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The use of informal digital channels for remittances by financially excluded Zimbabwean migrants in South Africa

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A research report submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Management in the field of Digital Business

Johannesburg, 2025

ABSTRACT

This study critically explored how financially excluded Zimbabwean migrants in South Africa adopted informal digital channels for remittances. It was conducted through ten anonymised face-to-face interviews and thematic analysis; the research explored the decision-making of undocumented and partially documented migrants. Findings reveal that trust is the primary factor driving the adoption of high-risk informal systems like the *Malayitsha* remittance system, serving as a guarantee in the absence of legal documentation. A lack of trust stemming from inadequate financial digital literacy and accessibility fuels reluctance towards formal digital platforms. The study concludes that this reliance on informal channels, due to financial exclusion creates great vulnerabilities within South Africa's socio-economic landscape and highlights a critical gap for targeted digital intervention.

Key words: Malayitsha, informal digital channels, formal digital channels, undocumented migrants, Zimbabwe, financially excluded, digital literacy.

DECLARATION

I, Tanya Lindelwe Dhlamini, declare that this research report is my own work except as indicated in the references and the acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in the field of Digital Business at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Name: Tanya Lindelwe Dhlamini

Signature: T.L.D

Signed at Lonehill, Sandton

On the 23rd day of March 2025.

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Firstly, praise be to God, it is only by God's grace that I was able to accomplish this dream and get over the line. Thank you to my support system that believed in me more than I believed in myself. The ones in my corner that see me, know me, encourage me, push me and do not allow me to be anything but great. A huge appreciation to my supervisor Dr. Ayanda Magida, who saw a potential in my study and helped me remain excited in unpacking this journey. Her patience, guidance and pushing me to dig further is what made this journey memorable. An honour to be a Witsie and achieve great milestones attending the MM in the field of Digital Business at Wits Business School. Education is something my family and I appreciate, and to be given an opportunity to advance in academia is a privilege I won't ever take for granted.

To every participant that allowed me to experience their unique stories and let me into their journeys, I say thank you. Their perspectives, life stories, challenges, and experiences are the backbone of this study, without them this body of work would be mealy a skeleton.

To my Paps, thank you for always speaking life over me, being my sound board, my place of great peace. I push myself because you have shown me what hard work looks like and how one can change their life by believing in themselves and putting action behind their dreams.

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One great lesson I learnt in this period: embarking on your Master's journey is not a journey you take alone. The work and research are yours, but your circle carries you. For everyone that walked with me on this journey, thank you.

Finally, to me I am immensely proud. Proud of myself and the mountains I continually climb to achieve great heights.

With love,

Tanya Lindelwe Dhlamini

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LIST OF ACRONYMS

Table 1: List of Acronyms

AML	Anti Money Laundering
AU	African Union
COVID-19	Coronavirus Disease 2019
FATF	Financial Action Task Force
KYC	Know Your Customer
LSM	Living Standards Measure
MTO	Money Transfer Operators
RSP	Remittance Service Provider
SADC	Southern African Development Community
SARB	South African Reserve Bank
USSD	Unstructured Supplementary Service Data

Chapter 1. Introduction

1.1 Purpose of the study

This qualitative study investigated how undocumented and partially documented Zimbabwean migrants in South Africa utilise informal digital remittance channels. Investigation was conducted on the need to adopt informal digital channels due to migrants' inability to obtain legal documentation to access formal digital channels. It further explored the subsequent socio-economic implications of the informal practices.

Great focus was on the Malayitsha remittance system, that appeared to be a primary and viable option to transport funds, people or goods between South African and Zimbabwe informally. The study critically explored how the need for formal digital channels is imperative, as the use of informal practices poses a risk that should be eradicated.

1.2 Background of the study

South Africa remains a primary destination for African migrants, particularly from within the Southern African Development Community (SADC) region (Maseng, 2019). Despite the African Union's vision for sustainable development, persistent political, economic, and social challenges across the continent drive significant migration flows ((Maseng, 2019); (African Union, n.d.). Foreign nationals, both documented and undocumented, are often compelled to seek better opportunities in South Africa due to extreme poverty, a lack of opportunities, and political conflict in their home countries (Ratha, 2023). By 2022, South Africa received an estimated 2.4 million international migrants, 83.7% of whom originated from SADC nations (Maluleke, 2024).

Zimbabweans carries the largest proportion of this migrant population, accounting for 48.5% of all migrants to South Africa between 2011 and 2022 ((Maluleke, 2024); see Figure 1. They are primarily driven by the severe economic and political plight within Zimbabwe (Baison, 2021). Given their significant presence and profound impact on South Africa's economic and social landscape, this analysis focuses specifically on Zimbabwean migrants.

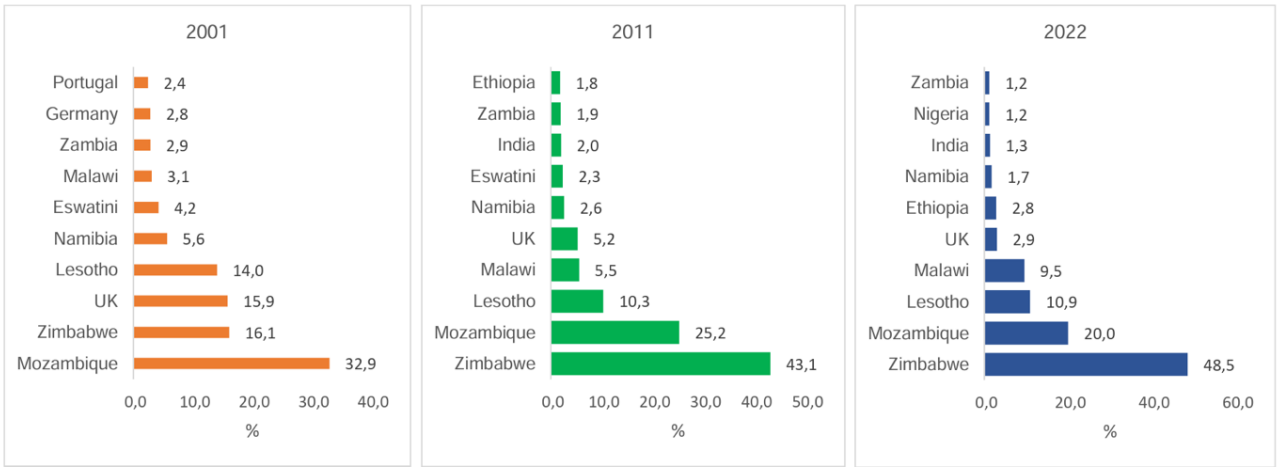

Figure 1: Percentage distribution of top 10 sending countries to South Africa, 2001, 2011 and 2022 (Statistics South Africa, Census 2001, 2011 and 2022)

Zimbabweans enter South Africa as either documented migrants (with valid passports and permits) or as undocumented migrants via informal border channels (Baison, 2021). The latter group's accurate statistics are limited due to the nature of their entry. Once in South Africa, a lack of valid documentation confines most undocumented Zimbabwean migrants to low-wage, exploitative employment to remit funds to family's cross border (Baison, 2021). The concentration in townships where there is competition over scarce resources, jobs, and housing has exacerbated social tensions and contributed to xenophobic violence, as seen in 2008, 2015, and 2019 (Maseng, 2019). As illustrated in Figure 2, the primary driver of this migration is overwhelmingly the search for employment (Stats SA Census, 2022).

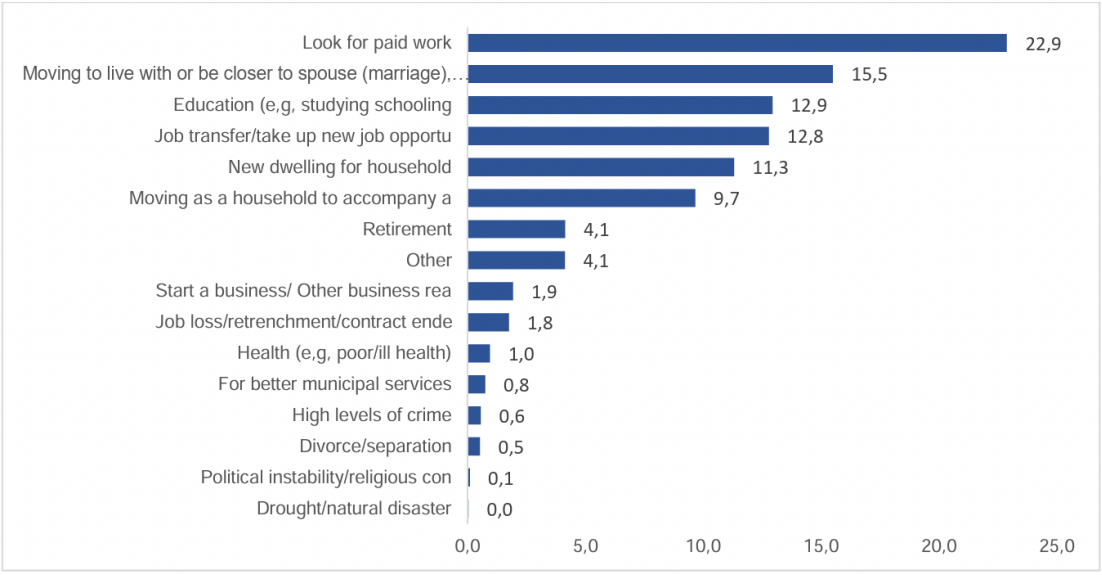

Figure 2: Main reason for moving (Stats SA, Census 2022)

Migrants primarily send remittances to alleviate poverty, fund education, and support families (Ratha, 2023). However, being financially excluded it forces undocumented migrants to rely on informal channels, as they are denied access to formal digital financial systems (Ratha, 2023).

The predominant informal method is the *Malayitsha* system, a IsiNdebele term meaning 'one who carries a heavy load', where agents are paid to physically transport cash, goods or people across borders (Nyamunda, 2014). This system operates on different spectrums: large-scale couriers with legal permits who have official connections facilitate low-risk movement; medium-sized operators (e.g., taxi drivers and buses) offer cheaper but riskier services; and small, independent couriers operate with greater risk (Nyamunda, 2014). The entire process is manual, trust-based, and leaves no digital audit trail.

These informal flows pose a significant systemic risk, making South Africa vulnerable to money laundering, terrorist financing, and human trafficking (Rodima-Taylor, 2022). Developing secure, accessible digital financial platforms is imperative to mitigate these socio-economic risks, regulate remittance outflows, and reduce reliance on informal channels.

The COVID-19 pandemic saw a significant shift in how remittances were conducted, from informal to digital remittance channels (Mbiba & Mupfumira, 2022). Border closures halted traditional informal operations and made illegal crossings significantly costly, forcing migrants to adopt mobile money platforms and demonstrating the viability of digital alternatives (Mbiba & Mupfumira, 2022).

However, millions of undocumented Zimbabwean migrants in South Africa remain financially excluded (Mavodza, 2019). Stringent Know Your Customer (KYC) policies, which require valid identification, prevent them from accessing formal digital banking (Mavodza, 2019). While Money Transfer Operators (MTOs) like Mukuru emerged as a more accessible alternative by leveraging mobile networks and simpler requirements (Moyo, 2020; Mukuru: Send money, n.d.), significant limitations persist for the undocumented.

1.2.1 South Africa's digital payment innovation and inclusion

The South African Reserve Bank (SARB) is in the process of driving technological innovation to bolster financial inclusion (South African Reserve Bank, 2024). Despite this, a significant reliance on cash persists in lower-income townships and rural areas (South African Reserve Bank, 2024), precisely where undocumented migrants, who are often financially excluded, are forced to reside and share resources (Maseng, 2019).

To bridge this gap, the SARB (2024) launched *Project Stimela* to address the key barriers being financial exclusion, low digital literacy, inadequate technological infrastructure, and a lack of trust in digital payment systems. While aimed at underserved South African citizens, these challenges are equally impacting the financially excluded migrant population (South African Reserve Bank, 2024). The SARB's broader ambition is to innovate digital payments domestically and eventually across Africa (South African Reserve Bank, 2024). However, as indicated in the accompanying figure, cash money transfers through a third party remains dominant in the lower Living Standards Measure (LSM) market, the taxi industry, and township small businesses, perpetuating the use of informal money markets.

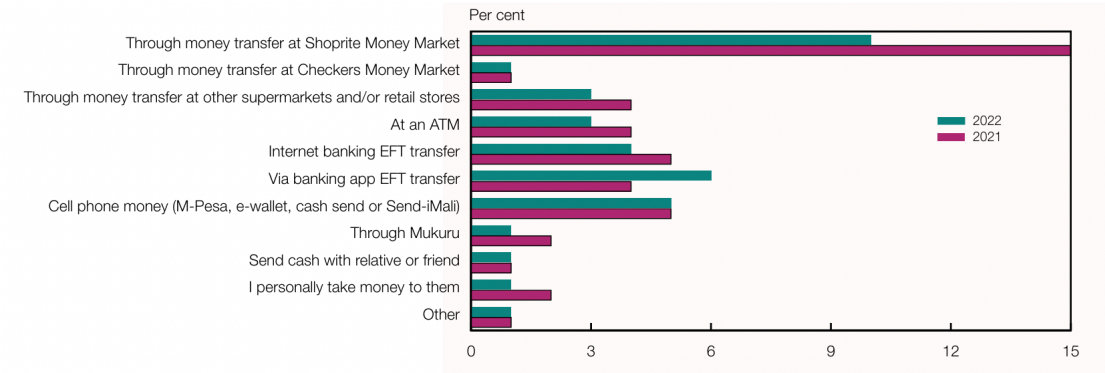

Figure 3: Channels of sending money (Finscope South Africa Consumer Survey 2022)

1.2.2 Background Conclusion

In conclusion the study has examined the complex interplay between migration, financial exclusion, and informal economies, focusing on undocumented Zimbabwean migrants in South Africa. The analysis analysed that South Africa serves as a primary destination for individuals fleeing severe economic and political distress within Africa, with Zimbabweans constituting the largest and most impactful migrant group. Driven by the need to support families through

remittances, these migrants face a great reality as their undocumented status systematically excludes them from the formal financial systems necessary to safely and efficiently transfer funds.

A heavy reliance on informal channels, such as the *Malayitsha* system, has become an important factor. While this system provides a critical lifeline, it exposes migrants to exploitation and poses significant systemic risks to South Africa, including vulnerabilities to money laundering and illicit financial flows. The COVID-19 pandemic served as a potent case study, demonstrating both the vulnerabilities of these informal networks and the need for a shift towards digital solutions.

However, this transition remains incomplete. Stringent KYC regulations continue to be a primary barrier, and while MTOs like Mukuru offer a partial solution, they have not yet achieved full financial inclusion for the undocumented. Initiatives like the South African Reserve Bank's *Project Stimela*, aiming to address digital literacy, infrastructure, and trust, are primarily targeted at citizens and thus fail to fully address the unique challenges faced by undocumented migrant populations.

1.3 Research Problem

The first problem of the study looked at the influx of undocumented and partially documented migrants into South Africa and the use of informal remittances that impact South Africa economically, politically and socially. According to the Stats SA report (2024), within the SADC region, South Africa saw an influx of 48.5% of Zimbabweans migrating into the country, however the challenge is getting an accurate number of the migration of undocumented migrants (Maluleke, 2024).

Faced with varying challenges, people migrate predominately for survival; however, the move to access better opportunities usually comes with greater challenges (Lawack, 2021). In some cases, migrants face being excluded socially and financially; in the case of South Africa, there has been rife xenophobia between citizens and foreign nationals, as stated by Lawack (2021). The limitations undocumented migrants face within South Africa appears less significant compared to the challenges they face in their country of origin, in most cases within Africa, people leave their homes due to impoverishment, political conflict or the lack of resources

(Lawack, 2021). Undocumented and partially documented migrants are more likely to be financially excluded and have limited to no possibility of legally adopting formal digital financial services (Genevieve et al., 2023). The financial exclusion of undocumented and partially documented migrants has opened the door to informal, riskier money, goods and people cross-border transfers, and the impact of such is difficult to measure due to the limitation of data and statistics (Lawack, 2021).

Using traditional digital financial systems is far more costly and comes with stringent requirements that cannot be met by migrants who do not have valid travel documentation, visa and permits (Baison, 2021). This research investigated the necessity to regulate informal migrant remittances and establish digital platforms that can bridge the gap between the financially included and the financially excluded. As previously stated, it is evident that undocumented migrants provide cross-border financial support through undetected means due to them being financially excluded (Maluleke, 2024).

Based on the limited data available on undocumented migrants there lies a gap in literature. Obtaining relevant data would assist in outlining the risks of migrants' use of informal digital channels, the size of the impact on the South African landscape. The limitation on publications is because the movement of undocumented migrants and the process of informal digital channels rely heavily on being undetected and has minimal digital presence and data capturing. This gap provides an opportunity to shift the understanding and contribute to the available studies. Through this study and the obtaining of first-hand data the research will contribute in the discussions by attempting to showcase the fundamental reliance on trust as a decision-maker for financially excluded migrants in accessing and obtaining digital or informal digital channels. Baison (2021) touches on the discussion regarding regulations that prohibit some migrants from accessing and adopting formal digital channels, however it appears to not touch on the importance of trust and digital literacy.

The second problem addressed in this study was the necessity to implement digital platforms to eradicate possible money laundering, terrorist financing and human trafficking. The absence of digital payment methods has opened South Africa and foreign nationals to various risks.

1.4 Research Questions

1. How are undocumented migrants financially excluded?
2. How do undocumented migrants remit to Zimbabwe from South Africa?
3. How has the absence of digital platforms impacted the movement of goods or funds across border?

The primary question of this study aimed to examine the drivers behind the reliance on informal remittance systems by undocumented and partially documented migrants in South Africa. The study sought to determine the structural and regulatory factors leading to their financial exclusion and to assess the significant socio-economic risks for both migrants and the South African state arising from the lack of regulated digital cross-border payment options.

1.5 Significance of the study

The use of informal digital remittances by undocumented and partially documented migrants has been widely discussed in scholarly platforms. However, contributing to the discussions around the growing impact of undetected remittances in South Africa by undocumented and partially documented migrants is crucial. Existing literature explores the influx of immigrants into South Africa to access greater opportunities and alleviate poverty in their home countries (Malatji, 2022). Challenges faced by immigrants crossing borders into South Africa due to South Africa's stringent immigration laws have led to immigrants choosing to cross into South Africa undocumented (Vhumbunu, 2023). Within South African society, the presence of migrants in the townships has brought about little social cohesion, which was evident in the periods of xenophobic attacks (Maseng, 2019). However, this has not deterred the growing numbers of migrants settling in the country (Maseng, 2019).

The study explored literature addressing informal cross-border transfers of goods, funds and people through the Malayitsha Remittance System and highlighting the greater risks to South Africa associated with choosing informal channels (Nyamunda, 2014). The undetected flow of people, funds and goods between South Africa and Zimbabwe has made South Africa vulnerable to possible human trafficking, money laundering and terrorist financing; the need for digital adoption in remittances for undocumented and partially documented migrants is essential in the efforts to mitigate the various known and unknown risks (Mbiba & Mupfumira, 2022).

Further, the study looked at the advent of mobile money to bridge the gap between the banked and unbanked. This presented an opportunity to contribute to the research regarding the challenge of reaching financial inclusion for undocumented and partially documented migrants versus strengthening South African borders to eradicate the influx of illegal foreign nationals (Maluleke, 2024).

1.6 Delimitations of the study

2. This study's scope focused primarily on Zimbabwean migrants who are either undocumented or partially documented in South Africa. The primary aim was to facilitate a targeted investigation into the distinct socio-economic challenges confronting this particular demographic and to analyse the effects of these challenges on the South African societal landscape.

3. The research explicitly excludes other foreign national groups residing in South Africa, irrespective of their documentation status.

4. Furthermore, while the discussions on migration is broad, this inquiry was solely focused on migrants lacking full legal documentation. The core of the investigation centres on how this group utilises informal channels for the cross-border remittance of funds to Zimbabwe and the potential risks caused by these practices.

5. A key area of exploration involves the financial exclusion experienced by undocumented and partially documented Zimbabwean migrants, with particular attention paid to the barriers that impact their adoption of formal digital mobile money transfer platforms.

6. Finally, the study addresses the potential money laundering risks inherent in the informal transfer of goods, people, and money. It is noted, however, that an in-depth examination of the surrounding legal, regulatory, and policy frameworks falls beyond the scope of this research.

1.7 Definition of terms

Table 2: Definition of terms

Term	Description
Digital Remittances	Digital remittances are defined as the cross-border transfer of money made through the internet via a digital platform. The digital remittances are made by migrant populations in the intent of sending money to their dependents back home ("The Role of Digital Remittances," 2021).
Financial exclusion	This term refers to persons who are prohibited from opening formal bank accounts with financial institutions because they lack relevant required documentation (Mavodza, 2019).
Informal Money Transfer	This term is defined as the transportation of goods, money or people undetected by legal channels (Nyamunda, 2014)
Malayitsha	This is a isiNdebele term meaning someone who carries a heavy load, for context it is to describe individuals or a business that is paid a fee to transport goods, funds or people illegally through borders (Nyamunda, 2014).
Mobile Money System	Mobile Money System is a technology created to facilitate limited banking and payment services through a cell phone and network connectivity (Shaikh et al., 2023).
Remittances	Remittances are money or goods sent by migrant workers to their respective home country (Ratha, 2005).
Undocumented Migrants	This term refers to individuals that cross borders, for various reasons, without valid

	and legal passports, permits, insurance or VISA's (Baison, 2021).

1.8 Assumptions

The following assumptions have been identified in regard to this study:

1. It was assumed that the selected participants will provide sufficient information that will be beneficial to the research.
2. It was assumed that the selected participants may fear divulging information centred on illegal or informal activities due to sensitivity and exposure.

1.9 Conclusion

This study investigated the complex challenges arising from the reliance on informal remittance systems by undocumented and partially documented Zimbabwean migrants in South Africa. The research is situated within the context of a significant influx of migrants where Stats SA (2024) noted that 48.5% of SADC region migrants to South Africa are Zimbabwean, though precise figures for undocumented individuals are limited (Maluleke, 2024).

Core Problem: Driven by factors like impoverishment and political conflict (Lawack, 2021), these migrants face severe financial exclusion due to a lack of formal documentation, limiting them from regulated digital financial services (Genevieve et al., 2023). This exclusion forces a dependence on informal channels (e.g., the *Malayitsha* system) to send remittances, which in turn exposes South Africa to significant socio-economic risks, including undetected money laundering, terrorist financing, and human trafficking (Mbiba & Mupfumira, 2022). The stringent requirements of formal financial systems and a climate of xenophobia (Lawack, 2021) further compound these challenges.

Research Gap and Questions: A critical gap in the literature exists due to the nature of informal remittances, which leaves a lack of data on their scale and impact. This study aimed to fill this gap by having explored the mechanisms of financial exclusion, the methods of informal remitting, and the systemic risks of absent digital platforms. It specifically

investigated the under researched role of trust and digital literacy as factors in migrants' channel selection. The research is guided by three questions:

1. How are undocumented migrants financially excluded?
2. How do undocumented migrants remit to Zimbabwe from South Africa?
3. How has the absence of digital platforms impacted the movement of goods or funds across border?

Significance: The study is significant as it moved beyond describing the problem to investigating solutions. It contributes to scholarly and policy discussions by arguing for the necessity of tailored digital platforms to bridge the financial inclusion gap.

Scope: The research is delimited to Zimbabwean migrants without full documentation in South Africa and focuses on their remittance practices. It explicitly excludes an in-depth analysis of legal and policy frameworks.

CHAPTER 2. LITERATURE REVIEW

2.1 Introduction

The literature review undertaken in this chapter served a dual purpose. First, it provided a critical analysis of available scholarly work on the central themes of this study, namely the discussion on migrant movement, the barriers to legal documentation, and the subsequent experiences of financial exclusion and socio-economic survival within the South African context. Second, through this analytical process, it identified and defined the research's framework. The chapter concluded by evaluating the contributions of existing literature.

The predominant themes of the study looked at the need for survival that influences the movement of people (Genevieve et al., 2023), the challenges faced to obtain valid documentation to live and work in a foreign country and the challenge faced sending funds and goods back home through informal digital channels (Maseng, 2019).

This study explored the impact undocumented migrants from Zimbabwe pose on the South African political, economic and social landscape. In particular it addressed the use of informal remittances, due to being financially excluded and prohibited from adopting digital payment systems, to provide for their families back home and the risks associated thereof.

The literature review provided greater context to the discussion, touching on the influx of undocumented migrants from Zimbabwe into South Africa, the challenges faced due to being financially excluded and the risks of undetected flow of money, goods and people due to limited to no digital interventions. The concepts were critically explored, and relevant findings were documented and concluded within this study.

2.2 Definition and background

To ensure clarity and consistency, this study has provided clear definitions on the recognised terms, as derived from the relevant academic literature, which is detailed in this section.

2.2.1 Undocumented migrants

Undocumented migrants are defined as foreign nationals that use informal channels to enter through borders as they cannot obtain valid legal travel documentation, permits and VISAs in

order to work and live in the desired jurisdiction (Baison, 2021). Baison (2021) states that, in some instances, foreign nationals leave their countries due to high level impoverishment, however they are faced with stringent South African immigration laws. They are then forced to use unofficial ways to escape impoverishment and seek employment for the benefit of their families. Migrant workers predominately immigrate due to political, economic or social challenges that are evident in their respective countries, to provide financial or survival support to their families back home (Baison, 2021).

2.2.2 Financially excluded undocumented migrants

According to Mavodza (2019), migrant workers who live and work in South Africa without any valid legal documentation cannot open any banking, savings, or funeral accounts within financial institutions. Similarly, Rodima-Taylor (2022) states that migrant workers are limited from accessing formal financial banking systems because they cannot produce valid legal required documents that meet stringent compliance regulations and KYC laws. Accessing formal financial banking platforms by documented or undocumented migrants has differing levels of difficulty, with undocumented migrants being the most affected (Simatele & Maciko, 2022). The discussion predominantly focused on how being financial excluded impacts undocumented migrants.

2.2.3 Informal cross-border transfers: Remittances

Ratha (2005) defines remittances as money or goods sent home by migrant workers, and such transfers are mostly facilitated through informal channels. Mbiba and Mupfumira (2022) further state that remittances are intended for financial, educational, funeral and urgent health support migrants provide to their beneficiaries in their country of origin.

According to Rodima-Taylor (2022), remittances are essentially an income source for recipients of migrants; they are essential for the development of the recipients who were left in the migrant's country of origin as they have limited access to opportunities. It is imperative to note that remittances can either be formal or informal, according to Lawack (2021) formal remittance channels are payments or transportation of funds or goods made within regulatory and legal frameworks that are supervised. They note that traditional financial institutions and FinTech’s operate remittance transactions through mobile transfers and internet banking.

In regard to informal remittances, Lawack (2021) defines it as agents facilitating transfers without any regulation or supervision, they are essentially heavily reliant on trust between sender and agent. Furthermore, the sender has no guarantee that delivery will always happen and cannot take any legal action to claim back any undelivered funds or goods (Lawack, 2021).

The absence of legal travel documentation for migrants that are seeking opportunities across borders and facilitating remittances becomes a challenge which has bred an opportunity to use informal channels (Malatji, 2022). Informal cross-border transfer is defined as unrecorded flows of either money, goods or people using transportation across borders in order to reach the intended recipient or destination (Ahmed et al., 2021).

2.2.4 Malayitsha

The Malayitsha courier system is defined as informal transportation of money, goods or people by agents that are paid a fee, the Malayitsha agents typically operate between Zimbabwe and South Africa (Nyamunda, 2014). Nyamunda (2014) states, operations are undetected as the purpose is primarily to smuggle any items or people, what is crucial as facilitating informal transfers requires connections between the agents, relevant officials and border patrols. The system is built heavily on trust between the sender, agent, and recipient. Furthermore Nyamunda (2014) notes that the success of informal transfer channels is rivalled by the introduction and growth of mobile money platforms such as Mukuru and Western Union. However, it is quite evident that the undocumented are still largely financially excluded as digital platforms can primarily be adopted by individuals that are a holder of valid legal documentation (Nyamunda, 2014).

The use of informal cross-border transfer systems depends on being untraceable and unrecorded (Nyamunda, 2014)which hinders the search for comparable literature. This study is impacted by the limitation of adequate literature on the Malayitsha remittance system.

2.2.5 Mobile Money payment technology

Mobile Money is defined as a formal payment scheme where someone can send or receive money, purchase various items such as groceries or save money, using a cell phone with network connectivity (Moyo A. , 2020). Ashenafi and Dong (2022) define it as mobile-based

FinTech's that are established to increase financial inclusivity and bring about digital literacy to the previously unbanked.

2.3 Undocumented Migrants

2.3.1 Undocumented Zimbabwean Migrants

According to I. Moyo (2019) Zimbabweans migrate to South Africa predominately to access greater opportunities, however they are never fully integrated due to various barriers. Undocumented migrants face various barriers (e.g., legal, social and economic), they are forced to adopt different informal methods to survive and provide as returning to Zimbabwe is not economically viable (Moyo I. , 2019). Obtaining valid documentation is a hindrance, however the desire for a greater standard of living is a greater force behind migrants crossing borders illegally (Hungwe, 2020).

According to (Malatji, 2022) undocumented Zimbabweans cross the Beitbridge Border illegally either through bushes, smuggled through buses or trucks, or some would have obtained forged passports. They note that there is a high level of corruption at Beitbridge Border which hugely assists with migrants crossing over illegally with no valid travel documentation and permits. Maluleke (2024) posits that South Africa has limited data on irregular migration as it is incredibly challenging to document the movement of undocumented migrants. Due to the legal implications of crossing borders without documentation, migrants would prefer to be undetected (Maluleke, 2024). This brings about incorrect estimates of the number of undocumented migrants that live and work in South Africa, which is a limitation to this study.

According to Chipo (2020) Zimbabwean migrants whether documented or undocumented choose to remain in South Africa as there is more economic and political stability, compared to their country of origin. They elaborate further by stating that some South African employers take advantage of the fact that most migrants do not have valid documentation to live and work in South Africa. The term "survival migration" is used by Chipo (2020) to emphasise the need for foreign nationals to migrate for financial prosperity and to provide for their families back home. The need for survival is far greater than the challenges migrants face in South Africa.

Maseng (2019) states that the effects of undocumented migrants on South Africa's economic, political and social landscape is fundamentally affected by undocumented migrants. Most migrants live within townships where employment, housing, schools, and hospital resources

are limited for the over populated townships, this has led to little social cohesion between South Africans and migrants, which was evident in the xenophobic attacks in 2008, 2015 and 2019 (Maseng, 2019). They go on to further state that the access to resources is an even greater impediment for the undocumented migrants as to access governmental resources such as schools, hospitals, housing or receive employment protection and growth it is required that individuals have valid, legal and relevant documentation, which is not a reality for the undocumented.

2.3.2 Proposition 1

This thesis proposes that the systemic failure of strict immigration laws in South Africa to deter undocumented migrants from Zimbabwe brings about irregular entry through informal channels. This thus intensifies social challenges and xenophobic violence. There is a need to address the root causes of migration and the border corruption that enables it.

2.4 Informal digital cross-border transfers

According to Simatele and Maciko (2022) financial institutions must comply with various banking laws and regulations to keep their banking licence. They note that in order for clients to be successfully onboarded certain documents are required which comply with KYC regulations. Successfully onboarded clients are considered financially included, as they have access to the formal banking platforms (Simatele & Maciko, 2022). The systems allow the clients to send and receive money, save, borrow with a level of protection and transparency, this is not a reality for undocumented migrants (Simatele & Maciko, 2022). Another hindrance for the unbanked and undocumented are the fees and costs associated with obtaining and having banking facilities (Simatele & Maciko, 2022)

This speaks to Ahmed et al. (2021), who notes that the high cost of transferring funds through formal remittances is a huge factor that drives migrants to adopt informal channels. They argue that in most cases poor migrants deter from using formal channels as it becomes a financial burden for themselves and the beneficiaries (Ahmed, Mughal, & Martínez-Zarzoso, 2021).

2.4.1 Remittances

According to Ratha (2005), remittances are a preferred option for migrants who need to send goods or funds home; these transfers are commonly done through informal digital channels. They note that undocumented migrants send goods or funds home using unofficial channels, they utilise manual processes that are either manually recorded or unrecorded. Undocumented migrants hand funds or goods to the agent, the agent either transport the goods or funds or instructs their agent in the senders country amounts or goods that need to be given to the recipient (Ratha, 2005). The recipient is usually provided with a code, reference to identify the agent, or a car number plate, a less digital process (Ratha, 2005). The process is built heavily on trust, and certain fees are paid to the agents to perform the transactions, which in most cases are significantly lower than formal financial banking or courier fees (Ratha, 2005).

Similarly, Ahmed et al. (2021) argues that the use of formal digital remittances is far too costly for migrants; the fees paid to facilitate informal remittances are more affordable, and migrants can then send more money home instead of paying high costs for formal digital and legal transfers.

According to Lawack (2021), informal remittance processes differ depending on whether the sender is familiar with the agent or not. In the instance where the sender is familiar to the agent fees could be negotiated or in some cases the agent would transport the goods or funds as a favour to the sender. However, in the case where the remitter is a stranger, the sender would go through a taxi association (Lawack, 2021). Lawack (2021) notes that the sender hands over money to the taxi driver, money is counted to be recorded, the driver then records the amount in a book that is kept at the offices. The recipient then collects the money from the offices of the taxi association in their country, they use the name of the driver and number plate as a reference that was given to them before the funds were transported (Lawack, 2021). The same can be done for goods. The senders cannot be reimbursed in the case that the driver would lose the funds or goods through theft or any accidents, however the taxi drivers have insurance against these circumstances on the transactions that were recorded on the taxi association records (Lawack, 2021). It is quite evident that inasmuch as undocumented migrants may have limitations to financial digital platforms there are alternatives to still provide for their dependants that remained in their home country.

Ratha (2023) argues that remittances that are sent by migrants are essentially a life line, and provides stable resources for the migrants' dependants. They note that the money sent back

home funds education, shelter, survival and improvement to their way of life. The undetected flow of funds and goods poses a threat to regulations around money laundering and terrorist financing. Some migrants may have legit intentions but are forced to use informal channels, however the unrecorded flows of goods and money could open space for the smuggling of money to fund illegal and illicit activity (Ratha, 2023).

2.4.2 An analysis on Malayitsha remittance system

Nyamunda (2014) gave a compelling analysis on the Malayitsha Remittance System, between Zimbabwe and South Africa undocumented migrants have found effective informal channels of transporting goods or funds between borders, and these services have also played a part in transporting people through the borders undetected. They emphasise that there is very limited data regarding the informal transfer of funds, goods or people through borders, as smuggling is illegal and could affect all parties involved. In order for the Malayitsha courier system to be successful, relationships with border officials and patrols are vital.

The Malayitsha service providers are ranked between small, medium and large; Nyamunda (2014) notes that the larger couriers are typically large trucks and bus fleet companies with legal travel and distribution permits and insurance. They are paid a few to transport goods, funds, or people cross the border at a fee; they typically have business relationships with the officials and border patrols and their services are less risky. In terms of the medium Malayitsha couriers, these are taxi drivers and taxi associations, which coincides with Lawack's (2021) discussion. The taxi drivers have no travel permits; however, their services are relatively cheaper and quicker compared to the larger couriers. The small Malayitsha service providers are typically friends, family members or associates of the sender, in most cases there are no fees paid for transporting the funds, goods or people (Lawack, 2021). The common factor is the crucial aspect of trust between sender and malayitsha service provider and recipient.

Nyamunda (2014) goes on to further state that the risk associated with the malayitsha courier service is the potential human smuggling, sexual favours being given to perform informal services, or the selling of vulnerable migrant woman into prostitution. This aligns with Ratha (2023) argument, the greater risks of informal remittances and the unrecorded flows of money, goods and people is the funding of illicit activities, terrorism and on the human factor trafficking which is a huge threat to human lives and society in general. The effects of informal transfers cross border affects the sending and receiving country.

2.4.3 Proposition 2

The exclusion of undocumented Zimbabwean migrants from formal financial systems as a direct result of a limitation of documentation requirements, forces their adoption of informal remittance channels. This study notes that the highly structured systems like the *Malayitsha* reveals not merely a problem of illegality but a market failure and a critical opportunity to develop accessible, automated formal digital alternatives.

2.5 Digital platforms: mobile money

According to Mavodza (2019), Mobile Money is a preferred money transfer system for migrants; the digital platform allows for safer transfers and controls over their movement of funds. The growth of mobile money systems has attempted to bridge the gap between the bank and the unbanked; the FinTech businesses have allowed the unbanked to adopt digital channels to transact, save and utilise safer and more formal digital channels to send and receive funds (Mavodza, 2019).

Mavodza (2019) states that undocumented migrants have difficulties in opening bank accounts in formal financial institutions, and the lack of valid or sufficient documentation is a major hindrance. Migrants are still faced with the need to send remittances back home, so they choose to utilise informal channels to transport funds and goods. However, there are significant risks in using these channels (Mavodza, 2019). In order to bridge the gap between the financially included and financially excluded, less stringent digital systems are required that provide safer movement of funds, reduce money laundering risks, and provides a digital footprint of cross-border transfers; this will eradicate the illegal undetected movement of funds or goods (Mavodza, 2019).

Ahmed et al. (2021) note that other factors that lead to the financial exclusion of migrants are the high costs associated with formal digital banking channels. They note that migrants who work in primarily low-income employment prefer to use informal channels, as paying digital platforms to transact means sending fewer funds back home. An alternative, according to Ahmed et al. (2021), is lowering the costs of using digital banking platforms. This would increase digital platform access to the more impoverished and thus increase financial inclusion for migrants.

Munacinga and Loyiso (2022) argue that financial inclusion significantly reduces poverty, the access to more digital financial platforms allows them to save money, provide funds to domestic or international beneficiaries and have secure platforms for their funds. They go on to similarly note that a hindrance for the unbanked to adopt digital banking platforms is the insufficient documents and cost or fees to utilise the accounts, which calls for digital platforms that are easily accessible and are relatively secure and regulated.

2.5.1 Mukuru Money Transfer

When analysing the need for a digital platform, Moyo (2020) notes that Mukuru has become one of Africa's largest remittance service providers. They note that Mukuru is a mobile money market digital platform used to send and receive funds using a cell phone and secure network connectivity, with the primary objective of increasing financial inclusion for the unbanked.

Mukuru (2024) notes that in order to use the platform, individuals within the SADC region, United Kingdom, Asia and the EU require valid identification documents or passports and physical addresses. They note that the primary objective of digital platforms is greater financial inclusion through the use of technological platforms. According to Mukuru (2024) payment orders can be made via their digital application, WhatsApp, free USSD functionality or their contact line, this widens accessibility to digital mobile money transfer systems with less stringent requirements. They further note that their platform caters to individuals who earn as little as R2000 per month as a minimum; this provides an alternative for migrants who take on low incoming employment but cannot afford to adopt formal banking systems which are far costly. Further, they note beneficiaries can access the funds through their respective bank accounts or Mukuru partners, which are either financial institutions, grocery or retail stores; this significantly cuts the use of informal channels to transport funds cross-border.

2.5.2 Proposition 3

This study argued that the risks of informal digital remittances can only be mitigated by developing inclusive digital financial platforms that use alternative identity verification methods, moving beyond stringent KYC policies that systematically exclude undocumented and partially documented migrants. The success of operators like Mukuru demonstrates that

catering to the unique needs of this population is both viable and critical for regional financial stability and transparency.

2.6 Theoretical framework

The study was underpinned by the TOE (Technology-Organisation-Environment) framework and perceived risk theories. According to Baker (2011) TOE allows the researcher to analyse the innovation and adoption of technology through organisation and environment. As this study aimed to look at the lack of digital innovation and implementation amongst undocumented migrants this framework allows the researcher to unpack the connected elements and provide insight on all the elements. The perceived risk theories looked at the perceived risks participants face with digital platforms, losses and trust or the lack thereof of the digital platforms. Sarkar et al. (2020) argues that consumer trust is a predictor of consumers' willingness or lack of willingness to adopt digital platforms. The trust of consumers of the digital platforms will measure the success of the platforms or systems, which will measure the extent at which undocumented migrants will adopt formal digital platforms Sarkar et al. (2020).

Looking at the key elements of the TOE framework, the below figure provides context on how potentially the elements influence the adoption or lack of adoption of innovation within the context of this study. Analysing the technological, organisation and environmental helps to understand the adoption behaviours and decision making to adopt the available technologies and innovation.

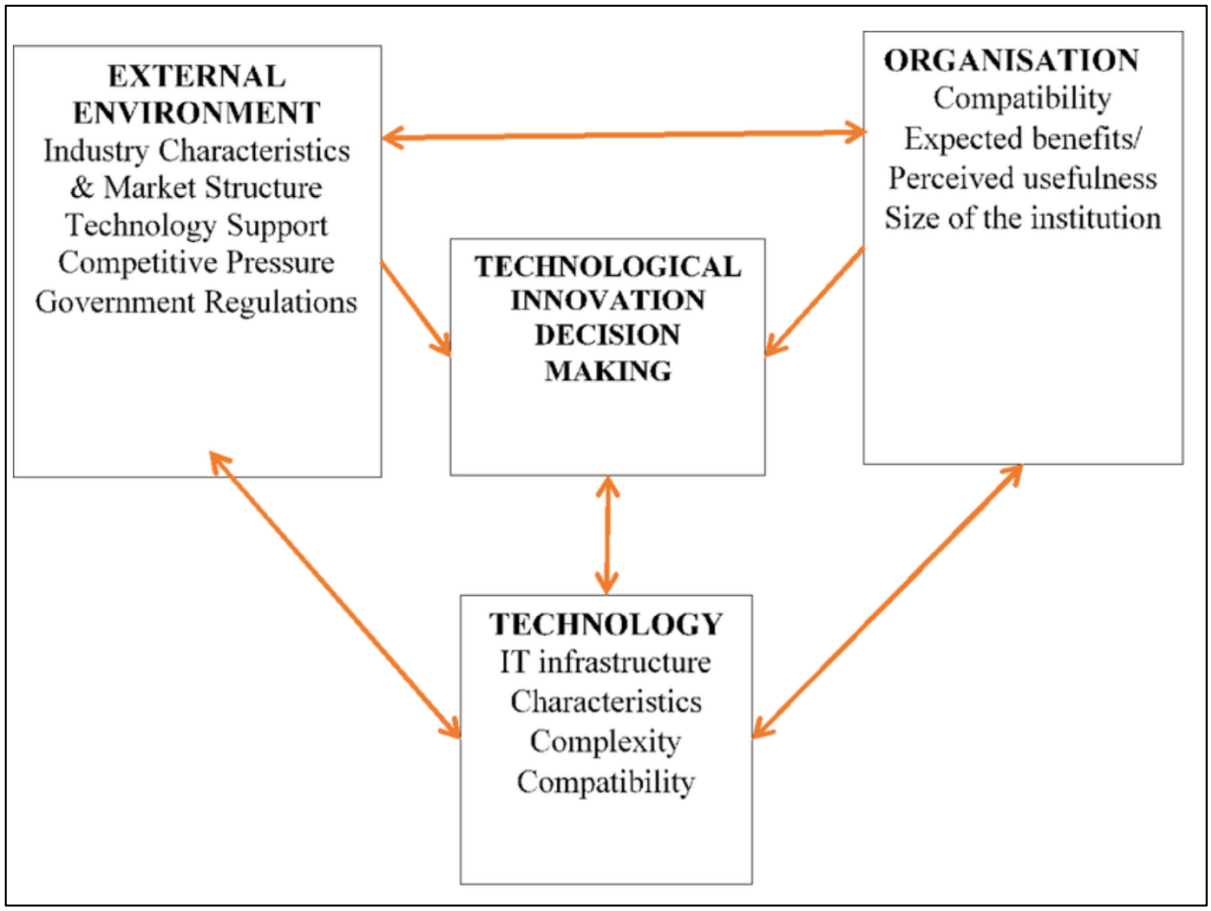

Figure 4: The TOE framework (Tornatzky & Fleischer, 1990)

2.6.1 Technology:

The adoption of available technologies is limited to whether the migrants have legal documentation to access digital innovations (Malatji, 2022), and appears to also be influenced by trust of available digital platforms. The study analyses the accessibility and use of informal digital technologies in order to remit funds back to Zimbabwe by migrants, and analysing the trust of available digital innovation by undocumented and partially documented migrants. As previously stated, due to the lack of legal documentation migrants are in most parts forced to adopt the informal digital channels that are available to them as they are financially excluded (Lawack, 2021).

2.6.2 Organisation:

Looking at the organisation element, according to Baker (2011) this applies to organisations and employees, however this study linked it to the migrants specifically. This study looked at

how digital literacy influences the decision making to adopt available technological innovations. It analysed how the knowledge of the digital organisation space and trust of the platforms will influence migrants' decision-making to adopt and use the platforms that can access.

2.6.3 Environment:

Looking at the environment element this uncovers the "structure of the industry, the presence or absence of technology service providers, and the regulatory environment" Baker (2011). This study has touched on the regulatory requirements to access and adopt digital innovations, and the impact they have on undocumented and partially documented migrants.

2.7 Propositions

2.7.1 Proposition 1

This thesis proposes that the systemic failure of strict immigration laws in South Africa to deter undocumented migrants from Zimbabwe brings about irregular entry through informal channels. This thus intensifies social challenges and xenophobic violence. There is a need to address the root causes of migration and the border corruption that enables it.

2.7.2 Proposition 2

The exclusion of undocumented Zimbabwean migrants from formal financial systems as a direct result of a limitation of documentation requirements, forces their adoption of informal remittance channels. This study notes that the highly structured systems like the *Malayitsha* reveals not merely a problem of illegality but a market failure and a critical opportunity to develop accessible, automated formal digital alternatives.

2.7.3 Proposition 3

This study argued that the risks of informal digital remittances can only be mitigated by developing inclusive digital financial platforms that use alternative identity verification methods, moving beyond stringent KYC policies that systematically exclude undocumented

and partially documented migrants. The success of operators like Mukuru demonstrates that catering to the unique needs of this population is both viable and critical for regional financial stability and transparency.

2.8 Conclusion of Literature Review

The literature covered that undocumented migrants are forced to adopt informal channels to send remittances back home because they cannot obtain valid legal documentation to live and work in South Africa. The absence of digital platforms and accessibility exposes South Africa and undocumented migrants to vulnerabilities such as illegal smuggling of funds and goods, money laundering, undetected flows of currency and human trafficking. The literature analysis was primarily focused on Zimbabwean migrants, being the highest number of migrants within the SADC region coming into South Africa.

The findings revealed the plight of Zimbabwean migrants, specifically undocumented migrants. They face low-income employment, dealing with exploitative conditions and xenophobia because their primary objective is to make a living to provide for the beneficiaries that face worser conditions back home. The literature tied into the argument that undocumented migrants seek funds to send back home but have limited to no access to formal digital platforms so they resort to using informal remittances such as Malayitsha to send funds or goods back home undetected.

The dichotomy faced by undocumented migrants of needing to send funds home through unsecure informal channels and the risks associated with using such channels is widely argued in the literature. This led to the findings regarding the need for easier accessibility and adoption of digital platforms for migrants, with less stringent requirements but can still be relatively regulated and have lager digital presence. The literature covered the growth of digital platforms such as Mukuru that aims to bridge the gap between the financially excluded and included, which significantly impacts migrants, and more importantly undocumented migrants. To mitigate the risks associated with informal remittances there needs to be more innovative digital platforms that benefit the more impoverished and can curb the various vulnerabilities faced in South Africa and for migrants. The study was underpinned by the TOE framework and perceived risk theories as the study aims to explore the lack of adoption of digital technologies within the informal channels used by undocumented migrants to remit funds back to the country of origin, and the perceived risks that arise.

CHAPTER 3. RESEARCH METHODOLOGY

This chapter covered the research processes used for this study. It discussed the research paradigm, approach, design and sampling method. It addressed the data collection and procedure, and the population and sampling method. The research instruments, ethical considerations, highlighted limitations were also covered.

3.1 Research paradigm

This study used an interpretivist research paradigm, as the research looked to analyse and understand various perspectives, and not a singular objective view or position. The premise of the study was to look at individual experiences and perspectives in order to set the foundation of the discussion. According to Omodan (2022) knowledge cannot be measured or quantified. For the qualitative research in order to gain in depth understanding and address the research questions it was imperative to understand human behaviour. The research will be limited if it adopts a paradigm that calls for yes or no answers. The varying perspectives and life experiences added valuable depth to this research which will assist in unpacking themes and subthemes. Omodan (2022) clearly outlines the necessity for the interpretivist paradigm by stating "this approach can be particularly helpful in understanding how people experience and make meaning of difficult or sensitive topics."

The study would have been incredibly limited if it adopted a more positivist or a post-positivist paradigm, which best applies to a quantitative approach.

3.2 Research approach

A Qualitative research approach was used for this study, which provided a better understanding of first-hand experiences and in-depth analysis of the topics. A quantitative research tool was not sufficient for this study as it primarily focuses on statistical data, which would not provide information of personal experiences that speak to the foundation of this study. The in-depth collection of data through qualitative research has helped to uncover the complexities of this study.

The qualitative research approach allowed the researcher to identify personal experiences, issues and perspectives; this is categorised as an interpretive approach (Imran & Almusharraf, 2023).

3.3 Research design

This study primarily focused on analysing the informal movement of funds and goods by undocumented migrants, including the challenges they face being financially excluded. The research design adopted a generic qualitative study, which allowed the research to not stick to a single methodology but to provide insight into new methodologies and themes. According to Kahlke (2014), the generic qualitative methodology allows researchers to begin with a single methodology but has room to deviate from structural rules as the study unpacks.

The in-depth interview guide added necessary insight and information to the study, where the use of only literature will limit the study.

3.4 Data collection method

In-person interviews were conducted with participants, as case-by-case perspectives provided significant textual data for this research. The interviews allowed the researcher to better understand individual behaviours, motives, and different points of view, which is required to answer this research.

The participants were provided with guided interview questions, with room to provide personal insights. There is a total of thirteen interview questions found in Apendix A. Interview questions one to ten were primarily focused on undocumented and partially documented males and females, and the interview questions eleven to thirteen were focused on individual couriers (Malayitsha).

3.5 Population and sample

3.5.1 Population

The population group were male and female Zimbabwean migrants. In addition there were interviews conducted with individuals who operate as Malayitsha couriers, that travel and

transport goods between South Africa and Zimbabwe. The highlighted participants added significant data and perspective to the research.

3.5.2 Sample and sampling method

Purposive sampling method was used in this research. The obtaining of data relied on selecting participants from Zimbabwe that live and work in South Africa, but have limited to no adequate documentation. The participants were male and female, the focus was on those employed in low-income positions i.e. domestic workers, gardeners or small business owners within construction or plumbing. Further there was a sampling of individuals that pose as couriers between South Africa and Zimbabwe.

There was a total of ten participants, as access to Zimbabwean migrants was a challenge due to the legalities of living and working in a country where the individual has little to no legal documentation. Accessing a large number of participants was a limitation of this study. There were 5 female participants, 3 male participants and 2 individual couriers. The selection was based on the requirement to have diverse views and perspectives, looking at individuals who migrated from Zimbabwe to live and work in South Africa. The study used quota sampling focusing on a predetermined selection of participants. It was imperative to include Zimbabwean females and males to obtain varying perspectives and experiences between the genders. Further, it was important to use quota sampling to include Malayitsha individual couriers as their perspectives is incredibly valuable to this study.

Table 3: Profile of selected participants

Participants	Number of Interviewees
Zimbabwean Women	5
Zimbabwean Men	3
Zimbabwean individual couriers	2
Total	10

The divide on the number of participants was influenced by the accessibility to getting enough participants to interview. The researcher approached both female and male Zimbabwean

migrants, however due to the sensitivity of the research the researcher was only able to conduct ten interviews. However, within the ten interviews and document sampling the researcher met the quota sampling.

3.6 The research instrument

Face-to-face interviews was the selected research instrument. Participants were guided through a questionnaire and answers were recorded and documented, where further information or clarity was required, participants were notified.

Appendix A features the interview guide.

3.7 Procedure for data collection

The interviews were face-to-face interactions; the setting was informal as the participants were not specifically in traditional professional settings. A schedule was outlined, with guided interview questions where the purpose of the questions was discussed beforehand. There were physically documented questions, and responses were written and recorded to accurately capture applicants' feedback. Interviews were conducted in various areas around Johannesburg, Gauteng as the applicants are not from a single place or organisation and were conducted for thirty to sixty minutes or less.

The physical documents were typed and printed questions one to thirteen, and consent forms signed by researcher and participants. Researcher remained cognisant of the anonymity required during the interview process so the signing of the consent form by the participants did not require participants official names and private information. Anonymity was discussed in detail and maintained during the interview process. The interview questions can be found under Appendix A.

The process was as follows:

1. Applicants were approached and given a brief introduction.
2. Willing participants were given a brief on the purpose of the interview and acknowledgment of data privacy and anonymity was outlined.
3. Applicants were given an opportunity to understand the interview questions before official interview began. As to not be startled by the line of questioning.

4. Interview answers were written on interview document and recorded to be transcribed in case any information was missed.
5. Applicants were given a consent form to complete and sign in order to start the interview. As the interviews were anonymous participants did not sign their own names.
6. Applicants feedback was documented and read back for comfortability or correction of answers.

3.8 Data analysis strategies and interpretation

A thematic analysis was used for this study, as this allowed for the analysis of data sets to find relevant patterns, greater interpretation or themes according to Naeem et al. (2023). The researcher gravitated to the thematic analysis because it allowed for finding differences and possible similarities with the captured data, which will be beneficial for the study. The captured data was analysed to identify themes and sub-themes which was further outlined within the study. The researcher interpreted the identified themes and sub-themes which has added greater context and depth to the study, each them and sub-theme has been discussed in detail. The interpretation of the data has led to the conclusion of all findings on the themes and sub-themes.

The documents were analysed through the use of the Atlas.ti system, where interview questions recordings were transcribed, in order to begin the process of accurately analysing the data.

The data analysis process steps were as follows:

- Familiarising:

  Here, the researcher analysed the data and transcribed the recorded audio. This process allowed the researcher to review all the collected data, transcribe recordings, make relevant notes, and properly familiarise the data.

- Generating Initial Codes.

  The researcher has grouped certain phrases within the data and created short codes or labels that are interesting and are a focal point. Coding allows the researcher to pick certain phrases, words or phrases that are in the data.

- Generating themes:

  Using the highlighted codes the researcher has established relevant themes.

- Reviewing themes:

Themes were reviewed to ascertain whether they are aligned with the collected data.

- Defining and naming themes:

  The researcher has been able to name the identified themes and go into detail defining each theme.

- Creating the report:

  The report was drafted after the full analysis of the data, establishing of themes and defining the themes.

3.9 Quality Assurance

3.9.1 Transferability

The transferability process allowed the researcher to interpret obtained data through the interviews and find similarities or differences and any underlying contexts, motivations or thoughts which is in line with the transferability process (Drisko, 2024). As Driska (2024) notes the transferability process allowed the researcher to uncover new theories and concepts which would provide greater context. This study has followed this process as the interviews have added in-depth understanding, perceptions and experiences of the applicants which is fundamental to the overall study. The study has been able to obtain quality data which is relevant to the study questions, the analysis of the data will provide greater insight.

3.9.2 Credibility

This study has withheld the credibility of the participant's captured data. Through the recordings it was imperative to accurately transcribe in order to accurately capture the participants' views and perspectives with no interference from the researcher. Consent forms signified the trustworthiness from the participants. To achieve credibility the researcher used a prolonged engagement approach with each participant, to build trust between the participant and the researcher, and avoid any misinformation.

3.9.3 Dependability

This study used an audit trail to ensure dependability, the researcher has kept record of the research steps, and had transparency (Korstjens & Moser, 2017). The results have provided a clear research path that can be understood and accessible (Korstjens & Moser, 2017). As the data is interpreted and themes and sub-themes are identified this has impacted the research path. Physical documentation was filed, recordings saved for clear audit trail, and the elements were detailed as follows:

Table 4: Dependability elements

Collection of data	Participant selection was written and recorded prior to interview, separated by Zimbabwean females, males and individual couriers. Interview documents were clearly marked according to the selected participant.
Analysis of data	Coding of data was clearly drafted, and the use of digital systems to capture transcripts was followed.
Reflections	Reflections from the researcher were maintained and avoidance of biases from the researcher.
Archive of raw data	Signed consent forms, interview questions and recorded interviews were archived.

3.10 Ethical Considerations

- Participants were informed prior to the interviews what the purpose of the research is and provided allowance for more clarification where required by the participants.
- Participants were provided with a consent form, they were briefed and given assurance that the consent form is their approval to proceed with the interviews.
- Participants were informed that the interview, once commenced, can be stopped at any time at the request of the participant or researcher.
- Participants were informed prior, during and after the interview that the interviews are anonymous, no identification will be noted on the research.
- Participants have been categorised as ZW (Zimbabwean Woman) 1-5, ZM (Zimbabwean Man) 1- 3 or ZIC (Zimbabwean individual courier) 1-2.

- Participants were informed that all feedback obtained from the interview will be securely stored onto a password protected desktop.
- Researcher submitted a plagiarism declaration and Turnitin report to document credibility of researched work.
- Ethical Clearance was approved and issued by the University of the Witwatersrand.

3.11 Conclusion

This chapter has outlined the methodological framework identified to investigate the use of informal remittance systems by undocumented Zimbabwean migrants in South Africa. Grounded in an interpretivist research paradigm**,** this study adopted a qualitative approach to explore the subjective experiences, motivations, and lived realities of the participants, as quantitative data alone would be insufficient.

Purposive and quota sampling techniques were utilised to recruit ten participants; comprising primarily of undocumented Zimbabwean men and women, as well as *Malayitsha* couriers.

Primary data was gathered through face-to-face interviews**,** which were audio-recorded, transcribed, and analysis using Atlas.ti. This process ensured the identification of themes and subthemes which were crucial to this study. The trustworthiness of the research was upheld through strategies highlighted within the credibility**,** dependability, and transferability sections. Ethical considerations were maintained through informed consent, ensuring anonymity, and securing all data confidentially.

The following chapter will present the findings derived from this carefully constructed research process.

Chapter 4. Findings of the Study

4.1 Introduction

This chapter presented the analysis of the results related to the propositions highlighted in Chapter 3. The results were captured through the analysis of the face-to-face interviews, and a consistency matrix was used to ensure consistency between the literature reviews, propositions and the data collected. The sections highlighted in this chapter are the participant's backgrounds, the demographic profiles, being cognisant of the anonymity of the participants, the findings and themes that emerged, and the conclusion of the findings. Participants' direct quotes were featured in this study in order to adequately interpret and align and add further insight with the emergent themes. A thematic analysis research method was used to analyse the data in order to identify and analyse the patterns and themes.

4.2 Participants background and demographics

This study looked at ten participants from Zimbabwe, due to the sensitivity of the sampling criteria the anonymity of the participants was incredibly crucial. The individuals were selected through purposive sampling, identifying Zimbabwean individuals specifically, that predominantly work within the low income domestic and service industry. A focus was primarily on obtaining data from participants that have minimal to no legal documentation to live and work in South Africa, which greatly speaks to this study. The identified participants provided diverse and similar perspectives on their experiences as Zimbabwean migrants, the use of informal channels to provide for their dependents, and their experiences and knowledge on accessing, adopting and using digital platforms.

A total of ten participants were interviewed, where five were Zimbabwean women, three were Zimbabwean men, and two were Zimbabwean individuals that act as couriers. In terms of race classification, the participants were predominantly African. Due to the sensitivity of the study, the researcher did not obtain and record any names, ages and personal details of the participants. As the criteria of occupation being in the lower income industries, it was not a requirement for the researcher to obtain information regarding the participants level of education. The five Zimbabwean women interviewed were in the domestic services industry, the three Zimbabwean men operated within the food delivery, general work and gardening

services respectively, and the two independent couriers were in the food delivery and general work industries.

4.3 Emergent Themes and Sub-themes

The purpose of the study explored the use of informal digital channels for remittances by financially excluded Zimbabwean migrants in South Africa. The study investigated how migrants that have minimal to no legal documentation arrived at South Africa, work and provide remittances to their dependants, and the role of minimal formal digital presence. The below questions were addressed in this study:

- How undocumented migrants were financially excluded.
- How undocumented migrants remitted to Zimbabwe from South Africa.
- How the absence of digital platforms has impacted the movement of goods or funds across border.

The theme development process consisted of:

- Accurately transcribed the collected and recorded data.
- Used the system Atlast.ti tool to efficiently capture, code and group the data.
- Researcher critically analysed interview answers for each question that were firstly similar and critically analysed answers to the same questions that had differing perspectives.
- Carefully analysed each data, the researcher selected specific phrases and assigned them to classified codes.
- Once the codes were defined the researcher was able to group the themes and further identify the sub-themes from the identified themes.
- Once the themes and sub-themes were grouped, the researcher was able to interpret the findings, and provide greater analysis of the data.

The following themes emerged through analysis of the data, which are related to the three propositions highlighted in this study. The below themes, and sub-themes are unpacked below in detail:

- The lack of employments and opportunities
- Financial exclusion: the Malayitsha System Process

- Benefit of Non-Bank Financial Institutions

4.3.1 The Lack of Employment and Opportunities

Through the analysis of the data, a major theme emerged: the lack of employment and opportunities influenced the participants' migration. Three sub-themes emerged: living and working in South Africa, the challenge of obtaining legal paperwork, and border jumping.

4.3.1.1 Living and working in South Africa

The need for survival and progression led to a high demand to live and work in South Africa. The lack of employment and opportunities in Zimbabwe was a driving factor for participants to migrate to improve their lives and the lives of their dependents. It is important to note that all participants specified that the need for migration was primarily on obtaining better opportunities. It was evident that the need for survival was a driving force that influenced the movement of the participants, regardless of whether they could obtain legal paperwork to live and work in South Africa or not.

All participants unanimously confirmed that the standard of living and opportunities within South Africa appeared more attractive compared to the lack of progress in Zimbabwe.

> "The problem is not easy to get a job, in South Africa there are better opportunities." – participant ZM3

Participant ZW5 emphasised on the need for migration due to the need for survival for themselves and their dependents by stating:

> "I coming here to South Africa to look for job, because Zimbabwe there is no job. I didn't find a job, or make a job. I have a kids and they go through school and I don't have the money to buy the stuff to go to school, because I'm here at the robot to find the money to send the money home." – participant ZW5

> "Because we want jobs, we want to save our child by something to eat. When you have child in this country you want to buy something, you want to support our child." – ZW3

Analysis of the responses revealed that migration to South Africa was predominantly motivated by the need to obtain employment and access opportunities that would benefit both the participants and their beneficiaries back in Zimbabwe. The findings established a direct link between the economic difficulties faced in their home country and the need to migrate to financially support their families.

Participant ZW4 effectively touches on this point, which encapsulates the experience of all of the participants, where they stated"

> "I need job. Theres no jobs. It is very hard." – ZW4

4.3.1.2 The Challenge to obtain legal paperwork

Regarding the obtaining of legal documentation to work and live in South Africa, there were various responses from the participants. As previously stated, participants predominantly migrated for survival; however, in order to live and work in South Africa as a foreigner, legal documentation is required. Five out of the ten participants noted that they came to South Africa using a passport, where two were males and three were females. However, in regards to having legal permits to work in South Africa and live for a period of time only one participant noted that they had the necessary permits.

Due to the sensitivity of this particular area, it was a challenge for the researcher to get into more detail regarding the participants' legal documentation and paperwork to live and work in South Africa for an extended period. However, based on the responses, what was evident was the difficulties in obtaining legal papers to come to South Africa and obtain the necessary permits to work in South Africa.

The four participants who stated that they have passports but do not have permits noted that they arrived in the country legally. However, as they need to work and live for an extended period, they are forced to go back and forth between South Africa and Zimbabwe in order to stamp their passports and be given more days. They do not hold permits to work in the country, as explained by participant ZW1.

> "It is very difficult to get the paper work, so I go back and forth to stamp my passport when I can. I have never received permit because it is not easy. If it was easy I would have gotten paperworks." – ZW1

According to ZW3, they further elaborated the necessity to go back and forth between South Africa and Zimbabwe in order to stamp their passport"

> "I was using passport, but not permit, it does not have permit. When you enter they give you some days or two weeks you know." -ZW3

Based on the responses in terms of permits, it was quite evident that all the participants have some sort of employment, however not all had permits to work in South Africa. In terms of participant ZW2 who stated they have a passport and legal documentation; it was not clear what permits they hold and whether they hold all necessary paperwork to live and work in South Africa. The participants emphasised that they sort employment, even with the lack of permits, and most emphasised the limited choices in employment they faced due to the lack of proper documentation. Participant ZM2 noted:

> "It was difficult I was tried to touch there and nothing would happen because if you don't have straight document and a proper document it will be difficult to be employed in nice job." -ZM2

This further illustrates that, although some of the participants have entered the country legally, the absence of appropriate legal documentation and permits is a great hindrance to obtaining suitable employment.

Similarly, ZM1 noted the ability to work even in the absence of legal documentation:

> "Worked for 6-7 years without papers."

4.3.1.3 Border Jumping

In looking at the participants that noted that they neither hold legal passports or permits to live and work in South Africa, it was clear that the absence of these documents did not hinder their ability to move to South Africa and find employment. Some of the participants noted that they arrived to South Africa through jumping borders, and some noted that they jumped borders initially but have since obtained passports. Participant ZM2 notes:

> "First time I was using the boarder jumping, but now I am using the passport, I will go and I will come." – ZM2

Similarly, participant ZW1 touches on that point by stating:

> "In 2015 I had entered without proper documents." – ZW1

Participant ZM1 noted that they hold a passport to travel to South Africa. However, their brother used informal measures to enter the country by jumping borders. They noted:

> "Brother –did not have a passport, jumped a border" – ZM1

What also emerged from the findings was how the Malayitsha couriers participated in jumping borders. One of the couriers that was interviewed touched on the process of moving people between South Africa and Zimbabwe and the intricate process it takes to move people undetected. Participant ZIC1 notes:

> "Those with passports go in with driver, those without passport stay behind and money is paid on South Africa [side]. On Zimbabwean side, buses are emptied out. Drivers stopped on route Zimbabwe and need to pay officers on the way before getting to destination." – ZIC1

4.3.2 Financial Exclusion: The Malayitsha System Process

The findings confirm that participants' lack of legal documentation directly impacts their ability to provide for their dependents. Financially excluded from the formal digital systems, they are forced to rely on informal remittance channels. This reliance not only perpetuates their vulnerability but also poses broader systemic risks due to unregulated financial flows and a

lack of auditable trails. The Malayitsha system process, depicted on Figure 4 below, shows the process that is easily adopted by undocumented participants that send remittances cross-border.



Figure 4: General process for Malayitsha service based on participants' feedback (Dhlamini,2025)

Analysis of the participants' answers confirmed that the participants were knowledgeable about the *Malayitsha* system. Their choice of remittance practices predominantly involved sending groceries via cross-border taxis and transferring cash through third-party couriers. This reliance on informal channels emerged as a necessary option due to being financially excluded.

Participant ZW1 specifies the general process of the malayitsha system, by noting:

> "I ask taxi drivers to transport money back home. I pay them ten percent to transport the money home. For packages I also send through the taxi but there is no percentage they just tell me how much I must pay them to send packages home." – ZW1

Participant ZW1 further elaborates the process has informal digital tracking of the movement of goods and funds, where they note:

> "I trust the taxi drivers because they have offices, even if the driver is not around we can fetch our packages at the offices." – ZW1

Participant ZIC1 notes the importance of logging the items that are transported by the malayitsha:

> "You write every item being transported, you should write down every item." – ZIC1

What is evident from the findings is inasmuch as the process appears manual and undetected there is a level of audit trail and manual tracking of the movement of goods and funds. The system appears to keep track of the movement through the taxi offices and logging of the items being transported. The risk factors are quite evident, however the challenges highlighted are the necessary survival skills of migrants, that have little to no access to digital channels, such as being bank accounts and channels to manage and track the movement of goods due to insufficient legal documentation, leaving them financially excluded. What was quite interesting in these findings is the absence of a digital footprint was not a deterrent for the participants.

4.3.2.1 The benefit of Malayitsha Services

Using the informal digital channels was a huge financial benefit for the participants as the services had minimal fees to transport their funds or goods back to Zimbabwe.

ZM3 illustrates the benefits of this system by stating:

> "I have family back home, I send money, the malayitsha service is used a lot, food is so expensive back home so it is better you make your groceries here and then you send, I have never heard anyone use official courier service, we use malayitsha. It less expensive." – ZM3

This also highlights how digital platforms and formal courier services can be a hindrance for the financially excluded due to the cost of using the platforms. Most of the participants stipulated that they pay a 10 percent fee to transport funds, and an agreeable fee to transport goods. What is significantly highlighted here is that most of the participants have limited documentation but have been able to obtain employment, and have found a gap to successfully provide for their dependents even though they are financially excluded.

However, there were some participants, specifically those with no paperwork whatsoever that preferred to use people they know to transport goods or funds.

The system in itself has a system, the movement of funds and goods through the individuals that act as a malayitsha is run through interconnected people in order for the service to run effectively. It is challenging to determine how the participants would move away from this system that effectively benefits them, the couriers and the dependents.

According to ZIC1 participant, that operates as an independent courier, touches on the point by stating:

> "Goods [you] use a bus, put on a trailer. Risk of breaking cant refund, risk of losing them, and losing them on the destination. Pay a fee at South Africa and Zim side, they communicate and the bus crosses over without being searched. The system is called a "shot". They communicate via WhatsApp." - ZIC

4.3.2.2 Challenges with the Malayitsha System Services

What was quite evident though is that inasmuch as the malayitsha services benefits the sender, courier and receiver, it is still a relatively high-risk system that is based on trust. Most of the participants that use informal digital channels to send remittances to their dependents speak on how trust is quite important when using these informal channels. It was noted that there is a tracking system that manually captures what is transported and there is communication between all parties involved, however there is still a high risk of items not being delivered and little to no refunds or replacement of items that did not get to the desired destination. There was no assurance that the participants that use the malayitsha services are always guaranteed that their items will reach the desired destination.

ZM2 illustrates the above point by stating:

> "Using the taxi drivers it was a win or a lose, if it reaches home you will say good, if it didn't reach you [going to] tell story and story why they take the stuff." – ZM2

Even though some of the participants speak on how trust is crucial in using these informal channels, it is quite evident that there is minimal protection or insurance in the event that the parcels or funds do not make it to the desired recipient.

Furthermore, one of the independent couriers emphasised the risk of the business, specifically on how they are put in positions to bribe officials to operate this business. They note that in order to transport goods or funds it is imperative to have funds to pay bribes. Participant ZIC1 notes that:

> "Paying of roadblocks, each roadblock you pay R5500. Get searched, they know where each roadblock is, they pay and go. If they don't have the fee, they negotiate." – ZIC1

This further illustrates the incredible risk these operations pose, and how the financially excluded participants play a part in these risks. This highlights the absence of proper digital platforms and channels to transfer funds and send goods, and thus mitigate the various risks. The findings reflect a gap that the financially excluded migrants have found, which is not only a risk to them but the country as a whole due to the measures taken to operate this system.

ZIC1 further states:

> "Money: small amounts of money. If a lot you have to pay bribes." - ZIC1

This speaks on the movement of funds. The couriers that transport money would transport small bills; however, in the event that they are transporting large amounts of money, they need to pay certain brides. Due to the sensitivity and nature of the system, the researcher could not dive deeper into this particular system.

Similarly, ZIC2 speaks on the illegal methods of operating as a malayitsha:

> "At the border corruption is too much, it makes it easy to operate." – ZIC2

4.3.2.3 The challenges with the movement of goods

Informal digital appears to be a more viable option for the financially excluded, there appear to be incredible risks to this option when compared to more secure digital channels. Regarding the movement of goods, some of the participants noted that they prefer using the Malayitsha system to send groceries back home. They preferred this method as groceries are significantly more expensive in their home country.

Participant ZM3 further illustrates the point:

> "Food is so expensive back home so it is better you make your groceries here and then you send." – ZM3
>
> "When I give that grocery, or whatever, to malayitsha its going straight home you know, straight home." – ZW3

However as previously noted, according to most of the participants trust is the primary determining factor on using the malayitsha services however most of the participants made

note that they are aware that their items could possibly not make it to the destination and they are not guaranteed that the items will be replaced. Participate ZM1 notes that:

> "Any parcels lost, they not replaced." -ZM1

4.3.2.4 Challenges with the transfer of funds

Participant ZM3 illustrates the informal movement of funds as:

> "When it comes to money most of the time you put it as a parcel then we communicate through WhatsApp, then the money will arrive hidden as a parcel." -ZM3

Most of the participants' driving force to migrate is to obtain means to provide for their dependents. The findings identify that the means of providing for the participants who cannot access digital platforms are relatively manual and undetected.

Participant ZW1 illustrates this point by stating:

> "I ask taxi drivers to transport money back home. I pay them 10 percent to transport the money home." -ZW1

However when it came to funds, what emerged within the findings is that most of the participants favoured sending groceries through Malayitsha; however, when it came to funds, they preferred sending through a third party. According to some of the participants the third parties used to transport funds was someone they knew personally be it a family member, or someone relatively close to them instead of going through the route of sending via taxi's and logging it through the taxi offices.

Participant ZM3 speaks to this point by stating:

> "No, my money gets paid to a South African's bank account. I get the money under somebody." - ZM3

According to some of the participants, the risk of funds not reaching the desired destination is far too high, as any funds that do not reach their recipient are not replaced. Participant ZM1 notes:

> "You could lose money and have nowhere to report. If money is not sent, you are not reimbursed." – ZM1

ZM1 speaks on the legal risks of transporting cash by stating:

> "Cash not transported due to legal reasons." – ZM1

Inasmuch as most of the participants spoke on using the malayitsha service and leaning on trust, there appears to be a level of reluctance to send funds through this informal system.

4.3.2.5 Financial Institution and digital platform literacy

Some of the participants that have passports and can access digital platforms have limited knowledge and literacy on the digital platforms that they can use as migrants. It was quite interesting to discover that some of the participants had no idea how digital platforms such as Mukuru operate, and how or if they can access and open digital products.

Participant ZW3 speaks on this by stating:

> "No, Mukuru I don't know what is going on. I know that there is Mukuru but I don't know what is going on, what [how it] is works." - ZW3

They go on to further elaborate:

> "I prefer cash, I don't trust these things." – ZW3

What emerged from the findings was that most of the participants gravitated to the Malayitsha service because they understood it better; they seemed unaware of what digital platforms they can access and use. The reluctance to adopt digital channels by the participants that do have passports, and have options is crucial, it reflects how the financially excluded appear less knowledgeable about digital platforms such as Mukuru that were created to service the unbanked and financially excluded.

Participant ZW1 illustrates this point by stating:

> "No. I don't have access. I only use taxi's. I don't use them because I tried to open but I don't know it did not work and they did not help me. They said I should shoot my passport but they never came back to me." – ZW1

According to participant ZM1, the reluctance to adopt digital platforms is due to the challenges of constantly renewing permits, which has been identified as a huge challenge for most

participants. This shows the desire to adopt more secure digital platforms however due to the legal requirements most of the participants are forced to adopt less secure informal digital channels.

Participant ZM1 notes:

> "Can open with a permit but you get limited, if not renewed every year they will close and investigate." – ZM1

Some participants specifically noted that they prefer to deal directly with cash, showing no interest to know and adopt secure digital platforms.

Participant ZW4 notes the point as follows:

> "I prefer cash, I don't trust these things." – ZW4

4.3.3 Benefit of Non-Bank Financial Institutions

What the researcher found particularly interesting was the few participants that could access digital platforms such as Mukuru preferred using the system either on their own profile, or using someone else's profile. The participants' that noted using someone else's Mukuru account, noted that the account belonged to someone that is close to them.

In regards to participants that could not access digital platforms, they noted using a Mukuru account that belonged to a relative:

> "No, I don't have. I use my brothers Mukuru." – ZW4

4.3.3.1 The impact of Mukuru

Four out of the ten participants noted either having their own Mukuru account or using a Mukuru account belonging to someone close to them. One participant noted having a SASFIN account, which is elaborated below. However, the findings reflect that five participants have a level of access and adoption of a digital platform to send remittances home and receive funds. They noted the security it brings using the digital platform and, most importantly, the literacy of the platforms.

Participant ZM1 speaks on the efficient use of SASFIN bank as a migrant:

> "SASFIN bank allows foreigners allows bank to cash, use SASFIN bank to transfer money, and can be withdrawn at a retail shop." – ZM1

Participant ZW2 speaks on the efficiency of Mukuru, and notes how it is easier to use the platform:

> "I currently use Mukuru…yes, it is easier to send money home." – ZW2

On the participants that have or use the Mukuru system it appears that they favour the system and trust the security the system gives them when sending remittances home. According to ZW2 they note that they would never send money through malayitsha, they appreciate that through Mukuru the money will arrive quicker:

> "I will never send money through this process [malayitsha], because Mukuru is the best because you send money and it arrives at the same time, there's no need that maybe they need money today but malayitsha will take time." – ZW2

Similarly, ZW5 notes understanding and trusting how efficient the process is sending funds through digital platforms:

> "Ya, Mukuru is fine if you sending money, my child is come and take it same day, if I send it now you find it now. I trust Mukuru." – ZW5

4.3.3.2 Trust and digital impact

What was crucial in the findings was the importance of trust; in both instances, whether using the Malayitsha services or digital platforms. The participants justified using the service and signified that trust was incredibly important to them as a deciding factor. Trust means something different in both instances. In regards to Malayitsha, some of the participants emphasised that trust is what drove them to select a specific courier; they trust that their parcels or funds will be delivered as their guarantee.

Participant ZW3 illustrates this point by noting:

> "No, just like I know him. I don't just give to any malayitsha, I give to one which I know." – ZW3

Participant ZW4 notes the similar point:

> "I send through malayitsha, I buy things and give to malayitsha, it is my brother." – ZW4

However, it is quite evident that trust is seen as basis of agreement with the malayitsha services, as the system is unregulated and incredibly manual. The participants seem to rely heavily on trust that their parcels or funds will make it to their recipients as they are not formally or legally protected. There also appeared to be a level of fear.

Participant ZW5 touches on that by stating:

> "I scared, sometimes if I send food, sometimes you call and say you didn't find that food, you see because that malayitsha don't trust it." – ZW5

Participant ZW2 touches on this point by stating that they trust the malayitsha services to deliver groceries back home, however when it comes to funds they have no trust on the system:

> "I have no faced problems, I trust that they will deliver groceries back home. I will never send money through this process, because Mukuru is the best because you send money and it arrives at the same time, there's no need that maybe they need money today but malayitsha will take time." – ZW2

When it comes to trusting digital platforms, the participants appeared divided on the knowledge, accessibility and adoption of the platforms. The participants who had access to digital platforms emphasised how they trusted that the digital platforms would efficiently send remittances home with no problems. Participant ZW2 noted:

> "Mukuru is the best because you send money and it arrives at the same time, there's no need that maybe they need money today but malayitsha will take time." – ZW2

Similarly, participant ZW5 touches on this point:

> "Ya, Mukuru is fine if you sending money, my child is come and take it same day, if I send it now you find it now. I trust Mukuru." – ZW5

There was a larger gap between the participants that appeared to not understand the digital platforms and thus not attempt to adopt the platforms and showed little trust with the platforms.

Participant ZW4 noted

"I prefer cash, I don't trust these things." – ZW4

Three out of the ten participants noted that they did not know how the digital platforms work, which shows lack of trust in understanding, accessing and adopting the platforms.

Participant ZW1 notes:

"I don't know anything about this…No. I do not know how it works." – ZW1

Participant ZW3 notes:

"I don't know how it works." – ZW3

4.4 Linking the themes to the propositions highlighted in this study

4.4.1 Themes linked to proposition 1

Proposition 1: This thesis proposes that the systemic failure of strict immigration laws in South Africa to deter undocumented migrants from Zimbabwe brings about irregular entry through informal channels. This thus intensifies social challenges and xenophobic violence. There is a need to address the root causes of migration and the border corruption that enables it.

Interview questions 1 to 5 explored the journey of Zimbabwean migrants, and understanding their intentions to migrate and seek greater opportunities in South Africa. The responses from the participants signified that majority of their intentions to leave Zimbabwe and come to South Africa was primarily to seek and obtain opportunities and employment. The need for progression and providing for themselves and their dependents was a driving factor of the participants. The challenge of obtaining legal documentation to live and work in South Africa was clearly stated in the responses. The obstacles to get permits to live and work in South Africa were highlighted. However, what was evident was that the challenges to obtaining adequate legal documentation did not prevent the participants from leaving Zimbabwe and building their lives in South Africa. It was identified in the findings that the stringent immigration laws did not completely reduce the movement of migrants, the findings showed that most of the participants found gaps in how they moved between borders. The greatest obstacle, according to the participants, was not the challenge of crossing into South Africa but

the opportunities they could access depending on what documentation they have, whether they had a passport and a permit or just a passport. The findings within this area are imperative because they lay the foundation in understanding what led the migrants to being financially excluded and the inability to access and adopt formal digital platforms to send remittances to their dependents.

The themes highlighted in the study that are related to *proposition 1* are:

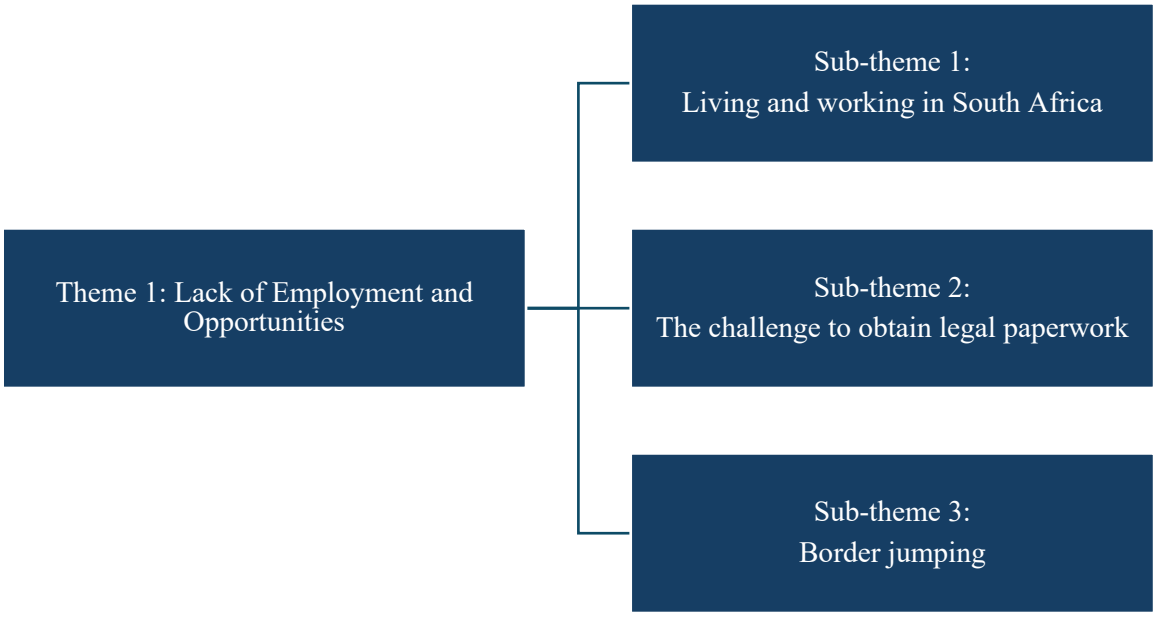

Figure 5: Themes linked to Proposition 1

4.4.2 Themes linked to proposition 2

Proposition 2: The exclusion of undocumented Zimbabwean migrants from formal financial systems as a direct result of a limitation of documentation requirements, forces their adoption of informal remittance channels. This study notes that the highly structured systems like the *Malayitsha* reveals not merely a problem of illegality but a market failure and a critical opportunity to develop accessible, automated formal digital alternatives.

Interview questions 6 to 13 covered the discussion around migrants being financially excluded due to the type of legal documentation they have, or rather the lack of legal documentation. The participants had varying responses around what documentation they have in order to live

and work in South Africa, which greatly affected how they sent remittances back to their dependents in Zimbabwe. It was quite evident that the participants that had no legal documentation, a passport and permit, had no choice but to use informal digital channels to send remittances. Whereas the participants that had minimal documentation and access to digital channels generally used both methods. It appears that the participants had varying methods to send remittances home, those that preferred using the malayitsha service spoke about the risk factors but emphasised trust as being crucial in using these informal services.

Most of the participants stated that they preferred to transport groceries through the malayitsha, and those that could access digital platforms either in their own capacity or through a third party preferred to send funds through the digital channels.

The participants spoke on the risks associated with using informal channels, touching on the need to trust that the malayitsha will complete the service. The participants that could not adopt or access digital channels touched on accepting the risk that their items or funds may not reach their recipients and they will not be reimbursed. The two independent couriers that operate as malayitsha spoke on the legal risks of bribing and partaking in corruption in order to facilitate their services. The risks associated with financially excluded migrants that have the need to provide for their dependents was greatly highlighted by most of the participants.

In looking at the participants that did not adopt any digital platforms, what was evident was that some chose to not adopt digital platforms due to now knowing how they work and how they can access the platforms. Others chose to not adopt digital platforms because they did not trust them. Trust has been a huge factor in the decision making of the participants, trust in the informal digital channels to remit to their dependents, and trust of digital platforms to securely send funds. What was common amongst the participants that adopted platforms such as Mukuru is their trust at how secure the system is, that their funds will be sent to their dependents, in time, whereas the malayitsha services could potentially take time or not even make it.

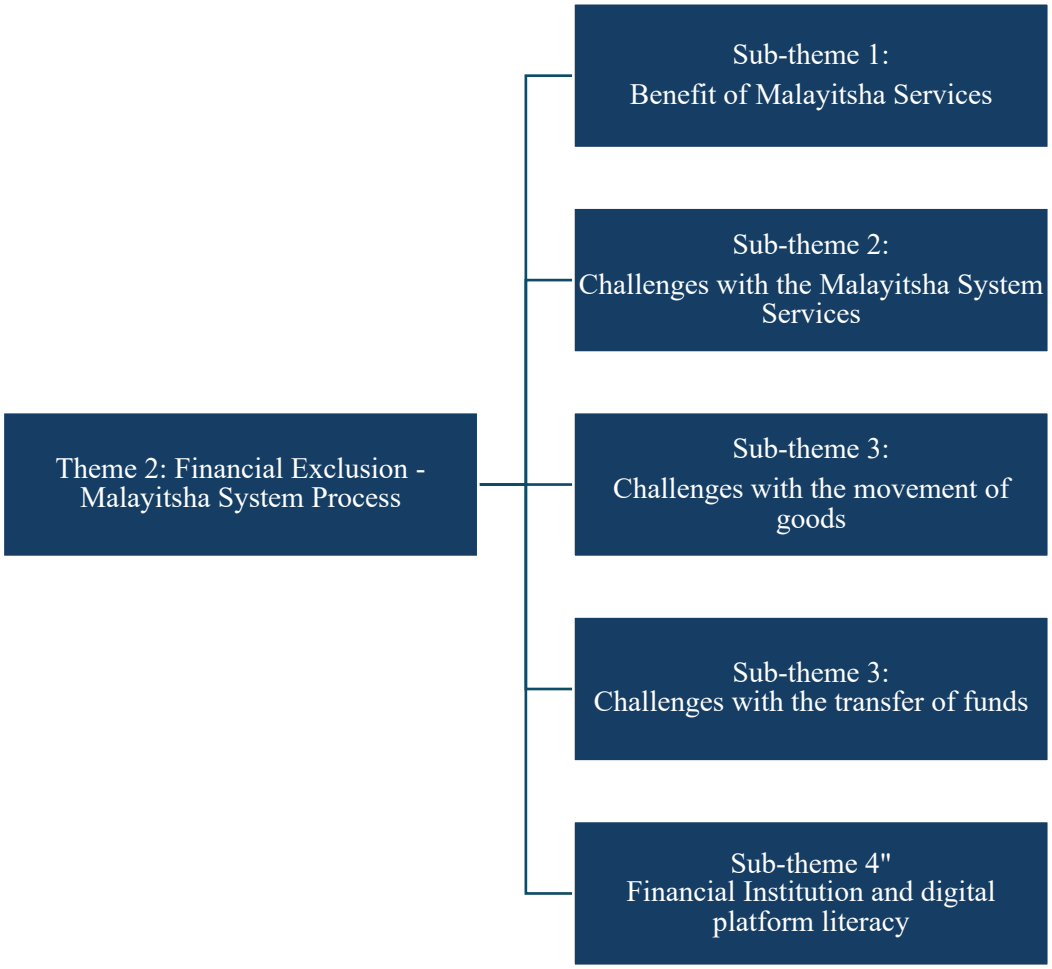

Figure 6: Themes linked to Proposition 2

4.4.3 Themes linked to proposition 3

Proposition 3: This study argued that the risks of informal digital remittances can only be mitigated by developing inclusive digital financial platforms that use alternative identity verification methods, moving beyond stringent KYC policies that systematically exclude undocumented and partially documented migrants. The success of operators like Mukuru demonstrates that catering to the unique needs of this population is both viable and critical for regional financial stability and transparency.

The participants discussed their experience with digital platforms, whether they accessed and adopted them or completely avoided them. Interview questions 8 to 13 specifically looked at the participants experience with movement of funds and goods by using informal or formal

digital channels. Questions 8 to 10 specifically touched on the adoption of digital platforms and the experience of using Mukuru. The participants had varying experiences when it comes to digital platforms, it was quite evident that the participants that can access them valued them more compared to the malayitsha service due to the trust of the platforms. Most of the participants that used digital platforms spoke on how they trusted that their funds will arrive to their desired recipients. However, there were some participants that did not see value in the digital platforms due to the lack of digital literacy. Some participants showed reluctance to explore digital platforms due to minimal exposure and understanding the platforms, however they noted accepting the risks of using informal digital channels.

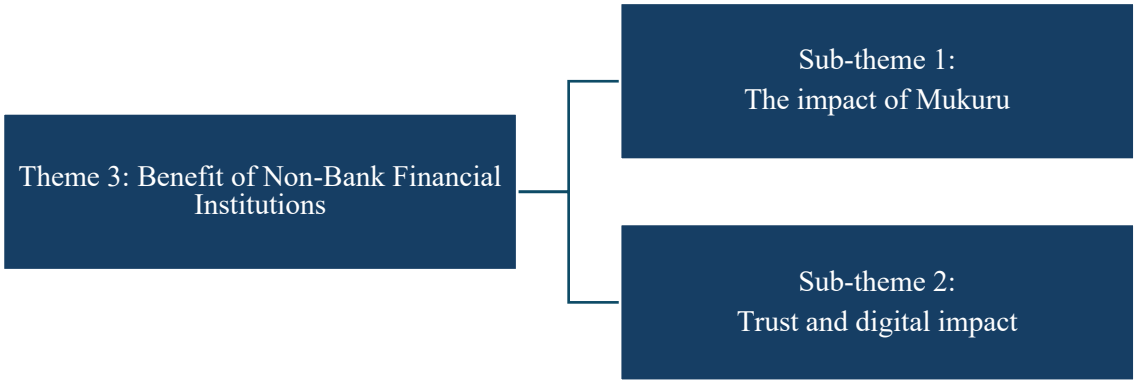

Figure 7: Themes linked to Proposition 3

4.5 Consistency Matrix

Research Question	Research Proposition	Research Themes
How are undocumented migrants financially excluded	This thesis proposes that the systemic failure of strict immigration laws in South Africa to deter undocumented migrants from Zimbabwe brings about irregular entry through informal channels. This thus intensifies social challenges and xenophobic violence. There is a need to address	**Theme 1**: The lack of employments and opportunities **Sub-themes:** - Living and working in South Africa - The challenge to obtain legal paperwork - Border jumping

	the root causes of migration and the border corruption that enables it.	
How do undocumented migrants remit to Zimbabwe from South Africa	The exclusion of undocumented Zimbabwean migrants from formal financial systems as a direct result of a limitation of documentation requirements, forces their adoption of informal remittance channels. This study notes that the highly structured systems like the *Malayitsha* reveals not merely a problem of illegality but a market failure and a critical opportunity to develop accessible, automated formal digital alternatives.	**Theme 2**: Financial exclusion: the Malayitsha System Process **Sub-themes:** - The benefit of the Malayitsha service - The challenges with the Malayitsha service - Challenges with the movement of goods - Challenges with the transfer of funds - Financial Institution and digital platform literacy
How has the absence of digital platforms impacted the movement of goods or funds across border	This study argued that the risks of informal digital remittances can only be mitigated by developing inclusive digital financial platforms that use alternative identity verification methods, moving beyond stringent KYC policies that systematically exclude undocumented and partially documented migrants. The success of operators like Mukuru demonstrates that catering to the unique needs of this population is both viable and	**Theme 3**: Benefit of Non-Bank Financial Institutions **Sub-themes:** - The impact of Mukuru - Trust and digital impact

	critical for regional financial stability and transparency.	

Table 5: Consistency Matrix

4.6 Conclusions on the findings

Through the thematic analysis approach the researcher was able to identify various themes and sub-themes from the findings. It brought necessary insight on how undocumented and minimally documented migrants become financially excluded and thus adopt informal digital channels to send remittances to their dependents back home. There were commonalities amongst the participants that the need to provide for themselves and their dependents is a driving force to migrate to South Africa. The varying experiences were detailed in the participants mode of provision, and why they chose to either use informal digital channels or more secure digital platforms. What emerged within the findings was the topic of trust, trust within the informal digital services and the trust within the formal digital channels by participants. The participants were divided when it came to understanding, accessing and adopting more secure formal digital channels. It was evident that some of the participants did not adopt digital channels due to the restriction of not having adequate documentation or the literacy and trust of financial institutions and digital platforms. There was a consensus amongst the participants that the use of informal digital channels to send remittances is incredibly high risk, and their only form of security is trust. The absence of digital presence on how most of the participants send remittances has been highlighted as an incredible risk, not only to the participants but South Africa.

Chapter 5. Interpretation of the results

5.1 Introduction

This qualitative study has explored the use of informal digital remittances by financially excluded Zimbabwean migrants in South Africa. The study looked at migrants that are primarily undocumented or had limited legal documentation, their means of providing for their dependents and the impact of using informal digital channels versus formal digital platforms. The key observations of the study explored how undocumented migrants became financially

excluded, how undocumented migrants remitted to Zimbabwe from South Africa, and how the absence of digital platforms impacted the movement of goods or funds across borders. This chapter will interpret the findings and crucial themes that emerged, while highlighting important results. The limitations will be discussed to add insight to the challenges faced in this study.

5.2 Summary of the key findings and results

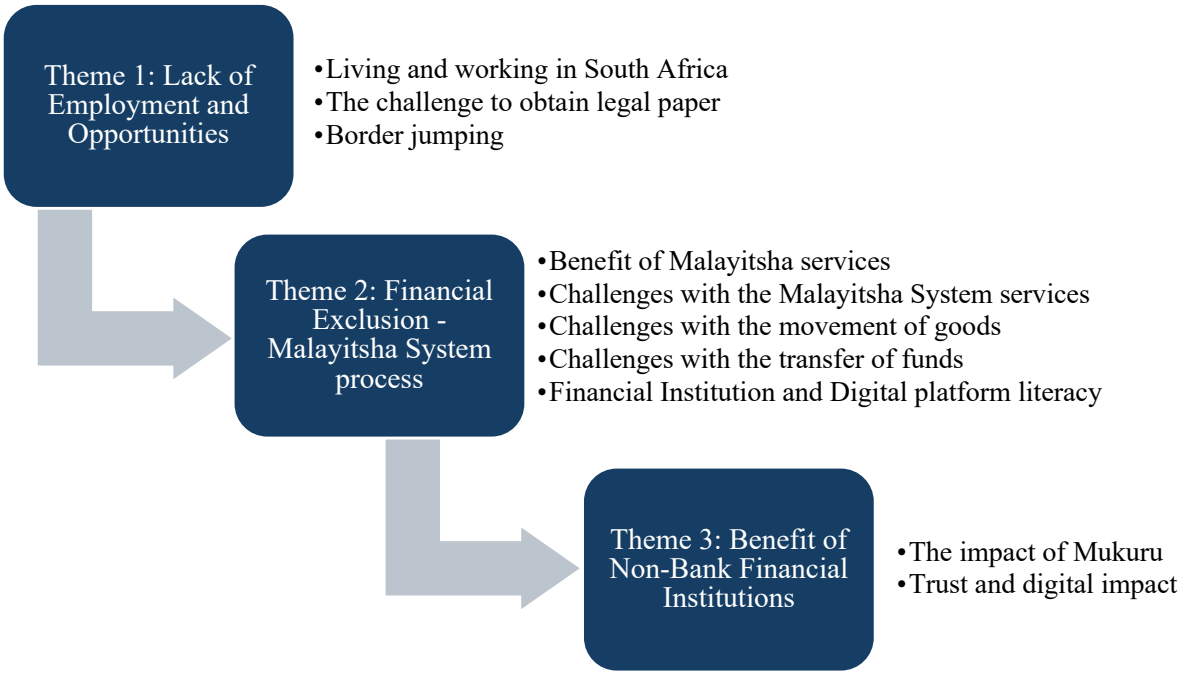

Figure 8: Emergent Themes and Sub-themes

The key finding that emerged in this study was the perceived trust the participants had in either the informal digital channels or the formal digital channels. Understanding the participants' motivations to leave their country led to understanding why some lived and worked in South Africa with limited legal documentation. What was also identified was the risks the participants accepted when adopting informal digital channels to send remittances, including some participant's reluctance to adopt formal digital channels due to the lack of literacy. The need to leave their country behind in order to find employment in the hopes of providing for themselves and their dependent was a huge driving factor. The inability, for some participants, to obtain all necessary legal documentation is an incredible hindrance that left them financially excluded, however it is quite evident that measures were found to provide.

5.3 Discussion and interpretations

5.3.1 Discussion of findings concerning RQ1

The findings tied in with the theories addressed in chapter two of this study, the literature review. It tied in with the themes related to undocumented migrants, financially excluded undocumented migrants, informal cross-border transfers, analysis of the malayitsha system and mobile money payment technology. These will be address in detail below.

5.3.2 Undocumented migrants

The foundation of this study is the presence or absence of legal documentation which ultimately impacts how participant's chose to provide for their dependents. On the discussion of undocumented migrants it was widely argued that the need for movement by foreign nationals from Zimbabwe was primarily based on survival and the need to find employment to provide for themselves and their loved ones. This ties well with Hungwe (2020) who coined the term as "survival migration" (Hungwe, 2020). The look at undocumented migrants leads to understanding why the participant's chose to adopt informal platforms.

5.3.3 Financially excluded migrants

It was identified that the inability to obtain legal documentation for some participants was not completely a hindrance to providing for their dependents. The challenge of obtaining permits left participants financially excluded as they could not adopt digital channels however this led to finding a more riskier gap but with similar outcomes. This particularly ties into Nyamunda (2014) where they argued that the success of the Malayitsha system relies heavily on foreign nationals that cannot obtain legal documentation to live and work in South Africa. They noted that the financially excluded are forced to adopt informal digital channels as they have restrictions in accessing the more formal digital platforms. Nyamunda (2014) further stated that platforms like Mukuru and Western Union have been in direct competition with the Malayitsha services, and it is in their best interest that there are foreign nationals who do not have legal documentation.

5.3.4 Discussion of findings concerning RQ2

5.3.4.1 Informal cross-border transfers: remittances: Malayitsha system services

According to the participants who operated as couriers, what was emphasised was their need to document everything that was transported; getting insight into the basic operations showed that the informal digital process was essentially managed. This coincides with Nyamunda (2014) who provided insight on the operation of the Malayitsha system, where those that operate it need to build networks in order to run it effectively. Ultimately this system, as manual as it appears, is effectively run through informal digital systems. According to the participants' the system is widely viewed as a business, that benefits the sender, courier and recipients, with documented processing, but relatively high risk.

5.3.5 Discussion of findings concerning RQ3

5.3.5.1 Mobile money payment technology

As outlined on chapter two the mobile money payment technologies such as Mukuru has become one of the biggest non-bank financial institutions being used within Africa (Moyo A. , 2020). The reluctance of adoption of formal digital platforms by the participants that had relevant documentation was a crucial discovery in the findings. It was identified that participants were reluctant to adopt digital platforms such as Mukuru due to the lack of trust or being unsure of how the mobile money payment technologies operate. As previously stated platforms such as Mukuru have the intention of reaching the unbanked and financially excluded (Mukuru: Send money, n.d), however based on the findings, the lack of knowledge and trust of such platforms has kept some of their intended client base away. It was also discovered in the findings that the participants' that could access and adopt the digital platforms preferred to use it to transfer money, but some still used Malayitsha system to transport groceries.

5.4 Conclusion on the interpretation of the results

The findings highlighted that the participant's placed high importance on trust as a defining factor to use informal or formal digital channels. The inability to obtain legal documentation to live and work in South Africa prohibited the undocumented participants' from accessing and adopting digital channels to remit funds to their dependents thus leaving them financially

excluded. It also appeared that the participants that had legal documentation had the choice of accessing and adopting digital channels, including using informal channels such as Malayitsha. Further the findings reflected that those that could access digital platforms were reluctant to adopt them as there appeared to be limited literacy and no trust on the digital channels. There was evidence in the findings that the use of informal digital channels such as the Malayitsha system will seize to end as long as migrants continue to seek greater opportunities in South Africa but are prohibited from accessing the necessary legal documentation to work and live in South Africa.

Chapter 6. Conclusion and recommendations

6.1 Conclusion

In conclusion, this study conducted a qualitative analysis of the use of informal digital channels for remittances by financially excluded Zimbabwean migrants in South Africa. The research observations aimed at addressing how undocumented migrants became financially excluded, how undocumented migrants remit to Zimbabwe from South Africa, and how the absence of formal digital platforms impacts the movement of goods or funds across the border.

Looking at the results of the findings and analysis, the significant themes that emerged were the lack of employment and opportunities, financial exclusion, analysis of the Malayitsha system process, the lack of accessibility and adoption of formal digital platforms and the benefits of formal digital non-bank financial institutions. The themes and sub-themes were covered in detail. What was identified was that the lack of employment and opportunities in Zimbabwe the migrants to cross over to South Africa. The stringent immigration laws in South Africa prohibited some migrants from obtaining legal documentation to live and work in South Africa; this has led to the illegal crossing of borders. The primary objective of most migrants, documented or undocumented, is to provide remittances to their dependents that were left behind and for their survival. The implications of migrants living and working in South Africa without the necessary documentation has allowed for informal digital channels for remittances. The absence of legal documentation has prohibited some migrants from accessing and adopting formal digital platforms to send remittances, thus making them financially excluded. The Malayitsha informal digital service caters to undocumented and financially excluded migrants.

Trust was an essential part of migrants' use of informal or adoption of formal digital channels. Based on the results of the findings the undocumented migrants accessed informal digital channels, but trust was a huge factor as these channels are not regulated, therefore they are incredibly high risk. Whereas it appeared in the findings that partially documented migrants were divided, some accessed and adopted formal digital channels and trusted that the systems would be efficient. However, some partially documented migrants still chose to use informal digital channels to send remittances as they had limited literacy and trust on the digital platforms that were available to them. The implications of using informal digital channels are possible money laundering vulnerabilities to South Africa, and high-risk corruption.

This study contributed to the existing theories by addressing the need for people to migrate to seek greater opportunities to provide for their dependents, whether formally or informally, based on whether they can legally access the platforms to provide or not. It looked at the implications of adopting informal digital channels for remittances verses the adoption of formal digital platforms. There was a great emphasis on understanding and analysing the informal digital system of Malayitsha; the results of the face-to-face interviews revealed the importance and reliance on this informal system. The study covered the implications of the absence of formal digital platforms, the manual data capturing within the informal digital channels and the focus on trust. The topic of trust was a fundamental factor within this study, understanding that trust was viewed as a security for the participants that rely on informal digital channels for remittances. The ability to access information related to undocumented and partially documented migrants and the couriers that operate as Malayitsha service providers provided significant knowledge and perspective to the field.

The limitations of the study were the perceived risks in interviewing participants that were undocumented and the participants that operated as Malayitsha couriers. Within the data collection process, anonymity was maintained as any distrust between the participants and researcher could have affected the authenticity of the responses to interview questions. Further, the limitations of the study were accessing a wider range of participants; due to the sensitivity of the study, there was a challenge in getting a larger number of participants. There was a limitation of available data and information on the Malayitsha system; the researcher had limited access to data on the movement of undetected funds and goods as there was no wide range of publications on this subject that would have provided significantly varying perspectives.

6.2 Recommendations

The study had a few limitations which could be adopted and further investigated. Areas that could potentially be further investigated that were not covered in this study are the formalisation and digitalisation of informal malayitsha processes.

6.2.1 The formalisation and digitalisation of informal malayitsha processes

Based on the findings it was identified that the Malayitsha system has a process of recording all items and funds that are transported between borders. It was noted that the process is primarily manual, it would be beneficial to investigate potential digitalisation of these processes. As previously noted, the Malayitsha service is highly demanded, however it is incredibly high risk (Nyamunda, 2014). The investigation of digital innovation could potentially provide valuable insights on improvement of processes and mitigation of perceived risks. This informal system does not appear to end in the near future, as migration grows and some are financially excluded, systems such as the Malayitsha system will continue to operate. It is a relatively obscure field that relies heavily on being undetected, however the presence of this system calls for the possible formalisation, regulation and digitalisation in order to establish ways to curb and mitigate perceived risks within South Africa and Zimbabwe. The presence and realities of the system call for further and more in-depth discovery and investigation.

The South African Reserve Bank has begun an initiative to foster innovation of digital payments, and essentially move away from legacy systems, cash intensive payments and undetected movements of funds (South African Reserve Bank, 2024). The SARB has aimed to establish new digital technology regarding cashless payments and thus foster economic transformation (South African Reserve Bank, 2024). Through the Stimela Project the SARB is looking at financial inclusion, increase adoption of digital payments, move away from the extensive informal cash usage and transparency (South African Reserve Bank, 2024). According to the SARB (2024) they aim to introduce a *Digital Identity* where a person or entity is identified through biometrics, credentials, electronic capturing to get easier access to the digital platforms without the focus on presenting physical documentation, thus improving adoption. The Stimela Project is still within the draft stages and has not been fully implemented

according to the SARB report, however the possibilities highlighted in this initiative could be a blueprint for the possible digital innovation of the Malayitsha system. Inasmuch as this initiative has been rolled out to South African citizens primarily, this gives insight of the possibilities that are available to digitise and digitalisation of the current informal systems with a focus on partially documented migrants, which as widely discussed in a challenge that will seize to end.

The risks associated with the informal digital system is not lost in this argument, however the system itself does not appear that it will be eradicated, so it would be beneficial to establish more formal systems and platforms to improve the system and reduce the risks. The SARB digital roadmap, as labelled in the report, makes great reference to the need to curb money laundering, terrorist financing and human trafficking risks which are associated with the undetection of the movement of funds (South African Reserve Bank, 2024). There lies a greater opportunity to take the current informal digital systems that are utilised by South African citizens and foreign nationals that have limited to partial documentation.

6.3 Research Limitations

Identified limitations that impacted the study were the sample size, the need for anonymity, restriction in getting in-depth interview responses, and participants fear due to the risks associated with their experiences.

1. The sample size was kept at 10 participants, as reaching a high number of Zimbabwean migrants that are undocumented or partially documented was a challenge for the researcher. Due to the sample size there was a limitation for the researcher to generalise findings based on a much larger population on certain themes in the findings. The qualitative approach using a thematic analysis proved to be quite time consuming, as familiarising the data, finding relevant codes, assigning themes and evidently presenting the themes requires adequate time.
2. As the study looked at Zimbabwean migrants that have little to no legal documentation to live and work in South Africa, including individuals that operated as informal couriers i.e. Malayitsha, it was imperative that the researcher maintained anonymity. The need for anonymity also played a part on how the interviews were conducted, how data was captured, the recordings of the participants and completion of consent forms.

3. Due to the sensitivity of the subject matter, there were limitations in getting in-depth information from the participants. The researcher acknowledged the risk faced by the participants, and chose to not go in-depth in case that would affect the participants' openness to questions and authenticity in answers.

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APPENDIX A

Interview guide

Participants

Zimbabwean Migrants (female or male):

1. Why did you come to South Africa?
2. How long have you been in South Africa?
3. How did you come to South Africa?
4. Did you have any valid documentation to come and work and live in South Africa? If not, why?
5. What challenges have you faced living and working in South Africa?

Financial Exclusion

6. How do you send money and/or goods back home to Zimbabwe?
7. What obstacles have you faced sending money or goods back home to Zimbabwe?
8. Do you have access to any digital platforms to send money home? If yes, specify?
9. What obstacles have you faced adopting digital products from financial institutions?
10. Do you use platforms such as Mukuru? If yes? why. If no, why?
11. Why would you not use any digital platforms to send and receive money?
12. Do you have any bank accounts with formal traditional financial institutions? If yes, why? If no, why?

Zimbabwean individual couriers (anonymous)

13. Why do you transport items between South Africa and Zimbabwe?
14. How do you organise the movement of funds or goods?
15. What challenges have you faced moving funds or goods between South Africa and Zimbabwe?