FEMINISATION OF MIGRATION, PRECARIOUS OCCUPATIONS, AND WORKPLACE-BASED STOKVELS. A CASE OF ZIMBABWEAN WOMEN MIGRANTS WORKING IN THE HOSPITALITY INDUSTRY IN SOUTH AFRICA.

By

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DEDICATION

Glory be to God!

DECLARATION

I declare that this Ph.D. thesis entitled, 'Feminisation of migration, precarious occupation, and workplace-based stokvels. A case of Zimbabwean women migrants working in the hospitality industry in South Africa is my own original work and has not been submitted for any degree at this or any other tertiary institution. I also declare that all the sources cited and quoted have been indicated and acknowledged of complete references.

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Date 26/08/2023

ETHICS STATEMENT

As the author of this thesis, I declare that to carry out this research, I obtained research ethics approval acknowledging that I have complied with all the ethical standards required. The approval was done by the University of Pretoria Research Ethics Committee.

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Title: Feminisation of migration, precarious occupation, and workplace based stokvels. A case of Zimbabwean women migrants working in the hospitality industry in South Africa.

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ABSTRACT

Historically in Africa, migration has been a male dominated phenomenon. However, over the past few decades there has been a change of trend in the migration predicament, with an unprecedented number of women joining the migration corridor. This is because women have always been economic beings with the added responsibility of needing to contribute financially to their families. With that in mind, Zimbabwean women have been situationally forced to migrate to South Africa (SA) in search of better employment opportunities. Upon arrival, they are absorbed into precarious jobs in the hospitality industry, due to their lack of proper immigration documentation and relatively low literacy. Precarious occupations are characterised by low and irregular wages, long working hours, and poor terms and conditions, as well as being subject to exploitation. The jobs are unstable and unpredictable. My research shows that the tips and commission remuneration system used in restaurants positions women migrants into financial vulnerability, which motivated this study. The study examines how Zimbabwean women migrants (ZiWoM) managed to navigate financial vulnerability through the use of Work-Place Based Stokvels (WPBS) whilst working under precarious conditions. It explores distinct vulnerabilities women migrant workers encounter, discusses social factors they consider to organise themselves to form WPBS, and reveals socio-economic benefits that emanates from participating in WPBS. The study is ethnographic in nature embedded within a qualitative research approach. The in-depth inquiry is grounded in people's realities and experiences. Data was collected at "Chloe's' restaurant situated in Johannesburg, Gauteng province (GT) in SA, through informal interviews and informal focused group discussion, repeated home visits, participatory and non-participatory observations. Chloe's restaurant is a pseudonym used to represent a big-clientele restaurant that is the site of my study. I will refer to the strong migrant women under study by the acronym ZiWoM (see above). This acronym will be used interchangeably with the terms "the migrant women" and "the Women" for the purpose of writing clarity and flow.

The study finds out that ZiWoM face distinct vulnerabilities whilst working at Chloe's restaurant. These vulnerabilities are categorised as economic, sexual, health and security. ZiWoM are subject to low and irregular wages, work for long asymmetrical hours, being overworked and sexually abused by their managers, co-workers and restaurant customers. They are exposed to stress and depression, do not get paid maternity leave and some have been infected with STIs and HIV. On the other hand, the women suffer from job insecurities, cannot

open bank accounts and are subject to xenophobic attacks. Despite being in this stressful situation they have managed to organise themselves to form WPBS to improve their income accumulation and meet their migratory goals. The study found that they considered the following social factors; trust, honesty, reliability, dependability, commitment, self-control, socially networked relationships and ethnicity, when formulating their WPBS. Despite the social factors, they also brought on board economic and demographic factors such as good financial behaviour, hard-working skills and age to aid to their selection process. Furthermore, ZiWoM benefit from participating in these WPBS socially, economically and also during the coronavirus disease of 2019 (COVID-19) era. The social benefits include moral support such as having a family away from home, when celebrating birthdays, conducting social gatherings, during times of sickness and bereavement. They have managed to boost their families' social confidence, create social capital and socially changed their behaviours. In the economic sense, ZiWoM have cultivated the culture of saving, where heavy spenders have become great savers. With their savings, they manage to meet basic needs such as groceries, clothing, health care and paying school fees for their children and dependents back home. Savings have enabled them to enhance their education and navigate through the difficult month of January popularly known as "January disease'' in the Black communities. The Women also gained financial independence through their participation in their stokvels, which enabled them to invest into small businesses to boost their income. They bought properties and durable goods with their payouts from the stokvels. When COVID-19 struck, they managed to survive the crisis with the use of their savings and payout from their WPBS.

The study concludes that, to a greater extent, ZiWoM managed to achieve their goals through the use of WPBS. However, recommendations were drawn from the findings to improve their situations. There is a need for (a) the formal banking system to tap into these WPBS and assist women migrants to transact and keep their money safe; (b) community based non-governmental organisations (NGO) being sponsored by international NGO dealing with migration, such as International Organization for Migration (IOM), should assist community members in the home countries of the migrants with refresher and practical courses on business know-how management and financial literacy, especially those receiving remittances from diaspora; (c) The South African government should allow the formation of a formally registered policy monitoring and regulatory organisation that protects the rights and humanity amongst migrants at workplaces whether documented or undocumented.

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LIST OF ACRONYMS

AIDS-	**Acquired Immune Deficiency Syndrome**
ASCA -	**Accumulating Savings and Credit Associations**
BCEA –	**Basic Conditions of Employment Act**
COVID-19-	**Coronavirus disease of 2019**
DEL –	**Department of Employment and Labour**
DHA –	**Department of Home Affairs**
DSTV –	**Digital Satellite Television**
GDP –	**Gross Domestic Product**
GP –	**Gauteng Province**
HIV -	**Human Immunodeficiency Virus**
IFDG –	**Informal Focused Group Discussion**
ILO –	**International Labour organisation**
IMF –	**International Monetary Fund**
IOM -	**International Organization for Migration**
IT –	**Information Technology**
JIS –	**Job Insecurities**
MARS –	**Migration and Remittances Survey**
NASASA-	**National Stokvel Association of South Africa**
OECD -	**Organisation for Economic Co-operation and Development**
ROSCAS-	**Rotating Saving Club Association**
SADC –	**Southern African Development Community**
SAIIA -	**South African Institute of International Affairs**
SDG –	**Sustainable development Goals**
SMMEs –	**Small to Medium enterprises**

SPSS –	**Statistical Package for Social Science**
STI –	**Sexually Transmitted Infections**
UIF –	**Unemployment Insurance Fund**
UNDESA-	**United Nations Department of Economic and Social Affairs**
WPBIPS –	**Work-Place Based Income-Pooling Schemes**
WPBS –	**WPBS Based Stokvel**
WPBS –	**Work-Place Based Stokvel**
ZiWoM-	**Zimbabwean women migrants**

GLOSSARY OF SHONA TERMS

Mukando	**Rotation saving club**
Mubadzi	**Money lenders**
Ngano	**Folktales**
Nzungu	**Groundnuts**
Manhanga	**Pumpkins**
Mbambaira	**Sweet potato**
Nhimbe	**Community based resource pooling**
Maheu	**Non-alcoholic beverage**
Budiriro	**Succeed**
Shanduko	**Change**
Maricho	**Undesirable task taken in order to survive**
Mufushwa	**Dried vegetables**
Zumbani	**Herbal plant**

CHAPTER ONE

INTRODUCTION AND CONTEXTUALISATION

Random selected individuals resembling characteristics of women migrants understudy

Women waitresses
Source: Getty images
Google internet

1. INTRODUCTION

This study is qualitative in nature and focuses on work-place based income-pooling schemes, which is also referred to as Work-Place Based Stokvels (WPBS), organised by women migrants in precarious occupations in the hospitality industry in post-apartheid South Africa (SA). Work-Place Based Income-Pooling Schemes (WPBIPS) and ROSCAs (see 1.2.2 below) are the general worldwide terms to describe these pooling schemes and WPBS is the term specifically created for my study in the South African context and I also use the term stokvel as this is the common name by which WPBS are known in SA (see 1.2.2 below). My study also utilises an ethnographic approach to analyse how these women manage to use these social associations to negotiate their precarious financial situation to satisfy their investments and accumulation objectives within their precarious work environments. Using the case of Zimbabwean Women migrants (ZiWoM) in SA, the study explains the power of women's agency to improve the understanding of how such agency is closely linked to their investment and accumulation objectives.

In this respect, it carries a significant lesson for the financial sector as these strategies provide new opportunities, with benefits for both the institutions and migrant women. It also provides significant lessons to scholars of migration in the region, whose work has mostly focused on SA immigration policy, the status of migrants and the precarious nature of migrant occupations. By exploring the dynamics of WPBIPSs, and by positioning them at the centre of migrant accumulation, the study adds another dimension to the literature on women and migration. The study is grounded in long-term interaction and participation, and the presentation of these results is most valuable to this thesis.

This chapter is organised as follows: it begins by providing a background to the study where literature on the feminisation of migration, precarious occupations, and WPBS is documented. This is followed by the motivation of the study which unravels the resilient nature of migrant women in precarious occupations. After this the research questions and objectives are itemised. The structure of the thesis is presented next, giving a brief outline of what each of the eight chapters contains and what it tries to achieve and contribute to the thesis.

1.2 CONTEXTUALISATION AND BACKGROUND

1.2.1 The Feminisation of Migration in Southern Africa

Migration in Africa has traditionally been a male-dominated process, although trends have shifted dramatically in recent years (Pophiwa, 2014; South African Institute of International Affairs, 2008). Through the last few decades, there has been a general increase in the feminisation of migration in Africa, as millions of women gradually become economic beings with a financial obligation to their families (Kihatso 2010; Nolin 2006 & Kiwanuka 2010). Currently, nearly half (49%) of all migrant workers are women (Pophiwa; 2014). SA is quickly becoming a destination country for migrants, notably women, in the sub-Saharan region. As Lehure (2008) highlights, the migration of people invariably follows the movement of capital. In this regard, migration on the African continent is directed toward SA due to its economic supremacy in the region. The majority of international migrants in SA are from the Southern Africa Development Community (SADC), which has a lot to do with Southern Africa's failing economies and its geographical proximity. The majority of South African migrants come from Zimbabwe, Lesotho, Malawi, Botswana, and, to a lesser extent, Cameroon.

Political instability, poverty, starvation, and unemployment, as well as other pull-and-push forces, have caused many international migrants, including women, to seek a sustainable livelihood and political stability in SA (Kihatso, 2007). The country is a popular destination for many migrants in the region, as it is believed by many to be reasonably calm and economically stable. Many will likely settle in urban regions where there are job prospects. Yet, for many migrants, particularly women, the socio-economic reality in SA is far from what they expect. Many female immigrants face disadvantages as a result of low reading levels and a lack of adequate documents, and as a result, they are engaged in precarious employment (Kihatso, 2007 & Kallivayalil, 2010).

There is undoubtedly a demand and market in SA for migrant labour in specific areas of the economy, such as hospitality (Johnston, 2007; Rutherford, 2010; Rutherford & Addison, 2011; Ulicki & Crush, 2000, 2007) and domestic work (Bloch, 2010; Griffin, 2013). Although women migrants are predominantly employed in these industries, their financial returns differ significantly from SA citizens, not only due to their status as migrants or a lack of appropriate documents, but also because these are precarious employment opportunities. Employees in precarious employment face irregular and low pay, poor working conditions and exploitation (Webster et al. 2015; Ulicki & Crush, 2007). These migrants are also excluded from the protective frameworks of labour unions (Ulicki & Crush, 2007). Although the hospitality industry has introduced fixed salary structures, some restaurants still maintain the commission and tip remuneration system for waiters, and exploitative wages for other staff.

For example, in the hospitality industry employees are only paid a commission and then receive tips from clients. However, the tips and commission system have a tendency to upset migration intentions and objectives of accumulation, investment, saving and remitting. Mashigo (2006) postulates that it is of paramount importance for women migrants to meet their migratory goals, because they have pressing financial responsibilities. Thebe and Maombera (2019) show that women migrants in SA have financial responsibilities back home: they may be single mothers or married women who supplement their husbands' incomes to support children and other family members. Given the crucial importance of accumulation and remitting for women migrants in SA, there is a clear need for strategies that would cushion their financial vulnerability and allow them to fulfil their migration intentions and accumulation goals. Strategies like WPBS can be viewed through this lens. The basic purpose is to pool financial resources by either paying each other a certain amount on a rotating system or contributing to a common pool that would be shared at the end of the year.

1.2.2 The Stokvel system

The stokvel mechanism is not new. It is inspired by Rotating Saving Club Associations (ROSCAs), a worldwide phenomenon. Meredith (1992) claims that the history of ROSCAs extends back to the 10th century as part of the trade dynamic. Meredith (1992) observes that during this time men were in charge of long-distance (cross-border) trades, while women were in charge of short-distance, local trade. She went on to say that organising ladies were referred to as Moms, while the rest of the women were referred to as children. Moms would organise gatherings to address trade difficulties. This historical epithet provides an excellent story because the majority of the currently observed ROSCAs are mostly composed of women, not men (Anderson et al., 2002; Biggart, 2001; Stoffle et al., 2014).

Thus far, in the modern day, the shifting economic system has reinterpreted these structures and behaviours, particularly as countries have become more urbanised. As cities became the primary source of income, these systems were modified to fit the new environment. ROSCAs are known as stokvels in SA. The idea of the stokvel is central to this study of migratory women in insecure jobs. Stokvels, according to Andrew Luthele, founder and President of the National Stokvel Association of South Africa (NASASA), is a credit union in which a group of people agree to contribute a specific amount of money for a common pool weekly, biweekly, or monthly. (Lukhele,1990,).

From a scholarly standpoint, the concept stokvel has been described as several people agreeing that the setup is for members of the community to organise themselves into groups of 5-20 people and pooling a set amount on a regular basis (Anderson et al., 2002; Koike et al., 2015; Ksoll et al., 2013; Meredith, 1992; Smets, 2006; Stoffle & Vlack, 2014). Stokvels are driven by social capital (Benda, 2013; Callier 1990 & Anderson et al. 2002). Trust is seen as the most important value for a stokvel to function properly (Ardner, 2014). There are also commitments and pressures to meet stokvels' obligations. According to Ambec and Treich (2007) and Old Mutual (2011), stokvels funds are typically utilised to purchase day-to-day expenses and durable goods, while others have demonstrated that they instil saving discipline among participant members (Dalliemore, 2013; Gugerty, 2007). Payouts from social network organisations can be used as start-up kits for small to medium businesses (SMMEs). In Rwanda, for example, they invest in land and agricultural inputs to manage small to medium-sized agricultural businesses. The social aspect is key, with the host/hostess frequently providing refreshments, food, and entertainment to create an environment for members to catch up.

1.3 MOTIVATION FOR THE STUDY

Women have always been known to be at the peripherals of development and this is true even in the migration phenomena. It was not common for women to migrate in search of jobs; the migration patterns have been dominated by men in Southern Africa. However, the recent paradigm shift in the migration predicament has allowed women to become more active economic beings and pursue employment in countries with better economic opportunities. It is noted by many scholars that most women migrants are absorbed into precarious occupations such as domestic work or waitressing due to their lack of appropriate immigration documents and low literacy rates (Johnston, 2007; Rutherford, 2010; Rutherford & Addison, 2011; Ulicki & Crush, 2000, 2007). These precarious occupations position them into financial vulnerability and upset their migratory goals. Since women have always been reported as resilient in difficult situations and as highly innovative in fabricating overcoming strategies, it is of significance to study how ZiWoM in SA manage to navigate their financial vulnerability through WPBS, particularly in precarious environments. Understanding how they manage to work through these harsh and difficult conditions that most country's natives cannot endure, motivated this study. Despite the precarious job conditions they endure, women migrants have still managed to organise WPBS to accumulate income, hence meeting their migratory goals. The question

is how has this been possible? This study unpacks the triumphs and challenges of women migrants' journeys in a foreign land, from working in precarious conditions, to becoming financially vulnerable and ultimately organising income pooling associations to meet their financial migratory goals.

1.4 AIM OF THE RESEARCH

The study aims to examine how women migrants manage to navigate through their financial vulnerability by establishing WPBS whilst working under precarious conditions. It aims to understand distinct vulnerabilities encountered by women migrants in precarious occupations in the hospitality industry in SA. It provided an analysis of the WPBIPS organised by the women migrants to understand both the social and economic factors driving them to organise themselves, particularly in a precarious employment environment. It explores the benefits and challenges that emanate from these social associations. However, the study also seeks to examine whether there are possibilities to involve financial institutions to reduce risk and ensure the security of their income. These questions have become increasingly relevant considering the changing trend in migration, particularly that Zimbabwean migration is changing more towards permanency or semi-permanency (Crush et al., 2015; Thebe & Maombera, 2019).

1.4.1 Specific objectives

To examine vulnerabilities encountered by ZiWoM working in the hospitality industry in SA.

To discuss social factors considered to organise WPBS by ZiWoM.

To explore socio-economic benefits that emanate from participating in WPBS.

1.5 RESEARCH QUESTIONS

The study is framed into one broad question and four minor research questions which seek to draw answers on issues regarding the feminisation of migration, precarious occupations, and women migrants' agency.

1.5.1 Main research question

How have WPBS assisted ZiWoM working in the hospitality sector in SA to navigate through the precarious nature of their occupation and fulfil their accumulation objectives?

1.5.2 Minor research questions

What are the specific vulnerabilities confronted by women migrants working in the hospitality industry in SA?

How do women migrants organise themselves to negotiate their precarious financial position in the hospitality industry in South Africa? What are the social factors guiding such work-based associations?

How have women migrants used these work-based social organisations to satisfy their investment and accumulation motives? What are the associated social benefits for belonging to these work-based social associations in a foreign country where migrants find it hard to integrate?

1.6 ORGANISATION OF THE THESIS

This study comprises eight chapters. It adopts a structured approach, with each chapter focusing on addressing a specific research objective in detail:

CHAPTER ONE: INTRODUCTION AND BACKGROUND

This chapter provides the introduction of the study detailing the motivation of the study, research questions and objectives. It also discusses the feminisation of migrations, precarious occupation, and WPBS is done to illuminate the research gap and justification for the study. The chapter further provides an outline of the structure of the thesis. The chapter ends by providing a list of definitions of terms which were considered key building blocks to this thesis.

CHAPTER TWO: LITERATURE REVIEW

Chapter two deals with the critical review of relevant literature for this study. Throughout the review of the literature, an attempt is made to provide a conceptual framework on how women migrants manage to navigate financial vulnerability through WPBS and how it can be conceptualised and analysed. The key concepts analysed includes, women migrants, precarious occupations, stokvels and financial vulnerability. The theoretical foundation is established in this chapter, where the three theories namely; segmented labour market, dual labour market, symbolic interaction theory and social network theory, will be discussed to clearly state the research problem. An empirical review on vulnerabilities encountered by women migrants in precarious occupations, factors considered to organise a stokvel and accomplishments associated with stokvels are extensively explored to articulate the gap within the research.

CHAPTER THREE: METHODOLOGICAL REFLECTIONS

This chapter shares a detailed presentation of the study approach and design, sample size and techniques, target population, data collection instruments and data analysis methods used. The chapter explains how the data was collected and it also provides an explanation of whether the data collected manages to answer the research questions. It is in this chapter that the ethical clause is outlined giving the details of how respondents were handled ethically. It finally gives an account of the challenges that were faced during field work and how they were resolved.

CHAPTER FOUR: CONTEXTUALISATION AND CASE STUDY PROFILING

This chapter provides background issues that underpin the study, exploring the daily coping activities and existing occupational exploitation, exclusion and marginalisation of restaurant workers, specifically Zimbabwean women migrant waitresses participating in stokvels. It provides a detailed description of the restaurant operational structure, life-oriented information of the restaurant staff and their work-related precariat positions. A precarious-occupational analysis of ZiWoM will be explored in this chapter.

CHAPTER FIVE: MAPPING WOMEN MIGRANTS VULNERABILTIES AND PRECARIAT SPEAKS

This chapter maps out vulnerabilities that ZiWoM encounter because of their precarious occupation (waitressing). It further explains how financial vulnerability, specifically, birthed other vulnerabilities that later jeopardised the women migrant's wellbeing, security, and normalcy in their lives. Precariat speaks or stories of the precarious nature of waitressing jobs, are explored to illuminate the extensive influence of these vulnerabilities on their lives and migratory goals. Social vulnerability, risk behavioural practises, health, safety and security vulnerabilities are discussed in this chapter too.

CHAPTER SIX: SOCIAL FACTORS EMBEDDED IN WPBS ORGANISATION

This chapter provides an attempt to understand how ZiWoM managed to organise themselves to negotiate their financially precarious stance. It discusses social factors that were considered to organise WPBS. This chapter reveals information on how women migrants started their stokvels, amounts contributed and at what intervals. Trustworthiness, honesty, tribe, and dependability are some of the factors explored in this chapter.

CHAPTER SEVEN: SOCIO-ECONOMIC BENEFITS OF WPBS

Chapter seven provides a detailed account on the socio-economic benefits associated with the WPBS that ZiWoM organised. Social benefits explored include moral support and mutual understanding during gatherings or in times of sickness; the culture of saving to be cultivated to enable them to further their education and meet basic necessities; and financial independence is discussed and how it enables them to invest in small businesses. The last section explores the benefits of stokvels throughout the COVID-19 crisis.

CHAPTER EIGHT: CONCLUSION AND RECOMMENDATIONS

Here the conclusions and recommendations are outlined based on the empirical evidence on feminisation of migrations, precarious occupations, and WPBS. Concluding remarks from the conceptual framework developed are also outlined. The chapter also gives a summary of the findings and draws conclusions from them as well as the recommendations. This chapter also gives insights for further study.

CHAPTER TWO

LITERATURE REVIEW

2. INTRODUCTION

The aim of a literature review is to learn from the plethora of existing research, identify gaps and contribute to theoretical development (Webster & Watson, 2002). This chapter is a review of relevant literature for this study. The objective of the literature review is to develop an analytical framework. As such, the chapter provides a detailed explanation of the key concepts of the study from the title. The key concepts explored include feminisation of migration, precarious occupations, financial vulnerability, WPBS and migratory goals. The chapter then provides the theoretical foundation of the study, clearly stating the gap that the study addresses. Theories that have been consulted include segmented labour market, dual labour market, symbolic interaction theory and social network theory. This chapter also takes a broad empirical review of sources, from the international to the African Continent and focuses on SA. These consulted sources highlight the gaps to be filled by this study. The first section gives an account of the key concepts upon which the study is grounded, followed by the theoretical foundation, empirical review and lastly the conceptual framework.

2.1 KEY CONCEPTS

This section unpacks all key concepts and conceptualises them within the context of this study. The study explores the following concepts, feminisation of migration, precarious occupations, financial vulnerability, WPBS and migratory goals.

2.1.1 Feminisation of migration

Scholars worldwide have pronounced feminisation to be a critical component of the new era of international migration and globalisation (Gabaccia & Donato, 2016). Feminisation has been defined in a variety of ways in the context of migration. Several scholars (Gabaccia, 2014; Gabaccia & Zanoni, 2012) use the word to refer to a rise in the number of female migrants over a two-year period, to illustrate a recent shift in women's position or prominence in the migrant community, or to highlight rising female migration shares among all migrants. According to the UN, 244-million women were predicted to exist in 2017, with migrant workers accounting for 63% of the total (UN, 2016; International Labour migration; 2015). Feminisation is also

measured differently by scholars from various disciplines. Sociologists frequently employ sex ratios to record granular variation, whereas historians use "percent female" to reflect shifts in gender makeup across time. Additionally, migratory tendencies have shifted in terms of gender. Migration, particularly labour migration, has become more feminised in recent decades; currently, nearly one out of every two migrants is a woman; this process is known as feminisation of migration countries due to the global care crisis, and that it has become increasingly gender-sensitive in favour of jobs typically filled by women, such as services, healthcare, entertainment, women independence, for domestic work, organised marriage and the trafficking of women into the sex industry. The growing demand for low-skilled services in established and ageing economies, as well as the persistence of poverty and high unemployment in developing nations, explain the recent growth in the proportion of women who migrate from developing to The Organization for Economic Cooperation and Development (OECD) countries in pursuit of work (Hoffman & Buckley, 2013). Female economic migration south-south is also a major element. Many women from poor Asian countries, for example, travel to rich Asian countries (Singapore, Taiwan, Hong Kong, Malaysia, and so on) or to Gulf states (Kuwait, Saudi Arabia, United Arab Emirates, etc.) (Hoffman & Buckley, 2013). The greater engagement of women in the labour market in these destination nations explains the increased demand for female migrants to conduct domestic work there.

However, the term "feminisation of migration" is misleading and may give rise to debates about its appropriateness, because it implies an absolute increase in the proportion of women migrants. Recent statistics presents that the share of female migrants has declined from 49.4 per cent at mid-year 2000 to 48.1 per cent at mid-year 2020, whereas the proportion of male migrants grew from 50.6 per cent at mid-year 2000 to 51.9 per cent at mid-year 2020 (UNDESA, 2020). The aggregate stability, however, conceals localised trends. Thus far, while female migration patterns have increased in some countries, the significant difference in recent decades has been in the way they migrate; more women are now migrating freely in search of work, rather than as family dependents travelling with their husbands or joining them overseas. The relatively equal representation of men and women in migration flows may conceal major inequalities in movement circumstances and opportunities. It has resulted in a significant shift in migration experts' such as scholars or policy analysts and other stakeholders' awareness of the importance of female migration, particularly in terms of the increasingly important role of

women as remittance senders; and the working conditions of jobs taken on by migrant women, such as domestic work and caregiving.

The feminisation of migration coincides with two major shifts affecting women: the feminisation of poverty and the feminisation of employment. The feminisation of migration gives rise to certain problematic kinds of migration, such as the commercialised migration of women and girls as domestic workers and caretakers, which frequently results in women being trafficked for labour and sexual exploitation. The aforementioned trends, which show a higher mobility of women in practically all parts of the world, as well as an increase in the number of women travelling as breadwinners, makes the feminisation of migration increasingly visible. According to experts, it is a migration hump: the increased movement of women is more likely to occur during the middle stages of economic development and when advances in women's status may be seen.

In the African continental perspective, Pophiwa (2014) postulates that migration from Africa has historically been a male-dominated phenomenon, but the pattern has changed significantly in recent decades. More African women are leaving their countries of birth to create new lives elsewhere. Economic opportunities are primarily available in childcare, the hospitality industry, domestic and sex work. Over the past few decades there has been an overall rise in 'feminisation' of migration in Africa as millions of women gradually became economic beings with the responsibility to contribute financially to their families (Batisai & Manjowo, 2020). As it stands now, nearly half (49%) of all migrant workers are women. According to data from the UN Population Division, obtained mostly from population censuses and covering both documented and undocumented migrants, the number of female migrants grew faster than the number of male migrants between 1965 and 1990 in the most important receiving countries, industrialised as well as developing. Indeed, approximately half of all international migrants today are women. Therefore, in recent years the term - feminisation of migration - has become commonly used.

In the study context, feminisation of migration has recently increased especially in the southern region of Africa. This study focuses on the influx of women migrants from the neighbouring country of Zimbabwe to SA. Women have recently become economic beings and responsible for fending for families. This is without a doubt encouraging women to migrate to greener pastures in pursuit of employment. My study uses feminisation of migration as it refers to the

increasing number of women migrating in the southern region of Africa in pursuit of employment since they have become economic beings with family responsibilities.

2.1.2 Precarious occupations

With the introduction of fixed-term contracts in Europe in the 1970s, the concept of insecure labour gained traction. As a result, this idea was initially associated with insecure work (Fenton, 2011). There are various terminologies related with insecure/precarious labour; 'precarisation' refers to the process of becoming precarious, while 'precarity' refers to the group's collective identity. The term 'precariat' is a combination of precarity and proletariat, and it was "adopted as a rhetorical and mobilising phrase by French labour activists in the 1980s, Italian trade unionists and Spanish social movements in the 1990s, and the Global Justice Movement in the early 2000s" (Jorgensen, Barbieri, Guedes, & Zapata, 2021).

Scholars such as Burgess, Connell, and Winterton (2013), Standing, (2011); Weil, (2011), and Fenton (2011) remark that an additional source of difficulty that has bedevilled scholarship in this field has been persistent definitional difficulties around the basic definition of "precarious work." Instability, insecurity, and unpredictability have all been assumed to be synonyms, leading to significant conceptual slippage and uncertainty about real empirical patterns (Trade Union Congress, 2008 & Burgess et al, 2013). Part-time or temporary labour, for example, has frequently been understood to mean the same thing even in starkly different national contexts. As a result, trends have been either misconstrued or ignored outright.

Locating precarious work in women-centred migrations, where female migrants frequently work under temporary work contracts, which makes their prospects for long-term employment uncertain, raises the possibility that they will return home. Future plans to return home could boost their remittances, but they could also be linked to lower amounts sent back. This is especially true for female migrants from underdeveloped nations, as they often lack access to property rights in their native countries due to cultural or legal restrictions, which deters them from making investments there (Sheldon & Quinlan, 2011).

The disadvantages that female migrants experience go beyond unemployment. Female migrants appear to have particularly insecure working and poor working conditions. Compared to native citizens and male migrants, these women are more likely to hold transient, part-time employment that require less skills. For instance, international female migrants from developing economies are overrepresented among caregivers and domestic workers, as well as

in the hospitality sector (including hotels and restaurants) (Cockfield, Buttigieg, Jerrard & Rainnie, 2011).

The majority of immigrant women's employment is in domestic work, particularly in Asia. In addition, foreign-born women typically occupy fewer skilled professions than native-born women do at comparable levels of schooling. In addition, skilled female immigrants are more likely than smart male immigrants to land in occupations that do not match their educational background and professional experience, a situation known as "brain waste." Additionally, it has been demonstrated that joint migration by spouses has a detrimental impact on the professional achievements of female migrants (Cockfield, Buttigieg, Jerrard & Rainnie, 2011). Last but not least, the insecure nature of work in host nations is sometimes linked to an uncontrolled or at least unsettled legal status for female migrants. For instance, a sizable portion of immigrant women employed in the domestic sector are undocumented and do not receive the safeguards provided by labour laws.

Standing (2011) identifies a global process of "precariatisation" that links long-term economic change and globalisation to an increase in short-term, irregular non-standard employment and, as a result, insecurity and social risk for employees. According to Burgess et al. (2013), there is mounting evidence that insecure employment is rising across Europe as a whole (Broughton et al., 2010). The term "vulnerability" covers a wider variety of problems and is more closely associated with vulnerable worker groups, in particular. According to Burgess et al. (2013), although they are linked, vulnerability and precarious labour are not the same thing. Precarious work is defined by Burgess et al. (2013) as "an employment situation that is unlikely to endure, or that by implication involves the risk of job loss or other deterioration in terms of employment", which is consistent with Trade Union Congress (2008).

Globally mandated minimum standards, however, currently offer only "the most disadvantaged and vulnerable with a modicum of security at work and in living standards" (Sheldon & Quinlan, 2011: 1). The number of workers who are employed in precarious, low-paying jobs with subpar working conditions and strained working relationships is now on the rise (Burgess, Connell, & Winterton, 2013; Standing, 2011; Weil, 2011; Fenton, 2011). The breakdown of the traditional employment relationship along with pressure on traditional employment and social protections has an ongoing effect not just on paid work, but on workers' lives, impacting negatively on workers' well-being and living standards (Cockfield, Buttigieg, Jerrard & Rainnie, 2011)

In SA, women migrants are absorbed into the labour market sector that includes the hospitality sector (Johnston, 2007; Rutherford, 2010; Rutherford & Addison, 2011; Ulicki & Crush, 2000, 2007), and domestic work (Bloch, 2010; Griffin, 2013). They are subjected to irregular and low salaries, poor terms and conditions of work and exploitation (Webster et al 2015; Ulicki & Crush, 2007). These migrants also fall outside the protective structures of labour unions (Ulicki & Crush, 2007). Although the hospitality industry has introduced fixed salary structures, some restaurants still maintain the commission and tip remuneration system for waiters and exploitative wages for other staff.

Locating precarious occupations in the study context reveals the relevance of the key concept to the study. My study unpacked precarious occupations in the hospitality industry. Arguably, the study noted that ZiWoM upon arrival in SA, are absorbed into precarious occupations, specifically waitressing in the hospitality industry. In these work-places, they are subjected to irregular salaries, long working hours and labour exploitation. The study preferred precarious occupation to be defined as an unstable, insecure and low-income job that is usually grabbed by undocumented and low literacy women migrants in their destination country, which exposes them to financial vulnerability.

2.1.3 Financial vulnerability

Vulnerability refers to the insecurity of the well-being of individuals, households or communities in the face of a changing environment such as ecological, economic, social or political. With these changes often come increasing risk and uncertainty and declining self-respect'' (Rakodi, 1995: 14). In recent decades, financial vulnerability as a research topic has increased in popularity, due mainly to its great impact on a country's economic development in terms of growth and poverty reduction (Gaurcello, Mealli & Rosati, 2010). Financial vulnerability has become an emerging concern to many and a number of factors in households' financial vulnerability are believed to influence household financial well-being. Poh and Sabri (2017) define financial vulnerability as a status of financial instability or a situation to the exposure of financial risk and shock. In a similar vein, Hahm, Shin and Shin (2013) note that financial vulnerability describes the ability to recover from sudden financial shock, which include sudden and unexpected loss of income and a sudden uncontrollable increase in expenditure. They further their argument by noting that high financially vulnerable households are households who experience low income and unemployment.

Jappelli, Pagano and Maggio (2013) agree with Hahm, Shin and Shin (2013) asserting that inadequacy of income and unemployed working status are significantly correlated with the level of financial vulnerability and thus affect the households' current financial situation. Low incomes households have high probability to be difficult and unable to cope with emergencies and to pay for their household living expenses (Al-Mamun & Mazumder, 2015; Rodrigo, 2016; Yusof, Rokis & Jusof, 2015). Lin and Grace, (2007) and Rodrigo, (2016) argue that financial vulnerability of households is shown to increase with the increase of inadequate welfare. They further postulate that failing to develop sufficient financial security and disability to generate adequate post-retirement income contributes to the insecure post-retirement life and high economic vulnerability.

On the other hand, the extent of literature demonstrates a strong association between financial vulnerability and poverty (Al-Mamun & Mazumder, 2015; Lewis & AV Lewis, 2014). Therefore, people are said to be living in poverty if their income and resources are inadequate and precludes them from having a standard of living considered acceptable in the society in which they live (European Commission, 2004). Poor households' economic decision making and financial outcomes are significantly influenced by the level of risk exposure and the level of capability to cope with risks. Thus, poor households are said to have a higher level of exposure to risk. Hence, the financial vulnerability of households increases with the rate of poverty.

In the study context, ZiWoM in precarious occupations are financially vulnerable. The tips and commission remuneration structure promotes inadequacy of income which positions them into financial vulnerability and fails to meet their households needs and migratory goals. This study reveals how they manage to navigate financial vulnerability through WPBS. The study prefers financial vulnerability to be defined as insecurity of the well-being of individuals and households in the face of precarious occupations. Precarious occupations often increase risk and uncertainty among women migrants.

2.1.4 ROSCAs (Stokvels - a South African perspective)

Internationally, ROSCAs are groups of individuals who agree to meet for a defined period of time in order to save and borrow together (Ardener & Burman,1996). ROSCAs are the poor man's bank, where money is not idle for long but changes hands rapidly, satisfying both consumption and production needs. ROSCAs are essentially a group of individuals who come together and make regular cyclical contributions to a common fund, which is then given as a

lump sum to one member in each cycle. For example, a group of 12 persons may contribute US$35 per month for 12 months. The US$420 collected each month is given to one member. Thus, a member will lend money to other members through her regular monthly contributions. After receiving the lump sum amount when it is her turn (i.e., 'borrow' from the group), she then pays back the amount in regular/further monthly contributions, thus this is a rotating savings and credit grouping. Depending on the cycle in which a member receives her/his lump sum, members alternate between being lenders and borrowers. That is, there is a mutual give-and-take involved in ROSCAs.

ROSCAs are an informal method of micro-financing and since it requires a group of people, it has to be based on a trust system, wherein there are many factors that can benefit or hurt the outcome of that group (Sandor, 2010). This is mainly due to the fact that there are often instances where everybody knows each other in the group, or sometimes they do not. There are also the instances that everybody or grouped individuals within a group knows each other and their personality or financial behaviour, and this is a deciding factor about whether or not those individuals decide to participate in the ROSCAs. In these groups, people that generally come from the same village gather on a set date throughout the year. Members are selected based on age, ethnic affiliation, occupation, religion or educational background or any similar given social tie (Sandor, 2010).

During these gatherings each member contributes a set amount of money called a "pot" that is given as a lump sum to one of the contributors. The person receiving the "pot" is subsequently obligated to contribute to future “pots”. The process continues until everyone in the ROSCAs receives the "pot." The groups usually have various methods to determine the number of gatherings, contributions, group size and how the “winner” - a term used by ROSCAs members is selected. For instance, they can draw lots where a “winner” is randomly selected or they can use an auction method where the highest bidder will receive the "pot." Refer to Figure 2.1 below for a visualisation of how a ROSCAs works.

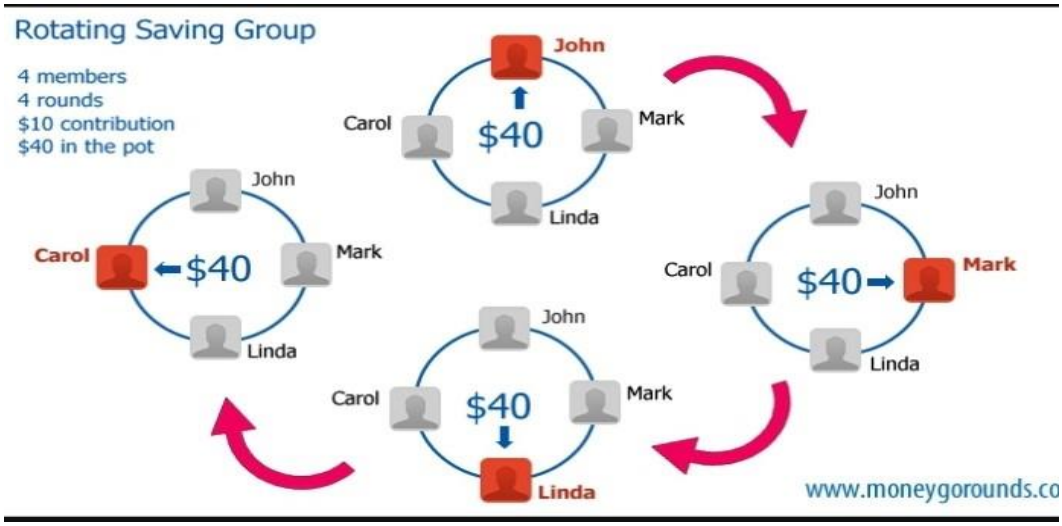


Figure 2 1: Rotation saving group

Source, Baldassarri (2011.3)

In Figure 2.1 John is the leader or the "winner" of the pot, since everyone, including himself contributes $10, he will receive the sum of the $40. Continuing the cycle, Mark becomes the leader and wins the “pot”, the cycle continues up until Carol (the last person) receives the “pot”. As mentioned, if they decide to continue the group, how they determine who starts the cycle and how much the contribution should be, is up to them (Baldassarri, 2011.3).

In SA ROSCAs are referred to as stokvels and are invitation-only clubs of twelve or more people serving as rotating or saving schemes where members contribute fixed sums of money to a central fund on a weekly, fortnightly or monthly basis (Lukhele, 1990). Matuku and Kaseke (2014) defines stokvels as self-help programmes or initiatives intended to reduce and overcome poverty among underprivileged segments of societies and reduce the effects of uncertain incomes. They maintain that the essential function of stokvels is to enable their members to save, invest, and accumulate funds in order to achieve a viable level of financial stability. In general terms, a stokvel is a term used to describe informal organisations formed in communities for saving. As it has been explained, the word 'stokvel' is Afrikaans and the equivalents in isiXhosa, English and Shona are mugalelo, round table, and mukando, respectively.

A stokvel is a means of saving or investing by a specific group of members, who agree upon the amounts they contribute, the periods they will contribute, and how the money accumulated will be spent. Vonderlack and Schreiner (2002) explain that members who have yet to receive payouts are known as savers in stokvels, while those who have received funds are known as debtors. According to Tengeh and Nkem (2017), there are three main categories of stokvels, namely:

- Proprietary informal financial groups, composed of people who provide financial assistance by acting as money lenders (known as matshonisa in isiXhosa and mubadzi in Shona). They can also take the forms of schemes for smallholder farmers, self-help groups, or traders' associations. This form of stokvel allows money to be borrowed and returned with a profit.
- Staff and social welfare schemes are usually formed by people who often interact with one another, such as fellow employees, friends, relatives, or neighbours.
- Mutual aid groups, such as ROSCAs

Black women participated and still participate in stokvels because most of them are poor and unemployed (Buijs, 2003). Many of those who are employed in the informal economy have low incomes, hence the need to supplement their incomes through other means such as stokvels. Stokvels have become a common female-dominated self-help initiative and these stokvels have expanded from the burial stokvels to other types. The name “stokvel” originated from the term “stock fairs”, as the rotating cattle auctions of English settlers in the eastern Cape during the early 19th century were known (Dube & Edwell, 2018). Stokvels generally have a constitution which dictates the size of the contributions, when the accumulated money is to be paid out and the roles and responsibilities of the members (Irving, 2005). Each month a different member receives the money in the fund, which was collected during that period. Defaults on contributions are quite rare as other members will know if you have not paid your contribution, and also because the regular meetings are a reminder of what you will gain when it is your turn. Depending on the type of stokvels, the members can use the collected fund for their own use, for payment or investment purposes. It is estimated that one in every two adult South Africans is a member of at least one of 800 000 stokvels. South Africans invest approximately R50-billion in stokvels a year

Type of stokvel	Description
Contribution Stokvels	Traditional savings scheme in which members contribute a fixed amount of money to a common pool weekly, fortnightly or monthly. Members would receive the lump sum on a rotational basis, and they are free to use the money for any purpose.
Basic Stokvels	Differ from the contributions stokvel in that it functions as a savings scheme that pays out for specific events, such as for a death, or at Christmas.
Grocery Stokvels	Collects the grocery or cash coupons that members receive from supermarket chains when they buy provisions for the stokvel parties throughout the year, and distribute these coupons at the end of the saving period.
Purchasing Stokvels	Collects pooled money on a regular basis and uses it to purchase big items that can be used by the group to generate an income, for example, a marquee that could be rented out to the community for use on special occasions.
Family Stokvels	Invests the pooled money in formal bank accounts or financial services. The money is paid out according to the needs of the family, but generally the funds are used for buying land or cars, for business investments, or for deposits on bank loans.
Investment Group	Invests money in order to benefit from the interest. When an investment pays out, the money is split but, in some cases, part of it will be kept back for reinvestment.

Party Stokvels	Arranges street or jazz parties, often with live entertainment. An entrance fee is charged, and food and drinks are sold. Members then share in the profits. Some of these stokvels have grown into sophisticated businesses.
Borrowing Stokvels	A stokvel that loans money at high monthly interest rates (between 20% and 50%) to members and sub-members from its regular pool money.

Table 2 1: Types of stokvels: Source: Sandor, 2010

Benefits of a stokvel

- The peer pressure forces one to save.
- Pooled money can earn better returns, at a lower cost. Banks offer higher interest rates on bigger amounts and banking costs are lowered (or in some cases, free) if the amount is large enough.
- Some of the added benefits are a sense of community and socialising. Stokvel members traditionally meet regularly and make an occasion of the meetings.
- There is room to learn something. Some stokvels operate like investment clubs and invest in the stock exchange or companies. Members do their homework, deliberate about which shares or companies to invest in and make investment decisions.
- Knowing when one will receive a windfall amount makes it easier to plan your finances.
- Reduces chances of savings being stolen if the money is moving rather than saving the money at home.

The study preferred a South African definition of stokvel by Lukhele (1990) which is an invitation-only clubs of twelve or more people serving as rotating or saving schemes where members contribute fixed sums of money to a central fund on a weekly, fortnightly or monthly basis. The study explores social factors that influence the organisation of stokvels in chapter six and socio-economic benefits in chapter seven of this study.

2.1.5 Migratory goals

Migrants, when they relocate to a better country, they work hard and live frugally. They do this to be able to save quickly enough to improve the livelihoods of the family back home, for example by developing their farms, by starting a small business, or just by improving their housing, education, health care and nutrition. Female migrants are found to remit a higher share of their earnings more frequently than male migrants (Crush, 2017). Thus, remittances from female migrants may represent a more reliable source of financial support for recipient households.

By acting as a buffer against economic risk and due to their stability over time, remittances allow for the smoothing of recipient household consumption and contribute to poverty reduction. The role remittances play in providing financial resilience and insurance largely depends on the underlying motives for remitting, which may differ between female and male migrants.

I prefer to define migratory goals as an aim that women migrants intend to achieve when they acquire a job in destination countries. Contextualising it in the study, when ZiWom get waitressing jobs, they want to achieve goals such as income accumulation, investments and remittances.

The next section explores theoretical underpinnings of the study.

2.2 THEORETICAL FOUNDATION

Theories to be discussed in the next section include, the theory of segmented labour market, dual labour market theory, symbolic interaction theory and social network theory. The two labour market theories explore the characteristics of different labour market sectors, that is primary and secondary. The two theories were engaged to give a sound emphasis on the differences between these two labour market sectors and point out the one relevant to the study. Symbolic interaction theory explicates on the power of interaction to solve a complex crisis. The social network theory presents how migrants' network or create linkages encouraging migration and providing information for survival.

2.2.1 The theory of segmented labour market

Segmented labour markets (SLM) theory has been associated with a group of economists who challenge the classical explanation of the workings of the labour market, arguing that both the neoclassical and classical treatments leave unexplained major labour market policy issues such

as wage dispersion, income distribution, unemployment, and discrimination (Anderson, Butler, & Sloan, 1987). This fundamental allegation against classical theory is central to the segmentationalist method. The segmentationalist approach, which emphasises the fragmented nature of labour markets and the relevance of institutional and social influence on wage and employment, shifts the attention away from the supply side of the labour market and onto the demand side (Gordon, 1972).

Labour market segmentation is the split of the labour market based on a principle such as occupation, geography, or industry (Edwards, Reich, & Gordon 1975). Thus, the labour market behaves similarly to other markets. Individual disparities in human capital (skills, experience, or formal education) cause the disparity in pay and working conditions in this paradigm.

To account for variances in job marketplaces, the market segmentation model was created. For example, lawyers and fashion designers work in distinct marketplaces. Such markets are the result of labour division, which leads to increased differentiation and specialisation. These workers are unable to move occupations since different skills and investments in training and qualifications are required. Nurses and doctors, for example, have separate occupational labour markets despite working in the same companies (Gordon & Edward Reich, 1982).

Geographical labour markets occur as a result of the expenses and disruption that workers face while relocating. As a result, earnings for the same work may remain greater in certain areas than in others. Employers, on the other hand, would face costs and disruption if they attempted to migrate to a lower-cost labour market, as well as increases in non-labour expenses. Cultural differences, such as leisure vs work choices, may be geographically based. As more work is conducted across digital networks, local labour markets have become less significant in some industries, resulting in the creation of a so-called planetary labour market.

Geographical segmentation happens on a worldwide scale, particularly between developed and less-developed countries. However, when labour migrates to industrialised countries, migrants tend to stay in their original section, earning less than native workers. One study concluded that neoliberal globalisation increased labour market fragmentation. It discovered that nations in the West import capital, consumer products and services produced in countries around the world by lower-wage workers.

One significant separation is primary/secondary. The two markets allow for limited mobility between them. The concepts of primary and secondary labour markets are now widely accepted (Ryan, 1984).

Primary sector

Workers in the primary sector are paid well and given generous benefits. The job market is dominated by blue-collar and white-collar jobs. The primary sector typically features higher-quality, higher-status, and better-paid positions, with firms offering the finest terms and conditions. According to Osterman (1975), the primary sector can be separated into upper and lower levels.

Secondary sector

Secondary sector professions are typically low-skilled, need little training, and may be learnt rapidly on the job. Many of these jobs have considerable turnover and/or unpredictable demand. Employers are hesitant to invest in such employees through advanced training or other employee development programs. Wages are poor, and working conditions are less favourable.

Justification of the segmented labour market to the study

The SLM theory is relevant to my study because, according to Edwards, Reich, Gordon (1975) labour market segmentation is the split of the labour market based on a principle such as occupation, geography, or industry. My study is concerned with precarious occupations of Zimbabwean women migrants in South Africa, working as waitresses in the hospitality industry.

The theory highlights two sectors of the labour market, that is primary and secondary. The primary sector is characterised by high wages and labour benefits to employees in the upper and lower level. My study is relevant to the secondary sector where employees receive low wages, need little training and experience poor working conditions. ZiWoM were positioned in financial vulnerability due to the tips and commission system that exists in Chloe's restaurant, as discussed further in chapter five. When they are informally recruited, they write an exam, train for a short period of one or two weeks before they start working. This is further discussed in chapter four and six. ZiWoM are vulnerable to poor working conditions such as working for long hours. This mushroomed into different vulnerabilities that are explored in chapter five. The next section explores the dual labour market which further explains the primary and secondary labour sector market and its relevance to South Africa and to the study as well.

2.2.2 Dual labour market theory

The institutionally oriented economists who created the dual labour market hypothesis did so in the US (Piore, 1969:101–122; Piore, 1970:53–69; & Doeringer & Piore, 1971:164–183). The dualists, a group of US labour economists, brought attention to the persistent unemployment and poverty of disadvantaged workers in the less affluent inner-city neighbourhoods of the US, also known as "slums" or "ghettos," in the late 1960s and early 1970s. The dual labour market theory came into existence as a result of dissatisfaction with the pace of reform to explain why poverty and unemployment persists (despite political and program efforts to combat poverty), as well as the low economic participation of minorities, including women (Cain, 1976:1217–1218). According to this hypothesis, there are two distinct labour markets, with mobility present in each but little or no mobility between them. The two markets are divided along two broad dimensions in the Doeringer-Piore formulation (Doeringer & Piore, 1971:163–183): the qualities of jobs and the characteristics of individuals. The two markets were identified by a number of general dimensions rather than specific occupations or industries. These two major forms of stratification interact to produce the primary and secondary sectors of the labour market.

The privileged workers are concentrated in the primary sector controlled by an internal labour market. Pay is relatively high; employment is stable with favourable working conditions, job security, and opportunities for promotion; or, in other words, there is mobility along seniority tracks, equity, and due process in the existence and administration of work rules and regulations (Piore, 1969: 102; 1970:55; and Doeringer & Piore, 1971:165-169). Another crucial aspect of employment in the primary sector is the formation of trade unions and the protection they provide for workers (Doeringer, 1973:30–35; Beck, Horan & Tolbert, 1978:709; Harrison & Sum, 1979:689; Gordon, Edwards & Reich, 1982:7; 225-226).

Many of the positions in the secondary sector are not highly specialised. The labour force needed to fill these positions is comparatively homogeneous and close to being a homogeneous mass of undifferentiated labour force. In order to execute these professions, little to no on-the-job training is necessary and if any training is offered it is of a generic nature. Because there are no official grievance procedures in place, there is no union protection. Workplace policies and seniority rights are not codified, as is the situation in the primary sector's internal labour market.

Additionally, the employees who occupy these positions exhibit characteristics that are associated with these positions, like poor work discipline, unreliability on the job, erratic work schedules, a lack of respect and timeliness, inattentiveness, frequent absenteeism and even small-scale stealing from the company. Employment in the secondary sector fosters or encourages these unproductive labour practices. These jobs pay very little. Poor working conditions, a lack of job stability, and limited opportunities for advancement are all problems in this industry (Piore, 1969:102; 1970:55-56; Doeringer & Piore, 1971:165-166; Harrison, 1972:690-691; Edwards, 1975:16-20). This industry is characterised by a high rate of employee turnover, wide variation in employment, and a close working relationship between employees and managers that provides room for nepotism and breeds severe, frequently arbitrary, discipline (Piore, 1975:126–28).

The primary and secondary labour markets are referred to as the core and periphery of the economy, respectively, by Bluestone (1970:24), Harrison (1972:689–690), and Bluestone, Murphy, and Stevenson (1973:28–29). Businesses in the core of the economy typically offer primary jobs and adhere to primary labour market practises, whereas businesses in the periphery typically offer secondary jobs and adhere to secondary labour market practises. The dual labour market theory's applicability has been tested in a number of ways, mostly in the US. Some researchers, such as Rumberger and Carnoy (1980:129-131) and Osterman (1975:520-521), have discovered evidence that roughly matches the theory's conclusions. Dickens and Lang (1985: 801) also discovered strong support for the dual labour market theory's fundamental assumptions. The aforementioned was refuted by other studies from Zucker and Rosenstein's (1981:880). Some research, including that of Rosenberg (1975:170), came to the conclusion that the dual labour market theory can be used, but not in the simplified manner that was initially anticipated.

Romanienko's (2000:59–70) piece serves as an illustration of more recent work. The claim that women and people of colour have accepted their expanded participation in secondary labour market activities is investigated by the author as she looks into the historical roots of dual labour markets. She also provides evidence that second-tier workers have successfully adapted under the current inhospitable and discriminatory labour market conditions. Numerous researches also investigate the theory for regions like Europe.

Dualism in the South African labour market

Dualism in the South African labour market is confirmed by Van der Berg (1992:1): “a major economic challenge in a less developed country such as SA lies in overcoming the crippling dualism between the high-productivity, high-wage modern sectors and the low-productivity subsistence sectors.” Van der Berg (1992:5) divided the South African labour market into three sectors:

(i) Employees in the well-paid formal sector of the economy, such as those in the manufacturing, public, and other sectors and services (with the exception of domestic workers) that are a component of this core sector.

(ii) The contemporary marginal sectors, which reflect the area of the economy where low wages are paid or where migrant labourers predominate. Domestic workers, the mining industry, and commercial agriculture are some of them.

(iii) The periphery, which consists of unemployed people, employees in the informal economy, and farmers who depend on subsistence farming. A significant portion of the workforce is engaged in either the core or the periphery of the economy. According to the dual labour market hypothesis, there is a distinct difference between employees who work in the core sector (insiders) and those who do not (outsiders) in SA.

The GEAR (Growth, Employment and Redistribution) report of 1996 also emphasises how extensively fragmented the South African labour market is. After the 1970s, there was a large rise in unregulated, low-wage work, and many companies began to favour "irregular, subcontracted, outsourced or part-time employment on semi-formal contractual terms" as a source of labour (Republic of South Africa, 1996:4). Following her examination into wage disparities between South African industries, Smit (1996:59–66) strengthens this dualism phenomena. The characteristics of the high wage industries (concentrated, capital intensive, and large plant sizes) differ significantly from those of the low wage industries (competitive, labour intensive, and smaller plant sizes), according to her research on the manufacturing sector.

It is clear that there are two wage differences. One is he wage gap between industries and the other is the wage difference between races t. The wage gap between schooled white and black people in the high-wage industry is little compared to the wage gap between unschooled white and black people in the low-wage industry. schooled white and black people. Comparing black

workers to their white colleagues, the low-wage industry, the wage disparity is substantially wider than in the high wage industry.

According to their access to the contemporary consumer market, the South African labour force has been classified into three groups in recent literature (Bhorat et al., 2001:10). The first category consists of people who work in the main consumer economy. It is made up of the main, high-wage sectors in other industries, such as the government and manufacturing. The second group consists of those who work in emerging modern industries. The low-wage industries of commercial agriculture, household services, and mining are all included in this. The auxiliary labour force is the final most susceptible sector. Their very existence is a sign of the lack of sufficient jobs in the established industries. This group includes those who engage in subsistence farming, the unemployed, and the informal economy.

The material mentioned above leads to the conclusion that the South African labour market is divided and clearly exhibits traits similar to those mentioned by the dual labour market hypothesis. According to Van der Berg (1992:5), Bhorat et al. (2001:10), and Braude (2005:402-407), the South African labour market is divided into a well-paid formal sector and a low-paying peripheral sector that includes unemployed people, those working in the informal sector (vendors/entrepreneurs), and people engaged in subsistence agriculture. Locating dualism in the context of the study is covered in the following section.

Relevance of dualism in the feminisation of migration and precarious occupations

As mentioned earlier in SA, women migrants are absorbed into the labour market sector, such as the hospitality sector (Johnston, 2007; Rutherford, 2010; Rutherford & Addison, 2011; Ulicki & Crush, 2000, 2007) and domestic workers (Bloch, 2010; Griffin, 2013). In the dual labour market theory, these occupations are categorised in the secondary sector. As mentioned in the theory this sector is characterised by irregular and low salaries, poor terms and conditions of work and exploitation. These women migrants also fall outside the protective structures of labour unions (Ulicki & Crush, 2007). Although the hospitality industry has introduced fixed salary structures, some restaurants still maintain the commission and tip remuneration system for waiters, and exploitative wages for other staff. The secondary sector of the theory clearly explains the extent of the precariousness of jobs that ZiWoM endure when they arrive in SA. The study concentrates on women migrants working in the hospitality industry as waitresses and how they manage to navigate financial vulnerability through WPBS.

Dual labour market theory is criticised for conforming to some rules that apply to any other markets (Becker 1964, 1971; Gordon 1972, Greenberg 1981). Analysts argue that the concept has used a wider umbrella of labour market segmentation, yet the market can be split into more than two sectors. For instance, the informal economy is 'cash in hand economy', which operates outside traditional legal and administration structures. When the authors were writing, jobs in the secondary sphere were frequently filled by women, ethnic minorities, people from disadvantaged backgrounds and upbringing (Becker, 1964). This study will focus on the secondary sector of labour markets because of the precarious nature of the jobs available to women migrants and the informal economy as it promotes the use of informal saving strategies like stokvels, which is relevant to the research problem.

2.2.3 Symbolic interaction theory

This is a sociological theory conceived by Max Weber and George Herbet Mead. The theory is useful in solving social problems in any given society. Interaction is mediated by the use of symbols and significance by interpretation. It postulates that a group of people naturally talk among themselves in order to sort out a difficult situation.

Central ideas of symbolic interaction theory and study relevance

The symbolic interaction theory postulates that an individual must be understood as a social person. Constant search for social interaction can lead individuals to do what they do. Social interaction is central to what people do and what the theory states. In the study context, through social interaction, women migrants in precarious occupations end up engaging in financial resource pooling to navigate their financial vulnerability. However, my study unravels how these social associations assist women migrants to navigate their financially vulnerable positions. Additionally, the theory also assumes that the cause of human action is the result of what is occurring in our present situation. Cause unfolds in the present social interaction, present thinking, and present definition. Our past enters our actions primarily because we think about it and apply it to the definition of the present situation. The study argues that women migrants engage in fall-back strategies that are similar to traditional resource pooling to navigate their financial vulnerability.

More so, the hypothesis denotes that humans do not sense their environment directly, instead, humans define the situation they are in. An environment may exist, but it is our definition of it that is important. Definition does not simply happen randomly; instead, it results from ongoing social interaction and thinking. Precarious work environments can encourage or spearhead

group discussions among workers enhancing social interactions. Zimbabwean women managed to define the working environment they are exposed to, which is precarious, and created alternatives to endure as well as succeed in the existing environment. That is why they engaged with WPBS to navigate through their financial vulnerabilities whilst working under precarious conditions The study findings denote that the stokvel strategy really assisted women migrants to navigate their financial vulnerability. Theorists have a problem with symbolic theory due to its suitability to quantitative approach and much criticism arose in the 1970s in the US when quantitative approaches to sociology were dominant. However, this theory was relevant to this study since it was qualitative in nature.

2.2.4 Social network theory

As analysed by Scott (1991), the development of the theory was rooted in the socio-metric analysis tradition, which relies on graph theory methods from mathematics. This is the interpersonal relation tradition which focuses on the formation of cliques among a group of individuals and an anthropology tradition that explores the structure of community relations in less developed societies. Sociology extends the understanding to both formal and informal settings.

Centrality, cohesiveness, and structural equivalence are three fundamental network ideas that have helped organise research on network effect. In order to express structural centrality, degree, closeness, and betweenness, in order to produce a new network to establish centrality Free (1979) presented their separate metrics that is the one that have a raw form, a normalised form and a network level form, centrality establishes a process. The level of connection among a group of nodes was determined by network cohesiveness. A longitudinal study notes that personal influence increases higher within a stronger social network than a less strong one. The theory describes how individuals connect with one another until they discover a point of commonality and develop plans to deal with any complex crises they may face (Free, 1979).

Social networking through migration lens

One of the most significant economic choices a person may make is whether or not to migrate. This choice is influenced by a variety of factors, including life cycle considerations, migration costs and differences in amenities and employment possibilities. Social networks are a major component of each of these characteristics. The structure of migrants' social networks at home influences their ability and willingness to leave. Migrants learn about possibilities and circumstances in potential destinations through social networks. Here, prior work emphasises

two distinct mechanisms: first, that networks provide migrants with access to information, for instance about jobs and conditions in the destination (Borjas, 1992, Topa, 2001 & Munshi, 2003); and second, that networks act as a safety net for migrants by providing material or social support (Carrington, Detragiache & Vishwanath, 1996, Dolfin & Genicot, 2010, Munshi, 2014, Comola & Mendola, 2015).

Similar distinctions between information capital and cooperation capital are made in the theoretical network literature and are made in the migration research on the "information" and "social support" value of social networks (Jackson, 2018). More generally, network theory contends that the topological structure of a network affects the utility that an individual derives from it. Information capital, which reflects the network's ability to efficiently transmit information, is associated with extensive subnetworks (e.g., stars and trees) where an individual is linked to many others via short network paths. Cooperation capital is usually motivated by repeated game models of network interaction, where interconnected networks (e.g., cliques) best support social reinforcement and sanctioning. Below is the diagram that shows the social networking of migrants from their home country to their destined country.

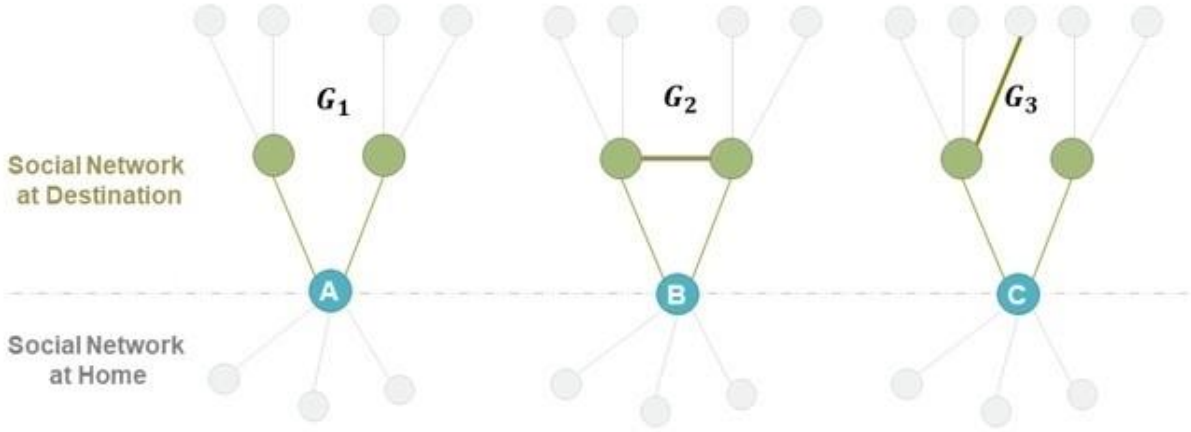


Figure 2 2: Schematic diagram of the social network of three migrants Source: Blumenstock, Chi and Tan, (2019)

Notes: Each of the three blue circles (A, B, and C) depicts a distinct person who is thinking of moving away from their current location. Each person has two contacts in the destination district (green circles above the dashed line) and exactly three contacts in the home district (grey circles below the dashed line). These three people's social networks are represented by the letters G1, G2, and G3.

The most important categories of social capital, as well as the characteristics of each category of social capital individually, are, however, highly ambiguous. In the migration literature, it is commonly believed that migrants prefer to settle in areas with larger networks; however, several studies disagree, arguing that larger networks may actually discourage migration, for example, if migrants compete with one another for resources and opportunities (Calv'oArmengol, 2004, Calv'o-Armengol & Jackson, 2004, Beaman, 2012). Similar to this, strong networks for sharing risks can either encourage migration by giving informal insurance against unfavourable outcomes (Morten, 2019) or discourage movement if migrants worry that those left behind will be sanctioned for their departure (Munshi & Rosenzweig, 2016).

Relevance of social network theory

Feminisation of migration has become dominant in the recent decades because women have become more dominant as economic beings. The study mainly focuses on Zimbabwean women migrating to SA in search of jobs. The social network theory argues that migration is facilitated through social networking. A migrant will be connected to people in the destination country and this encourages them to migrate as well. As mentioned earlier in the theory, Borjas, (1992) Topa, (2001), Munshi, 2003) asserts that networks provide migrants with access to information, for instance about jobs and conditions in the destination and Carrington, Detragiache and Vishwanath, (1996) Dolfin and Genicot (2010), Munshi (2014) Comola and Mendola, (2015) note that networks act as a safety net for migrants by providing material or social support. This shows that women migrants are somehow steered to these precarious jobs in that they obtain them through being linked or networked by their friends or family as soon as they arrive in the destined country. In the case of the study, SA was the destined country. However, the study unpacked how women migrants managed to navigate financial vulnerability through participating in WPBS, when working in a precarious environment.

2.3 EMPIRICAL REVIEW

A cohort of studies have been conducted in different institutions and geographical locations across the globe regarding feminisation of migrations, precarious occupations, and WPBS. Many scholars (Schulze,1997; Hulisani, 2010; Chigumira 2017; Mulaudzi 2017; Mashigo & Schoeman 2012; Skenjana, 2010) have conducted research on South African citizens, both men and women and their use of stokvels to improve their savings. But, the use of stokvels by

migrants in the waitressing occupation, to navigate their financial vulnerability, is under researched and overlooked. Studies that have been conducted are explored below, while the gap in the research is articulated.

Furthermore, these studies employed different research designs, research approaches, data gathering techniques and methods of data analysis, which influenced different findings. A few related empirical studies have been identified in the following paragraphs to present research conducted out of Africa, in Africa and SA. The objective of this section is to review related studies carried out and outline any gaps available.

2.3.1 International studies

Research by Habiba (2020) notes that ROSCAs are commonly practised in developing countries across the globe. The practise is also common among immigrants in developed economies. This study used survey data collected from African immigrants in the US to examine whether saving with ROSCAs is associated with asset ownership among the participants. The results found that after receiving the ROSCAs savings, asset ownership among participants increased. Home ownership increased by 13.6%, small businesses increased by 27.2% (including taxi and commercial trucks) and car ownership increased by almost 20%. In conclusion, ROSCAs participation increased asset ownership.

Sandor (2010) investigated ROSCAs as an economic, social, and cultural institution. They assert that ROSCAs are one of the most common informal financial systems found in the developing world and provide goods or benefits that are missing or under-provided in the community. Moreover, the benefits of a ROSCAs as an economic institution include savings, credit, and insurance opportunities. As a social institution, ROSCAs can serve as a social meeting place and a provider of social aid, in addition to increasing savings when saving is difficult. As a cultural institution, cultural fairness norms affect the optimal organisational design of a ROSCAs. This study was conducted in Norway and employed quantitative research methods.

Lopez's (2018) study aims to contribute to understanding the paradox of the agency of women migrant workers and their vulnerabilities, from the perspective of migrants themselves. Eleven interviews were conducted with women migrant workers in Amman, Jordan. Some of the findings of this study show that the interviewees choose to migrate mainly due to economic needs, familiar constraints and social structures, which in turn influence their power over their rights and situation, leaving them in vulnerable conditions prone to abuse. Moreover, the

alternatives for migration are limited by social and economic structures, in addition to lack of knowledge of rights and obligations.

Bhattacharyya and Korinek (2007) published a paper based on a case study of female migrants working in construction - the second largest industry in India and one which employs almost 30-million people, approximately 30% of which are women, many of them internal migrants. They explored the empirical descriptions of female migrant workers in the field of construction, considering the subjective and nuanced realities linked to these women's lived experiences as migrants. The study is based on interviews of 110 female construction workers who have migrated from various regions of India to the city of Delhi. An in-depth, qualitative exploration of these women's lives and perceptions captures some of the more latent risks and rewards associated with both migration and work in the informal sector. Specifically, the results shed light on how strong societal norms may prevent women from acknowledging or articulating the true reasons for their migrations.

Arjun's (2016) study investigates the impact of women's migration on the dominant discourse relating to female workers' sexuality and agency by analysing the experiences of female workers from Chitwan, Nepal, who returned home after working as housemaids in the Persian Gulf. The study found out that extreme forms of violence, such as physical and sexual abuses, which are usually reported in the media, were somewhat uncommon. The major complaints of the respondents were low wages, withholding and non-payment of wages, withholding of passport, extremely long hours of work, constant criticism, lack of adequate rest and the feeling of confinement. The violence against the housemaids was largely facilitated by the sponsorship-based labour recruitment system in the Gulf that bound the migrant workers to their employers. The study used qualitative methods of data collection – personal in-depth interviews, field notes, and secondary sources (archival data, published government documents, news articles, and published research works).

The Philippines is another country that has experienced a substantial feminisation of migration in recent years. According to Parrenas' (2010:1828) study of the experiences of women migrants from the Philippines, traditional mothering was defined as "nurturing children in close proximity." The out-migration of large numbers of women from the Philippines has led to the development of a new form of "transnational mothering," which involves an "organisational reconstitution of motherhood that accommodates the temporal and spatial separations forced by migration" (Parrenas 2010:1827). In other words, the concept of "mothering" has been

expanded to encompass migrant "breadwinning" (Parrenas 2010:1827). In addition to the remittances, they send home, which allow their families to buy food and other necessities, cell phone and internet technology has made it possible for global "transnational mothers" to manage to "be there" in spite of tremendous distances. Parrenas (2002) found that children of migrant mothers in the Philippines credit those mothers who communicate regularly with providing emotional care and guidance from afar. This transnational model of mothering or kin keeping is common for Zimbabwean migrants as well, keeping family ties strong over long periods of separation.

2.3.2 African studies

Karwitha (2016) examined ROSCAs socio-economic benefits to members who overcame the collective action challenges to significantly achieve ROSCAs goals in Muthara Division Meru County, Kenya. The study objectives were to outline factors influencing women membership into ROSCAs; assess the socio-economic benefits of ROSCAs that improve economic performance of women participants; determine opportunities and challenges affecting performance of ROSCAs and establish the influence of management practises on performance of ROSCAs in Muthara division of Meru County. The study adopted a descriptive design and was done in Muthara Division of Meru County.

Anderson and Balands' (2002) paper investigates individual motives to participate in ROSCAs. Detailed evidence from ROSCAs in a Kenyan slum (Nairobi) suggests that most ROSCAs are predominantly composed of women, particularly those living with their husbands and earning an independent income. They propose an explanation of this based on conflictual interactions within the household. Participation in a ROSCAs is a strategy a wife employs to protect her savings against claims by her husband for immediate consumption. The empirical implications of the model are then tested using the data collected in Kenya

Tegegne's (2009) Migrant Women's Vulnerabilities: A research reconnaissance in Addis Ababa Ethiopia, paper is focused on exploring the migration experiences of young women migrants in relation to their vulnerabilities. The Asset Vulnerability Framework was used for the analysis. The study attempts to identify the coping strategies that migrant women use to reduce their vulnerabilities and the factors that help or hinder them to become less vulnerable. The study was done by conducting in-depth interviews with a sample of 15 women migrants residing in an area in Addis Ababa called Zenebe work.

The study by Mucduff (2015) further illustrates that 69% of Zimbabwean households were only able to access adequate food because of the regular receipt of remittances from migrant family members. The Solidarity Peace Trust's 2004 report found that $300-million is remitted each month from the Zimbabwean diaspora. In addition to cash remittances, many migrants also send food supplies and groceries as in-kind remittances because of declines in the agricultural sector and periodic droughts that have reduced food availability (Tevera & Chikanda 2009). While the average amount of cash that men remit per year is slightly greater than women, women have been found to be more consistent and reliable in sending remittances (Tevera & Chikanda 2009:21). Moreover, some studies show that women have a higher sense of responsibility for their family members who remain in Zimbabwe than men, increasing their attractiveness as migrants within family networks (Ratha & Riedberg 2005; Hofmann & Buckley 2011).

In precarious occupations, such as labourers in the agricultural sector, migrants are extensively exploited because of lack of proper immigration documentation and desperation (Rutherford, 2007). In the survey of 143 Zimbabwean farm workers in northern Limpopo province, SA, there were 79 men and 64 women in the sample. Zimbabweans working on the border farms were temporary, seasonal workers (Rutherford, 2007). Most workers investigated saw their situation as grim. Many complained about their working conditions – low wages, long hours, non-transparent calculations of piece-rates and monthly salary deductions, pesticide exposure, etc. – and about their living conditions – crowded, as too many workers were living in one room, unsafe drinking water, unclean or non-existent toilets. Racism and sexual harassment were also common complaints (Rutherford & Addison, 2007).

Workers shared examples of how Afrikaner farmers treated Africans as different species. They also talked about occasional sexual abuse of women workers by foremen and management workers who used their gate-keeping positions over hiring and allocation of work tasks to demand sexual favours from women workers (Rutherford & Addison, 2000). Concerns raised in the survey related mainly to working, living and health conditions and issues of dignity ('I hate being called a baboon,' said one worker – complaints that are common on commercial farms in SA, Ewert & du Toit, 2005). The difference the Zimbabweans felt was that employers took advantage of their desperation and the fact that their legality was unclear, as noted by a number of respondents who complained about harassment by police and soldiers and the threat of deportation.

2.3.3 South African Studies

Verhoef's (2001) research explores the traditional kinship relations that denies African women access to property and cash income. As they moved out of the traditional sector to urban centres, women created opportunities for independent earnings, and they displayed remarkable entrepreneurial spirit in undertaking informal economic activities. One of their tactics was the utilisation of the stokvel, to mobilise savings outside the formal financial structure. His study brings together scattered research on stokvels, traces their past and present uses by African women, and concludes with an exploration of the reasons for the persistence of these forms despite the development of sophisticated financial structures in modern SA. This study was conducted in Johannesburg, SA

Kibuuka's (2007) study was undertaken to investigate the major reasons behind the use of informal financial services by middle and high-income individuals in SA with specific reference to ROSCAs, locally known as stokvels. The aim was to recommend ways in which banks and other formal financial institutions could aptly address the financial needs of these individuals. The study was conducted in Pretoria, which is situated in the Gauteng province (GT) of SA. The data for this research was mainly gathered through two focus group discussion techniques, namely: the discussion guide and product attribute raking. Two mini questionnaires were also used to collect personal information from the participants.

Tengeh and Nkem (2017) explored the role of stokvels in financing immigrants in business in SA, particularly Cameroonian owned businesses. A mixed methods approach was adopted to conduct the study and purposive sampling was employed to obtain a research sample of 123 participants to respond to the survey questionnaire and 10 to take part in one-on-one in-depth interviews. The criteria for selection to respond to the questionnaire were ownership of businesses which had been in existence for at least 3 years and membership of known stokvels. The data was analysed using the Statistical Package for Social Sciences (SPSS) Software which generated findings in the form of descriptive statistics.

Matuku and Kaseke (2014) postulate that stokvels are self-help initiatives designed to respond to the problems of poverty and income insecurity in communities. Stokvels are thus a form of informal social security. The study is based on members of stokvels in the Orange Farm community in Johannesburg, SA, the article examines the role of stokvels in improving the lives of their members. The results of the study showed that stokvels enable members to meet their basic needs. Stokvels also provide opportunities for members to save and invest and

ultimately to accumulate assets. The results also show that stokvels promote the empowerment of women. A qualitative research approach was used in this study. The study was also exploratory and descriptive in nature. The study population consisted of female adults (aged 30 years and above).

In Ngcobo and Chisasa's (2018) study, the objective of this study was to determine the success factors of stokvels and to find out whether gender is a factor in members of stokvel participation in SA. Prior studies have generally focused on mobilisation of savings through stokvels while none have paid attention to the success factors and gender participation in stokvel. This study attempts to fill this gap by using a self-administered research questionnaire on a sample of 386 respondents. Members of stokvels were surveyed from the cities of Pretoria and Johannesburg, SA. Data was analysed using descriptive statistics, exploratory factors and correlation analyses. Using descriptive and correlation analyses, the study found that more females than males participated in stokvels. Stokvels succeed due to their informal nature, which is characterised by a lack of lengthy and stringent formalities and low transaction costs when compared to formal financial institutions. Constructs were found to be positively and significantly correlated at 1% level of significance (2-tailed). The results of this study have policy implications for financial institutions in SA.

Furthermore, Maphosa (2007) shows that remittances from SA makes a significant contribution to the welfare of many households in the southern district of Zimbabwe, improving standards of living, ensuring better access to health care and education and, to a lesser extent, boosting investments in productive activities. Makina (2012) estimates that Zimbabweans in SA remit as much as US$500-million per year, representing 10% of the country's GDP.

2.3.4 Insights/gaps highlighted from the consulted sources

Various studies have been conducted and the question of how ZiWoM in precarious occupations (waitressing) specifically manage to navigate financial vulnerability through WPBS was still under-researched and have been neglected. From the studies consulted and explained above, findings differed from this study in terms of location. Several studies have been conducted in the US, Norway, Sweden, India, Nepal, Kenya, and Ethiopia (Habiba, 2020; Sandor, 2010; Lopez, 2018; Bhattacharyya & Korinek, 2007; Arjun, 2016; Karitha, 2016; Anderson & Baland, 2002; Tegegne, 2009). The findings are going to differ with this study as it focused on SA, GT.

Studies conducted in SA, which is the focus of this case study, indicate how stokvels are utilised by different individuals, including rural women, businesspeople and highly paid workers, as financial safety nets for investments and asset building (Verhoef, 2001; Kibuuka, 2006; Tengeh & Nkem, 20117; Matuku & Kaseke, 2014, Ngcobo & Chisasa, 2018). There was no study that specified ZiWoM working as waitresses in the hospitality industry in SA and how they used the WPBS to meet their migratory goals, which this study highlights.

The methodology of the studies consulted also differed from this studies' methodology. Various studies use the qualitative approach with case study, descriptive or explanatory in nature (Lopez, 2018; Arjun, 2016; Bhattacharyya & Korinek, 2007), quantitative approach (Sandor, 2010; Ngcobo & Chisasa, 2018) and mixed methods (Tengeh & Nkem 2017). This study achieved different results or findings because of the methodology used, which is a qualitative approach with ethnography research design. The research instrument utilised by various consulted studies also distinguishes this study. From the above sources, there was more use of formal research instruments such as questionnaires, focus group discussion and one-on-one interviews. My study engages with informal research instruments that include informal interviews and discussions. Informal ways of gathering data maintain the natural environment and conversation that allows for collating reality and original information from participants, which results in dissimilar findings from sources consulted.

2.4 CONCEPTUALISATION FRAMEWORK

The study is grounded in four different theoretical perspectives that have been used in past studies, explaining different sectors of work, power of interaction and migration networking. These theories include the theory of segmented labour market, dual labour market, symbolic interaction theory and social network theory. The existence of two labour markets, that is primary and secondary are at the centre of the segmented labour market and dual labour theoretical perspectives. The study concentrates on the secondary sector which articulates the precarious nature of jobs found in the markets (Piore, 1969:102; 1970:55-56; Doeringer & Piore, 1971:165- 166; Harrison, 1972:690-691 & Edwards, 1975:16-20). The symbolic interaction theory is useful in solving complex problems through interaction. It postulates that a group of people naturally talk among themselves in order to sort out a difficult situation. The social network theory articulates interconnectedness and networking of people to find a common ground to navigate any complex issue. For migrants, it is through social networking that they learn about opportunities and conditions in potential destinations. They connect each

other to certain destinations and provide information about available jobs, materials and social support for the betterment of their lives (Borjas, 1992, Topa, 2001, Munshi, 2003). This study integrates the four theories to develop a conceptual understanding of the research problem.

Conceptually, Gabaccia and Donato (2016) and Pophiwa (2014) states that feminisation of migration is the increasing number of women as economic migrants in the southern region of Africa. They note that women have always been economic beings with the responsibility of fending for their families, resulting in them migrating to neighbouring countries in search of employment. Precarious occupations are defined as work that is unstable, undependable and unpredictable. Usually, the jobs have low wages, poor working conditions and fall outside the protective structure of labour unions (Burgess, Connell & Winterton, 2013; Standing, 2011; Weil, 2011; Fenton, 2011). Financial vulnerability is defined as insecurity of the well-being of individuals and households in the face of precarious occupations (Jappelli, Pagano & Maggio 2013). Stokvels are invitation only clubs of twelve or more people serving as rotating schemes where members contribute a fixed amount to a central fund on a weekly, fortnightly or monthly basis (Lukhele, 1990). Migratory goals, such as - remitting back home, income accumulation and investments, are the aim of migrants they set to accomplish once they secure a job in their destined countries. Understanding these variables and how they influence women migrants to navigate through financial vulnerability by organising WPBS whilst working in precarious conditions is crucial.

The conceptual framework maps out the underlying driving factors that influence women migrant workers to form WPBS to cope with their financial vulnerability at Chloe's restaurant, Johannesburg, Gauteng. The financial vulnerability is triggered by the precarious nature of waitressing jobs associated with low wages due to the use of tips and commission as the remuneration structure. The framework emphasises how women migrants managed to organise themselves to emerge from financial vulnerability through WPBS while working in these poor conditions. There is a robust examination to generate a broader understanding of the multiple pathways to achieving their migratory goals.

Therefore, the framework provides a clear understanding of feminisation of migrations, articulating their economic motives, accumulation objectives and transformational responsibilities. This is followed by the rationale behind women migrants being absorbed into precarious occupations after arriving in their destination country, which will eventually corner them into financial vulnerability. The resilience, connectivity and the fallback strategy which

they adopt to navigate through their financial vulnerability will be clearly demonstrated in the framework. The outputs, that is their migratory goals being achieved, is also presented in the framework. While the framework has been developed in the context of Chloe's restaurant in Johannesburg, Gauteng, SA, it could be usefully applied more widely. It can be utilised in similar financial vulnerability situations of women migrants in different countries across the world and in research on migration, precarious occupations and the use of stokvels to achieve their migratory goals. Figure 2.3 below shows the conceptual framework on how ZiWoM managed to cope with financial vulnerability through the use of WPBS whilst working in precarious occupations.

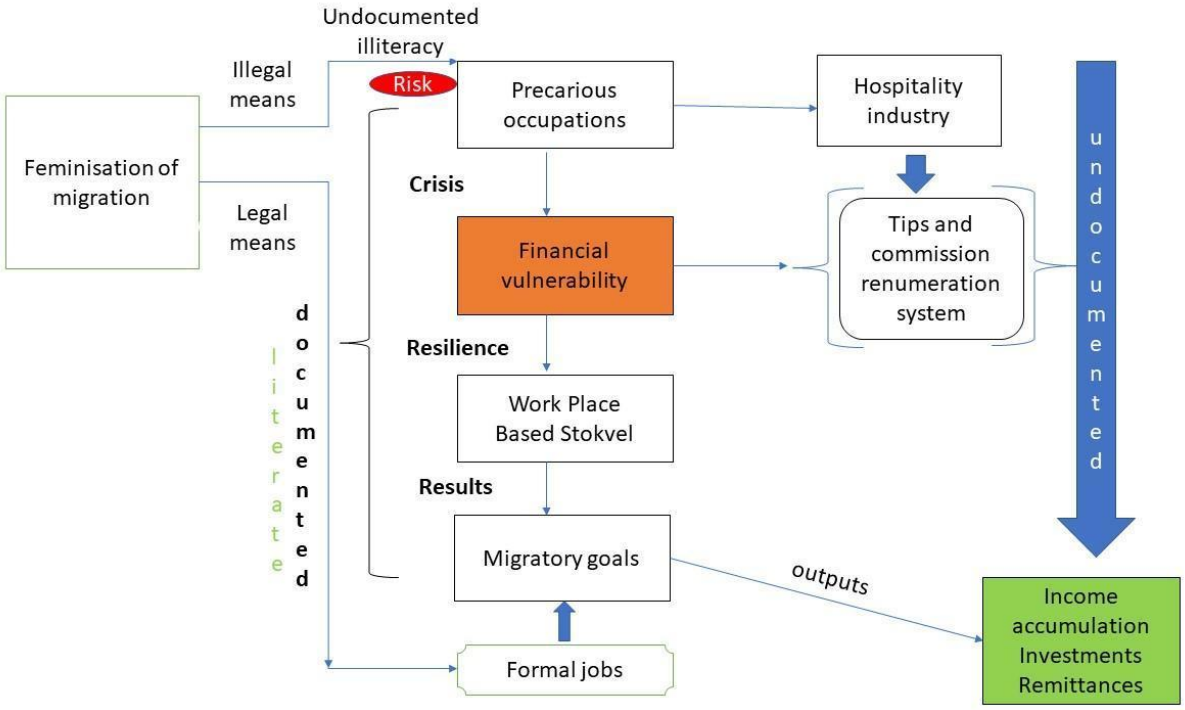


Figure 2 3: **Conceptual framework**

Risk: How individuals decide to take the risk depends on the extent of their situation. In the migration predicament, migrants take the risk of moving to another country in search of employment to better their lives. They do this not knowing that they are leaving their home struggles to meet new struggles in the destination countries. Feminisation has dominated the recent work migration era. This is because women, who have always been economic beings with the responsibility to transform and fend for their families financially, are increasingly becoming work migrants for the same reason. However, most women that migrate lack valid immigration documents and they stay as undocumented migrants in their destination countries. These women migrants take the risk of staying illegally in another country which exposes them

to precarious jobs. They opt to take on precarious jobs that do not need high-education levels because most of them have low-literacy levels as highlighted in chapter five (table 5.1). The legal route gives a clear picture on migrants that stay and work legally in their destined countries, they easily fulfil their migratory goals, their route is straightforward and easy compared to the illegal route. My study zeroes in on the illegal route.

My study spent time on women who took the risk of migrating and because of the lack of valid immigration documents and low literacy they were employed into precarious occupations in the hospitality industry. In this industry they get waitressing jobs that are paid in tips and commission which pushes them into a financial crisis.

Crisis: The financial vulnerability which migrant women working in precarious occupations tends to suffer is entrenched by the tips and commission remuneration system in the hospitality industry. The migrants fail to meet their migratory goals due to lack of income accumulation. The financial crisis exposes them to other vulnerabilities that drains their finances and worsens their lifestyles. In an effort to solve the financial crisis, the migrants have adopted a fallback resilient strategy.

Resilient strategy: In the face of the crisis, women migrants find means on how to navigate through until they land on a fallback strategy. The social pooling scheme is used by women in the migratory communities to cope with crises in the absence of their men. Nhimbe is a common social pooling scheme used in Zimbabwe in communities to assist each out of poverty. Through discussions and interactions women took the idea into the urban areas of South Africa and strategised to form WPBS/stokvels. These stokvels are used by the women migrants to navigate through financial vulnerability whilst they continue working in precarious occupations. The study's question was HOW?

Results: The anticipated results of these stokvels were to meet women migrants' goals, that is income accumulation, investment and remittances. Women migrants whether staying legally or illegally have the same migratory goals. However, their occupations and earnings differentiate them, which makes the undocumented migrants take a longer process to reach their goals. The study investigates how women migrants manage to navigate their financial vulnerability through the use of WPBS whilst working under precarious conditions.

Although the conceptual framework has illustrated how the four-dimensions (risk, crisis, resilience, result) link to each other, it is of paramount importance to note that there are other social, economic and cultural aspects that influence the outcome of each dimension. Rather, it

is a useful starting point to explore the complex issue on how women migrants manage to cope with their financial crisis through the use of WPBS whilst working in precarious occupations. This issue is under-researched and overlooked, so it needs to be explored because feminisation of migration, precarious occupations and financial vulnerability are worldwide issues that need urgent attention.

2.5 CHAPTER SUMMARY

This chapter analysed literature on key concepts that guided this study. It builds a theoretical foundation from broad theoretical literature. Firstly, it explains and defines key concepts of the study, that is feminisation of migration, precarious occupations, financial vulnerability, WPBS and migratory goals. Theories are explored revealing the motivation of the research problem of the study. The segmented labour market theory explores different characteristics of the primary and secondary labour market, similarly with the dual labour theory. The study dwells much on the secondary sector of labour markets where employees get low wages, lack social benefits and work in poor conditions. In agreement with these theories, ZiWoM were absorbed into precarious conditions where they worked for long hours, earning a meagre salary. Symbolic interaction theories explore women's act of connectivity in coming up with innovative, resilient strategies to deal with any crisis. The study discusses how ZiWoM working as waitresses interact to organise WPBS to deal with their financial vulnerability. Social network theory points out how migrants connect to each other from their home country to destination countries and how the dissemination of job opportunity information links each other. The study focuses on ZiWoM and how they connected to secure waitressing jobs in SA.

The empirical review section has a range of sources consulted to articulate this gap that this study fills. This study is unrelated to other studies consulted in terms of location, where most studies have been conducted internationally with ROSCAs, in contrast to South African stokvels. Studies in the US, Norway, India, Nepal, Kenya, Ethiopia, are similar but because of different locations, the results vary. However, these consulted sources also use qualitative methods with descriptive case studies that are explanatory in nature, quantitative and mixed research methods. My study engages a qualitative approach with an ethnography case study design which produces different results. Formal research instruments such as one-on-one interviews, focus group discussions and questionnaire distributions were utilised. This study uses informal interviews and discussions to maintain a natural, conversational environment gaining original information which produced different, richer findings.

A conceptual framework was designed and discussed at the end of chapter two. It explored the issue of migrants taking the risk of moving to another country in search of better employment opportunities. The migrants mostly fail to acquire proper immigration documents and stay and work illegally in destination countries. However, they are absorbed into precarious jobs in the hospitality industry where they get paid in tips and commission. This leads to them becoming financially vulnerable, which compromises their migratory goals. This has led them to embark upon a resilient strategy of pooling resources to try and meet their migratory goals, which is income accumulation, remittances and investment

CHAPTER THREE

METHODOLOGY REFLECTIONS

3. INTRODUCTION

Data for this study, which forms the basis on how women migrants in precarious occupations manage to navigate their financial vulnerability through WPBS, was collected and governed by several rules that are explained in this chapter. The study is titled, Feminisation of Migration, Precarious Occupations and WPBS - The Case of ZiWoM working in the hospitality industry in SA. As highlighted in chapter 1.3, the study aims to examine how women migrants in precarious occupations manage to navigate their financial vulnerability using WPBS. It firstly explores the vulnerabilities that are encountered by women migrants in precarious occupations in the hospitality industry and then analyses socially embedded factors considered by these women migrants to organise WPBS, particularly in a precarious employment environment. It investigates and explains the benefits associated with participation in WPBS and challenges that emanated from these social associations. However, the study examines the possibilities to involve financial institutions to reduce risk and ensure the security of their income. The focus of this study is therefore framed into one major objective and four specific objectives, which guides the research approach and methodology adopted and presented in this chapter.

The research approach adopted in this study captured in-depth information of Zimbabwean women's precarious work experiences and how they managed to navigate their financial crisis using WPBS. The approach used informal interviews and extended engagements to collate information at their workplace and non-work-place environments. The study, therefore, adopted a qualitative approach and ethnography research design. This chapter thus, describes and explains the research design, sampling, data collection methods and data analysis techniques used in this study.

3.1 DESCRIPTION OF THE STUDY AREA

The study focuses on the Gauteng province (GT) in SA. Out of nine provinces in SA, GT is the smallest, comprising only 1.5% of the land area, yet it is home to 25% of the national population and contributes 34% of the country's Gross Domestic Product (GDP) (Stats, SA, 2020). The GT consists of three metropolitan municipalities and these include Ekurhuleni, Johannesburg and Tshwane. It also has two district municipalities namely, Sedibeng and West Rand, which are further subdivided into six local municipalities. Below is the map showing the geographical location of Gauteng in SA.

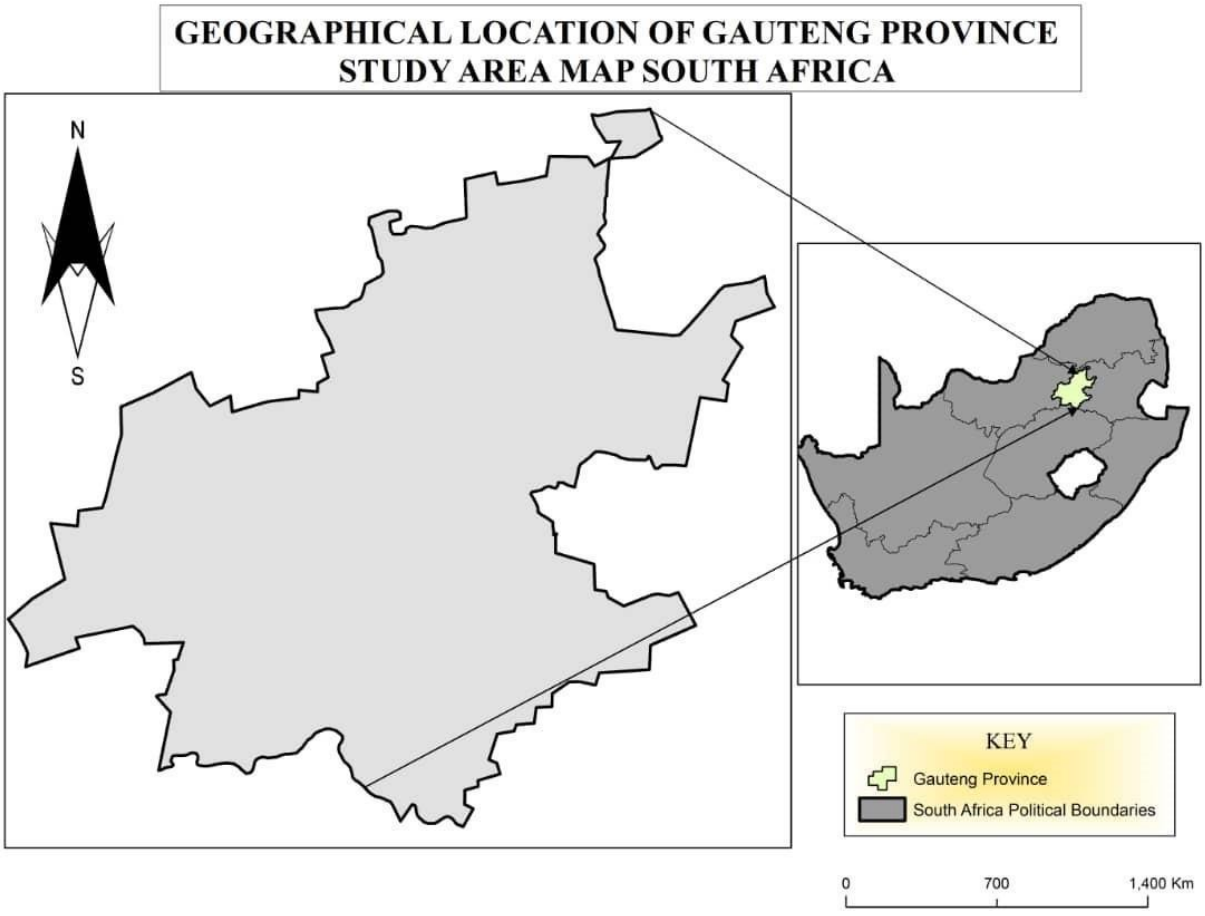


Figure 3 1: Geography location of GP, South Africa (adapted from Gauteng Provincial Government) (Sketch map source: researcher)

3.1.1 Migration influx to Gauteng (GP)

According to Statistics South Africa, the population of SA is estimated at 57,7 million as at 1 July 2018. While births and deaths are considered the main drivers of population change, migration continues to be significant, not only demographically but politically, economically

and socially. The report presents that SA was to receive a net immigration of approximately 1,02 million people between 2016 and 2021. Most international migrants settle in GT (47,5%) while the least are found in the Northern Cape province (0,7%). Gauteng is considered the economic hub of the country, attracting international migrants as well as domestic migrants from rural provinces such as Limpopo, KwaZulu-Natal and Eastern Cape.

People migrate for a number of reasons and these can be categorised under economic, social-political, cultural or environmental. These categories also relate to what is known as "push" or "pull" factors. The economic strength of GT relates to "pull" factors that influence its attractiveness to migrants. Gauteng received the highest number of internal migrants for the period 2016 to 2021. Better economic opportunities, jobs and the promise of a better life are some of the factors that make GT an attractive destination. Figure 3.2 below shows that GT receives the highest number of migrants.

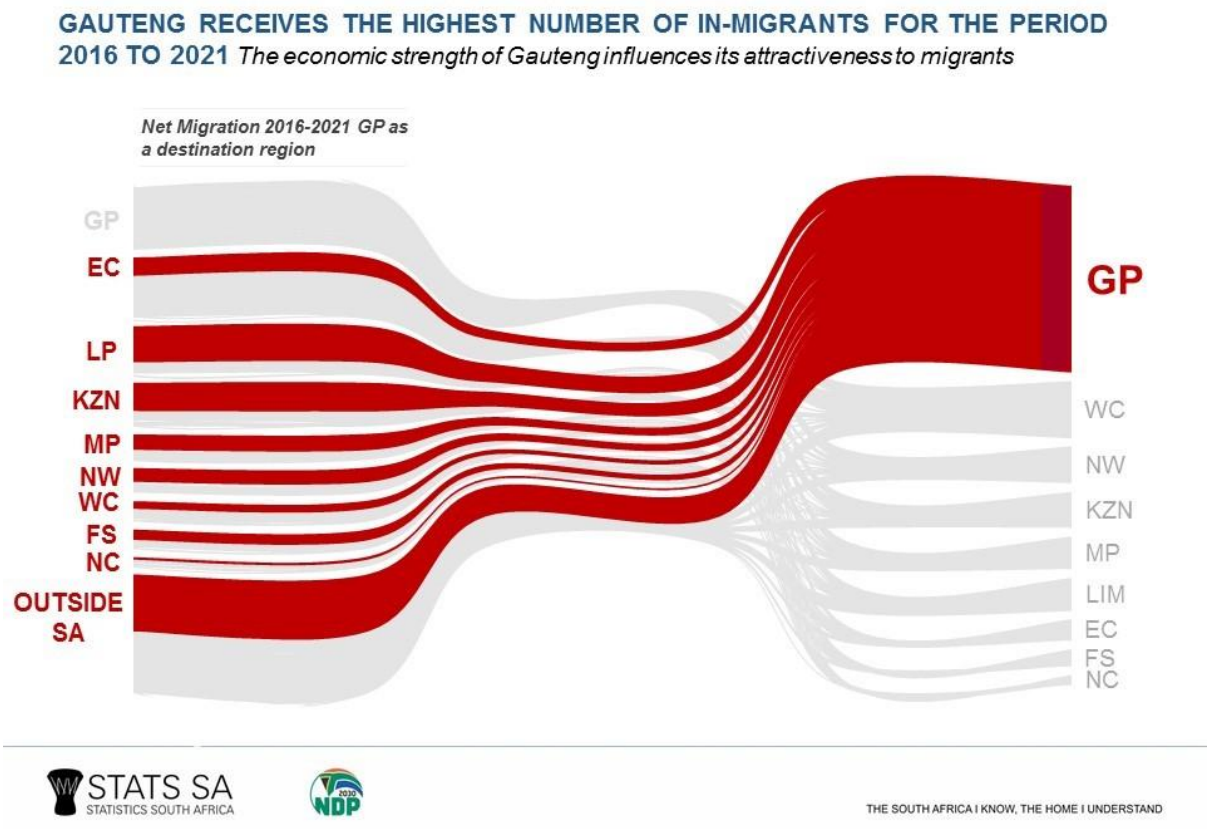


Figure 3 2: Showing migrants influx to Gauteng province

The diagram above is showing internal and external flow of migration for South Africa. There are nine provinces in South Africa shown on the diagram namely, Gauteng province (GT), Eastern Cape (EC), Limpopo province (LP), KwaZulu Natal (KZN), Mpumalanga province

(MP), North West (NW), Western Cape (WC), Free State (FS) and Northern Cape (NC). As shown, South African citizens are migrating from the different provinces mentioned above and settle mostly in GT compared to other provinces. Western Cape is the second province preferred by these internal migrants and lastly Northern Cape. The red colour on the diagram shows the most preferred province to settle by migrants. However, migrants from outside South Africa also prefer, largely, to settle in Gauteng, which motivated this study to focus on the most preferred province. Essentially, the study focuses on migrants from outside SA settling in Gauteng, SA.

3.1.2 Justification of the study area (GT)

The study focuses on the GT because it is known for receiving an unprecedented number of migrants especially from different countries in the Southern African region and beyond (47,5% of migrants settle in Gauteng). GT is considered the economic hub of the country, attracting many international migrants, women included. The province has better job opportunities and can promise a better life. Arguably, the study notes that ZiWoM, upon their arrival in GT are absorbed into precarious job opportunities (waitressing) because of their low literacy and lack of proper immigration documents. There are several big clientele restaurants in Johannesburg since it is the heart of SA's economy. It can be argued that most ZiWoM are just managing to make ends meet even in precarious occupations in GT and this study investigates how they manage to navigate their financial vulnerability by participating in WPBS.

3.2 RESEARCH APPROACH AND DESIGN

3.2.1 Qualitative Approach

I adopted a qualitative methodology approach for my research because it has a more appropriate approach than quantitative methodology as the depth of knowledge (quality) rather than its breath (quantity) was my goal. I explored in-depth knowledge and understanding on how women migrants, through social associations in a precarious work environment, managed to navigate their financial vulnerability. Rich descriptive data is used to reveal the intensity of the precariousness of waitressing jobs in the hospitality industry in SA, how women migrants organise themselves to form an effective stokvel and then achieve their intended migratory goals.

Thus, qualitative methodology has proven to be the right approach, since Kothari (2004) defines it as a method that entails exploring the attitude, behaviour and experiences through

research instruments such as guided interviews and focused group discussion. These research instruments are a prerequisite of my research and this allows my study to extract detailed knowledge on what really happens on the ground. In that respect, I extensively studied the behaviour of women migrants, experiences and attitude at their workplace, which is the restaurant.

Qualitative research allows questions to be answered with detailed information since there is a platform for researchers to suggest more questions, thus furthering data building, or to rephrase the question for easier understanding. By doing so, there is a greater chance of discovering new information as has been noted by Shepard, Orsi, Mahon, and Carroll, (2002). These scholars assert that the qualitative approach allows new discoveries and new insights to be incorporated in the research, which is a sign that it allows exhaustive data accumulation in the field. With that in mind, and since this study dwelt mostly on informal interviews and discussion, I randomly inserted questions in line with my ethnography guide, so that participants would discuss and air out their views. Waitresses would thus discuss issues in line with my questions giving detailed information. This assisted me to extract richer, in-depth data relevant to my study. It was always convenient to discuss my study objectives whilst waitresses were at the "waiting station", because that is when the restaurant was not busy and waitresses were waiting for clients.

Additionally, qualitative methods are favoured by feminist researchers (Stanley & Wise, 1990, Manyard, 1994). Creswell, (2013 48) articulates that, "I wished to empower individuals to share their stories and hear their voice". This study captures women migrants' stories on how they use informal work-based income savings to navigate through their financial vulnerabilities whilst in precarious occupations. Ethnography research design is engaged to extensively capture these women migrant's stories. Below is the section that explores ethnography research design.

3.2.2 Ethnography Research Design

According to Williamson (2006) ethnography follows constructivist philosophical principles because ethnography researchers gather their data by studying people in everyday contexts by participating in social interactions with them" to understand their world. In that respect, as an ethnography researcher "PhD STUDENT" I was supposed to gather data studying participants' daily activities both in working and non-working environments. I was employed as a waitress at a big clientele restaurant, namely Chloe's in GT, SA, to undertake my study. Both the

employer and participants were aware that I was conducting research in the restaurant. I purposefully selected the restaurant after asking the managers if it had ZiWoM involved in stokvels. I worked at that restaurant for nine months from February 2019 to October 2019. This time was sufficient for me to build a long lasting and concrete relationship with the participants so that they could trust me with their private and confidential information for my research. During these nine months I managed to study their daily routines at work and their out-of-work environments too. I visited some of them at their homeplace, had dinner or snacks and got to meet their families. I also went with them to their favourite bar for a few drinks and braai, though I would have a soft drink. I engaged in all these social interactions to be part of them and was actively creating a natural environment for data collection. However, data collection was resumed in 2022 after Covid-19 to extract information on the benefits of WPBS during the Covid-19 pandemic which lasted 2 years (2020-2021). I was still in touch with my participants during the pandemic and we had been in communication using WhatsApp.

Ethnographers are concerned about the naturalism of data gathering and "telling it like it is" (Hammersley, Delamont & Atkinson, 1988). In the similar vein of creating natural environments for discussions, to the Shona tribe members I encouraged the use of "Shona" , which is my vernacular language too, when discussing or conversing about my key topic issues. Whilst speaking to the Ndebele participants, I mixed both Shona and English during discussions. Since women migrants under this study were from my home country Zimbabwe, it was easy to interact with them and I quickly built a strong relationship using both languages. The use of both Shona and English language naturalised conversations both at work and non-work environments. This allowed the participants to go into finer details when telling their stories as well as expressing their feelings. The Shona language was preferred at work because some workmates or managers were South African natives or foreigners from different countries and did not understand our conversations. Managers were given Shona nicknames to be able to discuss their ruthless behaviour amongst us waitrons during working hours. I also chatted with my participants over WhatsApp after working hours maintaining the informal natural environment to extract information. At some point I started following and commenting on their social media profile pictures and status updates. This made them comfortable enough to share their stories with me as well as their achievements. I would often go the extra mile, using my money from tips and commission, to go on a shopping spree with them, taking them out to KFC or McDonalds and arranging sleep-overs to continue creating a natural environment to gather original data.

Williamson (2006) says that ethnography accounts are used in order to uncover social patterns and dynamics over time. In response to William's note, I participated within two different WPBS of ZiWoM for the latter six months of me working at the Johannesburg restaurant. For the first three months at work, I concentrated on building a good rapport with the participants. In these WPBS there were social patterns that were being followed and practised that I captured for my field work data. Stokvels are known for promoting big social gatherings for celebrating and handing over the 'pot' or the money but with these WPBS I was involved with it was never easy to arrange such events. Participants were often busy with extra shifts at work because of the precarious nature of the occupation. The changes I witnessed in these stokvels include members quitting and the joining of new members. Some of the stokvel dynamics were caused by the precarious nature of their job and the challenges they encountered there. Since my research was concerned with the dynamics of WPBS, ethnography proved to be the best approach to extract rich and insightful information.

Wilson (1997) highlights that this approach helps in understanding historical production systems and values in different contexts. My study highlights that the principle of resource pooling has a historical background. Women migrants have fallen back on the traditional resource pooling principle that existed while migration was still male-dominated. During my home visits and mini-social gathering, I also posed questions based on the historical background of these income pooling associations. We would sit and converse like we were telling folktales (Ngano in Shona). Participants who had detailed information and experiences of these income pooling associations shared their stories excitedly because they come from the Zimbabwean migrant society. They took turns sharing about the traditional income pooling associations that existed, filling each other's gap, and also adding a different perspective depending on the dominant culture in their communities, either Shona or Ndebele. The next section explores population and sampling of the study.

3.3 POPULATION AND SAMPLING

My research targeted ZiWoM working as waitresses in the hospitality industry, SA, to provide information on the vulnerabilities they encounter, how they organise their WPBS and the benefits they gain from them. Feminisation of migration has begun dominating migration in recent years and most researchers are now focusing on this phenomenon. Coetzee and Roomaney (2018) state that stokvels seem to be dominated by women. Verhoef (2001) argues that women play a central role in the maintenance of their families and they have always been

economic beings which made them migrate to destination countries like SA in pursuit of employment. Women dominated stokvels deserve more attention because they act as safety nets for their finances in order to fend for their families. In a similar vein, the feminisation of poverty is on the increase due to the unstable and harsh economic climate prevailing in Africa. Stokvel strategies have been tested and proven to alleviate poverty among women (Vermaak, 2000). Once women become financially independent, their children's future is certain. Vermaak (2000) also notes that, if one needs to change the world, he or she must start with changing women's lives. Restaurant managers were targeted as well to provide information on restaurant dynamic operations that paves ways for vulnerabilities on women migrants to be specific.

The study had a total of 13 participants. These include 12 Zimbabwean women migrants working as waitresses in a restaurant and one restaurant manager. These women were 25 years and above. The restaurant manager had been working in the same restaurant for more than 5 years.

Sampling means selecting the group that you will actually collect data from in your research. More so, three sampling methods were engaged to select these participants and these include purposive, opportunistic and snowball. Purposive sampling refers to a group of non-probability sampling techniques in which units are selected because they have characteristics that you need in your sample (Creswell, 2013). In other words, units are selected "on purpose" in purposive sampling. Twelve (12) ZiWoM were purposively selected with the following characteristics; working as a waitron in the restaurant under study and also having waitressing experiences from other restaurants, participating in the WPBS system for six months, or a year or more, having forged asylum or no proper immigration documents, no bank account and those who have evidently benefited from stokvels and those who have not.

Opportunistic or emergent sampling occurs when the researcher makes sampling decisions during the process of collecting data. This commonly occurs in field research. As the observer gains more knowledge of a setting, he or she can make sampling decisions that take advantage of events, as they unfold. In order to collect data for the dynamics of these stokvels, I engaged in opportunistic sampling by finding one case that informed my selection of the next case. The case of participants who encountered economic vulnerabilities informed me on possible cases of social and health vulnerabilities.

Snowball sampling is a recruitment technique in which research participants are asked to assist researchers in identifying other potential subjects (Kothari, 2004). Thus, through snowball and intensity sampling I was directed to one resourceful restaurant manager. I was also referred to the founders of Budiriro and Shanduko stokvels to get information about the formation of WPBS. More so, I was referred to participants with business investments to get information on the benefits of these WPBS.

3.4 RESEARCH INSTRUMENTS

3.4.1 Informal interviews

Interviews have been widely used in the field of development. In this context they enable us to acquire expert knowledge on the key issues such as feminisation of migration, precarious occupations and WPBS upon which my study is grounded. Key informants' informal interviews are also useful in providing information on how ZiWoM managed to navigate financial vulnerability through the use of WPBS in a precarious work environment. I preferred informal interviews to collate information using an ethnography guide because I wanted natural, original information, unaltered, coming from the participants. I wanted to collate novel grounded "story telling" information both at work and non-work environments. Women migrant waitresses were busy and dedicated employees aiming to meet their targeted migratory goals, so informal interviews proved to be the perfect research instrument, since there was no time to sit them down and formally interview them. Information on the vulnerabilities they encountered, social factors influencing the organisation of their WPBS and socio-economic benefits from participating in WPBS came out natural and original, with emotions and gestures unaltered. This allowed me to capture in-depth, detailed, and storyline-based information.

I conducted one-on-one informal interviews with purposively selected key informants of the study who were women migrants. I selected these key informants based on their knowledge, experience on the subject area and willingness, as well as their availability. For instance, the key informants of this study were the founders of the WPBS. The informal interviews were conducted at the "wait area" at the entrances of the restaurant, during working hours when the restaurant was not busy, early in the morning while cleaning before opening the restaurant, over mini-social gatherings and via the WhatsApp platform (which is an informal communication tool). With that in mind and to be sure of the questions and information I needed to collate on a particular day, I used an ethnography guide. However, I also had a notebook that I used to write down all the information I collected throughout the day on

different key issues of the study, to make sure I had captured all essential data required for my research. The notebook had dates, places where data was collected, objectives answered and the participant who provided information in pseudonyms. This was done so as to not mix up and mismatch the participants' information. On the other hand, to get the information on how they survived through the COVID-19 era, I communicated with them directly through WhatsApp. I also engaged with the participants in informal conversations soliciting information on how they survived during this difficult period.

3.4.2 Informal Focus Group Discussions

Informal focus group discussions (IFGD) are used in circumstances where a researcher wants to test a finding or position within a group to generate rich and in-depth perspectives on a well-defined topic (Rubin, 2016). My group discussions were informal because I did them at work mostly, because the waitresses did not have time to sit as a group discussing issues due to the nature of their job. On the other hand, the group discussions were "focused" in the sense that I was following questions on key topics from my ethnography guide and "informal" in that I solicited information in a relaxed manner, randomly posing focused thought-provoking questions to be answered for my study. In the study context, the technique was used to solicit data regarding workplace experiences, social embedded factors considered towards the building of their stokvel, individual as well as group benefits (open not confidential information on benefits) from the club, and the challenges and resolutions. The informal open forum or open discussion groups were small, about 6 people, because it only catered for those participating in WPBS. I conducted two informal open forums because I participated in two WPBS in the same restaurant. I took advantage of a place where we met for the club event for contributions (mini-social gatherings) to collate data. I was not the facilitator and moderator during the group discussion because they were informal; anyone had a chance to ask questions, it was natural flow, like a regular girl-chat discussion. Information on life and work background of restaurant workers, dynamic operations of restaurants and women migrant's precariat speaks were obtained through random interaction and discussion during working hours at the restaurant.

In a qualitative approach, triangulation is done when measuring trustworthiness, specifically the credibility of data and acknowledging different research instruments used to collate information (Creswell, 2007). Data from IFGD was used to complement information obtained from informal interviews as a methodological triangular procedure. IFGD revealed information

that had not been captured from informal interviews, which includes groups benefits from WPBS, challenges encountered and resolutions propounded as a group. Data on group-based agreements on social factors to consider when enrolling a new member in the group was collated. Rich data generated from IFGD were not at variance with the information obtained from other techniques such as key informants.

3.4.3 Repeated Home Visits

Repeated home visits were done to ten purposively selected ZiWoM working as waitresses in the restaurant under study. These visits targeted two participants per month receiving a total of 2 visits. Some (6) personally invited me to their place after I had solidified my friendships and I approached another four, whom I was told that I could gather detailed information from. This is an ethnographic way of grounding truth (Rubin, 2016) to the cross-sectional data that was collected using informal interviews and focused group discussions. Visiting participants' households was meant for cementing my relationship with them so that they become flexible and free with sharing their confidential information with me. This technique enabled me to gather data regarding individual vulnerability experiences and accomplishments acquired through participating in WPBS. I also got a chance to visit sites of their personal investments and shared some photographs. According to Rubin (2016) household visits help to document movements, expressions and utterances.

I was based in Midrand, which is a central town in Gauteng, SA. The town has the biggest mall in SA, The Mall of Africa, where I also conducted my ethnography research at one of the restaurants. The town is expensive to live in so my participants stayed in the surrounding townships. I visited participants who stayed in Boulders, Alexandra township and Tembisa. The rental bills are much more affordable in those towns/townships When I visited my participants we would eat traditional food from Zimbabwe, such as groundnuts (nzungu), pumpkins (manhanga) and sweet potato (mbambaira) and they shared that these tasted different compared to South African products. The food also assisted in consolidating our relationships and encouraged them to share more about their life and work experiences. These visits assisted in gathering data of investments made both in Zimbabwe and SA from participating in the WPBS. The pictures were sent via WhatsApp. A total of ten random visits to selected participants were made between the period June to October 2019. Household visits enabled me to get in-depth information from each participant as an individual and was useful in answering the objective of socio-economic benefits of participating in WPBS.

3.4.4 Participatory and Non-Participatory

Both participatory and non-participatory observations are important in the ethnography research study. By using this method, I became an active participant, through interacting, interviewing, and observing the behaviours of the women during the club events. I was immersed into the social setting of their associations to learn first-hand of their experiences. Descriptive notetaking was useful in recording all these activities and behaviours of their stokvel club events. According to Cozby (2005) this study technique has roots in anthropology and is currently used in social science to study many phenomena in all types of social and organisational settings like this study, where women's social settings are studied.

A researcher makes use of non-participatory observation when she or he wants to describe and understand how people in a social or cultural setting live, work and experience the setting (Cozby, 2005). This technique was employed to observe if the actions of participants were compatible with their words, patterns of behaviour that existed, expected as well as unexpected experiences that occurred and how they handled them. In the course of participatory observation, I joined the Budiriro and Shanduko stokvels and participated in contributing the monies as well as making payouts. I was also involved in their mini-celebratory gatherings extracting information. Reflective field notes were taken at home directly after the club events. Reflective notes would have personal reflection data on individual achievements or investments accomplished through participating in stokvel financial resources. More so, I recorded personal reflections that relate to insights, hunches, or broad themes that could emerge.

Observations were done during the period of six months, when I would meet for the social club events with the two WPBS. Information gathered through this technique was used to supplement the information obtained from IFGD, interviews and household visits. By entering, participating and reflecting as an ethnographer, I managed to understand and document significant perspectives of ZiWoM regarding club events dynamics in the context of pooling resource associations.

3.5 CREDIBILITY

Credibility was ensured in this study through several methods. Credibility is essential because the researcher relates findings of the study with reality to validate the truth of the findings. Credibility has triangulation and member check techniques for establishment. Triangulation

involves the utilisation of several methods, data sources, observers, or theories in order to gain an in-depth understanding of phenomenon under study (Creswell, 2017). I dwelt much on data source triangulations. In the case of informal interviews, I interviewed participants at different times, comparing informal interviews data with other sources such as documents and observations. I also compared data I found from repeated home visits with other sources such as informal interviews, informal focus group discussions and secondary data documents.

Transferability is applying the same findings to similar issues and getting the same results (Creswell, 2017). It invites the reader of research to make associations between elements of research and their own experience. This was possible because I developed themes from the findings that aligned with my research objectives. The use of the same objectives aligning with research questions and themes brought the same results.

Dependability is the quality process of integration between data collection, data analysis and the theory generated from data (golden thread) (Hammarberg, Kirkman & de Lacey, 2016). It establishes the research study's findings as consistent. When I interpreted data, the findings linked to literature I had reviewed and the theoretical frameworks and this produced similar findings, interpretation and conclusions about the data.

3.6 CHALLENGES ENCOUNTERED AND RESOLUTIONS

I encountered challenges when I wanted to join an existing stokvel in the restaurant. I was working at Chloe's restaurant to gather information in line with my objectives such as; socially embedded factors considered in organising their stokvels and socio-economic benefits they embraced. As a Zimbabwean migrant it was not easy to be taken on, but when I explained the purpose of the employment and how I would observe ethical issues such as not exposing the restaurant, they understood and eventually took me in. At first, the women migrants were hesitant to enrol me in their associations because of trust and my monetary status. As a first timer I was not making enough income from tips and commission to contribute to the stokvels. However, to resolve this challenge I worked for three months with them, gained trust from them to be enrolled in the stokvels and saved money that I would use to contribute to the stokvels. Two stokvels in one restaurant were not easy to handle but I emphasised that I was a student and the information I needed was for my research.

Precarious occupations are subject to long working hours and since women migrants had targeted goals, they would also ask for extra shifts to make more money. However, it was not

easy to have social gatherings where everyone is available, often. To overcome this, I also joined their WhatsApp groups to solicit information about the club and individually chat with the participants to get personalised information. To ensure that data was not deleted when updating the WhatsApp software, I backed up information and took screenshots of the most important aspects of the conversations and transferred them to my external storage drive. Some participants were not comfortable with personal visits, so in addition to the WhatsApp platform, I took them out for an ice-cream to get them to converse about their work experiences, vulnerabilities encountered and socio-economic benefits they were getting from the WPBS.

3.7 ETHICAL CONSIDERATIONS

One major limitation of social research is the entry and acceptance of investigators to carry out research. The research ethics clause for this study was approved by the University of Pretoria, Faculty of Humanities Ethics Committee and the restaurant under study before commencing with data collection. Participants were debriefed about the objectives of the study and were voluntarily asked to sign consent forms. They were assured that information they provided would be used for academic purposes only.

The research subjects had the right to withdraw from the study at any time. Information gathered from the participants was and will be confidentially kept. The identity of participants is anonymous by using unique identifying numbers in all the analysis and presentation of results so that the participants are not identifiable. Women migrants volunteered to participate in the study. Pseudonyms were used to identify participants whose anonymity must be upheld in cases where direct quotations would be used in text. Pseudonyms for restaurants are used in the study to avoid direct mention of them. Names of the bus crew (Kukunda), some restaurant management, WPBS and employee staff mentioned in chapter five and six are also pseudonyms.

3.8 DATA ANALYSIS

This study is qualitative in nature and engages with thematic and content analysis. The process of qualitative data analysis involves an inductive approach aimed at reducing the volume of information by systematically organising the data into categories and themes from the specific to the general (Creswell, 2014). During the analysis process, the steps are considered interrelated and repeated cyclically until the level of data interpretation is sufficient to answer the research questions posed (Creswell, 2009). Thematic content analysis is used for qualitative

data generated from informal key informant interviews and focus group discussions. Thematic content analysis is also used for systematically analysing written communication, such as the information from IFDGs and key informant interviews.

In this study, content analysis is done manually. The emerging themes and concepts are identified in line with the research questions and objectives. Themes relating to vulnerabilities encountered, social factors considered in organising WPBS and socio-economic benefits of participating in WPBS were done. The identified themes were also used as building blocks of the conceptual framework. Quotations and narrations extracted from key informant interviews, IFGD and repeated household visits were used to explain information regarding group benefits from WPBS and personal accomplishment acquired through participating in WPBS. The major themes that emerged indicated that ZiWoM are positively benefiting from WPBS even if they encounter challenges in maintaining them.

3.9 CHAPTER SUMMARY

This chapter presents a detailed, concise description and explanation of the methodology adopted in this study. Efforts are made to describe and explain the research design, sampling, study site, data collection methods, challenges encountered during fieldwork and solutions used, as well as the ethical considerations and data analysis methods engaged. A qualitative approach was adopted in this study which entailed the use of qualitative data collection methods. Information solicited from different research instruments such as informal interviews, IFGD, repeated home visits, participatory and non-participatory observations were triangulated to ensure validity. Information gathered include, the vulnerability of women migrants, social factors considered when organising stokvels and socio-economic benefits extracted from WPBS. Information on the background information of restaurant workers, dynamic operations of restaurants and women migrant's precariat speaks to contextualise the study was obtained through random interactions and discussions during working hours at the restaurant. All relevant ethical considerations of confidentiality, debriefing, informed consent and the right to withdraw from the study have been upheld, having been commissioned by University of Pretoria Ethics Review Committee and the management of the restaurant under study. The thematic content analysis was able to tease out the emerging themes on vulnerabilities and social factors considered to form WPBS. The social and economic benefits of participating in WPBS were generated through IFGD, key informant interviews and repeated household visits.

CHAPTER FOUR

MIGRANTS, PRECARIORITY AND THE HOSPITALITY SECTOR IN SOUTH AFRICA

4. INTRODUCTION

This study intends to investigate how ZiWoM managed to navigate financial vulnerability through engaging with WPBS whilst working under precarious conditions. With that in mind, it is essential to provide an overview of Zimbabwean migration to SA, feminisation of migration and the precarious nature of occupations available for them specifically in the hospitality industry in SA. This chapter contextualises background literature with reference to South Africa. It explores push and pull factors contributing to the increasing number of Zimbabweans migrating to South Africa. It then categorises the challenges that migrants commonly encounter and their legal status in South Africa. It will discuss their anticipated responsibilities that ensured how they secured any available source of income, especially under precarious conditions.

Detailed descriptions of the hospitality industry in SA and why they prefer employing migrants will be articulated. The material is drawn from literature sources and informal discussions. The chapter begins by contextualising the mass movement of Zimbabweans to SA and understanding the changing of migration patterns to increased feminisation of these migration patterns. It further explains the complexity of getting a decent formal job and how precarious occupations, specifically in the hospitality industry, became the only available option for many women migrants.

4.1 ZIMBABWEAN MIGRATION TO SOUTH AFRICA AND THE FEMINISATION OF MIGRATION

Migration of Zimbabweans to South Africa has a much longer history but over the past two decades (2000-2020), there has been increasing attention placed upon the issue of Zimbabweans leaving their country for other countries, particularly SA. Studies of international migration have cited motivators for relocating to foreign countries as economic challenges and inequalities. Supporting these studies is the significant and unprecedented numbers of

Zimbabweans that immigrated to SA starting in 2000. It has been estimated that 3,4-million Zimbabweans, which represents a quarter of the country's population, have left Zimbabwe, making it one of the largest contributors of immigrants in Southern Africa (Idemudia, Williams and Wyatt, 2013). The harsh economic climate in Zimbabwe is a strong case facilitating influxes of economic migrants to SA seeking better living/employment conditions.

The former South African Minister of Home Affairs, Chief Nkosi Mangosuthu Gatsha Buthelezi, also articulated three reasons for the increase of Zimbabwean migrants in SA. He stated the economic advancement of South Africa, citing the willingness of SA employers to hire foreigners including the vulnerable as well as undocumented and gave a historical perspective that South Africa attracts foreigners because they have connected way back in 1970s to 1980s (Idemudia, Williams and Wyatt, 2013). Furthermore, individual economic challenges, such as poverty, unemployment and homelessness, may not, however, be the only factors contributing to international relocation. Institutional and structural factors such as war and political instability may also serve as motivators of immigration to other countries

Furthermore, Idemudia, Williams and Wyatt, (2013) note that Zimbabweans are confronted with enormous challenges such as drought, famine and other basic resources challenges and the consequences of the totality of deprivations, which is also encouraging mass movement to SA. Above all, the commonly cited reason for Zimbabweans emigrating to SA is to seek better economic opportunities. In other words, prospects of finding employment may be a significant reason to leave behind family, friends and community sources that buffer and offer social support against life challenges. These life challenges have also encouraged women to migrate in increasing numbers in the recent decade (2010-2020) (Batisai & Manjowo, 2020).

According to Dodson et al (2008), from a historically male-dominated labour migration flow, the number of women migrating across borders within the region has increased, although men are still the majority. It also seems that women are increasingly engaging in migration practises previously found only among men and are migrating independently for work rather than as dependents or spouses of male migrants and this is called feminisation of migration. According to Pophiwa, (2014) and the South African Institute of International Affairs (2008), feminisation of migration refers to the growing number and relative importance of women's migration.

The diverse migration dynamics in Africa are shaped by the historical evolution of national political economies, ranging from the plantation economy in the Ivory Coast to mineral exploitation in the Democratic Republic of Congo and SA. Migrant labour systems under

colonialism or apartheid, for example, frequently led to large concentrations of male labourers in sectors such as mining. The social and political visibility of single-sex male labour migration tended to obscure the historical migration of female migrants whose labour often fell outside what was conventionally considered work. In Southern Africa, for example, this included beer brewing, laundry, and sex work (Dodson & Crush 2004).

Evidence suggests that increasing numbers of women are engaging in intra-African migration and that women are increasingly migrating alone and as heads of households (Fall, 2007). While international migration from some countries is male dominated, there is a more equal gender balance in others. African women are involved in various typologies of migration, including cross-border trade, temporary and circular migration, and longer-term settlement migration. In SA, which is the target country of this study, some forms of female migration have been characterised as 'multi-purpose', encompassing employment, trade, and shopping (Dodson & Crush 2004). Cross-referencing, female migrants sometimes occupy specific ethnic niches, such as Malian women specialising in selling paintings in Senegal or Togolese women working as domestic workers in a range of African countries (Fall 2007; IOM 2015). However, this study focuses on ZiWoM targeting employment in SA.

Recent data from the Southern African Migration Programmes (SAMPs) Migration and Remittance Survey (MARS) provides a contemporary snapshot of gender makeup of labour migration within the SADC region. The survey was carried out in five sub-Saharan countries including Zimbabwe. Below is the table showing generated data.

	% Male	% Female
Botswana	95	5
Lesotho	84	16
Mozambique	94	6
Swaziland	92	8
Zimbabwe	56	44
Total	86	14

Table 4. 1 **Migration to South Africa by Gender, 2004**

Source: SAMPs Migration and Remittance Survey (2004)

The table above shows that Zimbabwe has the highest number of women migrants, with 44%, which is significantly close to Zimbabwean male migration that is at 56%. This indicates that feminisation of migration from Zimbabwe is rising significantly compared to other sub-Saharan countries.

The majority of Zimbabwean women participants suggested "work" or "job opportunities" as their primary motive for migrating to their country of destination. In several cases they mentioned the pursuit of job opportunities in response to household poverty in the form of scarcity and shortages of food and fuel in particular, high levels of inflation, the rising cost of goods and basic necessities, drought, and poor educational systems and/or inability to pay school fees. The latter was linked to relationship breakdowns and the absence of a male partner or spouse, or less frequently of parents, as main providers, and breadwinners (SAMPs Migration & Remittance Survey; 2004). This study also found similar reasons from Zimbabwean women migration as narrated below:

> My husband migrated to SA in 2008, when Zimbabwe's inflation rate was skyrocketing resulting in economic instability and confining people in shackles of poverty. SA was offering better job opportunities and the Rand currency had gained more value than the Zimbabwean dollar. My husband was faithful for few years, remitting money to support the family. However, it later changed…. he stopped "*Atorwa naMarweyi,"* because he was taken by another woman. After several month of not receiving money from my husband, I decided to relocate to SA in pursuit of employment to fend for my family" (Informal discussion with Vanessa, 12 February 2019, Chloe's restaurant).

Furthermore, beyond economic push factors women cited political instability and intolerance, as well as gender inequality as factors in their migration decision-making. Expectations (pull factors) about destination countries also featured in migration decision-making, and many of the women anticipated that SA, in particular, would offer them employment opportunities, access to consumer goods and commodities, and a better quality of life than in their country of origin, Zimbabwe (SAMPs, Migration & Remittance Survey; 2004). These anticipated incentives motivated women to migrate even when they met with resistance from family and community members who often expressed concerns over the migrants' vulnerability to crime, violence, and victimisation. As a result, some women ultimately opted to leave home without telling anyone where they were going (SAMPs, Migration & Remittance Survey; 2004).

Continuing with the insights from the survey before leaving Zimbabwe, one described her positive expectations of SA, based on stories from other migrants, "in SA you can find a job, work for yourself, manage to bring up your family, you can do everything that you want, therefore, to assist your family" (Participant 26). While the prospect of "many job opportunities" (Participant 5) in destination countries such as SA certainly differed from the realities experienced by many women, positive expectations and imagery constituted a significant pull for many. Although many migrants had expectations of wealth, economic opportunity and a "better life" elsewhere, this was often coupled with fears about coming to SA. Based on stories from friends, family and other migrants, a number of women recounted stories they had heard describing SA as a dangerous and violent country

Similarly, a migrant from Zimbabwe in the SAMP survey heard that SA was a "bad country, depending on crime" (Participant 19). A second Zimbabwean migrant heard even more terrifying stories of life in SA, although these were dispelled during her own personal experiences of travel. In spite of such negative perceptions, push forces in countries of origin were still sufficiently strong enough to motivate women to migrate, in spite of such potential risks. This study also found similar motives to what one migrant woman of my study shared:

> I was in a marriage with an abusive, psychopath man. He used to abuse me physically, verbally, and emotionally in front of my child. I always looked miserable and troubled most of the time. My neighbours were concerned very much about my health and safety but since I loved my husband, I would silence their rumours. Until I gained the strength to share my situation with my dad and he advised me to leave my matrimonial house. I socially connected to Connie then took the waitressing job with the goal to fend for my child and invest back home (Informal discussion Jenny, 17 February 2019, Restaurant).

In agreement with what has been found in my study, Hofmann and Buckley (2011) also added the instability of marriages in Zimbabwe and the normalisation of women's migration as a form of sacrifice for the good of the family to push factors for migration among Zimbabwean women.

Determinant of vulnerability	Examples of manifestations Migrant-specific	Intensified (for e.g. low-income actors)	Imposed	Over-representation
Spatial/ environmental	Unfamiliarity with surroundings *(knowing which queue to join).*	Lack of knowledge	Public information in local language *(can't understand access rules)*	Health risks associated with informal settlements *(difficult to spend time).*
Socio-political	Lack of representation (illegal) *(ineligible).*	Uncertainty interacting with government *(difficult to engage in institutional complaints mechanisms)*	Discrimination in access to services; "citizens without rights," (Smita 2006: 64) *(ineligible).*	Lack of political access for slum dwellers *(inability to express voice for change).*
Socio-cultural	Xenophobia *(discrimination in queue)*	Social discrimination based on ethnicity, language, illegal status *(discrimination in queues).*	Additional stigmatising requirements to access services *(required to show additional eligibility documents)*	Social perceptions of 'criminal poor' *(additional scrutiny of access documents)*

Table 4. 2 Categories of migrants and their statuses **Source: Mahadevia, 2002.**

The table above articulates different challenges migrants encounter and their legality statuses in destination countries. These challenges and status are categorised as shown above.

According to this framework, migration is a change in the usual place of residence and there is a need for social protection and there are difficulties in accessing it. Firstly, Sabates-Wheeler and Waite's (2003: 14) categorisation of migration-related determinants of vulnerability indicates types of migrant-related disadvantages in abilities to access social protection. Spatial/environmental determinants refer to spatial dislocation associated with mobility. Socio-political determinants refer to "the institutional constraints facing migrants and typically reflect the lack of political commitment from the destination government/society to the migrant," (2003: 15). Socio-cultural determinants "reflect differences in the norms, values and customs which constitute local constructions of the migrant" (2003: 15).

Secondly, there are three categories of migrant-related disadvantages in accessing social protection: migrant-specific, migrant-intensified, and bureaucratically imposed. Social protection is of significance to migrants as they encounter many challenges in their destination

country foreign land. ‘Migrant-specific’ disadvantages to access social protection apply by virtue of having migrated. For instance, migrants may not have correct documentation. Feminisation of migration has exacerbated the existence of undocumented migrants in SA and this is due to the complexity of accessing an immigration permit to stay and work in SA. Women migrants have found ways and techniques to stay and work illegally in SA. Below are narrations from Lizzie and Rudo.

> I used the illegal route to enter SA that is why I am an undocumented migrant and I used a fake asylum to get this informal job of waitressing. It is difficult to obtain an original asylum and they quickly expire, that is why I opted for a fake one to get a job (Informal discussion with Lizzie, 24 February 2019, Chloe’s restaurant).

> I came in legally here in SA, I stamped my passport out before it expired, that is how I became an undocumented migrant. I tried to secure an Asylum but with no luck. I used a fake/forged asylum to secure this job (Waitressing) and the managers can’t notice, only the Home-Affair department can (Interview, Rudo, 24 February 2019, Chloe’s restaurant).

Migrant-intensified disadvantage happens when migration exacerbates disadvantages resulting from poverty, low literacy, illiteracy, etc. For instance, low literacy populations may be disadvantaged in applying for documentation, but low literate migrants are particularly poorly off as they face additional language difficulties (Mahadevia, 2002). Education levels are an important factor in obtaining legal documentation and formal working opportunities for women migrants to be specific. While in the sub-Saharan countries there have been gains in girls’ access to education, older women still bear the penalty of earlier social and economic norms and experience low literacy rates (Klugman & Twigg, 2015). This restricts their opportunities and channels them into a limited range of immigration documentation and working sectors. The majority of ZiWoM who participated in this study have low literacy levels and this deprives them from obtaining proper immigration documents. Below are the stories of Chipo, Rose and Nyasha.

> I did not further my education as per my wish because of poverty in my family and the patriarchal system in which my parents favoured a boy child. Apparently, I only reached Grade 7 and this does not allow me to get a proper immigration document in SA (Informal discussion, Chipo, 27 February 2019, Chloe’s restaurant).

> I dropped out of school at Form 2 level when I discovered that I was pregnant with my first child. Due to my low literacy, I cannot apply for proper immigration documents in SA to get a formal job. It is also difficult for me to trade at my workplace due to language barrier (Informal Interview, Rose, 27 February 2019, Chloe’s restaurant).

> I reached Form 4 level but failed all my subjects except Shona, "my Vernacular language" where I got a C grade (*Laughs*). I could not repeat because of lack of funds, and this deprives me to obtain proper immigration documentation in SA (Informal interview, Nyasha, 28 February 2019, Chloe's restaurant).

'Bureaucratically-imposed forms' of migrant disadvantage refer to "biases, prejudices, and sometimes straightforward ignorance of…officials" that exacerbate custom-based discrimination (Kabeer & Subramanian 1997: 32). In addition to this, 'over-representation' disadvantage actualises when a group (e.g., low-income households) are disadvantaged not because they are migrants, but because migrants are over-represented in a group.

In support of Kabeer and Subramanian's (1997:32) idea, Zimbabwean migrants in SA are many and over-represented. This has resulted in the tightening of immigration documentation requirements to obtain a legal permit to stay and work in SA. Zimbabwean migrants, including women, are over-represented in SA which makes them vulnerable to xenophobia and discrimination in some workplaces. In support of the literature, two women migrant worker said:

> Zimbabwean migrants, there are too many here in SA. It seems like coming to SA is everyone's get-away plan' (laughs). This has made the South African government to tighten permit requirements to obtain proper legal immigration permits (Informal discussion, Martha, 01 March 2019, Chloe's restaurant)

Vanessa in support of Martha's statement said:

> Eish! It's like half of my country's people are here in SA. In the street while walking you hear a lot of Shona speaking people (Laughs). South African citizens are not happy with us, they think we are taking their jobs that is why we are subject to xenophobia (Informal Discussion, Vanessa, 04 March 2019, Chloe's restaurant).

The reason why most Zimbabweans persist in staying and working in SA, even though they are over-represented and prone to xenophobia, is that they need income to be able to fulfil their responsibilities. Below is a brief explanation of migrant's responsibilities and need for income.

4.1.2 Migrant's responsibilities and need for income.

ZiWoM have become economic-beings and have taken over the economic responsibility to fend for their families (Kihatso 2010 & Nolin, 2006). A deeply gendered dimension of the relationship between poverty and migration has emerged, in which women are caregivers, households' heads, and main breadwinners for their families. Women's migration decisions are, therefore, often tinged by a profound sense of both obligation and urgency.

Migrants need income to be able to remit to their home country. Zimbabwean migrants' remittances have been crucial in sustaining household livelihoods during the political crisis of the 2000s. Nationally representative data on remittance flows and usage at the household level in five SADC countries showed that 85% of migrant-sending households reported receiving remittances, which constituted a higher proportion of those households' income than any other income source (Chikanda & Crush, 2014). By far the largest expenditure of remittances was on food, with the bulk of the remainder going to buy other material necessities such as housing, fuel and clothing, together with basic services such as education and medical expenses, as well as transportation. Very little remittance expenditure went on anything that might be considered a luxury.

In support of the literature, ZiWoM expressed their views illustrated in the stories below.

> As a Zimbabwean woman migrant, the money that I gain after working as a waitress, I remit it back home (remit). This is because I am responsible for taking care of my children, my family and assist in maintaining extended and generational family ties. Let's say "I am the breadwinner". They use the money to buy food, clothing, uniforms and pay school fees. I also communicate with my family on WhatsApp, giving them emotional support and assist in decision making, from a distance, which works very well (Interview, Martha, 05 March 2019, Chloe's restaurant).

> I decided to migrate to SA to look for employment because of the responsibility I have at hand back home. As a waitress, I do not earn much, but I save the little money that I get to be able to send back home, taking care of my elderly mother's health issues and my son's educational needs. The remainder I use it to invest in my small trading business (informal interview, Rose, 06 March 2019, Chloe's restaurant).

> I am working here in SA as a waitress because my wish is to build a better house for my parents. When I left our house in the rural area Masvingo was not in good shape and prone to leaking in the rain season. Also, it's not safe for my parents to continue staying in that house. So, I save money to invest in building the house and bettering their lives (Interview with Lizzie, 07 March 2019, Chloe's restaurant)

Waitressing is a precarious occupation and the majority of women migrants opt for the job because it does not require proper documentation. Below is an extensive discussion on the nature of precarious employment.

4.1.3 Migrants and precarious employment

Migrants' need to fulfil their family responsibilities forcing them to look for employment even if they do not have proper immigration papers. Despite the difficulties encountered in their homeland, newly arrived Zimbabweans in SA may be exchanging old struggles for a new array

of foreign and traumatic challenges. One of the challenges is that they get confined within precarious occupations in the informal sector.

Having an illegal immigration status, as all the women migrants in my research study do, has a critical impact on female migrants' living and working conditions. Yet, most low-skilled intra-African labour migration occurs outside formal legal channels leading to an undocumented status and women's concentration in the informal economy within precarious occupations. The African Development Bank reported that 80% of the labour force in sub-Saharan Africa is in the informal sector. Recent estimates of the size of the informal economy indicate that it ranges from 20-25% in countries such as SA and Namibia (IMF, 2017). Given these characteristics, it is unrealistic to anticipate that female migrants' work can easily be brought or transferred into the formal economy.

Additionally, migrant workers also often hope to use precarious jobs as stepping stones to jobs in the formal labour market. Sometimes this works, but often it does not as they find themselves stuck in precarious jobs. It is very similar to the situation of workers who migrate for work in the rest of the world where they often will accept jobs with poor working conditions and very low wages. Precarious occupations are described by Burgess, Connell and Winterton, (2013); Standing, (2011); Weil, (2011); Fenton, (2011) as low paid employment with poor working conditions. In this kind of work around the world labour laws are not followed by employers (for example, no or little paid leave, long hours, no notice periods, no UIF contributions paid, etc.). A contributing factor to a lack of UIF contributions by the employers for migrant workers is that migrant workers are not legally entitled to unemployment benefits unless they have permanent residence status or refugee status. (Jinnah & Cazarin, 2015).

Workers in these types of jobs either have no contract or a very basic form of contract which does not have the minimum legal benefits. The jobs do not offer stable employment and frequently are very short-term or only for some months of the year. In agreement with the statement above it has also been mentioned in chapter two that precarious occupations are characterised by job instability, insecurity, and unpredictability (Burgess et al 2013; TUC 2008; Ulicki & crush 2007). The percentage of foreign-born migrants working in the informal sector is almost twice as high as the percentage of South Africans working there. Jobs in the informal sector – just like precarious jobs - have lower wages than average jobs. There are several possible reasons why there is a higher percentage of foreign-born migrants in the informal sector. One is that it is not expensive to get a job in the informal sector (for example, low

overheads or no fees have to be paid to agencies or uniforms do not have to be bought out of one's own pocket). Another is that the majority of foreign-born migrants come from African countries with a large informal sector space (while SA has a relatively small informal sector). They may, therefore, be doing informal sector activities which are very common in their countries of origin.

Women migrants are commonly absorbed into precarious occupations, specifically in the hospitality industry, (Johnston, 2007; Rutherford, 2010; Rutherford & Addison, 2011; Ulicki & Crush, 2000, 2007) and domestic work, with the former being the focus of my study. The next section details a general overview of the hospitality industry in SA.

4.2 AN OVERVIEW OF THE HOSPITALITY SECTOR IN SOUTH AFRICA

Hospitality industry formulates the tourist section and the sector includes accommodation - hotels, bed and breakfasts, caravan parks, camping sites, inns, game lodges and time sharing of apartments at resorts. It also includes the food and beverage sector - restaurants, coffee shops, tearooms, fast food outlets, as well as other catering services (Fauvelle, 2012). Tourism is the fourth largest generator of GDP in SA (Webster et al, 2015; 5.) The hospitality industry makes up 67% of all tourism in SA, followed by travel which constitutes 16% of the tourism sector (HSRC, 2005: 16). "Hospitality is by far the largest subsector in the industry with a total of 16 444 registered employers at 40 430 enterprises in 2009 (Fauvelle, 2012). The vast majority of these are very small, micro, and medium sized enterprises making up 90% of the sector, with very few large enterprises, while the remaining 10% are large companies including hotel and restaurant chains. The majority of hotels and restaurants are small enterprises employing less than 10 employees. Large establishments employ only 1.4% of the employees in the industry" (Taal, 2012: 4).

The hospitality sector in SA is a labour-intensive sector. In 2012 the sector employed 567 378 people (Fauvelle, 2012). While the aforementioned statistics show growth of the hospitality sector and of employment in it, they conceal a "tightening of the belts" for low-skilled workers in this sector. From 1991, following employment trends across many sectors, hotel/restaurant chains in SA began outsourcing all non-core activities, commonly resulting in up to a 50% wage cut for employees who were rehired as contract workers. Between 2008 and 2010, hospitality employers experienced more competition, which put pressure on many employers' profit margins. Subsequently, because workers feared losing their jobs, workers tended to

accept more precarious work, such as short-term work, low or no wage increases, additional duties for no extra wages or recognition, and greater flexibility, casualisation, outsourcing, or temporary employment. In 2012, over half of hotel/restaurant staff were employed by independent service providers. The pressure on employers to increase their profit margins forced them to out-source cheap labour, which is fulfilled by migrant workers.

4.2.1 Employer's reason for employing migrants.

According to the South African Government News Agency report (October (2017), the then Home Affairs Minister Malusi Gigaba, stated that many businesses, particularly in the construction and hospitality sectors, do not hire South African workers because they prefer to hire migrants. He further stated that one of the reasons that migrants are preferred to South African workers in these industries is that migrants "accept anything offered" as they are desperate and thus, they are easy prey for unscrupulous tourism industry and hospitality sector role-players. This is what one of the women migrant workers said:

> I accepted a waitressing job in the hospitality sector because I need income that assists me to meet my migratory goals, that is investment, remittance, and income accumulation. So, I take any offer at hand despite the working condition as long as I earn income (Interview, Rudo, 10 March 2019. Chloe's restaurant).

In the Business Magazine Report of 24 March 2015, restaurant owners in Cape Town cited the following reasons for employing foreign especially Zimbabwean waiters instead of South Africans: they offer superior service to customers, they are harder working than South Africans and most South Africans do not apply for these jobs as they prefer more corporate work.

The business magazine reported further that the President of the South African Commercial, Catering and Allied Workers Union, Louise Thipe, stated that often employers prefer to employ foreigners instead of locals because foreigners are not protected by trade unions. She stated that employers often threaten foreigners with dismissal if they join a union and that employer's control migrant workers without the requisite documentation by threatening to go to the authorities if they do not comply with their conditions. Two women migrant workers confirmed what had been noted about the employers:

> I comply with any working conditions because I am afraid to lose my job. I cannot report any exploitative or abusive acts of employer because I am not documented (Interview, Mercy, 12 March 2019, Chloe's restaurant).

> I did not sign any contract or given a job description by the employer when I started my job as a waitress. Some days I find myself cleaning windows, mopping the floor or cleaning the toilets whilst customers are watching, which is embarrassing. I feel like I am exploited and marginalised but cannot report the incident since I fall out of the protective structure of the Labour Union (Informal discussion with Lolo at wait-area, 15 March 2019, Chloe's restaurant).

Many employers in the hospitality industry do not abide by the labour law with regard to hours of work or minimum wages as set out in the relevant sectoral determinations, which is why they prefer employing foreigners. Furthermore, many employers do not offer any social benefits such as pensions or provident funds, medical aid schemes, workers compensation and other social security benefits to migrant workers. Generally, migrant workers are unaware of what they are legally entitled to in terms of employee benefits and are thus unable to demand their rights. (Jinnah & Cazarin, 2015).

Apparently, since it has become a norm for employers in the hospitality industry to employ migrants' workers, this changes a restaurant environment to be multicultural. One of the participants cited countries that were represented in the restaurant under study namely, Zimbabwe, Zambia, Rwanda, SA and Swaziland. She explained further as narrated below:

> Zimbabweans are highly represented in Chloe's Restaurant, followed by SA, and Zambia. Rwanda and Swaziland have the least number of employees in the restaurant. The culture or language represented by the employees included, Shona and Ndebele (Zimbabwe), Xhosa, Tshwane, and Venda (South Africa), Nyanja (Zambia), Kinyarwanda/Swahili (Rwanda) and Swazi (Swaziland) (Interview, Martha 18 February, 2019, Chloe's restaurant).

However, these migrants take up different positions in the restaurant. An operational structure that explains different positions for workers in the restaurant is explained in the following section.

4.2.2 Recruitment and Selection Procedures in the SA Hospitality Industry

Orlitzky (2007) points out that it is difficult to distinguish the terms 'recruitment and selection'. 'Recruitment' is defined as the process of collating capable candidates who are likely to be hired by an organisation (Chan & Kuok, 2011), While 'Selection' addresses that final stage following the recruitment processes in which the ideal candidate eligible to fill in the position is chosen (Pyne, 2004). The recruitment process has three main phases used by human resource managers, which include, defining requirements, attracting candidates and selecting candidates (Armstrong 2006, 27). According to Menken and Winfield, (1998) recruitment can be labelled as a formal or informal technique. The informal technique is

adopted by friends, relatives and employees, whilst the formal consists of advertisements and the use of public and private employment agencies (Nivalainen, 2014).

The hospitality industry consists of both formal and informal recruitment and selection processes. This means that employees can be hired formally or informally. Managerial, bartending, and chef positions usually have formal recruitment processes, unlike waitressing which is informal. In the findings, a couple of participants narrated how they informally got their waitressing jobs:

> I got to know about a waitressing vacancy in this restaurant through my friends. They connected me to the manager who gave me this job. If it was not of my friends, I was not going to know about this vacancy (Informal interview with Lizzie, 27 March 2019, Chloe's restaurant).

> My relative referred me to the manager who was recruiting for waitresses and I got the job. Interview was done for formality but the whole process was informal (Informal interview with Nyasha, 28 March 2019, Chloe's restaurant).

The jobs that are formally advertised require candidates with adequate experience and relevant qualifications. However, waitressing jobs can be attained informally through networking or referrals from friends and relatives, including walk-ins. This study focuses on waitressing jobs being obtained by ZiWoM in an informal way. As mentioned in chapter two under social network theory, networks provide migrants with access to information such as jobs and conditions in the countries of destination (Borjas, 1992, Topa, 2001 & Munshi, 2003).

4.3 PRECARIOUS WORKING CONDITIONS IN SA RESTAURANTS

The hospitality industry in SA has a number of precarious working conditions, specifically in the restaurant and hospitality sectors. Given the seasonal and unstable nature of work in the hospitality sector it comes as no surprise that many workers in this sector can be characterised as "informal workers". Many of these workers in the terminology of the Labour Relations Act 66 of 1995 (hereinafter, the "LRA") are "part time", "fixed term" or "temporary workers". Informal work is generally tenuous and insecure (Webster et al, 2015: 5).

The seasonal nature of the hospitality industry renders the work labour-intensive and pressurised with the majority of guests and customers utilising the services of the establishments during peak holiday seasons. The working hours are consequently long and irregular. Some employers break the labour laws relating to hours of work, with workers

frequently working longer than the hours of work stipulated under the Basic Conditions of Employment Act (BCEA) and not receiving any overtime pay for this. In the hospitality sector, workers sometimes willingly work extra hours for no extra pay because they would receive further tips in the extra hours worked. Hence, accepting poor working conditions is a means of covering up their low wages. Similar to what is written in the literature, one of the participants narrates her story:

> Well, working as a waitress is challenging and difficult because the job is not stable and unpredictable. This means that you can be fired at any time. I feel like its part-time or temporary because I cannot really say I have permanently secured the job. There is a strict starting time but flexible finishing time, which makes us work long hours without compensation. However, at some point in time, the poverty situation back home forces us to take a double shift (day and night) only to earn more money to be able to remit it (Informal discussion with Nancy, 14 March 2019, Chloe's restaurant).

Furthermore, the employees are informal workers and generally have low or irregular wages and the informal nature of the work means that they have little secure work hours, and lack job security (Webster et al, 2015: 5). The hospitality sector frequently has a 'base salary' that employers consider to be 'fair' (by considering the average amount of tips employers expect to be earned by a worker or group of workers).

> The salary structure in this restaurant for the waitresses is in the form of tips and commission. The commission is usually 3% of your monthly sales. (Laughs) Funny enough they prefer to pay our commission money on the 3rd of the new month, sometimes not and yet you have bills to pay. We…. sigh, okey, I do not understand how they calculate our monies because the other month it's a bit more and the next month it's way less even if I feel like I worked more sales than the previous. It's just bizarre. The salary system is not consistent (Interview, Rudo, 18 February 2019, Chloe's restaurant).

Furthermore, social benefits (e.g., pensions or provident funds, workers' compensation, medical aid schemes) are rare. Many workers do not get registered for UIF, and if they register, workers often do not have clarity about what would be happening to the UIF contributions that might be deducted from their salaries, or experience problems claiming UIF if they became unemployed. In fact, migrant workers are not entitled to unemployment benefits unless they have permanent resident status or refugee status.

Paid leave is not universally available for all workers. In the hospitality sectors paid leave (vacation, public holiday, maternity and sick) is not always as universally available as it should be according to the BCEA. One of the women migrants noted that:

> As you can see, I am eight months pregnant, I am not entitled to paid leave, If I do not come to work, I earn zero income, that's why you are seeing me here trying so hard (Interview with Vanessa, 16 August 2019, Chloe's restaurant).

More so, in relation to work dynamics, many workers reported that the relationship between employer and employee/s largely determines working conditions and this has a major impact on overall job satisfaction. The majority of workers report high levels of discrimination and exploitation by their employers. In general, workers do not want to enter a dialogue with their employers for fear of losing their jobs.

> I don't have a good relationship with one of my managers at work because she always wants to appear strict, yet exploiting me, bossing me around and making me feel less worthy. That's why I try to avoid her as much as possible. Apparently, that manager always orders waitresses to stand and be alert the whole entire shift. She wants everyone to be "cleaning or preparing tables" and "cleaning or preparing tables" on repeat with a motto "find something to do always, don't just stand" not to even take breaks when it's not busy unless it's a 15-minute lunch. She would actually fine or give a fee penalty for no apparent reason or over a silly mistake. Most waitresses don't like her and she knows, which worsens her attitude towards us. My relationship with her is sour (Informal discussion, Mercy, 20 March 2019, Chloe's restaurant).

The nature of the hospitality industry is complex and very exploitative. Feedback given by the women migrants working in the industry reveals the nature of working conditions and the salary structure exposes them to a lot of vulnerabilities with financial vulnerability as the major one. Having said that, the next chapter explores the vulnerabilities that Zimbabweans working in precarious conditions face.

4.4 VULNERABILITIES OF WOMEN MIGRANTS IN PRECARIOUS OCCUPATIONS IN SOUTH AFRICA

In SA, employers in businesses such as those in the construction and hospitality industry prefer hiring migrant workers, according to the home Affairs minister Malusi Gigaba, (South African Government News Agency report of October 2017). As mentioned in chapter four, this is because they regard them as hard working compared to native citizens. Also, employers easily exploit them because they are not protected by trade or labour unions. Additionally, they do not qualify for social benefits such as pensions, medical care (Jinnah & Cazarin, 2015), etc. Employers thus exploit the weak position of migrant workers by forcing them to work long hours, with little or even no extra pay. These exploitative measures that employers exercise over migrant workers exposes the workers to different vulnerabilities.

The National Department of Employment and Labour (DEL) has long played a central, albeit discreet, role in the management of labour migration to SA. As the custodian of SA's labour legislation, the DEL has established a work visa vetting system based on a labour market test, in close collaboration with the Department of Home Affairs (DHA). Its labour inspections have sought to penalise and discourage exploitative and discriminatory employment situations in which migrant workers are often confined and the scope of protection under its various labour institutions has been extended to all workers, regardless of their migratory status.

This act by the South African government supported by the International Labour Organisation (ILO) has also developed a Decent Work Agenda guideline, in which gender equality features as an intersectional objective. The agenda's four pillars (employment creation, social protection, rights at work and social dialogue) subsequently became an integral part of the 2030 Agenda for Sustainable Development and the United Nations Sustainable Development Goals (SDGs). Goal 8 of the SDGs is particularly relevant in the context of precarious work in that it promotes inclusive and sustainable economic growth, employment, and decent work for all. At the time of its coming into force in 2016, 61% of all workers were engaged in informal employment, and the global gender pay gap stood at 23%. Goal 8 therefore seeks to achieve decent work conditions and equal pay for work of equal value for women and men, as well as protecting the labour rights and promoting safe and secure working environments for all workers, particularly female migrant workers and those in precarious employment. Despite all these efforts to protect the rights of migrant's workers, especially women in precarious employment, the precarity of informal jobs in the hospitality industry still persists and women's rights are violated often and badly.

In Cape town, migrant workers in the hospitality industry experience particularly exploitative and precarious working conditions, frequently characterised by humiliating or degrading treatment, abuse and maltreatment from their employer, little pay and long working hours (Rutherford, 2007). The main risk factors behind this exploitation include a migrant's need to make a living in order to support family members in their country of origin, fear of either losing their job or of deportation, uncertain or irregular residence or migrant status and a lack of knowledge as to their rights or to whom they can turn for support. Furthermore, women migrant workers face vulnerabilities such as being afraid to demand better work conditions, defenceless against mistreatment, afraid of being fired, discriminatory treatment, authoritative treatment and fear of being easily replaced in the hospitality sector.

Evidently, women migrants in precarious occupations, regardless of the sector in SA, still experience exploitative working conditions and they are vulnerable to different kinds of abuse. In the hospitality sector, to be specific, women migrants suffer intense abuse and maltreatment because they appear desperate to achieve their migratory goals, so they persevere and endure the pain. In the next chapter, different vulnerabilities that women migrant workers in Chloe's restaurant encounter are discussed.

4.5 CHAPTER SUMMARY

In summary, the ZiWoM under study relocated to SA in pursuit of employment. This is because women have always been economic beings with responsibilities to fend for their children. They are situationally forced (poverty) to migrate to SA and upon arrival they are absorbed in precarious jobs, specifically in the hospitality industry. Precarious occupations are not stable, and are unpredictable and undependable. They are characterised by long working hours, paid in the form of tips and commission, no paid leave and fractured employer-employee relationship. Recruitment is informal and the employers prefer employing foreigners because they are desperate, they fall out of labour protective legislation and they can easily underpay them. It was also noted that migrant workers work harder than the native citizens. Women migrant workers endure exploitative environments that exist in restaurants to meet their migratory goals, which is income accumulation, remittances and investment. An overview of different vulnerabilities that women migrants working in the hospitality industry encountered in SA, such as being afraid to demand better working conditions has been explored in this chapter. The next chapter (five) explores vulnerabilities encountered by women migrants working as waitresses in the hospitality industry in SA.

CHAPTER FIVE

THE VULNERABILITIES OF ZIMBABWEAN WOMEN MIGRANT HOSPITALITY EMPLOYEES

Source: Internet googles

5. INTRODUCTION

In recent years feminisation of migration has been escalating in sub-Saharan Africa because women have recently become more dynamic economic beings and responsible for fending for their families (Pophiwa, 2014). With that in mind, there is an unprecedented number of Zimbabwean women migrating to SA in pursuit of employment. The previous chapters highlighted that as these women arrive in SA, they are absorbed into precarious occupations, in the hospitality sector to be specific, due to the lack of proper immigration documentations and low literacy levels (Johnston, 2007; Rutherford, 2010; Rutherford & Addison, 2011; Ulicki & Crush, 2000, 2007). Precarity can be associated with dependence, powerlessness and unpredictability (Butler 2004, 2012, Ettlinger 2007). According to the ILO report of 2012,

precarious work typically involves short, fixed term-contracts, low wages, numerous intermediaries - such as recruitment agencies and sub-contractors - and poor legal and social protection. Under these employment terms, migrant workers specifically are economically insecure and socially marginalised. In other words, they experience financial instabilities which compromises their migratory goals of income accumulation, investment and remittance. In an effort to manoeuvre through financial vulnerability to achieve their migratory goals, women migrants resorted to WPBS. This study envisioned examining how ZiWoM managed to navigate financial vulnerability through engaging with WPBS based stokvels whilst working under precarious conditions.

Having presented an overview of the hospitality Sector in SA and the precariousness of waitressing jobs in chapter four, this chapter is going to highlight the vulnerabilities that ZiWoM working as waitresses encountered in the hospitality sphere. It starts by presenting an operational structure of the restaurant under study "Chloe's Restaurant'', this is then followed by profiling the ZiWoM under study. It will explore different vulnerabilities, categorising them into economic, social, sexual, health and security. Underneath economic vulnerability, different factors will be discussed including, low wages due to the tips and commission remuneration system, being overworked, long working hours and exploitative working conditions. For social vulnerabilities, issues such as social exclusion, religious backsliding and family fragmentation will be examined. Under sexual vulnerabilities, points such as sexual abuse and sexual harassment; health vulnerabilities, including exploring diseases such as stress, depression and STIs will be discussed. Lastly, security vulnerabilities that explore issues such as xenophobic attacks and lack of bank accounts will be looked into

The chapter begins by giving a brief background of the vulnerabilities of women migrant workers in precarious occupations in SA. It then extensively discusses the different, aforementioned, categorised vulnerabilities of women working as waitresses linking them with the precarious voices of ZiWoM. At the end, the chapter presents how these vulnerabilities influenced the formation of WPBS, which then leads onto the next chapter (six).

5.1 CHLOE'S RESTAURANT

Chloe's is a franchise restaurant chain originating from SA with the focus on family dining. The restaurant combines the key features of a coffee and cocktail bar, restaurant and entertainment venue. It is a trendsetting and benchmarking brand within the industry. Its

headquarters is situated in Edenvale, Gauteng, SA. The restaurant also operates in different countries in and outside Africa.

At the time of the study, there were more than 35 employees at the Chloe's branch I worked at with different job specifications. The restaurant has both day and night shifts. It operates every day from 07:00 to 15:00 (day shift) and 15:00 to 23:00 (night shift). However, it often extends its closing times, especially on Friday and Saturday nights, when it closes around 03:00 or 04:00. A standard shift consists of more than 20 employees, with a minimum of 10 waitresses, 5 kitchen staff, 4 management staff, 2 bar tenders, 1 head waitron and a bouncer. A bouncer usually attends the night shift to ensure security. Below is the operational structure of Chloe's restaurant.

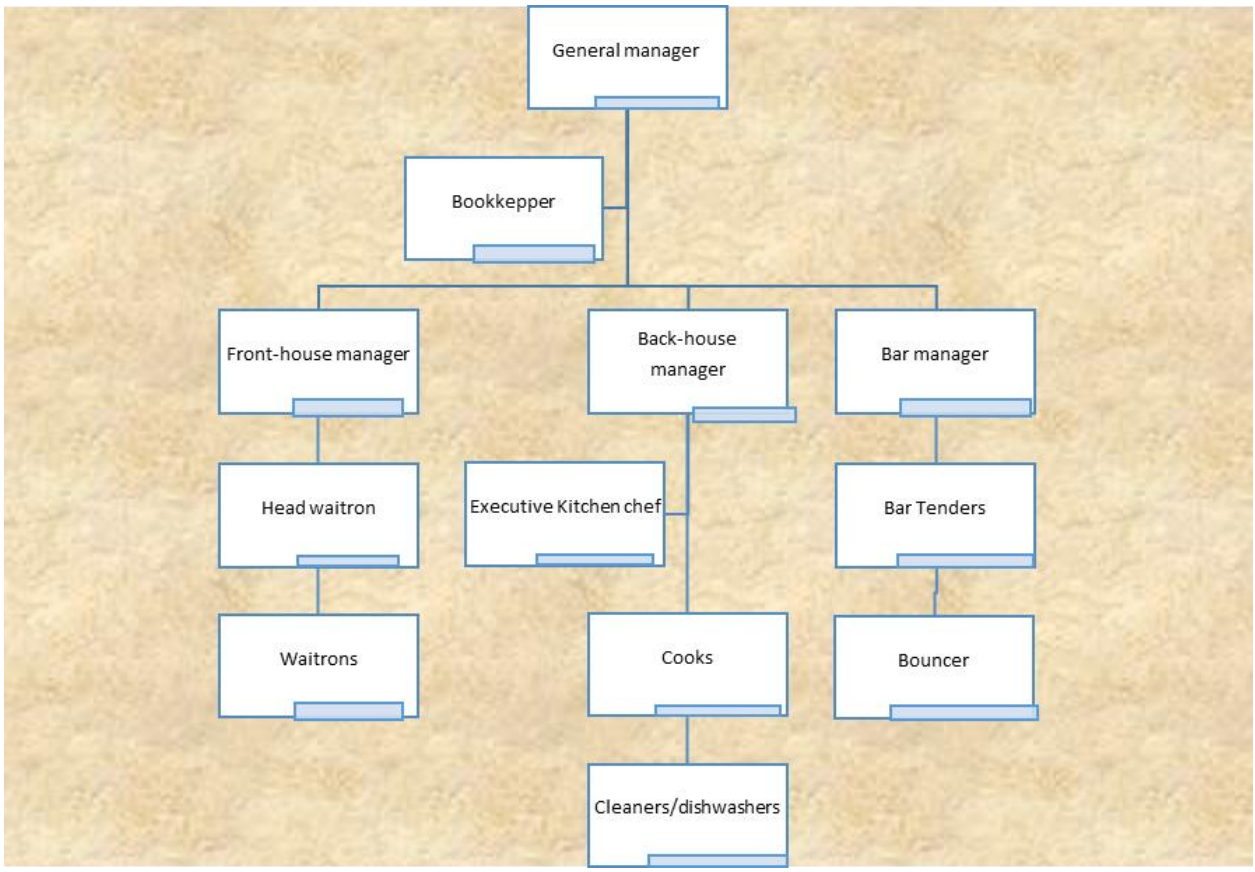


Figure 5 1**: Operational structure of Chloe's Restaurant** (Source: Researcher)

The diagram above depicts the operational structure of Chloe's Restaurant. The owners of the restaurant usually stand to make or lose the most due to the success or failure of the restaurant. The owners hire a management team and executive chef. There is an expectation that the ownership's policy information would be passed all the way down the chain of restaurant command. In the explanations below I have used pseudonyms for staff members,

including the name of the restaurant, to protect the identity of all, especially the women migrant waitresses who are the focus of this study.

Management staff

The General Managers (GMs): The GMs are responsible for the day-to-day-decision-making of the restaurant. They are also responsible for scheduling and payroll paperwork as well as sales accounting and money counting. The GMs do most of the restaurant's hiring and firing (Airman, 2019). They stay in regular contact with ownership to both relay information and request guidance. Mr Ncube expressed himself below:

> Well in this restaurant, we have one GM who supervises five other managers in the Restaurant. He ensures there is efficient and effective operation of services, answers to the owners, hires and fires employees at some point in time. Well, apparently in this restaurant the payroll was done by the restaurant owners, that is why it was fishy and not really transparent. The Bookkeeper works hand in hand with the GM and other managers. He was responsible for stock taking and balancing of all financial flows of the restaurant (Interview with Mr Ncube the GM, 20 February 2019, Chloe's restaurant).

Bookkeeper: Bookkeepers are highly organised, and have strong verbal and written communication skills (Airman, 2019). They keep tabs on everything and anything to make sure that a company's finances stay intact, including cash flow statements, bank reconciliations (also known as reconciliation) and loss statements. On a day-to-day basis, bookkeepers complete data entry, collect transactions, track debits and maintain and monitor financial records. They also pay invoices, complete payroll, file tax returns and even maintain office supplies. Mr Classy is a Chloe's restaurant bookkeeper and he makes sure that all financial transactions are intact and balanced.

Front-of-house managers: The front-of-house manager is an important tier in the restaurant chain of command (Airman, 2019). The term *front-of-house* (FOH) refers to not only the dining area but all parts of the restaurant excluding the kitchen. The FOH managers in Chloe's restaurant assists the GM and the executive chef with customer relations and managing front of the house employees. They are responsible for dealing with paperwork, handling the training programme, taking part in brainstorming activities and helping with decision making processes. They are also in charge of choosing and monitoring the performance of shift leaders, waitresses and allocate shifts to waitresses every week. They are also responsible for the appearance of the staff and the restaurant.

Back-house manager: Mr Dube is the kitchen manager who works at the back of the restaurant. He is responsible for purchasing food products and ingredients needed in the kitchen. Mr Dube supervises the chef and cooks. He also assists in the day-to-day running of kitchen activities and assists in the decision making.

Bar manager: Bar managers keep their bars running effectively by handling day-to-day operations, managing resources and workers, and creating a safe, enjoyable atmosphere for employees and clients. These individuals are also known as pub managers.

Kitchen staff

Executive chef: In Chloe's restaurant hierarchy, the executive chef is not the manager of the entire kitchen. Mr Good, the Chef, works hand in hand with Mr Dube the back-house manager. He is responsible for the products coming into the kitchen ordered/organised by Mr Dube. The executive chef reports to Mr Dube about inventory and ordering. Mr Good is also responsible for menu designing and all the meals that leave the kitchen. The executive chef is usually consulted in the interview process for all kitchen help. He takes responsibility for all the decisions made in the kitchen from quality control to nightly specials.

Cooks: In Chloe's restaurant, cooks' responsibilities include preparing food, managing food stations, cleaning the kitchen and assisting the chef. They are given titles according to their designated station, for example grillers, salad preparers, burger preparers, etc. Cooks are expected to clean up during and at the end of a shift. They are on their feet for the full stretches of a either day or night shift. However, when the kitchen cooks are short of employees some who would have worked for day shift will carry on to night shift. They then work for 10 to 12 plus hours. Furthermore, they work in hot, cramped and uncomfortable conditions surrounded by fire, boiling liquids and knives.

Cleaners / Dishwashers: This position in Chloe's restaurant is where most people who want to make their first steps in a restaurant's kitchen start working. This is because it does not require any experience and is a great opportunity to enter a restaurant kitchen and slowly, but steadily, learn about cooking from the main chefs. Apart from being responsible for the dish's hygiene, dishwashers take care of the garbage and the kitchen cleaning as well. The cleaners also make sure the toilets are clean, as well as the entire restaurant.

Bartenders: Bartenders are essential employees in the restaurant's operations. The bartenders are responsible for preparing and serving hot and cold drinks. During the beginning of the shift, they are expected to take inventory of the stock at hand, restocking the bar with the "extras" needed to serve beverages such as lemons, ice, and other items. Bartenders are also expected to be social people who are willing to converse with customers. In some restaurants or taverns, the bartenders are tasked with the preparation of drinks for those sitting at tables (Airman, 2019). They have a fixed salary but sometimes get huge tips from loyal bar-alcohol clients. Bartenders are subjected to long working hours without compensation for the extra time in Chloe's restaurant.

Security staff

Bouncer: Mr Giant is a bouncer or security officer at Chloe's restaurant. He usually works night shift sessions. Mr Giant would be casually dressed so he is not easily identifiable. He usually deals with drunkards who would want to initiate fights during operational times and those who refuse to settle their bill or leave the restaurant at closing time.

Waitron staff

Head waitron: The head-waitron operates at a level slightly below the managers as shown on the diagram above. Tarzan, the head-waitron, assists floor managers to supervise waitresses. He stays in regular contact with the floor manager for customer problems and employee disputes. Tarzan is responsible for the shifts and is usually chosen from the most experienced waitrons.

Waitrons: Waitrons are the face of Chloe's restaurant because of their direct interaction with the clients. They greet customers and offer them restaurant or cafe menus. They answer questions about menu offerings and process food and drink orders. They carry food and drinks from the kitchen to tables, generate and process bill payments. In Chloe's restaurant waitrons usually get their salary in the form of tips and commission. They are subject to labour exploitation and long working hours.

There were 10 'partially permanent' waitrons in Chloe's restaurant. They are labelled 'partially permanent' because they had been working for more than five years in the same restaurant. They were now familiar with all the responsibilities for the restaurant to function, as well as being familiar with regular clients. These waitrons were senior in the restaurant and the

management was confident that they worked hard and kept clients happy. The other 15 plus waitrons were part-timers and runners. This study focuses on the waitressing job done specifically by the ZiWoM.

5.2 PROFILING ZIMBABWEAN WOMEN MIGRANT WAITRESSES AT CHLOE'S RESTAURANT

While realising the change in trend in the migration era, shifting from being male-dominated to the women matching men as economic beings and economic migrants, there are different categories of women migrants that entered SA from Zimbabwe since 2000. This study focuses on ZiWoM working as waitresses in the hospitality industry in Johannesburg, SA's major economic city. These women migrant workers differ in age, marital status, education status, ethnicity and geographical origin as shown below.

Demographic profiling

Age: The 12 women migrant workers who participated in this study were all above 18. This is because of the policy at Chloe's restaurant to hire workers above 18 years of age. My study focused on women who were 25 years and above, which I did not choose by myself but found them participating in the WPBS under study. According to ZiWoM they regarded women of this age mature and deeply concerned about the betterment of their families back home. Out of 12 women migrant workers, two were 25 years old, six were between the ages of 26-30 and four were between 30-35 years of age. Below is the diagram showing ZiWoM marital status.

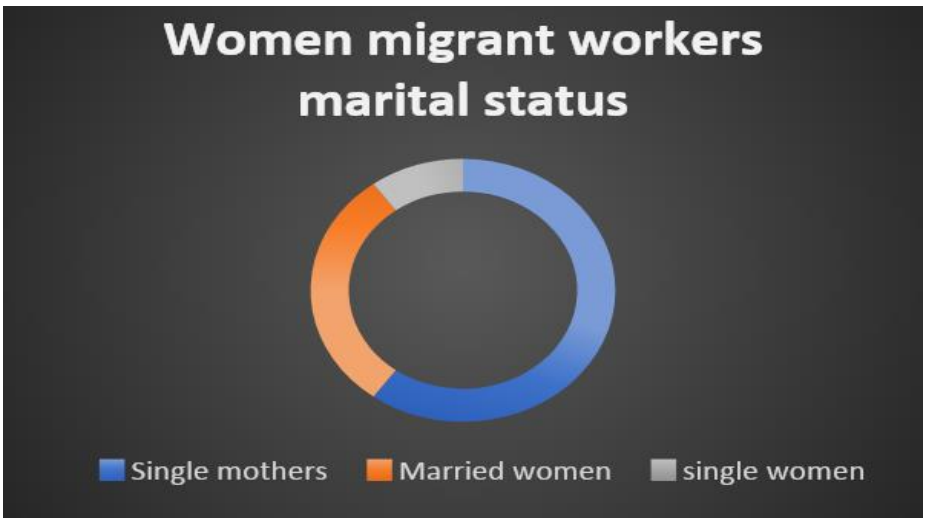


Figure 5 2: Marital status

As shown in the diagram above, amongst the women migrant participants, most of them are single mothers, followed by married women and lastly single women. The single mothers usually left their children, who were being taken care of by their grandmothers, back home.

The married women migrant participants stayed with their husbands and wanted a better life for their immediate family and also their families back home. The unmarried single women worked to improve their personal lives and their personal/extended family back home.

Education: Most of the women migrant workers who participated in this study were partially literate. They went to school but did not finish their studies and those who finished failed to advance because they failed or lacked finances. Below is a table showing ZiWoM education status.

Level of education	**Number of ZiWoM**
Grade Seven	2
Form Two	5
Form Three	4
Form Four	1

Table 5. 1 **Zimbabwean women migrants' educational status**

As shown in the table above, ZiWoM managed to get some basic education. Most of them dropped out of school while attending Form 2 and 3, which is Grade 9 and 10 in South Africa. This is followed by those who ended their education at Grade 7 or Form 1 (Grade 8 in SA) level due to reasons beyond their control. One managed to reach Form 4 (Grade 11 in SA) but failed and never advanced further.

For instance, Chipo was intelligent but unfortunately only managed to go to school up to Grade 7. She grew up in a patriarchal family where boys were more privileged to advance with their education compared to girls. On the other hand, Rose dropped out of school at Form 3 level due to pregnancy and Nyasha reached Form 4 but failed the subjects. All these women migrant workers got their waitressing job in the hospitality industry because they are able to communicate at basic level English, which is one of the job requirements.

Ethnicity: Ethnicity refers to the identification of a group based on a perceived cultural distinctiveness that makes the group into a "people" (Astrid & Sandor, 2010). This distinctiveness is believed to be expressed through language, music, values, art, styles, literature, family life, religion, ritual, food, etc. In Chloe's restaurant, the ZiWom are from two different tribes, viz. the Shona and the Ndebele, with the Shona being in majority.

Geographical location: The ZiWoM come from different parts of Zimbabwe, which includes Bulawayo, Masvingo, Guruve, Madziva and Chivhu. For instance, Lizzie is one of the women who migrated from Masvingo, Zimbabwe, to Johannesburg, SA. She was situationally forced or forced by her unpleasant life situation (life struggles) to migrate in search of a job to fend for her children and family. Similarly, Nancy also migrated from Chivhu, Zimbabwe, to SA for greener pastures.

As mentioned in chapter three, these women migrant workers stay in different areas close to Chloe's restaurant. The areas include Boulders, Alexandra township and Tembisa. This is because the accommodation rentals are affordable around those townships or suburbs.

Immigration Legality profiling

Having profiled their demographic status, the majority of these women migrant workers came to SA legally, but this does not mean that they have legal right to work and stay in SA. The ZiWoM in this study are undocumented. This is as a result of them coming to SA on a 30-day visitor's visa to search for jobs or get a job arranged through networking and pay the bus crew or *omalayisha* (these are intermediate people that attend to migrants' issues from their destination countries to their country of origin and they work for the bus company) to stamp their passports out of SA. Some of them arranged their six-month asylum as soon as they arrived in SA to look for a job, but never renewed them. They are now operating with fake/ forged asylum documents.

This is similar to the case of Nancy who is a ZiWoM from Chivhu. When she arrived in SA she applied for an asylum visa, which was granted for six months. She was recruited for a waitressing job using her asylum status. After the asylum permit expired, Nancy found it difficult to renew and paid "Joel" for a fake asylum certificate for her. Joel is a Nigerian guy who fabricates asylum papers for migrants to stay and work in South Africa. He operates in Kempton Park, Johannesburg, South Africa. Joel takes a day or more to process the fake asylum papers depending on the amount paid by the client. However, to process the asylum papers he

only needs personal details of the client. After processing the fake papers for Nancy, she now stays and works illegally in SA, using a fake asylum document.

Rudo also acquired a fake asylum visa that she presented to Chloe's restaurant management so that she could get a job. Rudo is also staying and working illegally in SA. Nyasha is undocumented because she paid the Kukunda bus crew to stamp her passport out. Kukunda bus crew have a well-known record of facilitating remarkable service and they do genuine stamping. The stamping can be traced within the immigration system and it does not raise queries of fake stamps that results in a 5-year ban of entering into South Africa.

Employment status profiling

Amongst the 12 Zimbabwean women migrant workers that participated in my study, 7 were semi-permanent workers at Chloe's. I use the term semi-permanent because they had worked in the restaurant for a long time, more than five years, yet this does not mean they could not be exploited or fired at any time. This is a precarious job and anyone is subject to being fired at any time. Five of them had at least two or more years working experience in the same restaurant. There were no runners amongst the study participants. For instance, Vanessa and Rudo worked in the same restaurant for more than five years and were now regarded as permanent-like. These women migrants are known by top management, the owners of the restaurant and senior external chefs of the restaurant. They know the regular clients and how much they tip and behave in the restaurant. They are also prioritised to serve big and booked tables because of their experience in the restaurant.

However, these ZiWoM, because they are undocumented, are situationally forced to endure an exploitative environment in their jobs, despite their experience and value. Women migrants accept the precarious working condition because of their migratory goals. The tips and commission remuneration system that exists in Chloe's restaurant usually challenge the women's income accumulation goal which positions them as financially vulnerable.

The next section explores vulnerabilities of ZiWoM waitresses and their precarious voices**.** This section explores the different vulnerabilities that women migrants working as waitresses encounter in Chloe's restaurant. Below is a detailed account of vulnerabilities posited by the ZiWoM of this study, categorised as economic, social, sexual, health and security vulnerabilities.

5.3 ECONOMIC VULNERABILITY of ZiWoM WAITRESSES AND THEIR PRECARIOUS VOICES.

Vulnerability in this study refers to the quality or state of being exposed to the possibility of being attacked or harmed, either physically or emotionally (Fineman & Grear 2013; Mackenzie, Rogers, & Dodds 2014b). Vulnerability also refers to the insecurity of the well-being of individuals, households or communities in the face of a changing environment such as ecological, economic, social or political (Fineman & Grear 2013). With these changes often come increasing risk and uncertainty and declining self-respect (Rakodi, 1995: 14). People are said to be **economically vulnerable** when they face the risk of falling into poverty. Lack of proper immigration documentation plays a pivotal role in women migrant's inability to demand better working conditions, which makes them vulnerable to low and irregular salaries, long working hours and being overworked. The following subsections identifies and discusses some of the key economic vulnerabilities that exist for women migrant workers in Chloe's restaurant. It details how aforementioned issues negatively influence their goal of income accumulation.

5.3.1 Low and irregular wages: Tips and commission remuneration system.

Workers in the hospitality industry, specifically restaurants, are subjected to irregular and low salaries (Webster et al 2015; Ulicki & Crush, 2007). Although the hospitality industry has introduced fixed salary structures, some restaurants still maintain the commission and tip remuneration system for waiters, and exploitative wages for other staff, as mentioned in previous chapters. The majority of jobs in this industry are precarious in nature, meaning that workers are harmed through exploitation, abuse or injury (Kalleberg & Hewison, 2013). Chloe's restaurant is not spared from employing illegal migrant workers and exposing them to the precariousness of this remuneration system, which is associated with low and irregular salaries.

Low tips and income accumulation

Chloe's restaurant's remuneration system for waiters is based on tips and commission. Tip is a monetary incentive which is given by the customers or guests for polite and efficient service provided by the service staff. Lynn and Graves (1996), notes that tips are supposed to be incentives or rewards for good service. In the US, restaurant patrons are expected to tip 15% of their bill amount (Post,1984). The standard practise in SA is to tip your waiter or waitress

10% to 20% of the total bill (Jeff, 2014). Drawing from the findings of the study a waitress could get a low tip, due to inexperience in the waitressing job, bad service and bad attitudes both from clients and waitresses. The inability to give diners or clients good quality service, which includes being accurate with their orders, checking upon them often, attending to their queries with immediate effect all negatively affects a tip. However, not being able to attract a good tip from clients can upset income which compromises income accumulation goals.

One women migrant waitress explained below how her inexperience in this job made her acquire small tips, which compromised her migratory goals.

> When I started my work at a restaurant, it was my first time, so I was not experienced. I needed training to really understand the principles and techniques to attract tips. However, due to precarious conditions I was not used to, I had to first adjust and this consumed my time and stopped me from achieving my migratory goals. I made wrong orders most of the time, could not check upon them often and sometimes other waiters assisted me to attend to the queries which upset the clients and made them leave a bad tip. It took almost six months for me to really understand the dining etiquette and I was financially vulnerable by then which positioned me into practising risky behaviours that I regret up to now (Nancy, informal interview at Chloe's restaurant, 30 February, 2019)

Tipping is a social norm. Psychologists suggest that people or diners conform to social norms so that they will be liked by waitresses (Aronson, Wilson & Akert, 1999). In agreement with the above literature, women migrant workers pointed out the issue of diners failing to conform to the social norm of tipping. During the informal discussions the women migrants highlighted that there were few regular clients who were known for not tipping or leaving a bad tip, which made waitresses delay in serving them or intentionally give them bad service. On the other hand, social norms might depend on the service quality. Etiquette books, for example, suggest that if the service is bad, the tip can be reduced (Post, 1997). This is in agreement with what Nancy mentions about her inexperience in waitressing, she offended the diners which resulted in them not liking her and leaving a bad tip. Lynn (2001) notes that when a customer is satisfied with the service that has been offered, it may be reflected by the amount of the tip he/she gives. When not satisfied, he or she can leave a small tip or sometimes even no tip.

Subsequently, demeanour and first impression also matter when serving clients in the restaurant because it can attract a good tip (Lynn, 2001) and (Wingfield, 2016). A server's attitude also contributes to the size of tip that a client will offer. For instance, a client who has had a busy day or rough day at work may appreciate a waiter who is more friendly and warm (Hochschild, 2012). Servers with a smiling face and polite manner are likely to receive a larger tip than the

one who is offhand or rude (Post, 1997). Some women migrant workers noted that they got bad tips sometimes due to poor communication and presentability. The diners do not tip a person with a bad attitude.

In the literature, tipping has been described as a discriminatory factor between the black and white clients and this is what the ZiWoM also mentions. Scholars have documented evidence of racial disparities in dining service. Black patrons tip less than white counterparts (Brewster, 2012; Kwonrtnik, Lynn & Ross, 2009). Lynn (2004, 2007) went on to explain that black patrons are poor tippers and there is evidence that black patrons tip less on average than white patrons. Below is the diagram showing different tipping perspectives as experienced by women migrant workers.

Racial background	**Undertip** **9% and below**	**Normal tip** **10-15%**	**Above tip** **20%**
Black			
White			
Indians			
Coloured			

Table 5. 2 Tipping on racial differentiation perspective **Source: Researcher**

According to the findings of my study some races did tip above the normal tipping, but it was a rare case. Largely, black diners undertipped their bill because they received poor service. Some black clients, to a greater extent, compromised the intentions of women migrants' workers goals of income accumulation, investments and remittances because of poor tipping and this positions them into financial instability. However, on the contrary there are some black diners that tip above normal appreciating a good service. This unique group of black diners usually budget money to spend in restaurants for the whole month and if they underspend, they could tip above normal. One migrant worker shared that on a R500 bill, she was once given a R200 tip, which was a very good tip for her.

Furthermore, with white people, they always give a normal tip and waitrons scramble to serve tables with white diners because they always appreciate their service. Normal tips also contribute to income accumulation which is one of women migrants' hope and goal. Coloured diners usually give a normal or above normal tip depending on the kind of service. The Indians to a greater extent always undertip or not tip at all. Most waitrons shun away from serving a table occupied by Indians because they are known for undertipping and this makes waitrons susceptible to financial vulnerability. If one is servicing them, she will often neglect them and give them bad service.

One of the women migrants went on to explain the tipping attitude of the Indian and blacks that dined in Chloe's restaurant. Below is how she expresses her sentiments:

> Of course, it is known that when you serve a table with white diners your 10% tip is guaranteed. However, the Indian race is stingy, they undertip or do not tip at all most of the time. The black majority can be categorised in that there is a group that tips even beyond expectation and another group that does not tip or undertips, like always R10 even if they have spent R500 for their meals (Connie, informal interview, Chloe's restaurant, 5 February 2019).

There is a gender difference also when it comes to appreciating waitresses' services. Women waitrons when servicing male diners usually get good tips. As I was discussing with waitresses about the good tips they get from men, they noted that some of these tips are used to negotiate sex which encourages risky behaviours, such as prostitution. On the other hand, men generally have a weakness for women who are financially vulnerable, so they just tend to tip above normal. One-woman migrant worker notes that she uses her child's story of wanting school fees back home, to fork out more money from men. From the discussion and participatory observation, men tippers are better than women. Women's tipping culture to some extent adds to the women migrants' financial instabilities. "One day I seated one regular woman client, but what surprised me was that waitresses were frowning and not wanting to serve her. She was known for undertipping and nagging at the same time. After offering good service she gave me a few brown coins and I was frustrated," says Nyasha. This woman's attitude of undermining another woman happened in Chloe's restaurant. Such behaviour upsets the income accumulation goals of women migrant workers.

Commissioned salaries and how it influences income accumulation

A sales commission is the amount of compensation paid to a person based on the number of sales generated. This is typically a percentage of sales, which is paid on top of a base salary (Gunnarsson, 2014). A high proportion of sales commission to base pay is intended to draw the attention of the sales staff to the need to generate sales. A sales commission may be paid when a sale is generated, or when cash is received from the customer. The latter payment system is the wiser course of action, since it forces salespeople to pay attention to the creditworthiness of customers (Settel & Kurland, 1998). However, in Chloe's restaurant, a sale commission is not paid on top of a base salary. Due to the precarious nature of the restaurant business (Webster et al 2015; Ulicki & Crush, 2007), workers do not have a basic salary, so commission is determined as their basic salary. In other words, Chloe's restaurant has a straight commission which is referred to as commission-only because it is the only pay their employees receive. There is no base salary or hourly wage included in this payment structure.

Women migrant workers noted that the commission they are given at the end of the month as their basic salary is too little and can hardly cover their monthly bills. They emphasised the fact that the payment dates were very irregular and sometimes it is done on the 3rd or 7th the following month. Commission is withdrawn from sales they make every day, so aspects such as an increase in the number of waitresses during a shift, always serving day shifts, being suspended from work and selling food that cannot be commissioned reduces their monthly salary that is in the form of commission.

Chloe's restaurant calculated commission at 3% which is a small percentage that confines women migrants into financial instability/vulnerability. The standard salary that some women migrant workers receive when only working the day shift is R900. This means that their monthly sales would have been R30 000 for the restaurant. R900 does not cover bills and disables ZiWoM from accomplishing their intended goals. Seemingly, tips from clients are the major income generating stream, rather than any commission accumulated from sales, where it is not easy to get good tips every day. Women migrant workers say that "this job it's like gambling" meaning that some days are fruitful and others are dry. So, saving the little income they get every day is mandatory because commission does not provide a certain stream of income or increase their finances.

Findings also reveal that besides having lots of waitresses during the day shifts most of the times results in them receiving low commissions, because day shift sales are low due to low-cost meals served such as breakfast and lunch. Working day shifts that only serve breakfast and lunch, where there is no alcohol and expensive steak, reduces commission among women migrant workers, hence leading to low income. Day shifts also have a lot of dishes on special that do not up-sell quickly to increase the women migrant workers' commission. On the contrary, during the night shift waitresses up-sell their commission because of alcohol and expensive dinner dishes that clients order. The ZiWoM do not really like day shifts even though they were given them most of the time, because it compromises their commission and traps them into low incomes.

Furthermore, even if the women migrant workers are given the opportunity to serve during the night shift, some of them do not have the up-selling marketing strategy, which also results in low commissions. "A waitress needs to have an eye that sees the potential clients that spend big 'monies' in a restaurant. Dressing and the car type are some of the factors that highlight the spending attitude of diner, especially during night shifts," says Nyasha. These clients can be persuaded to spend more by marketing the product well to increase sales hence a better commission.

During my participatory observations as an ethnographer researcher, I noticed that commission accumulation was usually affected by suspensions given to waitrons as a punitive measure by the managers. What the managers consider as the most painful and disciplinary punishments was a two-week suspension. Making mindless recurring mistakes such as forgetting to place cutlery on the table before delivering food or a bad attitude towards diners would get a waitress suspended for two weeks. When a waitress is suspended for two weeks, it upsets tips and commission, positioning her into financial insecurities. However, to avoid recurring suspensions, waitresses adhere to the abusive rules and regulation of the precarious working conditions without option. This is frustrating but they have to endure to achieve their migratory goals.

One of the women migrants' workers highlighted below how numerous suspensions she received from Chloe's restaurant management affected her commission:

> You know what, being suspended for two weeks which is their standard punishment, lowers your commission. Last month I got suspended because of a little argument I had with some diners. It lowers my

commission because I did not make sales during those 2 weeks. This made it difficult for me to settle bills (Connie, informal discussions, Chloe's restaurant, 20 February 2019).

Findings also reveal that when the managers notice that a waitress is absent often, they reduce shifts for quite a while claiming that maybe she wants a breather. A few shifts can be reduced to working only 3 days a week reducing their tips and commission, thus worsening their income accumulation goals. This forces waitresses to come to work every day even if they are sick or pregnant, to then be labelled as hard working and then be given more shifts.

ZiWoM also mentioned that the practise of increasing the number of waitresses in one shift is usually done by managers if they feel waitrons are earning more money through tips and fail to offer good service. This behaviour by managers impacts negatively on the finances of women migrant workers and it frustrates them. Below is a conversation among waitresses about having too many people on a shift:

Rudo; Eish! How many are we today on the shift?

Vanessa: Let me check on the roster, but it seems like we are too many today, like 15 of us……

Yhoo, Tendai, Nyasha and Sharon are joining us at 9am because they had a night shift yesterday and it's not even busy today…….

Rudo; Eish this is bad, today we are not going to make money. This is frustrating and not fair……

Rose: It's better when we do rotations that pick and serve so that it's fair on the tips.

Rudo: Eish but still we don't make much and how are we going to achieve our migratory goals girls.

Rose, Kunzima (It's frustrating)

These were women migrant workers that I overheard discussing about there being too many on a shift on a non-busy day. It is frustrating because they are not making money out of the tips and commission. However, tips and commission remuneration structure are also not favourable for waitresses to achieve their migratory goals because it usually negatively impacts upon their income at some point.

Response mechanism to improve income accumulation of waitresses in Chloe's restaurant

The Chloe's restaurant management staff realised that sometimes the waitresses need to be appreciated and rewarded, as an incentive to work harder. They then organised the following incentives to motivate them to work extra hard. The incentives included:

- For selling a whiskey bottle, such as Hennessy, the waitron gets R100 incentive from the management office. So, if a waitron sells four bottles of whiskey, it is an automatic R400 incentive. This means that the waiter in charge of selling those whiskey bottles automatically gets R400 as tip which boosts income.

- If a waitron was serving one table and they spend R800 and above, the waitron is automatically entitled to 10% of that money as a tip. So, if the table spends R1000, the waitron gets a R100 incentive.

- Serving a booked table also was a form of incentive to waitrons. Despite the amount spent by diners on the booked table, there would be a tip given to the waitron who served the table. The diners could contribute to this tip that would be awarded to waitrons in charge of the table. The tip amounted to R500, in one day, for one shift, for a few hours.

Women migrant workers note that these incentives were very helpful to boost their income. However, it is not a regular activity that sustains their income, meaning they need to work hard and incentive would come as a bonus. Despite the incentives introduced by Chloe's restaurant management, women migrants are still left in a financially vulnerable crisis.

5.3.2 Vulnerability to long and asymmetrical working hours

Working for long hours is one of the precarious characteristics of restaurant work (Webster et al 2015; Ulicki & Crush, 2007). In Chloe's restaurant women migrants are exposed to long and irregular working hours and they are afraid to confront the management to negotiate so that they can revise their working hours. On the other hand, they are situationally forced to work for those long hours to get more sales and more tips.

Case of lizzie: She worked for 16 hours in a day from 7am to 11pm (2 shifts)

Lizzie is a woman migrant who migrated from Zimbabwe to SA in search of greener pastures. She is from Masvingo, Buhera. In Zimbabwe she left her two daughters with her mother in

abject poverty. When she was at home in Buhera, they first used to have two meals per day, they called it one-zero-one (101), meaning they would eat in the morning, skip lunch and have supper. So basically, they were having 2 meals a day. As time went on and the inflation rate in Zimbabwe escalated to around 2000, she noted that they were now having zero-one, meaning no breakfast, no lunch, and they now only had supper (001). It got to a point that they were now sleeping on empty stomachs, with no proper meal (000,5). That's when she decided to migrate to SA in search of any job so that she could fend for her family. Upon arrival in SA, she tried to apply for asylum but did not get it and now she does not have proper documentation which exposes her to precarious jobs. Lizzie is not well-educated, she has only completed Form 2, which is Grade 9 in SA. Having a low literacy level and improper migratory documentation gave her no option but to be employed at Chloe's restaurant, where she works for long hours without rest. She got the job through her friend Nyasha, who connected her with the management. Lizzie noted that she has to endure the long working hours because she has a family to feed back home in Buhera. She noted that even though it is stressful and causes her legs to swell, she will continue until she manages to meet her migratory goals, which are income accumulation and remittances back home.

Case of Nancy: She worked for 14 hours in Chloe's restaurant, from 3pm to 4am the following day (one shift)

Nancy is another woman migrant from Chivhu Zimbabwe to SA. She came to SA specifically to look for a job. Nancy was pregnant and left to bring up her child on her own. In Chivhu she lived with her mother, grandmother and two sisters who were still going to school. Kuku was in Grade 7 and Maidei in Form 1. Nancy has five dependents and looked for a job even though her mother was vendoring to make an income. She came to SA through her uncle, *bamunini*. Nancy managed to get a six-month asylum visa, but later failed to renew it and thus became an undocumented migrant. She had a fake asylum certificate made, which she used to get a job at Chloe's restaurant. Nancy highlights that Chloe's restaurant management doesn't know the difference between original and fake asylum papers, so she is safe. Now, after getting a job in Chloe's restaurant, she is exposed to long working hours that she has never done before. Normally at Chloe's restaurant, on Friday and Saturdays, clients socialise until midnight or early in the morning until around 3am or 4am. Therefore, it does not close early during weekends because it believes that after a long week at work, their clients need time to spend their money and relieve stress. Waitresses are not allowed to leave until the last client is gone

and this automatically makes them vulnerable to working for long hours. Nancy notes that it was worth it when managing a couple of tables because you get sales and a good tip which boosts your income, but if one has one or zero tables, it is pointless and very stressful. However, since Nancy has 5 dependents, she notes that she has no option but to endure these long working hours in trying to meet her migratory goals. She needs to send money home to pay the school fees for her two sisters and provide basic needs for her child, mom and granny.

It is noted in Nancy and Lizzie's stories that Chloe's restaurant has irregular and long working hours without compensation. According to Novitz (2020), a person is entitled to work for a maximum of 8 hours per day and when this is exceeded, compensation must be made. Women migrants note that they are not being compensated for working longer hours and it really poses a health threat to their lives. They highlight that it is very stressful and their legs would swell a lot and that they need to keep them in cold water for ten minutes after work before they sleep. This is the environment that women migrants have to endure because they have responsibilities back home. In a similar vein, my study agrees with what has been highlighted in chapter two by ARJUN (2016), who notes that female migrant workers from Nepal, working as domestic workers in the Persian Gulf have to endure extremely long working hours because of the precarious nature of the job.

Women migrants also indicate that since the job has irregular hours, they are forced to work extended hours without any compensation. They point out that working for these long hours results in social exclusion and disconnecting them from their family and friends. They focus solely on working, aiming to achieve their migratory goal of income accumulation. The women migrants note that they are now used to a routine of waking up early in the morning before everyone and coming back late in the evening, very tired and only wanting to sleep. So, time to chit-chat with family is limited, which socially excludes them. "When I was working as a waitress, I would hardly get days off and would work from 7am to 3pm, but only leave the work premises around 5pm or 6pm. It was frustrating and strenuous because of these irregularities in working hours. Time management becomes difficult because of long working hours and the exhaustiveness of the job. I became socially excluded from my friends, family and society as a whole." says Rose.

In a similar vein, Connie says "Working as a waiter contributed to the loss of social connections with my family, relatives and friends. I got used to the routine of waking up early in the morning, going to work and coming back late, very exhausted and wanting to sleep to re-

energise for work for the following morning. Time for socialising with family and friends, even over the weekends, became limited and I lost my social connection with them. Focusing on work only was driven by insecurities of losing my job and this made me become socially isolated, resulting in lots of stress and depression. Social life is significant because it revitalises and refreshes one's mind. When stressed I hardly perform, giving clients bad service, then I get a low or no tip, upsetting my income which ultimately compromised my migratory goals".

On another note, one-woman migrant worker highlights that this job went to the extreme of making her separate from her husband because she was always busy, never home early and always tired. There was no time to interact, connect with the husband and children, which eventually broke her family.

During informal discussions, one woman migrant also mentioned the neglect of religion because of long working hours. She was once a regular church goer. She would not miss any Sunday service, until she started working as a waitress. Below is how she conveyed her story:

> I used to be a loyal church goer obeying God's word, walking in the righteous path until I started to work as a waitress. The job consists of irregular working hours and doesn't offer time off during weekends. Even if I request for Sundays off, the manager would refuse, noting that the waiter should take turns. When it's finally my turn, I would have missed seven or so Sundays at church. I fell back and my spiritual growth was weakened. Due to pressure and stress I resort to drinking beer and smoking to be effective especially during night shift at my workplace. Drinking beer and smoking has drained me financially and I am failing to meet my migratory goals (Informal discussion, Rudo, Chloe's restaurant, 13 March 2019).

She also highlights that the job took up most of her time and especially on Sundays as they were needed at work. She said that she even tried to ask for Sundays off so that she would get the opportunity to go to church, but her request was denied. They had to take turns with other waitrons, which made her miss almost seven Sundays until it was her turn to be off on a Sunday again. This was one of the signs that they were being overworked, which is discussed further in the next section.

Vulnerable to being overworked

In addition to sexual harassment and misconduct, hospitality workers are also vulnerable to being overworked. The work is physical, tiring and stressful; and it's not getting any better (https://www.forallworkers.com/hospitality-workers-are-vulnerable-to-abuse/). Most jobs in the hospitality industry are precarious, including waitressing (Rutherford 2010). There is no

signing of contracts, meaning there is no job description. There is also the unpredictability of the possibility of being fired any day and at any time (Ulicki & Crush, 2000, 2007). Women migrant workers note that when they got the waitressing job at Chloe's restaurant, there were no protocols to follow, everything was informal. They highlight that they did not sign any contract, making them vulnerable to being overworked. They note that because they are not given any job description, they can be called upon to do a variety of chores apart from waitressing. Below is Vanessa's briefing on what a dayshift looks like at Chloe's.

Case of Vanessa: A dayshift at Chloe's restaurant through a waitress' lens

On a dayshift, work starts at 6.30am and the restaurant officially opens at 7am. Before the restaurant opens, waitrons start by doing the following duties; wiping tables, setting the tables and preparing cutlery. However, they also tend to do duties that do not have anything to do with waitressing including cleaning the floors and glass walls until they sparkle and some will be busy cleaning the toilets. Sometimes these cleaning chores continue until the restaurant opens, to such an extent that clients often witness waitrons mopping. So, mopping and at the same time trying to serve food to clients puts the clients off and appears as if the restaurant is not organised. Since most jobs in the restaurants are precarious, floor cleaners often either come late or decide to quit and not come to work, which forces waitrons to take on their jobs.

According to the above narrations, waitrons complain that they are being overworked doing jobs that have nothing to do with their job description. Since the job is precarious, they carry out any task and are not at liberty to complain to management because it might lead to them being fired. Since women migrant workers have migratory goals to achieve, they persist and persevere only to be able to meet these goals.

5.4 SOCIAL VULNERABILITY OF ZiWoM WAITRESSES AND THEIR PRECARIOUS VOICES.

Work environment pressures can have a negative impact on human health, which is referred to as social vulnerability. Reducing social vulnerability has the potential to reduce both human misery and economic loss. Social vulnerability, in its broadest definition, is one component of sensitivity to various stresses and shocks, such as abuse and social exclusion. The incapacity of people, organisations, and societies to tolerate the negative effects of many stresses to which they are exposed is referred to as social vulnerability. These effects are caused in part by traits inherent in social interactions, institutions, and cultural value systems.

In Chloe's restaurant, lack of proper immigration documentation plays a pivotal role in women migrant's inability to demand better working conditions, which makes them vulnerable to sexual abuse, compromised health status and security. The following subsections identifies and discusses some of the key social vulnerabilities that existed for women migrant workers in Chloe's restaurant. It details how aforementioned issues negatively influence their social well-being hence compromising their migratory goals.

5.4.1 Sexual Vulnerability

Sexual vulnerability is primarily women's vulnerability, which has to do with their exposure to the risk of harassment, rape, sexual assault and similar (Cameron & Allen 2013). Hospitality work is gruelling. The hours are tough, and happy faces and good attitudes are all but required, but both clients and co-workers can be challenging to deal with. Unfortunately, sexual violations are rampant in this industry too (Gurley, 2017) and (Adkins, 2002). Females working in hospitality are incredibly vulnerable to rude comments, unwanted touching, and other types of sexual harassment. In fact, female migrants are at risk of sexual abuse (Cockfield, Buttigieg, Jerrard & Rainnie, 2011). Hospitality workers are trained to be gracious and to fulfil client requests, which makes it difficult to speak up when they are being mistreated. The "client is always right" mentality leaves a lot of workers vulnerable to sexual harassment (Cockfield et al, 2011).

As mentioned in previous chapters, the hospitality industry prefers hiring migrant workers because they are not protected by any labour legislation since they lack proper immigration documentation. In the study, Chloe's restaurant recruited many women migrants and they have faced similar sexual abuse as mentioned in the literature. This is because of the precarious nature of the job and them being unable to speak out and seek help from labour unions or any other form of social protection. Some women migrants highlight that they faced sexual exploitation and harassment from male restaurant managers, male co-workers and male clients. Below is Lolo's experience:

> I have faced sexual advancements and harassment from my managers, co-workers and clients. I think it's because of my pretty face, lots of men are attracted to me. Some would try to kiss me or hold my hand. Some would go an extra mile of asking for my phone number (Informal interview, Lolo, 15 June 2019 at Chloe's restaurant).

Sexual exploitation is defined as an actual or attempted abuse of someone's position of vulnerability (such as a person depending on you for survival, food rations, school, books, transport or other services), differential power or trust, to obtain sexual favours, including but not only, by offering money or other social, economic or political advantages (The UN Refugee Agency Report Africa, 2021). It includes trafficking and prostitution. Sexual harassment affects personnel and is defined as any unwelcome conduct of a sexual nature that might reasonably be expected or be perceived to cause offence or humiliation. When such conduct interferes with work, it is made a condition of employment or creates an intimidating, hostile or offensive work environment. Sexual harassment may occur in the workplace or in connection with work. While typically involving a pattern of conduct, sexual harassment may also take the form of a single incident. In assessing whether the conduct causes offence, the perspective of the victim should be considered (The UN Refugee Agency Report Africa, 2021).

In support of the UN Refugee Agency Report of Africa, findings revealed that in Chloe's restaurant, some ZiWoM are being sexually exploited by the male management at their workplace, to a greater extent. They are being forced to sleep with them to secure their jobs. This is because they depend on the job for survival and have little to no other options.

Victimised ZiWoM articulate that apart from being susceptible to sexual abuse from the managers, customers also prey on them. As a female worker and being pretty, clients tend to try to initiate sexual conduct. They say that male clients even physically hold your hand or try to kiss you to initiate sexual relations. The women note that it is offensive and not professional but since they need the job and want to fulfil their migratory goals they play along. As one said the "client is always right" mentality leaves a lot of female migrant workers vulnerable to sexual abuse (Cockfield et al, 2011).

Moreover, some ZiWoM mention that they are vulnerable to sexual harassment and advances. They highlight that this practise is rampant in Chloe's restaurant. Some women also mention that they also sleep with their co-workers when in need of having a place to stay. They highlight that they opt to cohabitate, which is the state of living together and having a sexual relationship without being married, when they realise that they cannot make ends meet or pay bills for themselves. They say that once they cohabitate, they can forget about bills and start saving money to meet some of their migratory goals.

According to the diagram below, though, restaurant female workers are being sexually abused mostly by their restaurant co-workers, followed by customers and least by their restaurant managers.

Figure 5 3: Female restaurant workers who are sexually abused by restaurant managers, co-workers and customers

https://www.thelily.com/rape-in-the-storage-room-groping-at-the-bar-why-is-the-restaurant-industry-so-terrible-for-women. Adopted from The Lily News: November 21, 2017

Precarious occupations are known for exposing employees to physical and sexual abuse. Similarly, in the research of Makhata and Masango (2021), about Basotho women who migrated to SA and were absorbed into precarious jobs, especially domestic work, they point out that domestic work is a precarious job and that the Basotho women became vulnerable to physical and sexual abuse. This supports what has been said by some ZiWoM about being forced to sleep with managers to secure a job. Makoro (2015) also suggests that employers seem to take advantage of the illegality of the migrant Basotho women and victimise them knowing that they have nowhere to report to because of their illegal status.

Cross referencing and in support with what the ZiWoM mention, a staggering 90% of women in the US restaurant industry report being subject to unwanted sexual advances at work, and more than half of these women say that these interactions occur weekly, according to a Restaurant Opportunities Centre report from 2014. Nearly 40% of all sexual harassment claims

made to the federal agency that deals with workplace discrimination originate from misconduct within the restaurant industry. Between 2004 and 2014, restaurants in 15 states surrendered $10-million in damages and settlements for sexual harassment cases. Routine exchanges - such as taking an order, refilling a wine glass, picking up a fallen napkin or utensil, and dropping off the bill - can quickly devolve into sexual-harassment nightmares. “In an industry where the majority of the workers who receive tips are female, you create a power dynamic [between men and women] and room for sexual harassment,” says Catherine Barnett, director of the Restaurant Opportunities Centre of New York. “Questionable behaviour and interactions are condoned,” she adds.

In further support of the victimised ZiWoM’s statements, waitresses in the 19 US states concentrated around the South and Midwest, where the tipped minimum wage has been frozen at $2.13 an hour since 1991, are twice as likely to experience sexual harassment as their counterparts in the other seven states (Gurley, 2017). This includes California and Minnesota, which has banned the tipped minimum wage and replaced it with the standard minimum wage (Gurley, 2017). In Michigan, women make up nearly 80% of the tipped workforce, and the tipped minimum wage sits at a paltry $3.38 an hour. Alicia Renee Farris, a labour organiser in Detroit, and a leader in the Restaurant Opportunities Centre’s campaign to eliminate the tipped minimum wage in Michigan, says sexual harassment is a growing issue in the state’s “thriving” restaurant industry. “To make a living,” Farris says, Michigan waitresses have to “subject themselves to different kinds of ‘behaviour’ in order to get tips.” Statewide, more than 20% of waitresses live in poverty.

With that in mind, it can be noted that Chloe’s restaurant is a tipped restaurant and women migrant workers are more susceptible to sexual harassment. However, since they lack proper immigration documents, the cases are not reported. Additionally, these sexual relations usually ended up with negative health implications for the women migrant workers. Two ZiWoM mentioned that they suffer from common STIs and some have contracted HIV and AIDS in this process.

5.4.2 Health Vulnerabilities

Precarious employment is associated with a range of health problems including both mental and physical illnesses, occupation-specific afflictions, harmful life-style behaviours and social disadvantage (Hancock, 2019). Precarious employment is not evenly distributed in a

population, but rather tends to be concentrated along lines of the intersecting categories of socially created disadvantages which may exist in any society, such as such as race, gender, age, education, income, class citizenship, immigration status and disability. As a result, certain categories of workers, including women, youth, racialised, ethnic, or other minority subgroups, foreign-born, lower-educated, disabled, and informal workers, are exposed to higher levels of precarious employment, which, in turn, unfairly increases their risk of related health problems (Gunn, 2021).

In agreement with what has been highlighted by Hancock (2019) and Gunn (2021) above, women migrant workers in Chloe's restaurant highlight that they suffer from severe stress and depression. They mention that the environment is unfavourable and that it includes a lot of abuse and future insecurities. Working for long hours and sometimes not making enough money to meet migratory goals contributes to their stress and depression. Below is how Rudo expressed herself

> Working in a restaurant is stressful. Usually, my managers instil stress and depression in me with a constant reminder that I can be fired at any time. Long working hours without rest strains my body, which makes me depressed (Informal interview, Rudo, 16 March 2019 at Chloe's restaurant.

In agreement with Rudo, much research has been done on the effects on precarious employment and these have noted that it contributes to mental illness/depression. For instance, in research on the psychological health effects of precarious work, the research found that mental illness, mental health and precarious work are mixed (Artazcoz et al. 2005).

However, evidence from these studies largely points to the increased likelihood of psychological ill health when job insecurity is greatest (Artazcoz et al. 2005). D'Souza et al (2003) found that high job insecurity in Australia was associated with poor self-rated health, depression and anxiety.

In support of what has been said by Artazcoz et al (2005) and D'Souza et al (2003), ZiWoM in Chloe's restaurant also mentions that falling ill at work comes with negative implications especially from the management. I also observed from my ethnographic experience that if management realises that a worker falls sick, they ignore it at first and if it persists, they then reduce her shifts, which will eventually affect her income or contribute to job instabilities. They can then start labelling the person as a weakling and not fit for the job. That worker is susceptible to being fired because of being ill. Waitressing is categorised as an informal job

with a lot of insecurities. My findings also reveal that since women migrants fear losing the job, they go to work sick and hide it. This compromises their health-status, ending up with poor self-inflicted health because of the fear of losing the job.

Marmot's (2004:134) argues that the relationship between job insecurity and the fear of losing control over short and long-term future plans, along with preoccupations with ones' finances, has established the link between job insecurity and ill health. Furthermore, they found that this subjective job insecurity may prompt people to attend work while sick, which undermines their health conditions. In agreement with Marmot's, some ZiWoM suffered from depression and severe stress associated with job insecurities. The fear of knowing that they can lose their job at any time resulted in them having health-problem.

Additionally, during informal discussion and participatory observation, women migrants in Chloe's restaurant come to work sick and when they can they hide it. They note that this kind of job does not issue paid sick leaves and if absenteeism continuously occurs due to sickness, one would lose the job or get little income. They mention that it is like "paid as you go", meaning if one does not attend work there is no money for the day. ZiWoM are desperate to keep on earning, so they do all they can to protect their job and earn more money, including coming to work sick. In support of the above statements, studies related to sickness absenteeism have found that the rates tend to be lower for temporary workers in comparison to those with permanent contracts. This has been linked to "sickness presenteeism, where workers still show up to work even though they are ill" (Bergstrom et al, 2009). Virtanen et al. (2003) attribute this to a few causes, namely short-term or no contracts and job insecurity, which results in a fear of job loss and no sick leave pay. Consequently, sickness presenteeism has been found to cause negative health consequences, as it impacts negatively on illness recovery (Bergstrom et al, 2009).

Nevertheless, it remains evident that precarious working conditions cause stress, depression and anxiety for many of those interviewed. However, it is very alarming to hear the difficulties women migrant workers faced when it came to seeking mental health services. Firstly, general practitioners (GP) are the first port of call for treatment. However, for people working in non-standard employment who are not entitled to a medical card, they cannot afford to access a GP, nor to pay for antidepressants. In support of the claim above, ZiWoM cannot afford a GP to get a prescription to buy antidepressants to treat their depression. This is because of their low irregular wages. However, my findings reveal that in an effort to deal with stress and

depression, women migrant workers resort to risky behaviours such as drinking a lot of alcohol and smoking. They note that for their mind to focus when attending to clients or taking orders, they consume a bit of alcohol and smoke here and there. Moreso, even after working a day shift, they go out drinking to relieve stress. However, this also contributes to their financial burden because they are supposed to save since they have migratory goals to fulfil.

Besides being vulnerable to stress and depression, ZiWoM raises another significant and highly sensitive issue - that of gynaecological health being ignored in the hospitality industry. This is an inevitable issue especially for women if they have husbands/partners or are exposed to sexual exploitation. Women migrant workers highlight the difficulties of being pregnant and going to work to earn income to fulfil migratory goals. They noted that the "paid as you go kind of work'' forces them to go to work until delivery time. This is because money is needed to fulfil migratory goals, support delivery and the new baby. One migrant worker highlights that being illegal migrants is a disadvantage because they do not enjoy social benefits such as paid maternity leave. By right she was supposed to be on maternity leave.

5.4.3 Security Vulnerability

Precarious employment is associated with job insecurities. Job insecurity (JIS) refers to the threat of unemployment or the fear of losing the current job in the future and is considered a hindrance stressor that thwarts employees' personal growth and development (Staufenbiel & Konig, 2010) and is a continuing threat to employees (Etehadi & Karatepe, 2019; Shin et al., 2019). As highlighted in previous chapters, jobs in the hospitality industry are informal and there is no signing of a contract (Standing, 2011). They are easy to get and easy to lose. There is no guarantee that anyone is secure in their job.

Job Insecurities

Waitressing is not a stable or secure job, meaning employees can be fired at any time. This results in workers job hopping between restaurants because it is not easy to be a permanent employee at any restaurant. Below are Martha's opinions on this issue.

> I was once a job hopper before I understood the precarious nature of the waitressing job. I changed many restaurants searching for the one with better remuneration and working conditions but later realised that they are all the same. Job hopping made me spend a lot of money on relocation bills. The day I shared my story with other waitresses they assured me that complying and abiding to the rules of the restaurant is the only way to serve for quite a long time. These are people that I started the income pooling club with, it

> assisted me in meeting my migratory goals. This club changed my life and way of thinking (Interview, Martha, 16 March 2019, Chloe's restaurant).

Thus, ZiWoM are vulnerable to being fired anytime at work. "Job hopping is the order of the day when you work in restaurant institutions", said Lolo. She highlights that restaurants are always recruiting, which puts jobs on the line, in case of any repeated mistakes. However, the women migrant workers note that they learnt the art of enduring any difficult or unhealthy condition at work is to remain in the same place. They indicate that being loyal at one workplace can make them grow and progress to fulfil their migratory goals

Xenophobic attacks

SA is known for xenophobic attacks in poor, black communities but now it has extended into the working space (United Nations Human Rights Report, 2022). Despite the demand of migrants in precarious jobs, foreign nationals in the restaurant industry are experiencing xenophobic attacks at greater heights. After engaging in participatory observation and random informal interviews, ZiWoM notes that the act of firing waitresses is usually influenced by xenophobic traces. This is because the manager at Chloe's has a xenophobic mind set such that he was witnessed several times saying ''foreigners are stealing jobs from South African citizens'' and acts according to his words. One migrant woman had this to say

> My friend got fired because the GM did not like Zimbabweans, he was hiring more South Africans to replace them (Interview, Jenny, 17 March 2019, Chloe's restaurant).

In agreement with the quote, the South African manager targets Zimbabwean waitresses which makes them vulnerable to instabilities in their restaurant jobs.

Limited access to formal banking system

Immigrants lag in both the use of financial market services and wealth ownership. It is estimated that immigrants are 12% more likely to be unbanked compared to native-born Americans (Bohn & Pearlman, 2011; Department of Consumer Affairs, New York City, 2013). Below is Nancy's story

> I keep my money under my mattress because I cannot qualify to open a bank account. I do not have the required papers. It's not safe to keep money in the room because it can be stolen, but what can I do (Interview, Nancy, 20 June 2019, Chloe's restaurant).

ZiWoM do not have proper immigration documents which stops them from being able to open bank accounts. They indicated that saving is their ultimate goal since they anticipate meeting their migratory goals. However, where they kept their money was not secure which means it could have been stolen at any time. They note that they are vulnerable to theft.

5.5 CHAPTER SUMMARY

This chapter details that ZiWoM are prone to distinct vulnerabilities when they work in the hospitality industry. Vulnerabilities explored in this section include economic, sexual, health and security vulnerabilities. Under economic vulnerability, the study found that ZiWoM were exposed to low and irregular wages due to the tips and commission remuneration system that exists in Chloe's restaurant. The women often failed to meet one of their main migratory goals, income accumulation, because of this. They usually received small tips due to inexperience in waitressing, bad presentability and attitude toward clients, etc. They failed to accumulate big f commissions because of being given the day shift, or being suspended for 2 weeks, or having too many waitresses on a shift, or reduced shifts, etc. The chapter also highlighted that; women migrants worked for long hours. Working long hours has resulted in them being socially excluded from their families and society at large, some experiencing religious relapses and/or suffering family break-downs. Having little income and experiencing social agony makes them indulge in risky behaviours such as becoming heavy smokers, alcoholics and some also opt to cohabitate. Working in a restaurant is very stressful because women migrant workers are always prone to depression and anxiety. They also suffer from swelling legs and they are not given paid maternity leave. Waitressing is precarious, meaning the job is not stable. Employees can be fired anytime. ZiWoM also suffer from xenophobic attacks at work and they cannot safely save their money since they do not have access to open bank accounts.

With the objective of trying to achieve their migratory obligations, that is income accumulation, investments and remittances, ZiWoM encounter huge hurdles as mentioned above, which they have to overcome. Some hurdles position them to doubt their capacity to achieve their goals, but they striven through, endured and succeeded. One of the strategies they used to cushion their financial vulnerability and achieve their goal is the income pooling associations or stokvels. These clubs are going to be discussed in the next chapter; how waitrons organised them and the socio-economic factors that contributed to the formation of these clubs/stokvels.

CHAPTER SIX

SOCIAL EMBEDDED FACTORS INFLUENCING THE FORMATION OF WPBS

Source: Internet googles

6. INTRODUCTION

Women, who have always been significant economic contributors for their families, have recently been forced to join the migration corridor in search of greener pastures and "better employment opportunities" (Pophiwa, 2014). SA has been a target destination of an increasing number of migrants from the rest of the continent, with many settling in the inner city of Johannesburg. According to Pursell (2007, p.7), this migration trend has been attributed to perceptions that SA offers many economic opportunities. However, Ulicki and Crush (2000) mentioned that most women migrants, as they arrive in SA, are absorbed into precarious occupations. As discussed in chapter five, these women migrant workers encounter different challenges as waitresses that upsets their migratory goals such as income accumulation. This

study's intention was to investigate how ZiWoM managed to navigate financial vulnerability through engaging with WPBS whilst working under precarious conditions.

In recent times, financial inclusion has been recognised as a priority for developed countries such as the United Kingdom, France, Canada and the US. Although researchers in these countries have concluded that undocumented migrants usually have great difficulty in obtaining access to financial services (Sarma & Pais, 2011), it appears that in SA, there has been relatively little in-depth analysis of the side effects and consequences of financial exclusion on the everyday lives of immigrants, as most of the existing literature tends to be concerned mainly with social exclusion. Mwangi and Kimani (2015) maintain that apart from specific policies in Africa intended to develop recognised financial institutions that are accessible to the poor, the findings of relevant research studies confirm that underprivileged members of African societies continue to depend upon unrecognised financial institutions such as stokvels.

Stokvels became popular in SA during the 1990s due to working women's high participation (Mayoux, 2000). It is often perceived that men prefer to use their money on projects which produce tangible benefits. In contrast, women prefer to invest their money in the health and the socio-economic well-being of their families. Rose (1992) maintains that women play leading roles in stokvels and other micro-financing initiatives because women often display behaviour that expresses greater responsibility and awareness of their families' needs than is generally associated with men. Stokvels are amongst the key poverty-alleviation strategies which has been practised for many years by the majority of black South Africans (Matuku & Kaseke, 2014). Stokvels are well documented in SA but there are few details about how specifically women migrants from different backgrounds, in precarious working environments managed to organise themselves to form WPBS to meet their migratory goals. There are available literature reports, predominantly on social factors to be considered to organise these stokvels/ROSCAs by country's natives in different occupations. However, there is no research that mentions how women migrants in SA, working as waitresses, managed to organise themselves to start WPBS considering specific social factors. Hence, this chapter is going to ascertain social factors embedded in the formation of WPBS by ZiWoM working as waitresses in Chloe's restaurant.

The chapter starts by giving a brief background on what motivates these women migrant workers to form a WPBS as a "the fallback strategy". This is followed by specific contributions made by these Women for WPBS, taking into consideration the amount contributed and at what

interval. It later lays out different categories of stokvel that exist among these migrant workers in Chloe's restaurant. It then outlines the social factors that influenced the formation of WPBS, that is, trustworthiness, honesty, reliability, commitment, social networks and ethnicity among others will be discussed. Lastly, challenges encountered when organising a sustainable WPBS and suggested workable solutions are discussed.

6.1 WOMEN MIGRANTS' WORKERS EMBRACING THE FALLBACK STRATEGY

Having been vulnerable for a very long time in the precarious job in the restaurant industry, ZiWoM have become vigilant because they have migrant goals to fulfil. They have developed resilient attitudes to cope with the harsh prevailing conditions of the waitressing job. Despite these harsh conditions, they have initiated the formulation of small groups to discuss how they can assist each other to sustainably achieve their migratory goals. As mentioned in the symbolic interaction theory in chapter two, where interaction can assist people to discuss ideas that help them cope in a crisis, women migrant workers interacted at Chloe's restaurant, brainstorming ideas on how they can navigate through financial vulnerability. This led them to the fallback strategy of resource pooling that was used by their mothers in migratory communities. They discussed this strategy and how it could be revived in the current cash era so that they can improve their income accumulation and saving culture for the betterment of their lives and those of their relatives back home.

6.1.1. Brief background of the resource pooling strategy of *nhimbe*

In the literature, the word, *nhimbe* involves a happy moment where people enjoy when they work together, especially as a community of family or friends. It implies an agreement, a bonding over something, a meeting of minds and a sign of oneness. It is a traditional Shona concept that runs deep in their culture. As Mawere and Awuah-Nyamekye (2015:12) state, "the word *nhimbe* comes from the Zimbabwean Shona language and culture". It has a plethora of interpretations depending on the regional and cultural practise. It can be loosely translated as community collaboration. According to some scholars such as Mahohoma and Muzambi (2021) *nhimbe* is a traditional cooperation in the execution of household chores from agricultural to construction work. This is in agreement with Murisa (2013:251–290) who posits that the practice was developed within a rural family structure of social organisation where members of the same lineage group organised into labour teams for ploughing, planting, weeding and other related field duties. Bourdillon (1976) concurs with this line of thought

when he states that: larger groups of kin may cooperate for larger tasks such as ploughing or reaping". This is usually practised in rural communal areas.

Since the 1800s or earlier, *nhimbe* has been practised in Zimbabwe by various ethnic groups (Muyambo 2019; Sithole 2014; Sithole 2020). It is an internal and collective mechanism for community members to assist each other at household level to strengthen and sustain their socio-economic development initiatives. Essentially, *nhimbe* is a voluntary cooperative where community members in a village willingly and compassionately respond to a household's developmental needs, usually a need related to food security and community values.

In Africa, practises similar to *nhimbe* are *Harambee* in Kenya, *Chilimba* in Zambia and *Letsema* in SA and Botswana. A household that has identified its need at any given time is free to organise a *nhimbe*: the social activity and time that people spend together at a particular household in the village to assist on a specific need. *Nhimbe* is carried out in a work-party fashion where food and beverages (alcohol and non-alcoholic beverages like *maheu*) are prepared and they drink it. The role of food in binding social relations is discussed at length by Sithole (2014:), and in Tavuyanago, Mutami and Mbenene (2010:). In fact, the sharing of food symbolises trust, peace, a restful mind and dialogue and this resonates with the African *ubuntu* social framework.

As discussed in Muyambo (2019: and Sithole (2014:), *nhimbe* is a natural, effective community practise in which the principles of help, mutual trust, reciprocity, respect, conflict prevention, peace and solidarity are the underpinning tenets. Put differently, *nhimbe* is more likely to be practised in a community where people trust each other, espouse reciprocal socio-economic relationships, respect, peaceful co-existence, value positive solidarity, uphold human dignity and integrity of the physical environment. Therefore, the rationale for *nhimbe* practise is to primarily foster community economic development, and concurrently, to promote and sustain social cohesion.

In relation to stokvels, individuals organise themselves from a trust-based system, pooling financial resources to assist each other to cope with a difficult situation. Below is Connie's expression of this fallback strategy.

> We started a WPBS because we are migrants and we have goals. We did not come to SA to play jokes. We here get income so that we earn a living. Since you know waitressing here in the restaurant, we are paid in tips and commission, it is difficult to save money, invest or remit. So, we came up with the idea that we

must do “mukando” stokvel to assist ourselves to meet migratory goals. I started mobilising people so that mukando/stokvel come into practise (Informal discussion, Connie, 26 March 2019, Chloe’s restaurant).

In the study context and in agreement to what has been said by Connie, ZiWoM, working as waitresses, organised themselves to form WPBS to manage their financial vulnerability. They considered distinct social factors to qualify members for the WPBS. These factors are discussed in the next sections.

6.2 THE STRUCTURE OF WPBS IN CHLOE’S RESTAURANT

A stokvel consists of a group of people who enter into an agreement to contribute a set amount of money towards reaching a specific goal (NASASA, 2010). Each stokvel is characterised by a constitution which directs members’ roles and responsibilities in relation to the size of the monetary contributions made. Woods (1993) posits that the critical events as experienced by people involved in stokvels are constructed as lived experiences. In a similar vein, women migrant workers due to poverty back home in Zimbabwe, thought of initiating a stokvels to assist them in income accumulation and use it to meet their basic necessities as well as investing in small businesses, hence easing their financial vulnerabilities.

Stokvels generally have a constitution which dictates the size of the contributions, when the accumulated money is to be paid out and the roles and responsibilities of the members (Sandor, 2010). Each month a different member receives the money in the fund, which was collected during that period. Defaults on contributions are quite rare as other members will know if you have not paid your contribution and also because the regular meetings are a reminder of what you will gain when it is your turn. Depending on the type of stokvels, the members can use the collected fund for their own use, for payment or investment purposes (NASASA, 2010).

In an effort to alleviate their financial vulnerability, ZiWoM in the precarious environment at Chloe’s started to organise themselves to build a WPBS. They firstly highlighted the number of people needed for complete rotation of the stokvel, followed by contributions to be made, the amount to be contributed, at what interval and some basic general rules to be adhered to. These women migrant workers went on to categorise different stokvels that were relevant to their situations and lastly mentioned different social factors they considered for any individual to qualify to be in the WPBS. This was not an easy task for them considering the kind of precarious environment they were in and the different backgrounds they were from. A lot of factors were weighed in and there was a strict scrutiny process to join the WPBS.

6.2.1 Number of people that make-up the WPBS in Chloe's restaurant

According to NASASA (2010), the standard number of people in any stokvel is twelve or more. In agreement with NASASA, Lukhele (1990) also notes that stokvels are invitation-only clubs of twelve or more people serving as rotating credit unions or saving schemes in South Africa where members contribute fixed sums of money to a central fund on a weekly, fortnightly or monthly basis. On the contrary, Moliea (2010) notes that a stokvel can consist of five members, or even up to a 100. In chapter two it is mentioned that the typical set up of the stokvel, is that members of a community would organise themselves into a group of between 5-20 people (Anderson et al., 2002; Koike et al., 2015; Ksoll et al., 2013; Meredith, 1992; Smets, 2006; Stoffle & Vlack, 2014).

There were two WPBS that I explored during my fieldwork, namely Budiriro and Shanduko. Budiriro is a Shona word that means to succeed, and Shanduko is a Shona word meaning change. These stokvel groups already existed in the restaurant when I joined, and they have been operating since 2016 (3 years). Each club consists of six members. The ZiWoM highlight that they wanted a small group to quickly rotate in a short space of time. They articulate that since their job is precarious with "uncertain futures" it is best that they shorten the cycle, so that everyone benefits as soon as possible. The long cycle can be a once-a-month cycle of contributions. The number of participants determines the frequency also of the stokvel. They also highlight that small groups are manageable and it is easy to monitor and do a micro-follow up. They also want it to be like a family, which is why they prefer fewer participants in the group. Since they were strict about choosing the participants, women migrant workers noted that it was not easy to locate the best quality member fit for their WPBS.

6.2.2 Categories of stokvels preferred by women migrant worker of Chloe's restaurant

There are different types of stokvels that exist in SA namely grocery, saving, investment clubs, burial societies, social clubs and borrowing stokvels (NASASA, 2010). Sandsor, (2010) in agreement with NASASA, also mentions the same types of stokvels but adds the following; basic stokvel, party and purchasing stokvels. On the other hand, Verhoef (2001) identifies four types of stokvels, namely savings, burial, investment and high budget stokvels. Stokvels have both economic and social functions. The economic function relates to the use of stokvels to promote income security whilst the social function speaks to social capital, which manifests itself through friendships and social networks.

The finding of the study reveals a few types of stokvels that women migrant workers discussed and wanted to adhere to. They mention grocery stokvels, family, basic, purchase and bill settling stokvels. They could not do a lot of them due to the precarious nature of their job. However, their stokvels are not restricted to a certain rule, anyone is allowed to do what they prioritise. However, their payouts are handled at individual level, depending on their different situations and how each member wants to spend her payout. I had to figure out these types from informal discussions I had with them. The distinct types of stokvels that the ZiWoM wanted and practised are explained in the next section.

Family stokvel

Family stokvel is when money is contributed through a stokvel and at some point, it is for the betterment of a family. According to Sandor (2010) the money is paid out according to the needs of the family, but generally the funds are used for buying land or cars, for business investments, or for deposits on bank loans (Sandor, 2010).

Women migrant workers increased in the recent decades and turned to being the primary economic earners with the responsibility of fending for their families (Pophiwa, 2014), as mentioned in previous chapters. The main reason they migrate is because they want betterment for their families back home. Poverty is the reason why people emigrate and send money back home to help their families who they have left behind. Lucas and Stark (1985) wrote that "certainly the most obvious motive for remitting is pure altruism - the care of a migrant for those left behind."

When migrants have the altruistic motive in most of the cases migration takes place for economic reasons. Migrants earn a higher per capita wage in the host country than workers do in their home country. This is the reason why they send money back home to support the family left behind. For male migrant workers the remittances will decrease over time because they either lose the relationship with the family or bring the family abroad as well (Stark and Bloom,1985). Findings also revealed a similar trait that women migrant working as waitresses also remitted money back home in support of their families. Women migrant workers remit back home to cover school fees for their children and other basic necessities.

Below are different cases of women migrants who send money to their families accumulated through WPBS. These stories reveal the altruistic motives of the ZiWoM.

Case of Lolo: Joining a stokvel was a turnaround initiative

Lolo is a woman migrant from Guruve in the village of Mseruka, Zimbabwe. Her family struggles to survive because of a lack of stable income to meet their basic needs. They sometimes move around farms in search of *maricho* jobs, either weeding or harvesting depending on the season of the year, only to get an income to make ends meet. *Maricho* is a Shona word meaning a task usually undesirable, taken in order to survive. Lolo joined Budiriro WPBS to improve the lives of her family members back home.

Case of Mercy: Poverty made her join a stokvel

Mercy is a woman who migrated from Madziva, Zimbabwe to Johannesburg, SA in search of employment opportunities. Madziva is a mining area known for bad weather conditions such as drought. The unfavourable climate conditions have resulted in increased poverty and unemployment which makes migration the order of the day (Kanengoni, 2020). Mercy also notes that her family members move around from farms to the mines looking for any job. She shares that her school-going children (Mufaro 10 years and Vari 12 years) dropped out of school because of poverty. She joined Budiriro stokvel to pay school fees for her children to be able to go back to school.

Mercy and Lolo are women migrants who became friends when they both went looking for a job at Chloe's at the same time. They trained together and were put on the waiting list until they were both called to start on the same day. The two shared their life stories and experiences during work time. Mercy and Lolo connected because they had similar story lines about their families back home struggling to survive by doing *maricho* at farms. They decided to migrate so that they could improve the lives of their families back home. Mercy and Lolo, by coincidence, happen to come from Mashonaland central province in Zimbabwe. These women migrants joined *Budiriro* stokvel to fend for their families back home.

Groceries stokvel

Grocery stokvels have gained considerable popularity in black communities, owing to increasingly widespread perceptions that they represent a particularly effective means of saving for people who have little access to formal financial institutions (Tengeh & Nkem, 2017). In recognition of the growing significance of the phenomenon, some banks and retail shops launched grocery stokvel accounts that allow savings to earn interest and reduce the risk of

money accumulated from being stolen (Masuku, 2018). Grocery stokvels fall under the classification of ROSCAs. They are known as *mukando* or round tables in Zimbabwe and are referred to either by the Afrikaans word stokvel or the isiXhosa word *mugalelo* in Cape Town, South Africa. Matuku And Kaseke (2014) characterises stokvels as self-help initiatives intended to counteract socio-economic problems such as poverty, shortages of resources, low incomes and a lack of mutual assistance mechanisms.

This category of stokvels members typically contribute a fixed amount of money towards the purchasing of groceries at the end of the year (NASASA, 2010). The stokvel buying season peaks between the beginning of November and the middle of December, and purchases are made at outlets geared towards bulk purchases. Although some retailers are geared for stokvel purchases, most groups purchase from wholesale and cash & carry outlets. Some groups save these funds in a stokvel club account, while others save directly with the outlets, who record these contributions and make stock available for collection during the buying period (NASASA, 2010)

Women migrant workers were also involved in grocery stokvels but it was done in a different way. They did not pool money for the end of year Christmas / New Year groceries only, but it was done as a regular event. They mentioned that since groceries seemed cheaper in SA, when they get their payouts from stokvels, they buy groceries and courier it back home rather than sending hard cash. Women migrant workers preferred buying groceries in SA for their families and sending it with a bus or via *Malaicha.com* (it is the app that simplifies the act of delivering goods and groceries of migrants). “I prefer buying them groceries here in SA because I believe it is cheap. So, when I receive my money, I buy groceries and send them through Malaicha.com to my home place Gutu, Masvingo”, says Lizzie. “I also buy groceries for them and send it with Kukunda bus management because it passes by my home place” says Nancy.

Burial stokvels

Burial stokvels provide material and non-material support to members and their families in the event of death (Sandor, 2010). Burial stokvels emerged following the migration of black workers to the gold mines. The prohibitive costs of funerals, particularly transporting the body to rural areas as per African tradition or custom, forced black workers to form burial stokvels. Members make fixed contributions to cover funeral expenses (Sandor, 2010). The specific

benefits are defined in the constitution of the relevant stokvel and usually include the purchase of a coffin and transporting the body.

When I engaged in an informal discussion about the burial societies with the women migrant workers, they highlighted that they do it in an indirect way. They said that it is hidden, but when one of their members in the stokvel faces difficult funeral challenges either back home or here in SA, they assist according to their ability. They note that if they engage with the family, the stokvel member will be given an early payout, that is if she is yet to receive it, and they contribute a fee to assist the family. They do not set aside money for burials or funerals. This is because it is too risky and because their job is precarious. They raise questions like; Who would want to keep the money? Who wants to be held accountable? What if the person disappears with the money, and "remember we cannot use the formal banking system"? They came to the conclusion that it is best to contribute whenever a funeral crisis emerges.

This is also corroborated by Thieme (2003) noting that these groups are also found to have the ability to quickly mobilise contributions for sudden financial crises such as deaths or hospitalisation. These groups also make it possible for members to have access to a larger sum of money than when saving individually. Verhoef (2001) says that the insurance function of stokvels is that they provide guaranteed access to funds for future necessities. ROSCAs are used as substitutes to formal insurance in places where the insurance market is less developed (Klonner, 2003). Calomiris and Rajarman (1998) studied random (lottery) and bidding (Auction) ROSCAs and found that only bidding ROSCAs can provide insurance against sudden shocks such as illness or death of a family member.

However, women migrant workers state that in the absence of any crisis, they use the money for the stipulated purpose as fast as possible before becoming jobless, since waitressing is precarious. They also mention that the money is a small amount and they have lots of problems to solve as migrants, such as meeting basic needs for children or family members back home, as well as amongst themselves. They ask "The money is like hand to mouth and it is difficult to really save a lot of it for one purpose and who will account for it?"

Purchase stokvel

A purchase stokvel collects pooled money on a regular basis and uses it to purchase durable big items that can be used by the group to generate an income, for example, a marquee that could be rented out to the community for use on special occasions (NASASA, 2010).

ZiWoM, as much as they want to improve the lives of their families back home, note that personal development and progressing with life is also essential for their personal growth. They pointed out that buying furniture and kitchenware for their rooms or apartments is part of their independence journey, even though they are in a foreign land. It assists them with stability and also so that friends and family will be able to visit them in a welcoming home.

In agreement with what Nyasha and Rose mention, the academic literature suggests various rationales for the existence and popularity of ROSCAs. First, they are used to fund the purchase of indivisible durable goods (fridges, sewing machines, bicycles, etc.) in places where formal financial systems are poorly developed (Besley, Coate & Loury, 1993). There is some empirical evidence to support this contention such as Handa and Kirton's (1999) study of Jamaican ROSCAs which found that 71% of the participants used their ROSCAs money to finance the purchase of durable goods.

Additionally, traditional saving schemes in which members contribute a fixed amount of money to a common pool (either weekly, fortnightly or monthly), Where members receive the lump sum on a rotational basis. These funds are then used for any purpose, such as paying rent, covering household bills, internet or entertainment TV subscriptions, etc. (Sandor, 2010).

Investment stokvels

The common goal of investment stokvels is to accumulate capital to invest in business ventures. Investment stokvels also promote savings through bulk purchases of goods. Such investment stokvels are also referred to as cooperative buying societies (Irving, 2005). Members of investment stokvels contribute a fixed amount of money usually on a monthly basis. The funds are saved and allowed to accumulate before investing in business ventures. With that in mind, ZiWoM also used their stokvel payouts to invest in agriculture, non-agriculture small businesses and properties. The investments are discussed at length in chapter seven.

6.2.3 Contribution amount to WPBS

The amount to be contributed in each cycle is decided based on the number of participating members, the lump sum amount that each member can get and other socio-economic factors. Contributions can also be in the form of shares thus allowing a member to have more than one share or contribution in a particular cycle - increasing her/his chances of acquiring the lump sum, but also increasing the regular contributions she/he has to make (Bouman, 1979:258).

ROSCAs are essentially a group of individuals who come together and make regular cyclical contributions to a common fund, which is then given as a lump sum to one member at a time, on a rotational basis, in each cycle. For example, a group of 12 people may contribute Rs. 100 (US$33) per month for 12 months. The Rs. 1,200 (US$396) collected each month is given to one member.

There is no standard or fixed amount that members should contribute in a stokvel (Sandor, 2010). Members only contribute a fixed sum they agree upon to the common pool on a regular basis. They each receive a lump sum, in rotation, which they can spend as they wish, for example, on school fees and uniforms at the beginning of the year (Baldassarri, 2011). For instance, the women of the Ga-Sekororo community in Maruleng District, Limpopo province have organised themselves into different social groups that participate in self-help activities such as *Sebata-Kgomo* (a Sepedi expression meaning 'to call out for help') and stokvels, for saving money, buying groceries, supporting members during bereavement and meeting other needs such as paying for school fees and health needs (Masoga & Shokane 2019).

Both stokvels, Budiriro and Shanduko, require a contribution of R500 per period. ZiWoM support this because it is a reasonable amount that everyone can afford or accumulate within a short space of time. "Our stokvels, when we formed them, we agreed that an individual will have to contribute R500." says Lolo. "We contribute R500 and two members receive R3000 per week" says Rose. This means the receiver must also contribute her own R500 for the total to amount to R3000. The next section explores the frequency of these stokvels.

6.2.4 WPBS frequency/intervals (cycle period)

The cycle period is the frequency that contributions have to be made in each cycle. This can be daily, weekly, biweekly, monthly and half-yearly, depending on the amount to be contributed. Usually, the smaller the amount, the shorter the cycle period. Below is Connie explaining the stokvel interval;

> Contributions are done every week. So, it's a week's interval. This is because the waitressing job is precarious, not stable, so if rotation is done as fast as possible at least everyone gets an income in a short space of time (Informal interview, Connie, 16 June 2019, Chloe's restaurant).

In support of the above statement, a stokvel is a type of credit union in which a group of people enter into an agreement to contribute a fixed amount of money to a common pool

weekly, fortnightly or monthly (Masuku & Kaseke, 2014). Budiriro and Shanduko stokvel members contribute R500 every week. They complete their cycle in six weeks.

6.2.5 General rules for WPBS or stokvels

Every stokvel has a constitution which sets rules on how it will be governed (Irving, 2005). It articulates what each member is expected to do. Thieme (2003) claims that the rules of the game are written down, and records and accounts are audited. She claims that these schemes have a chairperson who is the key person and who ensures that the rules are applied and is ultimately liable for any losses. The chairperson is said to be supported by a secretary and a treasurer. The schemes have strict and regular meeting schedules, standard contributions and standard fines for non-payment. The meetings are usually run at the same location and they take place on fixed days and hours. They also generally take place a week after most people have been paid.

Tsai (2000) also argues that even though ROSCAs give the appearance of being rather informal, association members take the rules quite seriously and, in many cases, record the specific operating procedures on paper in a contractual form such that all members are required to sign their names.

In agreement with Tsai, the ZiWoM drew up rules for their stokvels, which they expected everyone to adhere to. They note that their small structure of rules assists them on accountability and close monitoring. Below is the list of rules they set for their stokvels.

- Every time when it is someone's turn to be given money, she must also have a full R500 in hand. It's a sign of dependability and commitment to the stokvels.
- Once members start a cycle of contributions they are not allowed to quit until the cycle ends.
- Everyone is expected to bring the R500 on either Friday, Saturday or Sunday and give it to the appointed person. This is because waitrons have different shifts with different days and to ensure that the recipient receives money by the start of the week (Sunday), they start as early as Friday.
- A follow up is done to make sure everyone is doing what they promised the members to do and not to lose focus.

- When someone quits or is fired, she can be replaced whenever possible, at the end of the cycle.

The table below is an overview of the WPBS that existed in Chloe's restaurant.

Name of stokvels	Year formed	Number of members	Amount Contributed	Frequency/ interval	Complete cycle
Budiriro Shanduko	**2016 January 2016 July**	**Six**	**R500**	**Weekly**	**Six weeks**

Table 6 1**: Overview of stokvels under study**

6.3 HOW DID THEY INITIATE THESE WPBS? MEMBERSHIP

As Burman and Lembethe (1995) explain that although some stokvels have both male and female members, the membership of others is made up of one gender only and is often confined to women only. In agreement with the statement above, this study focuses on stokvels made up of ZiWoM. Some writers and researchers emphasise that many stokvels whose memberships are restricted to women were created with the deliberate intention of excluding men. Their members believe that women are best able to work collaboratively with other women, owing to their shared perceptions, experiences and interests. According to Tsai (2000), women can work together for mutual benefit in stokvels due to the attributes and social capabilities of their gender, which contributes to general perceptions of women being more reliable than men concerning adhering to the commitments which they make to their groups. Verhoef (2001) maintains that women prefer stokvels whose membership comprises only women because they believe that men do not ascribe much value to saving, are often not trustworthy and could easily betray their groups.

The stokvels under study are made up of women because it is easy to organise themselves as they interacted at work and shared similar stories, experiences and as highlighted above. They have a mutual understanding and similar perception towards their families back home. ZiWoM mentions that men struggle with commitment and trustworthiness and have voted them out during the formation of these groups. In agreement with Verhoef, women are family oriented,

they value savings and do not easily betray one another. It is of paramount importance to know how these women organised themselves to build a sustainable WPBS.

How did these Zimbabwean women start their WPBS? This is an essential question, taking into consideration that they were mere migrants, who did not really know each other and had only met each other when they started working as waitresses at Chloe's restaurant. How did they organise themselves and form a small group to save money without the involvement of a formal banking system and being in a precarious working environment? Vonderlack and Schreiner (2002) cements the above statement stating that ROSCAs are common among poor women because they offer low transaction costs, which are kept low because the ROSCAs are formed among people who know and trust each other and who already meet regularly or live or work close to each other. The next section is going to explore social factors that assist women migrant workers to choose faithful and committed members to join and start their WPBS to fulfil their migratory goals.

6.3.1 Social factors that influence the formation of WPBS/stokvels

Stokvels are rooted in relations amongst different people. Through their social relations, they can interact and discuss their life experiences and later on, if there is a need for them to come together, come to an agreement and assist each other in times of crisis. As mentioned in chapter 2, this is in a symbolic interaction paradigm where individuals socially interact, which leads the individuals to do what they can do. Women migrant workers interacted and brainstormed different social factors to consider when formulating their WPBS. They mentioned trust as a pivotal factor that they first considered when formulating their WPBS. The women also highlighted honesty, reliability, commitment, social networks and ethnicity amongst other the social factors they looked into.

Trust in stokvel relationships

Historically, most ROSCAs participants are members from the same community and they personally know each other (Besley et al, 1993), therefore ROSCAs are rooted in trust based social backgrounds (Summerfield, 1995) and provide their participants with many of the services of a bank in a personal environment (Light & Gold, 1999). ROSCAs are usually formed among people who know each other well and who often share the same locale, neighbours, friends, relatives and colleagues. In contrast, the ZiWoM of my study are not from the same community and they barely knew some members socially. They had met with some

at work and have managed to utilise this to build trust as their base and through the little information they shared during social interactions to form these stokvels.

Trust means to rely on another person because one feels safe with them and has confidence that they will not hurt or violate them (Fielding, Knowles & Etang, 2011). Trust is the foundation of relationships because it allows people to be vulnerable and open up to other people without having to defensively protect themselves. In ROSCAs/stokvels trust plays an essential role for a successful and fruitful complete rotation (Fielding, Knowles & Etang, 2011). In agreement with aforementioned facts, it has been highlighted in chapter two that ROSCAs/stokvels have to be based on some kind of trust system because there are many factors that can benefit or hurt the outcome of a group (Sandor, 2010).

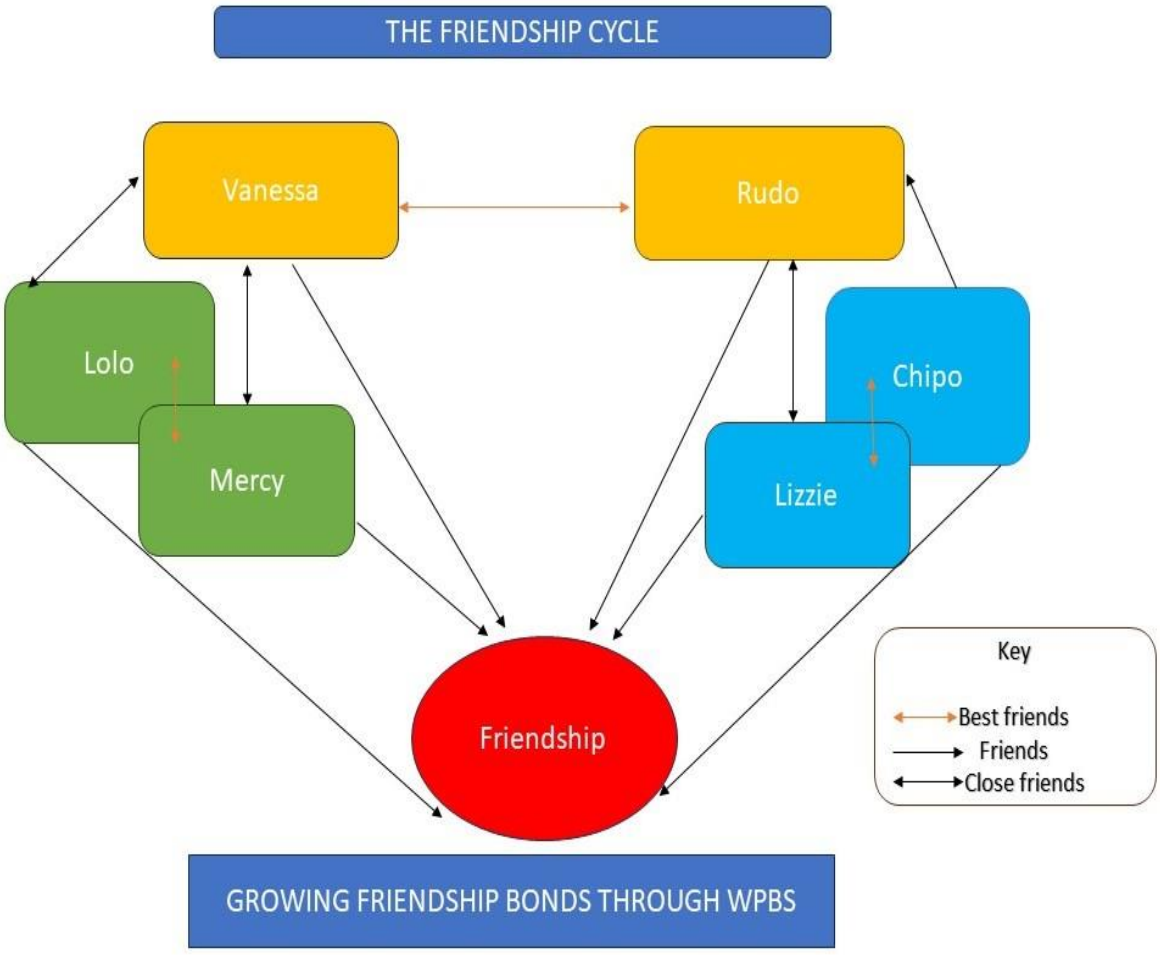
There are distinct benefits that come with considering trust when building or formulating a stokvel (Sandor, 2010). This is because stokvels involve monetary issues which are quite sensitive and can tempt theft as well as other harmful or detrimental behaviours that bears regrettable consequences for members. With that in mind, dealing with trustworthy individuals is of utmost importance because trust promotes positivity and growth in a stokvel environment (Ardner, 2014). It is important in stokvel relationships because it allows people to be more open and adhere to the rules and regulations. ZiWoM also highlights that dealing with trustworthy members gives them a sense of relief because it guarantees a successful and sustainable stokvel. In the same vein, Masuku and Kaseke's (2014) study also emphasises trust and honesty as being amongst the key factors that enhance the success of stokvels.

Trust also assists in reducing conflicts (Fielding, Knowles & Etang, 2011). "Operating and managing a stokvel is not an easy task, trust has to be considered to a greater extent", says Rudo. In support of the above statements, some ZiWoM note that stokvels can also trigger conflicts that can destroy good relationships. They say that it is of paramount importance to maintain good relationships when involved in stokvels because life is full of uncertainties in which one would need assistance from the people around them.

Findings of my study also revealed that trust is built over time. It is not an overnight experience. People must create friendships first over a long period of time until they start to trust each other. ZiWoM notes that to choose trustworthy people for the stokvel is not an easy task, considering the fact that they are migrants, that they barely know each other, often just meet at work and are in a job that is precarious. A worst-case scenario they shared was what if a waitress gets

fired abruptly, due to the precarious nature of the job, whilst owing money to the members of the stokvels and disappears without trace. The Women note that they would not want that kind of scenario to occur under any circumstances. They say it is good to be on board with traceable and trustworthy individuals, with whom they have some kind of assurance that she will stay. So, for some members it took them a minimum of six months to gain trust from stokvel group members to be asked to join them.

Friendship is considered as the main ingredient to a long-lasting trusting relationship. Below is a diagram showing how Budiriro stokvel was formed through such friendships.



Author: Researcher

Figure 6 1: **Stokvel formation through friendship**

The diagram illustrates how women migrant workers use friendship as the main factor to trust each other to form their WPBS called Budiriro. Vanessa and Rudo are Zimbabwean migrants who have more than five years working experience in Chloe's restaurant. They joined the restaurant around the same time. They were considered senior waitresses and had become best friends. They mention that in restaurants, if an employee is hardworking, makes more sales and is loyal, the restaurant tends to keep them on as employees for the longest time. They said that management created a small group of seniors or permanent-like employees who they relied on for the stability of the restaurant, but this cannot happen overnight. So, Vanessa and Rudo became part of that small group of senior employees. Through social interactions, coming to work daily, not being fired and watching others go, their bond grew and they became trusted best friends. They moved into the same apartment, so their relationship extended from work to home. They also mention that they were sharing food items specifically from Zimbabwe such as *mbambaira* and *mufushwa* (sweet potato and dried vegetables). These two women got to know each other well and they opened up to each other. They then decided to start a stokvel to assist themselves to fulfil their migratory goals. They agreed that each one of them would bring two trustworthy members to join the stokvel.

Vanessa brought Mercy and Lolo, who are her close friends. She had met them at work. When Lolo and Mercy came for the interview, they did not start work immediately. They had to write an exam which requires them to study Chloe's restaurant menu book, etc. Shortly thereafter, they were called in for training in the restaurant. Mercy and Lolo were mentored by Vanessa. Training in the restaurant takes one or more weeks depending on one's experience. In the kitchen the trainees learn how to prepare and garnish dishes served by the restaurant. Furthermore, in the bar, the bartenders show them different types of glasses and their uses, how to prepare cappuccino and cocktails. Lastly, they get to be trained on how to serve clients in the dining area, usually called the ''floor'' in the restaurant. With that in mind, Vanessa moved around with her new trainees (Mercy and lolo), showing them all aspects of the restaurant, teaching them about the table numbers t, how to set the table, how to use the biometric machine, settling bills, as well taking orders from the diners. Lolo and Mercy had a very teachable spirit compared to other trainees she had had before. They listened very well and did their work with diligence and pride. They were hard working and willing to learn. Vanessa as a senior waitress really enjoyed working with Mercy and Lolo. They knew what they wanted and why they needed the job. However, it was through social interaction and a continued relationship that Vanessa learned to trust them and finally asked them to join the stokvel.

Rudo brought Lizzie and Chipo, her good friends, to the stokvel. Rudo's friendship with Lizzie started a while back as they had worked in the same restaurant before in SA. Lizzie always wanted to follow Rudo to the new restaurant because it offered marginally better working conditions. So, when they were recruiting, she came for the interview, but was put on the waiting list for a long time. Eventually she was called in to start working at Chloe's and they reconnected. Lizzie had developed a friendship with Chipo who also followed a similar path to Chloe's. So, the three of them, through discussions, reached a consensus that they really wanted a stokvel that would be a success and sustainable. As a result, they decided to join to start the Budiriro WPBS.

These women were very optimistic that their stokvel would be a success. They developed their stokvel on a trust-friendship built through their mutual work and social backgrounds. They all knew each other well which made it easier for accountability. Because it was based on a trusted friendship, they were easily traceable. Burman and Lembethe (1995) also found that each member of a stokvel is required to have at least one close friend in the group, and the operation of the club depends on these close friends taking responsibility for contacting each other when necessary. However, their stokvel was a success in that they managed to meet their migratory goals which were income accumulation, investment and remittances.

The ZiWoM saved their money through the WPBS and have invested it into a small business back home where their close relatives are managing it on their behalf. In managing their small businesses, Nancy gets help from her mother and Martha from her siblings. The centre of the migrant's interest is her/his economic well-being. While working abroad a part of the increased income is saved. The money saved is invested back in the home country where the risk is higher compared with the host country, but the return is higher as well. The migrant uses the family as a trusted agent in taking care of his investments back home. (Lucas & Stark 1985; Stark & Bloom 1985; Stark & Lucas 1988; Solimano 2003; Gubert 2002 & Aggarwal & Horowitz 2002)

Honesty

Honesty works hand in hand with trust, so these members were chosen because of their integrity with regards to this stokvel. Through repeated interaction with the members of stokvel at work, they became certain that they can be honest with each other through every step of the way. Participating in a stokvel is teamwork, where there is a sense of belonging and collective

responsibility, which would be easier to explore when dealing with honest and trusted members. Ultimately, harmonious relationships enhance the success of stokvels (Fielding, Knowles & Etang, 2011).

Both Budiriro and Shanduko stokvels were built based on honesty among the members. Through their social interactions, they managed to gather if a person was honest or not. In the study of Masuku and Kaseke (2014), they highlighted that honesty is a significant social factor that is strongly considered when formulating a sustainable stokvel. Honesty, transparency and trust are interlinked and they are good ingredients for a successful stokvel.

Reliability and dependability

Reliability is the quality of being trustworthy or of performing consistently well (Sandsor, 2010). Despite being trustworthy, there were other characteristics that these women migrant workers considered for any potential member before they joined the stokvel. They highlighted that they wanted members who are reliable and dependable. Waitressing involves cash-in-hand money, which can be easily be used on impulse buying or anything else. So, members are supposed to bring the full R500 amount whenever it is needed for the next person's payout. They note that they must be able to count on everyone to meet their targets at the stipulated day and time.

Additionally, being dependable comes after reliability. The ZiWoM note that an individual must be reliable first then only can people depend on her. There were small activities they tested when checking if the person was reliable or not. Activities such as checking on each other's tables whilst they are gone for lunch, settling bills on behalf of another and even taking correct orders from diners on behalf of someone. Failure to do these activities correctly deemed one as unreliable. Mercy and Lolo were very alert on those small activities and they carried them out honestly and correctly which qualified them to be asked to join the stokvel.

Additionally, ZiWoM also explained that members were expected to adhere to the rules of the stokvel without making any excuses. For instance, when receiving the payout, the recipient had to have their own R500 to show that other members can depend on her even if she would be receiving and that she is committed to make that amount in a week. This action guarantees that the recipient can be depended upon. Below is the case of Connie who is a reliable stokvel member.

Connie is a woman migrant worker who is a senior in the restaurant. She came all the way from Bulawayo, Zimbabwe, in search of employment to fend for her children and family. She has worked in Chloe's restaurant for more than five years. She is reliable and everyone recommended her to become a part of the WPBS. During shifts, Connie is very vigilant and she attends other waitrons' tables and assists in settling bills correctly whenever their specific waitress is busy. She is also good at covering up for other waitresses' mistakes which made them count on her. Connie was hardworking and everyone wanted to be on the same shift with her. Her work ethic qualified her to be asked to join the stokvel.

Commitment / Self control

In order for the ROSCAs or any other reciprocity group to function, it is vital that each member is committed to the group. Reciprocity groups are dependent on the group members being committed to participation in order to ensure sustainability. Encouraging commitment is, however, not always an easy task (Blau, 1967, p.6). For members in a reciprocity group, when considering their chosen strategy in economic terms, participation must be more profitable than non-participation for members to not default on payments. In ROSCAs/stokvels, for instance, there is a strong motivation to default on the remaining payments once a member has received a pot. In order for the ROSCAs/stokvel members to continue contributing, commitment must be the case that the benefit of participation, which entails continued payments, being greater than the benefit of defaulting on the remaining payments (Coate & Ravalli on, 1993).

Additionally, Basu (2011) also argues that the commitment function of ROSCAs works only in the middle range of the self-control scheme. He explains that if individuals have high self-control they will be committed. This is based on the assumption that no default occurs. So, there is no need for a commitment device to save in a non-interest-earning instrument. On the other hand, if they have low self-control, they may not resist the temptations to default on the periodical payments once the pot is received. Thus, according to Basu (2011), ROSCAs are only operational and sustainable when participants have moderate self-control.

ZiWoM took into consideration both commitment and self-control when assessing the rightful candidates to join the stokvels. They mentioned that taking work seriously and being loyal to one restaurant were some traits they considered to be sure that the person can be committed. Stokvels require commitment because it is a cycle and every member must be treated equally.

They must rotate until the cycle is completed to avoid any defaults. Below is how Lolo and Rose express their views:

> I am committed to this stokvel, so I wanted every member joining the stokvel to be committed too for it to be a success (Informal interview, Lolo, 15 July 2019, Chloe's restaurant).

> I am committed to everything I do at work and this qualified me to join the stokvel. I continue to be committed for the success of the stokvel and also to meet my migratory goals (Informal discussion, Rose, 16 July 2019, Chloe's restaurant).

Stokvels are a form of reciprocity group which means that each member in the group relies on the other members in order for the stokvel to function (Blau, 1967, p.6). The reciprocity concept in stokvels is introduced through the mutual understanding that every member receives the pot contingent on others contributing to the pot throughout the rotation. If one member has received the pot and ceases to continue contributing, then that member will have received a reward which he or she is not repaying for, thus breaking the understanding of reciprocity. In order for the stokvels or any other reciprocity group to function it is vital that each member is committed to the group. This can either be through a strong sense of group mentality, or through mechanisms of enforcement so that the social and/or economic punishment of non-participation is large enough to encourage participation.

Socially networked relationships

Migrant networks can be defined as frequent sets of interpersonal ties that bind migrants and non-migrants together within a web of reciprocal obligations that can be drawn upon to facilitate entry, adjustment and employment at points of destination (Massey, 1987; 18 Boyd, 1989; Portes, 1995). A social linkage to someone who has already migrated to a particular destination has the potential to be a crucial resource that can be used by newcomers to facilitate movement, access to jobs, or credit. In support of the statement, some women migrant workers migrated to SA through social networks. They were assisted by their friends and some by relatives to come to SA in search of jobs. The social network theory presented in chapter two also agrees with how migrants connect with each other through linkages.

Furthermore, social networks can affect the migration process in three different ways. Firstly, migrant networks can be a valuable source of information regarding means of crossing borders and living conditions at the destination (Borjas, 1992, Topa, 2001, Munshi, 2003). They can also provide information that assists migrants to find employment and integrate into the society

at the destination. The social network theory in chapter two also highlights that migrants get a job faster because of the social connection from friends and relatives in destined countries. The women migrant workers in this study got their waitressing job through social connections. They were given information with regards to which restaurants had open vacancies, as well as the precarious working conditions that prevailed so that they were prepared in their minds for any challenge they would encounter. At some point, they were told to focus on their migratory goals and ignore whatever challenge they would encounter.

Lastly, social networks can operate as a source of credit, providing potential migrants with necessary funds needed to cover the cost of migration. Once at the destination, through these networks, newcomers can join stokvels in order to access finance, credits and other social assistances in the process of building their wealth (Carrington, Detragiache & Vishwanath, 1996, Dolfin and Genicot, 2010, Munshi, 2014, Comola & Mendola, 2015). Tsai (2000) argues that if someone needs a larger amount of money that he or she cannot accumulate individually, it is of significant importance to solicit modest contributions from a network of friends, relatives and neighbours – with the institutional promise that each contributor will in turn receive a share of a similarly large sum of money. With that in mind, the women migrants took advantage and made use of these social networks to initiate WPBS that assisted them with income accumulation, helping with their migratory goals. Besley, Coate and Loury (1993: 805) note that ROSCAs use pre-existing social connections between individuals to help circumvent problems of imperfect information and enforceability. There are also other studies pointing to the importance of social relationships in ROSCAs (e.g., Brink & Chavas, 1997; Biggart, 2001). Below is the diagram showing how Shanduko WPBS was built using social networking.

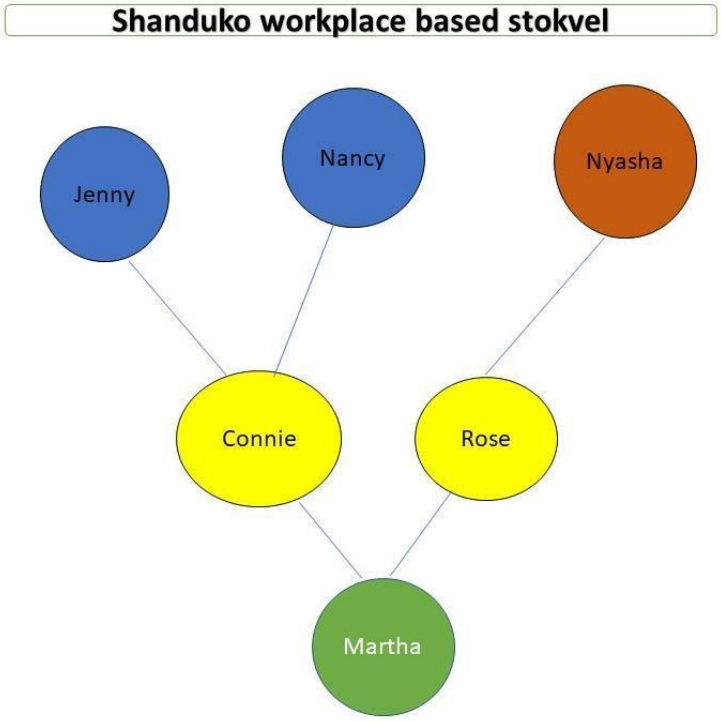


Figure 6 2**: Stokvel formation through social networking**: **Author: Researcher**

The ZiWoM were optimistic that Shanduko stokvel was going to give hope to their lives and change it for the better. They wanted their families back home to have a good and bright future life. So, as they contributed the money, they kept on reiterating to the stokvel members that change for the better was the ultimate goal. Besides being socially networked, some members became close and best friends which cemented their relationships and the sustainability of the stokvel. The stokvel had a mixture of Shona and Ndebele people from Zimbabwe. Below are cases that illustrate how the members connected and eventually formed a robust Shanduko stokvel.

Martha is a woman migrant worker who decided to move to SA in search of a job when Zimbabwe's inflation rates were escalating. She is from Bulawayo and she speaks IsiNdebele language which is an added advantage for her because it is one of the common languages in SA. Martha became pregnant and left the marriage because of her abusive husband. Her aim was to get to SA, search for any job to get an income so that she can fend for her family back home. When Martha arrived, she was absorbed into precarious employment in the hospitality sector. She worked for many restaurants but finally landed at Chloe's where she decided with the help of other women migrants to form a stokvel.

Martha was socially connected with Connie and Rose, from Zimbabwe, and helped them migrate to SA, because Chloe's restaurant was looking for more waitresses. They were friends from back home and they stayed in the same area. They had attended the same school and their parents were familiar with each other. So, "*Martha akarongera Connie and Rose kuti vauye Joni kuzoshandirawo mhuri dzavo*", meaning that she socially connected with them and encouraged them to come to SA and helped them get a job so that they could fend for their families. Because these three women knew each other from back home, it was easy for them to come together and form the Shanduko stokvel. However, for a complete group of WPBS they needed 3 more people. Jenny and Nancy, brought by Connie to join the stokvel barely knew Martha. On the other hand, when Nyasha also joined the stokvel, she did not know Martha.

However, when Nyasha (in Zimbabwe) realised that Rose had migrated to SA, she also followed her. Nyasha is Rose's cousin whom she grew up with. Nyasha is Shona but she grew up among the Ndebele people so she understands their culture and language. This made it easier for her to be considered for the stokvel. Nyasha left her grandmother and biological mother in Zimbabwe, who were struggling to meet their basic needs. She wanted to work so that she could provide for her family back home. Nyasha became friends with Jenny and Nancy through the stokvel.

Connie connected socially with Jenny and Nancy. Connie became friends with Jenny when they both worked for Tammy's Restaurant back home in Zimbabwe. They interacted socially and shared their life story experiences which seemed to be similar. So, when vacancies were open in Chloe's restaurant, Connie connected with her and Jenny got the job. Connie also offered her a place to stay until she became stable and was able to move out on her own. Connie provided her with information with regards to the waitressing job she was about to take. These two knew each other from back home and had a good relationship. This qualified her to join the stokvel. Moreso, Nancy from Chivhu is Shona and knows Connie because they are related. Connie socially connected her to the restaurant and eventually approached her to join the Shanduko stokvel.

Furthermore, the relationships that these women have and their social interactions consolidated them to form Shanduko stokvel. The women are socially connected to each other from back home, Zimbabwe, and they are aware of each other's struggles. When they came to SA, their relationships were cemented as they became support and family for each other, which made it

easier for them to be considered to join the stokvel. In corroboration, it is mentioned in chapter two in the theory that social networks act as a safety net for migrants by providing material or social support (Carrington, Detragiache &Vishwanath, 1996, Dolfin & Genicot, 2010, Munshi, 2014, Comola & Mendola, 2015).

Cultural background/ Ethnicity

Members participating in a ROSCAs are selected by the organiser based on ethnic lines or geographical limitations. ROSCAs are organised for members of the same ethnic background, same place of origin, same native language speaking persons etc. It could also be organised on the basis of a street in a settlement, or the settlement as a whole (Sandsor, 2010). Culture, in general, plays an important role in determining the success or failure of ROSCAs. Biggart (2001) documented the extreme dependability of ROSCAs through the social and cultural context. Scholz (2005: 8) notes that in ROSCAs normative pressure to honour commitments to rotating credit funds or other financial arrangements is felt or enforced often depends more on the cultural meanings and situational context than on generalised norms of trustworthiness or the desire to maintain one's reputation within a network of valued others.

Ethnicity was one of the social factors considered when these women migrant workers were organising themselves to start their WPBS. Ethnicity is the fact or state of belonging to a social group that has a common national or cultural tradition (Astrid & Sandor, 2010). ROSCAs are formed in areas where access to formal financial institutions is limited. Memberships may share familial, ethnic, and geographical aspects. Additionally, members also come from the same community, with the same cultural background as mentioned above (Sandsor, 2010).

Nhimbe is a social and cultural activity of resource pooling which is usually practised among the Shona tribe (Mahohoma & Muzambi, 2021). The ZiWoM related this social activity of *nhimbe* with current social clubs and stokvels. Subsequently, for these social clubs to function properly and successfully, the cultural background of members is of paramount importance to be considered. In Zimbabwe, there is a long-standing controversial history between the Shona and the Ndebele tribes. The *Gukurahundi* that happened in Zimbabwe initiated division between the two tribes.

How Gukurahundi compromised social relations between the Shona and Ndebele tribes

The *Gukurahundi* was a genocide in Zimbabwe which arose in 1982 and continued until the Unity Accord in 1987. It derives from a Shona language term which loosely translates to "the early rain which washes away the chaff before the spring rains" (Ndlovu, 2019). Operation *Gukurahundi* (1982-1987) commenced and continued within the Midlands and two Matabeleland Provinces of Zimbabwe through a Fifth Brigade army – trained by the North Koreans, and which was accountable to former President Robert Mugabe (Ndlovu, 2019). This army sought to find 400 armed dissidents, but their excessively violent actions ultimately resulted in 20 000 civilians being killed, thousands being tortured and/or disappearing as well as 400 000 persons brought to the brink of starvation due to targeted food limitations within these regions (Ndlovu, 2019). The story of *Gukurahundi* is complex and multifaceted, but significantly it was about the political annihilation of the Zimbabwe African People's Union (ZAPU), as an opposition party, as well as their supporters - predominantly from these targeted provinces. So, the genocide created divisions among the Shonas and the Ndebele.

With that in mind, Chloe's restaurant had a multicultural environment with a mixture of employees from Zimbabwe, Zambia, Rwanda, SA and Swaziland. Zimbabweans were the highest number of employees in the restaurant followed by South Africans, and then Zambians. The least number of employees came from Rwanda and Swaziland. Culture or language represented by the employees includes, Shona and Ndebele (Zimbabwe), Xhosa, Tswana and Venda (South Africa), Nyanja (Zambia), Kinyarwanda/Swahili (Rwanda) and Swazi (Swaziland).

Having assessed cultures that were represented in Chloe's restaurant, the study zeroed in on the Zimbabwean women migrant workers. They were represented by the two cultures of Shona and Ndebele. As mentioned above, these two cultures have their controversial issues, however, the WPBS had to be formed without being influenced by this aspect of their cultural backgrounds.

Budiriro stokvel had Shona members from Chloe's restaurant. These Shona people brainstormed ideas on how they can navigate their financial crisis so as to meet their migratory goals. It was easy for them to talk and interact socially as they used the Shona language. They also referred back to the pooling resource strategy of *nhimbe*, which is usually practised by the Shona people. They regarded it as a cultural event that assisted the Shona tribe out of a crisis, so they believed it could work for them as well. Below is Rudo and Vanessa expressing their views:

> I do not want any problem with people from different countries or tribes. I feel like I can connect more to a Zimbabwean from a Shona tribe (Interview, Vanessa, 20 July 2019, Chloe's restaurant).

> As you know we are all foreigners from different countries and we have different cultural backgrounds. So, we would consider if one is from our same country, Zimbabwe and from the Shona tribe. It is easy to deal with people when you understand their cultural background (Informal interview, Rudo, 21 July 2019, Chloe's restaurant).

These women migrant workers emphasised that they preferred a Shona member because they connected easily culturally. However, it was different from Shanduko WPBS. The members were a mixed bag. They had both Shona and Ndebele people. Despite this division that existed between the Ndebele and Shona, members in Shanduko stokvel note that they overlooked it. They highlighted that they connected with each other socially and that some of them are actually related through marriage. These women migrants note that they know each other for a long time, which acted as an advantage to their stokvel formulation. Below is how Martha and Connie expressing their views:

> Our stokvel has diverse cultures which is an added advantage. This is because we share different ideas and personalities that assist in cementing the sustainability of the stokvel. Diversity is the spice of life. So, I believe *Shanduko* had an advantageous posture (informal interview, Martha, 23 July 2019, Chloe's restaurant).

> Having members from both Shona and Ndebele culture really created a diverse structure of our stokvel. We managed to brainstorm ideas from all angles. That's why we considered both (Informal interview, Connie, 26 July 2019, Chloe's restaurant).

Ethnicity also played a pivotal role when Shanduko and Budiriro stokvels were formed. Despite this, ZiWoM had good reason for considering members from either Shona or Ndebele backgrounds.

Additionally, apart from the social factors highlighted above, economic and demographic factors were also considered to a lesser extent when formulating the WPBS.

6.3.2 Economic factors

Stokvels are formed through the social relationship of individuals or members. It has been highlighted above how such social relations have successfully connected women migrant workers to organise their stokvels. However, since these types of stokvels are work based, women migrant workers articulate that they had to consider the economic factors of their

members. The economic factors that they considered when selecting members for WPBS included, financial behaviour, hard-working or hustling skills, and some economic goals such as business investment.

Financial behaviour

Coetzee and Cross (2002-3) state that the first requirement for any group to operate successfully appears to be social capital which is the webbing of interpersonal connectivity that allows group members to trust each other and to predict each other's behaviour. According to Perry and Morris, Maillet, and Koffi (2022) financial behaviour is defined as the management of a person's savings, expenditure and budget, whereas Xiao (2008) asserts that human activities related to money management such as cash, savings and credit are regarded as financial behaviour. In a wider view, financial behaviour includes broad concepts including investment behaviour for short-term and long-term, savings behaviour, credit usage, expenditure behaviour, etc. Burman and Lembethe (1995) concur and state that apart from gender, the criteria for membership is influenced primarily by the requirements of trustworthiness and ability to pay – or at least an inability to vanish into thin air.

ZiWoM states that the financial behaviour of members was assessed when they wanted to join the stokvel. Below is how Martha and Vanessa conveyed their views:

> When we were selecting members to join our stokvel, financial behaviour was the number one economic factor we considered. Waitresses who usually spend their money on drinking alcohol and smoking were not selected to join. Stokvels need someone with good financial behaviour and she is expected to meet the targeted amount in the stipulated time. All members in Budiriro Stokvel have good financial behaviour (Informal discussion, Vanessa, 03 August, 2019, Chloe's restaurant).

> I ruled out someone associated with loan sharks to join the stokvel. Relying on loan sharks is a financial risk and I thought it would jeopardise the stokvel. So those who are still involved with loan sharks could not join the stokvel. I made sure that any member joining the *Shanduko* Stokvel did not have any traces of going to loan sharks (Informal discussion, Martha, 04 August 2019, Chloe's restaurant).

They highlight that waitressing is a precarious job and a lot of waitrons suffer from financial stress which results in them overspending, and buying alcohol and cigarettes to cope with the stress. They also note that some members take risky financial behaviours by dealing with loan sharks. The ZiWoM said that even if they are socially connected with these people or have good relationships with them, they cannot bring them onboard because of their financial behaviours which would put the group at risk.

Hard-working skills

Waitressing is a precarious job and is very informal (Rutherford, 2010). Women migrants' workers noted that waitressing is not an easy job. It takes hard-work and some hustling skills to earn more money from tips every day. Below is how Rudo expresses her views:

> When we were formulating this stokvel, we selected hard working waitresses. Those that can hustle and make an average of R500 or more per week. We would know that by the end of week they have the need amount to contribute for the stokvel (informal interview, Rudo, 09 August 2019, Chloe's restaurant)

As highlighted in chapter five, the job needs a ''guerilla tactic'' or ''*hwegudo'',* which according to ZiWoM, is a strategy to single out potential clients that leave good tips during pick and serve sessions, especially at night. ZiWoM noted that it is possible to get as little as R50 for the entire day when someone is not aware of the skills required to earn good tips from clients. The average money expected per week was R500 and it was not easy to raise this amount every week.

6.3.4 Demographic factors

According to Sandor, (2010), it is of significance to know the age of everyone joining the ROSCAs (stokvel) as well as their personality. Sandor goes on to note that members could be selected based on age, ethnic affiliation, occupation, religion and educational background. Below is Vanessa's views:

> Maturity (age) was also considered when formulating our stokvel because it's not a joke. We wanted 25 years of age and above, serious members with a goal and a vision. Young ones still want to spend and enjoy their money. They have a spending syndrome so; they won't be as committed as the mature one. I want to believe that's why it lasted (informal interview, Vanessa, 10 August 2019, Chloe's restaurant).

Martha also mentioned that 25 years old and above were considered mature and good to join the stokvel, which is in agreement with Sandor's (2010) ideas. Both Budiriro and Shanduko and stokvels had members who were 25 years and above.

6.4 WPBS CHALLENGES ENCOUNTERED DURING FORMULATING AND SUGGESTED SOLUTIONS

Stokvels are not easy to initiate (Sandor, 2010). A lot of factors were taken into consideration. The women migrant workers encountered some challenges when organising themselves for a

sustainable stokvel. They faced challenges during the selection period and also on the rotation list.

6.4.1 Selection

Women migrant workers articulate that during the selection period, there were a lot of people who wanted to join, but they restricted the groups to 6 members. It created tension amongst the waitresses because many did not match the qualities needed to be selected as members. Below is Vanessa's explanation of what happened:

> When formulating this stokvel we had a challenge that a lot of people wanted to join but we could not afford everyone to join. We strictly selected 12 potential individuals which created tension in the restaurant among waitresses. Even up to now I don't even talk to some waitresses because of that stokvel group (Informal interview, Vanessa, 12 August 2019, Chloe's restaurant).

However, the ZiWoM state that they used socio-economic factors to select members for the stokvel. On the selection challenge they set a standard rule that the person must be a senior in the restaurant and also checked the socio-economic factors which assisted in making their selection.

6.4.2 Deciding the rotation schedule

On the surface, ROSCAs appear to be an equitable saving mechanism. However, with some analysis it is evident that the first member to receive the fund becomes a debtor to all the other members and remains one until the last contribution has been made, while the last member to receive it becomes a creditor to all the other members throughout, while the other members move in turn from being creditors to debtors (Tsai, 2000). The advantages to all members are therefore not equal. All the members except the last to receive the fund get interest-free loans of decreasing magnitude for decreasing periods, and all but the first give interest-free loans of increasing magnitude. This feature makes the method by which the order is determined of significant importance (Ardener, 1964).

Various groups determine the order of rotation in different ways but it is always on the basis of a pre-arranged principle. Tsai (2000)'s research in China found that the basic type of ROSCAs specified a fixed monthly or semi-annual contribution to the pot by all members, typically a group of friends or neighbours, and then the pot was rotated on an interest-free basis so that each ultimately received back the same nominal amount. Another popular form was the

"dice-shaking" association where the highest roller of two dice in each meeting would receive the pot.

Another type identified by Thieme (2003) and Tsai (2000) was the auction association since the order of pot recipients was determined by secret bidding, whereby the member who bid the highest interest rate received the pot first. The interest that is paid by the winner is added to the future pots. Tsai (2000) also reports of contemporary associations which charge higher rates of interest to those who receive the collective pot early in the rotating cycle, while those who waited until the latter months would end up as net recipients of interest payments from all the other members who had already collected.

With that in mind, the ZiWoM did not use any of these distinct methods when deciding on rotation. In other words, they did not use the debtor/creditor method, neither did they use dice shaking association, auction or contemporary association. They looked for a hat and wrote down all the numbers for the number of participants who were eligible and who must be the first to receive the money. They put the papers in a hat and members had to pick one with their eyes closed. The number that each member picks is their slot for the cycle. This is because the rotation schedule among the members was a problem, because no one wanted to be last. Most wanted to be the first to receive it, which is a huge problem that needs to be resolved every time. However, after picking a number, they are allowed to exchange and shuffle depending on who has an immediate problem to be solved and how they agree amongst themselves as friends. In other words, they were allowed to swap. Below is what Martha expressed.

> There was a problem on who must start receiving the money and who is last. Some volunteered specific slots but this still did not change the argument on who must be the first until it was suggested to use the shuffling of small numbered papers in a hat method (Interview with Martha, 13 August 2019, Chloe's restaurant).

Buijs (1998) argues that although members of these associations are aware that they risk losing their savings if fellow members default on their contributions, various steps are taken to try and ensure that this does not happen. This includes putting new members at the end of the rotation cycle; giving parties at each other's homes so that members may meet and reinforce solidarity; and issuing receipts. In response to the fall out and taking in of new members, ZiWoM had to slot new members at the end of the rotation cycle. This is because they would be on a sort of probation to check their commitments and trustworthiness over a time period. The old members had already shown that they were committed to the stokvel.

Buijs (1998) found that in South African stokvels legal contracts are never established and that trust is relied upon to avoid default. The low default rate was found to be of vital importance to the success of these informal credit unions and participants were more inclined to default on their furniture or clothing accounts than on their association contributions.

6.5 CHAPTER SUMMARY

In this chapter, the details of how Budiriro and Shanduko WPBS were formed are discussed. ZiWoM decided that their WPBS would consist of 6 members each, with rotation to be done weekly and each member contributing R500 each. Distinct types of stokvels they participated in includes grocery, purchase, investments, burial and family stokvel. Rules set by women migrant workers include that every time when it is someone's turn to be given money, she must also have a full R500 in hand. This is a sign of dependability and commitment to the stokvels; once members start a cycle of contributions, they are not allowed to quit until the cycle ends; everyone is expected to bring the R500 on either Friday, Saturday or Sunday and give it to the allocated person. This is because waitrons have different shifts on different days so to make sure the recipient receives money by Sunday, they start the collection from as early as Friday. A follow up is done to make sure everyone is doing what they promised the members to do, not to lose focus, and when someone quits or is fired, that she can be replaced, if possible, at the end of the cycle. These rules were to ensure the sustainability of the WPBS.

Social factors, to a greater extent, are considered to form these stokvels. These factors include; trust, honesty, reliability, dependability, commitment, self-control, socially linked relationships and ethnicity. Additionally, the ZiWoM brought on board economic and demographic factors, which were financial behaviour, hard-work and maturity. There were challenges encountered during the formulation of the stokvels, such as the tension among employees because a lot of people wanted to join these WPBS and they used strict selection criteria. The rotation schedule was a problem especially when deciding on the first person to receive the payout. These challenges were resolved by explaining how they ended up selecting the members (use of socio-economic and demographic factors) and they made members pick a number from a hat for the rotation scheduling. Moreover, there were many benefits emanating from participation in the WPBS and these are discussed in chapter seven.

CHAPTER SEVEN

SOCIO-ECONOMIC BENEFITS OF WPBSWORK-PLACE BASED STOKVELS

Gardening project: Picture from Mercy

7. INTRODUCTION

Stokvels are safety nets for women in low-income households to alleviate poverty (Hossein, 2017). As mentioned in previous chapters, due to poverty and the alarming increase of unemployment Zimbabwean women have been situationally forced to move to SA in search of job opportunities, so that they earn an income to fend for their families (Pophiwa, 2014). However, when they arrive in South Africa, they are absorbed into precarious occupations including the hospitality industry and waitressing to be specific (Ulicki & Crush, 2010). This is due to their inability to obtain proper immigration documentation, as well as their low literacy levels. Moreso, working in the restaurant with tips and commission as a remuneration system makes them fail to accumulate income to meet their migratory goals. This means they

become financially vulnerable. With that in mind, this study investigates how ZiWoM managed to navigate financial vulnerability through engaging with WPBS whilst working under precarious conditions.

Having discussed in chapter six how women organised themselves to form WPBS, to assist them through their financial vulnerability, this chapter is going to explore the socio-economic benefits harvested from these WPBS. A cohort of researchers have explored and illustrated different benefits that can be gathered by ROSCAs/stokvels. There is no specific research that points out the benefits that WPBS built for Zimbabwean women migrants working as waitresses in SA. No research, as yet, reveals how ZiWom managed to balance work and life in precarious environments in the hospitality industry. This research strives to reveal the accomplishment of ZiWom who are participating in WPBS, working in restaurants (precarious environment), which takes much of their time and energy, and positions them into financial vulnerability

The chapter starts by presenting the socio-economic benefits of WPBS. In particular, the benefits of stokvels during COVID-19 is also presented in this chapter.

7.1 AN OVERVIEW OF SOCIO-ECONOMIC BENEFITS OF STOKVELS IN SOUTH AFRICA

Social and economic benefits for participating in stokvel activities is directed at a wide range of objectives, including: "generating income, bolstering food security, facilitating social connectedness, slowing the draw-down of a finite portfolio of assets" (Neves & du Toit, 2012, p. 135). Vermaak (2000), cited in African Response Research (2012, p. 2), indicates that stokvel organisations enable their "members to have insurance against adversity such as death, equipping them with the financial support to fund various other functions agreed upon by the stokvel group as a collective, extending loans to needy members (inter alia for education, towards physiological needs such as housing, grocery shopping and business endeavours)".

Several scholarly findings from ArkoAchemfuor (2012), Mashingo and Schoeman (2012), Matuku and Kaseke (2014), Hossein (2017) and reports from research organisations like African Response Research (2012) indicate the following reasons for and benefits of participating in ROSCAs like stokvels:

- ability to save, invest and meet basic needs;

- sustaining the existence of formal businesses thus creating the employment;
- financing/starting of small businesses;
- women's empowerment;
- easy access to credit and mini-loans; and
- creation of social capital, moral support, and mutual assistance.

Calvin and Coetzee (2010, 1) indicate that "there are stokvels that keep the reserves or savings to be used for special purposes such as purchasing a vehicle. whereas Wiesław and Bartosz (2016, 123) posit that household savings "as an economic category'', are very important in every country because they determine investments in the national economy, thereby influencing a country's further economic growth and development.

7.1.2 Socio-Economic Benefits of WPBS in Chloe's Restaurant

Stokvels are self-help initiatives designed to respond to the problems of poverty and income insecurity in communities. Stokvels are thus a form of informal social security. They fall under the realm of informal social security and constitute an important form of social security. Triegaardt (2005:7) explains that "stokvels, burial societies and other forms of communal savings are all components of the rich fabric of social security". Informal social protection (ISP) is structured by social relations. Care and support are provided to family, community and group members through a range of social structures and social networks. ROSCAs provide goods or benefits that are missing or under-provided in the community or among members and are one of the most common informal financial systems found in the developing world (Ardener, 1964; Geertz, 1962). ZiWoM during informal discussions mentioned the social benefits that they gained from the WPBS which includes, family away from home, meeting basic needs, confidence/high self-esteem, friendship development, education and behavioural change. Additionally, there are economic aspects that they also gain from participating in WPBS, which includes development of the culture of saving, financial independence and business investment. The next section is going to explore the social benefits of WPBS.

7.2 SOCIAL BENEFITS OF WPBS

The socio-cultural dimension of stokvels provides security and support that no bank can provide, as well as guaranteeing vital support to poor women (African Response Research (2012, p. 2).

7.2.1 Moral support/ mutual understanding

Moral support as family away from home

Migrants are situationally forced (forced by their present situation such as poverty) to move to other countries in search of better opportunities so that they can fend for their families (Neves & du Toit, 2012). Most ZiWoM moved to SA in search of employment to better the lives of their families (Pophiwa, 2014). However, leaving their families back home often created a miserable and lonely life in the destined countries. Family support is precious for women from Zimbabwe who reside in SA, as they are at a great distance from the communities in which they have lived for a very long time. They need the company of people whose experiences in life are similar to their own. ZiWoM in this study highlighted that migration comes with some disadvantages, foremost being that they miss their families back home.

Women migrant workers in Chloe's restaurant maintain family support and contact when in a foreign land. They keep in touch with their families every day. In this age of the digital era, ZiWoM communicate with their family members via social media platforms such as WhatsApp, which is the cheapest. However, physical presence is also needed in case of any sickness. So, eventually WPBS has become like family to them, where they give each other support and comfort through challenging circumstances. In support of the above statement, Shingirirai and Roberston (2021) state that stokvels provide Zimbabwean women in Cape Town with forums to meet and socialise with other women from their home country. Below is the case of Vanessa.

Case of Vanessa: Budiriro stokvel members, my immediate family

Vanessa, a Zimbabwean woman migrant worker, noted that when she arrived in SA, she used to communicate with her family back home regularly. She said that even when she got her waitressing job, she still had strong social ties with her family back home, for support, comfort and encouragement. Vanessa highlighted that they are a pillar of strength for her, because life is difficult in a foreign land. However, due to the precarious nature of the job, that makes her work for long hours, she could not get hold of them regularly any more. On the other hand, she explains that her family back home lived in a rural area, so sometimes the lack of network and data for the mobile phone became a barrier for her to communicate with them every day. Moreover, she emphasised that when she failed to get hold of her family, loneliness and boredom set in, which demoralised her. When she decided to join the WPBS, it felt like having

a family away from home. Vanessa noted that now that if she fails to get hold of her family back home, she still has people to talk to for support and encouragement, and that these are her fellow stokvel members. She mentioned that at least stokvel members are physically present to check on her, even if she falls sick or has been challenged by any crisis. Vanessa said Budiriro Stokvel is like a blessing to her.

In support of Vanessa's" story, Rudo noted that:

> When I joined the stokvel, I felt a sense of belonging. It's like I now have a family away from home. You know as foreigners we are here alone sometimes trying to make ends meet. We left our families back home so stokvel members became like my immediate family (informal interview with Rudo, 17 July 2019, Chloe's restaurant).

Mercy also mentioned that the stokvel is like a support system:

> In a foreign land you need people who support you in times of need because your immediate family might not be around, closer to you. Even if you have relatives in SA, they would be busy with their lives, working and might fail to check on you here and there. However, stokvel members became my family and support system away from home (Informal interview, Mercy, 20 July 2019. Chloe's restaurant).

In agreement with the above story and quotes, Verhoef (2001) claims that stokvels are said to provide moral support and generate a strong sense of solidarity among members. They are said to enhance and secure members' social status because of the trustworthiness ascribed to members, the members are known to be generous and reliable, enhancing their prestige within and outside stokvel circles. Lending support and status are said to remain very important functions of stokvels and contributing to women's participation.

On the other hand, ZiWoM to a greater extent appreciated the stokvel because of the family shield they are getting from it, which helped with their homesickness. They highlighted that besides formulating these stokvel to meet their migratory goals, it ended up becoming like their immediate family. Below is the case of Rose from Shanduko stokvel.

Case of Rose: Homesick is now a thing of the past, thanks to Shanduko WPBS

Rose mentioned that sometimes being in foreign land one can suffer from homesickness, which means missing being around immediate family but at the same time one cannot go back home since she had migratory goals to meet. She noted that working as a waitress took up too much

personal time. She said that she could even go back home often because of the 'pay-as-you-go' remuneration system that exists in Chloe's restaurant. So, for her to push sales and increase her tip money, she had to go to work every day, which made her miss home. However, Rose noted that interacting with her stokvel members helped her out not to miss home that much, and said that the members were like family to her.

Drawing from what has been highlighted and shared by ZiWoM with regards to treating a WPBS as their immediate family, it can be noted that these women migrants managed to provide social support for each other which made residing in a foreign country a little bit more comfortable for them.

Moral support when celebrating birthdays

Moreso, celebrating birthdays was a norm amongst members of the WPBS. They usually contributed a certain small fee, like R150, towards the upcoming birthday of one of their members. This money was used to buy gifts and food towards the birthday celebrator. With that in mind, they noted that they would choose either a restaurant or a recreational park to relax whilst celebrating one of their member's birthdays. ZiWoM mentioned that it is also a way of supporting each other and trying to bring the family warmth among the migrants. Below is what Lizzie and Martha also highlighted with regards to their birthdays.

Case of Lizzie: WPBS made my birthday a memorable day

Lizzie is one of the migrants who left Zimbabwe because of poverty, to come to SA for better employment opportunities. She was absorbed into the precarious job of waitressing and later on decided to join Budiriro stokvel in 2016, to meet her migratory goals. However, Lizzie mentioned that amongst other benefits that she gained from her stokvel was being able to have friends who can organise a birthday party and celebrate life with her, which was one of her best moments in participating in Budiriro stokvels. She highlighted that throughout her life she has never gathered friends to celebrate her birthday. So having these members around her during her birthday was special. These friends made it special by bringing gifts and food to make the day memorable.

Case of Martha: The cake day is always awesome when surrounded by members of WPBS

Martha the founder of Shanduko stokvel, highlighted that they celebrated their birthdays together which was an "awesome event". She noted that they usually bought a take-away, KFC or McDonalds, and chose a place to go to and celebrate their birthdays. Only money to buy the cake was contributed. Everyone was expected to show up with a gift at their own cost, to celebrate the birthday. Martha also highlighted that they usually preferred to celebrate birthdays after work on a Sunday even if the actual day had passed so that everyone gets to be present. Martha said that Sunday was preferred because usually the restaurant was quiet and it closed earlier. "The cake day is usually made special and amazing in which the experience remains vivid in the mind," said Martha.

Most of the time, since the waitressing job demanded time and poached from social time, the money was contributed and handed over to the birthday girl to spoil herself and celebrate. Only a few individuals really organised a party. However, when one of the member's children had a birthday, they would contribute a small fee, like R30, for the mother to buy a cake for her child. This is another highlight of participating in a stokvel because as a mother being able to put a smile on your child's face is a cherished moment of life.

Moral support in form of social gatherings

Furthermore, apart from celebrating birthdays, ZiWoM also organised social gatherings at the end of every cycle. This was done to celebrate a successful cycle of the stokvel and to thank everyone for their commitment and faithfulness. During these gatherings, members usually motivated everyone to bring and share food. They usually chose one home where they gathered to celebrate. However, after celebrating a successful cycle they strategised, brainstormed and organised the next cycle. The rotation of the members was reworked, as mentioned in chapter six, by picking new slots from the hat to receive the cash payout. If one was not happy, they were allowed to swap according to how they understood each other.

Any challenges encountered would be sorted out. Any person that caused any trouble during the course of the stokvel would be dismissed and if possible, replaced. So, the gathering was also meant to cement relationships, share achievements and motivate each other in the journey of life. They also prayed together for God's guidance for the next cycle of their stokvel.

Moral support in times of sickness

Furthermore, as mentioned in chapter five, working in the hospitality industry has some health implications or vulnerabilities. Since jobs in this industry fall out of the bracket of social benefits, including maternity or sick leave, most workers endure the exploitative measures. Below is the case of Vanessa and Lolo.

Case of Vanessa: WPBS became my support system when l was pregnant

When Vanessa fell pregnant (November 2018) whilst working at Chloe's restaurant, she noted that it was not an easy journey. The remuneration system of tips and commission that exists in Chloe's restaurant forced her to attend work every day even when suffering from morning sickness, etc. She knew that if she stayed at home, she would not get any income to pay for her bills. However, participating in the WPBS assisted her to save monthly towards her maternity leave. Vanessa worked until she was due for delivery. The pay-as-you-go system forced her to report for work every day. When she was due for delivery, she stayed home for almost two weeks relying on the savings from the stokvel. Besides her saving, she got moral support from her stokvel members who would visit her every now and then, checking on her. Sometimes they brought some fruit and mini-groceries. Vanessa was amazed with the support she got from the members of her stokvels.

When her baby arrived, the members organised a mini, baby welcoming social gathering where she received gifts such as clothes, small blankets and diapers for her new baby. On top of the gifts, they contributed a small fee to support the baby. Vanessa received a wealth of support she never thought of from the members of her stokvel. They stood with her until she was fit to report back for work. As mentioned before, her break was two weeks before she reported back to work. This is because she needed to report back to work quickly, before she would be replaced since it is a precarious job and she needed money to survive. Vanessa also wanted to raise money to continue contributing to the stokvel.

In a similar vein, there are diseases associated with working in the hospitality industry as mentioned in chapter five. These diseases include stress and depression. Below is Lolo's account of her story.

> When I got the waitressing job at Chloe's restaurant, I was thrilled. But I did not know that it was precarious in nature. As time went by working in the restaurant, I started to suffer from severe stress. The stress emanated from the lady manager who constantly harassed and humiliated me in front of co-workers or diners. The manager always threatened to fire me because of the silly mistakes I make sometimes, such as

> serving food before placing cutlery on the table, which could have been caused by pressure. These job insecurities got me overthinking and that ended up developing into severe stress. When I talked to my stokvel members about my situation, they embraced me and vowed to help me around so that I will not make mistakes. I also got the support, counselling and different suggested therapies to overcome stress that came from the precarious nature of the job. I never thought I would come out of stress but with the support of my friends from stokvel, I survived (Informal discussion, Lolo, 25 August 2019, Chloe's restaurant).

Most workers in the hospitality industry, especially waitressing, suffer from stress and depression because of the precarious nature of the job. The job is associated with exploitative measures and job insecurities. However, it is of paramount importance to have moral support when suffering from stress and depression.

Moral support during bereavement times

Furthermore, women migrant workers confessed that they offered support to each other during bereavement. As mentioned in chapter six, the women migrant workers do not have a stand-alone burial stokvel because no one wanted to keep the money and be accountable for it. As mentioned in chapter five, these workers did not have access to the formal banking system. The money would have to be kept at someone's home and no one was willing to take this responsibility. However, they all wanted to contribute towards bereavement costs whenever a member lost a beloved one.

Similarly, the study of Masuku and Kaseke (2014) reveals that participants formed burial stokvels to support each other during bereavement. The study highlights that the need for mutual support also motivates participants to join the burial stokvels. One participant from a burial stokvel remarked that, "We used to see people suffer when they experienced death at their homes, so we decided to start a group where we could save money to help each other".

Below is the case of Jenny and highlights how her stokvel members supported her during a bereavement.

Case of Jenny: A support system during bereavement time

When Jenny lost her grandmother, her stokvel members became her pillars of strength. She said the moment the news was broken to her, she was devastated. The news hit Jenny really hard because her grandmother played a pivotal role in assisting her mother to look after her

children whilst she works in SA. Now her mother had to carry the burden on her own, which did not look good.

With that in mind, the close friends from her stokvel comforted and supported her. Immediately, the stokvel members organised how they were going to assist her with funeral arrangements and proceedings. Jenny was not next in line to receive her payout, but because of her tragedy she was pushed forward on the rota to receive the money next. This was done to assist her to travel home for the funeral. Jenny also had money she had saved from the stokvel. She used the money to buy some basic food such as cooking oil, mealie meal, cabbage, etc., to be eaten during her grandmother's funeral. Since Jenny was now working in SA, and now considered as part of the diaspora, she was expected to make a huge contribution for the funeral of her grandmother.

On the other hand, stokvel members also contributed a certain fee which was R1000 (a standard bereavement fee for any member, according to ZiWoM) towards the funeral which is called *chema* in Shona, meaning bereavement fund 'This means that each member contributes R200 whenever one of their members has a funeral. Jenny was amazed by the support that she received from her stokvel sisters. She was overwhelmed and thanked her stokvel member for their unwavering support.

Similarly, Chipo lost her close relative (her brother). Below is her story:

> When I heard the news that my brother, living in SA, got killed, I felt weak and devastated. However, a lot needed to be done to repatriate his body back to Zimbabwe and proceed with his funeral. So, all relatives were asked to contribute money towards his funeral. I contributed using the money I had saved from the stokvel. I assisted in a very big way which was acknowledged by my relatives. I also received my stokvel payout immediately and the bereavement fund of R1000, which assisted in a tremendous way. I am happy to be part of my stokvel. I just want to thank my stokvel members for the support (Informal discussion, Chipo, 23 August 2019, Chloe's restaurant).

The findings from these ZiWoM experiences are also similar to what Mashigo and Schoeman found in their study. They note the need for mutual support when exposed to unavoidable shocks motivated participants to join stokvels. Mashigo and Schoeman (2010:5) highlights that savings from stokvels cater for "unpredictable and expensive events such as illness and funerals".

Financial contribution to family during any crisis also boosted the social confidence of some stokvel members in their family line. The next section discusses how participating in a WPBS boosted the confidence of some stokvel members and their family lines.

7.2.2 Boosting confidence and empowerment

In black communities you are looked down upon if your family does not have money (is poor). This is true for other relatives and also in the community at large. ZiWoM highlight that they left Zimbabwe when their families were in poverty and that, usually, they and their families were looked down upon because of this. During the informal discussion, the women noted that when they migrated, got the waitressing job and joined the WPBS in Chloe's restaurant, that this boosted their confidence and self-esteem. They note that just being able to meet their migratory goals is an assurance that their lives will improve for the better. Below is how Chipo expressed her sentiments:

> When I joined the stokvel, it boosted my confidence in a good way. Now I walk with my head held high as I have managed to improve the status of my family back home by sending money so that they buy their basic necessities. They are now able to contribute to family functions and in their church. Now, we are no longer looked down upon (Informal interview, Chipo, 23 August 2019, Chloe's restaurant).

Similarly, Jenny shared her thoughts:

> It increased my self-esteem; I was now able to contribute to family functions and also respected in my family since I was now able to remit back home" *Apasisina zvekunzi kuzvara mwanasikana* is a waste of time (meaning having a girl child is a waste of time) (Informal interview, Jenny, 12 August 2019, Chloe's restaurant).

In the study of Masuku and Kaseke (2014) it has been also articulated that joining a stokvel can boost women's confidence. They note that through participating in the stokvel, the women's sense of empowerment is manifested through their confidence and capabilities, as the women significantly contributed to the wellbeing of their families and through their ability to take up the caring role without having to depend heavily on their husbands or spouses. This study also relates to Nancy's story, highlighted in chapter five, and this is what she had to say:

> I was confident that my family's life and my child is going to be changed for the better. I was pregnant impregnated and the absence of my child's father affected my self-esteem and confidence. Knowing that I can now fend for her without the father increases my confidence (Informal interview, Nancy, 26 August 2019, Chloe's restaurant).

Stokvels improve income accumulation and boosts women's economic empowerment. This is also consistent with the point made by Mashigo and Schoeman (2010) that stokvels contribute to social empowerment, because they promote income generation, responsible behaviour and economic independence. Meanwhile, most commentators' views are that stokvels are endowed with pro socio-economic factors that are a good source of economic growth and development through job creation, savings and investment capabilities, extending of mini-loans and credit facilities, women empowerment and social capital (Josten, 2013; Li et al., 2015; Osakwe & Ajayi, 2015; Chatterjee et al., 2017).

7.2.3 Creation of social capital (Friendship development)

Ardener (1995) says that it is possible to claim that participation demonstrates a member's social responsibility, which may be a key element in their success. The purely social element is highly valued by many who join ROSCAs. In all these situations friendship networks are a resource, because 'social collateral' is a prerequisite not only for successful entrepreneurs but often for social and economic survival. Burman and Lembethe (1995) found that socialising of various types plays an important role in all the clubs that had meetings.

Stokvels creates platforms to make new and long-lasting friendships among members (Burman & Lembethe, 1995). A friend gives a shoulder to cry on, can be a listening ear in difficult times and someone who one can be free to discuss inspiring future ideas with. This study found that through interacting and engaging in stokvel issues, some members became close friends. A friend is needed to socially interact and explore new horizons. This is because they will be discussing telling each other stories and some members have similar issues and experiences which draws them closer together and they become friends. Social ties that are forged during the functioning of stokvels are often maintained and incorporated into broader social fabrics (Shingirirai & Roberston, 2021). These social ties can be invaluable in times of need, particularly when the next of kin of members are not available and the other members of their stokvels provide the support and assistance needed. As mentioned in chapter six, Budiriro WPBS was initially formed through close friendships amongst certain other members, which further cemented their friendships. In other words, some members were friends and others not at all, but later on through. For those who were not friends before joining the stokvels the interactions through the stokvels made them become friends. Below are cases of friendships that developed through the WPBS.

Through interaction and sharing their life stories Martha and Nyasha became friends when they realised that they went to the same school but at different times. Martha had left the school before Nyasha was enrolled, but they went to the same school. They did not know each other but quickly befriended each other because of this shared alumni, same school. They connected furthermore when they reminisced about reminding each other what used to happen at their school in Bulawayo. They linked their histories about classmates, teachers, etc. Their friendship developed in a good way as they shared their personal lives and learned from each other.

Relating to the story of Mercy and Lolo, as mentioned in chapter six, they became friends when they started working together at Chloe's and it was cemented when they joined Budiriro stokvel. This is because they shared similar histories of their families being involved in *maricho* and coming from the same province. They put into practise the saying "A friend in need is a friend indeed". They assisted each other in times of crisis and sometimes delivered each other's parcels back home. In corroboration Thieme (2003) states that stokvel groups are particularly supportive in crisis times, such as severe illness or the deaths of loved ones.

Nancy and Jenny's friendship developed after joining the Shanduko Stokvel. Their friendship was cemented when they realised that they both needed to work very hard to accumulate lots of income. They both enjoyed hustling for more tips. They had fun together, giving each other advice on how to use money wisely and explore new horizons.

In support of what Nancy and Jenny mention, Burman and Lembethe (1995) mention that some interviewees emphasise that they value their clubs as forums in which to solicit advice from other members on how to save and use money constructively. In the study of Masuku and Kaseke (2014) it is also noted that members of stokvels can benefit from friendship development or gain social capital. They highlight that the development of social capital is one of the huge benefits of participating in a stokvel. As members participate in stokvels, they establish social networks and friendships, which provides a forum for discussing their personal lives and other issues and they thus learn from each other's experiences. This is also highlighted in the story of Martha and Nyasha. Masuku and Kaseke's (*ibid*) one participant remarked that, "we also talk about our problems together and we have fun, so we are always happy together when we meet". Their study also states that friendships are established or strengthened from these conversations and younger members are able to acquire wisdom from the older members. It is therefore through this networking that they established other innovative ideas to improve

the quality of their lives. This finding reinforces Irving's (2005) argument that one's humanity is realised through relationships with other people.

7.2.4 Social behavioural change

There is an abundance of literature in psychology and economics that suggests that many individuals suffer from self-control and time-inconsistency problems (Akerlof, 1991, Ainslie, 1992, Thaler, 1992, O'Donoghue & Rabin, 1999). Commitment techniques that restrict individuals' choices in the future can help to overcome these inconsistencies. It has been observed that many commitment savings products exist in developing countries (Ashraf et al., 2003). It is natural to see ROSCAs as a commitment function as well.

Self-control and commitments can develop through participating in stokvels (Ambec & Treich, 2007). Stokvels can influence the behaviour of the members positively. The ZiWoM highlight that the WPBS contributes at length to cancel some harmful behaviours that they have indulged in, because of them being financially vulnerable. As mentioned in chapter five, some of the women migrant workers engaged in toxic social behaviours such as prostitution, cohabitation, borrowing money from loan sharks, etc., all while trying to make ends meet. However, through interacting with other stokvel members, sharing life experiences, advising and learning from each other, they realised that some behaviours were a risk to their lives, destroying their dignity and health. Eventually they changed, left the toxic behaviours behind and concentrated on meeting their migratory goals. The following are some stories from the ZiWoM.

Mercy mentioned that it was difficult to be financially stable, which made her indulge in certain behaviour that was not good, unwillingly. When she started working at the restaurant, she met a co-worker who took advantage of her. Just because she was not able to settle her rental bills, she agreed to cohabitate with this man. She said the man was not faithful and they argued a lot which was unhealthy. However, when one of her friends, and mentor, Vanessa convinced her in to join the Budiriro Stokvel, gradually she left cohabitation. Mercy became independent and is now able to rent her own place.

Similarly, another woman migrant worker left borrowing from loan sharks;

> Through interacting with the ladies in the stokvel, I realised loan sharks were not good for my financial stability, I left the behaviour of borrowing money from the loan shark. I was now able to save my money and settle my bills (Informal interview, Jenny, 29 August 2019).

Another one left prostitution;

> I gradually left prostitution which was slowly destroying my life. Thanks to the stokvel (Informal interview, Lizzie, 30 August 2019).

Having discussed the different social issues above, it can be concluded that participating in their stokvel changed the ZiWoM's behaviours, positively. They also learnt how to restrain themselves, which has improved their lives immensely. The next section explores the economic benefits of participating in a WPBS.

7.3 ECONOMIC BENEFITS TO WPBS

During discussions on the social benefits of their WPBS the women migrant workers mentioned that there were also economic benefits for them through the WPBS. The women shared that the culture of saving as one of the foremost economic benefits, followed by financial independence and investments.

7.3.1 Cultivation of the culture of saving

According to Anderson and Baland (2002), ROSCAs are commitment devices that force members to save money. Similarly, Gugetry (2007) argues that individuals participate in the ROSCAs to bind their hands and thus enforce saving through pre-commitment mechanisms. Although some formal financial institutions have questioned the benefits of stokvels, an assessment of the needs of depositors of small amounts of money (FinMarkTrust, 2007) generated the following conclusions: in most cases, underprivileged people need savings facilities, rather than credit facilities; savings and loans function similarly, as they both represent means of accruing large amounts of money from small savings over stipulated time frames; savings are beneficial to poor clients as they provide a suitable, dependable, and flexible means of making deposits in a secure environment, enabling them to receive lump sums when they need to obtain access to the money they have accumulated; a simple system that is controlled locally and can assist the poor to obtain access to savings services conveniently.

In relation to what Baland (2002) and Gugetry (2007) note, ZiWoM in Chloe's restaurant applauded participating in stokvel as it cultivates a culture of saving within themselves. They note that stokvels encourage them to save which is a benefit in meeting their migratory goals. They mention that big spenders eventually turn into great savers. The women do not have

access to the formal banking system because of the lack of proper immigration documents. However, they also need to save large sums of money in a secure environment to meet their migratory goals. So, WPBS comes in handy for them to save their income. In traditional societies, women have been found to spend most of the earnings they control on household needs, particularly for their children. Additionally, women often take the responsibility of managing the household finances and ensuring future livelihoods whether they are generating income or not. Saving is also regarded as a woman's skill in many poor communities because a rigid gender-based division of roles exists, which explains why the majority of members in savings schemes are women (Kajimo-Shakantu & Evans, 2007)

Below are the statements cases from the women migrant workers who embraced the culture of saving through participating in WPBS:

> Joining a stokvel encouraged me to be more of a savings person. I am grateful because I embraced the culture of saving (Informal interview, Martha, 30 August 2019).

Another one said;

> I became a saver rather than a spender which is a good thing (Informal interview, Rudo, 03 September 2019).

Another woman migrant noted the issue of discipline in saving;

> You know even if you want to save on your own, *(zvisi zvestokvel, unoidya mari yacho*) without joining a stokvel you end up or be tempted to spend the money which is not good. So stokvel gives you discipline and you develop a culture of saving (Informal interview, Vanessa, 04 September 2019).

Lastly, Nyasha showed gratitude to WPBS;

> I was having problems saving money to further my education but thanks to *Shanduko* stokvel that assisted me at length. I managed to save my money and registered for my IT program (Informal interview, Nyasha, 05 September 2019).

In support of what is mentioned by the ZiWoM above, the research by African Response Research (2012) reveals that individuals participate in stokvels in order to take advantage of its ability to help save them money. Khan, Khalid, and Shahnaz (2016, p. 171) also corroborate with the findings by arguing that "saving is vital to attain a higher level of investments, which in turn is a key driver of higher economic growth." On the other hand, Bophela and Khumalo's (2019) findings reveal that 61.9% of the participants indicate 'saving money' as their stokvel's

primary objective. This was further supported by a municipal member who said: “stokvels are the best way of saving money,” whereas another municipal member said, “stokvels are seen as the platform for blacks to partake in the economy.” This is corroborated by Matuku and Kaseke (2014, p. 509) who reveal that “membership in stokvels creates an opportunity to save. Additionally, ROSCAs members studied by Miracle, Miracle and Cohen (1980) also appreciate the discipline of regular saving.

Having managed to cultivate the culture of saving, ZiWoM use the income they accumulate to meet their basic needs. The next section explores the basic needs that they managed to meet such as food, clothing, health and education.

Meeting basic needs for the family through the use of savings

Stokvels have demonstrated that informal finance remains very relevant in enhancing income for the poor household and for community development in the developing world (African Response Research, 2012). Stokvels have also assisted families in low-income households to meet their basic necessities such as food, clothing, education, health care, etc. Srinivasan (1995) states that people participate in ROSCAs to fund expenses such as children’s fees, daughter’s dowries, purchasing clothes, etc. The women migrant workers in Chloe’s restaurant state that one of the major reasons they migrated was to earn income so that they can provide for their families back home. They highlight that the WPBS money they send enables their families back home to be able to buy groceries, clothing and get medical help which is a milestone for them.

Food and clothing as a basic necessity

In relation to Lizzie’s story in chapter five, she migrated to SA from Masvingo in search of a job opportunity to fend for her family, Lizzie highlighted that her family was in absolute poverty, where they got to the extent of sleeping on empty stomachs, which is labelled meal stage 000,5, (see chapter five, case of Lizzie). This meant that they could no longer afford any proper meal in a day. So, this dreadful situation forced her to migrate to SA in search of better employment opportunities to fend for her family. Upon arrival in SA, she got a waitressing job that was paid in tips and commission which made it precarious. She could not manage to meet her migratory goals of cash accumulation and to buy long-shelf-life food for her family. Buying groceries was her top priority since her family could no longer afford a proper meal for a day. Lizzie’s joining a WPBS was like ‘seeing light at the end of the tunnel’ for her. She benefited

tremendously from the stokvel. She has since managed to save money to buy groceries that last for one and half months for her family back home. She mentioned that this has improved the nutritional life of her family back home. Below is how she expressed herself:

> When I joined the stokvel I was now able to buy groceries for myself and send some back home. This reduced poverty among my family members (Informal interview, Lizzie, 20 August 2019, Chloe's restaurant).

A standard grocery hampers in Zimbabwe includes

Figure 7 1: Standard grocery hampers in Zimbabwe: Source: https://mannagroceries.co.za/products/basic-family-hamper

Lizzie started by buying a basic grocery hamper for her family (see Figure. 7.1). Through participation in the stokvel, she quickly learned the discipline of saving, commitment and being faithful to the stokvel. Her continued participation meant that she started to afford the 'median hamper, until she could finally afford the 'premium hamper'. This lasts her family for almost two months.

After a few months, when she realised that she could now regularly afford food for her family, she started buying clothes for them. Lizzie noted that since they could not afford food, affording proper clothing from a shop was never imagined or a priority. They had only bought clothes through *Kotamai Bhero,* meaning second hand clothing sold by individuals. So, with the help of the payout from her stokvel, she was now able to clothe her family. She has bought clothes from shops with affordable items such as Ackerman's, PEP and Mr Price and sent them home via the Kukunda bus.

Lizzie also mentioned that when buying clothes for Christmas and other special holidays that need special and nice clothes, she would go to expensive shops such as Edgars, but to the sale section. Clothes that are usually put on sale in expensive shops such as Edgars are meant to clear the stock and are not of poor quality. So, Lizzie took advantage of clothing on sale and choses nice items for her family back home. There were also promotional items that she usually purchased. For instance, take 2 t-shirts and pay for one, or take 2 jeans and get 20% off. These are promotions that often-run-in expensive shops. Purchasing nice items for her family made Lizzie very happy and her family could now stand proud in the community, especially during special holidays.

Health care as a basic need

Old age sometimes comes with health implications, which require constant health check-ups and medical attention. Common conditions in old age include hearing loss, cataracts and refractive errors, back and neck pain and osteoarthritis, chronic obstructive pulmonary disease, diabetes, depression and dementia. As people age, they are more likely to experience several conditions at the same time. It is of paramount importance to make sure an old aged person receives medical health attention.

As mentioned in chapter five, Nancy has five dependents in Chivhu, Zimbabwe who need basic necessities when she migrated to SA. Nancy has to support her child, two sisters, her mother and her grandmother. She joined the WPBS to accumulate income to meet the basic needs for her family. Apart from meeting their basic food and clothing needs, Nancy mentioned that she has also managed to settle medical bills and buy medication for her mother and grandmother.

Nancy's grandmother (70) stays with her mother in Zimbabwe. The grandmother has health issues that need attention. She has high blood pressure usually called BP in Zimbabwean communities, pain in her legs and is also diabetic. So, she needed medication to treat all her diseases to continue with her life. However, in local clinics, where medication can be collected for free, they usually run out of pills. Thus, they have to buy from the pharmacy which is expensive. So, Nancy sent money for medication and sometimes when it was not available in Zimbabwe, she sent it via the Kukunda bus. On the other hand, her mother suffers from BP and needs money for her medication. Nancy said that she loves her mother and grandmother a lot and that she wants them to live longer and to witness her children's lives. Below are her words about participating in WPBS.

> After joining the WPBS, I was now able to buy groceries and send through with Kukunda bus, for my family, pay school fees for my two sisters and settle medical bills for my mother and grandmother back home, which gave me a sigh of relief. When they fell sick, I was able to send money for the hospital bills (Informal interview, Lizzie, 21 August 2019, Chloe's restaurant)

In support of Lizzie and Nancy's view that WPBS enables them to meet basic needs such as food, clothing and health for their families, Masuku and Kaseke's (2014) study also found similar results. Participants in their study reveal that being involved in stokvels enables them to meet their basic needs. Participants in this study indicate that they were able to buy groceries and to access lump-sum cash which they use to buy food and clothing. This was clearly articulated by one participant in Masuku and Kaseke's study who boldly declared that, "It has benefited me a lot, I do not have that headache when it comes to food, I don't want to lie, and even now I am still eating food that I bought in December, they are still here in my place so it helps me a lot, soaps, toothpaste are still there even the washing powder I still have it, so it helps me a lot".

Additionally, it can also be noted in Mercy and Lolo's story, highlighted in chapter six, that through stokvels they were now able to meet basic needs such as food and clothing for their families. Mercy and Lolo had a similar story of their families struggling to meet basic needs. They mention that they used to be engaged in *Maricho* to try and buy basic necessities. However, through joining WPBS, they managed to meet basic needs for their families. Below are their confident expressions:

> We were now able to buy food and clothes for our families back home, which improved my family status in the community back home. *Vatovewo vanhu munharaunda,* meaning they were no longer looked down upon in the community (Informal discussion, mercy and Lolo, 23 August 2019, Chloe's restaurant).

Basically, the women migrant workers are able to meet their basic necessities after joining the WPBS in Chloe's restaurant. They also manage to fend for their families which is one of the main reasons they moved from Zimbabwe to SA in search of employment.

Paying school fees for children as a basic need

One of the main reasons the majority of women migrant workers joined the stokvel was to send their children to school. Some of the women migrant's children had dropped out of school because of the lack of school fees. Nevertheless, joining a WPBS enabled these women to re-enrol and send their children back to school.

Case of Nancy: Re-enrol my two sisters back into the formal schooling system

"*Ikodzero yevana kuenda kuchikoro*" said Nancy, meaning that it is children's right to attain basic education. Nancy noted that when her two sisters (Maidei and Kuku) were banned from going to school due to lack of school fees her heart was shattered. It was her wish to send her sisters back to school for them to be competitive in life. Thankfully, her wishes were fulfilled when she joined the WPBS. Through participating in the stokvel, Nancy managed to send her sisters back into the formal education system. Since then, one of her sisters had completed Grade seven which is a milestone she overcame. Nancy said it was not an easy task for her, but she persevered and is dedicated to her sisters' education successes. She said that she wants a bright future for them. Nancy believes that educating her sisters might pluck her family out of poverty and live a better life.

In a similar vein, Mercy also mentioned that the payout from the WPBS enabled her to send her children to school. Below is how she expressed herself:

> I am happy that I am now able to provide my children with everything needed for their education (informal discussion, Mercy, 24 August 2019, Chloe's restaurant).

She noted that her children had since attended school with confidence, that they got packed food for breakfast and lunch, had their full school uniform, satchel for books and had every stationary required for school. Mercy highlighted that she works hard for her children Mufaro and Vari to get the right education and necessary learning equipment.

Savings also assisted with education enhancement

Stokvels can change an individual's life in a tremendous way (Masuku & Kaseke, 2014). The major strength is income accumulation through savings, which facilitates peoples dreams to come true. One-woman migrant worker, Nyasha, always mentioned that she wanted to further her education. Joining the WPBS contributed to a greater extent in her personal life and made her dreams come true. She managed to register for further studying and repeated all the subjects she had failed when doingForm4 and later enrolled for a short IT course. Below is her story:

> I managed to further my education with the stokvel money. I started an IT course that I am about to finish. I am grateful (informal Interview, Nyasha, 20 August 2019).

Nyasha further highlighted that because of her perseverance in furthering her education, she also got some more work from Chloe's restaurant management. She was asked to attend to any

IT technical fix required in the restaurant, as they use a Fingerprint biometric that she is familiar with. Fingerprint biometrics is a method of identifying individuals based on the unique pattern of ridges and valleys on their fingertips. It is commonly used in security systems and authentication processes to ensure accurate and reliable identification. Furthermore, she was asked to be the head waitron, supervising others to do their work. Nyasha is an example of how the stokvel has positively contributed to her life.

Benefits of savings from WPBS in the January (Janu-worry disease)

January is the first month of the year in which most people plan and strategise their activities for the year ahead. New year's resolutions are drafted, yearly 'piggy banks' are sorted and preparation for schooling is done. However, in the light of all this happening in January, 'January disease' tends to hit most people in the black communities. The term "January Disease", also known as "Janu-Worry disease", is common in black communities and it refers to the financial worry or distress experienced by most people in the month of January. This distress is usually caused by intense financial expenditures during the festive season, that is Christmas and New Year. The festive season is an exciting time of the year that influences overspending in an effort to celebrate the birth of Jesus, giving thanks to God for keeping them sailing through the year, as well as embracing the new year. Most families gather together celebrating which motivates a lot of spending.

However, after spending lots of money on celebrations, a financial crisis usually hits most people in the month of January where many people fail to make ends meet. Failure to settle rental bills, grocery, transport money to go to work and debts starts to steal the peace from many individuals. And the money earned is never enough to cover all the bills. Individuals with school-going children become worried as they struggle to organise money for school fees and other school requirements which pushes them into debts. With that in mind, findings revealed that ZiWoM manage to sail through the month of January without financial hiccups because of their participation in their WPBS. Below are the case studies of Nancy and Rudo.

Case of Nancy: January disease is now an issue of the past

Nancy is a woman migrant who came to SA in search of better employment opportunities. After getting a job as a waitress and because of its precarious nature, she joined WPBS. Nancy highlighted that she had last endured and experienced "January disease" just before joining the stokvel. She was someone who used to struggle to make ends meet in the month of January,

from groceries to school needs. Nancy shared that the grocery stokvel that they contribute to from the month of November/December really contributed to her financial well-being in the month of January. The grocery money was organised during this time of the year (November/December) because of the festive fever. The restaurants are busy during this time and it is easy to make lots of money from tips and commission. Members of the clubs contributed towards Christmas groceries and everyone got a package of basic necessities.

Case of Jenny: Form one school errand in January was smooth sailing due to WPBS

There was this year (2017) when my child graduated from Grade seven and was about to start Form one, which is Grade 8 in SA. "In my country, Zimbabwe, it is not easy to make ends meet for a Form One child in the month of January. There is the need to buy new uniforms (2 to 3 sets), new shoes (2 pairs), stationery - such as books for eight subjects, pens, pencils, maths sets and physical training attire or equipment, etc. After buying all that is needed, there is the need to pay full school fees without any negotiations", says Jenny. However, she notes that since they received a payout every week in their Shanduko stokvel, she managed to prepare for her child to start Form One with the others. In the second week of January, she received her R3 000 and quickly channelled it towards her child's schooling.

In support of Nancy and Jenny's statements, the majority of ZiWoM confessed that the payout from the stokvel goes a long way in assisting for the school expenses of their children in the month of January. Mastering the culture of saving also assists the women migrant workers to financially manage in the month of January. They use their savings whenever the need arises.

The ZiWoM also celebrate financial independence through their participation in the WPBS. This phenomenon of financial independence is discussed in the next section.

7.3.2 Financial independence

Financial independence can mean different things to different people (Xiao, Chatterjee, & Kim, 2014). Financial independence means freedom from worry when they retire including the freedom to travel; spend time with family members; relax and enjoy the "fruits of their labour." Others see it as being able to support themselves and be there for their family who needs them without worrying about being able to afford to help - or having enough to support the institutions and causes they value (Xiao, Chatterjee, & Kim, 2014).

Findings of this study relate more to the second definition of financial independence whereby one can afford to assist family when needed. ZiWoM could not properly save their income, which they earned in bits from tips. However, joining the WPBS has enabled them to accumulate income that contributes to their financial independence. As seen above, through saving, they can afford to assist their families back home without any worry. They refrained from depending on men to fend for their families. The women noted that they felt independent and empowered. "Joining this stokvel allowed me to be financially independent. Borrowing behaviours were reduced and I am now able to stand on my own financially. It prevented financial instabilities and I am now able to assist my family back home" says Vanessa.

In support of what the women migrants mention, in the study of Masuku and Kaseke (2014) the participants view their involvement in stokvels as contributing towards the empowerment of women. They view the role of stokvels in promoting savings as being instrumental to the empowerment of women. The participants explain that they depended on their husbands or spouses for the initial contributions, but their participation in the stokvels has empowered them to the extent that they have broken away from this culture of dependence on men.

Investments in business, property and durable goods

Stokvels can also motivate and enable members to start small businesses in the informal sector that generates more income for them. Buijs (1998) maintains that membership of stokvels provides a means of supporting themselves through income-generating earning activities among poor women. The women migrant workers noted that through participating in WPBS that they have accumulated extra income that they have now used to start small businesses that generate more income for further investments. This is in relation with the findings of Bophela and Khumalo (2019) that stokvels creates business opportunities that empower women. It is corroborated by Hossein (2017, p. 32) who concurs that "counting ROSCAs is part of the social economy dominated by women-led informal business cooperatives in the Canadian context."

ZiWoM have managed to engage in businesses such as selling Avon products and Tupperware. Some started chicken production projects back home, invested in household property and others have built a standard house for their family. I will discuss the different cases of the women migrant workers investments in the next section.

Investing in small agricultural businesses

Some of the ZiWoM have invested their income from their stokvels into small agricultural businesses which includes, Road runner, Bosch and broiler chicken projects, goat and rabbit production, and market gardening. Below are the different agricultural projects that some of the women migrant workers embarked upon to generate more income.

Case of Connie

Figure 7 2: Road runner and Bosch chicken project

Connie states that she managed to invest in a small chicken business project back home. She started this chicken project in 2015. With the assistance of her family, they bought small chicks from people around her village. Connie ended up having 30 road-runner chickens that she vowed to raise until they were ready to be eaten or sold. Road-runner chickens survive by scavenging for their own food, feeding on grass, plants, worms and other insects, as opposed to being provided chicken meal. Due to their active nature, they are very hard to catch – hence their name, "road-runner."

The Boschveld (commonly called Bosch**)** chicken is derived from a cross of three indigenous breeds, namely, Venda, Matabele and Ovambo. It was developed for the deep rural areas of South Africa and Africa. Farmers need a resilient chicken that can fend for itself, stay alive, and yield enough meat and eggs until it is slaughtered (Bosch, 2011). The Bosch chickens also

assisted Connie's family to have meat at some point, which improved the nutrition in their diet and they could also sell some to get income to solve their immediate problems. "One male road-runner costs $7 USD dollars, which is a good price and in the rural area it's a lot of money. I am happy with my project," said Connie. She said that the project was still going on well and that it had assisted her family in a tremendous way.

Case of Mercy

Vegetables **Tomatoes** **Maize**

Figure 7 3: Crops grown and harvested in Mercy's Garden back home.

Mercy, a ZiWoM from Madziva started a gardening project back home with the money she received from her WPBS. She sent money back home to purchase inputs such as seeds, fertilisers and insecticides, as well as farming equipment such as hoes at $ 5 USD each, garden rake at $7 USD each, bucket as watering can at $ 3 USD and a flat pan wheelbarrow at $ 25 USD. Her gardening project assisted her family to secure food and eat nutritiously. They also sold vegetables to earn more income. The market garden was a success and above are pictures of the outputs of maize, tomatoes, vegetables, amongst other crops. Mercy also highlighted that the gardening project generated income to build a traditional silo/dara to keep the maize safe and naturally dry. Below is a picture of the dara/ silo they built.

Figure 7 4: Traditional silo / *dara*

Additionally, when the maize cobs were dry and ready to be ground into mealie- meal, Mercy noted that they would shell the maize and pack it into sacks, store to sell when it's out of season. Mercy sent money to buy mushonga wezvipfukuto, a medicine to get rid of maize weevils that enables the shell to have a long shelf-life. At some point in time, her family engaged in barter trade of that maize stored to get road runner chickens. They will crush the maize and use it to start a Bosch chicken project for meat. In other words, the gardening project contributes meaningfully in bettering the lives of her family.

Case of Nancy

As highlighted in chapter six, Nancy noted that she invested in a broiler chicken production back home.

Before After

Figure 7 5: Broiler chicken production

She shared her achievements as below:

> I used my money from the stokvel for my chicken broiler project back home in Chivhu. My mother assists me with the projects and it is helping a lot (Informal interview, Nancy, 01 July, 2019, Chloe's restaurant).

Nancy noted that the broiler chicken business comes in batches of 50s back home. She used the money from the stokvel to buy the chicks then paid a man who assisted with the building

of a suitable fowl run, water and feeding containers, drugs and chicken feeds (starter and concentrate bags). Nancy emphasised that broiler chickens really helped them financially as a family. They are usually supported by schools when they have their social gatherings, such as sporting activities, prize-giving and consultations. Nancy's family home is known for having broilers at most times in the community. During holidays such as Independence Day, Easter and Christmas, they can generate more income with the broiler project. This has assisted in improving the lives of her family back home. The figure below shows one of Nancy's chicken batches of June 2019. The **Before** image shows her chicks being taken care of, providing heat with infra-red light since it was winter. The **After** image shows how they grew to become big chickens (broilers) ready for marketing and consumption.

Case of Martha

Figure 7 6: Martha's rabbit and goat projects

Whenever Martha received her payouts from the stokvels, she would set aside some money to invest in her rabbit and goat projects. Below is her story:

> I invested in buying goats and rabbits back home in Bulawayo with the money I received from my stokvel. My siblings help me with the keeping of the goats and rabbits. When I go home, I am thrilled with the progress and the good care they are giving to these animals (Informal interview with Martha, 01 July 2019, Chloe's restaurant).

Martha chose these projects because Bulawayo is an area that does not receive lots of rainfall, so these animal projects were a reasonable initiative as they do not need lots of water for survival, unlike plants. In 2019, she had 10 rabbits and 15 goats, which was a great achievement for her.

Non-agricultural small business

Selling of Avon and Tupperware products

People all over the world have been adopting direct selling as a platform to improve their welfare, wealth, and health in recent years (Nuredayu, 2014). Anyone can become a direct seller and joining a direct selling company is simple. The Avon Company is one of the world's largest and most well-known cosmetic manufacturers, with a direct sales approach. It was created by David McConnell, a book vendor who gave away perfume samples with his books and is regarded as a pioneer of door-to-door sales. Avon is a multinational manufacturer and marketer of cosmetics and associated items. Beauty and Fashion & Home are two of their product categories. Skin care (including personal care), fragrance, and colour (cosmetics) are all components of beauty. Fashion & Home offers a diverse selection of fashion jewellery, watches, garments, footwear, accessories, gift and decorative items, housewares, entertainment and leisure items, children's items, and nutritional products (Avon, 2015). According to Palade (2011), the Avon Company has 3.7 million representatives in over 143 countries.

Tupperware began as a modest local corporation in the United States, but expanded into the international market. This expansion was the result of individual efforts of Tupperware dealers who brought Tupperware items to foreign nations with the intention of retailing (Clarke 1999). Its primary concentration is on kitchen and domestic products, and it is well known for its range of plastic food storage and preparation containers (Dormer, 1993). Tupperware has also become a generic term for plastic food containers, independent of brand. Tupperware items are sold through a unique retailing strategy focused on direct product presentation to potential customers by the company's consultants and distributors. Tupperware Brands Corporation is an international multi-level marketing firm based in the United States.

With that in mind, Lolo and Nyasha shared that they have invested in selling Avon and Tupperware products which boosted their income.

Figure 7 7: Avon and Tupperware business

They usually targeted their co-workers to buy their products. Because of the nature of their restaurant job, they did not have enough time to recruit external clients to enlarge their clientele base. However, with the use of social media platforms such as Facebook and Instagram this really boosted their client numbers. They mentioned that they posted their products on social media and if they got a client, they communicated with her after work and made arrangements for courier delivery whenever possible. By doing so it increased their clientele base and they managed to generate more income. They mentioned that at the end of the month they would make between R500-R800 as profit depending on the clientele base or turnout of clients.

Small Tuckshop business

On the other hand, Jenny highlights that she opened a tuckshop in Zimbabwe that sells SA products to boost the income for her family. Jenny's tuckshop usually stocks basic necessities needed in her community such as cooking oil, rice, sugar, salt, soap, camphor, candles, surf etc. In 2017, she started with $150 USD as capital, and made $100 USD as profit. Subsequently, in 2018, she stocked items worth $300 USD and gained approximately $200 USD in profits. Below is the image of the small tuckshop opened by Jenny back home.

Case of Jenny

Figure 7 8: Small tuckshop: source Jenny via WhatsApp

The ZiWoM have thus been able to accumulate assets. Although these are small investments, some point out that they are looking at investing in bigger projects for the future, such as buying land or a plot to start a sustainable life. They share that some of these businesses they embarked upon have already minimised the extent of poverty that existed back home. It was corroborated by Chikadzi and Lusenga (2013) who state that participation in stokvels enables women to break the cycle of poverty. Women migrant workers are able to save by putting regular contributions into a savings club which enables them to meet their commitments.

Investing in buying durable goods

Furthermore, Rose and Nyasha have invested in household property. They purchased durable items such as stoves, beds and fridges. Another key benefit that participants derive from participating in stokvels is the opportunity to invest in household property (Bophela & Khumalo, 2019). This is what the Zim women have to say about this accumulation:

> When I receive my stokvel money I purchased my fridge and kitchen utensils such as dinner plates, water glasses and spoons." I do this to improve my kitchen outlook. When I get visitors, they feel welcome in my house (Informal discussion with Rose, 05 July 2019, Chloe's restaurant).
>
> I managed to buy durable products such as a bed and a stove with the stokvel that I participate in at work. I believe it's really helpful (Informal interview, Nyasha, 06 July 2019, Chloe's restaurant).

In agreement with Nyasha and Rose, Masuku and Kaseke's (2014) research notes that one of their participants stated that she bought curtains for her house, a new pot and a slow cooker

and another one explained that "There is an amount that we collect and we decide on what we want to buy that month. For example, people can contribute say a R100 and then with the total amount buys three pots, we will buy the three pots; then in the following month we will buy three more until every member has her own."

Case of Vanessa

Figure 7 9: Solar lights

Vanessa noted that she invested in solar panels for her family back home, Rusape, Zimbabwe. She bought the solar board at $15 USD in Zimbabwe. The solar panel was bought to charge the solar light to use at night and also in case of an emergency. She mentions that it also assists them to charge their mobile phone for communication. Figure 7.9. above is the image of the solar light and panel that Vanessa purchased.

Vanessa's purchase of a solar light has also encouraged many of the other ZiWoM to invest in the same product. Nancy has now bought two solar lights for her family. One was for household use and the other for her chicken project. Jenny bought a solar light for her small tuckshop to operate up until 8pm. Martha stated that electricity load-shedding is high in Bulawayo, so they would also need solar lights at some point in time.

Investing in property

Rudo has managed to build a 4-roomed rural house for her mother, similarly with Chipo who has extended her family house back home. In relation to Rudo and Chipo's investments, Masuku and Kaseke's (2014) study also reveals that membership in stokvels creates an opportunity to save and as a result participants were able to engage in huge projects such as extending their houses. One participant who has been a member of a stokvel for a long period of time in Masuku and Kaseke's study had this to say, "Oh, my savings help me a lot, because I've bought windows with that money, because I was budgeting and putting it in the bank, but I decided let me do something else. So, I went and bought windows and frames with that money. I want to build, so I bought those things and put them aside. I also bought tiling with that money I saved, even though I saw that this money was supposed to buy food. But now because we are doing the stokvel it helps us to save a lot. In the study of Bophela and Khumalo (2019) participants were also able to engage in huge projects such as extending their houses.

7.4 BENEFITS OF STOKVEL DURING COVID-19

This section articulates an overview of the Coronavirus disease (COVID-19), including the challenges experienced in the hospitality industry, specifically the restaurants in SA. Covid-19 lasted for 2 years (2020-2021) and knowing how it impacted on ZiWoM working in the hospitality industry is significant. How they manage to survive in this difficult time, considering the precarious nature of their jobs and their need to meet their migratory goals is of paramount importance. The last section explores the challenges experienced by Chloe's restaurant during COVID-19 and how it affected the waitresses - especially the ZiWoM participating in a WPBS; and lastly, how these women migrant workers managed to use the payout from WPBS as safety nets during COVID-19.

7.4.1 Overview of COVID-19 and challenges ignited in the hospitality industry in South Africa

COVID-19 is an infectious disease caused by the SARS-CoV-2 virus. The virus can spread from an infected person's mouth or nose in small liquid particles when they cough, sneeze, speak, sing or breathe. These particles range from larger respiratory droplets to smaller aerosols. Worldwide, many people were infected with the virus and those who experienced mild to moderate respiratory illness recovered without requiring special treatment. However, those who became seriously ill required medical attention. Older people with underlying medical conditions like cardiovascular disease, diabetes, chronic respiratory disease, or cancer

were more likely to develop serious illnesses. But anyone could get sick with COVID-19 and become seriously ill or die at any age.

Furthermore, to manage the disease, an individual had to practise respiratory etiquette, for example by coughing into a flexed elbow, and to stay home and self-isolate until one recovered if one felt unwell. Information dissemination and becoming aware of the virus was also vital, which helped slow down the spread of the infection. Staying at least 1-metre apart from others, wearing a properly fitted mask and washing your hands or using an alcohol-based rub frequently was done for self-protection and to protect the surrounding people as well. Getting vaccinated was also one way to manage the disease/pandemic.

COVID-19 also wreaked havoc in SA and killed more than a hundred thousand people. On 5 March 2020, the then Minister of Health Zwei Mkhize had confirmed the spread of the virus to SA, with the first known patient being a male citizen who tested positive upon his return from Italy. On 15 March, the President of SA, Cyril Ramaphosa, declared a national state of disaster and announced measures such as immediate travel restrictions and the closure of schools from 18 March. On 17 March, the National Coronavirus Command Council was established, "to lead the nation's plan to contain the spread and mitigate the negative impact of the coronavirus". On 23 March, a national lockdown was announced, starting on 27 March 2020. The South African government put the entire country on lockdown.

During the lockdown, all gatherings except for funerals were prohibited. Restaurants, taverns, bottle stores and all other stores not selling essential goods were closed during the lockdown period. Schools had already closed a week before the lockdown period and would not reopen until after the lockdown. Non-exempt people were only allowed to leave their homes during this period to access health services, collect social grants, attend small funerals (no more than 50 people) and shop for essential goods. South Africans were ordered not to take their dogs for a walk during the lockdown, though they may walk them around their house or apartment building. People were not to be evicted from their place of residence during the lockdown.
Movement between provinces, and between metropolitan and district areas were prohibited except for

- essential workers, to and from work;
- transportation of sanitised and disinfected cargo from ports of entry;
- the transportation of mortal remains; and

- the attendance of funerals (restricted).

All borders of the country were closed during the lockdown, except for designated ports of entry for the transportation of fuel, cargo, and goods.

The lockdown was eased in the form of 'alert levels' by the South African government. Below is the diagram showing how the Lockdown was eased through 'alert levels.

Figure 7 10: **Alert levels to ease COVID-19 Lockdown**

The impact of COVID-19 on the hospitality industry was devastating and consequently, the ripple effect of COVID-19 also impacted on the travel/movement of people causing more damage to the hospitality industry and economy (Baum & Hai, 2020). The restaurant industry experienced notable changes caused by the pandemic. COVID-19 forced many restaurant businesses – large and small – to make changes to the way they operated. Small restaurant businesses often felt the most impact. This was because they did not have dedicated safety professionals. Without one, the responsibility for workplace safety falls to the owner or manager.

Employees needed to follow new safety rules all the time, which includes changing of gloves, wiping each table with a fresh towel, and wearing masks. Menus and everything that goes on the table had to be sanitised between customers. A lot of things that are usually on the tables were taken away, such as the ketchup, salt and pepper shakers and sauces. Staff continually wiped menus and covered it with plastic. Customers wore masks and used hand sanitiser.

COVID-19 caused the loss of many jobs and business closures. In other words, the various ways to flatten the COVID-19 curve like community lockdowns, social distancing, stay-at-home orders, travel restrictions resulted in a temporary closure of many hospitality businesses and considerably diminished the demand for businesses that were still allowed to still operate (Bartik et al., 2020). Many restaurants added delivery and carryout to their services. Customers enjoyed food from their favourite spots where they had limited contact with others. Majority of the restaurants, here and abroad, offered high-end takeouts as a desperate attempt to generate some income.

7.4.2 COVID-19 implication at Chloe's restaurant

Chloe's restaurant was deeply impacted during COVID-19. The restaurant temporarily shut down when the lockdown was announced by President Ramaphosa. South Africans were advised to eat home-cooked meals during the total lockdown period, so restaurants lost a lot of business. However, SA managed the virus by easing the lock down bit by bit, through the 'alert levels. The restaurants slowly opened their services, but under strict rules of COVID-19 prevention protocols. These are some of the changes made by Chloe's to operate during the COVID-19:

- All restaurant workers to wear a mask during times of operation.
- Place a sanitiser on each and every table for the diners.
- Sanitise clients as they enter the restaurant.
- Wipe and sanitise tables, menus, table talkers and other items used such as salt, ketchup, etc., soon after clients leave.
- Social distancing to be put in place when dining. The waitresses made sure diners leave at least one table in-between them when dining and a protective glass was put in between tables to avoid the spread of the virus.
- Home deliveries became the new normal.

Additionally, staff members were also deeply affected during COVID-19. Chloe's restaurant management reduced shifts for many of the waitresses and they could not attend work regularly. Some waitresses lost their jobs during this hard time and were grateful for their participation in WPBS, which sustained them until they got another job.

Benefiting from stokvels during the national lockdown in South Africa

The ZiWoM had mastered the culture of saving and this skill paid off during COVID-19. When the national lockdown was announced at the end of March 2020, all the women migrant workers had received their first payout from the stokvel of that year 2020, which was opportune for them. This is because their stokvel cycle period was 6 weeks, as mentioned in chapter six, and the first cycle has started at the beginning of that year already. So, when the lockdown started, they were going into their 2nd cycle of the year (2020).

The women highlighted that when the lockdown was announced, every operation at restaurants stopped, which also forced their stokvels to pause. The WPBS were halted because the women were no longer generating income to contribute to the pot. The pay-as-you-go system that existed in the restaurant forced them to put their stokvels on hold.

In an effort to survive during the lockdown, ZiWoM confess that they used the first payout they received in 2020 and some income they had already saved from the previous year, 2019. They managed to buy basic necessities such as food, detergents and toiletries during this hardship time. As for rentals, they applauded the government of SA that officially announced that no tenant would be chased out because of failure to pay rent, the owner of the house just needed to negotiate with tenants. This gave them a leeway not to pay the full amount of rent which was to their advantage. Below are some iterations from the ZiWoM:

> I managed to buy groceries during COVIDcovid-19 lockdown for survival. Thanks to WPBS (Informal discussion with Chipo through WhatsApp, 20 April 2022).

Another woman migrant noted that she managed to cover basics for herself and her family back home:

> I had saved my money since 2019, meaning that I had more than enough for myself. So, during the lockdown, I managed to cater for my personal basic necessities and for those back home in Zimbabwe since they were also under a national lockdown (Informal discussion with Lizzie through WhatsApp, 21 April 2022).

Another woman shared that she paid half the amount of her rent with stokvel savings, below is her story:

> During the lockdown I managed to buy food and pay at least half the amount of my rent including water and electricity (Informal discussion with Martha through WhatsApp, 22 April 2022).

It can be deduced that most of the ZiWoM had managed to utilise their savings from the stokvels to survive during the lockdown period. With that in mind, out of all my participants, only one lost her job during the Covid-19 pandemic. She noted that she lost her job during Covid-19 crisis, which was devastating to her but she was grateful because she used the money from her stokvel to survive until she landed a new waitressing job. Below is her case study.

Case of Nyasha: Losing my job during COVID-19 was devastating, but thanks to WPBS

Losing a job in the hospitality industry is very easy. As mentioned in the previous chapters, two and four, a waitressing job in the hospitality industry is precarious, meaning it is not secure, and it is undependable and unpredictable. The working environment is very informal such that employees can be fired anytime without any form of written warnings or formal firing procedures. In other words, the job is not secure in any form.

Having mentioned that, COVID-19 added lots of complexities and difficulties in the waitressing job environment. When the national lockdown was announced in SA, all restaurants temporarily closed forcing the restaurant workers to stay at home until they were called out for work again. However, when the lockdown was eased, allowing restaurants to partially open, businesses operated at low capacity so only a few waitresses returned back to work. Some workers who were not called in for work were being fired if they tried to negotiate with the management. During these trying times, Nyasha was fired when trying to negotiate with the management to be called in for work again.

Nyasha was one of my study participants who lost her job during Covid-19. She noted that she could not understand why she got fired when what she was trying to do was to get back to work like some of her fellow workers. The management interpreted her as being a nuisance and decided to fire her. She noted that the news was devastating since she is a migrant who had goals to fulfil and getting back to work contributed to this fulfilment. However, she really appreciated participating in a WPBS because she used her payouts to survive until she found another waitressing job at Zoey's restaurant.

Nyasha noted that being fired at Chloe's restaurant did not disturb the flow of the stokvel because she was the last member to get the payout, when the stokvel was paused during the lockdown. However, when she got a new job at Zoey's restaurant, Nyasha requested to continue with her stokvel because the stokvel members had become like family to her. They

had cemented their friendship and they trusted her to contribute to the pots even though she worked at another restaurant.

Case of Jenny: WPBS members, my pillar of strength during COVID-19 illness

COVID-19 instilled fear in the SA populace and it brought about the scariest situation in the health sector. The hospitals were operating beyond capacity due to the large numbers of people who were suffering from COVID-19. Being tested and confirmed to be infected with COVID-19 seemed to be a death sentence as people distanced themselves and isolated the patient. As mentioned earlier thousands of people died in SA because of COVID-19.

When Jenny was confirmed to have contracted the disease, she was stopped from coming to work for two weeks. This was a standard period recommended by the health practitioners for a patient to stay at home for complete recovery. It was not an easy situation for her as she stayed at home without any form of income. However, Jenny recovered very well as she had the support from her stokvel members. They sent her get well soon messages, encouraging bible verses and motivational speeches via WhatsApp. She also got some fruit deliveries and money for medication from her stokvel members. Jenny was happy with this support, managed to recover and went back to work.

Some ZiWoM also mention that they sent money back home trying to assist their dependents who were suffering from COVID-19. Below are their stories:

> When I was told that my mother was sick with the same symptoms of COVID-19, I panicked and got disturbed, thinking that she was about to die. When she got tested and confirmed that she had COVID-19, I was distressed. With the savings from stokvels, I managed to send money back home for medication, fruit and health food. She got treated and also recovered very well, which was great news. However, I was also told that besides medication she was steaming 3 times a day, drinking lemon tea frequently and also Zumbani tea which contributed to her good recovery (Informal discussion with Mercy, via WhatsApp, 30 December 2022).

As mentioned by Mercy, Zumbani tea assisted her in a tremendous way and she quickly recovered from COVID-19.

Another woman migrant also supported her sister when she fell ill

> When my sister caught COVID-19, it did not sit well with me. However, I just took money from my savings from stokvels and sent her to go to a private doctor and get medication. Besides using medication, I also told her to cut onions and put them in her room as most people were saying it helps to kill the germ and

also drink ginger tea, chew raw ginger and garlic. The remedies also assisted to a certain extent. My sister recovered, which was good (Informal discussion, Vanessa via WhatsApp, 21 January 2022).

Zumbani or/ *umsuzwane* as it is locally known, is scientifically known as Lippia javanica (Burm. f) Spreng. It is a woody erect shrub (see picture below) which grows in Zimbabwe, but can also be found in other parts of southern, central and eastern Africa. (Nyagumbo, Pote, Shopo, Nyirenda, Chagonda, Mapaya, & Bhebhe, 2022). Below is the image of a Zumbani herbal plant.

Figure 7 11: A picture of Zumbani Plant: Source: Bhebhe (2021)

Some studies have reported its existence in the tropical Indian subcontinent too. Zumbani as is popularly known in Zimbabwe has several beneficial nutritional and medicinal components which makes the plant both a food and a medicine. Plants that are both nutritional and medicinal are called nutraceuticals. Thus, Zumbani may qualify as both a recreational and a medicinal caffeine free tea (Nyagumbo, Pote, Shopo, Nyirenda, Chagonda, Mapaya, & Bhebhe, 2022).

Case of Rudo: WPBS support system during bereavement

Rudo, one of the Zim women, also encountered challenges in her family due to COVID-19. The disease resulted in the death of a large number of people around the world. It was declared a worldwide pandemic because it killed millions of people. It also did the same in SA and took the lives of thousands of people.

Rudo's brother became a victim of COVID-19 in SA. Tonderai, Rudo's brother, was also a migrant from Zimbabwe. He came to SA around 2013 due to the increased poverty in

Zimbabwe. He had a wife and 2 children. Tonderai, caught COVID-19 and died because he was diabetic, an underlying disease that triggered his death.

Rudo managed to support his funeral by contributing for the repatriation of his body to Zimbabwe, which cost approximately $500 USD. She used money from the stokvels and it illustrates how meaningful it was for her to participate in these stokvels. The relatives were grateful for her contribution. Tonderai was laid to rest as soon as he arrived in Zimbabwe. The funeral did not cost much because COVID-19 was regarded as a contagious disease that could spread from the corpse too, so few people were allowed to attend the funeral. The body was not even allowed to be kept for body viewing because of the nature of the disease. 'After tears' gatherings were not allowed to be done because it could trigger the spread of the disease amongst relatives and friends, so people would go back to their houses directly after the burial. These factors made the funeral much cheaper.

Furthermore, another stokvel member received the news that her grandmother had died of COVID-19. Below is her story:

> When I heard that my grandmother died due to COVID-19, I was deeply saddened. I accepted the news because the diseases targeted the elderly, who were the most affected, and many had died. So, I took money from my stokvel and sent it back home for her funeral. Participating in a stokvel became very meaningful at that moment in time. The funeral procedures went well and she was laid to rest (Informal discussion, Rose via WhatsApp, 25 April 2022).

Women migrant workers to a greater extent cherished their participation in the stokvels because of the income assistance provided for them during the COVID-19 pandemic. They managed to sail through all the hardships and challenges the disease brought.

7.5 CHAPTER SUMMARY

This chapter highlights the socio-economic benefits that emanate from participating in a WPBS. The stokvel members benefit in the following ways; moral support as family away from home, when celebrating birthdays, during social gathering, in times of bereavement and sickness. It creates social capital (friendship development), self-esteem and confidence in the family line is boosted, financial independence, investments, savings culture, behavioural change, education and meeting of basic needs are all the benefits gained from participating in a stokvel. With that in mind, the ZiWoM have managed to embark on projects such as chicken production, market gardening, rabbit and goat production. They have opened up a small

tuckshop to sell SA products and some started the business of selling Avon and Tupperware products. They bought durable household equipment such as stoves, fridges, solar lights, etc. They also managed to buy and extend their homes back in Zimbabwe. They benefited to a greater extent from participating in a WPBS.

CHAPTER EIGHT

DISCUSSION, CONCLUSION AND POLICY RECOMMENDATIONS

8. INTRODUCTION

This thesis began from the understanding of the paradigm shift that has occurred in the migration predicament. Historically in Africa, migration has been male-dominated, but in the recent decades feminisation of migration has risen enabling women to gradually become equally strong economic beings with the responsibility to fend for their families. An unprecedented number of Zimbabwean women migrated to SA in recent years in search of employment. More so, due to improper immigration documents and low literacy they were absorbed into precarious occupations in the hospitality industry. As mentioned in previous chapters precarious occupations are subject to low wages, poor working conditions and fractured employment relationships. With that in mind, the tips and commission remuneration system that exists in the hospitality industry positions ZiWoM into financial vulnerability. This compromises their migratory goals, which motivated this study.

The main aim of the study was to investigate how ZiWoM managed to navigate their financial vulnerability through WPBS whilst working in precarious conditions. I wanted to understand the vulnerabilities they encounter whilst working in the hospitality industry in SA, how they manage to organise themselves to form a WPBS and how that they utilise it to cushion their financial vulnerability, which is an essential part of this study. Social factors they consider to organise a WPBS are explored as well as the socio-economic benefits that emanate from participating in these stokvels. The research questions are:

- What are the specific vulnerabilities confronted by women migrants working in the hospitality industry in SA? How do women migrants organise themselves to negotiate their precarious financial position in the hospitality industry in SA?
- What are the social factors guiding such work-based association? How have women migrants used these work-based social organisations to satisfy their economic and accumulation motives?
- What are the associated socio-economic benefits for belonging to these work-based social associations in a foreign country where migrants find it hard to integrate?

To answer the aforementioned research questions, I spent nine months in the field, from February to October 2019, at Chloe's restaurant in Johannesburg. To achieve this, empirical data collection for this study has been derived from using several methods. When I was employed by the restaurant, I worked for three months familiarising myself with the environment, staff members and clients. During this three-month period, I created a good rapport and friendship with my targeted group that I need to participate in my research - the ZiWoM involved in stokvels to achieve their migratory goals. After cementing my friendship with the targeted waitresses, I then joined their stokvels for my data collection. Since it was ethnography research, I spent most of my time in their space in the working environment soliciting information. I conducted informal interviews and informal focused group discussions in their midst. From using this research methodology and methods there are understandings that came up as reflected in the subsequent research. Repeated home visits, participatory and non-participatory observations assisted in collating information on the vulnerabilities they encountered, social factors such as trust, reliability and commitment they considered when formulating their WPBS and the socio-economic benefits they reaped. The kinds of methods I utilised enabled participants to express themselves and provide in-depth detailed data. The use of ethnography facilitated understanding of new areas of study and encouraged discussions about sensitive issues such as their health status, personal life and achievements, that an individual can usually only share with her closest relatives or friends. Unclear or poorly understood answers were also addressed immediately. All in all, data was analysed through thematic-content analysis and a combination of relevant methods has assisted in the triangulation of results, hence contributing to obtaining reliable results and successful realisation of the entire PhD project.

Findings from chapter five shows that ZiWoM encountered distinct vulnerabilities whilst working in precarious conditions at Chloe's restaurant. The vulnerabilities were categorised as economic, social, sexual, health and security. Despite the vulnerabilities they were facing, the women migrant workers interacted and brainstormed ideas and strategies they could engage in to achieve their migratory goals and improve the status of their lives. They suggested a social pooling resource/*nhimbe* strategy which was utilised by past migratory communities in Zimbabwe. This resource pooling strategy is called stokvels in SA. Chapter five fed into chapter six, which looks at how the ZiWoM working in precarious conditions at Chloe's restaurant manage to organise themselves to form their WPBS. Findings show that they consider factors such as trust, honesty, reliability and dependability, socially networked

relationship, commitment, ethnicity, financial behaviour, hard-working skills and age. After forming their WPBS the women migrant workers benefited from it, which led to the discussions in chapter seven. The chapter looks at the socio-economic benefits that emanate from participating in WPBS. Findings show that the ZiWoM gained a family away from their homes, met their basic needs, furthered their education, developed long-lasting friendships, invested in property and durable goods, developed a culture of saving, earned financial independence, boosted their self-esteem and changed some of their behaviours. Despite the challenges they encountered working in precarious conditions, the women migrant workers managed to meet their migratory goals.

This chapter (eight) gives a detailed presentation of the summary of findings and a discussion of those findings. The thesis investigates how ZiWoM managed to navigate financial vulnerability through WPBS whilst working under precarious conditions. The study was carried out at Chloe's restaurant in Johannesburg, SA. The thesis' primary data was collated from key informants utilising the following research instruments; informal interviews, informal focused group discussions, participatory, and non-participatory observations. Unlike other studies on stokvels as a response strategy to the poverty crisis, this study is unique. It uses an ethnographic method that manages to generate original, rich, in-depth data regarding women migrant workers and the vulnerabilities they encounter, how they organise their WPBS and the benefits that emanate from participating in them. The study also differs from others because it was done in SA targeting employees (waitresses) in the hospitality industry. Stokvels are known for encompassing members from a community where people already know each other and have interacted as families for a long time. This differs from the WPBS in this study in that members were migrants that hardly knew each other and came from different backgrounds, communities and places. How they managed to pull everything together as many barely knew some members and also working in a precarious environment (not stable, undependable and unpredictable) where anyone can be fired any time makes this study unique.

In addition, this qualitative assessment of women migrant workers perspectives on utilising WPBS as a response strategy to their financial vulnerability whilst working in precarious conditions provides in-depth and detailed information different from similar studies which use quantitative or other mixed-methods approaches. The informal way of soliciting information from respondents also brought a unique stance in this study, unlike the known and usual formal methods. The chapter aims to explore major themes that emerged from the study to address the

research questions posed in section 1.4.2. of chapter one. These themes are used to conclude the thesis, and out of the conclusion policy implications will be extensively identified and discussed. Therefore, this chapter is organised as follows: It starts with the discussion of the findings from the study, followed by the conclusion remarks for the whole study. After this, the policy implications follow, and finally, the areas for future research are documented.

8.1 DISCUSSIONS

Diverse stories from women migrant workers at Chloe's restaurant reveal themes that contribute to the nuanced understanding of the feminisation of migration, precarious occupations, financial vulnerability and WPBS, which is often overlooked and under-researched. The following sections highlights and discusses three lenses that contributed to the understanding of how ZiWoM managed to navigate financial vulnerability through engaging with WPBS whilst working in precarious occupations. Below is the discussion of the objectives of the study highlighted in chapter one, under the following themes: vulnerabilities of Zimbabwean women migrant employees in the hospitality industry; social factors embedded in the formulation of WPBS; and socio-economic benefits stemming from participating in the stokvels.

Vulnerabilities encountered by ZiWoM employees in the hospitality industry in SA.

When these Zimbabwean women migrated to SA, they left their old struggles to meet new struggles in SA. The new struggles surfaced the moment they entered the South African job market (Kalleberg & Hewison 2013). Since they do not have proper immigration documentation and many also have low literacy levels, they are absorbed into precarious occupations (Webster et al 2015; Ulicki & Crush, 2007), where they are being exploited and encounter a vast number of vulnerabilities. Distinct stories of vulnerabilities narrated by the ZiWoM lead to the following themes: economic vulnerability, sexual, health and security vulnerability. These themes are highlighted in chapter five and are further discussed in the following sections.

Findings from the study reveal that the Zimbabwean women encountered economic vulnerabilities, which compromised their goal of income accumulation. The tips and commission remuneration system that was being offered at Chloe's restaurant positioned them within financial instability. Tips that they were optimistic to receive were low at some point due to inexperience in the job, bad service, bad attitude both from clients and the waitress, poor

communication, bad representability and racial differences, as discussed in chapter five section 5.3.1. This was in agreement with Post (1997) and Lynn (2001) that if the service is bad or not satisfying, it can negatively affect the tip. Distinguished scholars (Brewster, 2012; Kwonrtnik, Lynn & Ross, 2009) highlight that tipping also poses a racial difference amongst the tippers. They went on to say black patrons' tip less on average than white patrons. However, according to the findings, the black patrons tip less when they receive bad service. Contrary to the literature, the findings also reveal that if they receive good service, they can tip normal or above normal standard (standard tip is 10% or 20% of the bill) complimenting good services from the waitron. Odd findings also note that Indians are bad tippers and that coloureds are average tippers who can sometimes go beyond the tipping standard. Bad tipping compromises the goal of income accumulation of women migrant workers.

Gender disparity is also highlighted in the tipping phenomenon. The finding shows that women have a tendency to tip less than men. In support of the findings, Crusco and Wentzel (1984); Lynn (2006) notes that men tip more than women. Men give good tips depending on the attractiveness of the waitress or when given good service. Waitresses get good tips from men because they sometimes will be indirectly asking for sexual relations. On the contrary, women counterparts tip less and can be very demanding which upsets women migrant workers migratory goals.

According to the findings of my study, a commission wage is also highlighted as a contributing factor to upsetting women migrant workers' goal of income accumulation. Commission in Chloe's restaurant is at 3% and is paid irregularly. Up-selling to get a good commission at the end of the month is not easy according to the ZiWoM. This is because it is influenced by work suspensions, reduced shifts, flooding the shift with waitrons, working day shifts, and selling food considered not to be commissionable. Furthermore, the aforementioned issues negatively impact the women migrants' income, which compromises their ability to meet their migratory goals (accumulation, investments and remittances). There are responsive mechanisms to income accumulation that was initiated by the management in Chloe's restaurant. Women migrant workers note that they get incentives when they sell an expensive bottle of whiskey (e.g., Hennessy), sell food/drink items that mount to R800 per table and serve a booked big table. The incentives are really helpful in boosting the women's income.

Working for long hours is one of the precarious characteristics that exists in Chloe's restaurant (Webster et al 2015; Ulicki & Crush, 2007). The ZiWoM had succumbed to long, irregular

working hours. They highlighted that they could work 14 hours (3pm to 4am) per day, especially over the weekends. It is also highlighted in chapter five (section 5.2) that Friday and Saturday are when the restaurant exceeded working hours to maximise profits. They worked for longer hours without compensation which is against international labour law. According to the ILO report of 2020, a person is entitled to work for only 8 hours per day and when the job exceeds this, appropriate compensation is due. Similarly, chapter two highlights the study by ARJUN (2016), who note that female migrant workers from Nepal who work as domestic workers in the Persian Gulf have to endure extremely long working hours because of the precarious nature of the job. In fact, on the other hand, odd findings reveal that some women migrants volunteered to work longer hours in the name of upselling and getting more tips to boost their income so that they could meet their migratory goal of income accumulation. In that situation, it was possible to work a double shift of 16 hours.

Working for long irregular hours resulted in ZiWoM being socially excluded, religious backsliding and family fragmentation (Standing, 2011). The findings highlight that the exhaustive routine of finishing f late and leaving early in the morning for work disconnected women migrant workers from their families. They hardly found time to socialise with their families, which disturbed the social cohesion and socially excluded them, even in society at large. They confessed that social life is significant because it is mind revitalising and refreshing. On the other hand, one-woman migrant worker highlighted that her family broke up because of her failing to find quality time to spend with her family due to work. Religious backsliding, as a result of long working hours is another factor that the women shared often. One-woman migrant worker confesses that she was once immersed into church life, but because of work she could not find time to go to church, which cost her spiritual life and swayed her to indulge in risky behaviours.

Findings also revealed that ZiWoM were prone to being overworked. Since waitressing is precarious in nature, women migrants do not sign any contract or get to know their job description. They could do any work from wiping tables, to preparing cutlery, to cleaning the floor and the toilets, much of which should not be a part of their work. The ZiWoM are not at liberty to complain because they are afraid of being fired (TUC, 2008; Burgess et al, 2013) and would then fail to meet their migratory goals.

Sexual vulnerability was found as one of the main themes of the findings when the women migrant workers were narrating their stories. According to Cockfield, Buttigieg, Jerrard and

Rainnie, (2011), females working in the hospitality industry are incredibly vulnerable to rude comments, unwanted touching and other types of sexual harassment. It is noted that female migrants are at risk of sexual harassment and abuse. Since these ZiWoM were staying and working illegally in SA, the legislations on labour will not protect them, resulting in them being sexually exploited. They face sexual abuse and harassment from their managers, co-workers and clients. The managers sexually abuse them to the greatest extent because the women wanted to secure their jobs to fulfil their migratory goals. This is followed by co-workers who take advantage of their vulnerability of not being able to pay their bills. Clients also sexually harass them and the women entertain them because they are in need of good tips and some extra money to remit back home for their families.

This differs from a report published by the Lily News (November, 2017) that postulates that female restaurant workers are greatly abused by co-workers, firstly, followed by customers and then lastly by managers. This recurring behaviour of sexually abusing women working in precarious jobs has been noted by Makhata and Masango (2021), who note this in their research about the Basotho women who were facing sexual abuse as domestic workers. Mokoro (2015) states something similar to the migrant women, that they were victimised because they were illegal and have nowhere to report such misdemeanours. The Restaurant Opportunities Centre Report (2014) also postulates that 90% of women working in the restaurant industry face sexual abuse and harassment. After realising that women were sexually harassed in tipped-based restaurants, seven states including California and Minnesota, banned tipped minimum wage and replaced it with a standard minimum wage. This seems impossible for South African restaurants, including Chloe's restaurant, because they aim for profit maximisation.

Precarious employment is associated with a range of health problems including both mental and physical illnesses, occupation-specific afflictions, harmful life-style behaviours and social disadvantage (Hancock, 2019). ZiWoM working in the hospitality industry highlighted that they faced health vulnerabilities. Severe stress and depression are among the top illnesses they suffered from due to the toxic environment that existed in Chloe's restaurant. There was a lot of verbal abuse and they were constantly reminded of being fired anytime, highlighting that there is no job security at Chloe's. Furthermore, evidence from these studies largely points to the increased likelihood of psychological effects when job insecurity is greatest (Artazcoz et al. 2005). In agreement, D'Souza et al. (2003) also find that high job insecurity in Australia is associated with poor self-rated health, depression and anxiety.

Furthermore, when realising that they are sick, the women cannot seek proper medical attention from a GP because of the expenses. In an effort to deal with stress and depression some women migrant workers resorted to smoking and drinking alcohol. They would go to work sick to avoid sick absenteeism because the restaurant managers would reduce their shifts or talk of replacing the sick woman and label the person as a weakling. Maternal health among women migrant workers in Chloe's restaurant is also ignored. Since these women migrant workers fall outside labour protection legislation, they cannot enjoy social benefits by asking for paid maternity leave. One-woman migrant worker went to work during her pregnancy until just before she delivered. This was a disadvantage for her, but she wanted to secure her job and earn more money to take care of her child, since it is a pay-as-you-go remuneration system.

Distinct findings also revealed that working long hours in the restaurant results in women migrant workers suffering from leg-swelling and leg-ache. Since waitressing is a precarious job, ZiWoM in Chloe's restaurant had to endure exploitative working environments. The swelling of legs was common because of abnormally long shifts. They could not seek medical attention, but rather soaked their feet for 5 to 10 minutes in ice cold water before they slept every night. However, they noted that later on, one could develop problems with their legs (pain in the leg). On the other hand, women migrant workers were at risk of contracting HIV and AIDS and STIs since they were sexually abused. Findings reveals that the ZiWoM are susceptible to sexual abuse from their managers, co-workers and dining clients. Since they have goals to achieve, they agree to these abuses to earn more money so that they meet their migratory goals.

Precarious employment is associated with job insecurities. Job insecurity refers to the threat of unemployment or the fear of losing the current job in the future is considered a hindrance stressor that thwarts employees' personal growth and development (Staufenbiel & Konig, 2010) and is a continuing threat to employees (Etehadi & Karatepe, 2019; Shin et al., 2019). ZiWoM in Chloe's restaurant faced such job security vulnerabilities. Their employment status was unstable since the job is precarious; they were afraid that they could be fired anytime. Chloe's restaurant was always recruiting and training potential waitrons for replacement, which was a constant reminder that anyone could be fired anytime. This was not a healthy environment to work in, but they had migratory goals and very few options to choose from forcing them to endure.

Xenophobia is another vulnerability the ZiWoM faced in Chloe's restaurant. The restaurant's GM is a SA citizen and he often targets foreign nationals for firing, including the ZiWoM and replaces them with SA citizens. This places the women migrant workers jobs under constant threat making them vulnerable to sexual harassment, as mentioned before, to secure their jobs.

Moreover, the ZiWoM did not have the privilege to open a formal banking account to keep their money safe. This is because they did not have proper immigration documents. They kept their savings in their households, which was not safe but they had no other options.

Social factors considered to organise WPBS by ZiWoM.

Knowing that they were exposed to many distinct vulnerabilities, such as working for long hours, overworked, low income in form of tips and commission, maltreatment, degradation, made to feel inferior and verbal, sexual and emotional abuse, the ZiWoM sought to find a strategy to improve their financial status to meet their migratory goals. They embarked on formulating a small group, discussing and brainstorming possible resilient strategies to overcome their situation. The discussions went on for a while until they decided on a resource pooling strategy that is used in migratory societies in Zimbabwe for a long time. It is called *nhimbe* in Zimbabwe and in SA the strategy is called a stokvel/WPBS. The ZiWoM were eager to form one, so they considered different social factors to scout appropriate members. Their discussions resulted in different social factors being considered for their strategy that included: trustworthiness, honesty, reliability/dependability, commitment/self-control, socially networked relationships and cultural background/ethnicity. Moving forward, apart from these social factors, economic and demographic factors also came into play and these included, financial behaviour, hard-working skills and age.

Findings from my study reveal that first and foremost the ZiWoM followed and organised a standard structure of a South African stokvel, which is characterised by the number of members preferred, the types of stokvel, contribution amount, cycle period and its general rules. According to NASASA (2010), stokvels are invitation-only clubs of twelve or more people serving as rotating credit unions or saving schemes in SA where members contribute fixed sums of money to a central fund on a weekly, fortnightly or monthly basis. This is considered as the standard number of people needed in a stokvel. On the contrary, Moliea (2010) postulates that stokvels can consist of as low as five members or as high as 100 members. However, in the WPBS under study from Chloe's restaurant, it consisted of 6 members each. The study

examines two stokvels namely Budiriro and Shanduko. Findings reveal that the women migrant workers wanted small-grouped stokvels because they wanted to rotate the payout in a short space of time. Waitressing is a precarious job that is characterised by future uncertainties (Standing, 2011). Rotation in a short space of time allows everyone to receive the payout and benefit from the stokvel as fast as possible, before anyone gets fired. Findings show that small groups are easy to manage and do micro-follow ups on the members. Furthermore, after deciding the number of members to participate in Budiriro and Shanduko stokvel in Chloe's restaurant, ZiWoM mentioned that they did not specify which type of stokvel they would be contributing towards. They just mentioned that since they are all migrants with migratory goals, one would receive her payout and use her money in accordance with her priorities. So, from the ZiWoM's experiences, different stokvel categories came out, which were family, grocery, purchase and investment stokvels.

Having discussed different types of stokvels the ZiWoM engaged in, contributions towards the pot was the next topic. There is no fixed or standard amount that is anticipated to be contributed by members of any stokvels (NASASA, 2010). At Chloe's restaurant WPBS study site members were contributing R500 each, so the payout was R3 000. These contributions were done weekly. They completed the cycle in six weeks. In support of the findings, a stokvel is a type of credit union in which a group of people enter into an agreement to contribute a fixed amount of money to a common pool weekly, fortnightly or monthly (Masuku & Kaseke, 2014).

Every stokvel has a constitution which sets out rules on how the social clubs will be governed (Tsai, 2000). It articulates what each member is expected to do. Thieme (2003) goes on to say that rules are written down, and records and accounts are audited. The schemes have strict and regular meeting schedules, standard contributions and standard fines for non-payment. Nevertheless, in response to what Tsai and Thieme note, the women migrant workers set rules that govern or direct their WPBS. These rules include, every time when it is someone's turn to be given the pot, she must have her R500 in hand too. It is a sign of dependability and commitment to the stokvels; once members start a cycle of contributions, they are not allowed to quit until the cycle ends and everyone is expected to bring the R500 on either the Friday, Saturday or Sunday and give it to the appointed person. This is because waitrons have different shifts with different days and to make sure the recipient receives money by Sunday, they start as early as Friday. Follow-ups are done to make sure everyone is doing what they promised the group to do and not to lose focus and if someone quits or is fired that she can be replaced,

whenever possible, at the end of the cycle. The ZiWoM mention that these rules assist them with accountability and close monitoring.

Burman and Lembethe (1995) explain that although some stokvels have both male and female members, the membership of others is made up of one gender only and usually confined to women. The WPBS under study consists of Zimbabwean women only. This is because they are good at working collaboratively, ascribe great value to saving and are more reliable than men. This is also supported by Tsai (2000) and Verhoef (2000) postulating that women can work together for mutual benefit rather than men who are often not trustworthy and could easily betray their groups.

The ZiWoM barely knew some members, had different backgrounds, came from different locations in Zimbabwe and often only met for the first time at Chloe's restaurant. The big question was; How did they select members to participate in their WPBS? As mentioned in chapter two, in the symbolic interaction theory, individuals interact socially which leads individuals to do what they can do. The ZiWoM interacted and brainstormed different social factors to consider when formulating their WPBS. They mention trust as the pivotal factor that they considered when formulating their WPBS.

Historically, ROSCAs/stokvel participants are members from the same community and they know each other personally. Therefore, ROSCAs are rooted in trust-based social backgrounds, and provide their participants with many of the services of a bank within a personal environment. They are usually formed among people who know each other well and who often share the same locale, neighbours, friends, relatives and colleagues (Light & Gold, 1999; Besley et al, 1993; Summerfield, 1995). On the contrary, my findings revealed that not all the ZiWoM were not from the same community and that some barely knew each other. They had met at work but they managed to utilise trust as their base and the little information they shared during social interactions to form these stokvels.

Findings reveal that trust is an essential ingredient for a successful WPBS. It is not an overnight experience; trust is built over time. Stokvel events involve sensitive monetary issues and can trigger crime as well as harmful behaviours that bear regrettable consequences. With that in mind, dealing with trustworthy individuals is very significant. Trust promotes positivity in a stokvel atmosphere (Sandsor, 2010). Considering that the ZiWoM barely knew some members they had to use trust to select relevant candidates. The women note that they wanted to bring

on board traceable individuals so it took them at least six months to gather such persons. According to the findings, friendships were built when these women migrants worked together over a long time in Chloe's restaurant, some through working together in another restaurant before and others through mentoring trainees. They connected with each other, discussed ways forward and reached consensus. Burman and Lembethe (1995) also found that each member of a ROSCAs/stokvel was required to have at least one close friend in the group, and the operation of the club depends on close friends taking responsibility for contacting each other when necessary.

Findings also show that honesty was considered amongst members to join a WPBS. This social factor works hand in hand with trust and transparency. In the study of Masuku and Kaseke (2014), they highlight that honesty is a significant social factor that can be strongly considered when formulating a sustainable stokvel. The ZiWoM chose members they trust completely to be sure there is a sense of belonging and collective responsibility in the group. Reliability and dependability were also mentioned in the migrant women's narrations. They are also rooted in trustworthiness. Adhering to basic WPBS rules without breaking any shows reliability / dependability. When most waitrons could count on the waitress at work without any doubt, this showed reliability which could qualify an individual to be asked to join the stokvel.

My study also reveals commitment and self-control as social factors considered by the ZiWoM when selecting members for their WPBS. In order for the ROSCAs/stokvel members to continue contributing, commitment to the group, which entails continued payments, must be seen as being of greater benefit than defaulting on the remaining payments (Coate & Ravallion, 1993). Individuals with high self-control are committed to the group goals. At Chloe's restaurant, being taken seriously by the management and staying loyal to the restaurant showed some traits of commitment, which encouraged some members to join the stokvel. Stokvels are a form of reciprocity group, which means that each member in the group relies on the other members in order for the stokvel to function (Blau, 1967, p.6). In order for the stokvel or any other reciprocity group to function, it is vital that each member is committed to the group.

Socially networked relationships assisted in forming a WPBS at Chloe's restaurant. Besley, Coate and Loury (1993: 805) note that ROSCAs use pre-existing social connections between individuals to help circumvent problems of imperfect information and enforceability. There are also other studies pointing to the importance of social relationships in ROSCAs (e.g. Brink & Chavas, 1997; Biggart, 2001). ZiWoM socially connected to start the Shanduko WPBS. The

networking began when these women connected because they came the same neighbourhood in Zimbabwe, went to the same church or school and worked in the same restaurants in Zimbabwe. They later connected again in life and invited each other to SA until they were working together at Chloe's restaurant. Here, their relationships were cemented as they became familial support for each other, which made it easier for them to be considered to join the stokvel. In support, it is mentioned in the theory in chapter two that social networks act as a safety net for migrants by providing material or social support (Carrington, Detragiache & Vishwanath, 1996, Dolfin & Genicot, 2010, Munshi, 2020, Comola & Mendola, 2015).

According to the findings of my study ethnicity, as a social factor, also played a role when selecting stokvel members. ROSCAs are organised for members of the same ethnic background, same place of origin, same native language speaking persons. etc. It may also be organised on the basis of a street in a settlement, or the settlement as a whole (Sandsor, 2010). Culture, in general, plays an important role in determining the success or failure of ROSCAs. Biggart (2001) documents the extreme dependability of ROSCAs on the social and cultural context. Budiriro WPBS had members that shared the same language and tribe, the Shona tribe. They referred back to the pooling resource strategy called *nhimb*e, which is usually practised by the Shona people. Sharing the same cultural background cemented their relationship and made their stokvel easily manageable. Shanduko WPBS had a mixed cultural background of Shonas and Ndebeles. What made their stokvel function smoothly was that they knew each other from their home country and had experience of both cultures. They also knew how to communicate using both languages, which was an added advantage.

However, beside social factors, there were economic and demographic factors that were considered when selecting members for the stokvels. The financial behaviour of an individual was assessed to decide if she was suitable for the WPBS. Coetzee and Cross (2002) state that the first requirement for any group to operate successfully appears to be social capital, which is the webbing of interpersonal connectivity that allows group members to trust each other and to predict each other's behaviour. According to Morris et al (2022) financial behaviour is defined as the management of a person's savings, expenditure and budget, whereas Xiao (2008) asserts that human activities related to money management such as cash, savings and credit are regarded as financial behaviour. Waitresses that spent their money on alcohol and cigarettes to take away their stress were not considered. This is because the groups wanted a dependable member who meets the target of payout at the stipulated times.

Hard work was also seen as an essential ingredient. When an individual had good service hustling skills, it qualified them to be asked to join the stokvel because they anticipated that the person is able to raise the money that needs to be contributed to the pot. As highlighted in chapter five, the job needed a strategy ‘’guerilla tactic or *hwegudo’’* to single out potential clients that leaves good tips during pick and serve sessions, especially at night. Having an excellent strategy to sit clients that have a potential to give a good tip, especially at night, was called ”guerilla tactic’’ according to participants. On the other hand, the age of a person was also considered. According to Sandsor, (2010), it is of significance to know the personality of everyone joining the ROSCAs/stokvel. Sandsor went on to note that members could be selected based on their age, ethnic affiliation, occupation, religion and educational background. On that note, 25 years and older was the consideration for the WPBS under study.

However, there were challenges that the ZiWoM encountered when selecting members for their WPBS. Since only six members were allowed in a WPBS, a lot of waitresses who were interested could not be accommodated, which created tensions. Most of them failed to meet the qualities of a suitable member when their socio-economic factors were considered. When deciding on who to give the first payout, ZiWoM looked for a hat, wrote the different numbers of the number of women in the group. They then put the paper slips in a hat and members had to pick one, with closed eyes. The number each member picked was their rota slot for the cycle. This method was used because deciding the rotation schedule amongst the members was a problem. Nevertheless, these social factors assisted the ZiWoM to select suitable members for their WPBS.

Socio-economic benefits that emanate from participating in WPBS.

Having discussed how ZiWoM organised themselves to initiate their WPBS, this section discusses the benefits that emanate from participating in these stokvels. Social and economic benefits for participating in stokvel activities is directed at a wide range of objectives, including: “generating income, bolstering food security, facilitating social connectedness, slowing the draw-down of a finite portfolio of assets” (Neves & du Toit, 2012, p. 135). Out of the ZiWoM’s stories, distinct themes emerged on the benefits of WPBS. This includes moral support of having a family away from home, when celebrating birthdays, during social gatherings and in times of sickness and bereavement. Boosting of confidence in the family line, creation of social capital and behavioural change also contributed as social benefits from the stokvel. Cultivating the culture of saving also enabled ZiWoM to meet their basic needs such

as food, clothing, health care and paying school fees for their children or dependents. They also managed to navigate the difficult month of January, known as a month when most people suffer from financial stress. They also managed to advance their education, gained financial independence and made investments.

Findings reveal that having family far away from home was one of the essential social factors that ZiWoM mention the most. Family is a support system that is longed for by everyone, especially migrants in destination countries. In a foreign land, life can be lonely and miserable, so family support is a pillar of strength and inspiration to migrants. In the absence of their families, migrants find it difficult to survive but the introduction of stokvels has provided this family support for them. Additionally, to cement the family warmth and sense of belonging they committed to celebrating the birthday of each member in the stokvel. They gathered and celebrated the birthday girl over a meal, showered her with gifts and shared encouraging words with her. In efforts to support each other, ZiWoM also organised social gatherings at the end of the month. This was done to unify the group and thank everyone for their faithfulness and commitment. They strategised, brainstormed and planned for the next cycle. During the gatherings their relationships were cemented when they shared achievements and motivated each other in the journey of life. Shingirirai and Roberston (2021) also state in support that stokvels provide Zimbabwean women in Cape Town with forums to meet and socialise with other women from their home country.

The ZiWoM also gained moral support from each other in times of sickness and bereavement. Working as a waitress in the hospitality industry is difficult because they fall out of the bracket of social benefits, like having maternity leave. The employees are usually exploited too, so they suffer from severe stress and depression. So, during the times of sickness stokvel members offered support in the form of counselling and suggesting stress or depression relief remedies. At some point they also assisted financially by lending money to the person to visit the doctor if the situation worsened. The physical presence of members of stokvels signified life because they had someone to talk to/socialise with anytime, offer encouragement and look after them when they felt sick. Verhoef (2001) claims that stokvels provide moral support and generate a strong sense of solidarity among members. They are said to enhance and secure members' social status because of the trustworthiness ascribed to members; the members are known to be generous and reliable, enhancing their prestige within and outside stokvel circles. Lending

support and status are very important functions of stokvels and contributing to women's participation and confidence.

In bereavement times, ZiWoM supported each other in a tremendous way. They did not have a formally declared burial society, but when a member encountered a funeral distress, they all contributed towards the bereavement costs. The contribution assisted with buying food for the funeral, meeting necessary bills and was used for the bereavement fund or *chema* in Shona. The study of Masuku and Kaseke (2014), on the other hand, reveals that participants had formed a burial stokvel to support each other during bereavements. These studies highlight that the need for mutual support also motivates participants to join burial stokvels.

My study findings also revealed that the ZiWoM boosted their family's social confidence through their participation in the stokvels. Furthermore, contributing to family funerals and remitting back home enhanced the way the community and relatives perceive ZiWoM's families back home. They are now treated with respect and honour. Participation in WPBS brought about "new and long-lasting friendships" for the ZiWoM (Burman & Lembethe, 1995). A friend offers a shoulder to cry on, can be a listening ear in difficult times, and someone whom one can discuss inspiring future ideas with. Through discussions and telling each other stories, some members of ZiWoM found that they had similar issues and experiences which drew them closer together as friends. Shingirirai and Roberston, (2021) postulate in support that social ties that are forged during the functioning of stokvels are often maintained and incorporated into broader social fabrics. Thus, ZiWoM who barely knew some members and through many interactions in WPBS ended up being close and valued friends.

On the other hand, behavioural changes were seen as a result of participating in WPBS. According to Ambec and Treich, (2007) self-control and commitments can develop through participating in stokvels. Some of the ZiWoM had previously engaged in risky behaviour (see chapter five) such as prostitution, cohabitation or borrowing money from loan sharks while trying to make ends meet. They practised this kind of risky behaviour to earn more money or accumulate more income so that they could send money back home as part of meeting their migratory goals. However, through participating in WPBS their behaviour changed. They rejected all risky behaviour and started to concentrate on working hard to meet the standard money needed for the stokvel. They realised that there was no risk in participating in stokvels and that one can save and manage to remit and invest back home. On the other hand, words of encouragement and being forewarned by others on the extent of harm that could be brought

about by risky behaviours during social gatherings made them change their mindset and eventually their behaviour.

The culture of saving started to develop when ZiWoM joined the WPBS. According to Anderson and Baland (2002), ROSCAs are commitment devices that force members to save money. WPBS encourages these women to save, which is beneficial to meet their migratory goals. “From big spender to great savers” was their motto that promoted the fruitfulness of their stokvels. Saving is also regarded as a woman's skill in many poor communities because a rigid gender-based division of roles exists, which explains why the majority of members in savings schemes are women (Kajimo-Shakantu & Evans, 2007). So, saving skills are already instilled in women and they just need to be activated and encouraged. Matuku and Kaseke (2014, p. 509) also reveal that “membership in stokvels creates an opportunity to save”.

Through savings, the stokvels also assist families in low-income households to meet their basic necessities such as food, clothing, education, health care etc. Srinivasan (1995) states that people participate in ROSCAs to fund expenses such as children’s school fees, daughter’s dowries, purchasing clothes, etc. My study revealed that through joining a WPBS the ZiWoM manage to meet the basic needs of their families back home. They managed to feed their children, pay school fees for them, clothed them and sent money for medication. The financial situation back home changed and there was betterment of life, which is a positive effect from WPBS. Masuku and Kaseke’s (2014) study also found similar results. Participants in this study revealed that being involved in stokvels enabled them to meet their basic needs. They also indicated that they were able to buy groceries and to access lump-sum cash, which they then used to meet their basic needs.

An education improvement dream came to pass for one ZiWoM when she joined the WPBS. She registered for an IT course to further her education. When the management staff at Chloe’s restaurant heard that she was doing an IT course, the migrant worker was asked to assist with IT issues in the restaurant, which boosted her confidence and income. So, furthering her education had a multiplier effect with IT piece jobs that boosted her finances.

Savings also assisted in a tremendous way especially during the month of January. The month is popularly known as ‘January disease’ meaning that most people suffer from a financial crisis that is created by overspending during the festive seasons of Christmas and New year. In this month most families are often drowning in debts; with no money for grocery, rent, school fees

and transport to work. It is a difficult month in the black community. However, ZiWoM shared that because of savings from the stokvel they do not experience 'January disease'. Some of them have managed to send their children to school in January without any difficulties.

ZiWoM also applauded participating in WPBS by noting that they have become financially independent. Findings reveal that they feel empowered and it gives them the power to improve their immediate lives and those of their relatives back home. Masuku and Kaseke (2014) note that their participants view their involvement in stokvels as contributing towards the empowerment of women. They confidently share that they are no longer dependent on men. WPBS participation also brought about confidence and raised the self-esteem of the ZiWoM at Chloe's restaurant. It also brought a feeling of independence and self-sustenance. This is consistent with the point made by Mashigo and Schoeman (2010) that stokvels contribute to social empowerment, as they promote income generation, responsible behaviour and economic independence. Masuku and Kaseke (2014) also articulate that joining a stokvel can boost confidence. Despite the exploitative environment that existed at Chloe's restaurant that can make the ZiWoM feel inferior and degraded, meeting and socialising as members of WPBS had boosted their confidence and gave them hope to face another day. They encouraged each to endure any situation as long as they were managing to meet their migratory goals, which is their ultimate goal.

According to my research findings, through participation in WPBS, ZiWoM have managed to invest in business, property and durable goods. In agreement, Buijs (1998) maintains that membership of stokvels provides members with a means of supporting themselves through income-generating earning activities among poor women. Bophela and Khumalo (2019) also discovered that stokvels create business opportunities that empower women. ZiWoM at Chloe's restaurant invested in small businesses such as chicken production, market gardening, selling Avon and Tupperware products, tuckshop, and goat and rabbit production. These small businesses assisted in eradicating poverty among their families back home. Chikadzi and Lusenga (2013) state in agreement that participation in stokvels enables women to break the cycle of poverty. Furthermore, animal production and market gardening improve their nutrition value at household level.

My findings also reveal that durable products bought through the payouts from WPBS include, solar panels, fridges, stoves and beds, which is supported by Bophela and Khumalo, (2019). Another key benefit that participants derived from participating in stokvels is an opportunity

to invest in household property. Investing in household property includes extending their family's house, as mentioned in chapter seven. This is seconded by Masuku and Kaseke's (2014) study that also reveals that membership in stokvels creates an opportunity to save and as a result participants were able to engage in huge projects such as extending their houses. Bophela and Khumalo (2019) also mention similar findings. This shows that it is a good decision to join a WPBS since lots of benefits emanate from it.

The COVID-19 pandemic wreaked havoc in SA causing the deaths of thousands of South Africans. ZiWoM also endured this stressful situation brought about by COVID-19. The lockdown imposed in March 2020 by the South African government made it difficult to survive during the period. However, findings reveal that the ZiWoM managed to survive the lockdown because they were involved in stokvels. They utilised their savings and payouts from stokvel to buy groceries and other household items for themselves and their families back home. During these trying times, one migrant worker lost her job but managed to use savings from the stokvel to survive until she got another job. Findings also illuminate that WPBS members also acted as pillars of strength when any member fell ill with COVID-19. They would send get well soon messages, encouraging bible verses and motivational texts via WhatsApp, some fruit deliveries and money for medication. Additionally, they would send/share different traditional remedies that were found to be beneficial, such as drinking lemon tea, steaming 3 times a day, and having *zumbani* /herbal tea. The unwavering support that WPBS members gave to their fellow members helped them recover. ZiWoM also noted that when their relatives died due to COVID they managed to contribute money for the funeral and to repatriate the body in case the person was out of the country. Participating in WPBS enabled them to help their families which gave them a good standing.

8.2 THEORETICAL IMPLICATIONS

The study was grounded on four theories, which are segmentation of labour market theory, dual labour market theory, symbolic interaction theory and social network theory. Both segmentation labour market theory and the dual labour market theory has its origins in the US and was developed by institutionally oriented economists. These theories postulate the existence of two separate labour markets with mobility in each market. The two labour markets include primary and secondary sectors of the labour market. The **primary sector** contains the privileged members of the labour force. It is governed by an internal labour market. Relatively

high wages are paid; there is stable employment with good working conditions, job security and good promotion prospects.

Secondary sector employment creates or reinforces these bad working habits. Wages in these jobs are low. This sector has poor working conditions, provides little job security and few promotion prospects. This sector is characterised by high labour turnover, considerable variability in employment and a personal relationship between the workers and supervisors that creates the opportunity for nepotism and leads to harsh and often arbitrary discipline. My study dwelt on the secondary labour market because it related at length to the argument of the study. The study argues that women migrants were experiencing the same working conditions assumed by it, that is low wages, job insecurities and few promotion prospects. Additionally, the secondary sector of the theory clearly explains the extent of the precariousness of jobs that ZiWoM endure when they arrive in SA. The study concentrated on ZiWoM working in the hospitality industry as waitresses.

Symbolic interaction theory is a sociological theory conceived by Max Weber and George Herbert Mead. The theory postulates that social interaction is central to what people do. In the context of my study, through social interaction, women migrants in precarious occupations ended up engaging in financial resource pooling to navigate their financial vulnerability. However, the study unravelled how these social associations assist women migrants to navigate their financial vulnerability positions. The paradigm also assumes that the past can influence the future. Relating this assumption to my study, ZiWoM engaged in what is called a 'fall back strategy' meaning they took the idea of the past into their present moment. In other words, ZiWoM took the ideas of engaging into social association to navigate through their financial vulnerability from a past traditional resource pooling called *nhimbe* in Shona. More so, the paradigm denotes that humans do not sense their environment directly, instead, humans define the situation that they are in. An environment may exist, but it is our definition of it that is important. ZiWoM managed to define the working environment they were exposed to, which is precarious and created alternatives to endure, as well as succeed, in the existing environment: that is why they engaged in WPBS to navigate through their financial vulnerability whilst working under precarious conditions.

Social network theory, as analysed by Scott (1991), is the development of the theory rooted in the socio-metric analysis tradition, which relies on graph theory methods from mathematics; the interpersonal relation tradition which focus on the formation of cliques among a group of

individual and an anthropology tradition that explores the structure of community relations in less developed societies. The study argued that ZiWoM were socially connected and this influenced their migration from Zimbabwe to SA and also getting jobs in the hospitality industry. This is how the theory relates to my study.

8.3 EMPIRICAL REFLECTIONS

Empirical review reveals the gap that was filled by my study. Various studies have been conducted and the question of how ZiWoM in precarious occupations (waitressing) managed to navigate financial vulnerability through WPBS, is an under-researched and neglected field. From different studies consulted, findings differed from this study in terms of location. Several similar studies have been conducted in the US, Norway, etc., but the findings of my study differs because this study focuses on the GT, SA. The methodology of the studies consulted also differ from this studies' methodology. Various studies use the qualitative approach with the case study, descriptive or explanatory in nature, quantitatively approached and other mixed methods. This study achieved different results or findings because of the methodology used, which was a qualitative approach with an ethnography research design.

The research approach adopted in this study captures in-depth information of Zimbabwean women's precarious work experiences and how they manage to navigate their financial crisis using WPBS. The research instruments engaged in the study to collate information including formal and informal interviews, informal focused group discussions, repeated household visits, and participatory and non-participatory observations. The study targeted 12 participants who are waitresses, referred to as ZiWoM for the purpose of this study. Purposive sampling was used to select key informants of the study. Snowball sampling was used to target informants with relevant and detailed information. The research ethics clause for this study was approved by the University of Pretoria, Faculty of Humanities Ethics Committee and the restaurant under study before commencing with data collection. Sensitive information from the respondents is kept confidential. Thematic and content analysis was used to analyse data extracted from the field. Thematic analysis was used to bring order, meaning and structure to mass data collected.

8.4 CONCLUSION

In recent years there has been a change of trend from male dominance to the compelling incorporation of women in the migration corridor. The number of women migrants has increased at a faster rate. This is because women have always been economic beings with the

responsibility to fend for their families. They are often situationally forced to migrate to countries with greener pastures where they can find employment to fend for their families. With this in mind, Zimbabwean women migrate to SA in their numbers to search for employment (Pophiwa, 2014). Upon arrival, they are absorbed into precarious occupations, specifically in the hospitality industry, because of lack of valid immigration documents and their relatively low literacy. In SA, there is a demand and market for migrant workers in particular sectors of the economy, including the hospitality sector (Johnston, 2007; Rutherford, 2010; Rutherford and Addison, 2011; Ulicki and Crush, 2000, 2007) and domestics (Bloch, 2010; Griffin, 2013). Precarious occupations are subject to low wages, poor working conditions and fractured employment relationships (Webster et al 2015; Ulicki and Crush, 2007). The tips and commission remuneration system that exists in the hospitality industry positioned ZiWoM into financial vulnerability. This compromises their migratory goals, which motivated my study. The aim of this study is to examine how ZiWoM managed to navigate financial vulnerability through WPBS whilst working under precarious conditions. It manages to reveal distinct vulnerabilities these women migrants encountered whilst working as waitresses at Chloe's restaurant and how they managed to organise themselves to form sustainable WPBS and the socio-economic benefits that emanate from participating in these stokvels.

Nevertheless, one of the greatest vulnerabilities that ZiWoM encounter is economic vulnerability. Economic vulnerability is associated with low and irregular income because of the tips and commission remuneration system that prevailed at Chloe's restaurant. Low income usually upset their migratory goal of income accumulation. The ZiWoM were also subjected to long working hours, which triggered risky behaviours and social exclusion as they were being overworked at some point. They also experienced sexual abuse and harassment from their managers, co-workers and restaurant customers. ZiWoM also suffered from health vulnerabilities, diseases such as depression, swelling of legs, stress, etc., because they were not socially protected. Security vulnerabilities came with xenophobia, lack of access to bank accounts and job insecurities which compromised their safety at work and travel to and from work.

However, being immersed in these stressful situations and failing to meet their migratory goals ZiWoM resorted to the idea of resource pooling/*nhimbe*', which they adopted from earlier Zimbabwean migratory communities. They brainstormed and discussed how they could organise themselves to initiate this resource pooling strategy, known as stokvels in SA. Distinct

social factors were considered and trust was the major factor that guided them. This is because ROSCAs/stokvel are rooted in trust-based social backgrounds (Summerfield, 1995). Other factors they considered were honesty, reliability, dependability, commitment, self-control, socially networked relationship and ethnicity. However, besides social factors, women migrants also included economic factors such as financial behaviour and hard-working skills. Age was another important demographic factor they considered. Findings reveal that these women migrants worked together successfully and managed to start their WPBS using these social factors to a greater extent, despite some challenges they encountered during selection, including social tensions from those left out. Besides that, they managed to select relevant and most suitable candidates/members for their stokvels, which made them a success. Evidently, it can be noted that these stokvels are fruitful from the benefits that emanate from participating in them.

The socio-economic benefits that emerged from WPBS assisted ZiWoM to meet their migratory goals. They managed to gain moral support from fellow members who function as family away from home that stand with them in times of crisis, sickness and bereavement. The WPBS members acted as their pillars of strength, supporting and encouraging them, giving them hope to face another day. Participating in WPBS boosted their self-esteem and confidence within the family line, which made them independent women who do not rely upon men. Friendship development and behavioural change were cultivated through partaking in these WPBS. Moreover, economically, women migrant workers managed to cultivate a culture of saving. Through savings ZiWoM met their families' basic needs such as groceries, health care, paying school fees and clothing for their children. They enhanced their education and also survived well through the month of January which is labelled as a difficult month to survive. ZiWoM became financially independent and invested in small businesses, properties and durable goods. COVID-19 created a difficult situation to survive in SA, especially for migrant workers who cannot access UIF. However, the women migrant workers managed to survive this situation because of their WPBS. They used their savings and payouts to buy basic necessities during the lockdown and assist each other morally and financially in times of sickness and bereavement.

It can be argued that ZiWoM workers, to a greater extent, managed to navigate their financial vulnerabilities because of the support of their WPBS and whilst working under precarious conditions. They managed to endure the exploitative harsh conditions that exist in Chloe's

restaurant, and they strategised on a suitable resilient strategy that they could use to meet their migratory goals. Evidently, WPBS assists women migrants to meet their migratory goals which are investments, income accumulation and remittances.

8.5 KEY POLICY RECOMMENDATIONS

With the help of the formal banking system, a strategy/policy can be formulated to tap into these WPBS being formed by undocumented migrants. I recommend that they must be offered a banking solution with an e-money current account, contactless Mastercard and debit card and online banking support. They could set up standing orders, manage direct debits to pay bills, transfer money to and from SA, use mobile banking apps to manage finances 24/7 and withdraw cash from ATMs. International transfers must be also made available via partners in the banking apps. This would benefit both the migrants and the banking system.

The findings of my study postulate that ZiWoM have managed to invest in small businesses back home with the payout from WPBS. I recommend community-based NGOs under big international organisations for migration, such as IOM, to embark upon small refresher, practical courses in business. They must identify households in small businesses in the community where money comes as remittance to assist them with their projects. Assigning a mentor to those households would to a greater extent assist them to succeed and grow their businesses.

It is noted in the findings that ZiWoM endure exploitative and degrading working environments in SA in the name of wanting to meet their migratory goals. Even though in SA they have a policy that protects migrants in precarious occupations whether documented or undocumented, I recommend that the South African government introduces a registered policy regulatory organisation, with no strings attached, to the Department of Home Affairs. This will assist migrants, whether documented or undocumented, with their work environment well-being and helps in protecting humanity and dignity amongst migrants. The organisation must ensure that every migrant is treated in a dignified manner in working environments; if not, migrants must be free to report the organisation without any fear of being arrested or deported.

8.6 AREAS FOR FUTURE RESEARCH

This thesis fills a gap in the academic studies under key concepts such as feminisation of migrations, precarious occupations, WPBS and migratory goals, but has limitations to methodology, time and data. In the absence of these constraints, the value of the research could be enhanced by allowing a more comprehensive analysis as suggested below:

Having revealed the precarious nature of hospitality industries, more research is required to assess other staff members apart from waitresses. Upon arrival in SA, migrants are absorbed into precarious occupations. Both males and females are exploited in the hospitality industry. The bartenders and kitchen staff also face exploitative situations and have nowhere to report this to. This research area is under researched and overlooked. The migrants also have migratory goals to fulfil, how they navigate all these hurdles to achieve their goals can motivate a further study that needs to be undertaken. More research is required to understand their vulnerability and challenges in the industry, as well as how they navigate them to achieve their goals.

Migrants face difficulties in attaining proper visa/immigration documentation in SA even if they are educated at a university degree or masters' level. They are usually absorbed into jobs in private companies (corporate world) that are precarious in nature. They face difficult situations and unexplainable challenges. These migrants have goals to fulfil so they endure the stressful environment and exploitative measures imposed on them only to meet their goals. Research is required to explore their situations and how they navigate them to achieve their migratory goals.

The COVID-19 era was a difficult period for migrants in SA. How they managed to survive during this period needs to be explored and researched. Since migrants find it difficult to secure proper immigration documents such as valid permits, secure jobs in private companies are precarious in nature where they do not enjoy social benefits such as having medical aid or UIF. However, during the COVID era, most companies closed down and South African citizens survived on their UIF, a privilege that most migrants do not have. How migrants managed to navigate this difficult health situation without access to UIF can motivate further and more in-depth research. This is because knowing resilient strategies to utilise in times of crisis can save lives especially in the migration community.

APPENDICES

Appendix 1: Key informants informal interview guide

a) Vulnerabilities encountered by women migrant workers

1. Identify distinguished vulnerabilities faced by women migrants
2. Explain the precarious nature that exist in this restaurant
3. Do you ever exceed normal working hours?
4. Describe the type of renumeration system that exist in this restaurant?
5. Are there any incentives or awards in this restaurant to boost your income?
6. What might upset your tips and commission?
7. Explain any social consequence for working for long hours
8. What are risk behaviours common among women migrant workers?
9. Discuss any sexual advancements in this restaurant

b) Social factors considered to form WPBS

1. State names of WPBS understudy
2. How many members had each WPBS understudy
3. What is your frequency or cycle period?
4. Explain the constitution or rules of your WPBS
5. What are social factors considered by women migrant workers to form WPBS?
6. Are there any other factors, considered besides the social?
7. Explain any challenges encountered when selecting members and deciding the rotation schedule
8. How did women migrants manage to solve WPBS related challenges?
9. Identify different categories of WPBS

c) Socio-economic benefits of WPBS

1. Explain any social and economic benefits at personal level
2. Are there any investments back home?
3. How did WPBS influence women migrant workers saving culture?
4. Explain how they survived in the Covid-19 era
5. Describe how they managed to overcome financial crisis in the month of January

Appendix 2: Informal focused group discussion guide

a) Vulnerabilities encountered by women migrant workers

1. Describe the precariousness and informal nature of that exists in the restaurant
2. How did women migrant workers endure and cope with the stressful working environment?
3. What are the disadvantages of not signing a contract, not having a job description and succumb to being overworked
4. Explain why Women migrant workers fail to access the formal banking system/ open bank accounts?
5. Point out any hustling skills used by women migrants to get more tips
6. Common diseases amongst women migrant workers, cause by working in stressful environment.
7. Discuss how the type of renumeration system influenced their migratory goals
8. Discuss the unfair treatment done by the management to foreigners especially Zimbabweans

b) Social factors considered to form WPBS

1. Discuss how they ended up resorting to the fall-back strategy, Nhimbe- resource pooling to navigate their financial vulnerability.
2. Describe how nhimbe was done in migratory communities in Zimbabwe
3. Discuss the reason for the number of members in WPBS, frequency, contributions and rules noted down
4. How they socialise and give each other pay-outs

c) Socio-economic benefits

1. Discuss social and economic benefits identified
2. How being confident or financially independent changed their lives
3. How they assisted each other in times of family crisis or sickness

Appendix 3: Repeated household interviews guide

a) Vulnerabilities encountered by women migrant workers

1. Share work and life experiences in a more relaxed mode
2. Capture their precariat speaks at individual level with some privacy
3. Share confidential information, e.g. health status, sexual abuses etc
4. Share family related issues (social vulnerability)
5. Capture information on their immigration status and literacy level

b) Social factors considered to form WPBS

1. Explain friendship development and trust as social factors to form WPBS
2. Explain the socially connection relationship status, link to formation of WPBS
3. What they understand by commitment and self-discipline in relation to WPBS

c) Benefits of WPBS

1. Share the benefits in a relaxed mode at personal level
2. Share photographs of investment

Appendix 4: Participatory and non-participatory observations guide

a) Vulnerabilities women migrant workers encountered

1. Observe work ethics of the restaurant
2. Observe behaviours of employees, management and clients in the restaurant
3. How they tackle social benefits e.g., paid maternity leave
4. Observe different kind of abuse, e.g., sexual, verbal, emotional
5. Xenophobic behaviours between employees and management

b) Social factors considered to form WPBS

1. Observe interactions between waitresses ‘’friendship’’
2. Relationship status of participants
3. Observe how they conduct their WPBS
4. Observe financial behaviours and hard-working skills

c) Socio-economic benefits of WPBS

1. Individual independent status
2. Small business that exists amongst participants in the restaurant
3. Any educational advancement
4. Observe how participant treat each other at work and after work

Appendix 5: Permission letter

Department of Archaeology & Anthropology

01 February 2019

Attention: Restaurant manager

My name is Kundai Muzeza and I am currently registered, pursuing my PHD studies at the University of Pretoria in the Department of Archaeology and Anthropology, majoring with development studies. To fulfil the requirement of my doctorate programme, I am anticipated to conduct any research topic.

The title of my research is: ''Feminisation of migration, precarious occupations and work place based stokvels. A case of Zimbabwean women migrants working in hospitality industry.'' I chose to conduct my study in this restaurant because there are women migrant involved in WPBS and I want to understand how they managed to organise them to achieve their migratory goals.

The aim of this study is to investigate how Zimbabwean women migrants managed to navigate their financial vulnerability through work-place based Stokvels whilst working in precarious conditions. To achieve the purpose of the study, the following specific objectives have been outlined.

- To examine vulnerabilities encountered by Zimbabwean women migrants working in hospitality industry in South Africa.
- To discuss social factors considered to organise Work-Place Based Stokvel by Zimbabwean women migrants
- To explore socio-economic benefits that emanated from participating in Work-Place Based Stokvels.

The data will be collected by the researcher who shall spend nine months working as a waitress in this restaurant. I give myself, the first three month to familiarise myself with other co-workers, managers and clients. I shall them create a good rapport with my target participant which are Zimbabwean women migrants' waitresses involved in WPBS. After three month I shall join their WPBS to solicit information or data for my research.

Therefor the letter is written to request permission from the restaurant manager to allow me to conduct the research in this restaurant.

Your sincerely

Kundai

Appendix 6: Informed consent letter

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Department of Archaeology & Anthropology

01 February 2019

Letter of Informed Consent

Dear Participants

My name is Kundai Muzeza and I am a PHD student at the University of Pretoria. You are being kindly asked to participate in my studies. The study is on feminisation of migration, precarious occupations and Work Place Based Stokvel. A case of Zimbabwean women working in the hospitality industry. The study is will assist me to understand how you managed to navigate financial vulnerability through work place based stokvel whilst working in these precarious environments.

- To collate data, I shall spend an extended period working as a waitress observing how you work on a regular bases, visiting your households engaging in informal interviews and discussion. The interaction process and discussions will not in any way interfere with your daily routine as they will take place within your schedules.
- There will be no danger or harm to your work environments and households. You are free not to answer any question that may make you feel uncomfortable. If you experience discomfort during the study, you are free to withdraw your participation.

- Your participation is voluntary. You will not receive any payment either in the form of money or gifts for your participation. Your contribution will assist in understanding the relationship between feminisation of migration, precarious occupations and work place based stokvels.
- The information obtained from you will be treated with confidentiality and will not be shared with people outside this project. I will ensure that the information is stored safely and will not be access by a third party.
- Your opinions and views will form part of the consolidated results, but your name or that of your stokvels will not be linked directly to any information provided. Any name to be used in this research will be identified as a pseudonyms
- There will be no photograph of participants of restaurant to be taken and included in the research.
- The study is entirely for academic purposes and data collected will be used to develop a thesis for the university of Pretoria. The information may also be presented in international conferences as a paper
- After I have completed the study, I will submit all information to the university of Pretoria where it will be safe and kept for 15 years. after which it will be destroyed. If the data is used during this period, it will only be for research purposes.

If you understand and agree to participate in the study, please fill your information below and feel free to ask me any questions.

I……hereby voluntarily grant my permission for participation in the research as explained by…….

The nature, objective, possible safety and health implications have been explained to me and I understand them.

I understand my right to choose whether to participate in the project and that the information furnished will be handled confidentially. I am aware that the results of the investigation may be used for the purposes of publication and for future research.

Upon signature of this form, I will be provided with a copy

Signed_____ Date_____

Witness_____ Date_____

Researcher_____ Date_____

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