

# **E-Migrant Women Entrepreneurs: Mobile Money Apps, Transnational Communication and the Maintenance of Social Practices**

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in the Faculty of Humanities,  
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## **Dedication**

For

My Dad, Christopher Duro Aderibigbe:

A man of integrity, unwavering discipline and faith, a lover of education, for being my twin flame, for supporting me from the very beginning, for my expansive vocabulary, for introducing me to the very first library I would ever see at home and for teaching me how to write my first essay. There, it all began.

My Mom, Olufunke Rhoda Aderibigbe:

Where would I be without your love, kindness, support, and prayers? You are my first teacher. Thank you for teaching me how to love, how to be gracious and how to be homely. I pray I grow into a woman half as special as you. You are the pillar of our family. I love you.

All first-generation children of immigrants in South Africa:

As Ijeoma Umebinyuo put it, “So, here you are, too foreign for home, too foreign for here. Never enough for both.” Growing up here has been painfully uncomfortable and beautiful all at the same time. I cannot think of a more complicated premise on which we are expected to configure our identities. Nevertheless, here is to you, the product of your parents’ labour, here is to you for becoming creatives, writers, teachers, doctors, lawyers, and academics. Continue to carry the heartbeats of your motherland.

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Last, but not least, my Heavenly Father, for seeing me through, for providing for me, for renewing my strength and for ordering my steps. The Architect of my life – I thank You because You are in charge. Thank You for blessing me in ways only You can.

## **Abstract**

This study set out to investigate how mobile money apps facilitate the maintenance of interpersonal relationships and transnational communication practices among migrant women entrepreneurs. Mobile money apps such as MamaMoney, MoneyTrans and Mukuru are a form of communication that are relevant and beneficial to the unbanked migrant women entrepreneurs in South Africa. The main research question was: how do mobile money apps facilitate the maintenance of interpersonal relationships and transnational communication practices among migrant women entrepreneurs? The methodology was informed by a feminist qualitative approach to three focus group discussions with fifteen participants from Nigeria, Zimbabwe and the Democratic Republic of Congo. A thematic analysis of transcriptions of focus group discussions was conducted and two broad themes were identified. The first broad theme explores the communicative dimensions of money transfer through mobile money apps by migrant women entrepreneurs, particularly in relation to their roles as mothers, daughters, sisters and friends in the diaspora. The second broad theme is the use of mobile money apps to solicit emergency funds and financial support during the COVID-19 pandemic. Findings indicate that mobile money apps have reshaped communication practices of migrant women entrepreneurs by enhancing interpersonal communication and facilitating social practices. Furthermore, the COVID-19 pandemic emphasized the two-way nature of bonds of mutual support amongst migrants. This study also draws on the idea of remittance scripts (Carling, 2014). Remittance scripts are a helpful way to conceptualise remittances as social transactions that take several different forms. The theoretical frameworks used in this dissertation are reverse remittances (Mazzucato, 2011), networked individualism (Raine and Wellman, 2012) and polymedia (Madianou and Miller, 2013). The importance of reverse remittances during the COVID-19 period highlights reciprocal bonds of social saving when eMWEs used mobile money apps to solicit financial help and emergency relief when they were unable to work due to the COVID-19 outbreak in South Africa. Reverse remittances also highlight the shift in power relations and the need for communication between eMWEs' and their families and friends at home. As suggested by Kusimba et al., (2015) the application of networked individualism in modern African societies is used in this study to understand how mobile money apps have afforded eMWEs with personal communication channels in addition to household-centred communication around money. Polymedia is used in this study to understand how eMWEs use mobile money apps in conjunction with the complementary affordances of other platforms such as WhatsApp, Instagram and Facebook, which compensate for limitations of mobile money apps.

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# Chapter One

## Introduction

*"I'm glad that I have been doing the right thing all these years by taking care of my family and friends at home. If I had cut off contact with them just because I'm now living a better life abroad, I would have struggled to find someone to help me with the sale of my land"* (Blessing, <sup>1</sup>44, tertiary education).

*"I send transport money for school to my children every week. The best part of the app is being able to track my transactions, and as soon as they have received it, they send me a WhatsApp message to say thank you"* (Mama Ezego, 48, tertiary education).

### **E-Migrant Women Entrepreneurs**

Migrant women entrepreneurs exemplify Dana Diminescu's (2008) concept of the "connected migrant". These are modern migrants living in the digital age and undergoing an evolution that "appears to usher in a new era in migration history: the age of the connected migrant" (Diminescu, 2008: 568). These migrant women entrepreneurs can also be considered "e-migrants," a term created by Michaela Vancea and Nihil Olivera. Vancea and Nihil define the e-migrant as "someone who physically leaves one country to enter another but maintains ties to both, contrary to previous generations of migrants" (Vancea and Nihil, 2013: 183). I refer to the migrant women entrepreneurs in this study as e-migrant women entrepreneurs (eMWEs) since their transnational communication practices occur in the context of globalisation, fast smartphones and mobile network usage, along with the proliferation of mobile money apps (GSMA, 2020).

Globally, the triple forces of technology, globalisation, and digitalisation profoundly impact migrants' communication behaviours. The digitisation of communication and information devices has resulted in significant changes in the communication behaviours of transnational

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<sup>1</sup> Blessing is not her real name. Participants are referred to by pseudonyms throughout this dissertation.

migrants. Migrants nowadays, in the digital age, have a broader selection of communication alternatives, ranging from low-cost calls to instant messaging and video conferencing (Nedelcu and Wyss, 2016). This extensive range of communication possibilities contrasts with options available to earlier migrants, when letters, landline telephones, radio, and tape recordings were principal means for migrants to maintain their interpersonal relationships. The digitalisation of social networks is a significant development in current culture. The participants in my study made significant contributions to the informal sector, possessed excellent economic understanding, and used mobile money apps as a means of communication to maintain interpersonal relationships and transnational communication.

Mobile money apps are embedded within system of mobile payment technologies. Mobile money applications are defined as any internet-based system that provides users with basic banking capabilities such as storing value, converting cash to and from stored value and transferring stored value between accounts (Donner and Tellez; GSMA, 2020). MamaMoney, MoneyTrans and Mukuru are internet-based mobile money apps that are used by the participants of this study. The transfer of money is a form of communication (Kusimba et al., 2016) that is used to express love, care and continued co-presence.

This study's central research question is: How do mobile money apps facilitate the maintenance of interpersonal relationships and transnational communication practices among migrant women entrepreneurs? The theoretical frameworks used in this dissertation are reverse remittances (Mazzucato, 2011), networked individualism (Raine and Wellman, 2012) and polymedia (Madianou and Miller, 2013). The importance of reverse remittances in the period highlights reciprocal bonds of social saving when eMWEs used mobile money apps to solicit financial help and emergency relief when they were unable to work due to the COVID-19 outbreak in South Africa. Reverse remittances also help understand the shift in power relations and need for communication between eMWEs' and their families and friends at home. In line with Kusimba et al., (2015) application of networked individualism in modern African societies, networked individualism is used in this study to understand how mobile money apps have afforded eMWEs with personal communication channels which supplement household-centred communication around money. At the same time, existing kinship networks of support take on new configurations given the fluid, fragmented and private nature of network ties reinforced by mobile money transfers. Polymedia explains how eMWEs use mobile money

apps in conjunction with complementary affordances of other platforms such as WhatsApp, Instagram and Facebook, which compensate for limitations of mobile money apps. This study also draws on the idea of remittance scripts (Carling, 2014). Remittance scripts are a helpful way to conceptualise implicit and explicit meanings of mobile money transfers. Remittances from migrants reflect the commitments of individuals. Carling proposes the conceptual framework of remittances scripts for studying remittances as social transactions that take several different forms (Carling, 2014: 218).

## **Context and Background**

South Africa is the cornerstone of the Southern African Development Community (SADC). By mid-2020, South Africa had a population of approximately 2.9 million migrants (UN DESA, 2020). This statistic is unlikely to represent all undocumented or clandestine migrants and does not consider gendered migration elements. South Africa is attractive as a destination for skilled and unskilled migrants due to the push factors of environmental risks, political and economic instability. The overall number of immigrants in Southern Africa is 6 384 704. South Africa's top five countries of migrant origin are Zimbabwe (14%), Mozambique (8%), Angola (5%), and the Central African Republic (5%), and Democratic Republic of the Congo (5%), (UN DESA, 2020). South Africa's 2030 National Development Plan proposes implementing a progressive migration strategy for skilled and unskilled migrants (StatsSA, 2020). However, policymakers are unable to address the unique obstacles and vulnerabilities faced by migrant women because gender-disaggregated data on migration in South Africa are mainly unavailable (StatsSA, 2020). In South Africa, the feminisation of migration increased from 3% in 2012 to 4% in 2017 (StatsSA, 2020:11).

The feminisation of migration in South Africa is a recent phenomenon, and scholarly literature does not prioritise migrant women's experiences. This lack of priority has been ascribed to academia's bias towards men and emphasis on the contributions of migrant men to capitalist production (Crush et al., 2017). Many migrant households are either headed by women or have migrant women as major contributors to household's income, according to what is known about dynamics of migrant livelihoods in the country. The feminisation of migration is an essential topic of debate, as migration to South Africa was historically dominated by single labourers

who were men. According to several studies, the number of migrant women in South Africa has doubled since 1990 (Mbiyozo, 2018). The feminisation of migration to South Africa arises because of women's need to provide for their families (Mbiyozo, 2018). In Namibia, for example, a significant push element is the rural social structures that are dominated by men, which boost women's rural-to-urban migration (Pendleton et al., 2014). For migrant women, cross-border trade is a primary source of income, with migrant women accounting for 70% of cross-border trade (UNCTAD, 2018).

Migrant women entrepreneurs are frequently victims of violent anti-immigrant incidents. In South Africa, xenophobia serves as a strategy utilised by politicians and local citizens to threaten migrants. Xenophobia has a lengthy history that is supported by immigration law in South Africa. The country's immigration rules and their impact on migrant women receive scant attention. For instance, gender disaggregated data on South Africa's feminisation of migration are mostly lacking. South Africa's Home Affairs department publishes annual data on licenses granted but does not provide gender disaggregated data (Mbiyozo, 2018:10).

The Southern African Migration Program (SAMP) highlighted how South Africa's job, capital, education, and skill requirements for residence and work permit categories are biased towards men (Crush et al., 2017:120). Owing to this bias, permanent residents and work permit holders are predominantly men. The 2002 Immigration Act, which is a framework for the country's immigration policy is designed to augment the country's skills shortage. The need for skilled labour is the primary reason for admitting migrants into the country. Skilled labour is needed to build the South African economy until the population is educated and trained sufficiently to meet their skill and labour requirements (Dodson and Crush, 2004). Economic growth and a political stance that favours South African labour are central to the strategy. Furthermore, there is a bias for "critical skills" as defined by the government. Businesses in the informal sector, such as those belonging to migrant women who participated in this study do not take precedence.

A normative migrant in this context is a breadwinner who is a man and head of household with a woman and children, or a single, unattached male migrant looking for employment in the country's labour market (Dodson and Crush, 2004). Work permits and other employment-related categories are often assigned to men because the term "critically skilled" migrants are more likely apply to them. In this sense, skilled labour refers to jobs in technology, medicine,

engineering, and academic research. Marital status is another factor that works against migrant women entrepreneurs. Migrant women frequently enter the country under the aegis of marital and family residence regulations. These permits often make it impossible for the holder to obtain work, even though they can live with their husbands and children. Furthermore, women who accept residence rights by marriage must continue their spousal relationship for a minimum of three years following the acquisition of residence rights (Dodson and Crush, 2004:105). The immigration system's reliance on marital relationships thus traps many migrant women in abusive or unsatisfactory marriages. Due to the overwhelming discrimination against women, male-dominated labour migration is promoted, forcing migrant women to seek work or start businesses in the informal sector.

Despite this discrimination against them, migrant women entrepreneurs are a critical segment of South Africa's population since they contribute to the informal sector. They also often serve as financial heads of households in their countries of origin. In 2012 migrants made up 2.7% of women aged 15-64 in the Western Cape. By 2017 this percentage had increased to 3.9% (Stats SA, 2020). One migrant woman in every two works in the informal sector (Stats SA, 2020). Migrant women entrepreneurs are typically engaged in spheres of work such as domestic work, hospitality, fashion, catering, and beauty.

This study investigates the ways in which migrant women entrepreneurs are able to remain connected to their families, fulfil responsibilities, and cultivate economic opportunities through transfer of remittances using mobile money apps such as MamaMoney, MoneyTrans and Mukuru.

I argue that the transfer of remittances using mobile money apps allows migrant women entrepreneurs to facilitate the maintenance of interpersonal relationships and communicate love, care and concern to their family and friends. Here, as in similar African contexts, the transfer of money is a form of communication that is used to express love, care and continued co-presence (Kusimba et al., 2016). The direct nature of mobile payment functions as a form of communication which strengthens interpersonal relationships of migrant women entrepreneurs, provides a source of social enjoyment and sometimes involves complex communicative work as relationships and remittance scripts are renegotiated. While mobile money apps facilitate the transfer of remittances, they are used along with communication

platforms such as WhatsApp, Instagram, and Facebook which augment the limitations of mobile money apps.

While numerous research papers have been published about migrant women's use of mobile ICTs to improve their lives, very few studies have examined the various social connotations of mobile payment as a form of communication for migrant women entrepreneurs in South Africa. This study investigates how fifteen participants from Democratic Republic of Congo, Nigeria, and Zimbabwe used mobile money apps to facilitate the maintenance of interpersonal relationships and transnational communication practices. It explores the positive contribution of mobile money to their lives, and the central role of mobile money in interpersonal communication practices of migrant women entrepreneurs in this context.

## **Defining Remittances**

Migrants' remittance flows can be classified as formal or informal. Formal remittances are those made through established channels such as banks, money transfer operators (Western Union and MoneyGram), post offices, telecommunications providers, retail stores, and authorised dealers with limited jurisdiction (Ratha, 2017). Informal remittances are made through unregistered informal means. In these instances, remittances may be transferred informally by migrants during visits to their home country or by family, friends, transfer agency networks, unregistered travel agencies, taxis, buses, call shops, and local stores (Ratha, 2017). South Africa is the economic pillar of Southern African countries and a magnet for migrant workers. DNA Economics for FinMark Trust research shows that remittances sent through traditional channels in South Africa have averaged \$1billion between 2009 and 2012 (Truen and Chisadza, 2012). The analysis also indicated that the migrant community in South Africa sent \$200 million worth of remittances through traditional channels between 2009 and 2012 (Truen and Chisadza, 2012).

Another significant factor concerning South Africa's remittance market is that the licenses needed by banks to operate remittance services are too expensive to acquire (TechnoServe, 2016). Before the arrival of mobile money services, traditional remittance service providers such as Western Union have a monopoly on the remittance market in South Africa, and they

charge fees of as much as 19% for cross-border remittances (TechnoServe, 2016). During the COVID-19 pandemic, the volume of remittances in Southern Africa climbed by 43%, bringing the total value of transfers to \$3 billion (GSMA, 2021). Currently, the widespread use of mobile phones allows migrants to connect to their home countries in previously unaffordable ways, and mobile money services are no exception.

## **Mobile Phones, Smartphones and Mobile Money Apps**

Mobile money apps exist within the larger ecosystem of information and communications technology. To appreciate the communicative function of mobile money apps and its impact on transnational migrant communication, it is essential to map out the interconnectedness of mobile phones, smartphones and mobile money apps.

### **Mobile phones**

Mobile phone communication has had a great impact not only in the lives of migrants but many individuals across Africa. Numerous studies analyse how mobile phone use has become ingrained in daily life in Africa (Aker and Mbiti, 2010). Not only has mobile communication facilitated social change, but it has also boosted entrepreneurial activity and provided isolated residents with access to the digital world (Asongu, 2013; Minges, 1999). Numerous studies have investigated the potential of mobile phones to empower individuals, as marginalised communities and villages that were previously excluded from digitalisation now have access to mobile phones and use them to maintain important communication with family and friends (Asongu, 2013; Horst, 2006; Platt et al., 2014; Wallis, 2015).

Mobile phones were accepted for their mobility and ease of use; their use is prevalent in Nigeria, where the average person owns multiple phones (Gilbert, 2021). In some African countries, this degree of availability of mobile phones is so great that citizens are more likely to have access to mobile phones than to clean water (Parke, 2016). Mobile phones have changed the mobile communication landscape in Africa. Africa's Sub-Saharan area has the world's fastest-growing rate of mobile phone adoption (Batista and Vincente, 2021). With 430

million active mobile subscribers in the region by the end of 2016, Sub-Saharan Africa had surpassed the United States in terms of mobile phone users (Batista and Vicente, 2021).

Mobile phones have been an integral element of migrant life since their inception. Mobile phones are ubiquitous and have fundamentally altered how people connect, earn a living, bargain, and sustain relationships (Ling and Campbell, 2017). These redefinitions have occurred in various ways. One of the most crucial responsibilities of mobile phones as an object of mobility is its involvement in mitigating the challenge of physical mobility that was brought on by the restrictions of borders (Horst and Taylor, 2014). The ability of scattered transnational families to maintain connected lifestyles and have a sense of continuous co-presence has been attributed to the spread of mobile phones and their democratisation of access (Nedelcu and Wyss, 2016).

## **Smartphones**

South Africa's economy can be characterised as both advanced and developed (GSMA, 2015). The various social and economic development levels in South Africa make it complicated to analyse its mobile and ICT sectors, on the African continent and in the Southern African region, South Africa boasts the largest and most advanced mobile market (GSMA, 2015). There are nearly fifty million people in South Africa, and 60% of South Africans use their mobile phones to access the Internet (Gilbert, 2019). Generally, there are 42 million mobile phone users in South Africa (Steyn, 2016) and reports show that 75% of people in low-income households own a mobile phone (Gilbert, 2019). In 2018, the number of South Africans who used affordable smartphones made up 81.7% of the population. By 2019, this percentage had increased to 91.2% (ICASA, 2020).

Smartphones are defined as a mobile phone with advanced features: it has Wi-Fi connectivity, web browsing capabilities, a high-resolution touchscreen display and the ability to use apps. Most smartphones use one of the following mobile operating systems: Android, Symbian, iOS, BlackBerry OS and Windows Mobile (ICASA, 2020). South Africa is also experiencing the generalisation of 3G and 4G networks. Cell C, Vodacom, Telkom, and MTN are the primary mobile network operators in South Africa. Vodacom and MTN control over 80% of the mobile



network market (Tarrant, 2016). These mobile network operators provide network coverage on a geographical basis. For example, 3G coverage improved from 99.5 per cent in 2018 to 99.7 per cent in 2019, while 4G/LTE coverage increased from 85.7 percent in 2018 to 92.8 per cent in 2019 (ICASA, 2020). Additionally, in terms of speed, South Africa was placed 96th internationally for fixed broadband and 60th for mobile broadband (ICASA, 2020). Migrants' usage of smartphones has empowered them to build new social and communication habits. Smartphone and intelligent device use has accelerated because of the advancements in mobile payment technology.

### **Mobile Money apps**

Mobile money apps are embedded within the system of mobile payment technologies. Mobile money apps are used to transfer money to the unbanked and disburses money through mobile payment technologies and its services. Mobile payment technologies include characteristics that enable local and international transfers, mobile payments such as bill payment, bulk payout, and merchant payment (GSMA, 2020). Mobile payment technologies rely on a network of transaction locations outside of bank offices and ATMs (GSMA, 2020).

The most prolific case of a money transfer service on the African continent is M-PESA by Safaricom. M-PESA was launched in Kenya in 2007, and it has been a popular solution for sending money to the unbanked. Since 2007, M-PESA has been offering peer to peer mobile money transfer services, which has made Kenya lead the way in mobile payment technology. There are 200 million customers subscribed to M-PESA, and the service processes 16 million transactions a day (GSMA, 2020). In practice, mobile phones have become electronic wallets. With smartphone adoption expected to increase to 66% by 2025 in the Sub-Saharan African region, many African operators are rapidly developing mobile money solutions (GSMA, 2020). Apart from the low transaction fees, innovative mobile money solutions on the African continent represent an enormous market opportunity, as a sizable portion of the continent's population remains unbanked (GMSA, 2020). In Kenya, 84% of internet users were using mobile payments in 2021 (Statista, 2022).

Mobile payment technology was highlighted as a critical tool for migrant women entrepreneurs in underdeveloped countries during the COVID-19 pandemic. In Chapter Five, narratives concerning reverse remittances and reciprocity from friends and family will be presented. These are narratives about maintaining connections, fulfilling obligations and drawing on supportive relationships to negotiate support during a global crisis. The narratives presented in Chapter Five support what Bill Maurer calls “The Market Share Story” in the mobile payments space. The “market share story” refers to new payment systems that allow people to send money without having to pay exorbitant transfer fees and interest rates (Maurer, 2012). The use of mobile money apps by migrants to send remittances allows them to bypass traditional money transfer centres such as Western Union which charge between 4-22% in transaction fees (Maurer, 2012: 596).

The COVID-19 pandemic aggravated the already precarious situation of poor individuals who were already facing financial hardship. 1.2 billion accounts were registered for mobile payment technology during the pandemic, and 300 million accounts were active (GSMA, 2021). Additionally, the value of daily transactions worldwide exceeded \$2 billion (GSMA, 2021). As evidenced by the fact that there are 300 million monthly active mobile money accounts worldwide, there is compelling evidence that users are embracing a more digital lifestyle (GSMA, 2021). The value of transactions increased in Sub-Saharan Africa, where there were 157 operational services, 548 million registered accounts, 159 million active accounts, and \$490 billion in transaction value (GSMA, 2021).

The significant value of daily transactions during the pandemic demonstrates the critical role of mobile payment technology in connecting people, providing financial help, and providing non-contact methods of paying for food, power, and other necessities (GSMA, 2021). There are 5.2 billion mobile phone users globally, and governments turned to mobile money providers to efficiently distribute pandemic relief funds to citizens (GSMA, 2021). In 2020, because of the pandemic, the global total of registered mobile money accounts surged by 12.7 per cent to 1.21 billion - more than twice the predicted growth rate (GSMA, 2021). The pandemic's impact on the mobile payment technology business cannot be underestimated, as more people in Southern Africa began using mobile payment technologies. During the pandemic, the number of registered accounts in Southern Africa increased by 24 per cent to 11 million in total and 3 million active accounts (GSMA, 2021).

An essential criterion for the users of mobile payment technologies is that they should be able to use the services without having a bank account (GSMA, 2020). Thus, mobile payment technologies such as Facebook Pay, Apple Pay, and Google Wallet linked to a current bank account or credit card are exempt from the definition of mobile money services (GSMA, 2020). Another key feature of mobile money is its interface for transactions with customers on virtual mobile devices (GSMA, 2020). The growing acceptance of smartphones and the widespread use of 3G and 4G networks, combined with generous data deals, have resulted in the emergence of a new type of mobile money technology: mobile money applications. An earlier generation of the fundamental USSD menus and SIM-dependent menus are gradually being phased out. In their wake, a variety of internet-based mobile money apps have flourished. For example, MamaMoney, MoneyTrans and Mukuru are internet-based mobile money apps that are used by the participants of this study. As of January 2022, the number of internet users in Nigeria is 109 million, the number of internet users in Zimbabwe is 4.65 million and the number of internet users in the DRC is 16.5 million (Statista, 2022). Mobile money apps are increasingly indispensable for migrant workers and entrepreneurs who cannot use traditional banking services in their destination countries.

## **Research Questions**

This study explores the notion that the transfer of money is a form of communication that is used to express love, care and continued co-presence (Kusimba et al., 2016). Consequently, the central research question is: How do mobile money apps facilitate the maintenance of interpersonal relationships and transnational communication practices among migrant women entrepreneurs? This leads to two inter-related sub-questions:

1. How do migrant women entrepreneurs use mobile money apps in the context of their relationships with family and friends in the diaspora to continue their roles as mothers, daughters, sisters, and friends in the diaspora?
2. How are reciprocal relationships maintained using mobile money apps?

## **Rationale of the study**

The technology of mobile money apps has become ubiquitous in the lives of migrants in South Africa. The cost of sending remittances to countries such as Zimbabwe, the Democratic Republic of Congo and Nigeria is high for the participants in this study because these countries are in the world's most expensive remittance corridors (TechnoServe, 2016). The average cost per transaction over formal channels in South Africa is 18 percent of the total remittance, whereas the global average is roughly 10 percent (TechnoServe, 2016). Mobile money apps have reduced the costs for remittances by charging between 5 and 10 percent of the value of remittances sent (TechnoServe, 2016). Many migrant women entrepreneurs in South Africa experience difficulties with financial inclusion. While there have been significant changes in recent years, migrant women's access to financial services in South Africa remains limited. Only around a third of migrant women have regular bank accounts (StatsSA, 2020). There are significant costs involved for migrant women entrepreneurs when sending or receiving money from their countries of origin.

The volatile political context is one that deprives migrant women entrepreneurs of socio-political justice and places them on the outskirts of South African society. For example, new innovations by South Africa's financial technological industry have developed data free payment apps such as the MoyaApp. While the MoyaApp solves the great challenge of data affordability in mobile internet engagement among low and middle-income users, it still excludes the migrant population in the country. To use the MoyaApp, users have to provide South African national identification and have the app linked to a current South African bank account (MoyaApp, 2022). As such, mobile money apps such as Mama Money, Mukuru and MoneyTrans which do not require South African national identification provide an alternative that is relevant to the unbanked migrant women entrepreneurs. The subsequent chapters of this study will focus on money transfer as a form of communication (Kusimba et al., 2016) that is used to express love, care and continued co-presence. Mobile money apps are relevant and beneficial to the marginalised migrant women entrepreneurs of Cape Town. The study will focus on the impact of the mobile money apps on the lives of migrant women such as the facilitation of business practices and communication with family and friends.

## **Dissertation outline**

Chapter One of this dissertation provides the context and background of the study. Chapter One also defines the key terms, “e-migrant women entrepreneurs (eMWEs)” and remittances. I also offer a brief overview of the relationship between mobile phones, smartphones, and mobile money apps. The study’s research questions are provided along with the study’s rationale, the dissertation outline, and the conclusion of the chapter.

Chapter Two introduces the theoretical framework of the study. This chapter establishes the general field of study’s topic by reviewing the existing academic literature on migrant women, ICTs, social networks, and transnational family communication. This chapter also builds upon existing literature that considers the transfer of money within the context of communication studies by reviewing the transition of migrant communication from social media apps to mobile money apps. The theoretical frameworks used in this dissertation are also explored in this chapter, namely reverse remittances (Mazzucato, 2011), networked individualism (Raine and Wellman, 2012) and polymedia (Madianou and Miller, 2013).

In Chapter Three, the research approach and methodology are discussed. I recruited participants for this study using a feminist qualitative technique and purposive sampling. This chapter justifies the study’s use of a feminist qualitative approach. It also introduces three critical principles used in this investigation. The section on research methodology details the course of action performed to assist in answering the research question, and the procedures followed up through data collecting, and analysis are explained. The chapter also describes the process from methodology choice to data collection, emphasising the difficulties of conducting focus group discussions during the pandemic.

The first section of the study’s key findings is discussed in Chapter Four. This chapter documents the gravity of financial pressure that eMWEs experience because of their familial duties and difficulties they encounter in maintaining intimate relationships with their loved ones. It reveals the importance of mobile money apps to eMWEs as a vital component of their transnational communication practices and daily lives. Additionally, this chapter discusses how mobile money apps are made sense of by the study’s participants, how participants feel about them, and the social meanings associated with them. The transfer of money through interpersonal social networks is used to maintain affective communication enabling eMWEs to continue their roles as mothers, daughters, sisters, and friends in diaspora.

The second section of the study's key findings is discussed in Chapter Five. The chapter documents how (eMWEs) used mobile money apps to solicit emergency funds and financial support during the COVID-19 pandemic. The COVID-19 pandemic has compounded South Africa's already-existing disparities and made precarious circumstances of migrant-owned businesses even more challenging. The COVID-19 pandemic increased the difficulty of eMWEs to provide for themselves and their dependents. As discussed in chapter four, this study's participants use mobile money apps for more than just remittances. As a result of the practice of transferring money through interpersonal social networks and the maintenance of affective communication, eMWEs were able to tap into their social investments and solicit reverse remittances. The transfers that migrants had made in the past amounted to a form of social saving. This corroborates my idea that the direct nature of mobile payment functions as a form of communication which strengthens the interpersonal relationships of migrant women entrepreneurs.

Chapter Six brings the investigation to a close and summarises its findings. Additionally, it identifies areas for future research.

## **Conclusion**

This dissertation's focus goes beyond the discussion of how eMWEs use mobile payment technologies for remittances or soliciting emergency funds. This study establishes that mobile money apps are used as a form of communication. The study elucidates how mobile money apps are adopted, rationalised, and perceived by individuals. These apps are not merely basic technological advancements; they have a social purpose — they promote interaction, exchange, and provide e-MWEs greater control over their income and how their cash resources are shared with their kinship networks. This study contributes to our understanding of how MamaMoney, Mukuru, and MoneyTrans operate by demonstrating how and when these apps are used in conjunction with other platforms such as WhatsApp, Instagram and Facebook. This study also reaffirms the critical function of mobile money in the age of the COVID-19 pandemic. This dissertation is significant because it documents how migrant women entrepreneurs use mobile money apps to maintain transnational communication and circumvent the challenges they face as a result of their immigration status. This dissertation is also significant because it reveals how the use of mobile money apps has reshaped communication practices of migrant women entrepreneurs by enhancing interpersonal communication and facilitating social practices.

Another significant contribution to knowledge is that the interpersonal communication that occurs through the use of mobile money apps interfaces with other communication platforms such as WhatsApp, Instagram and Facebook to compensate for the limitations of the mobile money apps.

# **Chapter Two**

## **Literature review and theoretical framework**

This chapter reviews existing academic literature on migrant women, ICTs, social networks, remittances and transnational family communication. This chapter also builds upon existing literature that considers the transfer of money within the context of communication studies by reviewing the transition of migrant communication from social media apps to mobile money apps. The theoretical frameworks used in this dissertation are also explored in this chapter, namely reverse remittances (Mazzucato, 2011), networked individualism (Raine and Wellman, 2012) and polymedia (Madianou and Miller, 2013).



# Literature Review

## **Migrant women, ICTs, social networks, and transnational family communication**

The general use of ICTs by migrant women to enable international communication and sustain social networks is a dominant theme in literature. In today's networked world, mobile technology usage can be viewed as both a result of and a cause of migration and globalisation (Madianou and Miller, 2011). ICTs and mobile phones are critical tools for migrants to maintain family ties. Numerous studies highlight the role of ICTs to enhance and constrain relationships in a migrant's social network (Nyamnjoh, 2013; Palackal et al., 2011; Pham and Lim, 2016). Research on the general use of ICTs by migrant women also emphasises the importance of ICTs in creating new social networks and preserving interactions with family members at home (Felton, 2014; Miller, 2006; Ling, 2012; Nyamnjoh, 2013; Tazanu, 2015; Wallis, 2011; 2015). The creation of new social networks enabled by ICTs has also been well researched. A study of the role of mobile phones in the mediation of border crossings between Haiti and the Dominican Republic found that mobile phones were significant in mediating mobility for work, livelihood and creating new social networks within the borders of the destination country (Horst and Taylor, 2014).

Mobile phones are essential for migrant domestic workers to ease culture shock and gain social support from other migrants, according to a critical study on international migrant workers' usage of mobile phones to seek social support in Singapore (Chib et al, 2013). Historically, migrants were cut off from frequent contact with their families owing to time and geographical separation. However, because of globalization, international migrants are more connected and more easily able to interact and access information globally than previous generations of migrants (Kaur and Shruti, 2016). Migrant women also use ICTs as a driver of migration and a means of sharing both positive and negative experiences living outside one's place of origin (Horst, 2006). The general use of ICTs by migrant women to enable international communication and sustain social networks has been extensively investigated.

Another dominant theme in the literature on migrant women and their communication practices is the everyday use of the Internet and mobile phones. The popular literature addresses how resource-constrained transnational migrants utilise the Internet and mobile phones to stay in touch with family and friends back home (Thomas and Lim, 2017). In research on faraway love, the art of living together with and beyond barriers is used to describe how contemporary international migrants maintain family bonds using new technology (Beck and Beck-Gernsheim, 2013). As a result of easy access to mobile phones, more migrant women can participate in the basic aspects of daily life from a distance (Parreñas 2005). Family separation is a well-documented social cost of immigration. Studies have emphasised the importance of ICTs and mobile phones in fostering a feeling of community and mitigating family distance (Horst, 2006). Other researchers have theorised the innovations enabled by ICTs within transnational families using the concept of ordinary co-presence (Nedelcu and Wyss, 2016: 203). The advancements in the use of the Internet and mobile phones help migrants maintain daily communication with their family and friends.

An essential theme in the literature on migrant women and ICTs is how ICTs are used to fulfil family responsibilities across location and time. Migrant women's use of mobile phones has enabled them to maintain their traditional family responsibilities in their destination countries. The lens through which transnational migrant families' communication practices are analysed is based on the function of ICTs in providing remote family care to distinct groups of migrant women (Madianou and Miller, 2011). Vancea and Olivera (2013) argue that ICTs have produced a new technical, geographical, and social (TGS) environment in Catalonia that characterises the lives of migrant women. The research on the transnational communication practices of three distinct groups of migrant women in Catalonia is significant because it demonstrates that while migrant women's family relationships have been redefined technologically and geographically, they have been redefined far less in social terms (Vancea and Olivera, 2013:199).

The social constructs that Vancea and Olivera examine include migrant women's established roles as mothers, daughters, sisters, and spouses (Vancea and Nihil, 2013). Most migrant women entrepreneurs are mothers who entrust their children to other relatives. The systematic discourse of transnational motherhood reflects mothers' use of ICTs to carry out their parental responsibilities (Hondagneu-Sotelo and Avila, 1997; Uy-Tioco, 2007; Madianou, 2012). Other studies have also examined how ICTs and mobile phones have facilitated labour and career

options (Kim, 2016; Mbambo-Thata et al., 2009). Such studies are critical because they highlight the use of ICTs to fulfil family responsibilities across location and time. Improved labour and career options facilitated by ICTs are necessary for migrant women because they increase their agency, allow them greater control over their finances, and evade gender-based oppression (Masika and Bailur, 2015; Oreglia and Srinvisaan, 2016, Rahman, 2016).

## **Migrant Women and Remittances**

One of the most significant advantages of the advancements of ICTs for migrant women is the ability to have greater control over their finances. For migrants, remittances are an essential priority, and they are one of the most crucial sources of support for extended family members and partnerships (Sundararajan et al., 2015). Money transfers by migrant women to help their families have been extensively studied. Financial transactions are the major contributor to maintaining family connections, as they represent personal, emotional, and social care (Kaur and Shruti, 2016). The characteristics of migrant women's remittances may be more nuanced than previously believed (GSMA, 2020 and UN Women, 2020). According to UN Women's recent research, even though “women often earn less than men and pay more in transfer fees, the average remittance amounts they send are equal to or greater than those sent by men” (UN Women, 2020:4). Additionally, the study discovered that women's higher average remittance amounts imply that they “remit a greater proportion of their earnings than men” (UN Women, 2020:4).

Concerning the ability of migrants worldwide to transmit remittances, the COVID-19 pandemic has had a considerable negative impact, particularly on migrant women workers because of their reliance on in-person financial transfer services, which became inaccessible during the COVID-19 pandemic. According to a World Bank analysis published in April 2020, worldwide remittances through traditional means fell roughly by 20% from, “\$554 billion in 2019 to \$445 billion in 2020” (World Bank, 2020:6). The lockdown's suspension of in-person financial transfer services caused significant obstacles for migrant women with irregular migration statuses. These difficulties compound the vulnerability of their family members who rely on their income and put them in danger of losing social links to their homes. Hence, the rapid adoption of mobile money apps.

Remittances are utilized to demonstrate family care in migrant relationships, and this is what Sigh (2016) refers to as the "currency of care," indicating how money and kin are inextricably linked. Most of the research on how migrants use remittances to address the needs of their family members is conducted in the context of their mobile communication and usage of ICTs (Sundararajan et al., 2015; Madianou and Miller, 2011; Zelizer, 2006). Additionally, studies have examined instances where migrants' use of mobile communication and information and communication technologies (ICTs) to preserve connection has created conflict and discontent in relationships (Tazanu, 2012; Ataguba, 2014; Horst, 2006; Chib et al., 2013). Research has recently begun to shed light on how mobile money payments both sustain and invest in social bonds (Kusimba et al., 2016). Additionally, there is evidence that women play a critical role in distributing mobile money in African communities (Kusimba et al., 2015; Kusimba, 2018). Within the broader framework of the political economics of migrant transfers (Metzger and Pédussel, 2020), these studies place special emphasis on women's participation in diaspora networks. Money transfers inside migrant networks have added a new element of sociability, augmented through mobile money apps.

### **Migrant Communication: From Social Media Apps to Mobile Money Apps**

There has been a gradual shift in focus from analysing the use of social media by migrants to investigating the use of mobile money. Social media's impact in altering migrant networks and aiding migration has been extensively studied (Dekker and Engbersen, 2014). Several studies on the social media activities of migrant households have been carried out around the world. For example, research on the social media habits of homes in Melbourne, Shanghai, and Tokyo finds a strong correlation between mobile media use and gift-giving. The study established that mobile media cultures play a critical role in the practice of reciprocity, obligation, and power negotiation within family bonds (Hjorth et al., 2020).

Most importantly, the study demonstrates how commonplace actions such as gift-giving and maintaining relationships are carried out via apps like WeChat (Hjorth et al., 2020). The emergence of digital money, facilitated by the network effect of migrant communities, has elevated money transfer to a communicative act (Maurer, 2012). Money transfer could thus be

considered within the context of communication studies because financial transfers take on a different level of significance depending on their context. Gift-giving, reciprocity, and social assistance are long-established cultural customs in Africa. Such meanings may be implicit but can also require careful elaboration and discussion. The interaction between social networks and mobile money remittances in Kenya is the subject of a recent study (Kusimba et al., 2015). The study discovered that digital money transfers are a natural extension of pre-existing forms of emotional support and social interactions. Digital money transfers, however, can destabilise social relationships (Kusimba et al., 2015). For example, the findings of a study on the family networks of mobile money in Kenya revealed that the security of mobile money allowed individuals to send covert remittances, which were frequently sent in preference to their siblings rather than other relatives (Kusimba et al., 2015).

While these apps facilitate the transfer of remittances, they are also interconnected with different modes of communication such as letters sent by mail, text messaging, phone calls and video calls via WhatsApp. As a result of the rapid evolution of mobile networks, smartphones, and mobile payment platforms, a space has been established for mobile payment to be regarded as a type of social communication (Kusimba et al., 2015). Just as mobile phone use and other types of ICT-mediated communication are essential, mobile money transfer solutions can be successfully regarded as a mode of communication (Kusimba et al., 2015).

The idea of money transfer as a form of communication is corroborated by researchers recognising that mobile money transfer is utilised for more than remittances; it enables informal interpersonal transfers via social networks, such as presents, aid, and borrowing for various purposes (Johnson, 2015). As a result, mobile communication experts are increasingly attempting to comprehend the money transfer system as a form of social media (Kendall et al., 2011). Theorists have, however, emphasised the issue of situating mobile payments as a social communication practice within the broader ecosystem of mobile ICTs because of the continuously changing nature of mobile payment technologies and the problems inherent in researching trust (Dahlberg, 2015).

Mobile money apps are embedded in a network of money storage and transportation infrastructure that enables clients, businesses, the government, and financial service providers to interchange cash and electronic value (Kendall et al., 2011). The emergence of mobile

money and its associated platforms facilitate social interaction and communication (Maurer, 2015). Mobile payment infrastructures enabled by mobile networks and smartphones have resulted in new layers of social experiences that have radically shaped modern communication practices. The US-based study on the digital money app Venmo provided evidence that support, and social engagement occur because of the social layer that has been integrated into the payment experience (Acker and Murthy, 2018). The social side of mobile payments is growing because of new technology that combines next-generation wireless networks (3G, 4G, LTE) with mobile operating systems (iOS and Android) to create a system that allows mobile payments as social communication (Acker and Murthy, 2018).

While most of the research on mobile money has been undertaken in Africa (Taylor and Horst, 2013), one disadvantage of previous research on women and mobile money transfer services in Africa is a propensity to focus exclusively on East Africa (Iazzolino & Wasike, 2015; Kendall et al., 2011; Maurer, 2012). There is limited research in South Africa on migrant women and their use of mobile money apps. This gap in literature means that academics currently have a limited understanding of the sophisticated communication habits of migrant women in South Africa. The overwhelming research on mobile money in Africa has used Kenya's M-PESA as a case study (Morawczynski, 2009; Kendall et al., 2011; Stuart and Cohen, 2011; Iazzolino, 2014; McKay and Mazer, 2014). Future studies could benefit from examining migrant women's communication practices in South Africa. Such research would help us to understand better how migrant women view payments as a social-communicative experience rather than only a means of repaying debts (Adrian and Mancini-Griffoli, 2019).

## Theoretical Frameworks

The theoretical frameworks used in this dissertation include the following concepts: reverse remittances (Mazzucato, 2011), networked individualism (Raine and Wellman, 2012) and polymedia (Madianou and Miller, 2013). The adoption of mobile money apps by eMWEs as a form of communication that is used to express love, care and continued co-presence should be studied in context by focusing on the agency of its users. There are certain vulnerability stereotypes that dominate portrayals of migrant women in the country. The dominant discourse in academic literature on the impact of women's migration to South Africa focuses primarily on the families left behind (Collinson, 2006) their involvement in transactional sex and sex work (Giorgio et al., 2016) and their victimisation in human trafficking and HIV transmission (SANAC, 2011). Migrant women are positioned as signifiers of distress by the language of their victimhood and the disembodiment of their agency (Palmary, 2016). While producing this form of knowledge is legitimate, it demonstrates a focus on migrant women's fragility, as opposed to the notion of migrant women as autonomous individuals. Mobile money apps, however, have enabled migrant women entrepreneurs to make different choices outside the constraints of patriarchally defined family obligations.

The theory of reverse remittances is used to make sense of eMWEs' use of mobile money apps to solicit financial help and emergency relief when they were unable to work owing to the COVID-19 outbreak in South Africa. More importantly, the theory of reverse remittances is used to highlight the shift in power relations and the need for communication between eMWEs' and their families and friends at home. The second theoretical framework is the concept of networked individualism. Networked individualism is used in this study to understand how mobile money apps have afforded eMWEs with personal communication in addition to household-centred communication and how they rely on support of fluid and fragmented networks (Raine and Wellman, 2013). In their research, titled "Family networks on mobile money in Kenya", Kusimba et al., (2015) have applied Raine and Wellman's argument of networked individualism to African contexts. Distance between the migrants and recipients reduces opportunities for physical interaction, observation, and communication. Kusimba et al., (2015) extend Raine and Wellman's argument to the African context by showing how mobile money has promoted communication and connectivity that is not tied to specific groups

or locations. The final theoretical framework used in this study is polymedia. Polymedia is used in this study to understand how eMWEs use mobile money apps in conjunction with the affordances of other platforms such as WhatsApp, Instagram and Facebook to account for the limitations of mobile money apps.

The theory of reverse remittances has been used to refute the idea that the direction of financial transfers made for remittances constitute a one-way flow. When remittances are viewed as a one-way flow, the remittances that are part of reciprocal and social exchanges are obscured (Mazzucato, 2011:454). Reverse remittances are transactions in which migrants receive goods, money, and services from developing countries. Valentina Mazzucato's research (Mazzucato, 2011) focuses on 131 Ghanaian migrants in the Netherlands and members of their Ghanaian networks. Most remittances from home communities to migrants, according to the study's findings, come in the form of services rendered, such as childcare and monitoring migrants' property and business assets.

Mazzucato's study also investigated the practice of reverse remittances, which helps migrants get documents that allow them to remain in the host country legally. The adoption of mobile money apps has altered communication patterns and behaviours in their social networks, both in their destination and home countries. The reverse remittances approach by Mazzucato proposes a systematic method for analysing two-way flows from the home country to the host country. Other researchers have used Mazzucato's theory of bidirectional remittance flow in an extensive study on the social interactions between Ghanaian migrants in the UK and their relatives (Yeboah et al., 2021). More recently, Mazzucato's theory of reverse remittances has been applied to a study on the new normal negotiated by transnational families during the COVID-19 pandemic (Galstyan and Galstyan, 2021). In my research, the notion of reverse remittances is used to make sense of eMWEs' usage of mobile money apps to solicit financial help and emergency relief when they were unable to work due to the COVID-19 outbreak in South Africa. More importantly, the theory of reverse remittances is used to highlight the shift in power relations and the need for communication between eMWEs' and their families and friends at home.

The study also draws on Rainie and Wellman's (2012) idea of networked individualism. Rainie and Wellman (2012) use data from the Pew Research Center and NetLab, which surveyed individuals from North America and Canada, and argue that, in those contexts the past



traditional arrangement of society which was based on loose-knit social groups such as work groups, households, civic or religious groups did not afford personal communication to individuals (Rainie & Wellman, 2012). The rapid adoption of digital technology and mobile phones has changed connectivity and communication. As such, the concept of networked individualism places the individual as the primary unit of connectivity (Rainie & Wellman, 2012). The social context of participants in the Pew Research Center and NetLab which informs Rainie and Wellman's model is very different to the context of the current study. In particular, as Kusimba points out the community-based way that many African societies and families operate (Kusimba et al., 2015).

As a theory, networked individualism posits that individuals do not construct their identity within the scope of well-defined groups, but they rely on support from fluid and fragmented networks (Rainie & Wellman, 2012). Rainie and Wellman's research mainly argue that mobile phones have changed social affordances and provided new possibilities and constraints in the lives of individuals (Rainie & Wellman, 2012). Rainie and Wellman examine how mobile phones, tablets and computers have promoted communication and connectivity that is not tied to solidary groups or location (Rainie & Wellman, 2012). The networked individual operates in a loosely connected, diverse, and broad community of weak ties (Rainie & Wellman, 2012). Weak ties connect people with unique resources and social circles. Weak ties are known to be useful for seeking jobs and political allies or accumulating social capital (Rainie & Wellman, 2012). On the other hand, strong ties typically consist of significant others, family and close friends with a limited network size while weak ties are relationships that are often thought to branch out to wider, more diverse and useful pools of resources (Rainie & Wellman, 2012).

Despite the vast differences between these social contexts, Rainie and Wellman's idea of networked individualism can be applied to the context in which eMWEs are using mobile money apps to communicate because digital technology (mobile phones, tablets and computers) has made communication personal and less constrained by distance (Rainie & Wellman, 2012).

When it comes to mobile money transfers "mobile communication creates connections, demonstrating closeness and trust, it can also exclude certain relationships" (Kusimba et al., 2015: 10). Kusimba's redefined version of networked individualism draws our attention to the agency involved when mobile money apps allow migrants to choose which networks of

financial support should receive priority. At the same time, migrants are choosing which forms and channels of communication will best help them contextualise mobile money transfers and give it significance within specific relationships. Mobile money apps enable different choices to be made by individuals. Building on Kusimba's argument, the choices made by migrant women entrepreneurs may not be individualistic but rather allow them to choose to support specific family members outside the constraints of patriarchally defined family obligations.

Lastly, I use the theoretical concept of polymedia to improve our understanding of how mobile money apps work and explain how and when they interact with other communication technologies used by participants in my study. Polymedia is defined as "an endeavour to comprehend media as environments and their implications for personal communication" (Madianou, 2014: 667). Madianou and Miller first explored the theory of polymedia through a study on worldwide migration and the influence of communication technology on transnational families (Madianou and Miller, 2013). The theory of polymedia was developed to explain how Filipino migrants in the UK and the Caribbean sustained long-distance relationships and care for one another under conditions of lengthy separation (Madianou and Miller, 2013), a phenomenon which other scholars have described as "virtual togetherness" (Lim, 2016). Polymedia is less concerned with the limitations of each medium and more concerned with the social and emotional effects of choosing between various media platforms (Madianou, 2014:667). Individuals now have a plethora of communication options because of the rapid growth of multiple platforms (Madianou, 2014).

Polymedia also examines the distinction between individuals who can and cannot access numerous media outlets (Madianou, 2014). Previous research on migrant women workers in Cape Town has revealed intersections of gender, income levels, class, rural origins, and other inequalities (Ataguba, 2019). Ataguba's study, which focuses on migrant women domestic workers in Cape Town, revealed the importance of digital inequality, the severity of social constraints, and asymmetries in mobile phone access and use between participants and their relatives in Zimbabwe, who at that time, lacked access to technological infrastructure (Ataguba, 2019). Despite these digital inequalities, the women nonetheless developed strategies of using mobile technology to mitigate the emotional and social demands of their work (Ataguba, 2019).

## Negotiating remittance scripts

Communication plays a key role in helping to establish a shared understanding of remittances and the relationships that they underpin. Remittance scripts (Carling, 2014) are a helpful way to conceptualise the implicit and explicit meanings of mobile money transfers. Remittances from migrants reflect the commitments of individuals. Carling proposes the conceptual framework of remittances scripts “for studying remittances as social transactions that take several different forms” (Carling, 2014: 218). Remittances are the focus of “composite transactions with material, emotional, and relational components, and the nature and logic of these transactions vary considerably” (Carling, 2014: 218).

Remittance scripts are defined by Carling as:

“Transactions that are recognized by a social group but might not be explicitly expressed. Each script specifies, at a variable level of detail, the transaction’s constituent roles, actions, and statuses, and the relations between these elements. People engage scripts in flexible ways to make sense of and direct specific and recurring remittance transactions” (Carling, 2014: 221).

According to the proposed definition, remittance scripts are acknowledged by a social group (Carling, 2014). This expression reflects the cultural context-specific foundations of remittance behavior (Carling, 2014). Those who send and receive remittances use scripts to conduct and interpret the transaction. In certain instances, a single script may adequately represent the transaction and often, multiple scripts may also be applicable. By using scripts to understand migrant remittances, this analytical tool aids in the understanding of the multiplicity and complex nature of migrant remittances and highlights the important role of communication and silence around mobile money transfers.

When it comes to remittance scripts as a conceptual framework, Carling argues that remittances are the foundation of complex compound transactions, and there are countless variations that can be made. By narrowing the diversity to a few culturally established prototypes, scripts provide structure to help people understand the nature of these transactions (Carling, 2014). Carling presents a non-exhaustive list of twelve scripts that have been developed and identified from ethnographic research and qualitative data: compensation, repayment, authorization,

pooling, gift, allowance, obligation and entitlement, sacrifice, blackmail, help, investment, and donation. I will provide definitions of the scripts that are relevant to my study.

**Table Defining Remittance Scripts (Carling, 2014: 232-245)**

<b>Script</b>	<b>Definition</b>
Compensation	When remittance recipients help migrants, the money transferred may serve as reimbursement or recompense for the assistance given.
Repayment	Remittances as debt repayment. Such lending agreements are sometimes specific and quantified. Since the obligation is implicit, there is no clear point at which it is repaid; repayment may be more significant as a process than because of the overall amount repaid.
Authorization	A recipient of a remittance is frequently given instructions on how to spend the funds rather than giving them the money directly. Authorization may be required to make purchases on the migrant's behalf or to transfer funds to additional beneficiaries.
Gift	Gift remittances are often characterized by their irregularity, lack of obligation, and, in theory, their separation from the receivers' requirements. The financial impact they offer is overshadowed by their social importance. Gift remittances are defined in part in contrast to ongoing assistance motivated by accountability and sporadic assistance in the event of emergencies. Celebrations of life milestones including wedding anniversaries, marriages, baptisms, deaths, and school graduations might be the cause of gift remittances.
Pooling	There are some households in which all economic members are required to contribute a portion of their income, and these homes can continue to function in the same manner even if they become transnational because of migration.
Allowance	An allowance emphasizes the obligation of the provider to provide for the recipient, implies regularity, and often denotes a limited degree of spending flexibility for the recipient. In accordance with the concept of an allowance, a lump payment is designated for a specific category of expenditures — in the case of remittances, typically household upkeep
Obligation and entitlement	Senders and recipients of remittances may feel a sense of responsibility and entitlement, respectively. Migration might also produce new obligations and claims.
Investment	When it comes to migrant remittances, Carling discusses the four ways in which investment can be a script for remittances. First, capital might be invested in potentially profitable assets in the country of origin. Second, migrants can lessen future remittance demands by assisting receivers in establishing sustainable livelihoods. Third, migrants could more realistically influence future demands for their remittances by allowing others to shoulder a portion of the load. Fourth, by creating duties on the part of recipients, remittances might reflect investments.

Help	When remittances constitute help, they are motivated by the recipients' legitimate needs, which the senders may meet. Typically, such remittances are regarded as a moral obligation; nevertheless, societal commitments play a moderating role in determining whom to support.
Gratitude	Remittances can indicate or welcome gratitude and how such gratitude may or may not be expressed.

Remittance scripts are developed from the “idea that transnational money transfers are multifaceted transactions” (Carling, 2014). Senders and receivers may have a common knowledge of this practice and use it to avoid shame or circumvent societal rules (Carling, 2014). The notion of scripts will be used in my study to understand how remittance senders and recipients make sense of the transactions they engage in. (Carling, 2014:218). Migration puts space between individuals and makes it harder for them to communicate with each other, observe each other, and physically interact with each other. It changes what transactions mean and how they work. Within the limits of physical distance, technological advances have completely changed how people in many transnational relationships communicate with each other. The most common habits and rules in a community of new migrants are likely to be different from those of a diaspora population that has been there for a long time (Carling, 2014: 230 - 231). Carling’s argument that the context of migration shapes money transfers is a bedrock for this study's central research question which investigates how mobile money apps facilitate the maintenance of interpersonal relationships and transnational communication practices among migrant women entrepreneurs.

## **Conclusion**

In conclusion, migrant women's communication practices have advanced beyond the primary use of mobile phone communication, ICTs, and social media to preserve social links to their home countries. Migrant women also use mobile money apps to communicate with and maintain social links in their home countries, and the mainstream research on migrant women's communication patterns is yet to reflect this. The following chapter will present the methodology and research methods used in this study.

# Chapter Three

## Methodology and Research Methods

### Introduction

This chapter presents the methodology and research methods used in this study. It is grounded in feminist qualitative methodology which was adopted as a research approach because throughout the research process it was evident that the study was in a volatile political context. The volatile political context is one that deprives migrant women entrepreneurs of socio-political justice and places them on the outskirts of South African society. A broadly feminist qualitative methodology offered an appropriate framework for examining the link between political practice and knowledge production. Qualitative methods include a variety of techniques such as interviews, focus groups, observations, and ethnography. These data gathering and analysis techniques are used to create descriptions of procedures and characterise the viewpoints and experiences of participants in the study (Young and Hren, 2017). Focus group discussions were also used in this study as they entail debating the specific research questions of this study with the predetermined sample of participants to ascertain a scope of viewpoints on the main research question and comprehend the issues from the participant's perspective (Hennink, 2007).

This chapter begins by motivating the study's feminist qualitative methodology. The techniques associated with feminist qualitative methodology are then explained in the context of three critical principles that informed this investigation. Finally, it details the research methodology as a specific course of action to address the research questions, from data collection to analysis. The chapter chronicles the researcher's path from methodological choice to data collection, highlighting the substantial practical and ethical obstacles to qualitative research during the 2021 Covid-19 pandemic.

## **Methodology**

Methodology refers to both a "research strategy that converts ontological and epistemological ideas into recommendations for conducting research" and to the "principles, methods, and practices that regulate research" (Tuli, 2010: 102). Feminist qualitative methodology offered an appropriate framework for examining the link between political practice and knowledge production. As previously stated, one of the goals of this study is to expose and challenge the vulnerability stereotypes that dominate images of migrant women in the country.

Feminist qualitative methodology enables a focus on agency rather than victimhood; it insists that women should be regarded as independent social actors. In addition, feminist qualitative methodology allows for a "shared search for meaning, social recognition and validation of distress, and collaborative effort toward overcoming adversity and re-establishing normalcy" (Boyden, 2003: 20), all of which are necessary components for achieving a gendered focus, an intuitive process, and a transformative outcome. Sociologist Sharlene Nagy Hesse-Biber has also recommended feminist qualitative methodology be used to develop the study's methodological principles and procedures (2014). Theoretical and practical ways of researching, for, and about women are offered in her book, *Feminist Research Practice: A Primer* (Hesse-Biber, 2014). The basic premise behind this methodology is that research involving women should be concerned with their voices, perspectives, interests, and rights as persons. In institutions such as universities, authorities exist that can shape knowledge production and manage the transmission of information. As Hesse-Biber and Piatelli emphasised in their research that authoritative institutions should express a commitment to objectivity first and foremost. This dedication to objectivity is evident in empirical research, which places less emphasis on the researcher's role (Hesse-Biber and Piatelli, 2007). It is necessary to emphasise power processes in the research and disclose the researcher's perspective (Hesse-Biber and Piatelli, 2007).

Considerations of power, reciprocity, and knowledge production are essential to feminist qualitative methodology (Johnston and MacDougall, 2021). As this study adheres to a feminist qualitative approach, the research process, data analysis, and techniques were underpinned by reflection on power, reciprocity, and knowledge production. One of the central parts of qualitative feminist methodologies is considering power in feminist approaches. Power could be both an oppressive and a liberating force. Power shapes what is known and knowable in

research (Harding, 2016). The concept of power is often performed as repressive in knowledge-producing organisations such as academia because of patriarchy (Harding, 2016). In the context of qualitative feminist methodologies, the idea of power is welcomed in this study as a potentially emancipatory force. The principle of researcher reflexivity is employed to apply power as an emancipatory force (Johnston and MacDougall, 2021).

Another central part of qualitative feminist methodology is the consideration of reciprocity in feminist approaches (Johnston and MacDougall, 2021). Humility is required for the researcher to build a reciprocal relationship with participants. Instead of being locations for knowledge harvesting, study participants need to be viewed as persons who can affect societal change (Johnston and MacDougall, 2021). In feminist qualitative methodology, the researcher must flatten power structures to solve the disparities in the lives of marginalised people (Huisman, 2008). Concerning the research methods in this study, I implemented the principle of reciprocity by developing research questions that are not extractive but instead benefit the migrant population. My intention was to design research questions that would yield answers that reflect how migrant women in South Africa have conquered adversity on their own.

A final tenet of feminist qualitative methodology is analysing knowledge production. The researcher and participants collaborate as co-constructors of knowledge by paying attention to how knowledge is formed. The researcher is acutely aware of participants' subjectivities when co-constructing research questions this is used to combat oppressive research. The co-construction of knowledge is a feminist qualitative methodology that views the research process as a vessel in which the researcher and participants co-create meaning (Hesse-Biber, 2014). Hesse-Biber's idea demonstrates a feminist commitment to knowledge-building through and within relationships: "The researcher must keep on his or her toes and listen closely to what the interviewee has to say," Hesse-Biber writes, "for the researcher should be prepared to drop his or her agenda and follow the speed of the interview" (Hesse-Biber: 2014: 203).



## **Locating myself as a researcher**

Migrant women entrepreneurs face considerable obstacles in their destination countries. These difficulties include but are not limited to developing social networks, adjusting to a new environment, and locating profitable employment. These difficulties are increased for illegal migrants as they attempt to establish close-knit social networks that would enable them to exist while concealing their immigration status. Drawing from my own personal experience, establishing rapport with migrants can be exceedingly challenging for researchers interested in working with them, as they are fiercely protective of their lives. Accessing a migrant community may be difficult for an independent researcher or perceived outsider. Migrants are prone to be sceptical, reticent, and intimidated by strangers. They are considerably less inclined to speak with a stranger about their experiences, as most fear arrest, persecution, and deportation. In my instance, I gained easy access to the participants because of my status as a fellow immigrant.

As previously stated, this study is geared toward highlighting women's agency rather than their victimhood. To do this, a concerted effort must be made to disrupt power's oppressive enactment within the research project. This section will explore how my social status affects the collection, analysis, and presentation of evidence.

As a first-generation immigrant (meaning both parents were born outside of South Africa), I have always felt a sense of connection to the greater South African migrant community. I have also been a part of the migrant community in Cape Town, belonging to numerous migrant societies that have constituted a vital part of my support system. My own experiences as a young black woman from a migrant household enabled me to make sense of the intimate world of another migrant woman. I was very conscious of the highly politicised nature of my research when I began it. At first, I saw my gender, colour, and non-South African citizenship as a strength. The typically strict borders between researchers and participants have been dissolved. As the research developed, however, it became clear that the power hierarchies between researcher and participants cannot be eliminated completely.

Power considerations play an important role in qualitative feminist methodology (Johnston and MacDougall 2021:1). Our class distinctions constituted an inescapable power dynamic. The

migrant women entrepreneurs chosen for this study are women I have previously developed relationships with through the patronage of their enterprises. These women are familiar with me as a customer, increasing their willingness to participate in the study. As a researcher, I had to consider my power as a customer and acknowledge that this role could mean that they were reluctant to decline my requests.

Throughout this investigation, I was compelled to examine the role of privilege in collecting evidence. In discussion with some of the participants, they revealed that the primary reason they were hesitant to be truly open was because they believed I would not relate to their lived experiences. As a first-generation migrant who never lived in their place of origin for a prolonged period of time and whose parents' access privilege protected me from the genuine horrors of migration. I had always considered the political scenario that all migrants in South Africa endure as being comparable to my own from my vantage point.

To some extent, migrants are all potential targets of xenophobia, as they are subject to the same immigration laws and procedures. I had not anticipated the disparity in immigration statuses and how it might create barriers between myself and participants in my study, and, in some cases, resentment. It was quite disorienting to discover that my proximity to the participants' socio-political experiences was not as close as I had assumed. My privilege as a migrant with permanent residence was highlighted and exposed. I was branded as someone who was privileged, overindulged and as not a 'real' migrant since I had lesser difficulties obtaining documents. The fact of my own privilege potentially interfered with the research in the sense that the distance between myself and my participants limited the openness of some participants towards me.

## **Sampling**

This study used purposive and snowball sampling. Purposive sampling is a sampling strategy in which participants are recruited according to pre-selected criteria pertaining to a research question (Lopez and Whitehead, 2013). Snowballing is a process of reference from one person to the next, which enables the researcher to contact participants with credibility because of being sponsored by an identified individual (Lopez and Whitehead, 2013). Purposive sampling

was used to choose a sample of migrant women entrepreneurs as a starting point for the study, depending on their knowledge and the nature of the research objectives. The sample size for this non-probability study was determined by the number of participants that would yield the most relevant and reliable results. By combining purposive and snowball selection methods, participants were chosen to increase the diversity of participants and reduce the obstacles associated with obtaining a representative sample (Lopez and Whitehead, 2013). Only those women who had migrated to South Africa from Nigeria, Zimbabwe, and the Democratic Republic of Congo to conduct business in the informal sector of Cape Town were considered eligible for the study. In addition, only those women who used a mobile money app to send remittances to family and friends in their home countries were considered eligible for the study. These characteristics were significant in achieving the objectives of the study.

In total, the final sample for this research includes fifteen migrant women entrepreneurs (see Table 1 below) who all conducted business in Cape Town's Southern Suburb of Mowbray, where they operate registered enterprises in an area where many migrants' own businesses. The findings of this study cannot be applied to all migrants in South Africa but instead provides rich insights into the lives of migrant women entrepreneurs in this specific context during the Covid-19 pandemic. .

## **Participants**

Participants included five women from Nigeria, five from the Democratic Republic of Congo, and five women from Zimbabwe. Table 1 below provides further demographic data such as nationality, age, education, marital status, family size in their home countries, occupation, and year of immigration.

**Table 1: Respondents' Profile**

<b>Pseudonym</b>	<b>Age</b>	<b>Marital Status</b>	<b>Country of origin</b>	<b>Education</b>	<b>No of dependants in home country</b>	<b>Year of immigration</b>	<b>Occupation</b>	<b>Mobile device</b>	<b>Type of mobile money app</b>
<b>Mama Ezego</b>	48	Married	Nigeria	Tertiary	4	2017	Cosmetic Retail	Samsung Galaxy	Mama Money
<b>Titilayo</b>	42	Married	Nigeria	Secondary School	5	2003	Hairdresser	Huawei P8	Mama Money
<b>Blessing</b>	44	Married	Nigeria	Tertiary	5	2004	Cosmetic Retail	Huawei Y5P	Mama Money
<b>Chioma</b>	26	Separated	Nigeria	Secondary School	4	2012	Hairdresser	Infinix Smart 2	Mama Money
<b>Tolu</b>	28	Married	Nigeria	Secondary School	5	2014	Tailor/Fashion Designer	Infinix Smart 2	Mama Money
<b>Mama Collete</b>	50	Married	DRC	Tertiary	6	2009	Trader (thrift clothing)	Hisense U40	MoneyTrans
<b>Aimee</b>	48	Married	DRC	Secondary School	3	2010	Hairdresser	Mobicel	MoneyTrans
<b>Mama Mafo</b>	44	Married	DRC	Secondary School	5	2016	Hairdresser	Mobicel	MoneyTrans
<b>Priska</b>	24	Single	DRC	Tertiary	1	2016	Creche owner	Mobicel	MoneyTrans
<b>Imani</b>	40	Single	DRC	Secondary School	5	2008	Cosmetic retail	Itel A52S	MoneyTrans
<b>Tendai</b>	42	Single	Zimbabwe	Secondary School	5	2012	Nail technician	Lenovo A1000	Mukuru
<b>Tinashe</b>	27	Separated	Zimbabwe	Tertiary	3	2018	Caterer	Infinix	Mukuru
<b>Rufaro</b>	42	Married	Zimbabwe	Secondary School	1	2016	Tavern owner	Sony Xperia	Mukuru
<b>Ruvimbo</b>	24	Single	Zimbabwe	Secondary School	2	2009	Hairdresser	Sony Xperia	Mukuru
<b>Tafadzwa</b>	38	Single	Zimbabwe	Secondary School	2	2011	Nail technician	Nokia C1	Mukuru

## Focus Group Discussions

Focus group discussions were used as the study's research method. A qualitative research method is a data gathering and analysis method that tries to create thorough descriptions of procedures and characterise the viewpoints and experiences of participants in the study (Young and Hren, 2017). The focus group is defined as a group interview on a specific topic, moderated

by a trained moderator and the focus group's objective is to provide meaningful insights on the issue (Dilshad and Latif, 2013). The qualitative method of focus group discussions was the key and only method used in this study and was selected because it provided an opportunity to listen to the voices of the eMWEs and observe their interactions with one another. I used the focus group method to elicit detailed information about how migrant women entrepreneurs use mobile apps to maintain relationships with family and friends (see appendix for research questions and focus group guide).

The decision to conduct research using focus groups was influenced by the feminist qualitative approach, which encourages spontaneous interaction among participants and allows them to exercise their agency. In her research on the experiences of migrant women in Johannesburg, Caroline Kihato uses a qualitative research method as well. According to Kihato, “an investigation of migrant women's complex lives necessitates a methodology that not only reveals their subjectivities and validates how they explain, understand, and represent their situations,” but also “foregrounds their words, self-representations, and signifying practices” (Kihato, 2009: 24). A quantitative research approach would have been inappropriate since “information acquired by quantitative methods may be too abstract and general to be applied directly to specific local situations, contexts, and individuals” (Burke Johnson and Onwuegbuzie, 2004:19).

Participants from the same country were allocated to three different focus groups partly for linguistic considerations (see discussion below) and in order to allow participants to discuss shared lived experiences with mobile money apps. Focus group discussions were particularly well-suited to my goals since they “do not discriminate against persons who cannot read or write and can entice involvement from people who are hesitant to be questioned alone or who believe they have nothing to say” (Kitzinger, 1995). However, it became apparent in some instances that the presence of other women in the focus groups meant that some participants did not feel comfortable to discuss behaviour that diverged from gendered norms and expectations. For example, the use of mobile money apps to transfer money to support taboo relationships (such as the boyfriends of married women).

**Table 2: Time frame and data collection venues**

<b>Session</b>	<b>Suburb</b>	<b>Venue</b>	<b>Date</b>	<b>Number of participants</b>	<b>Duration</b>
FG one (Nigeria)	Mowbray	TK's Hair Studio	17 June 2021	5	1 hours 0 mins
FG two (DRC)	Mowbray	TK's Hair Studio	11 July 2021	5	1 hour 30 mins
FG three3 (Zimbabwe)	Mowbray	TK's Hair Studio	23 August 2021	5	1 hour 15 mins

The focus group discussions took place at a venue in Mowbray, Cape Town, accessible and convenient for all participants, and compliant with Covid-19 regulations, as I will explain in detail below. The venue had sufficient light, air and a semi-circular seating arrangement that allowed everyone to view, listen to, and engage with one another during the discussions. The data collection took place over three months (June, July, and August 2021).

Participants were told in advance of the focus group sessions' date, time, and location to allow for planning, but coordinating different people proved extremely difficult. The nature of women's work precludes them from having adequate free time, especially on weekends. Saturday evenings at the end of the business day proved the most convenient time.

The data for the focus groups were gathered by recording the entire meeting.

Before the study, all participants were asked to sign a consent form, and I explained the nature of the study, discussed the public health measures I had adopted in arranging the sessions and ensured everyone understood that they were free to withdraw consent at any point. Complete consent forms and the questions covered during the focus group sessions had previously been distributed to study participants. Given that this was their first experience participating in a focus groups with other participants, it was necessary to provide these questions to alleviate any uneasiness or anxiety.

As I explain in detail below, precautions were taken to reduce the risks of Covid-19. In addition to considerations of the pandemic, the study was also designed with careful attention to reciprocity issues. Reciprocity includes the process of meaningful and informed consent (Johnston and MacDougall, 2021). Allowing participants to access all available information to make informed choices demonstrates respect (which is inherent in the reciprocal relationship). It provides participants with the opportunity to consider whether participating in this study would help them without feeling compelled to do so. As previously stated, reciprocity is a political approach to research (Johnston and MacDougall, 2021). However, recognising reciprocity in research requires serving the community rather than being exploitative. I attempted to level the playing field between myself as researcher and the participants by planning a study that could potentially benefit both parties (Huisman, 2008).

### **Data collection procedures and the COVID-19 pandemic**

This section will explain the process of securing field access, receiving ethical approval for the project, and the difficulties inherent in conducting a qualitative study during the COVID-19 pandemic of 2021. Additionally, the study's compliance with national guidelines and the University of Cape Town's rules will be scrutinised. These exhaustive details are provided to uphold academic honesty and transparency, as Corsaro suggests, and to enable other scholars to learn from this experience (Corsaro, 2017).

### **Ensuring safety for in-person fieldwork**

During the 2020-2021 pandemic, there were significant impediments to performing qualitative research. Since qualitative research is based on human connection and attentive listening, I had to contend with the question of how to carry out qualitative inquiry in a world of social distancing. My initial plans to conduct individual in-person interviews had to be abandoned. While many researchers opted for online methods at this time, I knew from my experiences as a client of the migrants' businesses that the participants for this study would not be best reached via Zoom call or social media.

Consequently I made the case to the Centre for Film and Media Studies Ethics Committee that it was important to conduct in-person fieldwork under carefully controlled conditions

compliant with the university's Covid-19 fieldwork requirements (see Appendix D) in order to document the experiences of this group during the global pandemic. I argued that despite the physical, psychological and ethical obstacles presented by the pandemic, in-person fieldwork was critical for understanding how media practices in South Africa support and sustain migrant women entrepreneurs during such a period of crisis.

This project aimed to utilise qualitative inquiry to contribute to knowledge of how the pandemic affected human societies worldwide and to characterise emergent processes in reaction to the social and economic disruptions caused by COVID-19.

The COVID-19 social distancing protocols presented challenges for qualitative research. My initial strategy for in person data collection was to conduct individual interviews with eMWEs at their place of employment. This strategy was immediately determined to be impossible, as it would be difficult and socially inappropriate for me to impose the university's ethical requirements concerning COVID-19 safety and etiquette in such settings. Apart from that, individual interviews were impossible due to the nature of the participants' work and their reluctance to take time out of their workday to speak with me.

While theoretically, I could have turned to technology to collect qualitative data via online surveys and video conferencing applications such as Zoom, I felt this would exclude many potential participants in particular those most affected by digital inequality who may also lack computer literacy (Santana et al., 2021), thus skewing my research findings towards the well-to-do.

This was a key consideration since, while South Africa is a middle-income country with relatively good digital infrastructure, it is one of most unequal societies globally, with massive gaps between the rich and poor (Gillwald, 2018). Reliance on ICTs in all spheres of social life may in fact be exacerbating South Africa's growing inequality and marginalisation of excluded persons (Gillwald, 2018). Such individuals are impacted by South Africa's high data costs and lack of reliable communication technology (De Lanerolle et al., 2017). These infrastructural issues are only some of the obstacles which stop many people from using videoconferencing, which requires carefully controlled space, uninterrupted time and familiarity with the social norms and conventions associated with Zoom calls. The migrant women entrepreneurs who participated in this study were computer literate, could afford to buy



data bundles and were familiar with a range of communication modalities (see Chapter 4). Nonetheless, when I first approached them, they were not willing to create time in their schedules to participate in online research and far preferred to attend an in-person focus group.

After initial discussions with potential participants, I realised that it would be difficult to establish a foundation of trust during a virtual interview (Santana et al., 2021). Conducting the interview remotely also meant that I would not be able to ensure a physically private environment for participants or to protect their anonymity over virtual connections, posing further challenges to sensitive issue study.

Following initial discussions with migrant women entrepreneurs from each country I decided to develop a research strategy within the parameters of institutional guidelines for ethical in person research during the pandemic (see appendix F). The ethics committee at UCT's Centre for Film and Media Studies approved the proposal for this project on the 28th of May 2021

## **Health precautions**

I collected the data through three focus groups of five participants under controlled conditions, while applying various health precautions and social distancing measures, as detailed below.

I used a well-ventilated and spacious venues (see appendix E). The participants were required to wear a breathable cloth mask or similar covering over the nose and mouth= for the duration of the focus group. Participants were subject to a temperature check and required to sanitise their hands upon entry. The venue used for the focus groups was equipped with additional masks and hand sanitisers.

As the researcher, I had to assure my participants of my low-risk status (see appendix for risk assessment letter). Each participant also had to be considered "COVIDSafe" by completing a personal health checklist before the beginning of the focus group. Responses were recorded at the focus group venue as part of registration for contact tracing purposes (see Appendix D).

## **The Role of Language in Confronting Obstacles**

It is critical to recognise the power of language as a tool for inclusion and exclusion and how it impacts knowledge production within feminist qualitative research. Since I was aware of the distinctions between myself and the participants from the start of the study, utilising accessible language and methodologies was vital for this work to be deemed elite theorising. The focus groups emphasised the importance of language in research. English is an official language in Nigeria and Zimbabwe but not in the Democratic Republic of the Congo. From my previous interactions with participants, as their customer, I knew that the women worked and socialised in groupings based on their countries of origin. These groupings reflected linguistic barriers as well as cultural incompatibilities and led me to set up three different focus groups since my primary goal in using a focus group was to accurately document and interpret the experiences of eMWEs with mobile money transfer apps. By setting up three groups, I hoped to capture their shared lived experiences. While the participants could communicate in simple conversational English, there was frequent code-switching.

Another reason for conducting focus groups with eMWEs from the same countries was to foster communication that would result in richer data. This justification is supported by Bracken and Oughton who write: "common understanding derived from shared languages, in turn, plays a critical role in enhancing the trust necessary for practical interdisciplinary work" (Bracken and Oughton, 2006: 371).

The focus group with migrant women entrepreneurs from Nigeria was the simplest to run. As a Nigerian, I am fluent in Yoruba and Pidgin English, which aided in my rapport building with this focus group. However, I found difficulties conducting focus groups with Congolese and Zimbabwean MWEs. I anticipated feeling excluded and distant from these women and having more rigorous debates. Kawulich expresses this sentiment succinctly when he says, "at some point during the study process, all researchers should anticipate feeling excluded" (Kawulich, 2005: 1). According to Kawulich, "some of the ways the researcher may be excluded are when community members speak a language that the researcher does not understand, or when they switch from one language to another that the researcher does not understand..." (Kawulich, 2005:1). This finding was made when some Congolese women spoke in French and Lingala to communicate more effectively.

Similarly, the Zimbabwean women would replace Shona terminology with some English words. To overcome this obstacle, I asked one of the participants to play the role of translator to convey specific information that was lost due to the language barrier. The everyday use of language and code-switching was promoted, fostering a sense of security and comfort. The analysis and acceptance of the difficulties experienced due to the role of language reaffirm this study's feminist qualitative technique foundations.

### **Validity and reliability of findings**

In this research, the precision with which the findings are accurately reported were of primary concern. In the past, data analysis procedures in qualitative research have been criticised as too ad hoc, intuitive, and unsystematic (De Wet and Erasmus, 2005). Therefore, the study employs systematic and rigorous practice to guarantee that the findings are reliable.

### **Thematic analysis**

The focus group recordings were transcribed into full text using the application Otter.ai, and I used the transcriptions to construct thematic analysis. The first phase of the research involved a close reading of the transcripts. A close reading of the data provides the researcher with the opportunity to gain an initial sense of the issues that arise from the data (De Wet and Erasmus, 2005). The transcripts were read more than once to identify alternative themes that could emerge instead of predominant themes that emerged concerning the use of mobile money apps as a form of communication by the participants. The second phase of analysis involved data coding, categorising, and labelling the information from the passages of text (Miles and Huberman, 1994). This data coding process is significant as it ties information to emerging themes and fragments of text to theoretical concepts that will later be used to interpret data (Miles and Huberman, 1994). In addition, the systematic organisation and analysis of the transcripts is useful for identifying information that represents a common theme. Braun and Clarke advocate for thematic analysis in qualitative research because it allows greater analytical flexibility (Braun and Clarke, 2006). As a starting point, the following themes

emerged: communication during the COVID-19 pandemic, greater control over finances, migration, social obligations, and remittances. When it comes to reporting qualitative data, it can be asserted that pattern recognition is the most critical aspect to consider as a researcher (Luker, 2008). Pattern recognition is a collection of operations that begin with synthesising, summarising, and cleansing data to provide the essentials, significant trends, and representative examples (Hansen and Machin, 2018). Since more participants reported experiencing specific issues more than others, some themes were more relevant than others. I organised participants' similar experiences into groups until the significant issues that applied to all participants remained. The findings include guided quotes as samples of each critical point and subject based on the thematic analysis of texts from the transcripts.

This study uses pseudonyms instead of the participants' real identities to protect their privacy and anonymity, as was previously stated (Corti et al., 2000). The participants in the study chose their pseudonyms. The use of the title “Mama” in some cases as part of the pseudonyms were preferred titles chosen by the participants. The data from this study is not available to the public due to ethical considerations and has been encrypted to safeguard privacy (Ritchie, 2013).

## **Conclusion**

This chapter discussed the context and justified the study's feminist qualitative methods. It also addressed the approach and introduced three pertinent principles. The section on research methodology detailed the course of action performed to assist in answering the research question, and the procedures followed up through data collecting, and analysis are explained. The chapter's objective was to recount the researcher's path, from choice of methodology to data collection while stressing the considerable hurdles to conducting qualitative research during the pandemic.

The following chapters contain themes-based analyses of focus group data and a discussion of the significant findings concerning the literature and theoretical assumptions. Three focus group conversations with fifteen migrant women entrepreneurs in Mowbray, Cape Town, provided data for the studies. To recapitulate, this study's argument is that the transfer of money is a form of communication (Kusimba et al., 2016) that is used to express love, care and continued co-presence.

# Chapter Four

## Mobile Money Apps, Transnational Communication and the Maintenance of Social Practices

### Introduction

This chapter presents findings that address how the eMWEs use mobile money apps to continue their roles as mothers, daughters, sisters, and friends in the diaspora. I do not suggest that these roles are their only identities, but I have chosen to focus on these roles because these are the roles that mattered the most to the participants in this study. This chapter also documents how mobile money apps facilitate transnational communication practices and social events. Based on these examples, I provide support for arguments that the transfer of money is a form of communication (Kusimba et al., 2016) which expresses love, care and continued co-presence and that participants situated their transfers in the context of communicative practices associated with funerals, weddings, traditional ceremonies, and medical emergencies.

The concept of networked individualism (Rainie and Wellman, 2013) is revisited in this chapter in the context of contemporary African societies to understand how mobile money apps have afforded eMWEs with personal communication rather than household-centred communication, enabling them to rely on the support of somewhat more fluid and fragmented networks than was likely possible before the advent of mobile money. Participants engaged with these networks using repertoires of media environments, or polymedia (Madianou, 2014: 667) and choosing suitable media in each case for the kind of personal communication needed. In this way they were able to adapt, contextualise and give meaning to their transfers. The notion of polymedia helps to explain the various ways in which eMWEs use various communicative

media and platforms such as WhatsApp, Instagram and Facebook alongside mobile money apps to establish the context and meaning of a specific transfer, thus activating one “script” for the transfer or remittance (Carling, 2014) rather than another. In this way the participants supplemented the limited communicative affordances of the mobile money apps.

### **Transnational communication of mothers, daughters, sisters, and friends**

The eMWEs who participated in this study emphasized the importance of money transfer in relation to their roles as mothers, daughters, sisters, and friends. While running businesses in South Africa, these women conduct their familial duties and maintain intimate relationships with their loved ones from a distance. In addition to talking on the phone, migrant women entrepreneurs sent money digitally, allowing them to build a community that supports their problems, hopes, and dreams. Individuals were thus linked together via various communicative channels as well as a range of money-sending social interactions.

For the participants in this study, the use of mobile money apps has developed beyond the mere use of remittances to fulfil material obligations into a financial ecosystem that is used to express intimacy and care (Singh et al., 2010). The examples in this chapter illustrate how the transfer of money in remittances has emotional and relational dimensions as well as material significance, and can be seen in relation to a set of possible “remittance scripts” (Carling, 2014). While mobile money apps allowed participants to individualise their networks of support, nonetheless the examples show that mobile money transfers were still primarily used to cultivate intimacy between family members and maintain ties with friends. The remittance systems presented in this chapter reflect how eMWEs continue their roles as mothers, daughters, sisters, and spouses in the diaspora. While both women and men migrants have the capacity to send remittances, the commitment to maintaining transnational communication is “a gendered ethos, in the sense that the image of the self-sacrificing migrant” is normally a migrant woman (Carling 2014: 239).

The eMWEs interviewed indicated that they migrated to improve their financial status and to meet their family’s financial commitments by establishing small businesses. The eMWEs all have dependents in their countries of origin who rely on them for financial support. Six of the fifteen women who participated in this study had dependents both in South Africa and in their countries of origin. All the participants owned smartphones, and some who owned relatively

affordable models used more than one smartphone daily. None of the participants owned high-end devices such as an iPhone - not even older models of the iPhone.

During our conversations, the participants revealed that they were comfortable adopting mobile money apps to send money because they already had high proficiency levels in the use of mobile Internet. The eMWEs were already active online and connected with their family and friends through Facebook, WhatsApp, and Instagram. Unlike the participants in Ataguba's (2019) study (who were all domestic workers hailing from Zimbabwe), none of the participants in this study reported asymmetry in access or digital inequalities between themselves and their families and friends at home. In addition, the participants could easily access various media platforms and had access to data, airtime and Wifi hotspots both at work and at home. Thus, in my study, levels of access to and use of mobile money apps by eMWEs and their family and friends in their home countries was symmetrical and none of the participants reported digital inequalities between themselves and their families and friends at home.

### **Mobile Money Apps and the Maintenance of Social Practices**

The transfer of money using mobile money apps is facilitated by personal communication that takes place in different forms and on other social media platforms. In addition to the need to communicate the fact of a transfer, mobile messaging, calls, and even mailed letters are used to help to establish the significance of a transfer. Going far beyond the simple notification of a transfer of funds in its significance for relationships and livelihoods, the transfer of money is a form of communication (Kusimba et al., 2016) that is used to express love, care and continued co-presence. The transfer of money may also take on different kinds of significance depending on which remittance script (Carling 2014) is made salient in each case by participants and their contacts, thus giving the transfer its contextual meaning for that relationship. While sometimes these meanings are implicit and understood by all concerned, in other cases elaborate communication is needed to ensure that everyone concerned shares an understanding.

The following narratives will present some of the ways in which eMWEs used mobile money apps to continue their roles as mothers, daughters and sisters through remittances in response to medical emergencies and the support of the education of their family members.

## **Mobile Money Apps and remittances for the support of education**

Mobile money apps have empowered women to transform their children's circumstances through support for their education. One participant, Mama Ezego, owns a cosmetics store and has four dependents in her country of origin, Nigeria. She owns a Samsung Galaxy smartphone and uses Mama Money to send her son and daughter N5000,00 (R191,00) weekly. She explained that her children influenced her to use mobile money apps. Mama Ezego's connection with her children was strengthened using MamaMoney because her children were initial adopters of the app and took the initiative to help her learn how to use the app. In this case, Mama Ezego adopted her children's digital practices by using MamaMoney. Mama Ezego's decision to accede to her children's request that she use MamaMoney is significant because it is uncharacteristic of typical power relations between parents and children in a gerontocratic Nigerian setting.

Mama Ezego was particularly motivated to learn how to use mobile money apps to communicate love and care for her children by transferring a weekly amount for their transport costs, and was particularly delighted to receive their acknowledgements after a successful transfer:

*"I send transport money for school to my children every week. The best part of the app is being able to track my transactions, and as soon as they have received it, they send me a WhatsApp message to say thank you"* (Mama Ezego, 48, tertiary education).

In this instance, Mama Ezego reported that the app itself was used to track the transaction, since it reported a successful transfer. At the same time, the messaging app WhatsApp, their preferred platform for messaging, was used in parallel as a synchronous platform (to facilitate a co-present conversation through texts and phone calls) to express gratitude, and thus possibly increase emotional immediacy through direct messages. Thus, Mama Ezego adopted the new-to-her practice using the mobile money app and made it her own by integrating the Mama Money transfer with her existing communication practices of messaging her children via WhatsApp. In this case, Mama Ezego expanded her polymedia messaging environment to include the money transfer, appreciating the ability to accurately track the transfer as well as the social and emotional effects (Madianou, 2014:667) of synchronous messaging to establish the relational meaning of the transfer. Thus, using mobile money apps to communicate love and care also involves the complementary use of text messaging.



Thus, Mama Ezego seems to have understood the need to pay for her children's transport to school every week as a regular obligation, ordinarily implicit in the parental role, but generating new responsibilities in the context of her migration (Carling, 2014: 237). The fact that the children gratefully acknowledged the transfer via WhatsApp every week expresses their appreciation rather than entitlement, and thus illustrates how communication around the event of a transaction helps to establish the emotive nuances and significance of an otherwise mundane parental obligation.

Remittances may sometimes reflect a sense of obligation on the part of the migrant and a sense of entitlement on the part of the recipients (Carling 2014: 237 – 238). In this case, Mama Collete further managed her children's sense of entitlement to her remittances by choosing to phone rather than message her mother when communicating about transfers, particularly when mentioning the amount, she planned to transfer. While Mama Collete's children, mother, and younger brother all used WhatsApp, her mother preferred to discuss money-related matters through phone calls with Mama Collete, because the transience of the call allowed them higher levels of privacy:

*“My mom doesn't like it when I text her about money, especially when the text message contains details about the amount I'm about to send her or when she will receive the money, because everyone else in the house has access to her phone (this is for in case they need to help her with the phone or something) so she prefers that we chat about money related matters through a phone. She wants to control whether her grandchildren know she has money or not!”* (Mama Collete, 50, tertiary education).

Thus, in this case, Mama Collete chose a more transient medium (a phone call) to provide her mother with details about transfers. Here the relative permanence of text messages would have made it challenging to maintain privacy. This is an example of how the ability to keep the details of a transfer private enables eMWEs to cultivate more individualised relationships of support by maintaining privacy, as researchers have previously noted in a study of the family networks of mobile money in Kenya (Kusimba et al., 2016) .

Mama Ezego's narrative was quite like that of Mama Collete, a 50-year-old married woman from the Democratic Republic of Congo with tertiary education, who had been a trader in thrift clothing since 2009 and owned a successful thrift clothing shop. Mama Collete regularly sent money home to six dependents in her home country. These included three children, her aged mother and younger brother. She used the MoneyTrans app on her Hisense U40 to send money to her children and brother:

*“I send money to pay for the school fees of my children, the upkeep of my mother, and to support my brother’s business ideas. I began using MoneyTrans because I had to make several additional payments regularly, and I needed something that was quick and easy. MoneyTrans has more collection methods than other mobile money apps. I use the bank transfer option for my children’s school fees, the mobile money, or cash withdrawal option for my brother and the ‘direct to home’ delivery service for my mother”* (Mama Collete, 50, tertiary education).

Mama Collete thus employed several distinct functions on the MoneyTrans app to send remittances for her children, brother and mother, customised to ensure that the money would be spent according to her directions. In the past, Mama Collete may have needed to authorise a single family member to take care of school fees, as well as the remittance for her brother and mother. The authorization script relies completely on trust (Carling 2014: 234). By choosing to not have a proxy manager for her remittances, Mama Collete paid fees directly, and customised remittance delivery and collection details according to the abilities and preferences of her brother and mother, thus maintaining a level of control and minimising the risk for potential loss or abuse of funds.

For Tendai, the higher social cues and ability to communicate emotion via video calls are a key tool in the maintenance of the relationships she has with her siblings and friends. Instead of texting, Tendai’s siblings and friends choose to video call her after receiving money through the Mukuru app because they know the experience of immediacy video calling is fulfilling for her:

*“Texting is cool, but I really enjoy observing the emotions of my friends or sisters. I feel like they are taking the time and effort to actually video call me instead of sending a dry text saying, “thank you I got the money” or something like that the video call is a better way for them to express their gratitude”* (Tendai, 42, secondary school education).

Remittances have the potential to elicit gratitude (Carling 2014: 245). When the recipients believe that the money actually makes a difference, they are more likely to feel grateful (Carling 2014: 245). The help script places a strong emphasis on gratitude because transfers are motivated by the recipient’s needs and the migrant’s good deeds (Carling 2014: 245). Tendai would not have appreciated a “dry text”, instead she values “time and effort” from her friends and sisters. Therefore, video calls are some of the ways in which the participants supplemented the limited communicative affordances of the mobile money apps. The personal and emotive

quality of the rich media of video calls complements the transactional nature of the confirmation messages sent out by Mukuru. This polymedia environment displays how eMWEs use the affordances of technologies, platforms, and functions based on their social and emotional needs (Madianou, 2014: 667).

The transfer of money by Mama Ezego to her children expresses love, care and continued co-presence as a mother. The remittances sent by Mama Collete to her mother, brother and children is a form of communication that expresses love, care and continued co-presence as a mother, daughter and sister. Tendai is able to express love, care and continued co-presence as a friend and sister through her remittances. These examples also highlight that individual relationships are treated differently, and this influences how participants choose a range of different modalities for access to the transfer and different degrees of freedom for how it is used. The participants also value the ability to control the privacy of the transfer and limit who knows about it, in particular details such as the amount transferred. In addition, the participants appreciate rich media for the emotive dimensions of the communicative practices which are associated with the communicative event of a money transfer.

### **Mobile Money Apps and remittances for the support of social events**

Mobile money apps facilitate transnational communication practices around the pooling of remittances associated with social events such as funerals and gift remittances for freedom ceremonies and weddings. For social events such as funerals, transfers may need to be contextualised as what Carling (2014) describes as pooling remittances, where all economic members are expected to share some of their income, and such households can carry on in the same manner even if they become transnational due to migration (Carling 2014: 235). This section highlights how participants planned carefully to send gift remittances using mobile money apps for the support of freedom ceremonies and weddings. The gift script refers to remittances different to those transfers where the migrant is under some form of social obligation to provide support. The financial impact of such gifts is overshadowed by their social importance (Carling 2014: 236).

The remittance of money intended for a funeral fund is a vital emotional investment in the personal and intimate relationships between eMWEs and their family and friends. According to Yoruba traditional culture, the burial process consists of seven days of rites to successfully

convey the deceased's spirit to its ancestral world (Adesoji et al., 2021). The Yoruba people believe that the deceased's soul does not go away after death (Adesoji et al., 2021). As a result, the funeral service represents both the end and the beginning of life. Blessing is a 44-year-old Yoruba woman from Nigeria who owned a cosmetic shop. She was a mother to twins who lived with her in Cape Town, and she had five dependents in her home country. Blessing used the Mama Money app on her Huawei Y5P to remit money, which was often needed to cover the significant costs of traditional Yoruba ceremonies:

*“In Nigeria, we don't have the system of taking out funeral policies or getting insurance to cover the cost of funerals. Many people believe that it is bad luck to plan or save money for your death. As a result of this, many people are plunged into debt or financial crisis when someone dies because there is no money available to take care of the lavish funeral ceremonies”* (Blessing, 44, tertiary).

Blessing explained that, despite the prejudice against saving for funerals, she felt responsible for mitigating such financial emergencies in her family. Blessing made lump payments every three months to her siblings using the Mama Money app. This form of remittance emphasizes the obligation of the migrant to provide for the recipient, in this case, a pooling script applies where a regular lump payment is designated for a specific category of expenditures (Carling 2014).

Mutual assistance was highly valued in the friendship group of Mama Mafo, a 44-year-old married woman from the Democratic Republic of Congo. Mama Mafo had been a hairdresser in Cape Town since 2016 and remitted money regularly using MoneyTrans on her Mobicel:

*“In the DRC, we have something known as a ‘Moziki’ [rotating savings club] in Lingala, which is a group of individuals coming together to provide financial assistance. It is also referred to as “mutuelle” in French. Every member of a Moziki group is expected to donate a certain amount of money at the beginning of each month. Every time a member of the group experiences a life event, such as a death, the money is set aside and distributed to others in need. To help each other in times of financial hardship, the members of the Moziki group get together”* (Mama Mafo, 44, secondary school).

In addition to using the app to send money home for domestic consumption, contributions to Mama Mafo's “Moziki group” or rotating savings group were used as a form of pooled saving to prepare for funerals and other emergencies. In such cases (as in the case of South African “stokvel” or savings clubs), a pooling script also applies, and in this case the collective

ownership of money (Carling, 2014:235) extended beyond Mama Mafo's household to a group of friends.

In addition to funerals, some eMWEs reported the remittance of money to contribute to the freedom ceremonies which mark the end of an apprenticeship period and an individual's graduation into vocational professions such as tailoring, catering and nursing (Adesoji et al., 2021). The remittance of money to perform traditional ceremonies also reflects societal and cultural expectations of the eMWEs as mothers, daughters, sisters, and friends in the diaspora. One participant, Chioma from Nigeria had been working in Cape Town as a hairdresser since 2012. She had one daughter and four dependents in her home country whom she supports. In addition to these regular remittances, Chioma uses the Mama Money app on her Infinix Smart 2 to transfer contributions to events such as the freedom ceremony:

*“Freedom ceremonies are very common in Nigeria, and this happens when an apprentice tailor, caterer, mechanic, or hairdresser is released by the person who taught them, and they go out and start their own businesses. I was able to sponsor the food at my brother's freedom ceremony”* (Chioma, 26, secondary school).

The remittance of money for wedding ceremonies is another vital spiritual, social, and emotional investment in the personal and intimate relationships between eMWEs and their friends. Imani is a 40-year-old beauty therapist and cosmetic retailer from the Democratic Republic of Congo (DRC). She has two sons and five dependents in her home country. Imani was unable to attend the wedding of Shani, a childhood friend, and her bridesmaid in the DRC. She used the MoneyTrans app on her Itel A52S to send Shani money as a wedding present. Similarly, Priska who is 24-year-old creche owner from the Democratic Republic of Congo uses the MoneyTrans app on her Mobicel to support her brother's desire to wed:

*“My brother has been planning to wed but cannot afford the bride price of his girlfriend which costs a whole lot of money. I send a portion of my earnings every month to help him with his goal”* (Priska, 24, tertiary).

The freedom and wedding ceremonies are celebrations of life's milestones. In relation to these ceremonies, the gift script applies as gift remittances are often characterized by their irregularity and separation from the receiver's ongoing needs (Carling 2014: 236). In these ways gift transfers are unlike those transfers where the migrant is under some form of social obligation to provide support. The financial impact of such gifts is overshadowed by their social

importance. Concerning the remittance of money for death and funerals, the pooling script emphasises the importance of cultural context and how remittances are used to continue cultural practices

### **Mobile Money Apps and remittances for medical emergencies and crises**

Mobile money apps strengthen bonds amongst family members by enabling them to support one another during events such as medical emergencies and crises. This is another way in eMWEs use mobile money apps to continue their roles as mothers, daughters, sisters and friends. Money remittance in response to medical emergencies and crises is a vital investment in the personal and intimate relationships between eMWEs and their families and friends. The money sent home is often utilized to meet basic needs such as medical care. In many developing countries, individuals are victims of poor health care systems. According to the World Health Organization's (WHO) latest figures, 77 percent of Nigeria's health care expenditures are paid out-of-pocket. Most Nigerians do not have health insurance, and the poorest Nigerians have minimal access to decent health care.

Titilayo is a trained hairdresser who remits money regularly to her sisters in Nigeria using the Mama Money app. She recounts how the mobile money app was often used in her family in response to crises and emergencies:

*“Many hospitals in Nigeria refuse to treat patients without receiving half of the money for treatment first. So many people have lost their lives because they couldn't access cash quickly enough. The use of the app is quick and easy with low transaction fees, most importantly – my sisters don't have to wait very long to collect their cash in emergency situations”* (Titilayo, 42, secondary school education).

While Titilayo uses the Mama Money app to transfer remittances to her family or friends in a medical emergency she also uses WhatsApp to receive regular updates concerning the welfare of hospitalised family members. In this way, Titilayo supplemented the limited communicative affordances of the mobile money apps.

Another participant, Aimee, a 48-year-old married woman from the Democratic Republic of Congo, had a similar experience to Titilayo. As the eldest of four siblings, she had been working in Cape Town as a hairdresser since 2010 to support her family. Aimee used MoneyTrans on her Mobicel to send money home to meet medical emergencies:

*“I count myself blessed because I’m able to provide financial assistance to family members as and when due. There was a time when my mother-in-law was being treated for malaria at a local clinic when she had cancer. We were only able to discover this after we sent enough money back home for her to be treated at a private hospital”* (Aimee, 48, secondary school).

The financial assistance that Aimee rendered to her mother-in-law by sending money that upgraded her health care is considered by Aimee to be a natural extension of their pre-existing emotional support of one another. Aimee referred to several letters that she had received from her mother-in-law to thank Aimee for her fast response to her medical emergency:

*“Receiving handwritten letters is very uncommon these days and the letters from my bokilo [mother-in law] are very special to me. Text messages can disappear or be easily erased if you’re not careful, but I can keep these letters safely”* (Aimee, 48, secondary school).

The handwritten letter thus carried special value to Aimee, both as a keepsake, and as an expression of gratitude for the help she rendered. The importance of the letter is a reminder that whether and how gratitude is expressed determines the trajectory of the hierarchical relationship between migrants and recipients (Carling, 2014). Remittances that are sent using mobile money apps for medical emergencies and crises activate the help script that places a high value on the migrant's perception of the recipients' needs, which is frequently based on the recipients' own accounts (Carling, 2014: 240).

Remittances are utilized to demonstrate family care in migrant relationships, and this is what Singh (2016) refers to as the “currency of care,” indicating how money and kin are inextricably linked. The close link between money and kinship can sometimes place excessive burdens of care on migrant women entrepreneurs. Migrant women entrepreneurs sometimes experience what Carling (2014) describes as ‘remittance fatigue’ in a context where migrants have real limitations on how much assistance they can render. For example, in the case of Tinashe, the close link between money and kinship caused remittance fatigue. Tinashe was 27 years old and recently separated from her partner. She owned a small catering business that specialised in preparing Zimbabwean food, and she used the Mukuru app on her Infinix mobile phone to remit money. Tinashe uses the Mukuru app to transfer remittances to her family and friends in a medical emergency. As in the case of other participants discussed above, Tinashe’s use of the app was situated and contextualised by phone calls and text messaging over WhatsApp. Much like Titilayo, Tinashe used WhatsApp to receive regular updates concerning the welfare

of hospitalised family members. While mobile money apps have the potential to empower migrant women entrepreneurs by giving them greater control and influence in their families and networks, this benefit was not applicable to all participants, and Tinashe found the expectations particularly burdensome.

*“I’m grateful that we now have all these options to easily send money home and I really don’t mind being there for friends and family, especially when they need money for medical emergencies. But I feel like the “emergencies” that you are required to meet are too many sometimes, and it almost feels like you’re being scammed by your own relatives. I’ve been scammed once”* (Tinashe, 27, tertiary education).

Tinashe explained that she had previously been scammed by her brother, who lied about needing money for a medical procedure.

As a result of this bad experience, Tinashe required that her friends and family emailed her a medical note from a doctor before she would send them money. According to Carling’s discussion of the help script, “the logic of the script is based on privation, it gives the recipient more agency than many other scripts. This agency can be deceptive, as when non-migrants present fictitious or excessive needs” (Carling, 2014: 240). Carling refers to the work of Tazanu (2012) who presents a group interview in Cameroon in which his informants bragged about outsmarting their migrant siblings by presenting their requirements in a manner that maximized the likelihood of receiving remittances, based on a sophisticated understanding of what was ethically appealing (Carling 2014: 240 – 241).

The obligation that Tinashe imposed upon any family member or friend that solicited money from her reflects how the ease and rapidity of transferring money using mobile money apps could be a source of social support and conflict at the same time.

### **Mobile Money Apps, Transnational Communication and Polymedia**

The notion of polymedia can help to explain the various ways in which eMWEs use various communicative media such as WhatsApp video calls, handwritten letters and emailed medical notes alongside mobile money apps to establish the context and meaning of a specific transfer,



thus activating one “script” (Carling, 2014) rather than another. In this way the participants supplemented the limited communicative affordances of the mobile money apps.

Polymedia includes human moral responsibility for choosing an acceptable medium, the media utilized can affect relationships (Madianou, 2014:667). Polymedia also has social, emotional, and moral ramifications (Madianou and Miller, 2013). This kind of integration facilitates friendship, intimacy, connection, and privacy. The integration of social media’s affordances allows a two-way connectivity to home for the eMWEs. It is reasonable to conclude that a shortcoming of Mama Money, Money Trans and Mukuru as mobile money apps is that they lack social functionalities. Mama Money, Money Trans and Mukuru were designed in the African context and for African users. The participants in my study are compelled to use other social media platforms and forms of communication to supplement the social element that is missing from Mama Money, Money Trans and Mukuru. This is as opposed to US-based mobile money apps such as Venmo, which facilitates social engagement amongst users because of the social layer that has been integrated into the payment experience (Acker and Murthy, 2018).

The ways in which eMWEs use mobile money apps as a form of communication to express love, care and co-presence confirm some of the assumptions of polymedia. As a result of a larger range of mobile and Internet-based technology and the freedom to switch platforms, the participants in this study were less reliant on one platform for long-distance connection with family and friends (Madianou, 2014). They all used relatively affordable smartphones, and some had access to WIFI both at home and at work that could be used to create polymedia settings (Madianou, 2014). According to Madianou, "users use the affordances inside the composite structure of polymedia to manage their emotions and their relationships, with an emphasis on the distinct channels which users add depending on the strength of their ties" (Madianou, 2014: 671). By choosing between options such as WhatsApp texts, SMS, phone calls, physical letter writing and email they are accessing a broader range of polymedia and exercising their agency by choosing the communication platforms available to them. The important factor in communication is not the number of channels employed, but rather how those channels relate to one another within a larger matrix of communication options.

Blessing and Mama Mafo both revealed that they do not use WhatsApp but prefer SMS for short message communication. The social aspects of WhatsApp can be overwhelming for many users and they both chose to delete their WhatsApp accounts:

*“There are so many things about WhatsApp that I don’t like, even if you’ve turned off your ‘blue ticks’ or your ‘last seen’, people can still monitor you because the app still tells people when you’re online (Mama Mafo, 44, secondary school).*

*“It’s the group chats, the pressure to have a current display picture or update your status that I don’t like for me. And if you don’t update your status, you can still see other people’s status just because you’ve saved their number” (Blessing, 44, tertiary).*

Both Blessing and Mama Mafo refuse the pressure of choosing to use WhatsApp even though it has the potential to foster intimacy with their family and friends. While a text message via SMS could lack emotional depth, Blessing and Mama Mafo prefer SMS to the constant messaging from contacts and being easily accessible on WhatsApp. The treat from the platform and refusal to adopt a technological advancement such as WhatsApp is a form eMWE’s enacting agency.

The transfer of money using mobile money apps is enacted by personal communication in various modalities (e.g. text, voice, video) and is further supplemented by social media platforms. The following narrative emphasizes how mobile money apps are also interlinked with the livestreaming affordances of social platforms. Rufaro is a 42-year-old married woman from Zimbabwe. She owns a small tavern and remits money regularly to her father using the Mukuru app on her Sony Xperia. When her mother passed away from COVID-19, she covered the cost of the funeral with Mukuru Funeral Cover, a funeral cover policy offered by the app. The monthly premium for a basic policy begins at R30.00 (\$1,92) per month. Mukuru Funeral cover includes a cash payment repatriation and help call lines. There are also accidental death benefits. Any country in Africa is acceptable for repatriation of the insured and their spouse and up to four children, as specified in the primary insurance. Mukuru Funeral also allows individuals to include extended family members (such as parents and siblings) in specific policies. Another beneficial affordance is that payments for valid claims are made within 48 hours after receiving the required evidence.

Despite having purchased the Mukuru policy, Rufaro was unable to attend her mother's funeral owing to travel restrictions during the COVID-19 pandemic. Nonetheless, she participated via a Facebook livestream:

*"I'm glad we were able to give her a befitting send off. I watched the entire funeral process through Facebook live stream"* (Rufaro, 42, secondary school).

Rufaro reported that the decision to stream her mother's funeral on Facebook instead of Instagram created tension amongst family members. The younger members of Rufaro's family had deleted their Facebook accounts or did not have access to them because they had abandoned the platform for Instagram. Unlike Instagram, however, Facebook Live allowed a full recording of the video to be published to the page or profile of the user so that it can be watched again later. The older family members such as Rufaro's aunts and father were more comfortable with navigating Facebook as a platform and Facebook Live worked better for the purposes of streaming a funeral service. This instance of polymedia was thus based on the gerontocratic power relationship within the family as well as the affordances of the Facebook Live channel.

### **Networked Individualism, Mobile Money Apps, Transnational Communication**

Networked individualism is used in this study to understand how mobile money apps have afforded eMWEs with opportunities to engage in personal communication with chosen individuals around money transfers, rather than exclusively household-centered communication. Pertinent to the idea of networked individualism are a division of relationships into two broad sets - strong and weak ties. In the broadly Northern contexts described by Rainie and Wellman (2012), strong ties typically consist of significant others, family, and close friends, and together they constitute a small network of close relationships. By contrast, weak ties are more distant relationships that branch out to wider, more diverse, and useful pools of resources of support (Rainie & Wellman, 2012). Nonetheless a binary division between "strong" and "weak" ties is not always a good fit for Southern contexts. For example, in contexts such as Jamaica and the Caribbean (Horst, 2005) mobile phones are used to connect with broad networks of support (or "link-up"). These networks reach beyond kinship groups

and do not resemble the kind of nuclear family structure common in the Western contexts described by Rainie and Wellman.

The rapid adoption of digital technology and mobile phones has changed connectivity and communication. As such, the concept of networked individualism places the individual as the primary unit of connectivity (Rainie & Wellman, 2012). Rainie and Wellman have argued that digital technology (mobile phones, tablets, and computers) has made communication personal and less constrained by distance. Rainie and Wellman emphasize how the potential of such customized "networking" is frequently lauded as a benefit of ICTs, and the benefits are undoubtedly at play as people employ personal communication to shape their networks (Rainie & Wellman, 2012). These benefits are evident in my study, as some cases show that mobile money apps and mobile communication can be used to reconfigure what was previously a communal financial interaction with a larger kinship group into a dyadic interaction between two individuals. In their research, titled "Family networks on mobile money in Kenya", Kusimba et al., (2015) have applied Rainie and Wellman's argument of networked individualism to African contexts. Distance between the migrants and recipients reduces opportunities for physical interaction, observation, and communication. Kusimba et al., (2015) extend Rainie and Wellman's argument to the African context by showing how mobile money has promoted communication and connectivity that is not tied to specific groups or locations.

Building on the application of Rainie and Wellman's work, Kusimba's application of networked individualism in African contexts helps to explain how access to mobile money apps allows women to express new forms of agency by sending remittances to whomever they wish while avoiding the interference and knowledge of their family members. While Rainie and Wellman's research has been developed in a broadly Western cultural context where the role of family, kinship and strong ties is less significant, the idea of networked individualism has nonetheless been applied to the context in which eMWEs are using mobile money apps to communicate because they choose the relationships they wish to maintain.

For example, Tafadzwa is a 38-year-old nail technician from Zimbabwe. She had two dependents in Zimbabwe and used the Mukuuru app on her Nokia C1. Tafadzwa reported that the most significant amount she had ever remitted had paid for unveiling her father's tombstone, this despite the fact that her husband would not have approved of this use of her income.

For Tafadzwa, decisions about how pooled household money was to be spent in the home were usually taken by her husband, despite the fact that she was the breadwinner:

*“I knew that if I sent the money directly to my husband that he would not agree for us to use the money to buy a tombstone for my father. I sent the money to my cousins and up until today, he didn't know that the money came from me”* (Tafadzwa, 38, secondary school).

Tafadzwa thus used mobile money apps to bypass her husband’s authority and route her savings via more distant kin to serve purposes which were important to her in her role as daughter rather than as a wife. This example shows how participants in this study used mobile money apps to sustain the relationships that were important to them, and to perform the roles that were more significant to them. In many cases, they preferred their remittances to be sent home to children, siblings, parents and friends as opposed to husbands or their in-laws. This echoes the research of Kusimba, Yang and Chawla on the connection and disruption associated with mobile money: “as mobile communication creates connections, demonstrating closeness and trust, it can also exclude certain relationships” (Kusimba et al., 2015: 10).

Mobile money apps facilitate personal communication practices and help eMWEs evade the extensive debates and coordination that would be required if a broader group of kin were involved in discussions about remittances. Tolu is a 28-year-old fashion designer and tailor from Nigeria. She is a mother to a seven-year-old and has five dependents in her home country. Tolu uses the Mama Money app on her Infinix Smart 2 mobile phone. She claimed that only her siblings who needed funds for a freedom ceremony are entitled to this form of remittance. One of her main goals is to empower her siblings and help them gain financial independence. By establishing this kind of rule, Tolu chooses to support her own siblings (rather than in-laws) and enabling her to fulfil the social obligations that go with helping them start their own businesses.

The examples above provide many instances of eMWEs using mobile money apps to continue in their roles as mothers, daughters, sisters, and friends in the diaspora. Some of the exchanges between eMWEs and their strong ties are private as they transfer of money through mobile money apps to express love, care and continued co-presence is often a discreet exchange that is hidden from the rest of the household. In the past remittances may have been sent back home

by migrants during visits to their home country or on their behalf by family or friends. In such cases privacy was impossible and members of the household would become involved in the discussion concerning how money would be spent.

## **Conclusion**

This chapter has shown how the transfer of mobile money allows various forms of communication (Kusimba et al., 2016) to express love, care and continued co-presence regardless of time and place, and to use it to strengthen valued relationships rather than engage with an entire extended family. The ease of mobile money transfers has made physical distance and separation less important to the facilitation of transnational communication and support, while they also allow frequent solicitation for support. One of the constraints of mobile money apps is that the senders and receivers of money do not know the exact social and physical context of their friends and families. This constraint makes the need for communication vital to facilitate understanding between the senders and receivers of money. At the same time, both senders and receivers of money are liberated from the constraints of locale and unwanted surveillance by families.

# Chapter Five

## **Fend for Yourselves: Mobile Money Apps and the COVID-19 pandemic**

### **Introduction**

This chapter shifts focus to the period of the COVID-19 pandemic. The disruption brought about by the lockdown restrictions meant that, for e-migrant women entrepreneurs (eMWEs), the well-established patterns of remittances discussed in Chapter 4 were disturbed. Participants were suddenly stranded without sources of income in South Africa and turned to their networks for the reverse remittances they needed to sustain them through the period of public health restrictions. Reverse remittances are a type of transaction that allows people in the sending country to establish and sustain reciprocity with migrants in the receiving country (Mazzucato, 2011).

They used a wide range of communicative strategies to renegotiate the scripts by which their remittances were understood in order to solicit emergency funds and financial support during the COVID-19 pandemic. Mobile money apps were again used, but now the flow of funds were reversed as eMWEs tapped into their social investments and solicited reverse remittances.

The narratives of the participants support the notion that the transfer of money is a form of communication (Kusimba et al., 2016) that is used to express love, care and continued co-presence. The ability to reverse the flow of remittances highlights that remittances are not only one-way financial transactions but reveal the existence of strong mutual bonds of support between migrants and their home networks. At the same time, the ease of transfer and bidirectionality of mobile money payments belies the difficulties associated with establishing and renegotiating the meaning of existing transfer practices. In particular the obligation to send reverse transfers was not always understood in the same way by migrants and recipients. Here



communication around the transfers played a particularly important role in helping migrants cope with the dramatic changes brought by the pandemic and lockdown. In some cases, the existing scripts within which remittances were given significance (Carling 2014) needed to be made more explicit or to shift completely. Overall, however, mobile money and communication surrounding it acted as an important and highly responsive way of communicating support and reinforcing resilient connections between individuals during this period of crisis.

### **Narratives of entrepreneurial precarity**

The use of mobile money apps provides essential support for otherwise unbanked and vulnerable migrant women. The COVID-19 lockdowns were particularly disruptive for the participants in this study as a result of the general financial precarity they experienced as migrant women working informally in South Africa. In South Africa, migrant women primarily work in the informal sector of the economy and labour market. The informal sector is critical for migrant women since it provides opportunities for work, entrepreneurship, and income-generating activities. The drawbacks of the informal sector include the lack of unemployment insurance, wage control, work hours regulation, and other social security benefits for migrant women (Stats SA, 2020). Participants' economic status was thus precarious even before the lockdown.

Before relocating from their home countries to Cape Town, most participants in this study had already completed secondary school, and some had acquired a tertiary qualification. However, once in South Africa they deskilled to lower levels of work as a response to the kind of discriminatory labour rules which affect migrants (ILO, 2020). For example, Tendai (42, tertiary education) acquired her first degree in Zimbabwe and furthered her accounting studies at the Cape Peninsula University of Technology (CPUT). Tendai's student permit had expired and she encountered challenges when applying for work permits. As a result, she moved away from her chosen field of accounting and instead decided to learn how to do nails, starting a small business in Mowbray:

*"I was torn between returning to Zimbabwe and staying in Cape Town. I chose to stay in Cape Town after my relatives informed me that many private companies could no*

*longer afford to pay their staff and that many people were losing jobs despite being qualified” (Tendai, 42, secondary school).*

Tendai’s experience is what Parreñas (2001b) would refer to as “contradictory class mobility” in that she needed to take on a lower status job to survive in South Africa. As a nail technician, Tendai was not performing a job commensurate with her education. Like many other migrant women her middle-class background did not protect her from South Africa’s stringent immigration policies.

Like Tendai, Titilayo (42 secondary school) and Chioma (26 secondary school) had turned to the informal sector to establish their small businesses. They were already owners of successful salons in Lagos, and they could provide for themselves financially. Titilayo explains,

*“In Nigeria, you cannot wait for the government to provide jobs for you or to feed your family. You must learn how to work with your hands; otherwise, you and your family will starve” (Titilayo, 42, secondary school education).*

Similarly, Chioma explains,

*“While we were encouraged to go to school, the reality is that there are just not enough jobs available for the number of graduates produced every year in this country. Everyone must have some vocational training, whether you like it or not” (Chioma, 26, secondary school education).*

Chioma’s explanation highlights how economic hardships prior to migration prepared her for entrepreneurial life in South Africa.

Thus, as small business owners, Tendai, Titilayo and Chioma were already adept at taking agency in the face of legal and economic challenges.

The rest of this chapter will explore how the COVID-19 pandemic exacerbated already-existing inequalities in South Africa and made the already precarious circumstances of migrant-owned businesses even more challenging.

## **Migrants and the COVID-19 pandemic lockdown in South Africa**

As mentioned in Chapter One, South Africa's migrant population is estimated to be 4.2 million individuals (SIHMA, 2020). Even though migrants constitute a substantial and economically vital constituent of the South African population, they have historically struggled to secure

government assistance (SIHMA, 2020), and this was particularly apparent during the COVID-19 lockdown.

Migrant women entrepreneurs were most likely to be harmed by lockdown measures because according to research on women with employment contracts in South Africa, migrant women have the lowest job security (Stats SA, 2020). Nonetheless, official measures to mitigate the harshness of the lockdown excluded non-citizens, and particularly migrant entrepreneurs. The debt relief scheme and business debt relief fund (DoJCD, 2019; DoSBD, 2020) were closed to non-citizens and even sectors known to employ large numbers of migrants were excluded from official gestures of solidarity. When restaurants and tourism sectors lobbied for reopening government rhetoric focused on the many non-South Africans working in these sectors (Market Watch, 2020).

### **Reverse remittances, Mobile Money Apps and the COVID-19 pandemic**

As explained in Chapter Two, reverse remittances are money transfers from persons in a migrant's home country to those in the migrant's host country (Mazzucato, 2009: 454). The notion of reverse remittances is used to highlight the reciprocal bonds of social saving through the eMWEs' use of mobile money apps to solicit financial help and emergency relief during the COVID-19 outbreak in South Africa in 2020 when government lockdown regulations meant that they were unable to work.

Regular communication practices gain significance during a crisis period. The COVID-19 pandemic accelerated digital transactions on mobile money apps and impacted international remittances. By mid 2020, international remittances made and received via mobile money services climbed by 66%, or \$5 billion (GSMA, 2021:36). This section details how study participants relied on mobile money apps to solicit emergency funds and financial support during the COVID-19 pandemic, to communicate care, worry or need to others, and preserve their connections and relationships despite the external jolt to their livelihoods.

Reverse remittances are transactions that allow people in the sending country to establish and sustain reciprocity with migrants in the receiving country. Mazzucato's research shows that reverse remittances are used for much more extended periods (Mazzucato, 2009: 455). In this way and others, migrants engage with both their receiving and sending countries simultaneously. Mazzucato considers remittances a component of reciprocal social relationships (Mazzucato, 2009: 457). Those who send money home do so in cultures where social networks and the resources they may mobilize through reciprocal trades play a vital role in providing social security and affecting other aspects of life, such as economic investments (Mazzucato, 2009: 463). If one does not reciprocate the kindness received from neighbours, friends, family members and the greater community, one is highly likely to be isolated and cut off from sources of social support (Mazzucato, 2009: 463).

Reciprocal relationships were maintained using mobile money apps such as MoneyTrans, Muku and MamaMoney during the COVID-19 pandemic when roles were suddenly switched, and senders of money became the recipients of money. During the COVID-19 pandemic in South Africa, this proved helpful for the eMWEs who needed to solicit emergency funds and financial support. Nonetheless, participants often recounted how the COVID-19 pandemic reversed the power relations between the eMWEs and their friends and family at home.

In situations where the power dynamic between two parties is reversed, the need for more elaborate communication becomes particularly serious. While the transfer of money itself has been mediatized by mobile money apps, the communicative environment has not necessarily kept up with the need to also maintain relationships through communication about the significance of money transfers. This kind of communication is particularly important to ensure that migrants and their contacts have the same understanding of what a particular transfer means to their relationship and agree on which script (Carling 2014) governs the exchange. Thus important aspects of the way in which a money transfer communicates something about a relationship is not made explicit in existing apps.

## Calling on investments

In several cases, participants talked about how their mobile money transfers had formed part of an “investment” script, where they empowered others to invest on their behalf or manage their investments. Unlike other scripts, this script created an obligation on the behalf of the recipient and allowed the giver to call on the funds in cases of need. This script allowed participants to build up potentially profitable assets in the country of origin (Carling 2014: 241). Consequently, the eMWEs from Nigeria were able to use Mama Money to solicit emergency funds and financial support during the COVID-19 pandemic because they had previously made financial investments in property.

The eMWEs from Nigeria reported how they were forced to strongly consider "cashing in " on the money they had saved from property investments in their home countries. According to Mazzucato's research on Ghanaian migrants, many migrants intend to build homes and businesses in Ghana. That is the best way for a migrant to spend retirement in their home country (Mazzucato, 2009). In my own study, I found that participants such as Tolu needed to turn to their family networks in order to access the savings they had accumulated from renting out such investment properties in their home countries. In Tolu's case, the mobile money app Mama Money was a reliable and efficient tool for turning her savings into a form of reverse remittance from her siblings:

*"The period of the lockdown was the first time since I moved to Cape Town that I found myself in such a terrible financial situation. In Nigeria, tenants pay rent on an annual basis and not monthly. I started making money in the student accommodation businesses four years ago by renting out small bachelor rooms. All my savings from this side hustle were sent to me by my siblings" (Tolu, 28, tertiary).*

Friends and family also played a significant role in providing participants with much-needed financial support during the COVID-19 pandemic. Mama Ezego, who owns a cosmetic store in South Africa, was still required to pay the monthly rent for her shop during the lockdown even though she was not receiving any income through sales. Most of her clients are students, many of whom moved home during the lockdown period, and thus in many ways the lockdown was detrimental to her livelihood. At the height of the lockdown and burdened by her accumulating debt, Mama Ezego solicited emergency funds from her sister:

*"My sister oversees managing my properties at home. Right before the pandemic, I had sent her a large sum of money to pay for the building of our family home." (Mama Ezego, 48, Tertiary).*

Mama Ezego's sister was able to send a portion of the money intended to complete their family home using Mama Money, and Mama Ezego used this reverse remittance to cover two months' rent for her cosmetic store.

Another participant, Titilayo, reported a similar experience to Mama Ezego. While Titilayo, a shopkeeper, had been able to negotiate a "promise to pay" agreement with her landlord, and was not required to pay rent for her shop until the lockdown was eased, she was in desperate need of money for her own subsistence. At the beginning of their marriage, Titilayo and her husband had bought a four-bedroom apartment to rent in Lagos as an investment. They decided to sell the property quickly, and the proceeds of the sale were sent to them through Mama Money by Titilayo's brother-in-law.

The experiences of Mama Ezego and Titilayo are both examples of how migrants needed to negotiate a reversal in the usual flow of remittances through their networks during the lockdowns, thus illustrating Mazzucato's theory of reciprocity. These examples both show that the discharges from social ties in migrant's home countries are substantive and essential to migrants (Mazzucato, 2009: 457). The flows of reverse remittances demonstrate why migrants must maintain communication with their social ties at home.

In other words, the investment script works "by creating obligations on the part of recipients" and thus acts as an informal insurance arrangement for the migrant (Carling 2014: 242). Blessing and Chioma explained this point to me, highlighting the importance of the home networks to the migrants in crisis situations such as the lockdown period:

*"I'm glad that I have been doing the right thing all these years by taking care of my family and friends at home. If I had cut off contact with them just because I'm now living a better life abroad, I would have struggled to find someone to help me with the sale of my land" (Blessing, 44, tertiary).*

*"I sold a small piece of land and received the equivalent of R15,000 for it which was sent to me quickly and easily by my friend" (Chioma, 26, secondary school).*

Blessing and Chioma's narratives indicate that they were aware of the need to create, invest in, and call on social capital to be prepared for economic crises such as the pandemic and lockdown.

### **Soliciting help**

When remittances constitute assistance, they are motivated by recipients' legitimate needs that senders can address. Typically, such remittances are viewed as a moral requirement, but societal obligations play a moderating role when migrants choose who to assist (Carling 2014: 240).

Carling explains that the "help" script plays an important role in remittance practices. As discussed in Chapter 4, typically, the transfer is triggered by a request from the intended recipient, who explains the necessity to the sender (Carling 2014: 240). In the case of a pandemic, senders and receivers were both affected by the same crisis, regardless of whether they lived in different regions of the country or abroad.

Mazzucato's research is important because it highlights the importance of reverse remittances as a cross-border issue (Mazzucato, 2011). As a result of the COVID-19 pandemic, a distinct form of social remittances known as "pandemic transnationalism" emerged from the practices of transnational families (Galstyan and Galstyan, 2021). To gain a comprehensive understanding of the exchange of sender-receiver connections, it is necessary to consider how the pandemic required explicit discussion of such informal and often implicit rules in order to reverse flows of social remittances.

In some cases, participants preferred not simply to request financial help, but instead approached friends and family for financial support as a compensation for services that they were able to provide. For example, Tendai reported that she turned to her home network for compensation for online tutoring:

*"At the start of the lockdown, things were looking really tough and I wasn't sure if I'd ever work again as a nail technician. For many of my customers, getting their nails*

*done was the last thing on their minds. I began tutoring high school children online in Maths and Accounting to pass time. These were children of my friends in Zimbabwe. They paid their tuition to my sister who would send the money to me via Mukuru" (Tendai, 42, tertiary school).*

Tendai's decision to turn to online tutoring shows that she is receiving assistance interpreted as a form of recompense in the "compensation" script (Carling 2014). In this case the availability of digital platforms such as WhatsApp or Zoom allowed for a reversal of the usual pattern when remittance recipients are compensated for helping migrants with various forms of childcare. In both cases, the money transferred served as reimbursement or recompense for the assistance given (Carling 2014: 232).

Several participants commented that the shift to a "help" script was easily negotiated, highlighting the flexibility of social remittances for these participants during the pandemic:

*"It was a quick call and I didn't think much about it. My family understands that as a hairdresser, things were not easy for me during the lockdown. The COVID-19 situation at home was not as bad as it is here. Their lockdown was not that restrictive and for years I've sent money back home to assist my siblings. I don't feel guilty for asking for help" (Aimee, 48, secondary school).*

*"My friends and sons were quite eager to help me with money. They sent a small amount of money on the 15th of each month until I got back on my feet, and I really looked forward to the notification on my MoneyTrans app" (Imani, 40, secondary school).*

While Aimee and Imani found it easy to reverse the usual flow of their remittances to family, friends, and even children, this was not the case for everyone. The help script "is also a deeply hierarchical and potentially humiliating script" (Carling, 2014: 240). One participant reported their specific feelings of receiving reverse remittances:

*"It took me a long time to ask for help from home because I remember feeling very embarrassed when I had to make that phone call. I have always been the one to send them money, especially because I'm expected to take care of my brother" (Priska, 24, tertiary).*

Such requests for help were facilitated by mobile money apps especially because the low transaction costs and fees offered the kind of flexibility, they needed to survive lockdown in South Africa.



In situations where the power dynamic between two parties is reversed, the need for more elaborate communication becomes particularly serious. Nevertheless, the ease of transfer and bidirectionality of mobile money has become an important and highly responsive way of communicating support that creates sustained and substantial flows.

The eMWEs from the Democratic Republic of Congo used MoneyTrans to solicit emergency funds and financial support during the COVID-19 pandemic because they had made social investments in their friends and family. These accounts corroborate the observation Mazzucato made in her research, which is that the service of taking care of a relative or raising a relative's child at home is an arrangement that allows the interchange of reverse remittances (Mazzucato, 2009). As a result, participants reported feeling a sense of entitlement to financial help from their social ties at home during the months they were prevented from working during the lockdown in South Africa.

Social and kinship interactions are crucial for a participant such as Mama Collete, who had sent remittances to support six family members over the years. Social and kinship interactions are also vital to a participant such as Mama Mafo. She had been faithful in her cyclical remittances for the funeral fund established by her friendship circle. The transfer of money to indicate bonding and bridge the gap between eMWEs and their social relationships is supposed to affect their interactions positively. For many migrant communities, remittances are part of a system of reciprocal social links rather than a one-sided transaction. In many cases, mobile money apps facilitated the quick and effortless transfer of reverse remittances. In some cases, however, the impact on a relationship was less positive, such as when Mama Collette and Mama Mafo found that they were unable to solicit money from home when they needed it:

*"For years, I had been funding my brother's numerous business ideas. There hasn't been a business or project idea he has presented to me that I didn't support. I was shocked and hurt when he started dodging my calls"* (Mama Collete, 50, Tertiary).

*"It was not my turn in the rotation to receive money from my Moziki group, but I was really desperate. They refused to send me money at the time, and I had to wait. They said I couldn't change the rules as the money is meant for funerals and not personal upkeep"* (Mama Mafo, 44, secondary school).

According to Carling's explanation of the repayment script, remittances can constitute repayment of loans through implicit contracts (Carling 2014: 233). In some cases, there is no

distinct point at which the loan is paid off; repayment may be significant as a process rather than by virtue of the total amount paid back (Carling 2014: 233).

Thus, Mama Mafo and Mama Collete reported deep feelings of disappointment when they realized that they were unable to effortlessly solicit remittances from friends and family. In other words, they interpreted the script governing their previous transfers as an implicit loan entitling them to future repayment. Unfortunately, this interpretation was not shared by these particular contacts. In this case, the pandemic revealed that their understandings of obligation and entitlement in these relationships were not shared by the recipients of their generosity.

### **Entrepreneurial investments**

The eMWEs from Zimbabwe were also able to use mobile money apps (in their case Mukuru) to solicit emergency funds and financial support during the COVID-19 pandemic. This was possible because they had made small entrepreneurial investments at home. These combined with their investment in social networks in their home countries meant that they were able to negotiate access to the revenue from their small business investments in their home countries. Again, their maintenance of strong social ties with their friends and family meant that they were able to access reverse remittances from these networks during the COVID-19 pandemic.

Zimbabwean participants Tinashe and Rufaro reported that their investment in entrepreneurial activities in their home countries helped to secure their financial security during the crisis and hardships occasioned by the lockdown:

*"To generate an income for savings, I own a small food canteen at home which is managed by my brother. We employ caterers who have their own customers and rent out the space to them. We have a deal whereby they take sixty percent of the profit and I take forty percent. I didn't want to use the money that I had saved up in Zimbabwe, but it was sent to me by my brother" (Tinashe, 27, tertiary).*

*"My dad retired from driving taxis in Mutare. When he was about to retire, I bought his taxi from him, found a new driver, and re-registered it with the taxi association. We split the profit and the money would be deposited into my bank account in Zimbabwe. As a tavern owner, the bans on alcohol really affected my business. Mukuru allowed me to receive the money that I used to survive without delay" (Rufaro, 42, secondary school).*

During the lockdown, non-essential services were immediately impacted by being unable to operate. As previously stated, most migrant women entrepreneurs worked in the informal sector in fields such as domestic work, hospitality, fashion, catering, and beauty. Unable to access government social relief, some participants reported that they had needed to turn to their home networks for opportunities during the lockdown, such as online tutoring:

*"At the start of the lockdown, things were looking really tough and I wasn't sure if I'd ever work again as a nail technician. For many of my customers, getting their nails done was the last thing on their minds. I began tutoring high school children online in Maths and Accounting to pass time. These were children of my friends in Zimbabwe. They paid their tuition to my sister who would send the money to me via Mukuru"* (Tendai, 42, tertiary school).

Tendai's decision to turn to online tutoring shows that she is receiving assistance interpreted as a form of recompense in the "compensation" script (Carling 2014). In this case the availability of digital platforms such as WhatsApp or Zoom allowed for a reversal of the usual pattern when remittance recipients are compensated for helping migrants with various forms of childcare. In both cases, the money transferred served as reimbursement or recompense for the assistance given (Carling 2014: 232).

Migrant's remittances can only fund entrepreneurial activities if there is a surplus of funds. In the case of the study's youngest participant, Ruvimbo, at the time of the lockdown she had not yet been able to establish a long-term business at home that would generate passive income for her or allow her to save money, and she was forced to sell the stocks of fabric that she had invested in with the idea of starting a clothing and fabric business:

*"I moved to Cape Town in 2009 at the age of 12 and learnt how to braid hair. When I finished high school, I began braiding full-time. I've always been advised by [other migrants] like the owner of my salon to start something small at home as a financial back up plan. But I've never made enough to do something proper. I had an idea to sell traditional attire and printed fabric here in Cape Town, so I bought a lot of materials in bulk, but the pandemic started and importing goods from Zim became difficult. I had to beg my siblings to help me sell the materials off and send the money to me. It wasn't enough to sustain me until I could do people's hair again, but it was something"* (Ruvimbo, 24, secondary school).

Ruvimbo's solicitation of reverse remittances could also be considered as a reversal of Carling's authorization script in which migrants do not relinquish ownership of the money but

give instructions regarding how the funds are to be spent on the migrant's behalf (Carling 2014: 234). By showing how the migrant women entrepreneurs used mobile money apps to cope with the economic and social crisis occasioned by the pandemic and lockdown, this chapter suggests that there is a need for policies that encourage and support the use of mobile money apps precisely because they allow migrants to access these vital forms of informal support. This study also reveals that mobile money apps contribute to the resilience of supportive networks by allowing rapid shifts and changes in remittance practices and facilitating the circulation of social capital between sending and receiving communities. The maintenance of communication assisted participants as they negotiated changes in remittance scripts and the power dynamics in their relationships and roles at the time of the pandemic lockdown. These examples also lend support to arguments such as those by Mazzucato (2009), who point out that migrants are connected to both home nation and host country, and that remittances need to be understood as a component of reciprocal rather than one-way relationships.

## **Conclusion**

This chapter has documented how the COVID-19 pandemic exacerbated the already-existing inequalities in South Africa and made the already precarious circumstances of migrant-owned businesses even more challenging. Excluded from official (and already wholly inadequate) government relief efforts, the pandemic dramatically increased the difficulties eMWEs experienced and took away their ability to provide for themselves and their dependents. This chapter has demonstrated the substantial influence mobile money apps had on the livelihoods and survival of eMWEs and their social ties during this particular crisis. More significantly, the findings documented in this chapter highlight how mobile money apps played a crucial role in allowing eMWEs to solicit emergency funds and financial support during the COVID-19 pandemic. The participants developed social interaction and self-sustaining strategies to adapt to the circumstances of the COVID-19 pandemic.

These findings also contribute to the advancement of the notion of reverse remittances. According to the study's findings, in the context of migration, those people who remain at home and receive remittances from migrants are not simply passive consumers of imported ideas, behaviours, and goods. Furthermore, during a global crisis such as a pandemic, remittances are even more obviously a two-way flow since not only migrants but also their friends and family at home need to renegotiate their roles. Those at home were able to send "emergency" remittances to migrants in need, while the South African government failed to extend any official support, and in many cases exacerbated hostility towards this vulnerable group.

By showing how the migrant women entrepreneurs used mobile money apps to cope with the economic and social crisis occasioned by the pandemic and lockdown, this chapter suggests that there is a need for policies that encourage and support the use of mobile money apps precisely because they allow migrants to access these vital forms of informal support. This study also reveals that mobile money apps contribute to the resilience of supportive networks by allowing rapid shifts and changes in remittance practices and facilitating the circulation of social capital between sending and receiving communities. The maintenance of communication assisted participants as they negotiated changes in remittance scripts and the power dynamics

in their relationships and roles at the time of the pandemic lockdown. These examples also lend support to arguments such as those by Mazzucato (2009), who point out that migrants are connected to both home nation and host country, and that remittances need to be understood as a component of reciprocal rather than one-way relationships. Participants' accounts of their experiences of pandemic transnationalism draws our attention to the fluid characteristics of senders and recipients. In this context, migrant women entrepreneurs are not always the senders of social remittances, and their friends and relatives left behind are not always the recipients.

# Chapter Six

## Conclusion

This research has presented detailed accounts of how migrant women entrepreneurs from Nigeria, Zimbabwe, and the Democratic Republic of Congo use mobile money apps to maintain their relationships with family and friends at home. The research presented their experiences on how mobile money apps are tools used to circumvent the challenges of transnational migrant living. This dissertation has illustrated the ecosystem mobile money apps are in, revealing how they are used. In addition, there is symmetry in smartphone access and use between the participants and their relationships with family and friends at home. This study offers alternative narratives to studies that reinforce the vulnerability stereotypes that dominate portrayals of migrant women in academic literature and the country. This research attempts to escape restricting tropes that do not adequately reveal migrant women's experiences or present balanced narratives. Through the accounts presented in this study, I highlight how migrant women practice their agency, establish sound financial frameworks for self-sufficiency, possess excellent business acumen, and have leveraged mobile money apps to elevate the transfer of money to a communicative act.

### Key Findings

Findings illustrate the gravity of the financial pressure that eMWEs experience because of their familial duties and their difficulties in maintaining intimate relationships with their loved ones. It reveals the importance of mobile money apps to eMWEs as a vital component of their transnational communication practices and daily lives. The findings give us a greater understanding that mobile money apps are not just reasonably mundane money shifting 'moments' of technology, but they have significant social meaning and facilitate connection, exchange, and great power over finances. The participants' social value of mobile money apps demonstrates the unique meanings and value attributed to mobile money apps. Beyond the appeal of low transaction fees, the accounts of the eMWEs reveal how mobile money apps are domesticated and a part of the daily social repertoire of digital use. More importantly, the

transfer of money through interpersonal social networks is used to maintain affective relationships with family and friends which enable eMWEs to continue their roles as mothers, daughters, sisters, and friends in the diaspora. While both women and men migrants have the capacity to send remittances, the commitment to maintaining transnational communication is based on gendered expectations of migrant women. This is implicit even in the name of the app, MamaMoney. In addition, the transfer of remittances through mobile money apps were also interconnected with different modes of communication such as letters, text messaging, phone calls and video calls via WhatsApp. This integration complements pre-existing forms of communication and reveals how mobile money apps interface with other mobile technology. The unpacking of Mama Money, MoneyTrans and Mukuru present a holistic view of the inventive ways in which eMWEs use mobile money apps to express love and care to their relationships with family and friends at home.

The COVID-19 pandemic exacerbated the already-existing inequalities in South Africa and made the already precarious circumstances of migrant-owned businesses even more challenging and how the pandemic increased the difficulty of eMWEs to provide for themselves and their dependents. Findings demonstrated the substantial influence mobile money apps have on the livelihoods and survival of eMWEs and their relationships with family and friends. More significantly, the findings highlight the use of mobile money apps to solicit emergency funds and financial support during the COVID-19 pandemic. The participants developed social interaction and self-sustaining strategies to adapt to the circumstances of the COVID-19 pandemic. The accounts add new contributions to the academic literature on migrant women entrepreneurs' pandemic-coping techniques.

Findings also revealed that mobile money apps facilitate the circulation of practices and social capital between sending and receiving communities, this contributes to the advancement of the notion of reverse remittances. It was also established that people who remain in a migrant's home country are active consumers of ideas, behaviours, and goods imported from other countries. The research contributions show that during a pandemic, remittances are a two-dimensional flow because not only migrants but also those left behind at home become senders of "emergency" remittances to people in need. The complexities of pandemic transnationalism underscore the fluctuating character of senders and recipients, as migrants do not always send and receive social remittances. This characteristic is influenced by the pandemic's novelty,



which causes both the migrant and their relationships with family and friends to be equally afflicted by the crisis at the same time.

### **Limitations and strength of research**

This research, like any research, has its limitations. It is based on the experiences of only fifteen migrant women entrepreneurs from three African countries working in a single suburb of Cape Town. This makes the sample size relatively small compared to other research studies, and this limitation is attributed to the challenges of conducting qualitative research during the ongoing COVID-19 pandemic. The experiences of fifteen women and mobile money apps cannot be baselined to reach any broad conclusions. While the study provides detailed accounts of eMWEs from different countries, future research should poll a more significant number of respondents from a broader range of backgrounds to corroborate these findings. Another limitation was the class distinction between myself and the participants which constituted an inescapable power dynamic. The fact of my own privilege potentially interfered with the research in the sense that the distance between myself and my participants limited the openness of some participants towards me. Another limitation was the difficulty I experienced conducting focus groups with Congolese and Zimbabwean MWEs as a result of the language barrier.

### **Areas for future research**

The perspectives of migrant women entrepreneurs in catering, beauty and fashion were sought only in this study. Research into how mobile money apps are used to maintain relationships with family and friends at home from migrant women in other industries or the formal sector could provide significantly different insights. A wide range of mobile money apps is constantly being developed in the financial technology industry on the African continent to improve financial inclusion for women. Further investigation could consider the use of mobile money apps other than Mama Money, MoneyTrans and Mukuru. The fluctuating character of senders and recipients has been highlighted in this research, since migrants are not always the ones who send remittances and families and friends left behind are not always the recipients of social remittances. Future research could also benefit from documenting the experiences and use of mobile money apps as a form of communication from the migrants' family and friends. This

kind of nuanced analysis of new forms of communication practices during pandemic transnationalism will bolster our understanding of the significant role of mobile communication technology in the lives of migrants. Future research could benefit from adopting a mixed-methods quantitative and qualitative inquiry approach to substantiate findings.

Another area for future research could explore the role of mobile money apps in maintaining communication with the customers and clients of migrant women entrepreneurs. Participants' clients and customers are a different set of actors, and they could be interviewed to understand the importance of the services provided by migrant-owned businesses and their contributions to the South African economy. This kind of research would provide insights into how mobile money apps improve the relationships between migrant women entrepreneurs and their customers.

## **Concluding remarks**

The feminization of migration in South Africa is a reality that cannot be ignored, and assistance from government is required to significantly improve the economic circumstances and social limitations that migrant women face. There are various concerns, such as the lack of financial support for migrant women entrepreneurs, that the government has left unresolved. The study's efforts call for an acknowledgement of the barriers faced by migrant women and for societal reform that will assist migrant women entrepreneurs in growing and sustaining their businesses, particularly in the context of the COVID-19 pandemic. Migrant women are inventing strategies enabled by information and communication technology (ICTs) to cope with their finances.

This study demonstrates that mobile technologies are an essential resource for maintaining relationships with family members and friends and economic survival in the destination country. Academic literature corroborates the role of ICTs in creating new social networks and preserving interactions with family members at home (Felton, 2014; Miller, 2006; Ling, 2012; Nyamnjoh, 2013; Tazanu, 2015; Wallis, 2011; 2015). This study's findings demonstrate that mobile money app communication strengthens social networks. The widespread access to mobile money apps reshapes intimate family and social interactions. In this way, the transfer

of money through mobile money apps is a communicative act to display love and care. While numerous research papers have been published on migrant women's use of mobile ICT to improve their lives, very few focused studies have examined the varied social connotations of mobile money apps as a mode of communication for migrant women entrepreneurs in South Africa.

The findings of this study also highlight the precarious nature of entrepreneurship as a migrant in South Africa. Migrant women have the lowest job security in South Africa, and the COVID-19 pandemic increased the difficulty of eMWEs to provide for themselves and their dependents (Stats SA, 2020). Migrant women are compelled to work hard to generate considerable money in their destination countries while simultaneously investing in entrepreneurial activities in their home countries to secure financial security in times of crisis or hardship. Mobile money apps facilitated the solicitation of emergency funds proving the potential for ICTs to empower individuals. Mobile money apps are a step towards social and financial inclusion for migrant women entrepreneurs who are excluded from traditional banks. The social meaning and value of mobile money apps to eMWEs is an example of an accessible and effective use of ICTs to maintain communication with friends and family in a migrant's home country.

In a nutshell this dissertation has demonstrated that: one, mobile money apps strengthen bonds amongst family members through enabling them to contribute to significant moments such as lobola, health assistance and even funerals. Two, mobile money apps empowered women to transform the social realities of loved ones through support for education. Three, mobile money apps through reverse mechanisms are a fundamental coping mechanism and support system. Four, mobile money apps, are providing essential support for the otherwise unbanked and vulnerable segments of the migrant community. Five, the ways in which eMWEs use mobile money apps as a form of communication to express love, care and co-presence confirm some of the assumptions of polymedia. The participants in this context have not fully achieved the state of polymedia; instead by choosing between options such as WhatsApp texts, SMS, phone calls, physical letter writing and email they are accessing a broader range of polymedia and exercising their agency by choosing the communication platforms available to them. Six, the research provides proof that there is a need for policies that support mobile money apps rather than discouraging them as a significant portion of the population is empowered by the activities of eMWEs.

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# Appendices

## Appendix A: Guide for Focus Group Discussions

### E-Migrant Women Entrepreneurs: Mobile Money Apps, Transnational Communication, and the Maintenance of Social Practices

#### Research questions

The study's central research question is: How do mobile money apps facilitate the maintenance of interpersonal relationships and transnational communication practices among migrant women entrepreneurs? The study also answers the following research questions:

1. How do migrant women entrepreneurs use mobile money apps to continue their roles as mothers, daughters, sisters, and friends in the diaspora?
2. How are reciprocal relationships maintained using mobile money apps?

#### GUIDE FOR THE FOCUS GROUP DISCUSSION

##### Section 1 – Introduction

Familiarisation between myself and my participants - I introduce myself to them and allow each person to introduce themselves. COVID-19 protocols are observed in compliance with national and UCT regulations. As the moderator, I inform everyone again of the purpose of the discussion and what the study is about. I explain the modalities and briefly reiterate the ethical. Each participant is assigned with a number. Before anyone contributes, they are to say their number for easy identification when the discussion is transcribed. Pseudonyms are assigned to the participants to protect their identity.

##### Background questions:

- What is your name?
- What is your age?
- Are you married?
- Which country do you come from?
- What is your educational qualification?
- In which year did you move to South Africa?
- How many dependents do you have in South Africa?
- As a migrant women entrepreneur, which business are you into?

## **Section 2 - access (to), preference (to) and perception of mobile money apps**

The aim of this segment is to find out which mobile money apps the MWE's choose to use. There are various mobile money transfer apps. The extent to which they use and have access to various mobile money apps will be probed. This section will also probe the dominant mobile money apps they most easily access, the reason for this, who they send money to and how often. Questions will also be asked about their perception (of) and preference to mobile money apps as opposed to conventional methods of sending money.

### **Specific questions:**

- Which mobile device do you use?
- Which mobile money app do you make use of and why?
- When was the last time you used it?
- Which one do you use all the time, more than others – which one is your favourite?
- Who do you send money to and receive money from?
- How many dependents do you have at home?
- What do you think or feel about these apps? Do you see them as good or bad?
- What has been your experience with these apps?
- Why do you use them as opposed to the conventional banking system?

## **Section 3 – uses, impacts and significant outcomes in everyday life**

The aim of this section is to investigate the multiple ways in which the earlier determined access and use of mobile money apps has become part of the daily social repertoire of digital use. The aim of these questions is to determine whether the use of these mobile money transfer apps fulfil any specific daily needs. The emphasis will be placed specifically on any significant outcomes that can be derived from their engagement with these apps.

### **Specific questions:**

- Do you think of mobile money apps as necessary or important to your everyday life?
- Which needs do these mobile money apps satisfy in your life?
- Can you live without these apps?
- Is there a social element of these apps?

## **Section 4 – the role of intervening or mediating factors**

The purpose of this section is to determine how important factors or people intersect with the eMWEs experience of mobile money transfer apps. The questions asked here will explore the role (if any) of friends, family and socio-cultural factors in their environment that may affect how they experience/use mobile money transfer apps. Do these actors help or hinder the eMWEs engagement with mobile money transfer apps?

### **Specific questions:**

- Who supports your use of mobile money apps? Family or friends and why?
- Who discourages your use of mobile money apps? Family or friends and why?

- Who or what makes you trust the use of these apps?
- Can your nationality be used to account for the choice of app that you use?

### **Section 5 – kinds of agency that mobile money apps afford the eMWEs in the negotiation of their identities**

The purpose of this section is to engage eMWEs in a discussion concerning the capability, power and control that accompanies the use of mobile money transfer apps. Agency, in this case, is understood as independent capability, choice and control available to the eMWEs because of their experience with mobile phones and mobile money transfer apps. The questions seek to understand how these apps assist them in navigating their identity as migrant women in South Africa.

#### **Specific questions:**

- Do you think that mobile money apps give you some sort of power or control?
- Do you feel in charge (of your life or your environment) when you use any or a combination of these apps?
- Do you consider your use of mobile money transfer apps as helping/supporting you to cope with life as a migrant woman entrepreneur?

## Appendix B: Cover letter and Statement



**UNIVERSITY OF CAPE TOWN**  
IYUNIVESITHI YASEKAPA • UNIVERSITEIT VAN KAAPSTAD

**Faculty of Humanities**

**Centre for Film and Media Studies**

### COVER LETTER AND STATEMENT

Dear prospective research participant,

My name is Ireoluwa Deborah Aderibigbe and I am from the University of Cape Town. I do not represent the government or any political party. I am conducting this research for my minor dissertation, which is part of fulfilling the requirements for my Masters in Media Theory and Practice. This research is conducted by myself, with the support of my academic supervisor, Associate Professor Marion Walton, from the University of Cape Town.

My research aims to investigate how migrant women entrepreneurs use mobile money apps as a form of communication to maintain their social ties to home.

I would like to ask you the research questions in a focus group discussion with you and four other women from your country (i.e. Zimbabwe, Nigeria and the Democratic Republic of Congo). The discussion will take about 30-40 mins. The focus group discussions will take place at a well-ventilated and spacious venue. I kindly ask that you wear a breathable cloth mask or similar covering over the nose and mouth. As a participant, you will be subject to a temperature check and required to sanitise your hands upon entering the venue. Extra masks and hand sanitizer will be available at the venue. There will be a “COVIDSafe” self-questionnaire that you will be required to complete at the beginning of the focus group discussion. The responses from this questionnaire will be recorded as a form of registration for contact tracing purposes.

Please remember that there is no penalty for not participating. Your answers will remain anonymous and your identities will be protected. If you choose to participate, you may stop at any time and skip questions that you do not wish to answer. There are no costs or payment involved.

For updates and further information, please contact me via:

- Email: [adrire001@myuct.ac.za](mailto:adrire001@myuct.ac.za) or [debbyade@gmail.com](mailto:debbyade@gmail.com)
- Cell phone: +27 76 954 9800

I will inform you about where to view the final project.

Thank you in advance for your participation and support of the UCT Film and Media Studies students.

## **Appendix C: Consent Forms**



**UNIVERSITY OF CAPE TOWN**  
IYUNIVESITHI YASEKAPA • UNIVERSITEIT VAN KAAPSTAD

### **E-Migrant Women Entrepreneurs: Mobile Money Apps and the Maintenance of Social Ties**

Centre for Film and Media Studies, University of Cape Town

#### **Focus Group 1**

1. We agree to be interviewed for the purposes of the student assignment named above.
2. The purpose and nature of the interview has been explained to us, and we have read the assignment and/or information sheet as provided by the student.
3. We agree that the interview may be electronically recorded.
4. We understand that we were selected to participate in this research due to our position.
5. We agree to our responses being used for education and research on condition that our privacy is respected. We understand that our responses will be used in aggregate form only, so that we will not be personally identifiable.
6. We understand that we are under no obligation to take part in this project.
7. We understand that we have the right to withdraw from this project at any stage.
8. We understand that this research might be published in a research journal or book. In the case of dissertation research, the document will be available to readers in a university library printed form and possibly in electronic form as well.

9. The researcher has provided us with an **INFORMATION SHEET** which provides her contact details, outlines the nature of the research and how the information will be used and explains what our research participation involves (e.g. how long it will take, respondents' roles and rights, including the right to skip questions or withdraw without penalty at any time), any anticipated risks/benefits which may arise as a result of participating, any costs or payment involved (even if none, these should be stated).

<b>Participant Signature:</b>	<b>Venue:</b>	<b>Date:</b>
Signature removed	TK's Hair Studio	17 June 2021
Signature removed	TK's Hair Studio	17 June 2021
Signature removed	TK's Hair Studio	17 June 2021
Signature removed	TK's Hair Studio	17 June 2021
Signature removed	TK's Hair Studio	17 June 2021

10. I have explained the project and the implications of being interviewed to the participants and I believe that the consent is informed and that they understand the implications of participation.

Name of interviewer: **Ireoluwa Deborah Aderibigbe**

Singed by the sutdent

Signature of interviewer:

Date: 17 June 2021

## **Focus Group 2**

1. We agree to be interviewed for the purposes of the student assignment named above.
2. The purpose and nature of the interview has been explained to us, and we have read



the assignment and/or information sheet as provided by the student.

3. We agree that the interview may be electronically recorded.
4. We understand that we were selected to participate in this research due to our position.
5. We agree to our responses being used for education and research on condition that our privacy is respected. We understand that our responses will be used in aggregate form only, so that we will not be personally identifiable.
6. We understand that we are under no obligation to take part in this project.
7. We understand that we have the right to withdraw from this project at any stage.
8. We understand that this research might be published in a research journal or book. In the case of dissertation research, the document will be available to readers in a university library printed form and possibly in electronic form as well.
9. The researcher has provided us with an **INFORMATION SHEET** which provides her contact details, outlines the nature of the research and how the information will be used and explains what our research participation involves (e.g. how long it will take, respondents' roles and rights, including the right to skip questions or withdraw without penalty at any time), any anticipated risks/benefits which may arise as a result of participating, any costs or payment involved (even if none, these should be stated).

<b>Participant Signature:</b>	<b>Venue:</b>	<b>Date:</b>
Signature removed	TK's Hair Studio	11 July 2021
Signature removed	TK's Hair Studio	11 July 2021
Signature removed	TK's Hair Studio	11 July 2021
Signature removed	TK's Hair Studio	11 July 2021
Signature removed	TK's Hair Studio	11 July 2021

10. I have explained the project and the implications of being interviewed to the participants and I believe that the consent is informed and that they understand the implications of participation.

Name of interviewer: **Ireoluwa Deborah Aderibigbe**

Officially signed by the student

Signature of interviewer:

Date: 11 July 2021

### Focus Group 3

1. We agree to be interviewed for the purposes of the student assignment named above.
2. The purpose and nature of the interview has been explained to us, and we have read the assignment and/or information sheet as provided by the student.
3. We agree that the interview may be electronically recorded.
4. We understand that we were selected to participate in this research due to our position.
5. We agree to our responses being used for education and research on condition that our privacy is respected. We understand that our responses will be used in aggregate form only, so that we will not be personally identifiable.
6. We understand that we are under no obligation to take part in this project.
7. We understand that we have the right to withdraw from this project at any stage.
8. We understand that this research might be published in a research journal or book. In the case of dissertation research, the document will be available to readers in a university library printed form and possibly in electronic form as well.
9. The researcher has provided us with an **INFORMATION SHEET** which provides her contact details, outlines the nature of the research and how the information will be used and explains what our research participation involves (e.g. how long it will take, respondents' roles and rights, including the right to skip questions or withdraw without penalty at any time), any anticipated risks/benefits which may arise as a result of participating, any costs or payment involved (even if none, these should be stated).

<b>Participant Signature:</b>	<b>Venue:</b>	<b>Date:</b>
Signature removed	TK's Hair Studio	23 August 2021

Signature removed	TK's Hair Studio	23 August 2021
Signature removed	TK's Hair Studio	23 August 2021
Signature removed	TK's Hair Studio	23 August 2021
Signature removed	TK's Hair Studio	23 August 2021

10. I have explained the project and the implications of being interviewed to the participants and I believe that the consent is informed and that they understand the implications of participation.

Name of interviewer: **Ireoluwa Deborah Aderibigbe**

Signed by the student

Signature of interviewer:

Date: 23 August 2021

## Appendix D: Personal Health Checklist

### Personal Health Checklist

If you develop symptoms, stay at home and seek further advice from the 24-hour coronavirus hotline 0800 029 999 or your general practitioner. You are encouraged to download the COVID Alert South Africa App to assist contact tracing.

#### Purpose

To make sure any individual coming into contact with us or joining an activity is considered COVIDSafe by having completed this self-questionnaire beforehand. The questions in this checklist will be asked and response recorded at each location as part of registration for contact tracing purposes.

#### Action

Each individual must complete this self-questionnaire before engaging in any activity, including attending work, volunteering or visiting a lifesaving facility, patrolling, participating in a program, etc. to determine whether they are COVIDSafe to participate.

Are you currently required to be in isolation because you have been diagnosed with COVID-19?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you been directed to a period of 14-day quarantine by the Department of Health and Human Services as a result of being a close contact of someone with COVID-19?	<input type="checkbox"/> YES <input type="checkbox"/> NO

If you answered YES to either of the above questions you **should not engage in any activity, until advised by the Department of Health and Human Services that you are released from isolation or until your 14-day quarantine period is complete.**

If you answered NO to the above questions, proceed to the symptom checklist overleaf.

Sore throat	<input type="checkbox"/> YES <input type="checkbox"/> NO
Shortness of breath	<input type="checkbox"/> YES <input type="checkbox"/> NO
Runny nose	<input type="checkbox"/> YES <input type="checkbox"/> NO
Loss or change in sense of smell or taste	<input type="checkbox"/> YES <input type="checkbox"/> NO

If you answered YES to any of the above questions you should **should not engage in any activity.** You should get tested for COVID-19, go home, and stay home until you receive your test results.

If you answered NO to all the above questions, you may engage in the activity, provided you:

- Maintain physical distancing (1.5 metres) and avoid interactions in close spaces.
- Wear a mask or face covering and avoid touching your face and eyes.
- Practice good hygiene, particularly hand hygiene before putting on a mask, after coughing, sneezing, or touching your face, and before and after eating, drinking, toileting, using communal spaces and entering or exiting buildings.

## Appendix E: Site Letter

### **To: The Ethics Committee in the Centre for Film and Media Studies at UCT**

My name is Titi Bello, and I am the owner of TK Beauty. I am writing to confirm that I give Ireoluwa Deborah Aderibigbe (ADR1RE001) permission to use my venue as a site to host focus group sessions for her research. The venue which is located at 35 Upper Durban Road in Mowbray, Cape Town is well ventilated and has adequate space to accommodate social distancing. This is limited to no more than four individuals at a time. To protect myself and others from the coronavirus, each participant will be required to:

- Wear a breathable cloth mask or similar covering on the nose and mouth (this is to remain on during the interview process)
- Take a temperature check
- Sanitize their hands upon entry
- Keep distance of one and half meters from others

All provinces have a designated inspector tasked with monitoring whether businesses comply with the rules. These processes are monitored by the National Planning Commission and the chief inspector for my district is David Esau ([david.esau@labour.gov.za](mailto:david.esau@labour.gov.za)). As a business owner, before I was permitted to open my venue for business, I had to undertake to adhere to operating practices and protocols as part of my daily management routine. Please find attached.

Yours sincerely,

---

Titi Bello (083 723 0874)

## Appendix F: Researcher's Risk Assessment Letter



### Risk Assessment: COVID-19

#### Thank you for completing the Risk Assessment

Based on your answers, you do not currently meet the case definition criteria for COVID-19 and do not need to be seen in an emergency centre.

*This does not replace a clinical review by a clinician if you are concerned about your health.*

Please visit the following websites for additional information:

[www.westerncape.gov.za/coronavirus](https://www.westerncape.gov.za/coronavirus) (<https://www.westerncape.gov.za/coronavirus>)

[sacoronavirus.co.za](https://sacoronavirus.co.za/) (Online resources and news portal) (<https://sacoronavirus.co.za/>)

[www.nicd.ac.za](http://www.nicd.ac.za) (National Institute for communicable diseases (NICD)) (<http://www.nicd.ac.za/>)

[www.who.int](https://www.who.int/) (World Health Organization (WHO) web site) (<https://www.who.int/>)

Or contact the COVID-19 hotlines:

National hotline: 0800 029 999 (tel:+27800029999)

Provincial hotline: 021 928 41 02 (tel:02192841 02)

Email: [doh.dismed@westerncape.gov.za](mailto:doh.dismed@westerncape.gov.za) (mailto:doh.dismed@westerncape.gov.za)

Age - 23

Gender - female

Do you live in the City of Cape Town Metropolitan region? - yes

#### Co-Morbidities (Existing Medical Conditions)

Diabetes - no

Hypertension - no

Heart Disease - no

Cancer - no

Tuberculosis (TB) - no

HIV - no

Chronic Lung Disease (e.g. asthma, COPD, post-TB damage) - no

#### Clinical Criteria

Have you had a cough in the past 14 days? - no

Have you had a sore throat over the past 14 days? - no

Have you had shortness of breath or difficulty breathing over the past 14 days? - no

Have you lost your sense of smell over the past 14 days? - no

Have you lost your sense of taste over the past 14 days? - no

#### Patient Exposure

Within the last 14 days, did you have direct contact with someone known to have contracted the Coronavirus disease (COVID-19)? - no

This COVID-19 Risk Assessment Form is based on the NICD case definition as at 25 May 2020, which places more emphasis on symptoms and less on travel or contact with a possibly infected person.

Last updated: 21 July 2020