Book Review Symposium V of Economic Sanctions from Havana to Baghdad: The Effects of Sanctions in Zimbabwe on Migrant Care Workers and Transnational Family Relationships

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This essay examines how international sanctions imposed on key figures in Zimbabwe have disrupted remittance flows from Zimbabwean migrants working in care jobs abroad, such as caring for children or the elderly. These workers bear the emotional burdens of caring for people on both sides: the individuals they assist in destination countries and their families in Zimbabwe. Remittances are an essential aspect of the latter, as they play a crucial role in shaping the family relationships of migrants and their families. The fact that these migrants send money to family members residing in a country under a heavily sanctioned regime poses specific challenges for Zimbabwean migrants and their families. Migrants are faced with high fees and must rely on informal money transfer channels, which carry significant risks. These costs and risks ultimately hinder the steady flow of money to their families back home. International sanctions thus add a significant burden to the many challenges faced by Zimbabwean migrant care workers: the high cost of sending money to their families back home and the resulting weakening of family and community ties.

Zimbabwean Migrants in the UK Care Sector

In recent decades, Zimbabwe's economy has suffered due to a combination of factors: government corruption, isolation from international financial institutions, the weakening of the banking sector, and the collapse of the agricultural industry, to name the most significant ones. The precarious economic situation in Zimbabwe has led to the country's economy becoming heavily dependent on remittances sent by Zimbabwean migrants to their families back home. In 2025, remittances accounted for 12 percent of GDP (Ncube 2025, 8). Remittances from the United Kingdom is particularly significant. These have grown at such a rapid pace that, by 2025, they had reached their highest level, surpassing the remittances sent by Zimbabwean migrants from South Africa (Ndlovu 2025).

In the United Kingdom, migrants from Zimbabwe have become well established in the care sector. This is the result of the attraction of cheap labor in this sector. The United Kingdom has experienced a significant increase in demand for care services over the past few decades due to the country's large elderly population and the increasing life expectancy of its residents. At the same time, the availability of local care workers has declined due to low wages and poor working conditions, which are largely the result of government budget cuts (Tawodzera 2024, 742-743). Because of this increased demand and reduced availability of local labor, the UK care sector has come to rely heavily on migrant workers over the past decades (Bradley 2025). Thus, in the absence of better job options, migrant workers bear the brunt of the precarious working conditions and low wages in this job market.

According to Tawodzera, migrants from Zimbabwe have formed a significant part of the social care sector since the 1990s, and to this day, they remain a core part of it (2024, 743). Tawodzera also documents the extensive challenges that Zimbabwean migrants face in sending remittances to their families. Migrants often struggle to support themselves while also sending money home. Low wages and unstable employment hinder the steady flow of remittances. Many workers must put in extensive hours to cover their expenses and build up savings to send money back home. This undermines migrants' well-being, as well as their ability to maintain relationships in both their countries of destination and origin. Tawodzera also highlights how remittances are crucial for sustaining and nurturing ties between migrants and their families (2024, 751). The precarious conditions in the UK care sector thus harm the formation of bonds of transnational families.

This essay points to a crucial dimension of analysis that is not usually addressed in ethnographic work with migrant care workers: the financial and emotional burden imposed by the costs of migrants' money transfers to their home countries. While the factors affecting these costs are numerous, this essay highlights the vital role of international sanctions in the exponential rise of these costs. The case of Zimbabwe is representative of this analysis, as the country has been subject to various sanctions regimes and its economy relies heavily on migrant remittances. Thus, the sanctions regime imposed on Zimbabwe plays a crucial role among the factors that hinder the well-being of migrant care workers and their families.

The Chilling Effect of Sanctions in Africa

Chilufya and Saldivar's article, "The 'Chilling Effect' of US Economic Sanctions on Banking and Financial Inclusion in Africa," makes a compelling case for how economic sanctions imposed on several countries in Africa have contributed to the decline in financial inclusion on the continent (2025, 207). Specifically, the article argues that even economic sanctions targeting specific individuals have a chilling effect on banking relationships in the region, which has led to the subsequent loss of financial inclusion for large segments of the population on the African continent.

The Treasury Department's Office of Foreign Assets Control (OFAC) is the US agency that oversees much of the enforcement of US economic sanctions internationally. This office maintains a Specially Designated Nationals (SDN) List that includes individuals who are prohibited from entering into financial relationships with US institutions. Banks that wish to engage with these institutions must establish rigorous administrative measures to ensure compliance with OFAC requirements. And there is a strong incentive for banks around the world not only to comply but to over-comply with these requirements: the penalties for non-compliance are enormous, and the consequences of being excluded from the US banking system are devastating.

OFAC penalties include the imposition of multimillion-dollar fines. According to Chilufya and Saldivar, these fines are so substantial that their enforcement can drive banking companies into bankruptcy (2025, 199–200). And OFAC has been clear about its willingness to impose these penalties on companies that violate sanctions. The authors also illustrate how this regime of economic sanctions is possible due to the dominant role the United States plays in international banking. This role is such that the viability of financial institutions around the globe depends on their ability to access the US Federal Reserve to settle dollar-denominated transactions. According to Chilufya and Saldivar, "Given the strength and ubiquity of the US dollar in the global financial order, not being able to maintain a correspondent account with a US financial institution or a foreign one permitted to operate in the US is sometimes referred to as 'the death penalty'" (2025, 196). In this context, international banking firms have enormous incentives to over-comply with OFAC regulations.

The international sanctions regime has hit the African continent particularly hard. As a result, the continent has witnessed a mass exodus of banking institutions due to the high risks of non-compliance (2025, 202, 205). This is due to the large number of sanctioned individuals and entities in Africa (including 6,300 names on the SDN list) and the significant difficulties financial institutions face in conducting compliance risk analyses. Given that even a tenuous connection to any of these entities can lead a bank to bankruptcy, these institutions often prefer to withdraw from so-called "high-risk" countries rather than face the burden of regulatory compliance and the risk of being penalized.

The Chilling Effect of Sanctions on Remittances Sent by Zimbabwean Migrants

The history of sanctions in Zimbabwe dates back to the early 2000s. Between 2001 and 2002, the United States, the United Kingdom, and the European Union imposed comprehensive sanctions on Zimbabwe. The reasons were manifold: the explicit ones were evidence of electoral fraud and state violence in Zimbabwe in the late 1990s. Among the unstated reasons was a reaction against the land redistribution program through which the Zimbabwean government distributed land to Black populations, dispossessing a large number of White landowners. These sanctions included arms embargoes, travel bans, asset freezes, and selective banking sanctions targeting certain Zimbabwe African National Union–Patriotic Front (ZANU-PF) officials, military officials, business leaders, and some state-owned enterprises deemed to be key perpetrators of human rights violations (Moyo, Nhliziyo, and Fayayo 2020, 89).

In 2011, the European Union began a policy of re-engagement with Zimbabwe, which included the provision of an aid package and the removal of 35 individuals from the blacklist (Portela 2014, 16). Meanwhile, the United States maintained a comprehensive economic sanctions regime until 2024, including a three-year period during which Zimbabwe was placed on the Financial Action Task Force (FATF) gray list (2019-2022). This political scenario positioned Zimbabwe as a "high-risk" country for investments and banking transactions.

In 2024, the United States terminated the long-standing sanctions program against Zimbabwe established under earlier executive orders. Simultaneously, the US government imposed Global Magnitsky sanctions on President Emmerson Mnangagwa, senior security officials, and politically connected business figures such as Kudakwashe Tagwirei and associated companies (Wiggin and Dana LLP 2024). As Chilufya and Saldivar demonstrate, the fact that the sanctions regime has been modified to primarily target specific individuals is unlikely to diminish banking institutions' aversion to the financial market in Zimbabwe (2025, 206). The compliance risk remains very high even under such targeted sanctions.

The multiple sanctions regimes imposed on Zimbabwe since 2001 have accelerated the loss of banking relationships in Zimbabwe and isolated the country from the international payment system. For example, over the course of one year (2022–2023), Zimbabwe lost "100 correspondent banking relationships, which left most of the local banks excluded from the international banking system" (Mhlanga 2023). The sanctions imposed on Zimbabwe have also made it increasingly difficult for the Zimbabwean government to access funds from the World Bank or the International Monetary Fund (IMF) since the early 2000s.

Chilufya and Saldivar demonstrate how sanctions, by affecting banking relations on the African continent, disrupt remittance flows. Financial institutions, in order to over-comply with their risk calculations, may deny transfer services or raise their fees (Chilufya and Saldivar 2025, 205). The loss of banking relationships on the African continent also leads to remittances being sent through informal channels, which entails high costs and risks in money transfers. In their literature review of the challenges facing diaspora remittances in Zimbabwe, Mahuyu and Makochekanwa argue that the lack of reliable, affordable, and accessible transfer systems and high taxation have been key causes of the increased cost for Zimbabweans sending remittances home (2024, 137).

The high costs of sending remittances strain the finances and relationships of Zimbabwean migrants. And this is a cost that many migrants are willing to pay—often at the expense of their own well-being—because these remittances sustain vital relationships. This situation creates a subclass of migrants who face greater economic insecurity compared to migrants who do not face high fees, since their countries do not face the financial hardships that Zimbabwe faces as a result of international sanctions. This situation causes Zimbabwean migrants to experience greater pressure to remain in precarious working conditions. It also poses enormous challenges for them in maintaining ties with transnational families.

Conclusion: Research Implications

The sanctions regime imposed on Zimbabwe exacerbates the challenges faced by migrant care workers, their families, and communities, whose livelihoods depend on remittances to survive. When a region like Africa or a country like Zimbabwe has been hit so devastatingly by economic sanctions, the remittances sent by migrants suffer. These remittances play a crucial role in shaping family and community relationships. Ethnographic studies that examine these transnational familial arrangements must consider the macroeconomic factors that cause significant complications in money transfers if they are to provide a comprehensive picture of how social relationships are formed and transformed under global capitalism.

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