

ABSTRACT

According to a report provided by Consortium for Refugees and Migrants in South Africa (CoRMSA, 2011), Zimbabwean migrants in South Africa are estimated to be between one and two million, although the actual figures remain elusive. Many of these migrants do not possess legal documentation (Tevera and Zinyama, 2002) and as a result, it is difficult for them to access financial services in the South African financial institutions, since these institutions require documentation such as valid passports with visas, proof of residence and salary slips. In light of this, undocumented migrants in South Africa are facing challenges in saving, borrowing, investing and remitting money back home. As a result, they are at risk as they may become vulnerable to loan sharks and conmen if they access financial services informally. In relation to that, the study investigates how undocumented migrants in South Africa access financial services and how this may affect their lives. The researcher found it important to conduct a first-hand investigation onto the strategies and experiences of undocumented self-employed Zimbabwean migrants who might be financially excluded in South Africa. Studying the experiences of undocumented migrants in South Africa is important as it allows for an exploration of their reactions and views about their financial exclusion or inclusion. It is also of paramount importance for us to comprehend how some people who are financially excluded worm their way into the social and economic milieu that are in large measure hostile to them. Thus the present study aims to ensure that the voices of undocumented immigrants who are financially excluded are equally heard in order for us to appreciate the harsh realities that confront them. The research focuses on undocumented self-employed Zimbabweans (street vendors, hairdressers and barber men) in the Pretoria Central Business District (CBD). The study draws on the concepts of Human Security and 'Alternative Economic Repertoires' to understand the strategies employed by undocumented Zimbabweans in South Africa in the face of financial exclusion and the insecurities that they encounter. The research follows a qualitative approach on the basis that qualitative research enables the researcher to construct meanings and interpret the behaviours of undocumented self-employed Zimbabwean migrants. In-depth interviews and participant observations were conducted in order to explore strategies in this regard. This enabled the researcher to deeply explore the experiences, views and feelings of these migrants.