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Malayishas as informal remittance couriers. A case study of Zimbabwean remittance transporters (malayishas) in Central Johannesburg

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2011-11-22
http://hdl.handle.net/10539/10826

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Study orientation and background

The existence of remittance systems which includes both formal and the informal ones can be said to be as old as migration itself. It must however be noted that different historical periods and geographical contexts are characterized by differences in the organisation of the informal remittance transporting systems. Due to the importance attached to the contribution of remittances towards the development and poverty alleviation of remittance receiving households and communities in general as indicated in various literature Narayan and Petesch (2002), Mitchell and Young (2002), Wolock and Narayan (2000), significant research efforts have tended to focus on the economic impacts of remittances on communities. There is relatively little or no specific attention that is paid to the remittance transportation channels besides a mere mention of the various types found in different contexts. The types that are usually mentioned in various studies include forex bureaus, transfer services offered by shops, social networks, cash in hand transfers, family members as well as informal couriers such as the backie drivers. It is the latter category that constitutes the focus in this report and specific attention will be paid to the 'community' of cross border backie drivers who are popularly known as *'omalayisha'*.[1] The targeted population in this study is therefore composed of remittance transporters and remitters

[1] Malayisha is a name that has been used to refer to persons who use cars of various types especially backies to ferry migrant remittances to various destinations in Zimbabwe. The malayisha business is common in the Southern district of Zimbabwe where basic commodity shortages are more pronounced (at least during the period between the year 2000 and end of 2008 which have been labeled crisis years). The name malayisha is derived from the uniqueness of the trade in which case the malayishas transport bulky goods and less cash. Transporting of more goods than cash which makes the remittance system unique has been attributed to a severe shortage of basic commodities in Zimbabwe.

who are all either originally from Zimbabwe or at least have family members who are the recipients of the goods in that country. The concentration on sending more bulky groceries than cash by *malayishas* has been attributed to the nature of the Zimbabwean economy that is either characterized by a lack in basic commodities or has them in exorbitant prices forcing migrants to prefer buying them in South Africa and then remitting them (Maphosa, 2005:35). All this may not be an issue of major concern in this research since the relations of trust leading to the establishment and sustenance of relationships amongst the *malayishas* on the one hand and between the *malayishas* and remitters on the other is of significance in the arguments that I present in this study.



Figure 1 Unidentified border jumpers including babies are forced to crawl under the Beit-bridge border security fence to gain entry into South Africa.[2]

The study is carried out in the background of the South African government having acknowledged the existence of the informal sector. This has however not been complemented by the acknowledgement of the important contributions of informal sector activities. This non-recognition of the informal sector activities has also been characteristic of other government

[2] The photos in figure 1 and two are from the profiles of the author

policies in the SADC region with Zimbabwe included in this category. This has been the case despite the reality that many persons in these countries rely on informal activities for survival. This non-recognition of the informal sector activities has also been characteristic of other governments in the SADC that include Zimbabwe. This has been the case despite the reality that many persons in these countries rely on informal activities for survival. The approach of the governments is to ensure that those persons relying on the informal sector are assisted to climb the ladder upwards to join the affluent. The research however aims to explore the possibility of adopting an approach aimed at supporting and developing informality as opposed to eliminating it.



Figure 2 Zimbabwean remitters loading luggage onto a bus

1.2 Statement of the problem and rationale for the research

The scene of buses and taxis with heavily loaded trailers and carriers heading to the North may lead to a less cautious observer mistaking them for ordinary locally bound transporters. In actual fact concealed in this locally bound traffic is a significant number of remittance transporters that include buses, taxis as well as ordinary cars popularly known as 'ventures' among Zimbabwean migrant populations. While most of the vehicles used by *malayishas* may be registered, questions on the status of the luggage as well as the finances being remitted proliferate as the business largely falls on the category of the so called informal unregulated economy (Comaroff and Comaroff, 1991:76). Specific attention needs to be paid on the bulky luggage in the trailers of the *malayisha's* backies. This aspect of trailer pulling backies carrying bulky goods needs closer scrutiny as they endure such a long journey to various destinations and recipients in Zimbabwe in the absence of the remitter. The issue that ought to be of particular interest in the process of remittance transportation in this instance should therefore be finding reasons why the remitter makes the perceivably risky decision of entrusting his or her hard earned goods on an individual in a relationship that classical theorists have tainted 'black' and insecure. This makes it rather interesting to assess the role of trust in this kind of situation where 'morality' as opposed to a written contract acts to build and sustain the relationship. Efforts to understand the informal remittance transporting systems have largely been restricted to the economic aspects of the sector leaving issues on relations involved in the transactions largely unexplored (Maphosa,2004:45). The prevalence of 'trust' as the dominant feature in sustaining the relations between the remitter and the *malayisha* leaves a lot of unanswered questions especially considering the existence of allegations of 'untrustworthiness' in the trade. Questions on how in the first place the remitter comes to entrust the responsibility of the hard earned remittances to the *malayisha* who in some

instances is a complete stranger while at the same time the only 'insurance' cementing the arrangement being 'trust' supported by 'assurance' emerge. The complex relations in the informal remittance transportation systems which in most classical literature are taken for granted or demonized needs to be assessed from an ethnographic point of view. Adopting such an approach is crucial in the understanding of how informal systems sustain themselves in light of a multiplicity of challenges they face. The assessment needs to be done in light of the inevitable proliferation of informal remittance transportation initiatives in a context where the traditional dominance of cash transactions is being replaced by groceries. The main challenge to the informal sector that is associated with classical assertions relates to the aspect of the informal environment being perceived as lacking a legal framework that is viewed as a necessity not only for determining how relations ought to be, but for protecting and securing the interests of the different parties involved. It therefore must be noted that the validity of classical assertions suggesting that the informal sector activities need the support of formal structures for the sake of reinforcing regulatory mechanisms in informal transactions shall be subject to re-examination in this study.

1.3 Exploring the rationale behind the literature gap

While the study's main thrust is to explore and assess the role of trust in the establishment and sustenance of relations between *malayishas* and clients on one hand and the *malayisha* community on the other, the other key element making this study unique is its efforts that are related to addressing the literature gap on 'trust driven relations and networks' particularly in informal settings.

It can therefore be argued that in light of the existing literature gap that is reinforced by the complexity of relations involving informal remittance systems and the poorly explored concept of 'trust' it becomes important to conduct the research. The study can therefore be further justified by the existing literature's limitation whereby it has tended to misrepresent interactions and power relations among small communities as distinguishable by a set of boundaries inherent in such structures (Scott, 1991:18). The claim that the informal sector is unregulated and more prone to illegal activities compared to the formal sector needs to be examined as studies by scholars such as the Comaroff and Comaroff (1991:32) have revealed that the regulatory mechanisms in informal arrangements do exist though with some degree of complexity. While such literature eliminates denial on the existence of regulation in the informal sector, it still remains important to examine how the concept of 'trust' can be used in exploring the importance and emergence of social relations in informal arrangements. The *malayishas* may not only have mechanisms of managing remittance sending that can be viewed as regulations in their own right, but they may also operate within complex relations that transcend 'trust' in its classical sense. The aim of the research is not only to establish the forms and social relations involved and how they are sustained in this 'risk riddled' though 'beneficial trade but to trace their origins as well as their significance to the parties involved. This study will therefore aim to understand and explain the complex relations characterizing *malayishas*, remitters as well as state officials involved in various stages of the informal remittance industry.

1.4 Study objectives

The objectives of the study are to:

- Identify and describe the activities of *malayishas* transporters in their contemporary state.

- Discuss the role of trust in the emergence and sustenance of relations in the informal remittance transportation.

- To examine the impacts of trust on the forms of social relations characterizing informal remittance transportation arrangements.

- To identify and fill the main knowledge gaps regarding informal remittance systems and come up with policy recommendations regarding informal remittance transportation.

1.5 Key research questions

- What are the forms and social relations characteristic to the business of informal remittance transportation in its current state?

- What conditions lead to the emergence of communality, networking or conflict in informal remittance transportation?

- What elements enable and sustain informal remittance transportation?

- What is the role of trust in informal remittance transportation transactions?

CHAPTER TWO

2.0 LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

2.1.0 Exploring the concept of 'informality' and the informal sector

2.1.1 The concept of informality in the African context

Since the remittance sending initiatives of *malayishas* fall under activities that are perceivably informal, it is important to explain the concept of informality and clarify its relevance to this study. The informal sector is so widespread such that it is thought to account for 70-90% of the economy in most African countries (Azzam, 2002:65). Azzam (2002:65) further asserts that war-zone economies in Afghanistan and the Congo are almost wholly informal. According to Frazer, (2000:37) there has been a broadening of informality to include concepts of rich and poor countries, government and business, casual labor and the self-employed, corruption and crime. The challenge manifests itself when focus is placed on the changes that have characterized state institutions and this leaves a lot of unanswered questions especially with regard to the appropriateness of the concept of informality in the contemporary development context.

Breman states that the efforts aimed at separating the formal from the informal sector can be viewed as a different approach reviewing the dualist tendency characteristic in past classical approaches (Breman, 2003). In efforts related to understanding differences between 'formality' and 'informality' there has been a tendency to focus on differences than similarities characterising the two sectors. Nemes and High (2005:23) have argued that it is common to come across literature biased towards describing the informal sector by summing up the absence

of aspects characterizing the formal sector (Hardin, 1993:2). In this regard the informal sector has remained sidelined with little or no direct efforts to accord it enough analytic space. It must then be noted that in light of the challenges related to establishing a more analytic definition, the efforts aimed at describing the informal sector have used the language pointing to the existence of a rather free-for-all, poorly skilled and low wage earning sector. While such a classification may appear to be popular in classical literature I seek to re-examine its validity under the current development period as it fails to acknowledge and more so explain the presence of success stories in so called informal arrangements. This is also due to the fact that informal arrangements do have mechanisms of self regulation that may even function better than the so called formal arrangements. While formal arrangements may be sustained by formal contracts it must be noted that moral elements informing relations in informal arrangements that are associated with social capital and trust in particular do have an important role that need not be downplayed. It therefore follows that in informal arrangements trust plays a very important role which although morally binding needs not to be dismissed on the grounds that it is unwritten.

The concept 'informal sector' that later attracted the label 'informal economy' and now 'informality' has origins that can be traced as far back as four decades where it was used to refer to the unregulated activities of the Third World urban poor (Hart, 1988:146). In efforts aimed at bringing more clarity pertaining to the conceptualization of the 'informal', Hart (1988:37) came up with the term 'informal economy'. Hart's contributions on informality brought a new important dimension that rightly created analytic space for the previously sidelined sector. This is explained in depth in his famous paper of 1971, which is based on the fieldwork he did in the city of Accra, Ghana. Hart further points out that sometimes the concept of informality refers 'to

the modality of employment' while at times it 'refers to the organisation of economic activity as a whole' (Hart, 1988:37). The dualist driven approaches with their reliance on classical assumptions that have characterised explanations regarding the informal sector have failed to adequately address the complex situation that is manifested in practice. This can be supported by the assertion by Hancock and Algozzine (2006:105) who have pointed out that the label "informal" constitutes a misrepresentation of certain activities that have distinguished themselves as better placed than state intervention in improving the livelihoods of the persons involved.

2.1.2 Exploring the idea of 'informality' in the South African and Zimbabwean contexts

According to Vigneswaran (2007:27) there has been some notable increase in the debates regarding the 'informal sector' in the South African context since November 2003 when the then president Mbeki introduced the notion of a 'first' and 'second economy'. Vigneswaran (2007:27) in an effort to explain the president's conceptualization of the 'first' and second 'economy' presented an analogy of a double storied house. They pointed out that on the top floor are the affluent of South Africa who are living well in the new democracy while on the other hand stuck on the bottom floor, with no ladders to access the top floor are the majority of poor South Africans. During the year 2004 further clarification was presented to the concept of the 'second economy' as describing the 'reality' of a "mainly informal, marginalized, unskilled economy, largely dominated by the unemployed and those unemployable in the formal sector" Vigneswaran (2007:27). This negative label attached to the informal sector in South Africa is important as it does not radically differ from the Zimbabwean context where it is heavily influenced by the modernist philosophy enshrined in capitalist views of the economy. Hancock and Algozzine (2006:105) have further argued that failure of state initiated endeavours to solve

the problem of growing unemployment and poverty as is depicted by the Zimbabwean economic downturn has led to renewed interest on the capacity of informal sector activities to generate some form of employment no matter how poorly remunerated or insecure it may appear. It follows that despite the efforts by South African and Zimbabwean governments aimed at dealing with the so called black market activities cross-border activities such as remittance transportation and informal trading in general have remained impossible to eliminate as they have remained deeply rooted to livelihood improvement efforts for many persons who are involved directly or indirectly (Bremen 2003:123; Frazer 2000: 54; Nemes, High and Huzair 2006; Nemes and High 2005; Nordstrom and Martin 1992).

I seek to link the kind of attitude similarity between the South African and Zimbabwean governments on informality to arguments pointing to a dearth of state boundaries. This scenario has however been publicly denied by the two governments that have tended to adopt seemingly strong protectionist and tough approaches in relation to efforts aimed at curbing informality. By advocating for an explanation pointing to the dearth of state boundaries I seek to emphasize the similar nature in which informal activities have tended to thrive across the Zimbabwe-South Africa border. According to Coplan (2000:33) borders and borderlands create an environment that is both enabling and constraining to persons aiming at deriving livelihoods from them. One of the advantages is that the borders provide the opportunity of cooperation which can benefit the government as well as the citizens of the nations involved. It must be noted that classical assertions usually point to the view that the economics of peripherality can lead to exclusion of certain social actors. Coplan (2000:33) further suggests that it is in the borderlands interest to become part of a greater economic whole. The process involves a situation where by the

economics of peripherality cease to exist on the edge of the economy as it is swallowed up by the main stream economics. Interestingly this is closely related to the South African Government's policy which aims at phasing out informality in favor of formality in the economy. According to Stocklosa (2007) the classical assertions further reveal the importance of creation or recreation of transport links, enhancing labour mobility as well as further exploiting any specific advantages the border may bring. I however seek to argue that contrary to such populist claims pointing to the existence of economies in the margins, such economies and the related activities infact tend to form a backbone around which nations and communities derive their livelihood and survival in times of different kinds of crises. Borders are therefore no longer the end point but rather a new arena for negotiating survival strategies or livelihood improvement as well as development in general. Successful and successfully managed border regions are also spared the instability caused by factors across the border Coplan (2000:33).

The fact that the developing world is characterized by massive informalisation is therefore not a coincidence as this acts as an indicator of a realistic source of livelihood benefiting large populations in the developing communities. The research shall therefore focus on the networks and relations that have kept informal remittance transportation systems operational despite a multiplicity of challenges faced by the different parties involved in the trade. The co-existence of cooperation and conflict in the interaction of the various parties involved in remittance related transactions would be examined using various dimensions of social capital such as trust.

2.1.3 Challenges to understanding informality

According to Gambetta (1988:67) a major source of challenge in efforts to understand informality seems to be entrenched on the view that the 'informal' is either considered too complex to assess or nothing more than a source of dishonesty and ineffectiveness, requiring supervision and control by the central government. Gambetta (1988:67) has pointed out that a major challenge towards understanding informality is to provide enough configurations to lay a basis for better understanding informal institutions within policy and organisational settings, while at the same time avoiding the trap of becoming so theoretically complex or far removed from practice and experience as to be irrelevant.

According to Wilson, Streatfield and Mulings (1979:45), social participation within a community of practice is the key to everyday learning. As an example, these authors stress the importance of social practices and relationships of the workplace and their contribution to the creation of identity and meaning for organisational members. In this view, the community of practice both complements and can substitute formal practices. Transactions involving remittance transporting can therefore be viewed from a similar perspective as the activities being undertaken by the different parties involved in practice, can pass as a replacement of the formal mechanisms especially when one focuses on the way the interaction is regulated and sustained by moral obligations as opposed to written contracts that are central to formal transactions. In Wenger's view it is important to note that the informal sector is nothing close to a chaotic situation that classical explanations would like to portray. Instead the informal sector is orderly and showing the capacity that may even surpass the functioning of some formal mechanisms.

2.2.0 Social capital networks and trust

2.2.1 Explaining the significance of the concepts social capital, networks and trust

Following Mark Granovetter's arguments that are critical of adopting the notion of a pure "market" approach to economic action, sociologists and anthropologists have tended to rely on the use of the concept "social capital"(Granovatter 1985; Bourdieu and Passeron,1990; Coleman, 1988 as well as Thornton, 1980). The scholarly efforts exploring social capital have focused on what can be viewed as a justification to Max Weber's thinking on economic life. On the other hand contemporary literature on social capital has tended to engage in efforts to address the one sided and exclusive influence of the neo-classical perspective. In this report I seek to adopt a more flexible approach that will seek to use broader and simplified arguments in explaining the emerging relations manifest within remittance transportation.

2.2.2 Coleman's arguments on social capital

Coleman made efforts to develop the concept of social capital through explanations aimed at interpreting Bourdieu's writings. Of importance in his efforts is the definition that he presents where he views social capital as a variety of entities with two characteristics in common , that is, "They all consist of some aspect of social structures and they facilitate action within that structure" (Coleman, 1988:98). In highlighting the facilitation of action component, Coleman likens "social" to "material" and "human" capitals as resources available to persons seeking to achieve their ends. Central to Coleman's arguments is the view that social capital is more intangible than the other forms of capital since it constitutes an inseparable part of the structure

of relations within which purposive action takes place. Putman (2000:22) has pointed out that although Coleman's views are insightful, his line of thinking suffers from two major limitations. One of the notable limitations relates to the orientation of his arguments that lack a clear pattern thereby leaving open the question of what the social entities facilitating individual goal attainment are and moreso what their origins are. The second limitation constitutes a noticeable instrumentalist orientation that views social structural forces only from a positive perspective. The weakness of the positive aspect of social capital is its one sided nature that is clearly reflected in the works of scholars like Granovetter whose broader analysis of 'embeddedness' indicates that social structures have a capacity of advancing as well as constraining an individual's goal seeking behaviour. He further reveals that social structures are also capable of redefining the content of the goals involved. Following this conceptualisation it is important to note that in this report I engage in efforts to further refine the concept of social capital by attempting to identify and explain its different types and sources. My explanations are also aimed at clarifying conditions under which social capital can fail to promote but rather constrain or derail goal seeking.

2.2.3 The concept of trust

It is important to note that of late the concept of 'trust' has been noted to be gaining increasing attention in various disciplines in social sciences. Acknowledgment of its importance, nonetheless, is not a new trend. Although the conceptualisation of 'trust' has commanded particular attention from economists and sociologists the literature on the concept does extend to the realms of philosophy (Williams 1988), political science (Dunn1988); and social anthropology (Hart 1988). The views by early theorists dating as long back as 1891 indicate the important role

of trust in defining interpersonal relations. Mills in Williams (1988:68) for instance acknowledged that, 'the advantage to mankind of being able to trust one another penetrates into every crevice and cranny of human life.' However, despite many such views pointing to the importance of trust in everyday situations, until recently, few if any social scientists have attempted to directly scrutinise and unpack the concept. As Gambetta (1988: ix-x) argues, beyond acknowledgement of its importance, analysis of trust has been undermined by its popularity in the face of the increasingly specialised Social Sciences. He further pointed out that in the social sciences, although the importance of trust is often acknowledged, it is rather rarely thoroughly examined. This is mainly a result of scholars having a tendency of mentioning the concept of trust in passing, or even making reference to it as a deep-seated component or social lubricant. While the concept of trust has further been viewed as an inevitable dimension of social interaction, the scholars have still preferred using the term in perceivably less complex situations.

Granovetter and Swedberg (1992) and Granovetter (1985) in their works have shown that individuals do not just trust but they tend to reason and calculate the benefits likely to result from trusting another person. The implication is that individuals use knowledge they possess about a particular person in order to make a decision on whether to trust that person or not. It is also important to note that the factors affecting trust are exercised by an individual whose conscience may be detached from the intended action. This view may prove to be a useful expression to understanding individual action in informal social settings where it may not always be the case that an individual may make a decision based on rational expectations (Wrong 1961). As Williamson (1993: 475) has argued this may be an important line of thinking in certain incidents

where an individual may decide to trust another person without having preconceived thoughts pertaining to the risks or benefits involved in a remittance transporting transaction as explored in this thesis.

Dunn, (1988:80) has also shed more light on the clarification in the usage of the concept of trust through inherently embracive explanations that are rational. He pointed out that by contrast viewing trust as a calculative rational process employs the trust as a label to identify a particular class of behavior for which an explanatory theory based on subjective probability is then invoked. Of importance in Dunn's view on the notion of 'trust' is the fact that agents can attach a subjective probability to any event, and that every belief about a particular event is relevant for decision-making, and can consequently be captured in the single dimension of 'probability'. This can be linked to the view of 'likelihood' related to arguments on which the standard theory of rational choice is based (Hardin1993:75). In my report I make efforts to evaluate the presence of rational calculative tendencies in the behavior of remitters and the remittance transporters.

2.2.4 Trust and Social Capital

The concepts of trust and social capital are of importance in any assessment involving a range of current social problems. These may range from economic development and educational attainment, to crime and fear of crime, political disaffection, health outcomes as well as social mobility. It is however important to note that the two concepts carry a multiplicity of meanings. In an effort to conceptualise trust for instance, one is faced by complications relating to its relevance to quite different economic, legal and moral contexts. The challenge also arises when the concept of trust is explored in day to day interpersonal encounters. The everyday meaning

within social and personal relationships brings a complex set of meanings and interpretations that I explore closely in this research. While social capital is no longer the 'un-analysed concept' identified by Coleman (1988: 101), there remains serious debate as to its analytic value, not least in terms of the normative claims that surround it. My aim in this report however is not to be dragged into the debates pertaining to the definitional and theoretical ambiguities surrounding the concepts of trust and social capital but to reveal and explain the key aspects characteristic in relations established and sustained through trust and social capital. Specific focus would be on explaining the role of trust in the emergence and sustenance of informal networks and relations manifested in remittance transportation.

2.3.1 Social Capital and its sources

While social capital is not exclusive to economics, many explanations by scholars have been limited to the economic side of the concept's utility. In the scholarly efforts to explain social capital though in economic terms, scholars have identified four main types of economically relevant expectations (Putman 2000:22). The first type, *value introjection*, derives explanations from Durkheim while at the same time embracing explanations from Weber. In this regard they put emphasis on the moral character of economic transactions as being informed by value imperatives acquired during the process of socialisation. *Value introjection* influences individuals to behave in ways other than naked greed such that the resultant behaviour is adopted by others or by the rest of the community as a resource. The second source of social capital is created around the classic work of George Simmel and focuses on the dynamics of group affiliation. According to explanations from the exchange theorists, individual behaviour is not

expected to be influenced by group morality as the individual is rather expected to pursue selfish ends. The third source of social capital is bounded solidarity. In this case focus is on those situational circumstances that can result in the emergence of group oriented behaviour. As a source of social capital, bounded solidarity does not arise out of introjection of established values or from individual reciprocity exchanges, but out of the situational reaction of a class of people faced with common challenges. The fourth source of social capital entails what is referred to as enforceable trust. Of significance in this type of social capital is the realisation that individual members subordinate their present desires to collective expectations. The implication is that social capital is generated by individual member's disciplined compliance with group expectations. Coleman (1988:54) further reveals that social capital is based on the internal sanctioning capacity of the community itself. He links the presence of internal sanctioning to the difference between 'open' and 'closed' social structures. For Coleman, closure points to the degree to which a particular collectivity forms a group at all as opposed to a mere grouping of individuals. This constitutes an important and illuminating view in this research as *malayishas* can be similarly construed as a community in which the formation of relations and networks based on inclusion and exclusion need to be closely assessed.

2.3.2 Exploring social capital in society and communities.

Since my focus is on relations found among remittance transporters seeking livelihood improvement through transporting remittances, I found it useful to explore the concept of social capital from a development point of view. Social capital is a uniquely fluid and contested term in the field of development studies. Extensive literature also exists exploring the concept's origins while at the same time challenging its use (Lin, 2002:23). For example Lin, (2002:23) further

contends that 'the social capital of a society or community includes the institutions, the relationships, the attitudes and values that play a role of regulating interactions among people. The scholars also further reveal that social capital is important in contributing to economic and social development as well as livelihood improvement in general (Lin, 2002:35). Like 'social exclusion' which has similarly developed its own abstracted and discursive 'social life' within the development field (Du Toit, 2005:24) 'social capital is a term that is simultaneously characterised by wide usage while at the same time it is loosely applied in practice. Scholars such as Fukuyama (1995:26) have presented a much broader explanation on social capital and trust in particular. Fukuyama's work on the idea of trust as a basis for economic success uses a broad application of the idea of social capital. In his broad conceptualization he argues that "social capital is a capability that arises from the prevalence of trust in a society or in certain parts of it" (Fukuyama 1995:26). Social capital can be embodied in the smallest and most basic social group, the family, as well as the largest of all groups, the nation, and in all other groups in between. Social capital is said to be different from other forms of human capital in so far as it is usually created and transmitted through cultural mechanisms like religion, tradition, or historical habit"(Fukuyama 1995:26). It is important to note that the field as well as the practice of remitting has undergone some form of transformation. At times the transporters have found it necessary to change in response to changes in the environment. This may be a change brought by introduction of state regulations or a crisis of some sort as exemplified by a shortage of some basic commodities and fuel in the case of Zimbabwe. It must therefore be noted that whilst the informal remittance transportation systems such as the *'malayishas'* went largely unnoticed during their initial years of development, with the turn of the century they suddenly became the focus of much higher levels of institutional attention.

Social capital generally refers to social connections or networks and the trust and reciprocity that strengthen them (Putnam 2000:40). Debates about social capital are usually underlined by the assumption that it is an important social fact that needs to be taken note of, defined and researched. It has however been realized that, like all concepts in the social sciences, social capital can only offer a partial understanding of how social relationships and societies work. Putman (2000:42) is of the view that concepts tend to offer a model, or an ideal type, which can be helpful in understanding everyday life. He however reveals that the concepts will tend to distance, abstract and generalize reality. In an attempt to provide a solution Putman argues that it is only through empirical research that the concepts can be tested and even modified to correspond to, and more adequately explain the complexities of social interaction (Putman, 2000:42).

According to Gledhill (2000:75) the idea of communality has been traditionally marked and reinforced by elements of mutualism based on moral obligations with little or no need for the adoption of formal sanctions. For instance one must go to other people's funerals in the village otherwise no one will come to your funeral when you die. It is very important for people to see that you are going to the funeral, to see that you are a member of the community. Thus, the creation of social debts and obligations, through feasting and visiting (during mourning periods) helps to establish bonds that hold both localised reciprocal social networks in place, but also fix collectively held notions of respectability, even in the face of poverty. In light of these arguments by Gledhill the survival of individuals in remittance transportation is then made possible by complex and intricate social, political and economic relationships that are shaped by the

exchange of gifts and services, which sometimes take the form of goods and labour (Gledhill, 2000:75). It shall therefore be in light of such elements of establishing and sustaining networks that trust as social capital will be explored in relations manifested in the interaction of *malayishas* and remitters.

2.3.3 Situating the 'social' in social capital

According to Coleman (1988:36) social capital can be understood as the set of social relationships defining people's interaction. The process through which the interaction takes place is however complex and poses challenges for any analytic framework Above all, social capital underpinned and shaped the terms of a series of claims, counter-claims interchanges and transactions which leads to some individuals benefiting at the expense of others. While social capital exists to some extent in the social relations that people have, and the local cultural forms that underpin these relations with meaning, it also needs to be understood as something that is ceaselessly created and recreated in particular acts; acts that draw upon that history and transform it, adding to and sometimes allowing a reconfiguration of local histories, personal alliances, obligations and purposes. According to Coleman (1988:36) the expression of the transformations characterizing social capital can be found in the social mobility and class repositioning experienced by some, and the immobility and persistence of poverty experienced by others Coleman (1988:36). In this context it would be important to trace and explain the strategies that *malayishas* tend to adopt as they use the power they possess to negotiate their way through some informal authority as well as through the formal state institutions. There is also need to explore the knowledge of strategies employed in the continuous, day-to-day actions of power and exchange that constitute the intimate politics of survival in a context where a large

proportion of power is manifested through immaterial incentives. Assessing social capital from an agency point of view may imply that we require to have an understanding of local meaning, while at the same time carefully exploring local constructions of morality, justice, inequality, dependence and deprivation, and paying attention to the particularities of how persons involved in remittance transportation, create and reaffirm meanings it in particular situations.

It needs to be noted that the forms of capital manifested in communities and interpersonal relations, though highly differentiated and contested, in turn facilitate access to significant community organizational and political roles. This consequently enables individual actors to position themselves in the local social landscape in order to act as gatekeepers. Such a position enables them to govern access to and the distribution of critical local resources. This line of argument will be pursued in the report in line with existing competition for clients among the remittance transporting drivers as they seek avenues of increasing trust which is a major requisite for attracting more clients.

2.3.4 Social capital and social networks

The concept of social capital provides a platform for understanding the importance of social networks in the emergence and transformation of interpersonal relations. For Putnam (2000:19), the underlining view in social capital theory is that social networks have value. He further argues that social capital should be viewed as referring to 'connections among individuals; the social networks and the norms of reciprocity and trustworthiness that arise from them'. For Lin (2002:3), the theory of social capital involves an assessment of the 'hierarchical structures, social networks and actors'. On a similar line of thinking Bourdieu and Passeron (1990:60) argue that

'social capital is the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance and recognition'. While the preceding arguments point to an intensive exploration on the connection between social capital and social networks, it has been noted that social network approaches are remarkably under-developed within the study of social capital. It must also be noted that the existence and extent of social capital is usually inferred from certain types of research information. In this research I seek to assess the view that individual actors have varying degrees of access to resources and that within the field of social relationships they tend to struggle to maximise their own access at the expense of others.

2.4.0 Social capital as a contested terrain

Social capital like power is not a zero-sum game. By virtue of it being an important asset in the livelihoods of individuals there is a likelihood that struggles involving an effort to increase one's social capital base may occur. Social capital can be construed as a contested terrain due to it being located in areas involving access to resources. Putman (2000: 568) has pointed out that in the struggle for the amassing of social capital, its possession by an individual or group endows the holder with advantages and opportunities that accrue through membership in certain communities. Possession of social capital is also an important means whereby social inequality and social exclusion are reproduced (Putman 2000: 568).

Putman (2000: 568) further argues that the competitive nature of social capital constitutes an important aspect which many later researchers tend to have sidelined. He pinpoints that probably

in the rush and desperation to include social capital as a useful concept in social policy formulation, the aspect of the struggle for power between formal and informal establishments through control of networks and relationships has been ignored or even overlooked by most of the researchers in the field. Although it is hard to establish a linkage between trust and power it is important to note that relations characterized by trust do have elements of power in them. According to Putnam (2000:27) trust is widely seen as a concept displaying interpersonal interaction while at the same time embracing mutuality and inter-dependence as underlining concepts. Although power may be wielded by individual actors, it is important to note that it can also be found located at the heart of every institution. It is therefore important to note that many processes and relations informed by trust may also be linked to notions of power, control and domination. It must however be noted that, both power and trust are intangible concepts that may result in complex outcomes in practice. I therefore seek to maintain that in order to produce a sound assessment on the role of the two concepts in practice I will maintain a 'flexible approach' that will enable me to shift knowledge boundaries when need arises in order to be more accommodative and less complex in explaining the emerging relations in remittance transportation.

2.5.0 Role of the 'individual' in networks

Putman's line of argument which draws its explanations from observing the role of civic participation in Italian governments has been widely relied upon by many later scholars (Putman 2000:27). In his conceptualization where he aimed at providing a simple explanation of social capital he argues that social capital includes 'features of social organisation, such as networks, norms and trust that facilitate co-ordination and co-operation for mutual benefit' (Putnam 2000:41). In his conceptualisation he incorporates features such as the involvement of

individuals in social groups outside the family or specifically kin group, as well as voluntary participation in social groups such as sports clubs and choirs. This change in focus from the individual as holder of social capital (Bourdieu) to the group (Coleman 1988 and Putnam 2000) marks a delicate shift in thinking. As Putnam notes, social capital is about doing 'with' other people rather than doing 'good' for other people (Putnam, 2000:27). The Durkhemian concept of social facts and their regulatory impacts on the individual visa-viz the community will be explored (Durkheim and Mestrovic 1992).

Woolcock and Narayan (2000:45) have pointed out that what can be clearly noted throughout most discussions of social capital is a sense of personal and collective efficiency, or personal agency manifest in a social context. Agency in this instance refers to the capacity of people to prepare and instigate action through social connection (Woolcock and Narayan, 2000:45). The initiatives leading to the advancement of social capital require the active and willing engagement of a group of individuals working together within a community that is willing to participate in the initiatives at hand (Du Toit, 2005:65).

2.6.0 The distinction between bonding and bridging social capital

The literature suggests that there is an important distinction to be made between 'bonding' and 'bridging' social capital (Woolcock and Narayan, 2000:43). Bonding social capital may be viewed as being characterised by dense ties with a multiplicity of functions. It's also characterized by strong trust though at local levels. Bridging social capital on the other hand appears to be characterised by the weak ties described by Du Toit, as well as a slight, impersonal trust of strangers (Du Toit, 2005:70). It appears that both kinds of connections contribute towards

the provision of important, though visibly distinct forms of social capital. The effectiveness of community networks found in Coleman's explanations depends on close, intersecting ties with a multiplicity of functions (Coleman, 1990:53). These are the solid and intersecting bonding networks that are responsible for cementing the community together. Their major function is to provide the basic source of the individual's identity and sense of meaningfulness within the community of origin and or within the life span of the adult. According to Du Toit (2004:71), these connections are responsible for providing personal support for the individual. It must also be noted that at the same time these connections can be mobilised swiftly for social action at group level in times of crisis. In migration circles it is to these solid interlocking networks that newly arrived migrants become attached as they seek to strategically position themselves in attempts to improve their livelihood.

According to Woolcock and Narayan (2000:86) closely networked communities may contain relatively resistant cultural tendencies that lead to rigid boundaries. Such communities may remain closed to outside influences largely as a way of concealing the activities they are involved in especially if they may be perceivably disapproved by the public or state agents. The scholars have further argued that such closed communities, while initially promoting the new migrant, may actually hinder further engagement with and adaptation to the host society, thus maintaining the migrants in a marginal position. These arguments can be of help in the assessment of relations between new remittance sending taxi drivers and their older counterparts in relation to the socialization and ultimate integration of the new members into the remittance transporting community. Explanations from Woolcock and Narayan (2000:87) have shown that while localized bonding social capital operates as effective defensive strategies against poverty

particularly in a third world context, the necessary condition for real economic development entails a shift to other and looser networks. This consequently implies that a shift from "getting by" to "getting ahead" entails moving away from bonding and embracing bridging networks. The looser networks characterizing bridging capital are more outward looking; more open and possess a greater capacity of tolerating difference. The loose networks are important as they tend to be rather more involved in their orientation and less concerned with close interpersonal relations. They provide access to a range of information, skills and material resources which may not be readily available within the closed, bonded community.

Drawing from the explanations of Bremen (2003:56) an individual would become successful only if they properly align themselves and create the much needed space for increasing their networks. It is to the individual's economic and career advantage, to operate across as wide a set of loosely structured networks as possible. The relations characteristic in bridging and bonding networks on the one hand, and volunteering on the other, add to the complexity surrounding the different forms of the networks. The safeguarding of bonding networks occurs through participation in local networks as well as engaging in face-to-face interaction. The subject of bridging and bonding networks entails safeguarding old networks as well as engaging in efforts related to creating new networks. This is a major issue which is important in the development of one's carrier especially in an environment characterized by competition for resources.

2.7.0 Communities, networks and boundaries

Since remittance transporting drivers can be viewed as a community or at least a grouping of some sort the concept of communality needs to be explained as it is used in this study. Communities can be defined as groups of people who are perceived in terms of a shared identity (Gambetta, 1988:56). This includes communities of place and culture, but also communities of practice, whose identity is derived from shared activities. Since the aspect of a shared identity is expressed in similar interests and shared values, it becomes imperative to note that the important institutions in a community are likely to include shared understandings of what the community is and what membership it entails. Gambetta (1988:56) further reveals that the societal institutions tend to have a taken for granted quality, and it can poise a notable challenge to anyone seeking to question them. Thus community bonds tend to be quite rigid, as with bonding social capital. The negative side of the rigidity of a community is that they can be exclusionary, with non-membership to such communities having the capacity of giving rise to ill feeling between insiders and outsiders.

Franklin (2004:48) in his explanations tries to provide a solution to the exclusionist tendency of networks, by advancing the idea of multiple memberships as well as overlapping identity. The implication here is that individuals get involved in as many networks as is possible in order to cushion themselves from the consequences of exclusion. Besides the individuals getting involved in many networks they also make efforts to maintain and strengthen the existing ones. Community boundaries do not necessarily imitate those of the formal organisational contexts in which they occur, and thus communities tend to arise through processes that are characterized by negotiation as opposed to action guided by policy that prevails in organizational settings. Franklin (2004:48) further points out that as strong ties grow through repeated exposure to

contradictory forces and negotiation, it is perhaps possible to enable the creation of communities where they are considered desirable, through creating an enabling environment where individuals can freely interact. For him communities are a potential resource for development, because shared interests and similar worldviews make the negotiation and endorsement of plans and reactions far much quicker and easier. Having said that, it is however important to note that a significant proportion of literature on participatory development cautions scholars against making simplistic assumptions about shared identity and shared interests in communities (Donnan and Wilson, 1999). It is also worth noting that networks do arise in social life across boundaries of difference. Thus unlike communities, common interest in interpersonal relations is not assumed, but rather it is negotiated. Networks are essentially artifacts of a requirement in the facilitation of the process of coordination. Although networks do not create and maintain a shared identity amongst their members they do have a unique identity of their own that is built during the course of the history that characterize their formation and sustenance.

2.8.0 Migrancy, border cultures and trans-border political economy

According to Donnan and Wilson in Coplan (2000:45) the creation of borders transcend the actions of formal state institutions such as the customs, immigration and security forces as it involves a multiplicity of players whose actions may not be necessarily formal. In this regard it is important to adopt the view that borders are also areas of identity creation and recreation. The borders are also to be viewed as meaning carrying entities while at the same time being part of cultural landscapes which often go beyond the state's physical limit, is in such a manner that the power of state institutions is defied (Donnan and Wilson, 1999:4). According to Landau and Haupt (2007:35) the historically entrenched economic imbalances in the SADC region have seen migrants flowing to the perceivably rich centers such as Johannesburg in South Africa. This has

taken place in a way that has witnessed considerable large numbers of young men and women moving across borders in search of better opportunities. This scenario has been characteristic of the recent trends in migration by Zimbabwean migrants who upon establishing a source of livelihood across the border would then periodically send remittances to their places of origin. While remitting has been historically dominant among Zimbabwean migrants who have legally or illegally crossed into South Africa, the challenge of rising unemployment is alleged to have led to an increase in migrant population involvement and reliance on informal activities. Remittance transportation from South Africa into Zimbabwe is one of the informal activities that have thrived in defiance of heavy state control on the so called informal activities. The heavy handedness by both Zimbabwean and South African governments on informality has not in any way prevented remittance transportation from thriving. Instead legislative changes such as duty relaxation on basic commodities have further enhanced the operations of the remittance transporters. In reference to the inherent impossibility of sealing borders against human movements Coplan (2000:45) makes reference to how the Chicano of North America and the Basotho of Lesotho defied the tight and systematic control systems in pursuit of better economic opportunities across the borders. This is synonymous to the border control crisis related to the influx of Zimbabweans across the Beitbridge border post which has taken place despite heavy presence of migrant regulatory mechanisms. Coplan rightfully presents the view that border theory has been transformed from its previous influence by bi-cultural literature as it embraces the re-examination of national identities as well as literary criticism.

Frazer (2000:37) points out that remittance channels to and within Africa can be grouped into two categories; formal and informal. Both include financial as well as non-financial service

providers and are similar to those in other parts of the developing world. Informal systems of remittance transfers are very common in Africa and include sending money with drivers of taxis or buses, with relatives or friends, or carrying it in person (Azzam, 2002:65).

In my explanations I seek to ensure that the behavioral aspects I picked up in practice about *malayishas* and remitters that relate to trust are explained in rather as simple ways as is possible. I will in the process try to explain some shortcomings of the classical approaches particularlt the tendency of creating exclusively biennial explanations on issues. This research therefore uses an approach that embraces flexibility to explore and simplify the complex relations characterizing remittance transportation between Zimbabwe and South Africa.

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1.0 Overview

Methodology denotes the epistemological and theoretical underpinnings of the methods applied in the various scientific disciplines. In social science research, the same strength of a methodology can be its weakness (Saki and Zvilerman, 2001:115). Although this study will be largely qualitative due to the need for in-depth knowledge on the issues, some statistical aspects such as *malayisha* gross earnings, age, and experience in years and frequency of trips is part of descriptive data that is presented in a tabular format. In this section I outline the various data collection tools that I employed in the study and give details on how they were utilized in the field. These include among others, face-to-face semi-structured key informant interviews, focus group discussions, direct observations and photographing.

3.1.1 Case study

Gonzalez and Michelle (2008) have defined a case study as an intensive study of a specific individual or specific context. For instance, Freud developed case studies of several individuals as the basis for the theory of psychoanalysis and Piaget did case studies of children to study developmental phases. There is no single way to conduct a case study, and a combination of methods (e.g., unstructured interviewing, direct observation) can be used. In this research the case study involves *malayishas* who constitute a specific group among many who are involved in informal remittance activities. The *malayishas* were chosen for the research due to their relatively 'bounded nature' which makes accessibility easier for the researcher. The sample therefore embodies three purposively chosen sites in Central Johannesburg. Prior to the start of

the study a key informant was selected from each site. Two researchers were employed for the data collection and one was a *malayisha* while the other was an assistant to the *malayishas*. This made entry easier and these assistants were taken through three weeks of informal training and orientation while they also had previous experience in related research. The training focused on improving their interviewing skills as well as familiarising them to the study in efforts to enable them to provide enough clarity to the research participants. Added to this the interview guide questions and the documents explaining the study were translated into Ndebele/Zulu the familiar language of the *malayishas* and remitters. A total of nine (9) interviews were done which included seven *malayishas* and two remitters. The aspect of length of involvement in the trade was considered in the selection of participants as long serving *malayishas* tend to have richer information. Two *malayishas* were selected as respondents from two of the three research sites while the third site which has a larger population had 3 respondents chosen from it. Although snow balling was used in locating research sites, selection of respondents was based on criterion sampling. According to Gonzalez and Michelle (2008) snow ball sampling is when researchers "identify cases of interest from sampling subjects who are familiar to persons who know what cases are information rich that is, good examples for study and good interview participants". He further points out that criterion sampling is based on selecting a group to study because they meet the necessary criterion. For the study, criterion may include the features such as cross border remittance transportation and being Zimbabwean, remitting or assisting the *malayishas* among others.

3.1.2 Unstructured interviewing and key informant interviews

Unstructured interviewing involves direct interaction between the researcher and a respondent or group. It differs from traditional structured interviewing in several important ways (Saki and Zvilerman, 2001:115). Although the researcher may have some initial guiding questions or core concepts to ask about, there is no formal structured instrument or protocol. The interviewer is thus free to move the conversation in any direction of interest on relevant issues that may come up during the interview. Consequently, unstructured interviewing is particularly useful for exploring a topic broadly Gonzalez and Michelle (2008). Interviews were conducted with *malayisha* key informants, clients and other parties involved in remittance transportation. Questions surrounded aspects on their experiences and relations with other participants. However, there is a limitation resulting from a lack of interview structure. Since each interview tends to be unique with no predetermined set of questions rigidly administered to all respondents, it is usually more difficult to analyze unstructured interview data, especially when synthesizing across respondents. This can however be turned into an advantage as it means more data can be captured and the room given to previously excluded topics that may add some value to the research.

3.1.3 Direct observation

Direct observation is distinguished from participant observation in a number of ways. A direct observer doesn't typically try to become a participant in the context implying that the method tends not to take as long as participant observation. However, the direct observer does thrive to be as unobtrusive as possible so as to avoid biased the observations. Also direct observation tends to be more focused than participant observation. The researcher was therefore engaged in observing certain sampled sites around the *malayishas* loading zones as well as observing the

interaction of the *malayishas* remitters and clients and avoided being immersed in the entire context (Gonzalez and Michelle 2008; Granovetter 1973). Also direct observation suggests a more detached perspective. I visited remittance loading sites frequently to observe the activities as they unfolded without taking part. It must also be noted that technology can be a useful part of direct observation (Wilson and Streatfield 1981:176). For instance, one can photograph the phenomenon or just observe. I took photographs of various scenes in efforts to strengthen the data. However while the photographs were taken due to the reliability of visual representation the researcher was careful by avoiding photographing participants directly as that would expose them and compromise anonymity. Added to all this I undertook a journey to and from Zimbabwe in order to capture some incidents along the way.

3.1.4 Focus group discussions

Another way to gather diverse and in-depth information is through the use of focus groups. As the name suggests, a focus group is an informal discussion in which about eight to ten people brainstorm and talk about a topic revealing their opinions with guidance from a skilled moderator (Gonzalez and Michelle 2008:65). Participants should however be carefully chosen to meet the topic requirements. Focus groups are a means of collecting in-depth information about a small group of topics (Wilson et.al. 1979:123). Issues relating to the inclusion or exclusion of individuals in constructing relations as well as encounters with bureaucracy are difficult to draw from isolated face to face interviews and therefore require views from a group. One focus group discussion took place and it drew participants from the three purposively selected sites. Fifteen participants who are all *malayishas* participated in the focus group discussion. Although in most instances a focus group discussion is trimmed to a manageable ten participants in this case I had to allow all *malayishas* who were present at the meeting venue and interested to participate in the

discussion as a way of avoiding suspicion or uncertainty from those I could have possibly left out. Putting together participants who not only know each other but who also have trust on each other may also enhance their capacity in revealing sensitive and perceivably illegal issues like smuggling, human trafficking and using bribes. There is skepticism among researchers about focus groups and most concerns are largely related to representativeness, generalizability, the value of sample size, and the fact that they do not accommodate tests of statistical significance. This however does not affect the focus group data's significance in my case in gap filling and validating explanations derived from face to face interviews.

3.2.0 Data preparation, analysis and writing up procedures

Brief descriptions of how the data was prepared are provided and a thematic format that mainly focuses on the more unique aspects of the study was adopted. A thematic format makes it easier to sort out and clean the usually bulky data from in-depth interviews. It therefore follows that data in the report is grouped into themes outlining the findings while the raw data is found in the annexes at the end of the report. In analysing the data, I link each of the inferential analyses to specific research questions that were raised in the introduction particularly surrounding the issues on the significance of trust in creating and sustaining relations. The various arguments that will emerge around the concept of trust will be explained in relation to networks and relations between cross border taxi drivers, their clients and the bureaucratic officials. The arguments in the analysis shall be supported by direct quotes from the data. The writer would be careful to avoid the usual pitfall of providing too much and confusing data devoid of critical analysis and inferences. If one presents too much detail, the reader may not be able to follow the central line of the results. As is often the case, extensive analysis details would be appropriately relegated to

appendices, reserving only the most critical analysis summaries for the body of the report itself (Trochim 2006 :12).

3.3.0 Ethical considerations

Since informal remittance systems involves activities that may be deemed unacceptable to the participants or illegal to the state there was be need to ensure that the participants' identities are protected through pseudonyms. Salzman (1998:34) has further argued that the identities of sites also need to be concealed in researches relating to sensitive aspects that may attract the attention of the state or other interested parties for instance. The same applies to the research at hand where data may end up with people who may have interests that may compromise the safety of the respondents. Informed consent was reinforced by explaining the reasons behind the study as being solely academic. The researcher ensured that the agreed terms relating to a respondent's interests were adhered to in order to avoid conflicts or other elements that could bear unwanted results on the public or private sections of the subject's life (Fraser 2000:71). Care was taken to tread carefully on sensitive issues as certain experiences between remittance transporters themselves on the one hand and their relations with the remitters on the other had a potential of evoking old conflictual relations.

CHAPTER FOUR

DATA PRESENTATION

4.1.1 Overview

The data is presented in various themes covering the main issues that came out of the study. The presentations in this section are summarized due to the fact that the raw data has been put in the annex section and shall be quoted in the analysis. A total of seven *malayisha* key informants were interviewed. Three *malayisha* key informants were chosen per research site through both criterion based sampling and snowballing. The snow balling was however carefully administered to avoid selecting respondents from the same network.

Statistical information presenting a summary of each *malayisha* key informant is presented in table one below. Table two presents a summary of each *malayisha* informant's achievements and challenges in the trade.

Table 1 M*alayisha* key informant data in summarized form

Interview classification	**Date of interview**	**Age**	**Sex**	**Year of entering trade**	**No. of years of experience**	**No. of trips per month**	**Gross Total made per trip in Rands**
Interview No 1	06-11-2008	27	M	2005	3	1	7600-8000
Interview No 4	10-11-2008	50	M	1995	13	1	13000
Interview No 5	12-11-2008	54	M	1998	9	2	12000
Interview No 6	15-11-2008	34	M	2002	6	1	9000
Interview No 7	20-11-2008	54	M	1998	9	1	15300-23400
Interview No 8	30-11-2008	32	M	2004	4	1	12000-15000
Interview No 9	27-12-2008	39	M	2005	3	1	23000

Table 2 *Malayisha* achievements and challenges

Interview classification	Achievements	Challenges
Interview No 1	Bought a 3 roomed house in Alexander; earns R3000 per trip	Expenses and procedures at border post, Road blocks
Interview No 4	Owns a grocery store, livestock, afford educating children in good schools; afford taking care of family expenses as well as accumulating wealth	No serious problems except for periodic challenges at the border (being forced to pay more and damage top goods during offloading).
Interview No 5	Purchased 2 bakies and employed one driver, owns a general dealers store, beer garden; 37 head of cattle,6 donkeys and over 30 goats, drilled a borehole at home, afford educating his children and taking care of family expenses	Hard work in offloading and reloading at the border, paying more for exceeding duty free limit (as much as R1000), police searches in road blocks, bribes for overloading or lack of proper documentation.
Interview No 6	Has built a home, owns livestock, and has successfully ensured his children have access to education, Earns R4000 per trip.	Damage to client goods at border during customs checks, Paying up for overload tickets or paying bribes, problems with police in road blocks which may include offloading goods or paying bribes
Interview No 7	Has managed to provide education for the children and also managed to take care of general family expenditure. Makes additional income through ferrying border jumpers at R1700 per head of which he declares R300 to employer. Has achieved more than his former workmates at a glass company in Johannesburg.	Expenditure sometimes exceeds the income one gets due to lack of a fixed amount one earns, challenges are brought when offloading goods for declaring at the border
Interview No 8	Bought his own bakie that he uses in business	Road blocks along the way; bribes to some border officials, stiff competition from other *malayishas*
Interview No 9	Owner of 3 general dealer stores; two cars of which one is a Mazda 323, children have access to education, paid *lobola*, hired two assistants.	Arrested for human trafficking in 2005, road blocks, period goods clearing problems at the border

4.1.2 Activities typical of malayishas

The study revealed that the *malayishas* are involved in a number of activities that may be construed as formal, informal as well as a mixture of legal and allegedly illegal. *Malayishas* possess different levels of experience in the trade and it also follows that their levels of success differs from individual to individual. The types of goods that are common in the remittance transporting trade in their current state include basic commodities and non-consumables. Cash transactions are common but on a small scale. The age of the malayisha's who took part in the study range from 27 to 54 years.

As individuals who are involved in ferrying people's goods from Johannesburg to Zimbabwe, *malayishas* indicated that the process involves a lot of hard work. It is the duty of the *malayisha* to get the people's goods together and since clients may be spread across central Johannesburg one has to drive to these different places to pick up the goods needing transportation. So according to most *malayisha* informants the process involves a lot of phoning and driving around until one reaches a full load. At times it takes one less time to put together the goods while in certain instances it may take up to a week. This happens especially during mid month periods when only a few clients would be having enough cash to purchase groceries. The *malayishas* indicated that in times of client scarcity they do assist each other although this kind of assistance is rendered along friendship lines. The *malayisha* informants further revealed that in situations of sending a client's goods through a friend a certain amount of trust and responsibility was expected since failure to deliver the goods would not only strain relations of the *malayishas* but it consequently affects the client's trust on the *malayisha* who would have dealt with the client in the first place. Most of the *malayisha* informants indicated that one needed to avoid disappointing a friend not only for protecting one's personal reputation but also to ensure

continued relations and future networking. The respondents therefore revealed a need for maintenance of good relations among *malayishas*. They further revealed how they engage in assisting each other with client goods especially during lean periods such as mid month. In such arrangements a *malayisha* who has a few customers is obliged to give these to a fellow colleague in anticipation of a return of such a favor in future.

In relation to participation in illegal activities as reflected in Table 1 only 29% (2/7) of the *malayishas* did indicate that they are deeply involved in illegal activities. The rest of the *malayishas* who constitute 71% (5/7) did not indicate any involvement in illegal activities. The illegal activities specifically include helping undocumented persons across the border which is classified as human trafficking.

4.1.3 Motivation to enter trade

The *malayishas* revealed different motivating factors that push them into the trade. However the main issue relates to scarcity of employment and general livelihood opportunities in the so called formal employment sector. Some respondents indicated that they were rather forced by the deteriorating situation in Zimbabwe to be involved in the remittance transporting trade. While some *malayishas* were attracted by rewards to enter the trade some were forced by circumstances such as company closures. Entering the trade for many *malayishas* is seen as part of a strategic plan towards an improved livelihood.

4.1.4 Malayisha-client relations

Malayishas indicated the importance of making sure that client expectations and interests are prioritized as this becomes a key factor in ensuring that clients remain doing business with a

particular *malayisha*. *Malayishas* indicated that they find it more convenient to deal with people from surrounding and close areas in Zimbabwe for ease of delivering and efficiency. This means that they rarely service persons from far areas although they may have one or two such cases. Most clients have very high trust on *malayishas* they deal with largely because they would have been working together for quite a long time. *Malayishas* indicated that they used to face some challenges when there used to be fewer transporters and that such a situation would force them to take goods of persons from different areas that are distant. This used to present delivering challenges especially when it came to aspects of petrol.

4.1.5 Client perspectives on remittance transportation

Clients interviewed had varying experiences with *malayishas* and the two respondents not only had deep personal experiences with the specific *malayishas* they dealt with but they also had rich information on the experiences of other remitters with *malayishas.* One informant was female while the other was male. The key informants who are remitters indicated that their relationship with the *malayshas* is based on trust. They further revealed that ever since they started sending goods through their *malayishas* there has rarely been cases of being let down as the *malayishas* always make efforts to deliver on time. Both respondents however concurred that not all is smooth in the remitting industry. They revealed cases of some *malayishas* who converted client goods and money to their own use. A case was revealed by the female remitter informant whereby a *malayisha* simply disappeared with clients' goods and money and the conflict that degenerated was so severe such that the wronged clients were threatening to shoot the *malayisha.* The female remitter informant emphasized that some dishonest and untrustworthy *malayishas* even go to the extent of stealing from fellow *malayishas*. The informant also revealed that

although there are challenges relating to some *malayishas* being dishonest this does not discredit most of them who try by all means to satisfy the expectations of fellow *malayishas* and clients.

The male remitter informant indicated that most of the relationships between *malayishas* and clients do not just start from nowhere as there is always some sort of connections. He elaborated by pointing out that for instance in his case the relationship with his *malayisha* can be traced back to home where they share the same geographic space. The informant thus indicated that whenever he sends his goods and money he does not have any fears that may be some of it may not reach home safely. He pointed out that this is also because the *malayisha* is fully aware that they know each other from home and that may act to deter him from defaulting. The view of having prior relations or knowledge of a *malayisha* before engaging in dealing with him was also shared by the female informant who indicated that in her case she is related to her *malayisha* who is her uncle. Besides her *malayisha* being her uncle she pointed out that he has been in the trade for a long time with no history of cheating clients. She therefore stressed that on that basis she had every reason to trust him as she knew that he was her uncle and they come from the same place at home.

Both the key informants concurred that they are aware that at times *malayishas* do work as friends or networks and in the process they may send one's goods with another *malayisha*. Although both concurred that such an arrangement may poise some risks they pointed out that it's up to the *malayisha* to take that risk since they know each other better as *malayishas*. The female informant indicated that when a *malayisha* is given goods he is just expected to take full responsibility as she does not care how he delivers but just expects the delivery sent with no

problems. She revealed that usually the procedure is when a client wants to send something they call the *malayisha* who comes to collect the goods or requests the client to send the goods to a spot where he would be loading from. If the *malayisha* intends to give the items to someone else because may be he may not be traveling at that particular time he has to make a deal with that fellow *malayisha* but remains solely accountable for the safe delivery of the client's goods. Both respondents expressed reluctance to doing business with people that are strangers as they claim that it's not safe and such persons may just not deliver and simply change their phone numbers and the resultant loss of contact will lead to the remitter losing out on their hard earned remittances.

The informants however indicated that there are cases whereby different people have lost their goods in various ways that include *malayishas* being involved in accidents or losing goods to dishonest receivers or fellow *malayishas*. Sometimes the people who transport the remittances get involved in accidents and the goods are damaged. It also happens that *malayishas* steal from each other. The respondents thus emphasized that some *malayishas* are just dishonest and they use their customers' goods for themselves and their families. These are some of the bad experiences that the informants pointed out as taking place in the industry. They also argued that incidences surrounding loss of goods through dishonesty or accidents impact negatively on the remitters who would have had to make sacrifices to pool together the money for the goods or the remitted cash.

Incidents were revealed in which a *malayisha* may get involved in an accident. There are instances where by the car or trailer or both overturn and all items get damaged. The car can at

times smash and get damaged while in other more unfortunate instances the driver may die and so a remitter who would have sent their items would be at a loss and nobody can compensate them.

4.1.6 Benefits of transporting remittances

The respondents pointed out that they have benefitted from the trade in a number of ways although generally there is consensus that the trade has led to positive changes to the individual and family's life style. The most significant benefits are associated with monetary rewards. As indicated in Table 1 a *malayisha* may earn as much as a gross of R23 400 in a single trip. Depending on whether the particular *malayisha* owns the vehicle or is employed by somebody, it follows that in a case where one owns the vehicle they tend to get more money as they do not have to submit the money to an employer. It is important to note that most *malayisha* respondents revealed different levels of achievements emanating from their involvement in transporting remittances. It must consequently be noted that the benefits mentioned range from managing to take care of personal needs, the general needs of their families as well as making investments in properties and in livestock.

For instance most of the *malayishas* interviewed indicated that work is excellent as it involves a lot of flexibility and can even give a hardworking individual room to make more income as and when they feel like unlike in formal employment where one is controlled. More so they pointed out that the lack of autonomy to one's wages in formal employment hinders one's income generation capacity. The *malayisha* informants further revealed that remittance transportation does not necessarily involve hard work although one can generate a lot of money by putting

more effort. The *malayishas* pointed out that taking part in remittance transportation differs from being employed by someone else where you are told this and that and if you challenge you are dismissal or get dismissed. A significant number of *malayishas* are using self purchased backies and they pointed out that this is advantageous since if they encounter any problems they would always sort them out the way they consider best. They therefore consider themselves as being self employed.

The achievements that are revealed by *malayishas* are diverse and include owning grocery stores, livestock, affording to fund education needs of their children as well as being able to meet general family financial requirements. Besides that respondents pointed out that they have managed to generate a lot of wealth from remittance transportation.

Upon being asked to provide more details on the specific benefits accrued from remittance transportation *malayishas* mentioned a variety of things. These include buying more bakkies and employing an assistant who would use the other backie. They revealed that this would imply that one has two cars in operation at the same time, a scenario that leads to more income. Several *malayishas* own general dealer stores and beer gardens all of which are a result of capital acquired from the *malayisha* trade. The *malayisha* trade has also enabled the *malayishas* to own certain herds of cattle, donkeys, and goats. Some have even gone to the extent of drilling boreholes at their homes largely because in some areas they are faced by water shortages. Hhaving a borehole means that all their livestock are watered at home. *Malayishas* also pointed out that they have also built very nice homes for themselves and their families. Added to the list

of their achievements are aspects of being married and having children who are all attending school with no financial challenges.

4.1.7 Challenges involved in the trade

On the question on challenges a mixed reaction was noted probably due to the fact that the operational terrain of *malayishas* provides room for circumstantial incidences. This is largely due to the fact that there are no fixed operational ethics besides an existing collection of moral obligations and expectations. The study revealed that these become much more blurred when it comes to the relations of *malayishas* to state agents. Data from most *malayishas* indicates that experience also counts in the remittance transportation trade. With regard to less experience particularly *malayishas* who are starters, it's always hard for one to overcome the multiplicity of challenges they may face during different phases of transporting goods. Some of the mentioned challenges facing beginners relate to establishing a client base which requires the *malayisha* to maintain high levels of trust by ensuring that the goods of the clients are delivered well on time and without being damaged. However while *malayishas* avoid disappointing the clients, rare incidences of damage to goods do take place.

Since the trade falls under the so called unregulated sector the *malayishas* are always complaining of having to negotiate their way through state agencies especially the police[3]. Most of the *malayishas* indicated that they haven't faced any serious problems except that at certain

[3] *Malayishas* pointed out that they pay about R50 to R500 depending on the bargaining with the officers as well as the seriousness of the offence. Hence the bigger the offence the more difficult bargaining becomes and the more money one has to pay.

instances when the goods are offloaded at the boarder some of them get damaged in the process and this does not go down well with their clients some of who demand compensation. However depending on the circumstances surrounding such cases at times the *malayishas* do not have to replace anything.

4.2.0 Data from the Focus Group Discussion- 20 November 2008

The focus group was done during one of the general meetings of the *malayishas*. A total of 15 *malayishas* participated in the discussion. A range of issues were discussed and these include benefits derived from the trade, establishment and maintenance of relations as well as challenges faced by the group.

4.2.1 Emerging issues

The meeting was convened as a way of trying to source and clarify certain information on *malayisha* operations. For the sake of upholding anonymity the information got from the respondents was summarized in a manner that did not reveal individual respondents:

- All the *malayishas* agreed that the trade was full of benefits but only if one was hard working.
- Most of the *malayishas* agreed that the police and the officials at the border viewed them with suspicion and therefore tended to subject them to searches even in circumstances where *malayishas* perceive as unnecessary to searches.
- 5 out of 15 (33.3%) of *malayishas* openly indicated that they were engaged in illegal activities though they added that they were pushed into this by a need to boost their income and it had nothing to do with deliberately engaging in breaking the law. The participants agreed that bribes were very common in securing one's release although the

majority concurred that one still had to negotiate his way out as bribing was not a readily available procedure.

- They revealed as well that at times competition for clients created conflict among the drivers and they emphasized a need and significance of cooperation in their trade.
- All drivers agreed that without trust it is difficult for one to be successful in the trade.

4.3.0 Data from observations from November to December.

The researcher frequented the sites of the research several times and captured some incidents. Although some scenes where photographed I limited the inclusion of pictorial representation in order to reduce the risk of compromising confidentiality. I realized that even if one may photograph a feature such as a fence or a street it may be possible for someone familiar with it to identify it.

4.3.1 Site descriptions

The sites for loading are usually street corners which are known by the *malayishas* and the clients who come to these points to send their goods. The loading zones are usually busy during month ends and holidays. One is greeted by scenes of persons carrying packages that range from a 10 kg pack to hundreds of kilograms. Goods range from basic commodities' to non consumables like furniture most of which is second hand. The offloading zones in Zimbabwe are usually the houses of the *malayishas.* When a *malayisha* arrives in Zimbabwe his 'boys'[4] begin the task of offloading the goods. With his assistance the goods are sorted out for ease of delivery. It was noted that the sites are usually busy in the evening when loading would be taking place although there are cases where loading is done during the day. It is however important to note

[4] The 'boys' are persons from the neighborhood who usually help *malayishas* with offloading and sometimes deliveries to clients homesteads or recipients.

that the places were noted to be full of persons who are dressed clumsily. In a corner of a street or loading space one notes a group of young men smoking dagga and taking a photo of such a scene is impossible as one would be risking provoking an attack from these persons. However the scene that catches one's attention is that of clients staggering with huge bags known as 'Shangaan' bags. The *malayishas* or in instances the owners of the taxis are seen mulling around doing collection and the charging. A lot of negotiation is involved so the *malayishas* have a strategy of stating a slightly higher fee knowing there would be some charge negotiation by the client resulting in him lowering the charge. To a stranger the site may look too disorganized and exposing the goods to theft but one rarely encounters such incidences as both the *malayisha* and the owner of the luggage are alert till the luggage is loaded onto the trailer and that is when they relax or go home. The *malayishas* are usually the busiest as they scribble details of the owners and recipients on the record book and on the luggage while at the same time making sure that the goods that have already been accepted are safe.

4.3.2 Journey observation

It was interesting to ride in the van pulling a trailer loaded with goods along M1 highway, the route to Zimbabwe. Most of the *malayishas* including the one I travelled with prefer traveling at night to avoid road blocks and traffic congestion and indeed I realized that it worked for them as we only encountered one roadblock and although we were stopped we did not encounter the challenge of having to offload goods. The roadblocks were however many on the traffic lane for those travelling from Zimbabwe as it is suspected that the vehicles are ferrying persons with no documentation. The border is the most difficult place as the *malayishas* would be busy engaging in offloading and reloading their client's luggage. However because some *malayishas* including

the one I travelled with were experienced and had connections[5] and so they just correctly listed items in the declaration papers and handed them over with a small amount called *isikholwane/esincane*[6] and then they proceed with the journey after the stamping would have been done. The whole process however involves a lot of negotiation and heavily depends on one's connections. This became visible as some of the *malayishas* were forced to offload all their goods and show the duty payments for all goods. The whole process is full of uncertainty and a *malayisha* only breathes a sigh of relief upon completing all the necessary requirements. The problems do not end by the border as roadblocks by Zimbabwean police as well as the customs officials frequently dominate the journey. All documentation needs to be ready to be produced upon request and these range from vehicle registration papers to luggage declaration forms.

[5] A *malayisha* needs to have persons in influential positions such as the police, customs officials, immigrations and fellow *malayishas*

[6] A sum of R200 – R500 is paid at a roadblock for offences such as overloading or insufficient vehicle registration papers. This amount is a bribe that is popularly known as *isikholwane*/*esincane* and it is usually an informal fare that is far less than what a *malayisha* could pay if charged formally.

CHAPTER FIVE

5.0 DATA ANALYSIS

Social Capital as an important analytic framework in relations of participation and accumulation

According to Putnam (2000:22) possession of power is a key factor to an individual or group's success in any initiative related to resource accumulation as well as in broadening networks for livelihood improvement. While the amount of power possessed by an individual actor or group is of importance in sustaining networks in informal settings it is however the role of trust that I seek to explore at length. Trust not only has a positive role to play in enhancing an actor's power base but its presence in low or high levels has an inevitable impact in the establishment and sustenance of relations particularly in informal settings. Participation as opposed to non-participation has been noted to lead to an increase in resource base as well as broadening accumulation prospects resulting in economic success (Wilson and Streatfield 1981). Informal networks particularly neighborhoods and networks of friends which I focus on in my research have less often been surveyed because of the difficulty of measuring the sizes of such groups (Nelson 2000:5). It is therefore the aim of this analysis to fill the existing literature gap as well as to provide simplified explanations on how trust as a form of social capital can play a role in the establishment and sustenance of relations in so called informal settings.

5.1.2 Nature of malayisha activities in their contemporary state

The study revealed that remittances among Zimbabwean migrants in the contemporary period are largely in the form of goods. This is opposed to the traditionally preferred monetary remittances that have seen significant amounts of cash being remitted through informal channels. The shift from monetary remittances to goods has largely been due to the economic situation in Zimbabwe that has resulted in the shortage of basic commodities. This has resulted in remitters preferring sending their families remittances in the form of basic commodities. All the informants who comprised a group of *malayishas* and remitters all concurred that more goods than money is being remitted under the current circumstances largely due to the shortages of commodities experienced by the Zimbabwean market. A *malayisha* informant had this to say:

> *"People these days prefer sending food to money because of the economic situation in Zimbabwe food crisis. Money cannot buy anything there, because there is no food".*[7]

It must be noted that the *malayishas* also tend to get involved in alleged illegal activities like human trafficking. This involves through helping and transporting undocumented persons. Most of the *malayishas* who managed to express their views on their participation argued that this was a way of expanding their income base since returns were higher in human trafficking. For them the aim is not to engage in law breaking but rather to engage in what I construe as 'supplementary livelihood strategies'. A *malayisha* informant had this to say on the group's involvement in illegal activities as a way of expanding livelihood strategies:

> *"We do a lot that is illegal like cutting the fences by the farms as well as assisting persons with no documents to cross into South Africa".*[8]

[7] Interview 8 with a malayisha, 30 November 2008,Johanesburg, South Africa
[8] Interview 9with a malayisha, 27 December 2008,Johanesburg, South Africa

5.1.3 Reasons for malayisha participation in remittance transportation

While there are various reasons why *malayishas* find themselves in the trade, it is important to note that generally such reasons are associated with a quest for better income and improving their livelihoods in general. The *malayishas* are usually attracted into the industry by the availability of avenues for making more money especially when one is hard working. All of the *malayisha* informants interviewed indicated that the trade is far much more rewarding that formal employment. This they justified through revealing how one's hard work can be rewarded by higher returns in a month especially when more trips are undertaken. This relative autonomy on rewards is an important source of motivation that leaves the *malayisha* activities more attractive than formal employment where rewards are largely controlled by the employer. Even though the autonomy works better for *malayishas* owning 'bakies' but even with those employed by other persons the benefits of having made more money still trickle down to them since the more money one makes the more they get in wages. A *malayisha* informant from one of the remittance loading sites had this to say:

> *"The main thing that encouraged me to join the Malayisha industry is money. I used to earn peanuts where I was working, so I decided to join this transport business in search of a better wage. It is better to be a Malayisha because if you are hard working you can do three trips a month which is a lot of money as compared to someone who waits for the whole month to get a salary. So if you are really hard working it is possible to make a lot of money".*[9]

The above quotation also justifies the popular claims made by individuals who have made decisions to join the informal sector who argue that the formal sector usually pays lower wages compared to some informal initiatives such as remittance transportation. The response from the preceding quote from a *malayisha* also contradicts the popular claims by classical literature

[9] Interview 7 with a malayisha, 20 November 2008,Johanesburg, South Africa

which argues that the absence of regulations encourages participation in informal initiatives. The response by the *malayisha* informant is common among the *malayishas* and indicates that their involvement in the industry is largely driven by income expectations similar to those attracting job seekers in the employment sector. Consequently there is no indication from the data pointing to the absence of regulations in the informal remittance transporting initiatives by *malayishas* besides the aspect of income being key to participation. For the *malayishas* the key factor is to get involved in the remittance transporting initiatives largely in order to earn a living in such initiatives that the *malayishas* perceive as an alternative to formal employment. Involvement in remittance transportation is therefore not by coincidence or unplanned but it is rather undertaken following careful consideration by an individual especially after having met challenges in securing employment in the formal market. The presence of elements that can be considered as part of making rational choices by individual *malayishas* indicates that the classical theory explanations viewing individual behavior from a rationalizing point of view as represented in the works of scholars such as Weber are still important to our understanding of individual behavior.

A response by one of the *malayishas* also shows how problematic a rigid informal-formal sector dualist approach can be in explaining the contributions of so called informal activities in practice. The responses from most *malayishas* indicating that remittance transportation (considered an informal activity) has presented the *malayishas* with better incentives that the formal employment has failed to offer is good enough to challenge the modernist philosophy claims that seek to reduce the informal activities to nothing other than mere unreliable survival strategies. It is therefore important to note that the so called informal strategies of making a living such as remittance transportation are indeed better sources of livelihood that have a

capacity to create and sustain the livelihoods of the persons involved. The responses from all *malayisha* informants therefore show how successful remittance transportation as an accumulation strategy can be. A *malayisha* informant had this to say on how beneficial the trade is to him:

> *"I have achieved quite a lot with this money. I am a proud owner of three general dealer stores and two cars which are a Mazda 3 and a private car which I use when I am not at work. All my children are schooling and they have no problem. I am staying with my wife in Johannesburg and I paid all the Lobola due..."*[10]

5.1.4 Exploring the utility of the concept of trust in informal transactions

The study also noted that arising relations in remittance transportation are characterized by informality and tend to be sustained by the concept of trust. It is the utility of this concept that is explored in detail in my explanations relating to the creation and sustenance of relations in remittance transportation. While the significance of trust is by no means uniform across different relations and networks it remains clear that its importance needs not to be downplayed. Not only is trust important to client-*malayisha* relations but it also plays an important role in the *malayisha* relations. A *malayisha* informant had this to say in emphasizing the importance of trust in the establishment and sustenance of '*malayisha*-client' relations:

> *"Yes I do get new customers and the trust factor depends on how you communicate with them* (clients)*. You have to talk about yourself in a way that will make them* (clients) *believe that you are the right person to take their goods to their destination".* [11]

There is need to pay close attention to the kind of trust between *malayishas* and police or immigration officials as it is not exclusively sanctioned by expected gains from resultant transactions but rather conformity expectations. Non conformity leads to facilitation of

[10] Interview 9 with a malayisha, 27 December 2008, Johannesburg, South Africa
[11] Interview 1with a malayisha, 6 November 2008, Johannesburg, South Africa

transactions that are not sanctioned by trust but rather by one of the parties (police or immigration officials) with power using it for its gain. The fact that a lot of this takes place under a well managed system of bribe payments involving actors within the so called formal arrangements indicates that while formality may be assumed a distinctively 'clean' and 'conformity' riddled sector this does not mean an exclusive absence of informality. Not only do we see informal acts taking place in the sector but there is rather a habit by agents in the formal sector encouraging informality for personal gain. While the *malayishas* always tend to level the blame that state agents are rather too quick to reduce their activities to illegality there is reason for these agents to suspect illegality in *malayisha* activities as they sometimes periodically get involved in illegal activities in order to increase their income base. The friction characterizing the relations between the *malayishas* and state agents is shown in the response by a *malayisha* informant who had this to say:

> *"Our problem is that at the border post they don't trust us so they often offload all our goods and we end up paying lots of money because one person is not allowed to carry a certain amount of goods at one time. Road blocks are also a big problem and police always target us because we are always overloaded and we pay big bribes. Because of the bribes they get they are always after us. My plea is that border officials should forgive us and the police to stop bothering us. To fellow Malayishas we must carry all the necessary documents at all times so that at least our troubles malayishas with the cops are minimized. We must also have good working relationship so as to forge ahead".*[12]

The behavior by state agents who solicit for bribes is an important feature that needs explanation. While classical literature views on formality and informality have been characterized by an advocacy for a dualistic separation of formality and informality there has been a tendency to portray the informal sector as being restricted to the margins of a thriving formal economy. The practical situation as particularly manifested in many African countries points to widespread informality that has developed to the extent of overshadowing the formal sector structures. This

[12] Interview 1with a malayisha, 6 November 2008,Johanesburg, South Africa

realization of the capacity of the informal sector to stand out as a distinct unit was first clearly expressed by Hart who further proposed the concept 'informal economy'. He did this in an effort to accord informality more space for an analytic framework both in practice and in the culture studies discourse. In my analysis I seek to adopt Hart's stance since it suits the dimensions indicated by my data which presents informality with a capacity to sustain people's livelihoods in a manner that such informal activities can be used as substitutes to formal ones. The success by accumulation strategies like remittance transportation also indicates that they can also in instances fare better within the informal setting. This implies that instead of seeking strategies of formalizing, informal initiatives may even increase their levels of informality. It follows that in this move to increase informalisation, agents from the formal sector such as police and immigration officials may also play a role in enhancing informality for various reasons that may include self gain.

While the idea of an informal economy is a valuable conceptualization I however seek to challenge the explanations that embrace a formal-informal divide especially when applied on remittance transportation where the engagement of the *malayishas* with state agents has revealed elements of involvement of the later in informal and at times illegal actions such as accepting bribes. On the other hand the *malayishas* are subjected to formal expectations and regulations like registering vehicles, possessing necessary documentation as well as paying duty. A rigidly informed formality-informality divide creates the impression that the behavior of actors in the two sectors is rather exclusive. The research however points to an overlap of defining elements

between formality and informality implying that only flexible theorizing which acknowledges a periodic 'shift in knowledge boundaries'[13] can successfully capture and explain the overlaps.

Data from some informants indicate that relations and social norms that result in the creation and sustenance of trust between *malayishas* and clients leading to so called 'trustworthiness' are not only contextualized but complex as well. The complexity is underlined by the many and at times contradictory reasons. An example can be related to reasons why clients are continuing their relations with a particular *malayisha* regardless of previous incidences of disappointment. This line of argument can be illustrated by a quote from the data where a client preferred to stick to the old *malayisha* despite having been disappointed earlier on. In such instances trust can not be reduced to a cultural phenomenon exclusively associated with an isolated group or context. This is largely due to the fact that it is for instance hard to measure the amount of disappointment that may ultimately lead to the dissolution of a *malayisha*-client relationship. To quote, when asked of continued relations with a previously wronged client the *malayisha* had this to say:

> "*Yes she* (the client) *still comes because we are from the same area but now that we* (*malayishas*) *know she is problematic we take extra care for her goods and make sure there is no mistake*".[14]

The preceding quote also indicates that a relationship based on trust between a *malayisha* and client cannot be concluded by virtue of them sharing the same geographic space and language. The *malayisha's* response therefore points to an acknowledgement that common 'culture' is not sufficient in guaranteeing trust as there are many other factors that constitute the process of both

[13] A shift in knowledge boundaries relates to an analytic approach that allows more flexibility and fluidity in explaining cultural phenomena. It gives room to inclusion of incidents that could otherwise have been left out. The approach is largely pronounced in several works of Robert Thornton on sexual networks an anthropologist based at Witwatersrand University.

[14] Interview 6 with a malayisha, 15 November 2008,Johanesburg, South Africa

establishing and reinforcing the relationship. A flexible approach that embraces a variety of mitigating factors in the creation and sustenance of 'relationships of trust' can be adopted in this regard. This does not however imply a complete dissolution of cultural boundaries as it rather points to a dilution of some rigid classical assertions. This has further enabled me to accommodate simplified explanations on seemingly complex and strange behavior displayed by various actors during remittance transportation transactions. The importance of embracing elements of classical assertions can be illustrated by a quote from a *malayisha* whose explanation indicates that clients are at least calculative in coming up with a decision of trusting or not trusting a *malayisha*:

> *"It's difficult for a people to trust you with their goods for the first time, so normally they first ask around about you. When they approach you they already know a thing or two about you, such that what you* (as a *malayisha*) *do is spread among the clients and potential clients and they use it to judge you".*[15]

The data from *malayisha* informants shows that there are instances in which exploring trust relations between *malayishas* themselves serves to indicate that while there may be general common reasons of cooperation such as being in the same field of operation, there tends to creep in tendencies of exclusion. This implies that in as much as a *malayisha* may try to engage in as many networks as is possible, these are in by no means treated with similar importance. There are for instance obligations that may require 'higher levels of trust' not only on aspects involving financial transactions but where handling of client goods is concerned. These factors together with the resultant competition for clients play a role in influencing divisions and exclusion between *malayishas*. The closeness between two *malayishas* or else having more priority on certain networks over others lacks a cultural pattern as it tends to be limited to certain networks. This implies that solely relying on rationalizing and gereralising behavior in explaining the

[15] Interview 1 with a malayisha, 6 November 2008,Johanesburg, South Africa

'closeness' of two individuals involved in a relationship established and sustained through trust would be limited in scope and inadequate. This can be illustrated by a response from one of the *malayishas* whose view is common among the responses of most *malayishas* interviewed in this study:

> "*We do have close friends but this does not completely mean that we do not help those who are not close to us. I must however say that the help depends on how close one is to you for instance issues of lending money or sending goods of your clients as this needs more trust*".[16]

While it is common to periodically hear a statement such as 'most people can be trusted' which apparently says something about comparative and changing public attitudes between different actors in remittance transportation on another level, such uttering say rather little about the nature and limits of trust itself. Instead of viewing trust as given, it must however be viewed as a negotiated process that constitutes both an end as well as the means of attaining one's goals. The implication in the line of arguments pursued pertaining to *malayisha*-client or *malayisha*-*malayisha* relations created and sustained through trust is that while talk about trust has a kind of commonsense character, it however does not necessarily reach the way individual respondents understand or act on trust. For instance what someone means when they say they trust their neighbor or a police officer or a fellow *malayisha*, or perhaps more importantly, how these trusting or untrusting attitudes shape their behaviour is shaped and informed by a dynamic set of complex relations whose basis cannot be exclusively restricted to a certain set of interpersonal or group relations.

The data from the *malayishas* and remitters show that although one cannot generalise the practices into a common group culture of some sort, this does not mean to say that a *malayisha*

[16] Interview 8 with a malayisha, 30 November 2008,Johanesburg, South Africa

or remitter behavioral divide is nonexistent. There are practices that help in identifying remitters on the one hand and those defining *malayishas* into a community of some sort. It is for instance a common starting point to most remitters to begin by gathering information on the operations of a *malayisha* before entering into any transactions. This happens regardless of the fact that they may be sharing the same geographic area at home, language or even being related to the *malayisha*. A remitter may therefore be identified by a culture of anxiety. On the other hand the *malayishas* try by all means to exercise caution and maximize avenues of satisfying their clients in order to increase their trust levels and reduce client anxiety. By proclaiming this divide I am not proposing a radical classification of *malayishas* and remitters into two categories as each group is inherently characterized by practices that further fragment it into different units. For *malayishas* for instance the distinguishing characteristics may depict elements of cooperation on the one hand and exclusion on the other. The levels of anxiety and trust depicted by remitters cannot as well be generalized into a culture as different cases are likely to bring into light distinct aspects. It becomes important to note that within the fragmented segments there exist individuals who trust some people, in some situations and some of the time. It does not however always automatically follow that particular similar interactions would relate to general accounts of social trust.

The case of the *malayisha* indicated in footnote 17 presents a scenario whereby a friendship did not erase suspicions of mistrust on defaulting repayment of the bailout money. So the fact that the *malayisha* in custody had to 'beg his friend' in guaranteeing reimbursement says a lot about the complex nature of a trust relationship. While friendship provides the ideal and such a notion of trust can be applied more broadly to interactions between individuals that are not secured by

contract or enforced by law the whole process still involves a certain degree of negotiation. The success of the negotiation may therefore go beyond aspects of how close the individuals are. It is important to also add that in this case the *malayisha* was bailed out by a friend through a somewhat morally bound agreement since the pay back agreement was verbally secured. A verbally secured agreement must not however be taken for granted as it also comes with demands of intense negotiation (which most of the time involve begging) that may surpass formal contract negotiation. In the incident in question the friend was bailed out through the 'verbally sanctioned' agreement and he had to trust the verbal assurances of 'begging' that he will be repaid the money he used in the bailout. To quote:

> *"So I was detained in Lindela repatriation centre for 3 months and then when I had lost all hope of having any one coming to my rescue one of my friends came and he asked if I would reimburse him if he rescues me and I begged him and he agreed and paid the required amount and so I was released".*[17]

The incident of the previously detained *malayisha* indicates that while being a stranger to individuals in many instances is the ideal ground in the establishment of relationships of trust, this does not consequently mean that persons who know each other automatically have trust. The trust in such persons as friends would therefore depend on what is being negotiated and how the entire negotiation process proceeds. It does not follow that all negotiation processes in informal relations end on a positive note even if they may have similarities in nature. The implication then is that while trust may be cemented and sustained by the closeness and length of the relationship between for instance a remitter and a *malayisha* such factors must not be taken as general determinants across various relationships of trust. This is due to the often long and laborious

[17] Interview 9 with a malayisha, 27 December 2008,Johanesburg, South Africa

process of negotiating the establishment of trust. A *malayisha* had this to say pertaining to the significance of trust in his relations with clients:

> *"...My clients have very high trust on me because we have been working together for quite a long time..."*

While remitters may have differing reasons on trusting *malayishas* it must still be noted that there exists some ground of commonality among them that may make it possible for me to constitute them into a group of some sort. For instance most of the key informant participants pointed out that they do not have preference in engaging in transactions with a stranger due to lack of trust. A remitter had this to say on the reasons for not engaging in transactions with a stranger:

> "*No I don't like doing business with people that I don't know because it's not safe and they don't deliver they simply change their phone numbers and there is no more contact and you lose out*".[18]

It must be noted however that it is the type of low-level trust, in the good faith or the tolerance or even simply the indifference of others, that makes everyday social action and interaction possible and that allows individuals to get involved in 'hidden' everyday practices, or to walk down the street after dark and entrust their safety on strangers. Trust in this sense is both generalised and highly contextualized, consequently implying that one draws on resources of trust routinely and often involuntarily, but always in the context of specific settings and social encounters. Trust can therefore be said to be subject to emerge in the day to day interactions that involve individuals who may not necessarily know each other. It is on the edge of our knowledge of the 'other' that we begin to explore avenues of engaging or avoiding participation in trust relationship and in instances we find ourselves taking part in negotiating trust involuntarily.

[18] Interview 3 with a maphathisa, 11 November 2008,Johanesburg, South Africa

5.1.5 The role of trust in Malayisha-client networks

The data has revealed the importance of distinguishing *malayisha*-client networks from *malayisha-malayisha* ones. A lot of networks and relations in the study were shown to be built on family ties where in certain instances remitters tended to be close to the *malayisha* or else sharing the same neighborhood in Zimbabwe.

> "*I had every reason to trust him as I knew that he was my uncle and we come from the same place at home*".[19]

The arguments surrounding the conceptualization of trust between the remitters and *malayishas* are typical of the role trust plays in approaches to social capital, particularly in terms of its status as a social or moral good on one hand and an economic resource on the other. Trust can therefore be viewed, as an end in itself, as well as a 'lubricant' for social and economic action (Lin 2002:23). This dimension of trust as an end in itself as well as a lubricant for social and economic action can be illustrated by a quote from one of the *malayishas* who had this to say:

> *"Our relationship is held by trust. If I do everything right and make sure all goods are delivered in time then customers are bound to stick to me. Respect is also important in this industry".*[20]

It is also important to note that respect of clients is significant to a *malayisha*'s efforts of strengthening his relations with the clients. Not only is the guaranteeing of relations with the clients important for the *malayisha* but it is also important to his efforts of attracting new clients and expanding his networks. This is largely due to the fact that in this kind of contractual

[19] Interview 3 with a maphathisa, 11 November 2008,Johanesburg, South Africa
[20] Interview 6 with a maphathisa, 15 November 2008,Johanesburg, South Africa

obligation that relies on moral obligations the two parties do not have direct control of each other's intentions and therefore the obligation to satisfy the client's interests weighs heavily upon the *malayisha* who is always facing the risk of being deserted without notice.

5.1.6 Trust in Malayisha-malayisha networks

The *malayisha* respondents also indicated the importance of maintaining good relations and networks with different *malayishas*. The data from *malayisha* informants revealed that there are cases where by the establishment and sustenance of trust relations among *malayishas* themselves is done through moral obligations that may in future bring economic returns as well as broadening of networks. The obligation to assist each other among *malayishas* indicates the importance of networks in the creation and sustenance of relations in informal communities. This scenario of agents engaged in assisting each other was also emphasized by Giddens (1990). The need for the networks in informal arrangements is so important such that without the networks it would be hard for the groups to exist and let alone to achieve their goals. To quote a *malayisha* had this to say pertaining to the need to have networks:

> *"We do assist each other however with my friends as in cases where one has less that a full load they would give the goods to the other so that they deliver them on their behalf and in such cases it is important to avoid disappointing the person who would have given you the goods and his client. This we do especially for continued relations in future".*[21]

While views of scholars like (Woolcock and Narayan (2000:87) show that it is important to acknowledge the presence of an individual actor in social capital relations concerning trust , the *malayisha* responses suggest that 'structure' is as important as 'people.' It is therefore the individual *malayishas* who are important, though usually within the context of a wider community of *malayishas*. Close ties are also important in bridging to other groups, and accessing external resources. The close ties are more important than loose ties in this respect,

[21] Interview 4 with a maphathisa, 10 November 2008,Johanesburg, South Africa

because they are more trusted. The data indicates that *malayishas* and remitters involved in trust relations are unlikely to use weak ties in an instrumental way and most persons would rather prefer doing without. It is therefore through ensuring good relations that a *malayisha* can ensure that networks of trust are strengthened between him and his colleagues. The obligation to ensure that relations are maintained and strengthened rests upon each individual who is bound by moral obligations to do so. To quote:

> "*In this trade it is important to have friends you can rely on in times of challenges. So I ensure that I work hand in hand with my customers and my friends and if I encounter a problem like a breakdown, I call my friends to come and take my passengers and goods to deliver on my behalf*".[22]

While scholars like Nelson in Shih (2000:73) have suggested a shift from bonding to bridging networks, the responses from the *malayishas* reveal that bridging and bonding in practice co-exist. This is shown by the coexistence of inclusion and exclusion tendencies that inform the networks of different agents in the remittance transportation industry. In light of these arguments I seek to also argue that the very source of cooperation and inclusion among *malayishas*, also constitutes a source of conflict with exclusionary tendencies attached to it. This implies that in as much as *malayishas* come together to do business due to the common interest of serving remitters it is that remitter community that creates divisions that may degenerate into hostility as competition for the clients sets in. It must however be noted that while competition for clients among *malayishas* is perceivably responsible for inducing tendencies of mistrust thereby leading to exclusion of certain persons in a cluster, there exists other 'hidden factors'. The hidden factors are aspects related to tensions that usually militate against the spirit of cooperation among *malayishas*. It is impossible to rationalize the factors leading to cooperation or lack of it there of. It is in that regard that I use the existence of hidden factors which are uncertainties though part of

[22] Interview 6 with a malayisha, 15 November 2008,Johanesburg, South Africa

the regulatory framework within remittance transportation. It is the existence of these 'other hidden' factors that may also result in bad blood between *malayishas* that adds to complexity in explaining relations manifest in their interaction with clients and among themselves. To quote:

> "*The problem is that we* (reference to *malayishas*) *don't have good relations amongst ourselves as malayishas. This may be because one way or the other we compete for clients and sometimes there would just be bad blood between people*".[23]

It is therefore important to note that the diverse opening and closing relations and networks among *malayishas* are subject to change over time.

5.2.0 Challenges in the use of the concepts trust and social capital

One of the main conceptual limitations emerging from the use of trust and social capital relates to the multiple networks and relations that a *malayisha* may belong to. In that instance it becomes difficult to generalise the levels of *amalayishas'* commitment to any one network into a meaningful broader category. This supports the argument that anthropologists should pay serious attention to particularities of interpersonal relations as well as enduring social structures. A response by a *malayisha* can be used to illustrate the complexity of the situation:

> *"It is impossible to say that I belong to a specific group because I am friendly to malayishas from different sites. This is important because it gives me room to get help from these different friends".*[24]

The explanations I have pursued so far indicate that it is a truism that 'social capital is a good and desirable thing'. While this may be the case for a widely held notion but it is rather important to note that it raises the problem of what is to be done with 'networks, norms and trust' which are evidently not in the interest of wider society, even if they may be of benefit to

[23] Interview 7 with a malayisha, 20 November 2008,Johanesburg, South Africa
[24] Interview 8 with a malayisha, 30 November 2008,Johanesburg, South Africa

particular individuals engaged in them. Such relationships may be evidenced in groups such as the '*impisi*'[25] and '*amagumaguma*'[26] as well as human trafficking alliances among *malayishas*.

The data from *malayisha* informants further illuminate Granovatter's assumption on the limited importance of weak ties when compared to strong ties. This is the case because for instance being bailed out by a friend indicates the significance and 'omnipresent nature' of 'strong ties' and networks which I can refer to as 'networks of reciprocity'. This is notably due to the fact that an individual's future behavior and association is dependent on the assistance that one *malayisha* renders to a colleague. This relationship which is dependent on reciprocal means may lead to strengthening of previously weak ties, an important aspect that classical explanations fall short in explaining. So called weak ties may not necessarily remain weak for very long as they can gain strength over time. The aspect of good will and doing well for others is also important during the strengthening of previously weak ties. This good will also becomes important to the further strengthening of stronger ties. This can be illustrated by a quote from a *malayisha* who had this to say:

> *"I need to have good relations with them* (referring to fellow *malayishas*) *so that when I get involved in an accident or a break down they can help me. If any one of us has a problem we make sure the goods are delivered safely. That is why it is very important to be on good terms with other Malayishas otherwise it would be very difficult to get help in case of a problem".*[27]

The engagement in both formal and informal actions by *malayishas* and state agents can best be understood as an important aspect to arguments aimed at revealing the inevitable coexistence and at times interdependence of the informal and formal sectors. There is therefore a need to avoid

[25] The word 'impisi' refers to destitutes who stay in the forest and rob border jumpers. These people have abandoned community life and decided to create their own 'isolated community'. In its ordinary usage literally 'impisi' is a hyena.
[26] 'Amagumaguma' are persons found at the Beitbridge border post who perceivably survive on illegal and criminal activities such as conning or overcharging travelers.
[27] Interview 1 with a malayisha, 6 November 2008,Johanesburg, South Africa

generalizing and reducing everyday relations and dealings between *malayishas* and remitters to 'exclusive informality'. Formality is more pronounced when the remittance *malayishas* have to pay duty and conform to customs and duty regulations in particular. This implies that *malayishas* are indeed subjected to formal sanctions at some point in their operations. In such instances as shown by a *malayisha* informant they are usually mistrusted by officials due to the perceived informality characterizing their activities. The data further shows that the whole process of interaction throughout the remittance transportation cycle involves strong negotiation that is usually aimed at reducing mistrust between transacting parties. This implies that mistrust always creates problems for the *malayishas* and thus the need to manage it and limit it to lower levels. Footnote 28 which is a response from a *malayisha* informant indicates that *malayishas* do in fact transgress legal boundaries by either overloading their vehicles or exceeding permitted quantities of goods. Some *malayishas* revealed this mistrust in their responses as can be seen in the quote below:

> *"Our problem is that at the border post they* (customs officials) *don't trust us so they often offload all our goods and we end up paying lots of money because one person is not allowed to carry a certain amount of goods at one time. Road blocks are also a big problem and police always target us because we are always overloaded and we pay big bribes".*[28]

In light of the preceding arguments on aspects such as good will I seek to emphasize that the moral regulations and expectations governing so called informal relations such as remittance transportation among *malayishas* must be construed as regulations in their own right. It follows that they do not require the support of formal structures for regulatory backups as the existing informal avenues of control and conformity are in themselves a set of sanctions that can be in the form of exclusion or threats of exclusion or isolation or even assault. Such mechanisms of

[28] Interview 1 with a malayisha, 6 November 2008,Johanesburg, South Africa

ensuring conformity are therefore enough to deter would be violators from dishonoring their morally bound cooperating obligations. The arguments I pursued so far are also aimed at addressing the gaps in the classical school that have sought to reduce the specificity of culture and society into abstract and essentialising frameworks which are then deemed broadly applicable to all cultures and contexts. In my analysis I therefore engaged in efforts that challenged such essentialising explanations by focusing on exposing and explaining particularistic interpersonal relations. This constitutes an important dimension of contemporary research since it goes beyond the usual anthropology focus on enduring social structures. The advent of cultural transformation as displayed by certain behavior of agents in informal settings has therefore largely remained neglected as researchers have remained absorbed with exploring the enduring structures. This gave me the capacity to successfully tackle complex incidents involving the actions by *malayishas* and clients as well as state agents. Classical explanations which tend to rely on generalizing cultural phenomena fell short of explaining the complex behavior of so called state agents in instances where they digressed from formal expectations to for instance take part in accepting bribes. My analysis further revealed that studies on relations and networks among groups in so called informal settings not only demand a context specific approach but one that allows knowledge boundary shifts and flexibility in order to accommodate explanations on some complex behavior patterns produced in the day to day interaction of *malayishas* and remitters. For instance the question of why a remitter would complain about a *malayisha* but still continue dealing with him in such a manner that trust and mistrust co-exist in the interaction cannot be easily understood by the homogenizing modernist approaches whose one sided theorizing was addressed in this study.

5.3.0 The gender aspects of the remittance transportation industry

The study revealed that the remittance transportation industry is male dominated. It follows that all the drivers in the industry are males whilst even the loading zones are also male dominated. The ratio is only different in the remittance sending as there are quite a number of women involved in entrusting their goods to the *malayishas*. The main reason why the industry is male dominated is because it involves 'rough work' which society has ascribed to males. Rough work in essence involves loading or moving around the bulk remittances.

CHAPTER SIX

6.1 CONCLUSION

I have argued that the period covering Zimbabwe's economic downturn is characterised by a notable shift to informal remittance systems. The unavailability of basic commodities in that country has seen a group of *malayishas* engaging in ferrying goods for Zimbabwean migrants based in South Africa. This is in contrast to what was happening prior to the 'basic commodity shortage' period where migrants would send their families cash for general sustenance and investments. In theoretical terms the study revealed that the concept of trust as a form of social capital is of great value in understanding the establishment and sustenance of relations between *malayishas* and the remitters. It was also established that the understanding of relations formed and sustained through trust cannot be adequately explained through the essentialistic and generalising approaches of classical scholars. Instead I established that an assessment of the role of trust in relations created and sustained through trust ought to be done within a framework that acknowledges an appreciation of the existence of fluidity and complexity in knowledge boundaries. This approach can then be able to embrace newly emerging social phenomena that would otherwise have been left out by an approach focusing on enduring social structures. The social aspects with no enduring character located in 'unique agents' behaviour' also complement the existing structures and must therefore not be viewed as less important. Some explanations and conclusions were therefore informed by the works of scholars such as Thornton and the Comaroffs whose works have shown great utility in my arguments largely due to their emphasis on the adoption of flexibility and fluidity in assessing cultural phenomenon.

In this study the fluidity and complexity became apparent on aspects where a client's disappointment did not instantly lead to a breakdown of relations among the *malayishas*

themselves or between the *malayisha* and his client. The amount of trust needed to sustain one relationship may therefore not be sufficient to sustain another one depending on obligation expectations or who is involved. This was particularly shown in relation to the assistance the *malayishas* rendered to each other. The assistance among *malayishas* tended to be characterised by elements of 'network closure' depending on the closeness of the persons involved. This therefore indicates that the aspects of inclusion and exclusion just like aspects of formality and informality cannot be generalised or reduced to exclusive interpersonal relations as they transgress expected behaviour boundaries. This overlap in actions is however the very source of complexity that makes it challenging to solely rely on classical explanations that have a tendency of putting emphasis to generalisng social phenomena. In instances involving cash transactions whereby for instance more trust is required, there is need to embrace broader explanations that are flexible as it is difficult to calculate the amount of trust needed for securing and sustaining that particular relationship. In this case it is even impossible to explain the situation from a group cultural perspective thus the need for a flexible approach. A flexible approach I am advocating in this instance and embraced in my explanations must not be mistaken for dissolution or discarding of classical explanations. It must however be viewed in light of departing from binary and rigid classical explanations to embrace flexibility in explaining social phenomena. It can then be argued that the use of trust and social capital in anthropological circles ought to be done with care as the two concepts are more complex and bound to produce contradictory results in theory and more so in practice. It however remains clear that relations bound by trust do not emerge over night but rather they take time to be established and sustained. The process through which trust is build and social capital accumulated and possibly translated to economic rewards is negotiated and demanding.

It is therefore important to note that trust as social capital occupies an important position in determining the strength of relations and networks. While trust has previously been restricted to informal relations that have been tainted as lacking so called formal contractual obligations, I seek to emphasize that the moral regulations that are reinforced by fear of punishment, exclusion or assault can act as deterrents for the would be violators of moral controls in informal settings. In as much as individuals involved in so called formal and written contractual relations can default due to several reasons I seek to emphasize that it is premature and academically one sided to exclusively conclude that trust can only work to sustain informal relations at a lower level compared to written contracts. The aspect of informality facing elements of high risk is therefore over emphasized and creates the wrong impression that contracts are not violated in formal arrangements. I therefore seek to emphasize that the idea of having individuals sustaining or discontinuing a relationship in both formal and informal relations cannot be generalised and excluded to either of the two sectors as it involves a mixture of both contradictory and complementary processes. It therefore follows that some individuals may decide not to commit themselves into a formal contract due to lack of trust of the other party just the same way an individual may decline dealing with someone in an informal relationship. The implication of my arguments is that relations bound by trust indicate that the creation of a relationship or network of trust is not a short term event but rather entails a prolonged process that may involve elements of both closure and cooperation working hand in hand. In this case I seek to propose a re-examination of assumptions pointing to commonality and a culture of sharing being brought by trust. Instead trust carries with it a mixture of cooperation and conflict at the same time. It is therefore important to avoid being too absorbed in arguments relating to the separation of

formality from informality as it is the capacity in which the individuals interacting make use of their position in efforts to maximise their gain or expand their capital base that counts.

6.2 RECOMMENDATIONS

- It is important for governments particularly in the third world countries like Zimbabwe and South Africa to embrace informality and acknowledge it as a social good that is not only inevitable but also a source of livelihood for a considerable number of their citizens. It is therefore high time that governments acknowledge the importance of so called informal structures in society and explore ways of improving them as they are possible avenues for addressing underdevelopment challenges.

- Instead of engaging in policies related to promoting the formal-informal divide, there is a need to ensure that more energy is focused on finding ways of incorporating the so called informal initiatives into the mainstream economy. This is because more often than not resources are wasted in government's futile efforts aimed at eliminating informality instead of maximising benefits from the sector.

- There is need to provide informal initiatives with infrastructure for ease of operation.

- There is need to ensure that those involved in informal activities are supported and encouraged on the importance of sharing strategies and helping each other.

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Annexure 1
Letter explaining research

University of the Witwatersrand
Private bag 3, Wits, 2050
South Africa

Department of Anthropology

October-December 2009

Incwadi echaza ucwabungulo: Isihloko socwabungulo "*Zimbabwean remittance transporters as informal remittance couriers. A case study of malayishas in Central Johannesburg"*

Lungani ucwabungulo?

Lolu lucwabungulo olujonge ukuloba kunye nokucubungula umsebenzi omalayisha abaphatheke ngawo ngejongo yokusiza imuli ezidinga ukuthunyelwa impahla kunye nemali ebuya kulabo abasebenzela kwelemnzansi (South Africa).

Umqoqi wohlelo uP. Nyoni wenza izifundo zakhe zeanthropology eWitwatersrand University kudepartment yeanthropology njalo uyisizalwane saseZimbabwe. Leli lixesha lokuba lumsebenzi omkhulu owenziwa ngomalayisha labomaphathisa ungene kuncwadi zezifundiswa njengeminye. Okwenze umcubunguli wakhetha ukucubungula usebenzi wabomalayisha yikuthi kukhona iningi labantu elisemnyameni, eligaqedisisi yindlela lababantu abasebenza ngayo. Lokhu kugoqela amaqela kahulumeni wasemzansi kunye nowaseZimbabwe. Umlobi uqinisekile ukuthi ezinye zezinto ezizovela kucubungulo zizophathisa ekuqondiseni eminye imiqondo engaqondile esebantwini lakumaqela yabohulumeni balamazwe womabili.

Ukuqhutshwa Kocwabungulo

Labo abayophatheka kucwabungulo bazovikelwa ngokungavezi mgceke amagama abo kunye nendawo abasebenzela kuzo. Lokhu kwenzelwa ukuqiniseka ukuthi akubikho abangalandelela abaphatheke kuhlelo bejonge ukuphazamisa imisebenzi yabo. Okumqoka kucwabungulo yimibono yabaphatheke kulo hatshi amagama kunjalonje ucubungulo lukhokhelwa yimithetho yokucwabungula (research ethics) evikela abacubunguli kunye nabaphatheka kunhlelo zokucubungula. Abafisa ukuphatheka kuhlelo benza lokhu ngokuzinikela kwabo kungekho kuphoqelelwa. Ugwalo oluzophuma kulolucubungulo ngolomhloliso oyingxenye yokufanelwe kwenziwe ngumcwabunguli njalo imibono le ayizukusentsenziswa ngezinye indlela ezingabethwanga lapha kungekho sivumelwano esibuya kwabaphatheke kuhlelo.

Qaphela: Ukuphatheka kuhlelo akulethi nhlawulo kungakho bonke abazophatheka kufanele bazi ukuba abezukuhlawulwa ngokulahlekelwa yisikhathi sabo.

Ngiyabonga ngosizo lwakho, onombuzo angangithinta kunombolo ezithi **083 748 2314**

Annexure 2
Interview guide
University of the Witwatersrand
Private bag 3, Wits, 2050
South Africa

Department of Anthropology
October-December 2009

Topic/**Inhloko**:*Zimbabwean remittance transporters as informal remittance couriers. A case study of malayishas in Central Johannesburg"*

Research guide and key research questions **(imibuzo emqoka kucwabungulo); study objectives (okumqoka kuhlelo)**

a) Discuss the conditions influencing the emergence of informal remittance systems **(Yini ekhuthaza umuntu ukuthi aphahatheke ekubeni ngumalayisha? Landisa kabanzi) give detailed explanations.**

b) Identify and describe the activities of informal remittance transporters in their contemporary state **(landisa kabanzi ngomsebenzi wakho njengomalayisha. Tshono ukuthi wenzani njalo abantu osizana nabo nisebenzelana kanjani njalo bengabantu abanjani. Buza ukuba lumsebenzi umphathisa kanjani umalayisha).**

c) To examine the role of trust on the formal and social relations characterizing informal remittance transportation. **(budaleka kanjani ubudlelwane kumalayisha nomaphathisa kumbe nomunye umalayisha? Bakhona na abaphathisa okoquqala bengazani no malayisha njalo benziwa yini omaphathisa ukuthi bathembe ukuthi impahla zabo zizofika kungenangxaki. Landisa unike nezibonelo ezokungafiki kwempahla** (explain in detail and give examples of cases whereby client goods have not reached destination. These questions may be asked to remitters as well) **Limibuzo ingabuzwa nabomaphathisa.**

d) What challenges are faced by the informal remittance transporters or the remittance senders? **(Landisa ngenkinga ezibhekane nomalayisha njalo zingalungisiswa kanjani ngokubona kwakho njengomalayisha. Buza limibuzo kanye nomaphathisa.**

Thank you very much for your time **(Ngiyabonga kakhulu ngesikhathi onginikeze sona.**

Raw data N.B (although the interviews were conducted in venecular (Zulu) they have been translated into English)
Annexure 3a
Interview No 1- Malayisha (remittance transporter)
Respondent age- 27
Year of entering trade: 2005.
Sex: Male
Date of interview: 6 November 2008

Q-How many years have you been doing this job?

R- I have been in this job for two years.

Q-How much experience have you gained in this job?

R-I have gained a lot of experience because I have done many trips so everything is becoming easy to me now. I now know which buttons to press for which situations.

Q-What encouraged you to venture into this business?

R-The situation at home encouraged me to take part in this transport business. Back home in Zimbabwe I used to work in my father's shops delivering goods to different places because my father had three shops, so l was the one taking care of the delivery job. My father also used to do this transport business and employed many other Malayishas. So when the economy crumbled in Zimbabwe and there was no more money coming from my father's shops and nowhere to order goods from, he asked me to start transporting people's goods from South Africa to Zimbabwe. I agreed and that is how I started to be a malayisha.

Q-So that is how you started, or would you say you were forced by your father into it?

R-Off course I could not disagree with my father but at the same time l was overwhelmed by the idea of operating from South Africa like most other Zimbabweans instead of just being at home for ever so it presented a good opportunity as well.

Q-So how did you market your business to your potential customers?

R-I got customers that used to work for my father. They come to my father's place in Edenvalle on month ends. I also got their phone numbers from my father. My friends are also my customers and many people from the same area as me back home.

Q-How do you ensure that your customers' goods are not mixed up and are delivered to the right place?

R-I get the customers' details including phone numbers and addresses. I also have to know who will receive the goods in Zimbabwe but even so I always have difficulty locating different places.

Q-Who are the people that you work hand in hand with in this job?

R-I would say the people that l need to work with, are those who are in this same business as me. I need to have good relations with them so that when I get involved in an accident or a break down they can help me. If any one of us has a problem we make sure the goods are delivered safely. That is why it is very important to be on good terms with other Malayishas otherwise it would be very difficult to get help in case of a problem. In most cases when we leave for Zimbabwe you will find that it's more than three cars traveling at the same time. We also make sure each car has more than one driver so that we can relieve each other because the journey is very long.

Q-How does this trade help you?

R-I have benefited a lot from this job. I bought a three roomed house in Alexander recently. I am 27 years old now and I can already do most things for myself. I am not married yet, and I don't have a child but I would say this job has benefited me a lot.

Q-How does the relationship between you and your customer occur?

R-The relationship has always been there because some of the customers have been working with my father for a long time, others are my friends, relatives and neighbors. I also do my bit to maintain this relationship by doing my job honestly and respecting them. That is how the relationship develops and strengthens.

Q-Do you also get customers who give you their goods for the first time; if so what makes them trust you when they don't know you?

R-Yes I do get new customers and the trust factor depends on how you communicate with them. You have to talk about yourself in a way that will make them believe that you are the right person to take their goods to their destination. It's difficult for a people to trust you with their goods for the first time, so normally they first ask around about you. When they approach you they already know a thing or two about you so what you do is spread among the clients and potential clients and they use it to judge you.

Q-What causes people's goods not to reach their destinations?

R-There are some people who give me their goods without their names written on them. This becomes difficult for me to establish the owner of the goods when l get to Zimbabwe because I would have left the owners in South Africa. That is why we now right down the names of customers who give us their goods in a book. This is for reference in such cases. In other instances you find that some goods get damaged. For example things like cooking oil, paraffin or drinks.

Q-What happens when goods are damaged since they are not yours?

R-Most customers understand that they are damaged and they do not have a problem, but for those who have a problem, I pay. It happened to me on 23 December 2007 when I lost control on slippery ground and overturned .The ground was full of water so things like mealie-meal were damaged and most things were spilt, but I only suffered minor head injuries. After being treated for three days in hospital, I was discharged and most of my customers sympathized with me. They did not ask me to pay them back because they understood that it was an accident and especially because most of the strong goods were not damaged. My car also got some dents and I got them fixed. Three 50kgs of maize meal were damaged. That is when I realized that if you are honest to your customers they will always stick with you even in troubled times, because today I still have my customers.

Q-How much money do you get from this job?

R-It depends on how you charge because our charges are not the same. I think my charges are low because per single trip, I get R7 600 to R8 000.

Q-So does your father pay you or all this money is yours?

R-My father pays me 3 000 rand. If there is someone helping me he gets 1 000 rand. I only get people helping me during month ends when they are going home, but if that person does not know how to drive he gets nothing instead; he pays me 300 rand for transport.

Q-What problems do you Malayishas face and how do you think they can be fixed?

R-Our problem is that at the border post they don't trust us so they often offload all our goods and we end up paying lots of money because one person is not allowed to carry a certain amount of goods at one time. Road blocks are also a big problem and police always target us because we are always overloaded and we pay big bribes. Because of the bribes they get they are always after us. My plea is that border officials should forgive us and the police to stop bothering us. To fellow Malayishas we must carry all the necessary documents at all times so that at least our troubles with the cops are minimized. We must also have good working relationship so as to forge ahead.

Annexure 3b
Interview two- Maphathisa-Remitter
Respondent age- 40
Year of beginning remitting: 1994.
Sex: Male
Date of interview: 8 November 2008
Q- Since you are somebody who sends some goods home how can you describe your relations with that person?

R- You see the person I am dealing with is a very reliable person as I even know him from home. So I do not have any fears that since I am going to send him with my stuff may be some of it may not reach home safely because he also knows that we know each other from home so that is how things are.

Q-So since you trust this guy so much has he never disappointed you or cases whereby your goods get damaged?

R- Since 1994, I have been dealing with him; of course it does happen because there are some items that can't be guaranteed such as groceries like cooking oil. There is a time when a 5 litre cooking oil container was damaged but then I realized that it was my own mistake and so for things like cooking oil I now buy a 20 litre container and pour the small container contents into it because at least such containers are strong. But as for things like money and some other items they arrived well with no problems.

Q-So at that time when the cooking oil container got damaged what did you do?

R- It really had some bad effect because it was in a bag with all other items but I did not blame him because as for him he did not know there was cooking oil. So he later told me to warn him in case there was some oil or breakables in my goods so that they handle it with care and avoid putting heavy items on top of it and so we solved it that way.

Q- So since you now seem to have established good relations with this guy does it happen that at times you are helped on credit or something like that?

R- Its impossible for him to take my goods for free; rather it would be better if I owe him or even pay him what I would be having and then pay the balance later on.

Q-So as you say you have never had any problems?

R- No not at all; but I can say there are some out there who are untrustworthy as you will see that when you give him money they will start telling you that their car broke down and they used the money and then for him to pay you back that money it would take some time yet you would have also sent that money for some purpose.

Q- So you have never dealt with any driver you do not know?

R- No I have never dealt with a stranger

Q- Not even a friend of the guy you are dealing with?

R-No its up to him to do it since they know each other as cross border taxi drivers (omalayisha) and so when I give him my goods I just expect him to be responsible. So when I want to send something I call him and if he intends to give the items to someone else if he is not traveling at that particular time they have to make a deal but he remains accountable for the safety of my goods.

Q- So since he would be taking your goods to Zimbabwe and at the border I have heard of cases where by some stuff are confisticated?

R- No there has not been such an encounter although such cases are there but it would be an issue of somebody who would have tried to evade declaring the goods and paying duty. It's even a problem that normally affects those items that are still knew from the box if one avoids declaring them. There are problems but I haven't been caught up in that problem.

Q- So you said when did you start sending your goods home?

R- Like I said in 1994.

Q- So how frequent do you send your goods home?

R- As of now it all depends on what I would have got but when I was still employed I would make sure that may be after two months I would be having things like door frames, roofing sheets and things like that and that is the time when I was still involved in constructing my house. But as of now I just send when I have something to send.

Q- So do you have a friend who has told you about cases of untrustworthy drivers or problems happening at the border?

R- You see there is this thing since these people are using cars it may happen that the driver may be involved in an accident where by the car overturns or even the trailer loosing balance and what happens is that when the trailer overturns all items in it get damaged or even the car can even smash and get damaged or even have a situation whereby the driver dies and so you who would have sent your items you are at a loss and nobody can compensate you.

Thank you very much for your time and information

Annexure 3c Interview no 3- Maphathisa-Remitter
Respondent age- 35
Year of beginning remitting: 2002.
Sex: Female
Date of interview: 11 November 2008

Q-How does the relationship between you, the customer and Malayisha develop?

R-Our relationship is based on trust and that ever since I started sending my goods through him he has never let me down and he delivers on time.

Q-So since you started dealing with this Malayisha, he has never let you down?

R-It was only once when my 2kg box of washing powder was not delivered, but I believed his explanation that he had too many people in the car and one of them took it with him. He said when he enquired about it they all denied. That is how I lost out, besides that he has never let me down since we started dealing in 2002.

Q-What made you believe that your goods would be delivered the first time you sent them?

R-My Malayisha is my uncle and he has been doing this job for many years so when I also started sending my goods through him, I had every reason to trust him as I knew that he was my uncle and we come from the same place home.

Q-Do you know of any cases where people's goods are not delivered?

R-I have heard of many such cases from different people. Sometimes the people who transport our goods get involved in accidents and the goods are damaged. It also happens that Malayishas steal from each other. Some are just dishonest and they use their customers' goods for themselves and their families. These are some of the bad things that happen in this industry and they impact negatively on us the customers. I know of a malayisha who converted people's goods and money last year and the clients were hunting him down with the intention of gunning him down.

Q-Have you ever sent your goods through someone you don't know?

R-No I don't like doing business with people that I don't know because it's not safe and they don't deliver they simply change their phone numbers and there is no more contact and you lose out.

Q-Do you think your Malayisha is doing alright as far as charges are concerned?

R-I think he is doing alright and if his relatives do not have money he doesn't charge them. But this only applies to small things like maybe just one blanket. If it's a lot of things then we have to pay because if we don't pay we would be bringing the business down.

Q- How often do you send your remittances?

R- It all depends but I try to send something at least after two months but it's always a big challenge as I also have to take care of my needs here and so I do not have a time table as in some instances I do have to drag for more than two months without sending anything and they also know it.

Annexure 3d Interview no 4- Malayisha
Respondent age- 50
Year of entering trade: 1995.
Sex: Male
Date of interview: 10 November 2008

Q- Please tell me about what motivated you to start this trade?

R-I was employed at a certain firm and then it closed down. I tried so hard to get a job but without much success. I was left jobless with only a small car that I owned. I then asked myself what I could do with the small car. I then came up with a plan and started to transport people's goods with the small car. This Malayisha business then started to bear some fruits and upon realising that I then sold my small car and bought a bigger bakkie. What actually propelled me to get into this business was unemployment and I had run out of options and lost hope of securing a job.

Q- So how do you make arrangements with a new client?

R-As a transporter of people's goods in case I have got a new customer I make sure that I get the right address where the goods are to be delivered so that the particular goods can be delivered safely. What I can say is that I have a very good work relationship with my fellow Malayishas. So what I do is to request for the details of where the goods are to be dropped so as to ensure that when I get to the area I have sufficient information as to where I would have to drop them.

Q-So please tell me a little more about your trade.

R- As a person who is involved in ferrying people's goods from Johannesburg to Zimbabwe what I can say is that there is a lot of toiling involved. It is my duty to get the peoples goods together and as you know people stay at different places you find that I have to go to these different places to pick up the items. So the process involves a lot of phoning and driving around until I reach a full load. At times it takes me less time to put together the goods while in certain instances I have to take even a week. We do assist each other however with my friends as in cases where one has less than a full load they would give the goods to the other so that they deliver them on their behalf and in such cases it is important to avoid disappointing the person who would have given you the goods and his client. This we do especially for continued relations in future.

Q- Ok so who can you say are your clients?

R- I deal with people from my area and close areas for ease of delivering and efficiency. I rarely cover persons from far areas although I may have one or two such cases. My clients have very high trust on me because we have been working together for quite a long time. We used to face some challenges when there used to be fewer transporters and that would force us to take goods of persons from different areas that are distant. This used to present problems when it came to aspects of petrol while delivering goods.

Q- So how has your trade helped you?

R-I have benefited a lot from this job and I am now a proud owner of a grocery store. I also own lots of live stock and I can afford to send my children to school and meet all their needs. Besides that I have managed to generate a lot of wealth from this business. I can afford to take care of my family's needs without any problems. I can afford to send my children to the best schools and do for them what they desire and I can do all that I need to do for them. I make about R13000 a trip.

Q- So what challenges can you say you have faced in the trade?

R-So far I haven't encountered any serious problems except that at certain instances when the goods are offloaded at the boarder some of them get damaged in the process and remember this does not go down well with my clients. Otherwise I am in good terms with my customers as we work very well with them.

Annexure 3e: Interview 5-Malayisha
Respondent age- 54
Year of entering trade: 1998.
Sex: Male
Date of interview: 12 November 2008
Q-What do you do in your trade?

R-My job is to ferry goods from South Africa to Zimbabwe.

Q-For how long have you been doing this job?

R-I have been in this industry for 9 years.

Q-What encouraged you to be a Malayisha?

R-I was working at a certain firm and I bought a bakkie. I used to go home every month end so I realized that I was wasting my money by going with an empty van all the time because it's like I was not making use of an opportunity to make money. So when I began to transport people's goods it was those of my relatives and then I discovered this was a good business opportunity.

Q-Now you said you are going home on the10th are you not working anymore?

R-No, I was left jobless when my employers decided to close down their firm in 2007. Now I go home any time because there no other job that I do except this transport business.

Q-How did you come to have customers at first besides your relatives?

R-It was very easy for me because I have got a lot of friends, so when I told them they simply spread the word for me.

Q-What do you do to make sure that every goods are delivered at the right place?

R-If me and my customer do not know each other well , I make sure I get the address and phone number of where I am to deliver .

Q-How does this job help you?

R-To me this job is excellent. It's not hard work but it's got a lot of money. It's not like being employed by someone else where you are told this and that and if you challenge you are fire. I am using my car and if I have got any problems they are mine that's it . I am self employed.

Q-Do you happen to get first time customers and if so what makes them trust you when they don't know you?

R-It sometimes happens but it's not very common. In such cases I make sure I get all the details of where the goods are going. I also make sure the customer communicates with those who will receive the goods by way of writing a letter or phoning. When I get to Zimbabwe, I get a letter that confirms that the goods were received or else they phone each other for confirmation. That is how the trust develops between me and the new customers.

Q-What causes cases of goods not reaching their destination?

R-This happens when the goods are not labeled and I end up not knowing where to deliver so in such cases I keep the goods at my place until the owner enquires about them. There are other cases of a mix-up where goods are delivered at the wrong place. If that person is honest he or she will let me know about the mix-up and we sort it out. If dishonest people are involved, I don't get goods back and I have to pay the owner back to show that it was a mistake.

Q-What have you done with the money that you get from this business?

R-I have done a lot of things. Firstly, I bought another bakkie and employed someone to use it in this business also. So I have two cars running at the same time. I also have a general dealer store and a beer garden all from the money that I got from this Malayisha business. I also have 37 herds of cattle, 6 donkeys, and more than 30 goats. I also have a borehole at home because in my area we have water problems so all my livestock are watered at home. I built a very nice home for me and my family, I am married with children and all my children are attending school. I don't have a child who quit school because of lack of funds. Recently I was robbed of R35 000 after withdrawing it from the bank with the intention of going to buy a taxi.

Q-How much money do you make per single trip?

R-Roughly per trip I make R12 000, and I now make two trips per month that comes to R24 000 per month multiplied by two cars but with the other car, pay the driver R4 000 per trip.

Q-What problems have you encountered on your way home?

R-The problem is at the border because you have to offload everything so that they can search and then start loading all over again which is some hard work. There is also a lot of money paid because one person is not allowed to carry too much goods at once. So if you have got a very big load you can pay R1000.

Q-Any problems with the police?

R-The police are also a big problem because they stop us throughout the whole journey checking the car papers, the load and asking so many questions that we end up bribing them. This is also major setback to us.

Q-Do you usually work from this place or you always work from the rank or elsewhere?

R-I work from my house.

Q-What problems are facing this Malayisha business and how can they be solved?

R-The problem is the treatment at the border. If only the border officials and the police could leave us alone because we are not thieves.

Annexure f Interview no 6: Malayisha
Respondent age- 34
Year of entering trade: 2002.
Sex: Male
Date of interview: 15 November 2008

Q-When did you start this transport business?

R-I started in 2002.

Q-What encouraged you to enter this industry?

R-I entered this industry in search of a better income because the money that I was getting where I was working was not enough to meet my needs –that is the needs of my wife and children. I used to work as a gardener for one white man cleaning shit from his dogs and taking care of the garden so the pay was very little. My uncle is the one who came up with the idea of starting a transport business because he had a car and offered to let me use it. I embraced this idea because it seemed to present me with an opportunity for a better life. The idea of going home regularly after such a long time without seeing my family was also tempting. I hadn't seen my family for one year five months preferring to the little money I got to send something to eat to my family.

Q-Since you say you had never gone home, how did you find your way there?

R-I didn't get lost because my uncle connected me to some other Malayishas and I had to drive following them.

Q-So were you not afraid to travel with people that you don't know for such a long journey?

R-No, I wasn't afraid because one of these people was an elderly who was known to me.

Q- Since you were new in the business, how did you get your first customers?

R-It was easy for me to get people that went to the same church as me and few friends of mine. My uncle also told his friends who also told others and the response was excellent. By the time I set off for home, I had a full load.

Q-How does the relationship between you and your customers develop?

R-Our relationship is held by trust. If I do everything right and make sure all goods are delivered in time then customers are bound to stick with me. Respect is also important in this industry.

Q-What problems have you encountered with your customers so far?

R-Problems will always be there for example you tell the customer not to pack easily damaged goods like cooking oil together with heavy goods like maize meal in one bag but they go ahead and do that. What happens is when I load I start with heavy goods at the bottom so things like cooking oil will get damaged and spoil other goods too. Then I am left to solve a problem that was created by the customer. So in such cases I try to explain to the customer that the problem was created by them, but there are some who do not understand and demand replacements. Then I have to replace to avoid arguments. This kind of problem occurred in 2004 Christmas time when two 5 litre bottles of cooking oil were damaged and the owner did not want to hear anything about it so we had to pay her.

Q-So is that customer still coming to you?

R-Yes she still comes because we are from the same area but now that we know she is problematic we take extra care for her goods and make sure there is no mistake.

Q-How many times do you go to Zimbabwe in one month?

R-I only go once a month during month ends when people have got money and lots of things to send home. But during the busy month of December I have to go four times because many people would be heading home with lots of goods.

Q-What do you do in case of a breakdown?

R-There is nothing that you can do about a breakdown. If it happens when I am still on the South African side, I phone my uncle so that he brings another car and a mechanic. Then we have to offload the goods into the other car so that I can continue with my journey while they fix the broken one. If it's on the Zimbabwean side then I have to try and fix it because I now know most of its problems. Normally we take our cars for servicing before we leave for Zimbabwe so for me breakdowns have not been a big problem.

Q-Have you ever had problems with traffic cops?

R-I had to pay overloading tickets several times and sometimes just a bribe.

Q-Any problems at the border? How do you go around them?

R-At the border the main problem is they offload everything from the car to check for any illegal stuff like drugs and guns and for goods that are new but do not have receipts.

Q-What other problems do you come across on your way?

R-The other problem is that of roadblocks, especially when there has been a robbery somewhere you will find two or three roadblocks before getting to the border because they would be suspecting cars that are going beyond borders. That is a big inconvenience to us because after searching we are left with the job of re-loading.

Q-What problems have you encountered with the police be it in South Africa or in Zimbabwe?

R-So far, I haven't had any problems because my car is in perfect condition and has all the right papers. Police usually give problems to people who do not have the right papers.

Q-Since you have been in this transport industry for 5years what have you done with the money you make from the business?

R-I used this money to build my home and buy all the necessary things that make up a complete home including livestock. I can also afford to send all my children to school and providing their daily needs is not a problem.

Q-How much money do you make per trip?

R-I make R9 000 per single trip.

Q-Since the car is not yours, how much do you get paid?

R-I get R4 000 per trip.

Q-On your return trip do you carry people or goods?

R-I don't carry anything because my car's windows were broken so if I am lucky I can only carry two people on the passenger's side and get R600.

Q-What things do you charge the highest?

R-Things like wardrobes are the highest charged. I charge around R1 200 per wardrobe.

Q-Does petrol money come from you or your uncle?

R-My uncle gives me R1 300 for petrol?

Q-What problems are faced by people in this *Malayisha* business and how can they be overcome?

R-The problem is that we don't have good relations amongst ourselves as *malayishas*. This may be because one way or the other we compete for clients and sometimes there would just be bad blood between people. Then there is a problem of the police who are always after us because they say we transport illegal persons into the country. So the moment they see a van then there would be a problem as they always suspect that one is ferrying border jumpers. I am therefore pleading with the cops to please live us alone and I also plead with fellow *Malayishas* to stop fighting each other.

Q-Do you have a place where you operate from such as a rank or you at times operate from your place?

R-I operate from my place in Yeoville but my customers stay in different places like Alexander, Tembisa, Soweto, as well as Pretoria. So these are the many areas I source my clients from and so it's actually a big task to collect goods from all these places. It is a demanding job that needs commitment and a lot of patience otherwise people would see one quitting.

Annexure g Interview no 7: Malayisha
Respondent age- 54
Year of entering trade: 1998.
Sex: Male
Date of interview: 20 November 2008

Q- Please tell me about how you got involved in the trade?

R-The main thing that encouraged me to join the Malayisha industry is money. I used to earn peanuts where I was working, so I decided to join this transport business in search of a better wage. It is better to be a Malayisha because if you are hard working you can do three trips a month which is a lot of money as compared to someone who waits for the whole month to get a salary. So if you are really hard working it is possible to make a lot of money.

Q- So what do you by that you earn more than those who are employed?

R- When I say I perform better than those people I am not referring to everyone in the employment sector but those like in industry where I was before I started my trade who earn between R3000 and R5000 a month. You see I used to work for instance for this company that manufactured Glass and it and the earnings were very low and this includes the companies that employ persons on contract terms.

Q-What happens between you and say a new client for instance?

R-When I meet a first time customer who is rare, I take their phone numbers and make sure that I have the right address of where I have to make the delivery. I transport both persons and also their goods.

Q-How can you describe relations between you and the customers and your colleagues?

R- In this trade it is important to have friends you can rely on in times of challenges. So I ensure that I work hand in hand with my customers and my friends and if I encounter a problem like a breakdown, I call my friends to come and take my passengers and goods to deliver on my behalf.

Q- How have you benefited from the trade?

R-What I can say is that I am not complaining about my income in this job because it meets most of my needs and wants. Although I can't say the money exhausts my needs and wants but what I can say is that most of my needs are being taken care of. I have a house in Bulawayo and my children are all at school. I have also ensured that all my lobola dues are paid up.

Q-How can you describe your relations with your clients?

R- My customers have developed trust in me because of my efficiency in the job. If you give me your goods today by tomorrow they would be delivered. Safe and timeous delivery is key in ensuring that my customers are happy and continue with me as there is competition and if you are not careful you can lose some clients.

Q-What can you say are the challenges in your trade?

R- My main worry is that I am using a taxi, so I can only carry passengers and rather a few goods as compared to drivers with bakkies or ventures. In order to carry as much goods as those people using bakkies, I have to go an extra mile of pulling a trailer. So I end up pulling a trailer because do not get enough passengers because they are taken by the bakkie driving operators.

Q- How can you describe the situation at the border?

R-At the border I face a serious problem of paying for the goods because one person is not allowed to carry a certain amount of goods at once. To avoid paying I distribute the goods amongst my passengers so that it looks like it belongs to that person and then I am not charged

for exceeding the limit. It is easier that way because I only pay 20 rand to each person for helping me and its better than paying hundreds of rands to border officials.

Q-What other problems can you say you have faced in the trade?

R-I have faced lots of problems like having an accident and breakdowns. Break downs are even more challenging when they take place on the Zimbabwean side because of difficulties in communication as well as finding proper assistance.

Q-I can see there are so many of you operating from here by the rank; so tell me about how your work relations are managed?

R-I can say that me and my friends we operate from the park station and we give each other turns to load people, you don't just come and start loading. Our taxis are not the same size; because for example mine is almost as big as a bus so I carry over 20 customers per load. If it happens that my customers are 15 and below I give them to the next guy with a smaller taxi.

Q-How much can you say you make per trip?

R-Per trip I make around R15 300. For the fare I charge around 300 rand per head. For goods and luggage it depends on what it is and how much you bought it for and whether it is to be declared or not. For wardrobes and TVs I charge R500 because while it is expensive at the shops it's also expensive at the border. The R15 300 is the money that I make in a single trip to Zimbabwe only. When I am traveling from Zimbabwe I make around R8 100 because there would be no luggage but it would be only passengers. I can however tell you that I make more money than most people who get paid per month. The money is far much better than what I used to earn while working at one glass cutting and manufacturing company.

Q- So please tell me more about how you achieve your goals as you are different from the permanently employed?

R-What I can tell you is that our money is a serious problem as expenditure always exceeds what I get at any point in time and what happens is that this money comes in bits and pieces and so it becomes a challenge to budget or constrain your needs although this does not mean we are struggling to do what we want to do. I need about R800 just for my mother alone and I also need a couple of thousands for my family. Like now I am still extending my house and so whenever I get some funds I have to designate some to the project. So I make sure that when I leave home I leave my family with money and warn them to avoid overspending as they may not know when to expect me and even if I may delay in Johannesburg it would be due to my car having problems and so it may take me more time to send them something. I can however say that I do not like this life as the money comes after some sweat. You see since my wife is left behind I am seeing this lady who was just one of my clients and she had nowhere to go and we had already made an arrangement to spend some time together but luckily her uncle came to pick her up. I was however relieved because as I am just from home I did not have enough money for that extra burden at this moment when I am so broke. But if I were to get just at least R800 I would make

my trip back to Zimbabwe as the passengers would cover the rest of the financial needs but with nothing like this I can't move.

Q- Do any of you ever think of the HIV and Aids risks as you say you get exposed to some loose women in your trade?

R- That is an important question and I can say that it is true one has to be careful because you have to think of your family. So while temptations are there you have to try to take responsibility in order to protect the innocent at home. So pertaining to the challenge of HIV and Aids I do not want to lie to you a lot of people have lost their lives and as you can see how crowded this place is you find that the sex workers are also present to be picked by so and so. So some of them now have drivers they service periodically and do you need to be told that protection is always considered in such instances? No that would be a lie so that is a problem that people are taking likely but its serious.

Q- So please tell me about what you have achieved with the returns from your trade?

R-I can say that with this money I have built my house in Bulawayo and I have also sent all my children to school. I have also paid up all lobola due to my wife's family. I together with my friends operate from Park Station. If I make R23 400 per trip, I am paid R5 000. There is R3 000 for petrol and the rest is for the boss.

Q- So I have heard of ways in which you at times supplement your earnings, so how do you do it yourself?

R-I however supplement my wages through ferrying persons who have no documentation to South Africa at a fee of R1700 per head. Of which I surrender the normal fare of R300 to my boss and so that's how I make extra cash. So those are some of the ways that I use to make more money.

Annexure h Interview no 8: Malayisha
Respondent age- 32
Year of entering trade: 2004.
Sex: Male
Date of interview: 30 November 2008

(Area of operation description)-This is a fenced place 50 X 50 meters wide though the fence is old and has holes where people break trying to steal pieces of wire. Not everyone ranks inside because the space is small so some people rank outside the fence.

Q- So when did you start the trade?

R-This business of ferrying people started in around late eighties to early nineties but I personally started in 2004.

Q-Please tell me how you came to be in this trade?

R-Primarily I decided to be one of those cross border transport operators because I looked at the congestion and influx of people in and out of South Africa to Zimbabwe doing their business and the large amount of luggage that they carried, and then I saw the need to increase the operators in this industry. I then bought a bakkie and joined this business and though I had very little money I sacrificed it and took the risk. I also preferred to be self employed than to work for someone else.

Q-So how do you conduct your business in the trade?

R-We go around looking for customers and sometimes we wait by the designated streets in Hillbrow and our clients are also well aware of the streets. So in most instances our customers bring their luggage and we charge them according to the size of the luggage. They give us their addresses and stick tags to their luggage indicating the destination. Usually we deal with people who are well disciplined, patient and cooperative. They give us all their details so that we do not face any problems in delivering their goods and we also get their addresses so that we are able to deliver letters or even pay them visits if we need to pick some goods from them.

Q- What can you say are the important requirements of persons who aspire to be successful in your trade?

R-You have to be someone who is reliable, honest, humble and calm and efficient, control your tempers and emotions be very attentive and vigilant. Be responsible and always ready to compensate in case of damage or loss of goods. Goods not properly addressed or not followed up can easily get lost or mixed up. For example during this time of economic hardships people do not mind using what is not theirs to cover up their problems. For instance sister Thembi (not real name) lost her goods because there were not properly addressed. Senzo (not real name) of Lupane lost her bag which was not properly closed so all the goods dropped onto the road and were blown away by the wind so you see these things do happen.

Q- So it seems there is a lot happening tell me how you are surviving in this industry that many of you are still joining and you are unwilling to leave it?

R-You see there is stiff competition in this business and you need to have a strong and reliable vehicle. Also it is very important for one to be careful with your charges and make sure that they are not too high to scare away your clients or too low to reduce your profits. One has to be also careful of things like speed and ensuring that the vehicle is in good shape and not overloaded as there are roadblocks along the way. Also of importance is the fact that there are thieves at the border and so you need to be careful.

Q- What are the ranges of money charged for luggage and money being sent home?

R-The charges of the luggage depend on the quantity and quality of them. Food is perishable therefore it's a bit cheaper because it's easy to compensate in case of damages. Things like furniture are expensive they range from R 500 going upwards depending on what it is. When someone is sending money the charges are R20 per R100.

Q-Please tell me the reasons why you seem to ferrying more goods than money to Zimbabwean families?

R-People these days prefer sending food to money because of the economic situation in Zimbabwe food crisis. Money cannot buy anything there because there is no food The loss of goods doesn't happen to the same person all the time, can happen to anyone anytime and each and everyone has his own way of dealing with it. As for me I compensate for the goods that are lost and the relationship is still good.

Q- What else can you say about the way you operate and may be considering some challenges that you may face whilst in Zimbabwe where there is a crisis?

R-There is a fuel crisis in Zimbabwe so how much you make per trip depends on the number of customers that you have got and how much they pay. Monthly you can make from R12 000 to R15 000 before fuel deductions which range between R3 000 to R4 000 and also at the border you declare goods and pay some duties. In short that's how this business operates.

Q- So please tell me how relations with officials at the border are managed?

R-The relationship with customs officials at both borders goes well if you have got money. Sometimes they refuse some of the goods to cross into Zimbabwe or the officials that side also refuse to accept certain goods therefore you have to, ***"faka esincane"***(familiar phrase indicating a call for a bribe) to an official and that is where the friendship starts.

Q-Please tell me the reasons why you seem to ferrying more goods than money to Zimbabwean families?

R-People these days prefer sending food to money because of the economic situation in Zimbabwe food crisis. Money cannot buy anything there because there is no food The loss of goods doesn't happen to the same person all the time, can happen to anyone anytime and each and everyone has his own way of dealing with it . As for me I compensate for the goods that are lost and the relationship is still good.

Q- So do you operate as individuals or groups?

R-The Malayishas are friends and work in groups as you never know of what problem you may be in on the morrow so they are in very good books they assist each other very well , though they work as individuals there is no way they can ignore each other. We do have close friends but this does not completely mean that we do not help those who are not close to us. I must however say that the help depends on how close one is to you for instance issues of lending money or sending goods of your clients as this needs more trust.

Q- So do you have a specific group to which you really belong to?

R- It is impossible to say that I belong to a specific group because I am friendly to *malayishas* from different sites. This is important because it gives me room to get help from these different friends.

Q- So what can you say about your relations with your clients?

R-Off course in life they say you can love everyone but you cannot please them all. It's not everyone who likes what you do even if it's good. So I can say that some clients are very happy with my services but some may be having one or two problems may be due to damage to their goods or whatever reasons they may have. I go to Zimbabwe twice a month that is after every two weeks. Fuel well is a very big problem in Zimbabwe because it's very scarce. In Zimbabwe sometimes they refuse entry to goods due to political reasons and you have to spend days at the border negotiating. The political situation in Zimbabwe must be rectified to curb the worsening economic blues. This business is booming during holidays such as Easter and Christmas because many people will be sending goods at home. It is also good at month ends.

Thank you very much for your information and time may you have a good time in your work.

Respondent age- 39
Year of entering trade: 2005.
Sex: Male
Date of interview: 27 December 2008
Q-What does your work involve father?

R-My job is to transport people from Zimbabwe to South Africa without passports, we refer to them as *"amadabulaphu"* (traditional term for persons who cross into South Africa with no documentation who are also reefed to as border jumpers) because they cross the border through the fence instead of the normal of the normal way.

Q-When did you start doing this job?

R-I have been doing this job for almost four years. At first I was carrying goods only but then I decided to switch to ferrying those intending to cross into South Africa.

Q-What encouraged you to start transporting people without passports?

R-For me it was like business expansion, it's like extending your small home to a bigger one. I realized that by carrying goods only I am not making that much money I could make larger amounts by incorporating the transportation of border jumpers.

Q-You said the money for carrying goods is small, in what way is it small?

R-I am not saying it's very little money, but I am saying as compared to mixing both businesses. The money is doubled in that way.

Q-How helpful is your job to you?

R-It's very helpful because I am making a lot money and it's nice because I am doing things for myself, at my own pace and in my own way. I don't over work myself because that leads to tiredness and unwillingness to work.

Q-How challenging is your job?

R-This job is very demanding we must be at least two or three so that one can drive the car while the others take people through the bush. It's tough also there in the bush because there is a fence at the border and we have to go through farms that are fenced. Those going through the bush also have to concur with the criminals. We also have to ensure that when we are moving around we have pliers to cut the fences as well as weapons for defense because any time one can meet the criminals ***(amagumaguma)*** and if you are not armed they can take away all your possessions and they can also strip you naked. It's even worse for ladies as they are likely to risk being raped by the criminals. So you see it's important to ensure that the weapons are available for defense purposes as it is largely our responsibilities to provide protection to our clients and so we really need to ensure that we trust ourselves and guarantee safety for ourselves and our clients whose safety is key to the returns in our business as well as our reputation. So another thing is that since we are involved in cutting other people's fences which is illegal and you know that the white farmers have no mercy and so once they catch you it means trouble for you as they can even shoot you and still remain on the right side as it would be yourself who would be trespassing. So you cannot even flee when you are caught as you would be shot dead if you do so. So that is the reason why we normally travel at night as we know that there would be less patrols and the white farmers would be asleep. I go through two border posts which are Plumtree- Botswana and Botswana- South Africa. So my clients have to walk through the cross points and I prefer the two points as they are better that crossing points like the Beitbridge post which has a large river, the Limpopo where many people have drowned or fallen victim to crocodiles. At time there are even instances where people together with their cars have been swept by the river and so I really do not like that crossing point. There is also the police and they also give us serious problems because this work is illegal and once one is caught ferrying persons with no documents it's an automatic arrest and they even impound your car and if you are struck by bad luck then you find yourself having to pay up to R10 000 fine. But we have developed some ways of trying to avoid arrests and so what we do is to transport about four persons with valid traveling documents. So when I get caught by the police what I normally do is to strongly argue that I do not know those without passports as I just picked them up on the way and thereafter I would try to assist them in negotiating for their release and if we fail in the negotiations they can as well be sent back to Zimbabwe and securing their release is far much easier that securing my release. This becomes easier and we normally pay less than when I am the one who would have been arrested as a lot of money would then have to be paid for the release of my car and myself. When I come across the roadblocks the clients would have to ensure that they drop and walk through the bush till I pick them up at a later point. This we do so that when the police are searching my vehicle the clients do not get into trouble since every time the police are searching they normally demand identification documents and if you fail to produce one you get arrested.

Q- Since you said there are many problems that you encounter which ones can you tell us about?

R- I can say there are so many of the challenges that include being arrested for carrying people with no documentation. So the main problem that I would want to share with you were I really faced a crisis relates to the incident when I was just new in the trade that is in 2005 when I was arrested together with my clients and the van. Even though I tried to negotiate my way out I failed and they demanded R10 000 for securing my release and the car. So I was detained in Lindela repatriation centre for 3 months and then when I had lost all hope of having any one coming to my rescue one of my friends came and he asked if I would reimburse him if he rescues me and I begged him and he agreed and paid the required amount and so I was released. So I started all over again with my trade of ferrying persons without documentation. As if the lord was on my side I did well and did not encounter any problems and raised enough money and managed to even pay my friend back his money. So after I paid him we became very close friends till today we are best of friends. So that is the main challenge that I once faced but as for now I have enough experience on what I have to do whenever I am faced with a particular situation.

Q- I have heard of cases where by some clients decide to disappear without paying whe they get into South Africa.

R- Yes there are such cases where by you take a person on credit after they would have promised to pay back end of the month when they get paid but when month end comes the person would disappear and when you try to phone them the phone would be on voice mail. But our strategy is that when we leave Zimbabwe with a person on credit we first got to do an evaluation at their place to see if there is any collateral that we can use and take when they default. So we check if there are things like cattle that we can take and even if it's a goat or donkey we collect it and leave. If its goats we just take four and leave you.

Q- So what happens if one does not have anything that you can collect as compensation of defaulting?

R- What happens is that when we are going to use the pay forward system with a client we do some investigation to check if there is anything that we can possess to recover our money. If you do not have anything we do not ferry you. We also give our clients two months to make payments and when they fail to do so that is when we use the recovery method that involves confisticating the possessions.

Q- So have you ever been involved in a situation whereby a client defaults payment and try to disappear?

R- Yes there are many cases like that I have personally encountered and some of them I had to take cattle and goats for some. It's a pity that for some the possessions even belong to the parents or other relatives but we do not take any excuses when we are now confisticating.

Q- How can you describe your relations with your clients?

R What I can say is that I am a religious person and so a lot of my clients are people whom I meet in the church who because they know me they ask me to bring their children to Johannesburg. I do this as per promise and so they trust me. So most of the time you just hear people recommending me as the best in bringing their relatives safely. What I normally do is that for the little and younger children who cannot be taken across through the bush I usually get them passports for crossing. It would be difficult to get anyone who can prefer carrying the child through the bush that is why I get them the passports.

Q- So please tell me how this money you get from the trade has improved your livelihood?

R-I have achieved quite a lot with this money. I am a proud owner of three general dealer stores and two cars which are a Mazda 3 and a private car which I use when I am not at work. All my children are schooling and they have no problem. I am staying with my wife in Johannesburg and I paid all the Lobola due. My parents in the rural areas are lacking nothing in terms of food and other needs. I have someone who is in charge of my cattle and what ever I need to do I can still afford it.

Q- So how are you handling your charges since you seem to be making so much money?

R- I charge each person R1 700. So if I say I have a full load I would be having 14 passengers and from that I get R23 800 and also when I go home I usually decide when to go. When I am traveling home I usually get between R10 000 and R11 000. So that is a lot of money that is why I have managed to push so many projects and also I pay my assistants R1700 each which makes it R3400 for the two of them.

Q- So what problems are related with your trade and how do you think they can be addressed?

R- There are so many problems because as you know this trade is illegal. So I do not see any ways in which the challenges can be addressed because we are breaking the law and so we do deserve arrest as the trade is illegal. We do a lot that is illegal like cutting the fences by the farms as well as assisting persons with no documents to cross into South Africa.