategy, but are spread over numerous institutional and legislative arrangements and programmes that are executed at different times for various reasons. By their very nature, diaspora policy implementation requires that it is administered in different countries, as it involves many people residing in different countries and often influenced by the countries of their residence as well. Meanwhile, political, economic and social policies that affect immigrants tend to vary between and among migrant destination countries equally in the developed countries in Europe and North America. The gap then is having uniform implementation strategies for engaging the diaspora in different country situations. A government official interviewed in Zimbabwe, for instance, lamented on the critical absence of a coordinated strategy or platform for engaging the diaspora, and the current lack of stability in the country erodes diaspora confidence to invest back home.

The key challenge to engaging with the diaspora is the lack of formal platforms or structures to engaging the Zimbabwean diaspora. The diaspora does not really trust the Government. Due to the current economic instability, the diaspora does not really feel that their investments are safe.

– Government official from Zimbabwe

Closely related to this is the lack of an effective communication strategy that could facilitate proper dialogue between relevant institutions at the regional or country level and the diaspora. Communication between the diaspora and the government and/or the region is very poor. Although studies have shown that Southern African diaspora would like to engage for the development of the region, access to information or mechanisms for effective communication with the diaspora are largely not readily available. This point was echoed by a government official interviewed in Mauritius:

The key challenge to engaging the diaspora is lack of better communication strategy to enhance the dialogue with our nationals in every country the diaspora is found. If we have such communication strategy, we can better understand their needs and expectations and their views.

– Government official from Mauritius

Another major gap to the quest to facilitate diaspora engagement, for instance, the dual citizenship to migrants who are currently citizens of other countries, and the right to vote often have different interpretations when it comes to implementation. In many of the Southern African countries, the rights extended to many citizens in the diaspora to vote has not fully been implemented due to reasons such as resource constraints and outstanding issues such as how to make the process transparent and acceptable. Speaking about the challenge of dual citizenship, a government official interviewed in Botswana for instance mentioned:

There is currently no dual citizenship. The diaspora is facilitated by diplomatic missions in their countries of residences to access their rights as citizens and to ensure that the services they receive are of quality even when they are not at their country of origin.

– Government official from Botswana

The few existing extended rights acknowledging the diaspora as an important component of member States hardly target the youth, or second and third generations, although they are an important force in the engagement with the diaspora. Madagascar, however, provides a good example. The country piloted a very successful youth diaspora project named “Look Forward; Give Back”. Following the success of this initial project, Mauritius is currently implementing a project to mobilize the youth diaspora to contribute to local development.

Apart from Mauritius and Madagascar, even the countries with an existing diaspora policy do not have the youth and younger generation in focus. Considering that the youth and younger diaspora generation is important in many respects: the youth form the majority of the diaspora and current demographic trends suggest their share will only increase in the medium to long term. Also, the youth have been sidelined in the current debates, yet they are a unique group with special needs and interests. Most of them suffer immensely from the crisis of identity where many SADC in the West have no nationality and are neither considered citizens of their countries of abode, or from their home countries where it is their parents who have some citizenship. In this connection, an interviewed Lesotho diaspora association leader recognized the need for targeted actions or diaspora programmes that could attract more youthful diaspora professionals.

There is a need for better economic and fiscal incentives to attract, for instance, highly skilled diaspora professionals, and this is something the Government is working on, as to create avenues of cooperation and attract more youth and professionals.

– Lesotho diaspora association leader

Again, although portability of social security benefits is important to emigrants who wish to return to the region and to countries, governments of member States in the SADC region have not made any serious attempt to discuss this issue with governments of host nations (Teye and Setrana, 2021). Malawi's draft labour migration policy is among the few migration policies that have integrated social portability for its diaspora. This represents an important step or initiative of which other member States in the region could explore the possibility of doing the same in their labour migration policies and other diaspora engagement interventions.

Apart from it being a gap, proper coordination mechanism is also a challenge in dealing with the diaspora. The challenge revolves around whether to go solo in terms of a single ministry or to bring an intersectoral arrangement for executing the diaspora engagement. The issue of diaspora cuts across many sectors and for that matter, requires the participation of many sectors and departments. It is often very difficult to devise a coordination mechanism that would bring the various ministries together. Even where there is a clear-cut policy indicating specific functions for each sector, different sector ministries and departments adopt working methods very peculiar to their establishments, which often make it difficult for the lead coordinating ministry to get the others to execute their functions as determined in the diaspora engagement.

Another challenge emanating from the poor communication is the lack of trust for the government. The diaspora does not trust politicians and governments to manage their resources adequately and the fear that diaspora engagement is structured along political lines. Therefore, a change in government halts any diaspora engagement initiative. Speaking about the lack of trust, one of the government officials said:

The diaspora does not really trust the government due to the current economic instability. The diaspora does not really feel that their investments are safe.

– Government official from Zimbabwe

A leader of a Tanzanian diaspora association in the United Kingdom also recognized the issue of mistrust. However, for this key informant, it is rather the Government of the United Republic of Tanzania that has no trust in the diaspora, which affects any effective engagement of the diaspora. During the interview, the official said:

There is government mistrust towards the diaspora community. At most times, the Government does not trust the diaspora and therefore does not engage them in the development of the country.

– Leader of a Tanzanian diaspora association in the United Kingdom

Another important gap identified through the research and interviews with different stakeholders relates to the fact that the diaspora of some of the countries studied are not well organized, and this makes it difficult for member countries to effectively design programmes in engaging the diaspora. For example, a government official interviewed in the United Republic of Tanzania narrated how the diaspora in several countries are not registered nor organized, and this makes it difficult for them to receive social welfare services on time. It further makes it difficult for the Government to make budgetary allocations for the diaspora as seen in the quote below:

Many Tanzanian diaspora associations are unregistered associations. This makes sometimes to get social welfare services in delay time. They are not in the Ministry of Affairs' budget and consideration. It is difficult to manage diaspora associations. Some associations are disorganized and unrecognized by embassies of the United Republic of Tanzania.

– Government official from the United Republic of Tanzania

A diaspora association leader interviewed in Zimbabwe also stressed on the lack of formalization of the diaspora as a major challenge to effectively engage the diaspora, as seen in the quote below:

Some members do not want to register – limited information on the importance of having a united association. This makes it difficult to plan any event to engage the diaspora.

– Diaspora association leader from Zimbabwe

Recently, the COVID-19 pandemic has also raised alarm among home country citizens about the increasing rates of COVID-19 cases due to the influx of the diaspora. In many countries, the COVID-19 pandemic cases were first recorded by migrants, and so the perception that they may come in with the spread of the virus is an impediment. Recognizing the importance of pandemics to labour migration and diaspora engagement, the Malawi draft labour migration policy has integrated strategies for the Government to provide social protection for its emigrants in pandemic situations (Teye and Setrana, 2021).

Banking legislative instruments in many Southern African countries will have to be reviewed to allow many diasporas to create bank accounts, increase remittances by lowering the costs and bring in more investments into the region. For example, Zambia's current legislation on banking needs to be reviewed carefully to encourage the diaspora to easily send remittances and invest in Zambia (Zambia, Diaspora Liaison Office, 2011).

7.

Legislative instruments and regulatory frameworks that extend rights to the diaspora

This study's assessment indicates that current diaspora and migration governance in the region is guided by international instruments of the African Union and SADC regional-level conventions, some of which have been mentioned earlier and will be further discussed. As indicated earlier, at the continental level, the African Union's Migration Policy Framework and Plan for Action is an important document in this direction. The African Common Position on Migration and Development – endorsed through the Executive Council Decision (EX.CL/Dec.305 (IX)) at the Banjul Summit – provides priority areas important for migration and development in Africa, which is in line with the African Union Migration Policy Framework.

Based on a recognition of the important contribution of the diaspora to Africa's development, in 2005, the African Union declared the diaspora as the continent's sixth region, with one of the African Union's objectives being to “invite and encourage the full participation of the African Diaspora as an important part of our continent, in the building of the African Union” (African Union Commission, 2018:42). Following the foremost Global African Diaspora Summit that took place in South Africa in 2012, a number of initiatives were outlined: (a) development of a skills database of African professionals in the diaspora; (b) African Diaspora Investment Fund; (c) programme on the development of a marketplace for the diaspora as a framework for facilitating innovation and entrepreneurship among Africans and the diaspora; and (d) AIR (ibid. in Setrana and Arhin-Sam, 2020). These measures demonstrate that the African Union acknowledges the significant role of the diaspora in the development of the continent. NEPAD has also identified the diaspora as a sectoral priority within its human resource development initiative. All these African Union frameworks guide diaspora engagement in the region and among member States.

At the regional level, diaspora engagements are supported by some protocols, policies and programmes, some of them have been highlighted: (a) SADC Regional Indicative Strategic Development Plan 2020–2030 that now includes migration; and (b) upcoming SADC Migration Policy Framework. Other frameworks for managing migration and diaspora in the SADC region

include the Consolidated SADC Treaty that was signed in 1992 while the agreements of the amendment were signed in 2001, 2007, 2008 and 2009. Among the objectives of the consolidated document as stipulated in Article 5 is as follows:

- 1.(a) [P]romote sustainable and equitable economic growth and socio-economic development that will ensure poverty alleviation with the ultimate objective of its eradication, enhance the standard and quality of life of the people of Southern Africa and support the socially disadvantaged through regional integration; ...
- 1.(d) [P]romote self-sustaining development on the basis of collective self-reliance, and the interdependence of member States;
- 2.(d) [D]evelop policies aimed at the progressive elimination of obstacles to the free movement of capital and labour, goods and services, and of the people of the Region generally, among member States. (SADC, 2015:6)

The SADC Employment and Labour Policy Framework 2020–2030 and the SADC Guidelines on portability of social security benefits. The Regional Labour Migration Policy Framework of 2014 also aims, among other things, to assist member States in promoting sound management of intraregional labour migration to gain a triple-win situation for the sending and receiving countries as well as the migrants themselves. The new SADC Labour Migration Action Plan for 2020–2025, along with the SADC Technical Committee on Labour Migration, are all keen in realizing diaspora contribution.

In spite of the existence of the regional protocols and policies, there are some gaps in the regulatory frameworks that need to be addressed: (a) the need to mainstream diaspora engagement into these regulatory frameworks; (b) some of these protocols have to be reviewed to take on board current situations in the region; (c) SADC should develop evidence-based policies through a whole-of-government and whole-of-society approaches and ensure the harmonization of the various policy frameworks; (d) the need to develop a diaspora policy framework that will be implemented accordingly by all member States; and (e) create a regional office such as the Citizens and Diaspora Directorate in the African Union Commission to manage diaspora affairs in the region.

In addition to the regional frameworks, it is well documented that harnessing or extracting the benefits from the diaspora calls for home country governments to initiate mechanisms to extend a range of rights for the diaspora members to motivate or encourage them and/or engender a good will and long-lasting relationship to facilitate remittance flows and investments (Gamlen, 2006). According to Gamlen, the protection of the rights of migrants, provision of civil and social services, and political incorporation are key mechanisms that States tend to adopt to extend rights for

emigrants in host countries (ibid.). The assessment shows that some member States in the SADC region have extended limited rights to their diaspora. Countries, such as Malawi and the United Republic of Tanzania, do not provide dual citizenship rights for their diaspora. A government official in Malawi explained the current situation of the dual citizenship issues in this manner:

As long as the diaspora does not denounce their Malawian citizenship, they have full rights as Malawians wherever they are. For example, if they are in the United Kingdom and have a Malawi passport and have got just a permanent residence permit that they have not turned into a British passport. We currently do not have dual citizenship; only the minors under the age of 18 years can have a dual citizenship. However, we are in the process of introducing the dual citizenship. The first round regarding the introduction of the dual citizenship was completed.

– Government official from Malawi

Other countries, such as Lesotho and the Democratic Republic of the Congo, provide dual citizenship rights to its diaspora; albeit the Democratic Republic of the Congo's provision has limited access. For example, in Lesotho, the Aliens Control Act of 1966, the Refugee Act of 1983, the Constitution of Lesotho in 1993 and the Eighth Amendment to the Constitution of Lesotho in 2018 provides for dual citizenship. In Lesotho, the Labour Code of 1992 also guides access to employment and social security. Similarly, in the Democratic Republic of the Congo, dual nationality is guaranteed by the Congolese State but restricts the holder of certain political rights, such as access to the presidency of the republic.

The White Paper on International Migration for South Africa clearly stipulates the need for the country to develop institutionalized mechanisms for managing emigration by developing coherent policies, strategies and capacity within the State. Among other things, the paper emphasizes the need for promoting emigration to meet diverse national goals, including investment exportation, labour and student exchange programme, as well as tapping into the wealth of the diaspora (remittance, sharing of skills and knowledge, tourism and investment) and embracing diaspora communities (that is, continuation of dual citizenship, effective provision of consular services and country ambassadorial network programmes (South Africa, Department of Home Affairs, 2017). Unfortunately, South Africa has done very little with the white paper and does not have any diaspora engagement process.

Text box 2. Citizenship, political and social rights of selected Southern African member States	
Angola	The Constitution of Angola (Angola, Government of, 2010:6) states that “the child of a father or mother with Angolan nationality, born in Angola or abroad shall be an Angolan citizen by origin”; under Lei no. 2/16 de 15 de Abril (<i>Lei da Nacionalidade</i>), dual citizenship was allowed. While efforts have been made to allow Angolan citizens abroad to participate in the country’s legislative elections in person at respective embassies, the implementation has been fraught with the challenge of how to agree on conditions for an election. Angola’s long-term development strategy in 2025 highlights mechanisms to mainstream the diaspora into the country’s development strategy. It highlights ways to harness the return of diaspora, skills transfer and family reunification (AFFORD and EUDIF, 2020a). There are plans to facilitate issuing identity cards, passports and birth certificates to Angolans living outside the country. This was announced by the Ministry of External Relations in 2019 (ibid.). According to Article 5 of the Constitution of Angola in 2010, the voters’ registry of the citizens is an indispensable prerequisite for the exercise of the right to vote.
Eswatini	Any person born to Eswatini parents, be it in Eswatini or elsewhere, is recognized to be a citizen as enshrined in the 2006 constitution of the country. While voting abroad is not yet enabled, diaspora members are not excluded from participating in the country’s voting process. Although the country is yet to develop a national migration policy, and its existing Immigration Act of 1964 preceded independence, Eswatini’s National Development Plan (2019–2022) recognizes the need to develop a Migration Policy Framework by 2022 (AFFORD and EUDIF, 2020c). The plan has mechanism to also strengthen its relationship with South Africa to enhance free and regular mobility of capital and labour. The country’s Strategic Road Map 2019–2022 aims to enhance financial stability and economic development, improve socioeconomic and sustainable development and enhance the quality of life of Eswatini nationals both abroad and in the home country (ibid.).
South Africa	Nationals of South Africans abroad have the right to participate in the country’s voting process.
Comoros (the)	Since 2019, the Constitution gives representatives of the diaspora to the National Assembly. Despite this useful right, the diaspora does not have the right to vote, neither has this constitutional provision been implemented yet.
Madagascar	The Government of Madagascar recognizes the right of the <i>Malagasy Ampielezana</i> to participate in life as citizen and politician of Madagascar. The Government of Madagascar thus wants to promote confidence of <i>Malagasy Ampielezana</i> on both sides, by facilitating voting abroad and other modes of participation of the diaspora in the political and social life of Madagascar. The organic law currently provides for the right to vote of any Malagasy citizen. However, the specific case of <i>Malagasy Ampielezana</i> must be considered insofar as the electoral constituencies outside Madagascar have not yet been included. This perspective will therefore be accompanied by the following: (a) revision and overhaul of legislative provisions; (b) regulatory and electoral rules for the application of the constitutional principle with regard to members of the diaspora; (c) the establishment of logistical and material systems for voting within diplomatic and consular representations; and (d) for the conditions and obligations associated with the right to vote for members of the diaspora (excerpt from Madagascar, Government of, 2019).
Zambia	In 2016, the Government of Zambia amended the country’s constitution to allow for a Zambian national who ceased to be a citizen because of having secured another country’s citizenship status to apply to be restored as a citizen of Zambia.

Sources: Compiled national-level data from primary and secondary sources.

8.

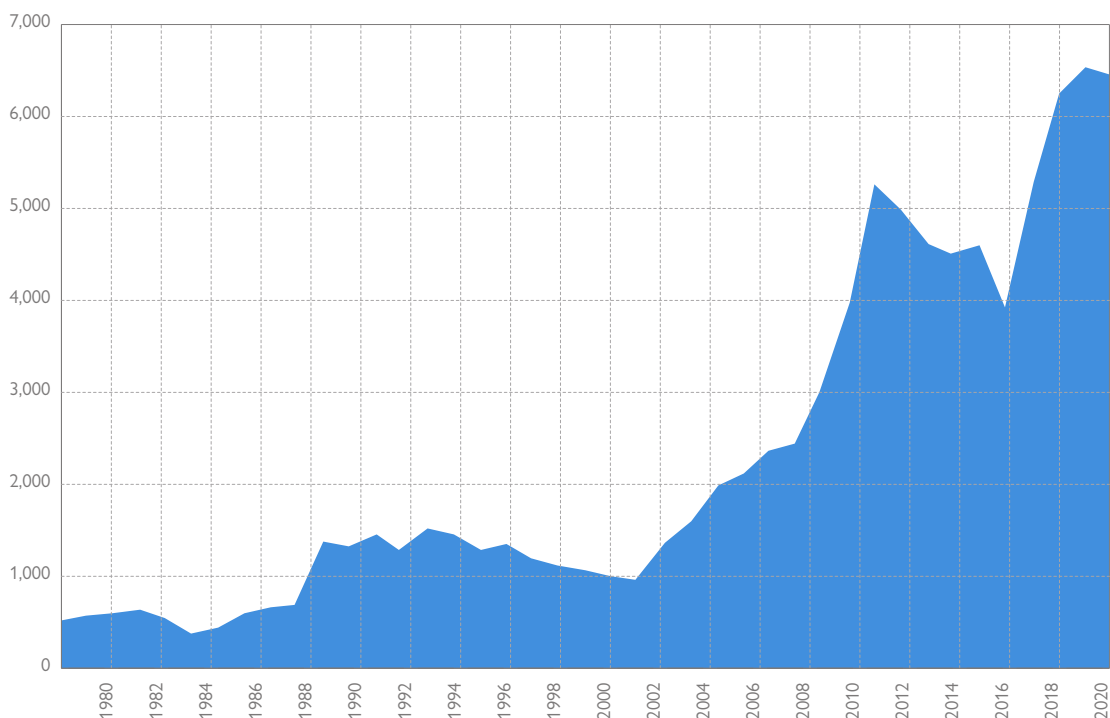
Programmes for extracting obligations and leveraging remittances for development

8.1. Remittance inflows and the diaspora in Southern Africa

Many governments globally recognize the importance of the money sent home from their diaspora through remittances (typically small value, person-to-person payments). Annual inbound and outbound remittance flows, as well as total remittances as a percentage of GDP in USD are published by the World Bank. Within the policy and research landscape on the migration–development nexus, remittance has remained the most single element that sustained the migration discourse at the local, national and international levels (IOM, 2002). This is because remittance income has played a significant role in poverty and inequality reduction, improvement in human capital, as well as improvement in household expenditure, as it serves as an alternative source of income. In some households, while others rely on it as their main income source. Remittance inflows, outflows and the share of remittance income to the share of GDP data from the World Bank is based on data from the International Monetary Fund’s Balance of Payments Statistics database and data releases from central banks, national statistical agencies and World Bank country desks (International Monetary Fund, 2020). It is noteworthy that there is under-representation of remittance income to some countries due to the use of informal channels and lack of proper methodology in estimating in-kind remittances (Gaiya, 2020).

In spite of this, remittances contribute to Africa’s development. In Africa, remittances flow in 2018 reached USD 86 billion, exceeding overseas development aid and foreign direct investment. The Middle East and North Africa region received 51.7 per cent of remittance flows in 2015, while sub-Saharan Africa received about 34.8 per cent (World Bank, 2016). Within the context of the Southern African region, the trends of remittance inflows have been increasing in the region from 1980 to 2020 (Figure 6). Remittance inflows serve as a major source of income for most countries, as the region recorded an estimated USD 6.5 billion of remittances income in 2019 (World Bank, 2020). Although USD 6.5 billion is a significant amount of money, this is very little in comparison to other regions, and the vast majority of remittances go to just a few countries in Africa. The region is doing very minimal to tap remittances from its diaspora, and this can be improved.

Figure 6. Remittance inflows in Southern Africa (USD million), 1980–2020



Source: World Bank, 2020.

A regional ranking analysis of remittance in absolute terms projected that the Democratic Republic of the Congo recorded the highest amount of remittances (almost USD 2 billion as shown in Figure 7) in the subregion in 2020. In the region, the Democratic Republic of the Congo recorded the highest amount of remittance inflows. The country has a long-standing history of migrant flows, and historical flows to and from Europe have been of particular importance. Most of the inflows are recorded from Angola, followed by France and the Congo, with about 58 per cent of remittances from other African countries with large informal inflows due to high volumes of undocumented and irregular migration. A key informant interviewed in the Democratic Republic of the Congo noted an increase in diaspora remittances in the last 5 to 10 years as follows:

I would say that the flow of remittance has increased, because there are some projects that have closed and others that have been created. In the old days, we only had one programme. But nowadays, we can say that there are other projects and programmes that have been created, so there is an increase. But I cannot say the trend in percentage because I am not at the strategic level in our organization.

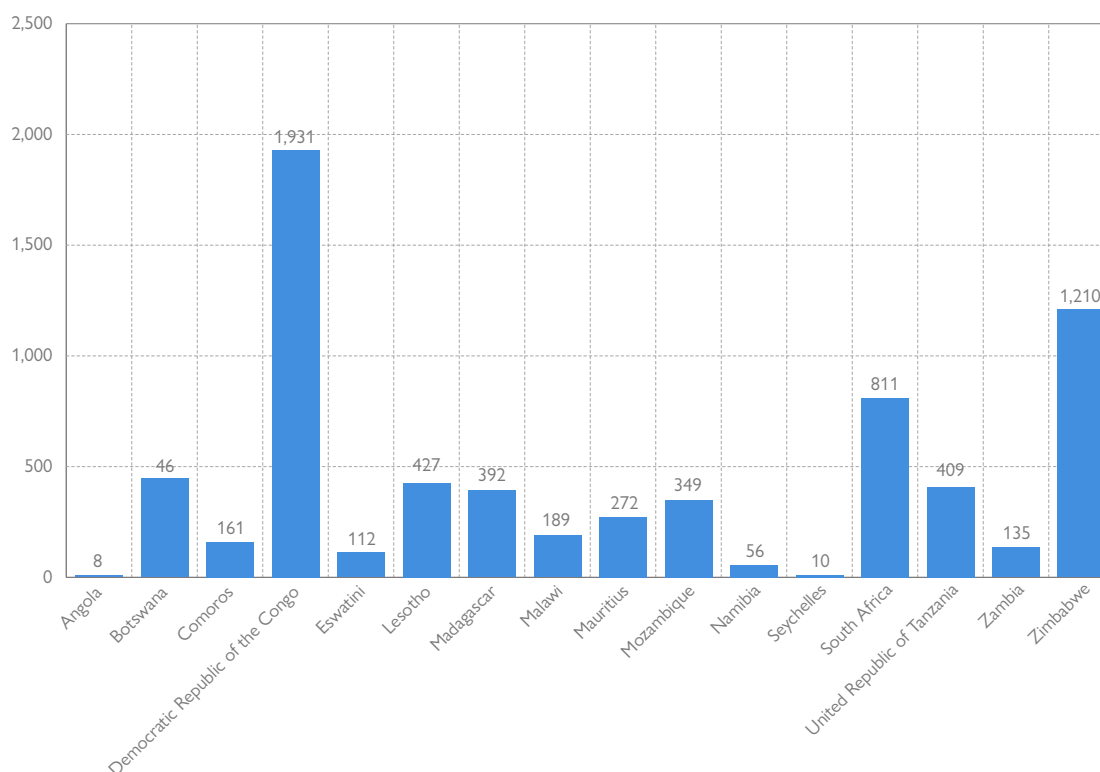
– Key informant, Democratic Republic of the Congo

Another key informant confirmed an increase in diaspora remittances in the last 5 to 10 years to Mauritius:

In the last 5 to 10 years, the flow of remittances into the country has increased, as more and more Mauritians were living abroad, and more investment options were made available in their country of origin. The flow of remittances per year slightly fluctuates between 2017 and 2021. In 2017, for instance, inward remittances totalled 2 billion Mauritian rupees³ and the highest flux of remittances was noted in 2020 with more than 3.1 billion Mauritian rupees⁴ entering the country, and this could be explained by the economic impacts of the pandemic on the local people, who may need more support from the diaspora.

– Key informant, Mauritius

Figure 7. Migrant remittance inflows in Southern Africa in 2020 (USD million)



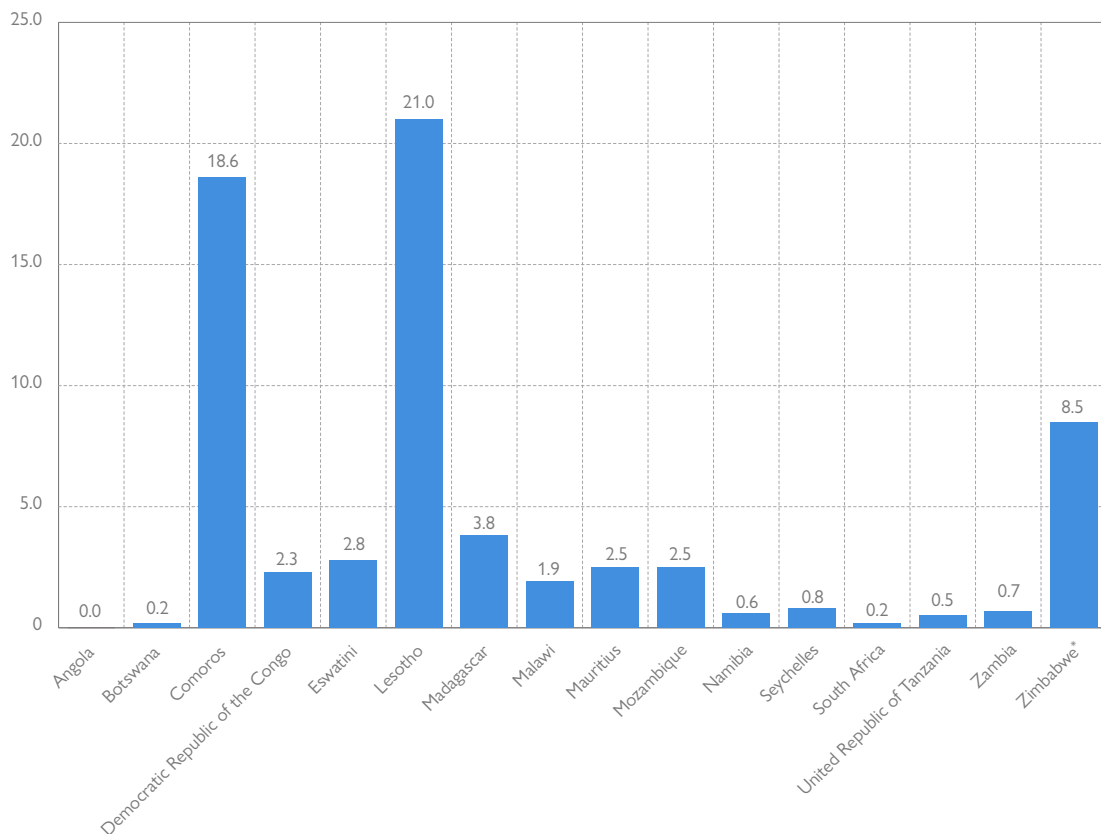
Source: World Bank, 2020.

3 USD 44,427,446.64 from www.xe.com as from 17 April 2023.

4 USD 68,855,130.52 from www.xe.com as from 17 April 2023.

Remittance income contributes significantly to the national output, as its share of the GDP is significantly huge. For instance, in Lesotho, the share of remittance income to GDP is estimated at 21 per cent in 2020 (see Figure 8), which is the highest in the region in 2019, followed by the Comoros (18.6%) (World Bank, 2020).

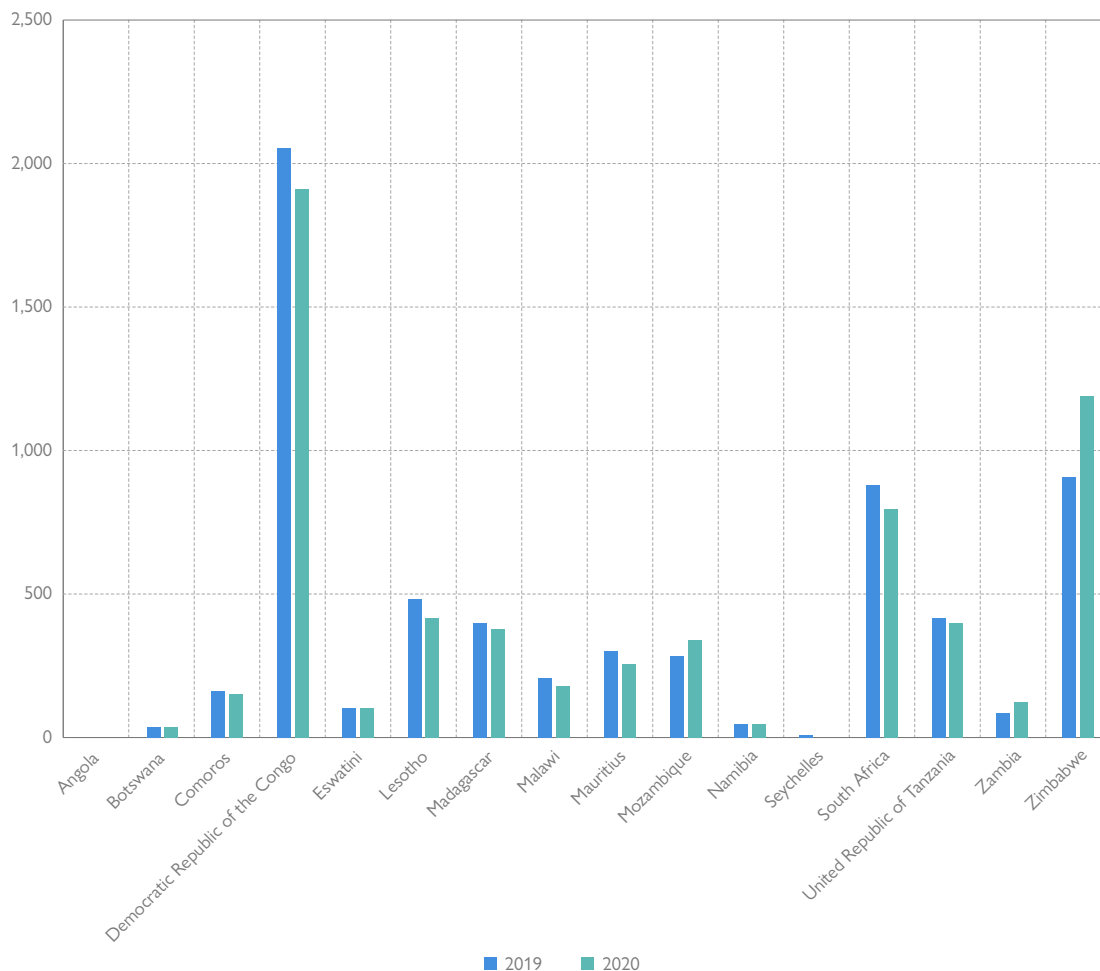
Figure 8. Remittances as a share of GDP in Southern Africa in 2020 (%)



Source: World Bank, 2020.

While there is no data on the remittance projections for the region, it is important to highlight that the COVID-19 pandemic has significantly impacted the socioeconomic activities of migrants with a trickle-down effect on remittance inflows. However, this impact is relatively manageable, which is in contrast with the projections by the World Bank. Although this is the case, some countries in the region whose livelihood strategies massively depend on remittance are more likely to feel the impact of COVID-19. With the disruption in international supply chains and the closure of national borders amid lockdown, families on both sides will be worse off. This explains the important role of social networks in international migration and for that matter, the diaspora. Figure 9 shows that remittance inflows were higher for some countries, such as the Democratic Republic of the Congo and South Africa, in 2019 than 2020; while in countries, such as Zimbabwe and Zambia, remittance inflows were higher in 2020 than 2019.

Figure 9. Migrant remittance inflows for 2019 and 2020 (USD million)



Source: World Bank, 2020.

There is increasing acknowledgement of other diverse ways through which diasporas contribute to their countries of origin of which econometric studies are unlikely to capture or measure. For example, many governments are working to improve their relationship with their diaspora through diaspora engagement activities and are interested to mobilize and leverage their diaspora for homeland development, whether through knowledge transfer or by mobilizing savings towards diaspora investment. Without such data, policies, initiatives, products and programmes aimed at the diaspora may be ill-informed, and there will be no data to measure and monitor the impact, or success of initiatives over time. Making the necessary changes and putting in place measures now, which will allow relevant national statistics to be disaggregated according to the contributions made by the diaspora, will provide this understanding and underpin future policies and programmes.

8.2. Initiatives by Southern Africa Development Community member States to leverage diaspora remittances and investment

As it is the case in several developing country contexts, the diaspora of the SADC member countries has historically made and continue to make significant contribution to socioeconomic development of their countries through transfer of skills, sociocultural influence and flow of remittances. In this connection, the idea of developing mechanisms to extract diaspora capital into more productive use has been emphasized by SADC to generate new sources of financing for investment to supplement traditional domestic and external resources. The review shows that governments in the region have been engaging people in the diaspora such that they can help promote development in the homeland (Levitt and de la Dehesa, 2003). As noted earlier, some member States have formulated diaspora policies aimed at leveraging remittances and encouraging diaspora investments. Interviews with key informants highlight different initiatives or policy efforts by member State countries to leverage the remittances and/or skills of the diaspora for development. Member States in the southern region recognize the need to create programmes that could enhance the productive use of remittances. For example, the Reserve Bank of Zimbabwe introduced the Homelink programme in 2005, which is aimed at tapping into diaspora remittances through a mortgage housing scheme for those in the diaspora. Homelink also facilitates transfer of remittances by Zimbabweans abroad to friends and relatives at home (Zimbabwe, Ministry of Macro-economic Planning and Investment Promotion, 2016). The Reserve Bank of Zimbabwe facilitates technology-based licensing for the diaspora and “straight through processes” to pay for utility bills. Evidence from the interviews also point to the fact that the Zimbabwean State has made some modest effort to encourage diaspora investment through public–private partnership. A government official interviewed at the Ministry of Public Service, Labour and Social Welfare in Zimbabwe narrated:

Yes, there are. The actual number of initiatives that are currently driven by the diaspora is with the Foreign Affairs Department. There is a current investment being undertaken in at the Beitbridge border post. I think that it is a public–private partnership between the Government and the diaspora. But you should also note that the country is currently in a drive to promote investment by the diaspora. Wherever President Mnangagwa went, he would engage with the diaspora in that country. There was a platform that was created for the President to meet the emigrants and discuss about diaspora investments in the country. There is also an initiative driven by the diaspora task force showcasing some of the investment opportunities where the diaspora can also participate.

– Government official from Zimbabwe

The draft Botswana Migration Policy also seeks to mainstream diaspora investments, skills and knowledge transfer into development planning, for example, by utilizing diaspora skills in priority sectors for economic diversification. The policy also seeks to create incentives for diaspora investment, trade and technology transfer, as well as facilitate citizenship and residency rights and explore options for dual citizenship. A government official interviewed at the Ministry of International Affairs and Cooperation in Botswana recognized the important role of diaspora remittances for households in the country as explained below:

Diaspora remittance improves the standard of living of households, improves access to good health care, and it also supports investments into long-term factors, such as houses, farms and businesses.

– Government official from Botswana

The assessment also shows that in Zambia, the Central Bank successfully issued a Diaspora Bond in 2012. FBC Bank also came up with diaspora-targeted products such as the savings account. The bank has also partnered with other financial institutions in countries such as Italy. Some of the emerging MTCs have found innovative ways of linking remittances to investments (refer to Text box 4). One of the key informants also shared how her household saves and invests a proportion of the remittances:

Yes, I save with the National Bank of Malawi. We usually save 20 per cent of the cash received so that we can use it for future use and for emergencies. For example, when we received 100,000 thousand kwachas,⁵ we saved 20,000⁶ for future use.

– Government official from Zambia

The Lesotho Diaspora Alliance was launched in South Africa in 2009 in Johannesburg during the forty-third Independence Anniversary to leverage remittances, knowledge and skills of the Basotho diaspora for development in the home country. The membership is open to all friends of Lesotho and includes those who are linked to Lesotho by heritage, have an affinity towards Lesotho and have an interest in the progress of Lesotho. The Alliance aims to facilitate the economic, social as well as cultural development of Lesotho, and create a platform of effective information dissemination between the Government and the diaspora in order to:

- Promote social and economic development;
- Facilitate trade, investment and private sector development;
- Provide a “think tank” for input into decision-making at all levels of government;
- Create a networking forum for diaspora members.

5 USD 97.77 from [xe.com](https://www.xe.com) as from 17 April 2023.

6 USD 19.51 from [xe.com](https://www.xe.com) as from 17 April 2023.

The Lesotho Diaspora Alliance embraces the following strong core values forming a solid base from which it is able to execute its mandate (Abadura et al., 2014:31).

- Integrity
- Non partisanship
- Honesty and good faith
- Mutual respect
- Fairness
- Constructive engagement

In Malawi, the implementation of the diaspora engagement policy has provided opportunity for the diaspora to invest in diaspora bonds, as well as support other initiatives such as disaster response and charity work. An interviewed official from IOM explained this further as follows:

Since the Government of Malawi started implementation of the Malawi Diaspora Engagement Policy, there are several initiatives to encourage diaspora investment initiatives such as in the financial sector through introducing diaspora bonds, opening of foreign currency denominated accounts for the diaspora charity work and supporting emergencies in the country such as disaster response.

– Government official from Malawi

A government official interviewed at the Ministry of Tourism, Wildlife and Culture also explained the efforts that the Malawi Investment and Trade Centre has been engaged in extracting obligations from the diaspora.

Yes, there have been some efforts from the Malawi Investment and Trade Centre. They have done some programmes to get hold of the diaspora so that people can actually come and invest here. These are just people who invest individually, not as a group. About education investments, we have some schools in Malawi that are owned by foreigners. There are even diaspora members who have invested in the health sector.

– Government official from Malawi

Evidence from the interviews also point to the fact that the Zimbabwean State has made some modest effort to encourage diaspora investment. A government official interviewed at the Ministry of Public Service, Labour and Social Welfare in Zimbabwe also narrated:

The diaspora is leading multiple initiatives, and one of them involves an investment project at the Beitbridge border post. This project is a public–private partnership between the Government and the diaspora. Additionally, the country is actively encouraging investment from the diaspora, and President Mnangagwa is engaging with diaspora communities during his travels.

– Government official from Zimbabwe

In addition to organizing conferences both in the home and out of the home countries, the Government of the United Republic of Tanzania also has a State visit policy to encourage the diaspora to invest in the home country. This is explained in the words of the government official interviewed in the United Republic of Tanzania:

Yes, there are initiatives. The initiatives include organizing diaspora conferences in both home and out of home countries. Also, there is policy of State visit (president, prime minister and ministers) to meet with the diaspora. Everywhere they go, they conduct meeting with the Tanzanian diaspora.

– Government official from the United Republic of Tanzania

A government official interviewed in Mauritius also explained the specific initiatives to encourage diaspora investment in the country as below:

There are some initiatives where the diaspora has been quite active or participative. The examples are the Mauritian Diaspora Research Funding Scheme, which was set up to bring experts and encourage research and teaching; there is also the academic conference, which was organized in 2018. EDB has unfortunately not recorded the number and types of investment initiatives, but the most common ones are real estate investments and properties acquired under the Diaspora Scheme and under the Property Development Scheme. Also, it is known that some members of the diaspora also contribute to corporate social responsibility programmes of some public and private companies in Mauritius, to support social, environmental and education projects.

– Government official from Mauritius

Another official interviewed in Mauritius also explained:

There are surely investment initiatives in the country driven by the diaspora, notably in terms of property development. However, there are no real figures that can demonstrate the types and amounts of investments. A profiling and an outreach programme with the diaspora and a strategic plan implemented by EDB can contribute to have those figures and analysis.

– Government official from Mauritius

The review also found that while the Government of Mauritius's Vision 2030 does not explicitly refer to the diaspora, it highlights the country's deep connections with Africa, Europe and Asia as one way to attract investments, and sets out a bold determination to become a "cyber island" that can be realized through foreign expertise. In this connection, there is scope for aligning this vision with diaspora engagement programmes to promote diaspora investment and eventual return of the country's diaspora professionals (AFFORD and EUDIF, 2020b). Furthermore, Mauritius has a diaspora programme also known as EDB Mauritian Diaspora Scheme, which details a range of mechanisms and incentives to boost investment, inward migration and transfer of skills from the diaspora, including access to property development scheme, tax exemptions and right to permanent residence for non-citizens of the Mauritian diaspora. The scheme has a dedicated diaspora web portal.⁷

It is important to note, however, that not all member States have initiatives currently in place to encourage diaspora investment in the home country. For example, a government official interviewed in the Democratic Republic of the Congo explained that there is no concrete policy to encourage the diaspora to return home for investment purposes as seen below:

There are no real initiatives. It is often limited to speeches. For example, the president had called on Congolese living abroad to return to their country to participate in the construction of their country. The biggest problem is that nothing has been done concretely to allow them to return. It was just words but no concrete action.

– Government official from the Democratic Republic of the Congo

⁷ See www.diaspora.mu/.

Text box 3. The Hello Paisa experience of senders and recipients in Lesotho

Hello Paisa only started operating in November 2020. Since then, there has been 207 registered clients who send remittances, thus, making it an incremental increase due to the current financial challenges faced by the world at large.

Hello Paisa has insurance called Ts'epa, designed for migrants and non-migrants, and if a Mosotho migrant dies in South Africa, the insurance transports the deceased to Lesotho at no extra charge. The insurance allows one to pay premiums for the whole year, because most of the migrants work in the informal sector who do not have a steady income. It also designs a product called Malaesha, which enables migrants to buy groceries and furniture in South Africa and Malaesha delivers it to Lesotho, or the groceries could be bought in Lesotho and the recipient just provides a reference to the shop when they pick up their groceries.

In partnership with the Migrant Workers Association, which gives community mobilization and sensitization, Hello Paisa has conducted a few campaigns on Hello Paisa and Ts'epa Insurance to help migrants wisely spend their income and secure their future. It also runs promotions; the first-time sender who sends ZAR 600 or above receives a ZAR 50 grocery voucher at Pick n Pay. There is also monthly discount for senders. Both the sender and the receiver are charged. The sender is charged 5 per cent made up of service and agent fee; the receiver is charged with a withdrawal fee by M-Pesa, but the fee is determined by the amount being withdrawn; there is no fixed amount.

The challenge so far is that some recipients do not have M-Pesa. Sometimes, network coverage hinders transfers. The product uses technology; some users do not understand it, so it becomes a challenge for clients to transfer remittances. The app or procedures used to transfer remittances are in English language; some people do not understand, so it is a technical problem.

Source: Key informant interview in Lesotho.

8.3. Gaps/challenges in productive uses of remittances

Despite the previously outlined initiatives by some SADC member State countries, the full potential impact of diaspora investment and remittances are yet to be achieved in line with the SDGs. There are numerous challenges, including the following: (a) lack of regional programme to guide diaspora remittance uses into productive investments; (b) lack of policy implementation, leading to high cost of remittance transfer through formal channels; (c) legal and regulatory barriers; (d) bottlenecks in the payment system infrastructure; (e) limited competition in the remittances markets; (f) lack of financial literacy; and (g) inability of governments to extend rights to the diaspora and build trust with them (World Bank, 2018).

The assessment shows that the high cost of sending remittances act as key challenge to enhance the productive use of remittances in the SADC region, as noted by a diaspora from the Comoros: “There is a lack of an incentive that aims to encourage young people to invest in the country. Everyone is out of the country for necessity; we need our country, but the country does not need us.” Evidence from the World Bank (2018), for instance, show that the compared to other regions of the world, the cost sending remittances to SADC member countries is significantly higher. For example, in 2018, the average total cost of sending USD 200 to SADC member countries was estimated at 12.64 per cent in the first quarter of 2018, compared to the global average cost of 7.13 per cent (ibid.). Thus, despite the overall decline in the cost of sending remittances, the average cost of sending remittance to SADC countries remained significantly higher than the cost of sending remittances to other areas of the world. The review shows that the cost of sending remittance between South Africa and other SADC member States is estimated to be among the most expensive globally. For example, the cost to send USD 200 from South Africa to selected SADC countries ranged from 13.47 per cent in the South Africa–Lesotho corridor, to 20.49 per cent in the South Africa–Angola corridor (ibid.).

A combination of demand-side and supply-side barriers contribute to the high cost of sending remittances to and within the SADC region. On the supply side, the assessment shows that there are long-standing regulatory and infrastructural challenges that serve as barriers to the growth and efficiency of the regulated remittance market. A World Bank report, for instance, notes that the legal and regulatory regimes in some member countries are burdensome, and this hinder the potential to enhance efficiency and development of the remittance market in the region (World Bank, 2018). The strict legal procedures that compel MTOs to partner with existing banks or licensed financial companies do not encourage new low-cost remittance service providers. In addition, there are bottlenecks in the national and regional clearing and settlement systems, deficiencies in payment system infrastructure, including limited spatial coverage of remittance and payment services particularly in rural areas in some member States, as well as limited competition in some countries (ibid.). On the demand side, the review of the evidence shows that limited financial education, low levels of financial inclusion, high cost of sending remittances, and lack of

consumer awareness all contribute to low utilization of regulated remittances, and these limit the potential for remittance service providers to reach economies of scale and mainstream diaspora remittances for productive uses.

This assessment further shows that there are differences with regards to the cost of remittances even in situations when remittances are sent through formal institutions. Western Union and MoneyGram, which are the dominant players in the remittance sector, charge rates as high as 10 per cent of the total amount remitted (Setrana and Arhin-Sam, 2020). Banks, such as Nedbank, Standard Bank and Absa, charge up to 30 per cent of the amount remitted, especially when exchange rate losses are added (ibid.). Cheaper options, such as WorldRemit and Hello Paisa, exist but are not yet widely used due to the low levels of digital penetration among SADC. In some cases, recipients could lose as high as 10 per cent of the value through the use of lower exchange rates. This means that the actual transfer cost of remitting small amounts of money can be as high as 20 to 30 per cent of the amount remitted (ibid.).

The high cost of remittance transfer, coupled with tightened bureaucratic procedures and the need for proof of identification by both sender and recipients, hinders the use of the formal channels. Evidence from the assessment shows that a substantial proportion of remittance flows from South Africa to other member countries in the SADC region are sent through informal channels, mostly through cross-border mini-bus taxis or buses. For example, of the total ZAR 11.2 billion per annum remittances from South Africa to SADC,⁸ approximately 68 per cent are remitted through informal channels (FinMark Trust, n.d.). A key informant interviewed in Malawi mentioned that the bulk of diaspora remittances go through informal channels:

A lot of money received by the diaspora is not recorded due to the problems of exchange rates in Malawi. At times, people do not send real money but goods to be sold in the country. So we really do not have proper channels such that the money that comes through informal means may be much greater than that which the Government records.

– Key informant, Malawi

Another government official interviewed in the Democratic Republic of the Congo also recognized the use of informal channels of remitting:

People prefer to travel with cash when the law prohibits travelling with more than USD 10,000 in cash, so our role is to make sure that there is no fraud, and that everyone uses the formal channels to facilitate tracking.

– Government official, the Democratic Republic of the Congo

8 USD 602,289,642.85 from www.xe.com as from 18 April 2023.

According to one of the key informants, the legal, administrative and regulatory processes are difficult for financial institutions to bypass them.

We are directed; and we follow the requirements and procedures made by the Reserve Bank of Malawi, which is the regulator of all financial institutions in Malawi. In this regard, the Reserve Bank of Malawi stipulates that you only send USD 1,000 at once, but anything higher than that has to come with supporting documents, such as payslips and national ID or passport. So we give you the forms where you fill your name, account number and the instructions to debit your account, but we also have the form for the regulator that one has to specify what the funds are used for. Residential status is important, which is also a requirement for Financial Intelligence Authority because they also trace where the funds are going to. They check issues of fraud and anti-terrorism.

– Key informant, Malawi

The bureaucratic procedures, legal and regulatory frameworks that govern remittance services all have implications on the structure of the remittance market, availability, cost and accessibility of services. A World Bank (2018) remittance assessment carried out in some selected SADC member State countries highlighted the following as the key legal and regulatory constraints to the remittance market: (a) foreign exchange controls and reporting requirements; (b) licensing requirements for remittance service providers, and in particular for MTOs; and (c) anti-money laundering/countering financial terrorism compliance requirements. Text box 4 highlights some of the regulatory and legal and regulatory constraints that impact on remittance.

Text box 4. Regulatory restrictions on independent money transfer operators in selected Southern African Development Community countries

In **the United Republic of Tanzania**, regulations initiated by the Bank of Tanzania require MTOs operating in the country to partner with licensed financial institutions and banks. This regulation has led to the development of networks of agents and sub-agents who have partnered with non-bank financial institutions, commercial banks and microfinance institutions (such as FINCA and PRIDE). There is also evidence of financial institutions who have established agreements with MTOs. Nevertheless, there has been many challenges brought about by this regulation. In fact, the regulation has created barriers to entry for new MTOs and networks of agents who undertake the collection and disbursement of remittance. There are challenges for MTOs to expand their networks to different locations, which has limited the number and presence of MTOs particularly in rural areas across the country.

In **Madagascar**, cross-border remittances may be authorized intermediaries, such as Paositra Malagasy and commercial banks. This has led to the availability of MTOs in banks and around 58 post offices, and cross-border remittances are now accessible in nearly 300 places. This number is considered inadequate especially when one considers the geographical size of Madagascar.

In **Mozambique**, banks remain the foremost provider of payment services, as stipulated in the country's regulatory framework. In this regard, only banks are mandated to perform remittance services across borders either on their own or in partnership with MTOs. However, agents may process inward remittance transactions on behalf of banks as stipulated in the regulatory framework.

Source: World Bank, 2018:11.

The bureaucracies are deep seated in the financial policies of the home and host countries as indicated by one of the respondents:

I receive money once I express the wish from my brother in France, that is, once a month or once every two months; it depends. The goals are varied: it can be used for food but more often, it is to support a marriage through Western Union, Ria or by someone coming directly from France. A friend sending me the money is without charges or Ria, it is easy because there are lots of agencies. Apart from the code received, I am asked for the national identity card. I nothing. As soon as I am given the code, I go to the cashier if it is a working hour. It is easy for me since in my neighbourhood, there is Ria and MoneyGram. MoneyGram is also the same; it is faster, and I had no difficulty with them – no waiting times for transfer agencies. You just have to send me the code. On the other hand, if we commission someone who comes from France, I have to wait at least 24 hours, just as long as he rests. You just need to show up with your ID and code. Sometimes we get the whole thing; sometimes he takes a few cents, and they never give an explanation – no challenges, only to respect the COVID barrier measures. The wait is a bit long, because we must find more than three people in the room – not too satisfactory; the reception is a little unpleasant, and if we ask for an explanation, they will not give us a satisfactory answer. I do not have a savings account; they just send me money to pay my school fees and a small amount to meet my basic needs. They never encourage us to save, apart from cups and pens for the benefit of their advertising.

– Key informant (country not captured)

According to users of the informal channels, sending remittances through this means is to provide the fastest means for irregular migrants and hard-to-reach populations, as highlighted by an informal operator as a key informant:

Most of our customers are those people who are working illegally in South Africa and cannot use the formal channels of sending money, because some people do not even have an identity card or passport. So when businesses were closed during the COVID-19 era, this affected a lot of migrant workers because they lost their jobs. They could not send anything back home. Some of them even came back home because they could not even afford to pay their rent. Things are now taking shape again, but I can still see the effects of the pandemic to our businesses.

– Key informant, South Africa

However, remittances sent through informal channels are exposed to the risks of seizure, loss and high transfer costs. These challenges make it difficult to mainstream irregular remittances into productive uses. Remittances sent through informal channels tend to have negative impact on the economic development of the country, in that it is difficult to control the amount of money in circulation and the financing of terrorism. Senders and recipients of remittances in SADC member States and elsewhere in the world prefer to use informal channels because of less bureaucracies. Migrants who are well informed, financial literates and have proper documentation will prefer the formal channels rather than the informal ones. Thus, unless both the host and home country government enter into bilateral/regional agreements, many diasporas and their families in the SADC region will continue to use the informal channels of sending remittances.

Furthermore, the assessment found that just like other regions of the developing world, greater proportion of remittances are invested in consumption, which sometimes hinder the potential of channelling remittances into productive uses in the SADC region. Studies on remittances and household spending in the SADC region and Africa highlight that a percentage increase in migrant remittances increases household expenditure on food, education, durables and other expenditures (Ajefu and Ogebe, 2021). While the spending of remittances on conscious consumption has the potential to drive the local economy through increase in purchasing power and amount of money in circulation, it may affect the potential of member State governments to mainstream diaspora remittances in productive uses. For instance, Ajefu and Ogebe (ibid.) found that migrant remittances to SADC and other African countries tend to have negative impacts on households' investment in properties. They report that migrant-recipient households tend to decrease their expenditure on properties as remittances increases. As indicated earlier, the literature and interviews with migrant-receiving households in nearly all the SADC member countries point to the fact that the bulk of remittances received from migrants are spent on household well-being, which has ripple effect on the economy. For example, an individual receiving a remittance who was interviewed in Malawi said:

The remittances are mostly sent for fees, food and some other important things such as health care. The decision is done collectively as a family on how to use the remittance, but in most cases, it is the household head who decides and directs on how to use the remittance sent to us from abroad.

– Key informant, Malawi

Similarly, an individual receiving remittance also suggested:

The remittances are mainly sent for food and education of his sister who is doing certificate in information technology at Don Bosco Institute. The decision is done by us all as a family on how to use the cash, but the household head has the final say. But when the cash is sent for a specific purpose, in that case, no one decides on how to use the money received.

– Key informant, Mauritius

Two individuals receiving remittances in Zimbabwe also professed:

The money [remittance] is usually for my monthly medication, paying utility bills and other daily expenses.

– Key informant, Zimbabwe

The money is usually for rentals, education and utility bills. We both decide what the money will be used for before the money is sent. I receive the money; I then spend it accordingly.

– Key informant, Zimbabwe

In effect, the private nature of remittances thus makes it challenging to channel remittances into productive investment (Quartey, 2009).

Despite these identified gaps and challenges, there are emerging new MTOs in a few SADC member States. By leveraging on new technologies, some MTOs in SADC member countries, particularly in South Africa–Lesotho and South Africa–Zimbabwe, have started providing innovative mobile and online-based remittance services, which has the potential to engender competitive pressure on incumbent MTOs (World Bank, 2018). Scaling up these new services, creating greater awareness on digital and financial literacy to encourage greater uptake by consumers and families, and continuously providing an enabling environment for innovation are all crucial to further reducing the cost of remittances in the region, as well as harnessing productive use of remittances for development.

Text box 5. Innovative money transfer operators entering the remittance landscape in the Southern African Development Community region

In recent times, a number of new and innovative remittance services have emerged in the SADC region. These include remittances services that can be initiated online or via mobile phone, and that allow transfers directly into bank accounts or e-wallets, including mobile money accounts.

For example, **Mukuru** has recently partnered with several mobile money operators in several SADC countries to allow for the receipt of remittances directly into mobile wallets. For instance, in Lesotho, Mukuru has partnered with Vodacom Lesotho to offer inward remittances from South Africa into M-Pesa wallets; and in Mozambique, Mukuru has partnered with mCel to offer remittances from South Africa into mKesh mobile wallets. Mukuru also allows cash-to-cash remittances and has partnered with several retail agents in South Africa, including supermarkets and clothing retailers, to capture cash remittances. In Zambia, Mukuru has partnered with Zoona (a popular domestic MTO) for cash disbursement of remittances via Zoona agents.

Mukuru also offers remittance services via Econet's **EcoCash** service in Zimbabwe. WorldRemit provides similar services, albeit linked to bank accounts or cards in the sending countries, with options to receive funds via cash from an agent or via a mobile wallet. Other new online-based MTOs serving the remittance market in SADC include Mama Money, Hello Paisa and Exchange4free, which have also begun offering inward remittance services to some SADC countries from South Africa and other countries, including the United States and the United Kingdom. These new services are relatively cheaper than "traditional" remittance services because they have fewer overhead costs and can rely on a range of retail agents for cash disbursements in receiving countries.

Source: World Bank, 2018:16.

9.

Opportunities and best practices from the Southern African countries

There are key lessons that can be drawn from the experiences of countries, such as Lesotho, Madagascar, Malawi, Zambia and Zimbabwe. The first key lesson is the need to have a diaspora policy to guide diaspora engagement. As shown in Table 3, member countries in the SADC region have diaspora policies at the time of conducting this research. Table 5 shows that most of the policies are relatively new beginning in 2016, while most of them were implemented in 2019. For every successful policy, there is the need for a plan of action and a monitoring and evaluation mechanism; with the exception of Zimbabwe, the rest of the policies have these mechanisms. While only one IOC country has a diaspora policy, others such as the Comoros and Mauritius have the interest but not a policy yet.

Table 3. Countries with diaspora policies in the Southern African region

Country	Year launched	Objective (s)	Ministry/Unit/Office-in-charge	Remarks
Madagascar	2019	The general objective is to manage, protect, promote and enhance the <i>Malagasy Ampielezana</i> , and get to know them better in order to have reliable statistical data, more precise information on their characteristics, expectations, interests and needs. It also aims to promote their involvement in the political, economic and social life of Madagascar, so that they contribute to the sustainable development of the country through their political, human, economic and financial resources.	Directorate of the diaspora	Plan of action and monitoring and evaluation

Country	Year launched	Objective (s)	Ministry/Unit/ Office-in-charge	Remarks
Lesotho	2019	<p>The objectives of the policy are as follows:</p> <ul style="list-style-type: none"> (a) To build a more coordinated approach to diaspora engagement in Lesotho from an institutional and leadership perspective; (b) To commit to the development and strengthening of the community network of Basotho diaspora; (c) To increase effectiveness of engagement of Basotho diaspora; (d) To provide services to both the integrated and vulnerable members of the diaspora. 	Lesotho Diaspora Directorate	Has a road map and intends to have monitoring and evaluation
Malawi	2017	<p>The objectives of the policy are as follows:</p> <ul style="list-style-type: none"> (a) To build sustainable networks and platforms for engagement; (b) To develop an incentive framework to promote diaspora participation in national development; (c) To increase awareness among Malawians in the diaspora on the availability of consular services; (d) To develop an integrated database of Malawians overseas; (e) To promote brain circulation, knowledge exchange and skills transfer; (f) To promote diaspora investment; (g) To promote and strengthen existing philanthropic initiatives. <p>(Malawi, Government of, 2017:6)</p>	Ministry of Foreign Affairs and International Cooperation	Has a plan of action and monitoring and evaluation
Zimbabwe	2016	<p>The broad objective of this policy is to formally mainstream the diaspora into the national development agenda by creating an enabling environment in which the diaspora is effectively integrated.</p>	Zimbabwe Diaspora Directorate	-

Country	Year launched	Objective (s)	Ministry/Unit/ Office-in-charge	Remarks
Zambia	2019	The overall objective of this policy is to integrate the Zambian diaspora in the development agenda of the country by creating an enabling environment and platform for their effective participation in national development and promote their rights, interests and welfare abroad. The policy will harness the Zambian diaspora as a resource for development and maximize their contribution to national development (Zambia, Government of, 2019:8).	Diaspora Liaison Office	Monitoring and evaluation stated in the policy

Source: Compiled by authors from primary and secondary data sources.

Diasporas from the Comoros have formed several associations that support their hometowns. One such association is the Tsinimoichongo France, a non-profit association that works for the well-being of the diaspora of the city of Tsinimoichongo in France. The association invests in community projects in the Comoros. Another such association is the Marseille diaspora in France. One of the representatives of the associations shared some of their activities:

The associations have several missions: for emigrants at destination, we provide them with psychological, administrative and material support if necessary. For the village in the Comoros, the association invests in education, health and sports. We organize a cultural day, a major fundraising event for a project selected by local officials. In some of our villages in the Comoros, for example, there is a Federation of Village Associations (FAT), which is responsible for the management of funds sent to the village. Our association has carried out several activities since its creation: building a public market, classrooms, a health centre, roads, public square. Each village is opened today thanks to the funds that we send to build schools, hospitals and others. Every year, remittances to the Comoros increase. It is a growing concern of members of the diaspora to help members of their families, their villages and the country.

– Key informant, Association representative

Second is that cultural events and conferences have been very useful in enhancing emigrants' sense of belonging to the transnational community. In South Africa, for example, the Zambia Association in Cape Town is another active network in an area where an estimated 500 Zambians, mostly

students, live. The Zambia Association in Cape Town organizes social events and gatherings for fundraising, information-sharing and networking. It extends morale support to new arrivals and disseminates information on realities in Zambia. Among the best ways to initiate engagement with people in the diaspora is developing tourism programmes to attract them to their natal States. Once they are “home”, other business programmes can be discussed with them. The experience has shown that such events need to be frequent to create and sustain diaspora interest to the homeland. Therefore, cultural events and tourism events ought to be developed by both the embassies and other associations and held frequently together with other diaspora associations.

The extension of dual citizenship rights to people in the diaspora has also proved to be a good policy, as it has encouraged more emigrants to visit home. Engagement with the diaspora provides a great opportunity for strengthening national development planning in the home country. This is based on the opportunity it opens towards tapping human, social and financial resources from the diaspora to support the country's development. It also provides the opportunity to improve the investment regulatory framework and promotion of investment in partnership with the diaspora.

10.

Best practices from other countries

Some countries present best practices so far as diaspora engagement is concerned. Aside from the Southern African member States that have been highlighted in earlier sections, some countries outside the region with some best practices that are relevant to this study have been highlighted. South Africa, Ethiopia and Nigeria are examples of countries that provide best practices worth emulating. Households receiving remittances from the Nigerian diaspora through international MTOs licensed by the central bank are estimated to receive 5 naira (USD 0.013) for every imported dollar.⁹ In 2019, the remittances into Nigeria increased fivefold from a weekly average of USD 5 million to more than USD 30 million. This has increased the inflow of remittances into the country to a total of USD 26.4 billion in 2019 (World Bank, 2019). Remittances form the second-largest source of foreign exchange receipts after oil revenues in Nigeria, Africa's biggest economy.

The country has established the Ethiopian Diaspora Trust Fund with the aim to finance projects that meet critical needs selected based on their potential to make the highest positive impact on groups and communities in Ethiopia in such areas as health, education, water and sanitation facilities, habilitation and rehabilitation of persons with disabilities, agricultural development, technology, small-scale entrepreneurship and other income- and employment-generating projects. The trust fund is a call by Prime Minister Abiy Ahmed for USD 1 a day to support the critical unmet needs in Ethiopia.¹⁰ Since its establishment, the fund has provided medical supplies, development infrastructure and others to support development in Ethiopia.

The Government of Mexico has made special arrangements on special remittances transfer with some banks in the United States where many Mexicans live and work. Through this agreement, Mexicans in the United States are given opportunities to register with U.S. banks involved in such programmes and are allowed to pay lower charges on transfers to Mexico than the market rates (Marcuss, 2005).

⁹ See www.reuters.com/world/africa/nigeria-extends-naira-incentive-offer-boost-diaspora-inflow-2021-05-06/.

¹⁰ See www.ethiopiastrustfund.org/about-us/#Background.

Also, the Government of Mexico has made efforts to leverage the contributions of migrants for regional development by creating the federal Program 3x1 for Migrants. The programme has served as a model to many countries since its inception; however, there exist some challenges (cf. Agunias and Newland, 2012). In this programme, all three levels of the Government of Mexico (federal, State and municipal) provide USD 3 for every USD 1 of remittance funds received from hometown associations for the purpose of providing infrastructure, services and employment in communities in Mexico. These works are approved by the Committee of Validation and Attention to Migrants, composed of representatives of the migrant club, community and government (cf. Agunias and Newland, 2012). Such ideas have been modified based on the limitation of it yielding concrete results, and implemented by other African countries such as Ethiopia for the construction of a dam and provision of energy for the country's use.

Another best practice is from the Philippines where the State has a labour export policy as it manages the recruitment and protection of overseas' workers (Gamlen, 2006). This kind of agreement helps the Government to engage and negotiate on behalf of its diaspora even while abroad. They also have special service centres for emigrants coming back home for holidays, and this encourages returns.

The Jamaican policy and practice are commendable with regard to youth targeting. The policy saw the need for strategic interactions with members of the diaspora irrespective of age group, although much emphasis is on the youth whose potential for economic and cultural integration with the homeland cannot be valued. Realizing that one of the recognized challenges with integration efforts has been the engagement of diaspora youth, the policy outlines avenues that can be used to sensitize, engage, incentivize and involve the youth in national development and cultural connectivity. Engendering a sense of cultural identity among members classified as second generation and beyond in diaspora engagement is considered very vital for any meaningful diaspora engagement. There is the need to promote a sense of cultural affinity of the young diaspora to their homeland, particularly as some of them have not been able to have such contacts through their parents or guardians.

Recent global events have created a stronger desire to target the youth in diaspora engagement. Europe and North America, and indeed many other migrant-receiving countries, are adopting better strategies for emigrant adaptation, as immigrants have become reliable sources of labour due to a decline in the population of countries of destination, resulting from birth rates continuing to decrease below replacement level. In this context, immigrants are important contributors in the economies of receiving countries including their contribution to the care economy. Recently, a mission statement by an experts meeting on youth adaptations and well-being re-echoed the importance of youth integration and engagement in national development across the globe.

It is further observed that immigrant youth who adopt the cultures and languages of host countries and thereby maintain the heritage culture and language tend to do better and contribute to society than their counterparts who learn only one language (Society for Research on Child Development, 2015). There is a considerable number of youths in the diaspora who are looking up to member States to assist them in defining their identity, and consequently, the current diaspora integration needs to exploit the situation by targeting and supporting them for integration into the development planning processes back home.

One of the most intriguing features of transnational communities is the role that personal identity plays in the consciousness of its members. Some identify more with one society or another, while others assume multiple identities.

11.

Conclusion and recommendations

11.1. Conclusion

The study has assessed the existing practices of diaspora engagement in the Southern African region and productive use of remittance and explored other possibilities, as well as how these practices impact on development in the home countries and the region at large. The study finds that diaspora engagement in the Southern African region could be seen as a complex system that is made up of interacting components. These components include building capacity of stakeholders, extending rights to the diaspora and extracting or mobilizing the diaspora for development. The indicators interact with each other to enable, engage and empower the diaspora for development impact. In line with Perloff's (1970) explanation of the systems approach, the diaspora could be encouraged to contribute more to development if building of capacity is strengthened and the social, political and economic rights are extended to them. Following this framework, the present study has shown that there is no regional diaspora policy framework or programme to ensure a comprehensive and coherent engagement of the diaspora in the region. However, home countries in the region are making individualized efforts to engage the diaspora by setting up diaspora units, developing diaspora policies, organizing cultural conferences, instituting remittance-linked products, providing dual citizenship, as well as enhancing the voting rights. These mechanisms are all geared towards enhancing diaspora engagement and mainstream the financials, skills, knowledge and capacity of the diaspora into the development of the home country.

In terms of contribution, the diaspora contributes to the development of SADC region through financial remittances, either collective or individual, skills transfer and the creation of jobs through websites among others. Most of the contributions are achieved through the diaspora associations or the individual emigrants, as well as through development partners. While some efforts are being made, State-led programmes to encourage diaspora contributions are limited in the region. Consistent with literature, this assessment shows that while it is a good practice to work with many State organizations and informal associations, there are challenges with effective collaboration among stakeholders.

Moreover, issues such as high cost of sending remittances to and from SADC region, bottlenecks in the payment system infrastructure, limited competition in the remittances markets, as well as lack of financial literacy and the inability of governments to extend rights to the diaspora and build trust with them – together with a lack of regional programme to guide diaspora remittance uses into productive investments – all serve as constraints to effectively mainstream diaspora remittances into development. Additionally, migration and diaspora issues have not been mainstreamed into the regional protocols and policies, a gap in the regional regulatory frameworks that need to be addressed urgently.

The study also draws attention to best practices and opportunities from member States and elsewhere across the globe on diaspora engagement. The first key lesson is that member countries ought to have a coherent and comprehensive diaspora policy that engages with the diaspora. While some (5) countries in the SADC region have managed to do so, the policies are fairly new, starting from 2016 onwards with most of policies drafted in 2019. This study highlights the need for member countries to design a diaspora engagement policy with an action plan for monitoring and evaluating all the activities. Another important lesson from the review is that cultural events, Independence Day celebrations and conferences have proved useful in successfully enhancing diaspora members' sense of belonging to the transnational community. These events are useful in providing space for governments to create a bond with the diaspora and introduce to them investment opportunities, and appeal to the diaspora for support in diverse development initiatives in the home country. A consistent plan to engage the diaspora through such events is crucial for member States to effectively mainstream diaspora investment, skills and knowledge for development of the home country.

A key lesson from other regions across the globe including countries, such as Ethiopia, Jamaica, Mexico, Nigeria and the Philippines, highlight the important role of the State in enhancing diaspora engagement and leveraging remittances for development. SADC member States could emulate innovative mechanisms deployed by these countries by, for example, initiating a diaspora investment fund to address critical socioeconomic development issues in areas such as education, health and livelihoods improvement (Ethiopia), establish relations with MTCs/banks for the diaspora to pay lower charges on transfers as a way to encourage remittances sent through formal channels (Nigeria, Mexico), and make conscious efforts to leverage diaspora remittances into development by augmenting diaspora remittances (such as the Program 3x1 for Migrants in Mexico). Finally, an important lesson from the review is the need for SADC member countries to develop bilateral agreements with migrant destination country governments in managing the recruitment and offering protection for the migrant workers overseas. Such an agreement provides an important medium for the government to continue its engagement and negotiate on behalf of the diaspora (in the case of the Philippines).

11.2. Recommendations

Based on the assessment, the following recommendations have been put forward for SADC member States to effectively engage the diaspora and enhance long-term investment of remittances in the region.

- **Create and enhance existing institutional coordination mechanisms between and among the various State and non-State agencies dealing with diaspora issues.** The SADC secretariat should develop a diaspora policy framework that will be implemented accordingly by all member States; and create a regional office such as the Diaspora Unit in the African Union Commission to manage diaspora affairs in the region. Relatedly, there is also the need for member countries to strengthen coordination mechanism among the different institutions, departments and agencies and resource these institutions to effectively engage with the diaspora.
- **Develop diaspora engagement policies in line with regional and country development policies.** There is the need for member countries to also develop diaspora engagement policies that can be imbedded to existing national development plans. The policies should have the objective of mainstreaming diaspora engagement to strengthen their role in sustainable development at the regional and country levels. Senegal has already taken this step, and SADC member countries could take inspiration from this example. Such policies ought to recognize the diversity of the diaspora and tap the different elements (financial, skills, knowledge, networks) that the diaspora may offer when it comes to national development.
- **SADC member countries that are yet to effectively engage the diaspora should initiate work towards developing a comprehensive diaspora policy with the aim to strengthen diaspora engagement through establishing formal communication channels.** This can be done through, for example, conducting activities such as Independence Day celebrations, discussion forums, awareness campaigns on diaspora initiatives, sharing strategies with the diaspora, investment opportunities and how they can be supported to invest in productive sectors of the economy and guarantee returns on investment.
- **Work directly with banks/MTOs to reduce the high cost of remittance transfer through formal channels, increase financial literacy and increase the number of remittance investment-linked products.** One of the government officials from the Comoros highlighted this in an interview.
- **Enhance competition in the remittances market by, for example, ensuring fair and equitable access to market infrastructure MTOs and limiting the imposition of exclusive conditions.** Partnerships between MTO agents in offering remittance services should be encouraged. In cases such as the Ghana and Morocco where this has

successfully been implemented, there is a report on the decline in the cost of sending remittances. Ensuring a non-discriminatory access to payment systems as well as mobile network platforms has the potential to enhance the efficiency of remittance transfers, which in turn can contribute to delivery of better-quality services to remittance-receiving households

- **Develop mechanisms to address the issue of lack of trust between member government and the diaspora.** The assessment found that issues of lack of trust between some member States and their diaspora remained an important challenge to diaspora engagement in the SADC region. The distrust is often mutual and emanates from political differences, ethnicity and fear of the diaspora losing their investment, all of which can affect diaspora policy engagement. One way to address the lack of trust will be for member State governments to work with diaspora leadership and pro-government supporters and reaching out to diaspora members who are uncertain about the State. Issues of mistrust can also be addressed during diaspora events, such as conferences and discussion forums, including institutionalized consultations, advisory boards and others.
- **Develop bilateral/regional agreements with host country governments to facilitate effective labour recruitment and protection of diaspora members.** This is crucial for addressing any potential integration challenge faced by diaspora members and facilitate negotiation and continual engagement between the State and the diaspora.
- **Design and implement State-led programmes for encouraging diaspora contributions to development.** The assessment found that while some steps and initiatives are being carried out by member State countries, State-led programmes to inspire diaspora investment and contributions to development in the home country is quite limited. It is argued for member State countries to develop initiatives (as in the case of Mexico's Program 3x1 for Migrants) that encourage the diaspora to contribute to development initiatives in critical sectors, such as electricity, agriculture, green economy, energy, infrastructure, education, health and livelihoods, among others. These initiatives will help countries achieve their sustainable development goals, as well as the Global Compact for Migration objectives on diaspora contributions and remittances.

Appendices

Appendix A.

Summary of diaspora engagement strategies and remittance uses in Southern African countries

Country	Diaspora policy	Type of diaspora engagement and productive remittances uses																			
		Capacity-building				Extending rights		Extracting obligations													
		Symbolic nation-building	Institution-building			Dual citizenship	Voting rights for diaspora abroad/home	Remittance-linked Products (e.g. mortgage, educational funds)	Skills transfer programmes	Diaspora bonds	Diaspora funding projects										
Conferences/Cultural events	Consular services	Diaspora office/desk	Transnational networks/associations																		
Angola																					
Botswana																					
Comoros																					
Eswatini																					
Democratic Republic of the Congo																					
Lesotho																					
Madagascar																					
Malawi																					
Mauritius																					
Mozambique																					
Namibia																					
Seychelles																					
South Africa																					
United Republic of Tanzania																					
Zambia																					
Zimbabwe																					

Keys:

* They come with conditions.

Grey: Countries have such diaspora engagement.

Black: Countries do not have such diaspora engagement.

White: No specific information recorded.

Appendix B. Data collection instruments

Key informant instrument for representatives of government institutions, non-governmental organizations and other relevant stakeholders working to engage the diaspora in the Southern African region

Mapping of the diaspora

- (1) Can you tell us the role of your organization in relation to [insert country] diaspora?
- (2) Describe how your organization has engaged the [insert country] diaspora in the past 5–10 years? (Probe for names and dates and frequency of cultural events such as Independence Day celebrations, conferences, homecoming summits, workshops and other events.)
- (3) Can you tell me about emigration patterns and trends from [insert country] in the last 5–10 years? (Probe for major destination areas and ask whether there have been any changes and the source of their information.)
- (4) How would you describe the [insert country] diaspora? Do they include the youth, younger generation or certain groups of people? (Probe for those who constitute the diaspora in this region or country and the source of their information.)
- (5) What factors account for the emigration from [insert country] diaspora in the last 5–10 years? (Probe for specific examples of social, environmental and economic factors.)
- (6) Can you tell me about the major countries of residence of the [insert country] diaspora in the last 5–10 years?
- (7) How would you describe the demographic characteristics of the [insert country] diaspora? (Probe for their sex, age, education and profession.)

Capacity-building

- (8) Can you tell me about the major [insert country] diaspora associations? (Probe how many diaspora associations are there; which ones are the main associations and what are their major roles; whether they are hometown or professional or religious associations and the activities the association is engaged in at destination and home country.)
- (9) Can you describe the evolution of diaspora engagement initiatives and programmes in this country? (Probe factors that contributed to changes in diaspora engagement policies.)
- (10) Can you tell me about the organization that govern diaspora engagement in your country? (Probe the roles of various organizations and find out the main or leading institution in diaspora engagement discourses; probe if there has been changes in the ministries/agencies responsible for managing diaspora issues over the years.)
- (11) Are there coordination mechanisms such as technical working groups, interministerial working groups that facilitate and govern diaspora programmes and initiatives? (Probe for their history, composition, frequency of meeting, laws that established it, etc.)

- (12) What would you say are the key constraints to engaging the [insert country] diaspora? (Probe on organizational and institutional constraints to engaging the diaspora.)

Legislative instruments and regulatory frameworks that extend rights to the diaspora

- (13) Are there specific laws or regulations that guide political voting of the diaspora in this country? (Probe on specific laws and frameworks that govern whether or not a diaspora could vote either at home or in the destination or could also contest for political positions in the home country.)
- (14) Have there been changes in these laws? What have been the challenges and success stories of the diaspora in accessing such rights?
- (15) Are there any specific laws and regulatory frameworks that govern citizenship rights of the diaspora in this country? (Probe for specific laws that guide dual citizenship, the successes and the challenges diaspora face in accessing these rights.)
- (16) Are there any specific laws that govern social security portability of the diaspora in this country? (Probe for specific laws that guide social security portability of the diaspora, the successes and the challenges diaspora face in accessing these rights.)
- (17) Are there any specific laws that ensure that emigrant workers are protected in destination areas? (Probe for the protection of working conditions, access to health care, return package etc.)
- (18) Are there any other specific laws or regulations in the country which have not been mentioned but aims to extend rights to the diaspora?

Programmes for extracting obligations from the diaspora

- (19) What resources are there in the diaspora that may contribute to your country's development efforts? (Probe for human, social and financial and cultural capital; these include skills transfers.)
- (20) Are there any investments initiatives in the country driven by the diaspora? (Probe for any efforts to encourage the diaspora to return to the country to invest and participate in development back home including investment in infrastructure and skills transfer.)
- (21) Are there any investment initiatives in the country driven by the diaspora? (Probe for investment in education, health, energy industries, as well as skills transfer.)
- (22) What are the top five challenges faced by the diaspora in terms of participating in development efforts in your country?
- (23) What strategies are/can be used for engaging the diaspora in national development? (Probe on existing strategies, upcoming strategies and the challenges associated with effective diaspora engagement.)
- (24) What are the major challenges the diaspora face in their bid to return home?
- (25) What would the diaspora like to see changed or addressed to help with their long- and short-term return plans to participate in national development?

Productive use of remittance

- (26) How would you describe remittance from the perspective of your organization?
- (27) What is the role of your organization in relation to remittances received by the country?
- (28) How would you describe the flow of remittances into your country in the last 5–10 years?
- (29) Do you know the channels through which remittances are received in your country? (Probe for more details e.g. formal or informal channels and examples of such channels.)
- (30) How has remittance contributed to the national development of your country, especially in the past 5–10 years?
- (31) Are there specific policies initiated by the government to leverage diaspora remittances for socioeconomic development? Probe on specific policies, measures and strategies.
- (32) What would you say are the challenges associated with remittances that are sent through informal channels? What effect does this pose for economic development?
- (33) What mechanisms or policies have you initiated to leverage and ensure productive use of remittances for economic development?
- (34) Is your organization working in collaboration with others [remittance companies] to ensure effective management of remittance transfer into the country? (Probe for specific measures, implementation procedures, challenges and effectiveness of such collaborations.)
- (35) Would say the COVID-19 pandemic has affected the frequency and quantum of remittances into the country? Kindly explain your answer.
- (36) What challenges are your organization experiencing in relation to remittance inflows of the country in this COVID-19 era?

Background information of institution

- Name of institution/organization: _____
- Name and position: _____
- Number of years with institution/organization: _____
- Contact details of institution/organization: _____
- Date and time of interview: _____

Key informant instrument for financial institutions include money transfer companies

Remittance documentation

- (1) Can you tell us the role of your organization in relation to [insert country] diaspora?
- (2) Describe how your organization has engaged the [insert country] diaspora in the past 5–10 years? (Probe for names and dates and frequency of cultural events, such as Independence Day celebrations, conferences, homecoming summits, workshops and other events.)
- (3) Can you provide the various forms of remittance transfer services that this business normally provides? (Probe whether the organization provides international money transfer. How does the organization facilitate the transfer of clients' money? Probe if the agency only transfers money or goods or both and whether the organization is registered.)
- (4) Could you share with me the flow of financial remittances through your company in the last five years? (Probe on whether the volume of remittances is rising or decreasing, mode of operations etc.)
- (5) Which countries do you receive most of the remittances from? (Rank in order of importance.)
- (6) What are the specific requirements for one to send remittance through your company (Probe for types of documents required, forms required to be filled, does residential status matter, amount one can send at a time or day.)
- (7) What are the procedures that one would need to follow in order to send money from abroad to this country?
- (8) What are the procedures and requirements involved in receiving remittances? (Probe for international remittance flow, does one require a bank account to receive money, what happens if there is no account; what documents are required for identification.)
- (9) How long (number of days/hours) does it take to receive money transferred from different parts of the world? (Probe for Southern Africa, Africa, Europe, United States, Asia, etc.)
- (10) What are the services provided by your institution for senders of remittance? (Have new products been added in the last five years?)
- (11) What services are provided for the recipients of remittance in the country?
- (12) Does your organization deal with other financial institutions in transferring money into the country? (Probe for institutions/banks and why they are involved in money transfers.)
- (13) Do you work with agents or do you have linkages with other financial institutions; if yes; where are your agents located (which parts of the country, rural, urban or outside the country)? Do recipients know about their location? Are those agencies registered?
- (14) How do you notify recipients of remittances when their cash is in?
- (15) What happens to remittances that are not drawn by prospective recipients?

- (16) What are the trends of remittance inflows over the past 5–10 years?
- (17) Would you say the COVID-19 pandemic has affected the frequency and quantum of remittances into the country? Kindly explain your answer.
- (18) What challenges are your organization experiencing in relation to remittance inflows of the country in this COVID-19 era?

ICT and remittances

- (19) Do you provide online services for senders?
(a) Yes (b) No
- (20) Can transfer be done online or via the telephone?
(a) Yes (b) No
- (21) If yes, what is the maximum amount one can transfer online?
- (22) Do you have a hotline or telephone number to be contacted if one wants to send money?
(a) Yes (b) No

Service charge

- (23) How much is charged per transaction and what do you consider in computing the transfer cost/charge?
- (24) Do you have different charges for different institutions/banks? (Probe for international charges.) Please explain. _____
- (25) How are charges calculated or computed? Do you charge from source or at the destination? (Who pays – the sender or the receiver)? Please explain. _____

- (26) Does your institution process debit/credit cards?
(a) Yes (b) No
Please explain your answer. _____
- (27) How much (maximum amount) can one receive at a go in the country?

Management of remittances

- (28) Is there a department solely dedicated for the management of remittances? If so, how do they reach out to the senders and receivers of remittances?
- (29) What other related products do you provide to customers? Please state.
- (30) What other innovative ideas do you sell to recipients? Please state.
- (31) Do you open accounts for recipients?
(a) Yes (b) No
- (32) Do you organize financial campaigns on the use of remittances? Probe for details of:
(a) These programmes? Where are they organized? Do you collaborate with State agencies to organize these programmes?

- (b) Does your institution have any promotions to reduce service charges? (Are there promotions for those sending remittances?) Please explain.
- (33) Do you have any products to promote savings of remittance? (If yes, what are these products; are they effective?)
- (34) Are your activities monitored by any State agency? (Probe for name of the agency, how they monitor the financial institutions.)
- (35) Tell me about the challenges faced by your organization regarding transfer of remittances.
- (36) Can you provide any suggestions to improve transfer and management of remittances.

Background information of institution

- Name of institution/organization: _____
- Name and position: _____
- Number of years with institution/organization: _____
- Contact details of institution/organization: _____
- Date and time of interview: _____

Key informant instrument for central banks in the countries and other State financial institution managers

Remittance transfer, sources and channels

- (1) Can you tell us the role of your organization in relation to [insert country] diaspora?
- (2) Describe how your organization has engaged the [insert country] diaspora in the past 5–10 years? (Probe for names and dates and frequency of cultural events, such as Independence Day celebrations, conferences, homecoming summits, workshops and other events.)
- (3) How do you track remittances flow into the country?
- (4) How much percentage is charged on remittance transfer?
- (5) What is the current state of remittance transfer into the country?
- (6) Where do most remittances come from? (Probe for international and internal remittance sources, including the top five internal and external sources.)

Remittance economic impacts and management of channels and collaboration

- (7) How important are remittances into the country?
- (8) Do you know the channels through which remittances are received in your country? (Probe for more details, e.g. formal or informal channels and examples of such channels.)
- (9) What would you say are the challenges associated with remittances that are sent through informal channels? What effect does this pose for economic development?
- (10) What mechanisms or policies have you initiated to leverage and ensure productive use of remittances for economic development?
- (11) What is your organization doing to formalize the informal channels for economic development?
- (12) Is your organization working in collaboration with others to ensure effective management of remittance transfer into the country?

Customer care and education

- (13) What kind of services is your organization offering to remittance-recipient households to enhance productive use of remittances in this country?
- (14) Describe the patronage of such services.
- (15) What challenges have you encountered in promoting such services?
- (16) Would say the COVID-19 pandemic has affected the frequency and quantum of remittances into the country? Kindly explain your answer.
- (17) What challenges is your organization experiencing in relation to remittance inflows of the country in this COVID-19 era?
- (18) What can be done to maintain or improve such services?

Background information of institution

- Name of institution/organization: _____
- Name and position: _____
- Number of years with institution/organization: _____
- Contact details of institution/organization: _____
- Date and time of interview: _____

Key informant instrument for remittance-receiving households

- (1) Do you have a relation/family member(s) living outside of the country?
- (2) How often do you receive money from your family member(s) abroad? (Probe for regularity of remittance; the items remitted.)
- (3) For what purpose are remittances sent to your household? (e.g. education, food. Who decides what the money is used for?)
- (4) State all the channels by which you receive financial transfers from other countries .(Probe for both formal and informal channels. Which channels are preferred and why? Which channels are used when money to be transferred is small/big.)
- (5) Do you normally use any of the following money transfer (financial) institutions to receive the money from other countries?
 - (a) MoneyGram
 - (b) Western Union
 - (c) Ria
 - (d) Vigo
 - (e) Others. Please specify. _____
- (6) Which of these organizations do you prefer and why?
- (7) What is required (form of identification) to receive money? (Probe for any problems with identification.)
- (8) How much do you pay to collect the money?
- (9) What is the waiting period? How many days/hours does it take to receive money?
- (10) Who notifies you when the money is sent aside from your relative?
- (11) How easily do you get access to the financial institution to collect money?
- (12) What other products are provided by the financial institution?
- (13) Are remittances ever received as goods and how?

Service charge

- (14) Who pays for the charge? Is it you the receiver or the sender?
- (15) Do you always get the same as the amount sent? If not why? (Probe for explanation regarding interest rates, whether this is explained by the institution).
- (16) Would you say the COVID-19 pandemic has affected the frequency and quantum of remittances? Kindly explain your answer.
- (17) What challenges are you experiencing in receiving money in this COVID-19 era?
- (18) What about the attitude of the financial institutions? Do they take their time to explain things to you?

Management of remittances

- (19) Do you save with any financial institution? If so, is that the same institution you receive remittances from? What percentage of the remittances do you save? What are you using the savings for?
- (20) Have you been advised by your financial institution to save part of your remittances?
- (21) What kind of information regarding savings do you get from the institution?
- (22) Does the financial institution do promotional activities? If yes, have you benefited from such before? What did you get?
- (23) Is the financial institution engaging in community education? Are they sponsoring educational programmes that encourage saving?

Background information

- Name of person (Optional): _____
- Age: _____
- Sex: _____
- Highest level of education: _____
- Current employment place and type: _____

Key informant instrument for representatives of diaspora associations and transnational networks

Profile of association for diaspora associations

- (1) How many diaspora associations are there? Which ones are the main associations and what are their major roles? (Probe for numbers at major destinations and profile of the association, whether they are hometown or professional or religious associations and the activities the association engaged in at destination and home count.)
- (2) How would you describe the socioeconomic characteristics (e.g. sex, age, skills, profession, education, numbers) of your association members?
- (3) Describe the usual activities of your association and how that connects with destination and home on a daily basis. (Probe for cultural events and ceremonies, political talks, etc.)

Capacity-building

- (4) Which organizations govern diaspora engagement in your country and among the lists, which one is the main or leading institution in diaspora engagement discourses?
- (5) How would you describe the roles and responsibilities of the above-listed institutions in relation to [insert country] diaspora?
- (6) Are there coordination mechanisms such as technical working groups, interministerial working groups that facilitate and govern diaspora programmes and initiatives? (Probe for their history, composition, frequency of meeting, laws that established it, etc.)
- (7) What is the role of your organization in relation to [insert country] diaspora?
- (8) Describe how your organization has engaged the [insert country] diaspora in the past 5–10 years? (Probe for names and dates and frequency of cultural events such as Independence Day celebrations, conferences, homecoming summits, workshops and other events.)
- (9) What would you say are the key constraints to engaging the [insert country] diaspora? (Probe on organizational and institutional constraints to engaging the diaspora.)

Legislative instruments and regulatory frameworks that extend rights to the diaspora

- (10) Are there specific laws or regulations that guide political voting of the diaspora in this country? (Probe on specific laws and frameworks that govern whether or not a diaspora could vote either at home or in the destination or could also contest for political positions in the home country. What have been the challenges and success stories of the diaspora in accessing such rights?)
- (11) Are there any specific laws and regulatory frameworks that govern citizenship rights of the diaspora in this country? (Probe for specific laws that guide dual citizenship, the successes and the challenges diaspora face in accessing these rights.)

- (12) Are there any specific laws that govern social security portability of the diaspora in this country? (Probe for specific laws that guide social security portability of the diaspora, the successes and the challenges diaspora face in accessing these rights.)
- (13) Are there any specific laws that ensure that emigrant workers are protected in destination areas? (Probe for the protection of working conditions, access to health care, return package, etc.)
- (14) Are there any other specific laws or regulations in the country which have not been mentioned but aims to extend rights to the diaspora?

Programmes for extracting obligations from the diaspora

- (15) What resources are there in the diaspora that may contribute to your country's development efforts? (Probe for human, social and financial and cultural capital; these include skills transfers.)
- (16) Describe the kind of investments the association makes in the home country to support development back home. (Probe also for investments by individuals done in the name of the association.)
- (17) How does the association engage the younger generation diaspora to connect with the home country?
- (18) How do you think your members could be encouraged to invest in the home country's development? Which sectors do they prefer to invest in at home?
- (19) Are there any investments initiatives in the country driven by your diaspora association? (Probe for any efforts to encourage your members to return to the country to invest and participate in development back home including investment in infrastructure and skills transfer).
- (20) Are there any investment initiatives in the country driven by the diaspora in the past 5–10 years? (Probe for investment in education, health, energy industries, as well as skills transfer.)
- (21) What are the top five challenges faced by your members in terms of participating in development efforts in your country?
- (22) What strategies are/can be used for engaging your members in national development? (Probe on existing strategies, upcoming strategies and the challenges associated with effective diaspora engagement?)
- (23) What would your members like to see changed or addressed to help with their long- and short-term return plans to participate in national development?
- (24) Do you think members have interest in returning permanently or temporarily to the home country? What preparations do they make before return? How does your association support them? What support do you receive from the government or the missions abroad?

- (25) What are the major challenges your members face in their bid to return home?
- (26) What challenges do they report during the return process and reintegration?

Impact of remittances on development

- (27) How would you describe the flow of remittances into your country in the last 5–10 years among your members?
- (28) What role has remittance from your members contributed to the national development of your country especially in the past 5–10 years?
- (29) Are there specific policies initiated by your government to leverage diaspora remittances for socioeconomic development? (Probe on specific policies, measures and strategies.)
- (30) What would you say are the challenges associated with remittances that are sent through informal channels? What effect does this pose for the economic development of your country?
- (31) What mechanisms or policies have you initiated to leverage and ensure productive use of your associations remittances for economic development?
- (32) Is your organization working in collaboration with others to ensure effective management of remittance transfer from your members into the country? (Probe for specific measures, implementation procedures, challenges and effectiveness of such collaborations.)

Background information

- Name of person (Optional): _____
- Age: _____
- Sex: _____
- Highest level of education: _____
- Current employment place and type: _____
- Position in the association: _____
- Number of years in the association: _____
- Location of the respondent: _____

Ethical and consent form

Personal introduction

Hello, my name is _____ I work for the International Organization for Migration (IOM).

Introduction and purpose of the research

My name is _____, and I am part of a research team collecting data as part of an IOM project on “Review Existing Practices in Southern Africa Development Community Member States on Diaspora Engagement and Productive Use of Remittances in the Region”. The project seeks to conduct a review of existing practices within SADC countries on diaspora engagement and the productive use of remittances in the region. Assessing the diaspora engagements and the productive role of remittances to economic growth, sustainable development and improvement in social progress indicators is essential in many ways.

I will therefore be very grateful if you could take time out of your busy schedule to answer the questions below. You are assured that the information provided will be treated confidentially and used for research purposes only. You have the right to withdraw from this survey at any time, without any consequences.

Participation in the study

Anonymity: Your information will be stored **ANONYMOUSLY**. We will not store any personal information like your name, address or contact information.

Confidentiality: IOM commits to handling the data from your interview in accordance with its Data Protection Principles. It may share the anonymized data only with third parties which have data protection policies and under a written agreement and only for analysis and reporting purposes.

Voluntariness: Participation in this study is **VOLUNTARY**. It is your choice whether to participate or not. If you decide not to participate, this will not have any negative effect on you. We **do not** keep records of those who decline to participate. If after initial agreement you decide to withdraw from the interview, the interview will stop immediately.

Benefits and risks for participants

Benefits: Participants will not receive any direct benefit for participating in the survey. However, the results will be used to inform practitioners and programme managers to design migrant assistance programmes.

Risks: Some of the questions you will answer may recall painful memories of past events and so they may cause some stress or discomfort. Our enumerators are trained to handle sensitive topics with care.

To be completed by the participant

I have read the information about the study or it has been read to me. I consent voluntarily to participate in this study.

Name and signature of the participant

To be completed by IOM employee/person taking consent

I confirm that the participant was given an opportunity to ask questions about the study and all the questions asked by the participant have been answered correctly and to the best of my ability. I confirm that the individual has not been coerced into giving consent, and the consent has been given freely and voluntarily.

Name and signature of the person taking consent

The implementation plan matrix for diaspora engagement and productive use of remittances in the Southern African Region

Introduction

This implementation plan has been developed to support SADC and individual member countries to enhance diaspora engagement and productive use of diaspora remittances. The plan has been prepared based on lessons learned from a review of existing practices within SADC countries on diaspora engagement and the productive use of human capital and remittances in the region. The matrix identifies the time frame and responsibilities of key actors in the public and private sectors, social partners as well as civil society organizations in relation to the activities for implementation of the activities.

Strategic objectives

This implementation plan is designed to achieve the goal of enhancing diaspora engagement and productive use of diaspora remittances through the realization of the following strategic objectives:

- (a) To promote good and receptive governance for engaging the diaspora and remittance uses;
- (b) To strengthen mechanisms for mobilizing diaspora and diaspora resources for investment;
- (c) To develop and improve existing mechanisms for maximizing the productive use of diaspora remittances.

Each of the above objectives is aligned to strategies that are expected to guide the implementation of specific actions that would ensure successful realization of the expected outputs and outcomes in relation to diaspora engagement and productive use of remittances in the region and among member States.

Key implementation areas

Key implementation area 1: Establishing receptive governance system for diaspora engagement and productive uses of remittance.

Key implementation area 2: Strengthening mechanisms for the mobilization/engagement of the diaspora for development.

Key implementation area 3: Strengthening mechanisms for maximizing the productive use of diaspora remittances.

Key implementation area 1: Establishing receptive governance system for diaspora engagement and productive uses of remittance

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
To promote good and receptive governance for engaging the diaspora and remittance uses	Enhancing the legislative instruments to encourage diaspora engagement and remittances	<p>(a) Work towards improving the collection, compilation and analysis of data on remittance flows and overall quality of data and statistics on remittance trends in the region, to provide insight into market opportunities and facilitate evidence-based policy development for the remittances market</p> <p>(b) Develop a licensing framework that enables MTOs to operate independently of banks or other licensed financial institutions, with appropriate safeguards and capacity requirements</p> <p>(c) Develop the capacity for the supervision and oversight of remittance service providers, aiming at balancing the risks and benefits of the growing remittances market</p> <p>(d) Raise customers' and diaspora communities' awareness of regulated remittance services, especially for new and innovative channels</p>	<p>(a) Improvement in the quality of data on remittances in the region</p> <p>(b) Enhanced licensing framework with appropriate safeguard and capacity requirement for MTOs and other licensed financial institutions</p> <p>(c) Staff of responsible agencies trained in requisite skills and knowledge in supervising remittance service providers</p> <p>(d) Sensitization and awareness campaigns carried out for diaspora members on regulated remittance services and other financial services</p> <p>(e) Strengthened relationship between money/transfer companies/banks, and SADC member countries</p>	<p>(a) Availability of quality data and statistics on trends and flows on remittances</p> <p>(b) Increased in the number of independent MTOs operating independently</p> <p>(c) Strengthened capacity of agencies that monitor and regulate remittance service providers</p> <p>(d) Percentage increase in the number of diaspora members/migrants that utilize regulated channels for remittance service</p> <p>(e) Reduction in cost of remittance and increased utilization of formal remittance channels</p>	2022–2027	Ministry of Labour, International Relations and Regional Cooperation, finance and central banks and MTOs

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
	Mainstreaming diaspora into regional and national development agenda	<p>(a) Develop a regional road map for mainstreaming diaspora into development planning that will serve as a guide for member States</p> <p>(b) Provide the technical and logistical support for member States to train stakeholders on mainstreaming diaspora into the development agenda of the countries</p>	<p>(a) Road map for diaspora mainstreaming developed</p> <p>(b) Stakeholders trained in diaspora mainstreaming</p>	<p>(a) Availability of diaspora mainstreaming road map</p> <p>(b) Number of member States with programmes that spell out diaspora components</p>		SADC Secretariat and member States
Enhancing the institutional framework for effective diaspora engagement and remittances uses		<p>(a) Work towards developing comprehensive diaspora policy</p> <p>(b) Establish a dedicated diaspora institution or revitalize existing once as foremost institution to undertake diaspora engagement initiatives</p> <p>(c) Increase budgetary allocations to established diaspora institution and other agencies responsible for diaspora engagement initiatives</p> <p>(d) Enhance the technical capacity of a diaspora desk unit and other agencies responsible for diaspora engagement by organizing training programmes on effective diaspora engagement strategies and giving scholarships for officials to undertake further studies through sponsored schemes and scholarships</p>	<p>(a) Diaspora policy designed</p> <p>(b) A dedicated diaspora institution or existing diaspora institutions transformed/equipped for diaspora engagement services</p> <p>(c) Finances for diaspora engagement activities and projects improved</p> <p>(d) Staff of responsible agencies trained in requisite skills and knowledge diaspora engagement</p> <p>(e) Diaspora government decision-making body established</p> <p>(f) Enhanced capacity of embassies and consulates in provision of services to diaspora community members</p>	<p>(a) Availability of draft policy document on diaspora engagement</p> <p>(b) Availability of the diaspora institution/desk unit</p> <p>(c) Percentage change in funding for diaspora engagement initiatives</p> <p>(d) Number of diaspora unit and other agencies' staff trained on diaspora engagement practices</p> <p>(e) Improvement in the communication lines and trust between the diaspora and State institutions</p>	2022–2027	SADC Secretariat and member States

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
		<p>(e) Establish a joint diaspora government decision-making body to govern diaspora programmes, and strengthen communication lines between the government and diaspora and to build trust</p> <p>(f) Strengthen embassies and consulates' capacity, including training labour attachés, whose portfolios increasingly include service provision to diaspora community members</p> <p>(g) Develop regular interaction meetings between embassies and consular units, and diaspora members to provide information on developments at home, particularly in the business sphere, as well as programmes on culture, education and economic development</p> <p>(h) Expand diplomatic presence to places with large diaspora populations</p> <p>(i) Create and enhance existing institutional coordination mechanisms between and among the various State and non-State agencies dealing with diaspora issues</p>	<p>(g) Comprehensive interactive meeting programme between consular networks and diaspora communities developed</p> <p>(h) Increase in consular networks available in places with large diaspora members</p> <p>(i) Enhanced capacity of existing or new institutional coordination mechanisms at the country and regional levels</p>	<p>(f) Increase/change in the number of diaspora communities reporting improved service delivery by embassies and consulates</p> <p>(g) Number of meetings held between consular and diaspora communities</p> <p>(h) Number of consular networks established in countries with larger diaspora population</p> <p>(i) Improved coordination among various institutions working on diaspora issues</p>	2022–2027	

Key implementation area 2: Strengthening mechanisms for the mobilization/engagement of the diaspora for development

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
<p>To strengthen mechanisms for mobilizing diaspora and diaspora resources for investment</p>	<p>Improving mechanisms for skills transfer among the diaspora for developmental projects in the region and among member States</p>	<p>(a) Undertake a comprehensive data collection (through a migrant/diaspora census, for example) to map the location of the diaspora; compiling inventories of diaspora skills and experience; and engaging a wide range of diaspora members in listening exercises to understand what the diaspora has to offer; what it is willing to offer; and what it expects from the government in turn</p> <p>(b) Organize periodic high-profile events, such as conferences, cultural events and festivals that brings together the diaspora</p> <p>(c) Encourage actual short- or long-term return of skilled diaspora members as a way to mobilize skills, knowledge and expertise of the diaspora</p> <p>(d) Organize virtual or online support activities for the diaspora to enhance transfer of knowledge and expertise of the diaspora in critical sectors where needed</p>	<p>(a) Comprehensive data on diaspora members collected and processed</p> <p>(b) High-profile events such as conferences for/with the diaspora organized</p> <p>(c) Increased utilization of the skills, knowledge and expertise of the diaspora for development initiatives</p> <p>(d) Virtual return online support activities organized</p> <p>(e) Operational facilities that recognize specific skills for work permits</p>	<p>(a) Availability of data on the profile and inventory of diaspora skills and experience</p> <p>(b) Number of high-profile events including conferences organized for/with the diaspora</p> <p>(c) Percentage increase in the number of skilled diaspora members returning on short or long term</p> <p>(d) Increased utilization of expertise and knowledge of diaspora members for critical developmental initiatives</p> <p>(e) Availability of mutual recognition agreement framework</p>	<p>2022–2027</p>	<p>SADC Secretariat and member States</p>

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
		(e) Collaborate with migrants' source regions within and outside the region to establish mutual recognition agreement framework to provide a common standard for the evaluation of credentials for entry into a particular practice or profession				
	Improving awareness and knowledge on formal channels of remittance services	(a) Carry out financial literacy training and dissemination of information on remittance services and costs as a way to create awareness of the various financial services and products available to remittance senders (b) Establish partnership between MTO agents in offering remittance services as a way to reduce the cost of sending remittance (c) Carry out sensitization among remittance receiving households on available formal channels of receiving remittance (d) Carry out sensitization among diaspora communities on dangers associated with irregular channels of sending remittance and encourage the diaspora to remit through formal channels	(a) Financial literacy training programme and information campaigns organized (b) Partnership between MTOs agents established (c) Awareness and sensitization among recipient households on formal channels of remittance organized (d) Sensitization among diaspora communities on dangers	(a) Number of successful financial literacy training and information campaigns on remittance services organized (b) Gradual reduction in the cost associated with formal channels of sending remittances (c) Number of sensitization and awareness campaigns organized for remittance recipient households (d) Number of sensitization and awareness campaigns organized for the diaspora	2022–2027	Civil society and media SADC Secretariat, IOC and member States

Key implementation area 3: Strengthening mechanisms for maximizing the productive use of diaspora remittances

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
To promote mechanisms for maximizing the productive use of diaspora remittances	Leveraging remittances for development	<p>(a) Form events to encourage the diaspora to increase remittances flows for investment in the region</p> <p>(b) Provide the requisite logistical support to member States' missions abroad to develop mechanisms and services for facilitating remittances transfers to the diaspora in the region</p> <p>(c) Collaborate with the central banks to develop agreements with banks in destination countries, MTCs and mobile telecommunications companies to reduce the cost of transferring money to member States and the region</p> <p>(d) Organize information campaigns on safe money transfer channels/schemes and the challenges of sending money through informal channels</p> <p>(e) Enact laws to ensure that financial institutions do not cheat recipients of remittances through the use of exchange rates that are lower than the prevailing market rate</p> <p>(f) Design legislative instruments and develop institutional structures to formalize the operations of informal agencies transferring remittances for effective monitoring</p>	<p>(a) Workshops and fairs on remittances flow for investment organized</p> <p>(b) Mechanisms and services developed by country missions or the region to facilitate remittance transfer</p> <p>(c) Central banks' agreements with banks in destination countries, MTCs and mobile MTOs to reduce cost of transfer</p> <p>(d) Specific and fair money transfer products designed for migrants</p> <p>(e) Agreements with migrant host countries for financial inclusion completed</p> <p>(f) Safe money transfer information campaigns organized</p> <p>(g) Enhanced fair regimes in the financial sector</p> <p>(h) Enhanced regulation of informal remittance transfer agents</p>	<p>(a) Percentage change in volume of remittances</p> <p>(b) Number of mechanisms and services developed by missions of member States to facilitate remittance transfer</p> <p>(c) Percentage change in the cost of transferring money by migrants</p> <p>(d) Number of specific and fair money transfer products for migrants operational</p> <p>(e) Number of financial inclusion agreements in force</p> <p>(f) Number of financial literacy programmes organized by CSOs and media for migrants</p> <p>(g) Number of migrant-led investment projects and partnerships</p> <p>(h) Number of safe money transfer information campaigns</p> <p>(i) Number of identifiable informal remittance transfer agents</p>		Ministry of Labour, International Relations, Regional Cooperation, and Finance; central banks and MTOs development partners

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
	<p>Promoting partnerships and migrants-led investments</p>	<p>(a) Develop more attractive remittances-linked investment products and market them to the diaspora and remittance recipients</p> <p>(b) Establish public-private partnerships between State institutions (such as diaspora institutions and consular services) and financial institutions that facilitate direct investment by potential diaspora entrepreneurs</p> <p>(c) Establish partnership with a country of destination as a way to facilitate the involvement of diaspora in spreading information in diaspora communities about opportunities and programmes that enable greater mobility for diaspora members, or provide financial support for joint projects involving the diaspora</p> <p>(d) Establish matching fund schemes where different levels of government allocate a dollar or more for every dollar that diaspora associations invest in their communities</p> <p>(e) Support the organisation of regular investment promotion campaigns in destination countries</p>	<p>(a) Attractive remittance-investment packages developed</p> <p>(b) Strengthened partnership between the State and financial institutions for diaspora investment</p> <p>(c) Increased knowledge of diaspora community members about opportunities to promote greater mobility and increased financial for joint programmes</p> <p>(d) Matching fund schemes for diaspora investment established</p> <p>(e) Conducive investment environment created</p> <p>(f) Attractive remittance-investment packages developed</p> <p>(g) Conducive investment environment created</p> <p>(h) Regular investment promotion campaigns organized in destination countries</p> <p>(i) Diaspora business organized for migrants</p> <p>(j) Migrant savings and investment incentives established</p>	<p>(a) Increased in direct investment in the home country made diaspora entrepreneurs</p> <p>(b) Number of diaspora communities and members reached with information about opportunities and programmes that enable greater mobility and joint programmes undertaken</p> <p>(c) Number of successful matching fund schemes initiated and rolled out for development projects</p> <p>(d) Number of remittance-investment packages operational</p> <p>(e) Number of migrant-led business or partnership in operation</p>	<p>2022–2027</p>	

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
		<p>(f) Organize other diaspora business fora to encourage the diaspora to invest their resources in relevant sectors in member States and regions</p> <p>(g) Establish incentives, including tax incentives for migrant savings and investment, as well as entrepreneurial/business development</p> <p>(h) Reduce the administrative cost of doing business in member States and regions</p> <p>(i) Create investment opportunities and product (such as bonds and shares) and market them to the diaspora and immigrants</p> <p>(j) Develop tools to map migrant professionals and entrepreneurs and consider them for government contracts and business opportunities</p> <p>(k) Develop mechanisms to foster partnerships with prominent professionals abroad and use them as agents to lobby entrepreneurs to come and invest in member States and the regions</p> <p>(l) Promote migrants' initiatives that facilitates development and cooperation in the region and in member States</p> <p>(m) Support the creation and strengthening of migrant associations/groups</p>	<p>(k) Bonds, shares and other investment products developed for migrants</p> <p>(l) Minimal capital for investment reduced</p> <p>m) Tools to map migrant professionals and entrepreneurs developed</p> <p>(n) Enhanced migrant participation in the development process</p> <p>(o) Diaspora/Migrant associations/groups formed</p>			

Objective	Strategies	Activities	Output/Outcome	Indicators	Time frame	Responsible agencies
	<p>Improving implementation and delivery of strategies and programmes to achieve its expected outcomes</p>	<p>(a) Monitoring and evaluation frameworks should be mainstreamed into diaspora policy while existing policies should mainstream diaspora policy frameworks and action plans. (b) Establish monitoring and evaluation roles in implementing agencies for diaspora engagement and productive remittance uses (c) Establish joint monitoring and evaluation roles and reporting channels (d) Training monitoring and evaluation teams of implementing agencies and relevant stakeholders</p>	<p>(a) Diaspora policy monitoring and evaluation framework mainstreamed (b) Established monitoring and evaluation agency with officers at work (c) Established joint monitoring and evaluation teams with consistent meeting days (d) Monitoring and evaluation officers trained (e) Monitoring and evaluation results dissemination programmes organized</p>	<p>(a) Number of implementing agencies monitoring diaspora engagement indicators (b) Number of implementing agencies with diaspora engagement monitoring and evaluation officers (c) Monitoring and evaluation officers trained (d) Availability of data collection and reporting templates at implementing agencies (e) Number of monitoring and evaluation reports</p>		<p>SADC Secretariat and member States</p>

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International Organization for Migration
17 route des Morillons, P.O. Box 17, 1211 Geneva 19, Switzerland
Tel.: +41 22 717 9111 • Fax: +41 22 798 6150
Email: hq@iom.int • Website: www.iom.int