



**THE MOTIVATION AND SUCCESS FACTORS OF ZIMBABWEAN GROCERY
STOKVELS IN CAPE TOWN, SOUTH AFRICA**

by

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ABSTRACT

Owing to socioeconomic and political turmoil in Zimbabwe, large numbers of Zimbabweans emigrated to South Africa. As many are effectively excluded from availing themselves of the services of financial institutions in the formal sector, they often form stokvels, an informal method of saving which is commonly practised in their home country. The research study was conducted in order to investigate the dynamics of Zimbabwean grocery stokvels in Cape Town, the factors which have encouraged their formation and contributed to their success, and those which could potentially militate against their success.

A mixed methods approach was adopted and both quantitative and qualitative research methods were used to collect the data. The quantitative data was obtained through the administration of a survey questionnaire, while the qualitative data was obtained by conducting one-on-one semi-structured interviews with leaders of Zimbabwean grocery stokvels, their spouses, and members of their families who did not belong to their stokvels. The qualitative data was augmented through the taking of field notes during the interviews.

The findings revealed that grocery stokvels serve two related purposes. They enable their members to save towards making large collective bulk purchases at advantageous prices and also to send scarce and highly prized basic necessities to their families and relatives in Zimbabwe, who continue to suffer extreme privations owing to the meltdown which the economy of the country has undergone. The success of grocery stokvels stems largely from the close ties, which exist among their members. It was found that although women tend to dominate grocery stokvels, in some instances male members participate by providing financial support. The chief factors which emerged as having the potential to militate against the success of grocery stokvels were members leaving owing to unforeseen adverse financial circumstances and the erosion of mutual trust owing to members failing to honour their obligations to make fixed monthly contributions.

The recommendations which were made on the basis of the findings included the drawing up of formal constitutions and stokvels entering into agreements with large wholesalers and retail chains to maximise the benefits which grocery stokvels are able to derive from collective bulk purchases. It was also suggested that males should participate more actively than they do at present, as making fixed monthly contributions entitles them to participate in decisions concerning how the funds which have been accumulated should be spent at the end of each cycle.

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DEDICATION

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GLOSSARY

Clarification of basic terms

- **ASCA** Accumulating savings and credit association.
- **CoRMSA** Consortium for Refugees and Migrants in South Africa.
- **Foreigner** Anyone not born in the country in which he or she resides. For the purposes of this research study, the term denotes anyone not born in South Africa but residing in the country on a permanent basis.
- **Mugalelo** isiXhosa name for stokvel.
- **Mukando** Shona name for stokvel.
- **ROSCA** Rotating savings and credit association.
- **Round table** English translation of stokvel,
- **SPSS** Statistical Software Package for the Social Sciences.
- **Stokvel** Informal form of saving which enables people to save money, groceries, or furniture.
- **Underprivileged** People who have very little or no access to resources to meet their basic needs.

CHAPTER 1: Introduction and Background to the Study

1.1 Introduction

Grocery stokvels have gained considerable popularity in black communities, owing to increasingly widespread perceptions that they represent a particularly effective means of saving for people who have little access to formal financial institutions (Tengeh, 2013; Tengeh & Nkem, 2017:5). In recognition of the growing significance of the phenomenon, some banks and retail shops launched grocery stokvel accounts which allow the savings to earn interest and reduce the risk of money which is accumulated being stolen (Masuku, 2018:38). Grocery stokvels fall under the classification of rotating savings and credit associations (ROSCAs). They are known as mukando or round tables in Zimbabwe and are referred to either by the Afrikaans word *stokvel* or the isiXhosa word *mugalelo* in Cape Town in South Africa. Matuku (2014:504-515) characterises stokvels as self-help initiatives which are intended to counteract socioeconomic problems such as poverty, shortages of resources, low incomes, and a lack of mechanisms for mutual assistance.

Chikwanda and Tawodzera (2017:1) explain that although Zimbabwe witnessed a rapid expansion of informal cross-border trading two decades ago, from 1992 onwards, following the implementation of the Economic Structural Adjustment Programme (ESAP) the deteriorating economy, owing to political instability, obliged many Zimbabweans to leave their home country and emigrate to other countries. From his research into the economic transition which occurred in a changing Zimbabwe from 1980 to 2004, Chuma (2008:48) concluded that the economic transition and the implementation of the ESAP encouraged the formation of informal savings associations among the members of many communities in Zimbabwe. Many people started stokvels owing to economic necessity. As Julius Shamu, the chairman of the Zimbabwean community in Cape Town explains, although there are several different types of stokvels, the most popular entail the saving of money. In some instances, people form stokvels in order to purchase furniture or groceries.

During the past 3 years, there has been a significant proliferation of grocery stokvels in the Cape Town-based Zimbabwean community. Owing to the popularity of stokvels in poor communities, a widespread perception has emerged that stokvels are the sole preserve of poor people. By contrast, a great many women from Zimbabwe and other African countries participate in informal savings programmes, despite having access to formal lines of credit

such as overdrafts, personal loans, and car and home finance. This trend suggests that the practice of Mukando could have a significance for members which is not confined to financial considerations, in that they choose to save in this manner, despite the potential risks which could be associated with a lack of formal accountability. Consequently, an accurate and in-depth understanding of the underlying factors which contribute to the positive perceptions of members of stokvels of the practice could enable it to be formalised without compromising the benefits which members believe that they derive from it.

1.2 Statement of the research problem

Many governments of developed countries have formulated and implemented appropriate policies to assist the poor and economically marginalised segments of the populations of their countries and minimise gross socioeconomic disparities. In recent times, financial inclusion has been recognised as a priority for the development policies of developed countries such as the United Kingdom, France, Canada, and the United States. Although researchers in these countries have concluded that undocumented migrants usually have great difficulty in obtaining access to financial services (Sarma & Pais, 2011:613-628), it appears that in South Africa there has been relatively little in-depth analysis of the side effects and consequences of financial exclusion on the everyday lives of immigrants, as most of the existing literature has tended to be concerned mainly with social exclusion.

Mwangi and Kimani (2015:29) maintain that apart from specific policies in Africa which are intended to develop recognised financial institutions which are accessible to the poor, the findings of relevant research studies confirm that underprivileged members of African societies continue to depend upon unrecognised financial institutions such as stokvels. It has been found that most underprivileged people in informal settlements engage in informal saving because they are effectively excluded from recognised financial institutions. Although limited access to financial institutions in the formal sector is almost certainly one of the principal reasons for immigrants forming financial stokvels, the factors which serve to motivate immigrants into forming grocery stokvels in Cape Town are less easily discernible. As most Zimbabweans who elect to emigrate do so for financial reasons and many are undocumented in South Africa, they are obliged to participate in one or more types of stokvels in order to consolidate their financial positions in their host country, as their illegal status precludes them from participating in formal saving. This research study was conducted in order to determine the factors which are responsible for the success of

Zimbabwean grocery stokvels in Cape Town and the strategies which are employed by Zimbabwean immigrants to run their stokvels successfully.

1.3 Background to the research problem

Grocery stokvels are not unique to South Africa and can be found in many other African countries. Stokvels are known by many names in South Africa, including ROSCAs, an English acronym, and round tables, a term which emphasises the social nature of the groups. Stokvels which take the form of round tables are often intended to provide their members with mutual social support rather than monetary or financial assistance, although the functioning of many stokvels entails members taking turns to receive lump sum payments (Irving, 2005:112). Ngwenya, Pelsler, and Chivaura (2018:13) emphasise that the collapse of the Zimbabwean financial sector necessitated the development of alternative means of saving. Consequently, Zimbabweans in South Africa were already well versed in saving through the formation of stokvels, which enabled them to send money home while they worked in South Africa.

Grocery stokvels enable members to contribute affordable amounts of money over specified periods of time in order to buy groceries to share among themselves. They meet the needs of many Zimbabweans who work part-time in capacities such as house maids. As they are illegal immigrants, they are unable to open bank accounts to accumulate money. It needs to be emphasised that participating in stokvels is not confined to poor Zimbabweans in Cape Town, as financially stable Zimbabweans who are in full-time employment and have bank accounts also save by means of stokvels. Although it has been suggested in some quarters that the imposition of regulations with respect to goods being transported across the borders from South Africa to Zimbabwe and the introduction of rebates might discourage participation in stokvels by Zimbabweans living in South Africa, their popularity remains undiminished. They still find it cost effective to save and buy goods in South Africa and subsequently to send them to their families at home.

The findings of research which was conducted by the Finmark Trust in May of 2012 reveal that more than 50% of members of stokvels throughout South Africa save through informal savings institutions because they do not qualify to open formal bank accounts. In addition, it is estimated that 94% of members are black and 57% are women. In the estimation of Julius Shamu, the chairperson of Zimbabwean Community in Cape Town, approximately 90% of Zimbabwean stokvels in Cape Town do not have formal bank accounts. Verhoef (2001:259-

296) maintains that stokvels have yielded high returns for savings which are accumulated through informal procedures in South Africa. The research study is intended to determine the factors which are responsible for the success and popularity of Zimbabwean stokvels in South Africa. It is also intended to investigate whether gender plays a significant role in the formation of stokvels, with respect to whether women prefer them to be comprised of female members only or whether men are encouraged to join them.

As Moliea (2015:5) points out, arriving at an all-embracing definition of stokvels is not a simple task, as the forms which they take can be influenced by a number of different factors, such as culture, the languages which are spoken by their members, and the countries in which they resided before they emigrated to South Africa. In the case of grocery stokvels, they play a decisive role in enabling people who have no access to credit from formal financial institutions to obtain sufficient basic food to sustain their households (Chikanda & Crush, 2016:18-34).

1.4 Research questions

As this research study concerns stokvels as a successful initiative of Zimbabweans in Cape Town, the researcher formulated the following research questions in order to investigate the reasons for their success:

1.4.1 Main research question

Which factors are responsible for the success of Zimbabwean grocery stokvels in Cape Town and to what extent has their success been influenced by gender-related factors?

1.4.2 Research subquestions

- What are the factors which have encouraged the formation of Zimbabwean grocery stokvels in Cape Town?
- What are the factors which have contributed to the success of Zimbabwean grocery stokvels in Cape Town?
- What is the role which gender has played in the formation and success of Zimbabwean grocery stokvels in Cape Town?
- What are the factors which militate against the success of Zimbabwean grocery stokvels in Cape Town?

1.5 Main objective of the research study

- To investigate the dynamics, the reasons for which Zimbabwean grocery stokvels are formed in Cape Town, and the factors which contribute to their success.

1.5.1 Sub-objectives of the research study

- To determine the factors which encourage the formation of Zimbabwean grocery stokvels in Cape Town.
- To identify the characteristics of Zimbabwean grocery stokvels which make them successful.
- To determine whether gender is a criterion for becoming a member of a Zimbabwean grocery stokvel.
- To identify the factors which militate against the success of Zimbabwean grocery stokvels.

1.6 Research design and methodology

1.6.1 Research design

Manheim (1977:73) characterises a research design as a comprehensive plan which is formulated in order to conduct a research study. A research design provides a logical basis for making decisions with respect to planning and how the data in a particular research study is to be collected, processed, and analysed and is usually underpinned by a specific research paradigm. A paradigm can be conceptualised as either a particular worldview or a complete framework of beliefs, values, and methods upon which a particular research study is to be based (Voce, 2004:23).

1.6.2 Research methodology

Both quantitative and qualitative research methods were used to conduct the study. As Quinlan, Babin, Carr, Griffin, and Zikmund (2015:63) explain, quantitative data is obtained from the administration of research instruments such as survey questionnaires in the form of numbers and figures which can be analysed by means of statistical procedures. By contrast, qualitative research is often exploratory in nature and descriptive data is collected in the form of words in order to investigate particular events, occurrences, or phenomena through obtaining insights into the subjective perceptions, beliefs, and opinions of participants.

Research studies which make use of both quantitative and qualitative research methods are known as mixed methods studies. The principal advantages of mixed methods research lie in its ability to enable the weaknesses to one approach to be compensated by the strengths of the other and the opportunity which it provides for two sets of data which have been collected through the use of different research methods to corroborate each other.

1.6.3 Target population

The target population for this study comprised all of the members of Zimbabwean grocery stokvels in Cape Town. As many of the members of stokvels are undocumented immigrants, it is almost impossible to determine the size of the research population with any degree of accuracy, owing to the absence of formal records. Consequently, arriving at a sample size which could be said to be representative of the research population becomes difficult, which underscores the advisability of combining different approaches and research methods. Although there are no official statistics pertaining to stokvels in Cape Town, according to Mpiti (2017:106) there are an estimated 421 000 stokvels in South Africa. Julius Shamu estimates that there are of the order of 35 groups of grocery stokvels in Cape Town, each of which has an average of 10 members. In the absence of an official estimate, these figures provided the basis for calculating the size of a representative research sample.

1.6.4 Sampling frame

According to Quinlan *et al.* (2015:171), a sampling frame comprises all of the items, objects, or people from which a research sample is drawn. In this research study, the researcher selected ten stokvel groups, each of which comprised from eight to ten members.

1.6.5 Sampling strategy

The research sample comprised one group of participants who completed the quantitative survey questionnaire and another who took part in one-on-one face-to face interviews, all of whom were selected through the use of non-probability snowball sampling.

1.6.5.1 Sampling unit and sampling techniques

In market research, a sampling unit refers to an individual person from whom information is obtained by means of a quantitative research instrument, such as a survey questionnaire. The essential characteristics of the sampling units for this research study were that they should reside within the metropolitan area of Cape Town and be members of Zimbabwean grocery stokvels. The study was limited to the metropolitan area of Cape Town on the basis of information which was provided by Julius Shamu, who explained that grocery stokvels were popular mainly in the metropolitan area, rather than in the peripheral areas of Cape Town, although he could not provide exact figures for either areas. The researcher used non-probability snowball sampling to select the participants who completed the survey questionnaire and those who participated in the interviews. Snowball sampling entails enlisting the assistance of participants to recruit other people who possess the characteristics which are required for inclusion in a research sample to participate in a research study. As Welman, Kruger, and Mitchell (2005:69) explain, when researchers use snowball sampling to select a research sample, they approach a few members of the groups of people in which they are interested to act as both informants and identify other members of the groups who are able to provide the information which they need. The technique is also known as the chain referral technique, as one participant refers researchers to others. It enabled the researcher to obtain access to populations which may otherwise have been difficult to identify if other methods of sampling were to be used. The procedures which it entails are easy to perform, cost effective, and require minimal time and effort by comparison with other sampling techniques.

1.6.6 Sample size

The research sample to complete the quantitative survey questionnaire comprised 78 members of Zimbabwean grocery stokvels in the Cape Town metropolitan area. From this sample, leaders of grocery stokvels, members of their families, and spouses were selected to participate in the one-on-one interviews. In order to ensure that the size of the sample was adequate, a statistical power value of 95% was considered to be optimal. The estimates which were provided by Julius Shamu of 35 stokvels in the metropolitan area of Cape Town whose members were Zimbabweans only and each of which was comprised of from eight to

ten members yielded an optimal sample size of 78. As Chiwara (2015:41) had used Slovin's formula, the researcher concluded that it provided a credible means of calculating an appropriate sample size for the target population which had been identified. Originally formulated by Slovin in 1960, the formula is frequently used in cases in which researchers have no exact figures concerning the sizes of their target populations.

Slovin's formula is written as $n=N/[1+Ne^2]$, where

n = sample

N =total population

E = sampling error or precision level at 5% (95% confidence level)

The formula was applied to a target population of 35 stokvels, each of which with an average membership of 10. Accordingly, the estimated total population was calculated as $35 \times 10 = 350$. The sample size was calculated as follows:

$$n = 350 / [1 + 350(0.05)^2]$$

$$n = 77.7$$

$$n = 78$$

The sample size was considered to be statistically significant, as it amounted to more than twice the minimum of 30 respondents which is generally acknowledged to be sufficient for quantitative research surveys (Martins, Loubser, & Van Wyk, 1999).

1.6.7 Procedures followed to collect the data

Appointments were scheduled in advance for each of the participants who responded to the questionnaire or participated in the one-on-one interviews, during the course of accumulating the research sample by means of snowball sampling.

1.6.7.1 Research instruments

Research instruments are used to gather data in both quantitative and qualitative studies. In this study, the quantitative data was collected through the administration of a survey

questionnaire, while an interview guide was formulated to guide the one-on-one interviews which yielded the qualitative data.

1.6.7.1.1 The survey questionnaire

The survey questionnaire was pilot tested before the conducting of the study, in order to ensure that the questions were clear and unambiguous. Pilot-testing the questionnaire also provided the researcher with an opportunity to fine-tune the research instrument. Although questionnaires are highly structured research instruments, which often require respondents to respond to questions by ticking boxes, they can also include open-ended questions which yield qualitative data (Quinlan *et al.*, 2015:155).

1.6.7.1.2 The interview guide

The researcher compiled an interview guide in order to elicit in-depth responses which would generate richly detailed qualitative data in the form of expressions of the subjective perceptions, beliefs, and opinions of leaders of grocery stokvels, their spouses, and other members of their families with respect to how their stokvels are viewed and how successful they considered them to be. 91 question guides were done and interviews carried.

1.6.8 Methods used to analyse the data

The quantitative data was subjected to statistical analysis by means of the SPSS software package, a programme which was developed specifically for the social sciences, although it is now also used in other fields. It enables easy evaluations to be made of patterns of responses to closed-ended questions, by contrast with the methods which are used to evaluate data which is based upon the subjective impressions of participants in qualitative research studies. Weinberg and Abramowitz (2002:53) explain that the popularity of the SPSS software package stems largely from its potential for enabling researchers to participate actively in learning processes which permit them to develop the interpretative skills which are needed to become a competent analyst of quantitative data.

Content and discourse analysis was used to analyse the qualitative data. As Quinlan *et al.* (2011:185-186) explain, discourse analysis is used to analyse written texts or spoken words,

while content analysis is used to analyse texts such as transcripts of recordings only. The two forms of analysis play complementary roles, as content analysis permits useful information to be studied or retrieved, while discourse analysis concerns analysing the ways in which language is used in particular contexts.

1.7 Validity

Validity in research is a measure of the extent to which research studies enable researchers to measure the phenomena which they have set out to investigate (Babbie, 2004:143). The validity of the findings of this study was ensured by triangulating the quantitative findings which emerged from the administration of the survey questionnaire with those which emerged from the content and discourse analysis which was performed on the qualitative data.

1.8 Reliability and bias

The reliability of the findings of research studies is dependent upon the extent to which the methods which are used to collect and analyse data yield dependable results (Saunders, Lewis, & Thornhill, 2007:149). Babbie (2004:141) explains that the reliability of findings is a measure of whether or not the repeating of a study is likely to yield similar results. The questions which were put to the participants in the survey questionnaire and the interviews were formulated in a manner which made them easy to understand. Although it can be difficult to eliminate all potential sources of bias, the researcher took all reasonable measures to ensure that no data was misrepresented or manipulated to influence the findings. The raw data which was obtained from the administration of the survey questionnaire was analysed by means of the SPSS software without amendments or omissions of any sort whatsoever.

1.9 Delimitations of the research study

The study was concerned only with grocery stokvels whose members were Zimbabweans, although it is acknowledged that many other types of stokvels operate in the area in which the study was conducted and that citizens of both South Africa and other countries also operate stokvels in the area.

1.10 Ethical considerations

The researcher took all reasonable measures to conduct the study in full compliance with the ethical standards which apply to professional research in the social sciences. Ethical clearance to conduct the study was obtained from the Cape Peninsula University of Technology Research Council. The research study was conducted in a dignified manner which did not compromise human dignity and anonymity and privacy were safeguarded at all times. As the study was conducted under the auspices of an academic discipline, great care needed to be taken to preclude the possibility of any type of harm befalling the participants. The participants were informed that their participation in the study would be completely voluntary and that they would be within their rights to withdraw their participation at any time, without incurring penalties of any sort whatsoever. Their voluntary participation was further augmented by the requirement for informed consent, which ensured that they were properly informed of the nature of the study, its aims and objectives, and the role which they would be required to play by agreeing to participate in it. The researcher also made a commitment to provide them with a truthful and accurate report of the findings of the study.

1.11 The significance of the research study

One of the aims of the study was to encourage Zimbabweans who have emigrated to other countries to participate in savings associations in order to enable them to have access to sustainable incomes, to achieve financial stability and independence, and to survive in economies in which food prices escalate owing to inflation. It is also to be hoped that the findings of this study will encourage members of other immigrant communities to form grocery stokvels to facilitate their survival in South Africa.

1.12 Anticipated benefits and contributions of the research study

The findings of the study could benefit both the members of grocery stokvels who are obliged to cope with rampant inflation in South Africa and the people in Zimbabwe who receive the groceries which are purchased with their savings. By emigrating and establishing stokvels in South Africa, the members are making a meaningful contribution to sustaining Zimbabweans as the economy of their country makes a gradual recovery from conditions of meltdown and total ruin.

1.13 Limitations of the study

- Obtaining accurate information would have been dependent, to a very large extent, upon the degree of rapport which the researcher was able to establish with the participants.
- It is always possible to misinterpret information which is provided in interviews, as interpretation is a highly subjective process.
- As grocery stokvels tend to be dominated by women, the information which they provide is likely to have a bias which results from their personal experiences.
- The distances which the researcher needed to travel to administer the survey questionnaire to the participants and to interview them entailed significant expenditures to cover transport costs.
- By the time that the researcher commenced the study, the sample size may not have been as appropriate as it was when it was calculated, as it is likely that some grocery stokvels would have been dissolved while others may have been formed.

1.14 Conclusion

In this chapter the researcher has endeavoured to provide a sufficiently comprehensive background to the research study and an overview of the form which it was to take. Chapter 2 is devoted to an in-depth review of the relevant available literature pertaining to the research topic, in order to place the study within a meaningful context in the field of academic research.

CHAPTER 2: Literature Review

2.1 Introduction

Chapter 2 is comprised of discussions of the following themes: definitions of stokvels, their significance to the socioeconomic well-being of their members, the factors which can undermine the success and viability of grocery stokvels, the factors which encourage their formation, the specific features of grocery stokvels, and the composition of their membership with respect to gender.

2.2 Definitions of stokvels

Matuku and Kaseke (2014:47) define stokvels as self-help programmes or initiatives which are intended to reduce and overcome poverty among underprivileged segments of societies and reduce the effects of uncertain incomes. They maintain that the essential function of stokvels is to enable their members to save, invest, and accumulate funds in order to achieve a viable level of financial stability.

Although definitions of stokvels tend to depend, to a large extent, upon the contexts in which they are formed and the purposes which they are intended to serve, their defining characteristic is the collection of funds by groups of people for specific purposes. In general terms, a stokvel is a term which is used to describe informal organisations which are formed in communities for the purpose of saving. As it has been explained, the word 'stokvel' is Afrikaans and the equivalents in isiXhosa, English, and Shona are mugalelo, round table, and mukando respectively.

A stokvel is a means of saving or investing by a specific group of members, who agree upon the amounts which they contribute, the periods for which they will contribute, and how the money which is accumulated will be spent. Vonderlack & Schreiner (2002:608) explain that in stokvels members who have yet to receive payouts are known as savers, while those who have received funds are known as debtors. According to Tengeh and Nkem (2017:4), there are three main categories of stokvels, namely:

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

2.3 ROSCAs, ASCAs, and stokvels

A ROSCA is a group of people who make regular financial contributions to informal joint accounts. ROSCA and ASCA schemes are similar, in that they entail once-off payments by members to establish savings accounts, after which the available funds can be made available to members in the form of loans, which are repaid after specified periods at a stipulated rate of interest. The essential difference between ROSCAs and ASCAs lies in the rotating basis on which payouts are made in ROSCAs. In a ROSCA, a members receives a payout at each sitting until all of the members have done so, after which a new rotation begins. This procedure contrasts with that of ASCAs, in which all of the accumulated funds are kept together until a stipulated time, at which each member receives a payout. Repayments from borrowers increase the funds which have been initially invested and the money which is invested and the interest which has accrued are shared among the members at an appointed tims, which usually occurs once a year (Verhoef, 2001:88).

Moliea (2007:78) explains that ROSCAs are popularly known as stokvels and that millions of rand can be transacted and exchanged in these unofficial markets. Verhoef (2001:88), cited by Moliea (2007), maintains that stokvels represent the most significant generators of informal and unofficial funds in South Africa. As many Zimbabweans in Cape Town are economic refugees who are unable to open bank accounts in the formal sector, they form grocery stokvels to save in a manner which takes them out of the traditional shopping system. Although the system which is being developed is still a relatively new one, as Julius Shamu has explained, the emergence of grocery stokvels has also had a significant influence upon the success of buses which travel to Zimbabwe, as they now frequently carry groceries for the families of Zimbabweans who reside in Cape Town.

Bouman (1995:36) emphasises that ASCAs and ROSCAs are essentially similar, as both are formed to facilitate saving and in either case membership is voluntary. They are self-reliant and self-governing and have formulated rules which make them self-regulating and independent of formal financial institutions. From a similar standpoint, Verhoef (2001:89) explains that the characteristics of ROSCAs and ASCAs are essentially similar, as they are formed on a voluntary basis and depend upon the existence of mutual trust among their members to achieve the objectives which are intended to be achieved during their life cycles. Disobedience and dishonesty with respect to jointly agreed-upon arrangements are punishable. Verhoef (2001) has identified the following defining characteristics of stokvels:

- Members form stokvels of their own volition, to serve their own interests, and no one is forced to join.
- Monthly payments are predetermined and identical for all members.
- Funds which are accumulated benefit members in an equitable manner.
- Membership is strictly voluntary.

2.4 Types of stokvels

According to Halim (2017:83-93), stokvels can take any of several different forms and can be formed for an equally wide variety of different purposes. Examples of categories of stokvels are discussed in the subsections, which follow.

2.4.1 Leisure stokvels

The members of leisure stokvels save money for recreational purposes. Members receive payouts in predetermined sequences of rotation and the funds are often put towards holidays.

2.4.2 Savings stokvels

Money is saved and members receive their payouts on a rotational basis, often at monthly intervals.

2.4.3 Credit stokvels

The functions of credit stokvels often overlap with those of savings stokvels. Funds which are accumulated can be borrowed by members or people who are associated with them. The loans are repaid with interest and profits are shared among members at the end of cycles.

2.4.4 Funeral stokvels

Funeral stokvels function as burial societies and members accumulate funds to assist one another to finance the funerals of members of their families.

2.4.5 Purchasing stokvels

The members of purchasing stokvels accumulate funds to buy items which they need, whose cost cannot exceed the funds which are available. Members take turns to receive funds to buy items which they could not otherwise afford.

2.4.6 Grocery stokvels

Grocery stokvels are formed to accumulate funds to buy basic foods and groceries for the households of members. Groceries are purchased on a monthly or annual basis, depending upon the agreements upon which individual stokvels are based and purchases are shared equally among members.

2.5 Factors which encourage the formation of grocery stokvels

The two principal factors which have contributed to the steady proliferation of grocery stokvels among Zimbabwean immigrants in the metropolitan area of Cape Town are discussed in the subsections which follow.

2.5.1 Economic instability

As great numbers of economic refugees from Zimbabwe have no proper documentation, they are effectively excluded from obtaining loans to enable them to establish themselves in Cape Town. Rahim, Wan, and Franceschelli (2009:72) explain that the experiences of immigrants of financial exclusion can usually be attributed to their inability to fulfil conditions to qualify for loans and related financial services. As stokvels confer a degree of purchasing power which would be beyond the reach of individual immigrants who are struggling to subsist in foreign countries, grocery stokvels have rapidly become acknowledged as a viable means of obtaining basic household necessities.

2.5.2 Reduced prices for bulk purchases

Halim (2017:83-93) emphasises the value of grocery stokvels to their members by explaining that they make it possible to purchase basic essentials for their households in bulk at significantly reduced prices, which makes them more affordable than they would be if they were to be purchased by people who were not members of stokvels. Robinson (2001) maintains that stokvels represent a significant shift from depending upon financial assistance and donor funding to initiatives which promote self-reliance. As a direct consequence, the government is saved millions of rand in social grants which serve to keep people in poverty, rather than to alleviate poverty in a sustainable manner. Robinson (2001) explains that properly designed financial services and products enable underprivileged people to attain financial stability and become self-supporting by increasing their incomes.

Although stokvels are widely acknowledged to play a steadily increasing role in reducing poverty in South Africa, they also tend to be stereotypically perceived as a means of saving which is largely dominated by women. Women are frequently more directly affected by poverty than men and are also usually required to assume responsibility for the well-being of their families and households. The leading role which women play in grocery stokvels has resulted in significantly increased incomes which benefit the entire families of each member, as opposed to making their households solely reliant upon the ability of men to generate incomes in difficult labour markets (Mwenda & Muuka, 2004:41).

2.5.3 Stokvels as a means of accumulating savings

Although the benefits of stokvels have been questioned by some financial institutions, an assessment of the needs of depositors of small amounts of money (FinMarkTrust, 2007:6) generated the following conclusions:

- In most cases, underprivileged people need savings facilities, rather than credit facilities.
- Savings and loans function in a similar manner, as they both represent means of accruing large amounts of money from small savings over stipulated time frames.
- Savings are beneficial to poor clients as they provide a suitable, dependable, and flexible means of making deposits in a secure environment, which enables them to receive lump sums when they need to obtain access to the money which they have accumulated.
- A simple system which is controlled locally can assist the poor to obtain access to savings services in a convenient manner.

2.5.4 Stokvels which are run by Zimbabweans in South Africa

According to the Consortium for Refugees in South Africa (CoRMSA) (2011), it is estimated that there are in the region of 2 million Zimbabwean immigrants in South Africa. As most lack the necessary legal documentation, they are unable to make use of the legal well-regulated financial institutions in South Africa (Tevera & Zinyama 2002: 1-26). As it has been explained, in the absence of documents such as valid passports or visas, accounts to verify their residential addresses, or payslips, illegal immigrants in South Africa have no formal means of saving, investing, borrowing, or sending money home. Consequently, they are obliged to devise their own means of doing so.

2.5.4.1 Stokvels in Zimbabwe

Stokvels, which often go by the names of mukando or maround in Zimbabwe, are comprised of groups of members who consistently make equal monthly financial contributions in order to accumulate funds. The money which is accumulated is shared equally at agreed upon times. Verhoef (2001:259-296) explains that ROSCAs have similar characteristics, in that they are formed voluntarily among groups of people which are characterised by mutual trust

and whose members make consistent equal contributions. Members who default are punished and usually required to pay fines which have been set by members. Verhoef (2001:266) summarises the defining characteristics of stokvels as follows:

- They are formed for the purpose of saving and most are intended to generate profits.
- Members join the associations of their own free will.
- Fixed contributions are made and funds are distributed equally.
- Membership is completely voluntary.

As Nyamunda (2004: 38-62) points out, undocumented immigrants often avoid official ways of circulating money or conducting business. Maphosa (2007: 27-46) explains that as a result of a lack of proactive policy to influence cash flows in the corridor between Zimbabwe and South Africa, 90% of cash transfers are informal and that grocery stokvels enable members to transact business without needing to carry cash. It has been found that many Zimbabwean immigrants in South Africa send groceries to Zimbabwe through bus drivers who cross the borders between South Africa and Zimbabwe and informal operators of buses, who are known as called malaicha. Andrijasevic (2010:26) emphasises that immigrants who lack appropriate documentation are obliged to resort to informal means of handling money owing to their illegal status. Akokpari (2000:87) explains that banks usually refuse to grant poor foreigners access to funds, even in cases in which they have been granted asylum or refugee status, because they are perceived to be unlikely to generate significant profits for financial institutions and they usually lack documentation to prove that they have tangible and financial assets.

2.5.4.2 Stokvels in South Africa

Although South Africa has an established formal financial sector which is well-regulated, underprivileged segments of the population and people who earn low incomes are precluded from having access to funds through loans. Stokvels represent an endeavour to enable people who are confined to the informal sector to avail themselves of some of the benefits which the formal banking industry provides, including access to finances from agencies such as banks and insurance companies. In South Africa, providers of microfinance facilities operate in both formal and informal economies (Daniels, 2004:831-849). The reluctance of players in the formal market to extend loans to the poor and people who are not in permanent employment has contributed directly to the proliferation of stokvels.

2.6 Factors which have contributed to the success of grocery stokvels

The popularity of grocery stokvels and the beneficial consequences which they have had have been noticed by the formal sector and have resulted in some banks and retailers allowing grocery stokvels to open accounts which enable savings to earn interest and also reduce the risk of money which has been accumulated being stolen (Masuku, 2018). This popularity and the beneficial consequences of stokvels are discussed under a number of headings in the subsections which follow.

2.6.1 The role of gender in the membership of stokvels

According to Burman and Lembethe (1995:98), although stokvels sometimes have both male and female members, the memberships of others tend to be confined to one gender only. The nature of individual stokvels influences both the genders and the numbers of members who participate in them. Although savings stokvels can attract members of both genders, the memberships of stokvels such as grocery and bulk purchasing stokvels are often comprised of members of one gender only. Several researchers have emphasised that the memberships of stokvels which are comprised of one gender only are determined mainly by individual choices, preferences, and financial standing, rather than by explicit rules. Conversely, the preferences of stokvels to comprise members of one gender only can be influenced by perceptions of men being inclined to wish to dominate proceedings and to be unwilling to accept or abide by decisions which are made by women. According to Tsai (2000), women are attracted to participating in stokvels owing to their social orientation, in that they prefer to work with other women in situations which are unencumbered by the influence of men. Attitudes towards the genders of members of stokvels tend to be influenced by the natures of individual stokvels and the reasons for participating often differ from one member to another. Differences in income tend not to influence participation in stokvels to an appreciable extent, as in many instances, people participate in more than one stokvel.

2.6.2 Social capital

Coetzee and Cross (2002:3) maintain that sound interpersonal relationships which allow members to trust one another is the most crucial requirement for any group to operate

successfully. From a similar standpoint, Burman and Lembethe (1995) emphasise that cohesion within groups is influenced primarily by the trustworthiness of individual members and their ability to make their payments on time, as defaulting is likely to have an adverse effect upon the morale of groups. In most stokvels, new members are introduced and recommended by existing members. New members are usually required to be traceable and to have well-established relationships with the members who introduce them. Burman and Lembethe (1995:310) found that membership of and participation in groups is based upon longstanding interpersonal relationships and cooperation among close-knit groups of friends.

2.6.3 Mutual trust and the unacceptability of defaulting on contributions

There is a strong emphasis in stokvels upon the obligation of each member not to default on the paying of contributions. This requirement constitutes the principal rule with respect to fulfilling the obligations which membership entails, as it minimises the possibility of potential problems and promotes the smooth running of stokvels. Loss of trust always entails a corresponding loss of face for members. The damage which is done to reputations by defaulting is greatly feared, because defaulters can forfeit personal belongings as a consequence of other members selling them in a bid to recover their investments. Lost credibility as a consequence of being considered to be unreliable can also preclude members from participating in other stokvels (Ardener, 1995).

Burman and Lembethe (1995) explain that recruiting members of stokvels on the basis of shared values plays a significant role in filtering out potential defaulters. Trust is the principal consideration for allowing new members to join stokvels, as members are aware of the risks which are entailed and endeavour to minimise them. In many instances, new members are required to wait until the end of cycles before they receive payouts. Buijs (1998: 55-65) explains that as stokvels are not based upon legally binding contracts, mutual trust assumes an overarching significance. According to Vonderlack and Schreiner (2002:608), stokvels are popular among underprivileged women because they are not encumbered by bank charges and interest rates are low if members need to borrow money, because stokvels are formed among people who know and trust one another. It is common for members to have met before they form stokvels and to have regular social interactions with one another. Burman and Lembethe (1995:216) also found that as members are often introduced to stokvel groups through referrals, new members are usually known to be reliable and trustworthy by at least one member of a stokvel. Apart from gender in some instances, the criteria for

membership are usually influenced by perceived trustworthiness and ability to pay. Applying the criteria substantially reduces the risk of members failing to fulfil their commitments or disappearing.

2.6.4 Decision-making processes

The mutually agreed upon rules of stokvels are usually never written down. In some instances they are communicated verbally, while in others they are acknowledged through a shared sense of responsibility for ensuring optimal benefits for all members. The rules which are agreed upon include procedures for holding meetings and compulsory fixed contributions. Some stokvels are dissolved after a stipulated period and in some cases, new stokvel groups are formed among the same groups of members (Verhoef, 2001:259-297). Burman and Lembethe (1995:786 - 798) explain that although stokvels usually do not have formal accounting systems, as they are not formal organisations, it is always known who has paid and when the payments have been made. The leaders of stokvels keep records of the order in which members receive payouts, there are fixed dates for payments, and members usually make their payments in person.

2.6.5 Meetings, paperwork, and the distribution of payouts

As Verhoef (2001:267) explains, the rules of stokvels are accepted by all of their members and required to be adhered to rigorously. The rules include frequent meetings and in some cases, the strategies which are formulated resemble those of an annual business plan. Although it is usually stipulated in the meetings of most stokvels which members are to receive and when payouts are to be made, grocery stokvels usually keep more detailed records. The groceries which are to be purchased at special prices for bulk purchases in a particular month and the payments which have been made are recorded, and, in some instances, suppliers have also been identified. Group decisions are made on the basis of the groceries which the members intend to purchase and the availability of special offers and discounted prices for bulk purchases.

2.6.6 Uses which members make of the proceeds of stokvels

Ardener (1995:208) explains that the proceeds of grocery stokvels are used mainly to buy goods which are consumed by the families and households of members. Many grocery stokvels are formed for the purpose of buying only specific basic food commodities. According to Tsai (2000), as many stokvels are formed among employees of particular organisations, the individual members are usually in close contact with one another when they are required to pay their monthly contributions to their stokvels. Burman and Lembethe (1995:276) explain that some stokvels actually stipulate how the proceeds should be used, a practice which is particularly evident in grocery stokvels, whose members agree upon the exact products which are to be bought with the money which has been accumulated. By contrast, Miracle and Cohen (1980:31) found that in rural South Africa members of stokvels tended to have different priorities, as they often use their funds to sustain and maintain business ventures, rather than to purchase basic necessities.

2.7 The unique characteristics of grocery stokvels

The characteristics of grocery stokvels tend to differ considerably from those of most other categories of stokvels and are discussed in detail in the subsections which follow.

2.7.1 Women and grocery stokvels

Women in many different countries, particularly developing countries, have long experienced great difficulty in earning independent incomes, as they are often not in formal employment, owing to the responsibilities which they are usually expected to assume for running and maintaining their households. In order to take the initiative in endeavouring to overcome their impoverished circumstances, resourceful underprivileged women in some societies and cultures endeavoured to take control of their financial destinies by forming associations to increase their buying power. Stokvels became popular in South Africa during the 1990s as a direct consequence of high participation by women (Mayoux, 2000). It is often perceived that men prefer to use their money on projects which produce tangible benefits while women prefer to invest their money in the health and the socioeconomic well-being of their families. Rose (1992:31-54) maintains that women play leading roles in stokvels and other microfinancing initiatives because women often display behaviour which expresses greater

responsibility and awareness of the needs of their families than is generally associated with men.

2.7.2 The leading role which women play in stokvels

In countries in which women are required by cultural norms to play complementary roles to husbands who are breadwinners, they usually have little access to opportunities to generate their own incomes or to obtain credit. Women who do find employment are often poorly paid, which has encouraged groups of motivated women to take matters into their own hands and to act collectively to improve their financial circumstances. In April of 2016, Nthabeleng Likotsi, executive chairperson of the Young Women in Business Network (Pty) Ltd, attributed the domination of stokvels by women to the enduring commitment of women to achieving financial freedom while men have worked to sustain their families.

2.7.3 Membership of stokvels

As Burman and Lembethe (1995:301) explain, although some stokvels have both male and female members, the membership of others is made up of one gender only and usually confined to women. The groups vary greatly with respect to their sizes, the ways in which they operate, and the purposes for which they are formed. Some writers and researchers have emphasised that many stokvels whose memberships are restricted to women were formed with the deliberate intention of excluding men, because their members believed that women are best able to work collaboratively with other women, owing to their shared perceptions, experiences, and interests. According to Tsai (2000: 161), women are able to work together for mutual benefit in stokvels owing to the attributes and social capabilities of their gender, which contribute to general perceptions of women being more reliable than men with respect to adhering to the commitments which they make to their groups. Verhoef (2001: 262) maintains that women prefer stokvels whose membership is comprised of only women because they believe that men do not ascribe much value to saving, are often not trustworthy, and could easily betray their groups.

2.7.4 Enforced savings

Grocery stokvels can be considered to represent a form of voluntary enforced saving, because once people become members, they are obliged to fulfil their obligations by making their fixed contribution at the end of each month, in accordance with the rules of their stokvels. Burman and Lembethe (1995:278) contend that participation in stokvels is a highly effective means of saving money, because the rules prohibit members from skipping or failing to make monthly contributions. Grocery savings are often perceived by members as being supplementary to the money which they allocate to purchasing groceries during the year and to make it possible to purchase extra groceries in their Christmas shopping.

2.7.5 Social considerations

Verhoef (2001:68) maintains that the roles which stokvels play in the lives of their members in black communities often extend beyond providing mutual financial support. The sociocultural support which members of stokvels provide to one another represents a form of support which banks and other financial institutions in the formal sector are unable to provide. The support is particularly valuable for women from Zimbabwe who reside in South Africa, as they are a great distance from the communities in which they have lived in their home country and need the company of people whose experiences in life are similar to their own. Stokvels provide Zimbabwean women in Cape Town with forums where they are able to meet and socialise with other women from their home country. Consequently, it can be concluded that in the case of these women, stokvels are formed not solely for the purpose of receiving monetary benefits and that social relationships play a significant role in maintaining their overall well-being. As Julius Shamu points out, stokvels also provide forms of support other than financial support in times of need, as members are usually generous and reliable in their support of friends and associates during times of crisis or bereavement.

2.7.6 The multifaceted nature of the support which members of stokvels provide to one another

Buijs (1998: 55-65) maintains that among poor women, membership of stokvels provides a means of supporting themselves through income-generating earning activities. Although grocery stokvels enable poor women to sustain their households by purchasing essential

groceries in bulk, the social ties which are forged during the functioning of stokvels are often maintained and incorporated into broader social fabrics. The social ties can be invaluable in times of need, particularly in instances in which the next of kin of members are not available and other members of their stokvels provide the support and assistance which are needed. These arrangements are of particular relevance for Zimbabweans who reside in Cape Town, as they are more than two thousand kilometres away from their immediate families, as the relationships which they form in their stokvels are able to function in the manner of family ties. According to Thieme (2003:49), stokvel groups are particularly supportive in times of crisis, such as severe illness or the deaths of loved ones.

2.8 Factors which can undermine the success of grocery stokvels

As grocery stokvels are comprised of people whose circumstances can alter over time, a range of different factors can potentially compromise their continued viability. Some of the principal factors which have been found to have detrimental effects upon the sustainability of grocery stokvels are discussed in the subsections which follow.

2.8.1 Shortfalls with respect to consistent contributions from members

The sustainability of all types of stokvels is largely dependent upon the scrupulous adherence of members to making their fixed monthly contributions. Researchers such as Murdoch (2004:339) maintain that stokvels which are formed for the purpose of making loans to underprivileged members are predestined to collapse owing to high risks, as underprivileged people are unlikely to own any assets which could serve as collateral. As the survival of stokvels is wholly dependent upon mutual trust, under some circumstances individual members may be unable to fulfil their commitments, thereby jeopardising the sustainability of their groups.

2.8.2 A lack of continuous participation by all members

The success of stokvels is also wholly dependent upon all of their members continuing to participate in them and making their monthly contributions throughout the life cycles of their groups, upon which all members have agreed. If members withdraw their participation, the

risk of the members who continue to participate losing their investments increases significantly.

2.8.3 Failure by members to make fixed monthly contributions

As contributions to stokvels are fixed, if members have additional funds to invest, the rules of their stokvels preclude them from doing so. Consequently, opportunities to bolster accumulated funds, which could contribute to the sustainability of individual stokvels, can be lost (Seibel & Shresta 1999:34).

2.8.4 The methods by means of which savings are distributed

As ROSCAs distribute funds to members in specific predetermined sequences, the benefits for some members could be insufficient, because they do not necessarily receive funds when they need them most. Buijs (1998: 57) maintains that in many instances, stokvels provide personal lines of credit to members, as opposed to paying out in lump sums. In addition, members of grocery stokvels are also often inconvenienced by being required to wait for agreed upon distribution times to receive the groceries which they need.

2.9 Theoretical framework developed to conduct the research study

Grocery stokvels have two ostensible purposes, namely, to generate funds and to provide their members with loans to alleviate their poverty. Consequently, the endeavour to accumulate funds can be compromised by the needs of members who require loans desperately.

2.9.1 The present dilemma of microfinance: two conflicting approaches

The seemingly contradictory aims of stokvels can possibly be resolved through the application of either one of two approaches to development finance. In the first instance, microfinance acts as a form of credit which is extended to meet the needs of members of societies who participate in unofficial informal sectors who do not fulfil the criteria for creditworthiness and the requirements of banks in formal sectors. The three principal motivators of microfinance in this context are accumulating capital, socioeconomic development, and economic growth. Stokvels represent a form of microfinancing which

makes financial aid and support available to their members, who are often women and members of underprivileged and marginalised communities. By forming and participating in grocery stokvels, women are, in effect, endeavouring to compensate for the effects of being poor and marginalised.

2.9.1.1 Approach 1: The financial systems approach

According to Ohio State University, the financial systems approach has its origins primarily in its Agricultural, Environmental, and Development Economics Department. Advocates of the approach maintain that the poor should not be burdened with the responsibility for endeavouring to overcome their financial circumstances and that basic requirements and developing the means to employ themselves should be financed by government grants. The approach prioritises extending microcredit to the economically active poor, rather than the extreme poor, with the economically active category being defined as those who have earning capacity. It is predicated upon enabling the poor to earn money by participating in economic activities and is concerned with balancing outreach with the benefits which are generated by borrowers, rather than with striving to maximise breadth and depth of outreach among the poor. The approach has been termed 'new wave microfinance'. It has been used since the 1980s (Bateman, 2003) and is based upon best practice principles and optimal benefits for both providers and recipients of assistance in the form of microfinance .

2.9.1.2 Approach 2: The poverty lending approach

The poverty alleviation or relief approach represents an endeavour to improve socioeconomic conditions in underprivileged communities through the implementation of development programmes. Alleviating poverty entails increasing capacity and choice among underprivileged people and decreasing their exposure to the debilitating effects of living in poverty. The approach prioritises improving the lives of poor communities by providing adequate social services and making improvements in respects such as levels of literacy, healthcare, and nutrition. Its principal objectives include enabling the extremely poor to overcome poverty and become empowered. It prioritises achieving gender equality within a broader commitment to upholding human rights (Johnson & Rogaly 1997:75). Implicit in the approach is the belief that the empowerment of women is both essential and inseparable from the processes of transforming societies to eliminate past injustices, and the lot of underprivileged women is acknowledged to be among its most urgent priorities.

2.9.2 Theoretical foundation of this study

The poverty lending approach accords particularly with the objectives of this research study, as most members are motivated to form grocery stokvels in order to overcome the effects of poverty by purchasing groceries in bulk at discounted rates. Poverty alleviation, with its emphasis upon development programmes for communities, is also of great relevance to the central concerns of the study. Increasing the capacity of members of grocery stokvels for buying groceries at advantageous rates could have positive ripple effects throughout their communities and foster the emergence of spaza shops which are able to provide whole communities with essentials at significantly reduced prices. Stimulating local economies through entrepreneurial activities and improving general levels of nutrition through ensuring an adequate food supply could represent the beginnings of sustainable improvements in poor communities.

2.10 The contribution which this research study is expected make

Although the literature which has been reviewed reveals that there is a considerable body of existing research pertaining to stokvels, relatively little attention has been given to grocery stokvels, despite their burgeoning popularity. Conversely, a great deal has been written concerning associations in which members receive payouts in cash on a rotational basis as representing the most popular form of stokvels. Although discussions concerning the popularity of stokvels have tended to be concerned with members who have no other means of obtaining financial assistance, trends are changing, as economically affluent and middle class people are forming and joining stokvels in steadily increasing numbers. Grocery stokvels were listed among the categories which Halim (2017:87) identified, but to date no extensive research has been conducted concerning them, despite their steadily increasing popularity. Although Julius Shamu acknowledged that grocery stokvels had not been popular and very few people participated in them, from 2015 to 2016 they began to proliferate among Zimbabwean women in the metropolitan area of Cape Town. Consequently, this research was conducted in order to determine the factors which were responsible for the success of grocery stokvels and also the factors which could potentially undermine their success and sustainability.

2.11 Conclusion

Stokvels are widely acknowledged to play a crucial role in the economic empowerment of women and the eradication of poverty. The degree of interdependence which exists among the members of stokvels provide convincing evidence of the social cohesion and mutual support among women which they encourage. Stokvels serve to empower women and enable them to become economically independent. By determining their own socioeconomic status within their communities and ceasing to be dependent on husbands, intimate partners, or families, they are in effect working to empower women (Burman & Lembethe 1995:289).

The purpose of this chapter was to conduct an in-depth review of the relevant available literature pertaining to the research topic, in order to identify concerns which warranted further research. From the literature review it emerged that grocery stokvels represented a possible grey area in the existing body of research, particularly those which were comprised of members from African countries such as Zimbabwean immigrants in Cape Town. The lack of research which was discerned during the conducting of the literature review informed the objectives of this study as they are enumerated in section 1.5 of Chapter 1. The next chapter is devoted to an in-depth discussion of the research design and the methodology which was developed in order to collect and analyse the data from which the findings of this study emerged.

CHAPTER 3: Research Design and Methodology

3.1 Introduction

As it was explained in Chapter 1, a mixed methods approach was adopted in order to conduct this study, which entailed collecting both quantitative and qualitative data, in order to obtain an in-depth understanding of the factors which encourage the formation of grocery stokvels by Zimbabwean immigrants in Cape Town and those which contribute to their success. The research methods proved to be suitable for the study, as they enabled the researcher to determine the factors which motivated the formation of grocery stokvels, discover the characteristics of grocery stokvels which contribute to their success, and investigate whether gender is a significant criterion for membership. The researcher was also able to determine many of the chief factors which could undermine the success of grocery stokvels. The qualitative data was obtained from semi-structured interviews with members of Zimbabwean stokvels in Cape Town, their spouses, and members of their immediate families. The quantitative data was obtained through the administration of a survey questionnaire. The use of both methods was to give a broader spectrum to the research and allow members to fully express their findings in stokvels. This is because quantitative research method has guided answers whilst qualitative allows to explain. The sections which follow are devoted to discussions of the research design and the methodology which was adopted in order to conduct the study, including the method which was used to select the research sample and those which were used to collect and analyse the data.

3.2 Scope of the research study

This study was conducted in Cape Town, the provincial capital and primate city of the Western Cape. The study was confined to grocery stokvels whose membership comprised only Zimbabwean immigrants who resided in the metropolitan area of Cape Town.

3.2.1 The suitability of the location in which the study was conducted

Cape Town was selected because it has attracted a large population of Zimbabwean immigrants who have been obliged to formulate their own strategies for survival, in the absence of the safety nets which are available to South African citizens.

3.3 The procedures which were followed in order to conduct the study

The researcher was granted permission to conduct research by the chairperson of the Zimbabwean community in Cape Town (please refer to Appendix G). The participants were given consent forms to sign, which explained the nature and purpose of the research study and informed them that the decision to participate in it would be theirs alone to make. Participants were identified through the use of non-probability snowball sampling. The researcher recorded the interviews on her mobile telephone with the consent of the participants and also wrote field notes during the conducting of the interviews.

3.4 The sizes of the target population and the research sample

Although it was not practicable to determine the exact number of grocery stokvels in Cape Town, Mpiti (2017:106) estimates that there are in the region of 421 000 stokvels of all types in South Africa. According to figures which the chairperson of the Zimbabwean community in Cape Town provided, there are approximately 35 grocery stokvels in the metropolitan area of Cape Town which comprise only Zimbabwean members, each of which has an estimated average of 10 members. He acknowledged that there could be other grocery stokvels in which Zimbabweans participated with members of other nationalities, although this research study concerned grocery stokvels which comprised Zimbabwean members only. The researcher selected 10 stokvel groups, each of which comprised from 5 to 10 members, to arrive at a sample size of 78 participants that had usable completed questionnaires. The following selection criteria were applied to select the research sample:

- Participants needed to be members of grocery stokvels which comprised Zimbabweans only.
- Participants needed to have been members of particular stokvels for at least 2 unbroken years.
- At least 50% of the members of the stokvels needed to have been members since the formation of their groups.

3.4.1 The quantitative study

To recapitulate section 1.6.5 in Chapter 1, the researcher used Slovin's formula to calculate the sample size, namely:

$n = N / [1 + Ne^2]$, where

n = sample

N = total population

E = sampling error or precision level at 5% (95% confidence level)

Applying the formula to the target population of 35 stokvels, with an average of 10 members to each stokvel yielded a total population $35 \times 10 = 350$

$n = 350 / [1 + 350(0.05)^2]$

n = 77.7

n = 78

As it was noted in Chapter 1, the sample size was deemed to be sufficiently large, as it was considerably larger than the minimum figure of 30 which was stipulated by Martins, Loubser, and Van Wyk (1999) for quantitative research surveys. As Qin (2017:94) explains, sampling enables researchers to draw conclusions concerning attributes and characteristics of entire populations. A research sample is essentially a small portion of a larger target population, whose members are representative of the members of the population as a whole in respects which are of interest to researchers in relation to the objectives of research studies which they intend to conduct. Non-probability sampling was used to select leaders of grocery stokvels, members of their families, and spouses to participate in their study, as the researcher believed that all three categories influenced the success of grocery stokvels and could potentially provide crucial insights and information.

3.4.1.1 Non-probability sampling

When researchers use non-probability sampling, each individual member of a target population does not have an equal probability of being selected for inclusion in a research

sample. Instead, participants are selected in accordance with the assessments of researchers of their suitability in relation to the information which they are able to provide.

3.4.1.2 Snowball sampling

The researcher used snowball sampling to recruit more participants, once a small initial research sample had been recruited. This technique makes use of the social networks of participants who have been recruited. As Bernard (2017:102) explains, snowball sampling entails researchers prevailing upon participants to recruit other informants, who, in turn, enlist others until an adequate research sample has been obtained.

3.4.2 The qualitative study

Qualitative research methods do not yield numerical data. Coolican (1994:79-80) explains that qualitative methods are used to obtain an in-depth understanding of the nature and reality of events, occurrences, or phenomena in which particular researchers are interested, as they are interpreted in the subjective perceptions, beliefs, or opinions of individual participants. For Joubish (2011: 48), qualitative research entails conducting inquiries into social or human problems by obtaining an understanding which is based upon the construction of a complex holistic picture, by means of descriptive data which is derived from detailed expressions of the perceptions, beliefs, and opinions of informants in a natural setting. Qualitative research endeavours to derive meanings of terms and statements in a manner which cannot be quantified in terms of amounts, intensities, or frequencies (Joubish, 2011). In the research 91 interviews were done and gave feedback.

3.5 Methods used to collect the data

The questions which were put to the participants appear in the first three appendices at the end of the thesis:

Appendix A is the questionnaire which was administered to members of grocery stokvels.

Appendix B is the interview guide which contains the questions which were put to members of grocery stokvels.

Appendix C is the interview guide which contains the questions which were put to participants who were not members of grocery stokvels.

Data was collected from the administration of the questionnaire and the one-on-one interviews and supplemented with data from secondary sources. The researcher conducted the interviews at the houses of the leaders of the stokvels to which the members who were interviewed, along with their spouses or members of their families belonged. Interviews were scheduled in advance and they were devoted to specific considerations on particular days. The questionnaires were given to leaders of stokvels to distribute to members. Please refer to the following appendices for relevant details pertaining to the administration of the questionnaire and the conducting of the semi-structured interviews:

Appendix D summarises the administration of the questionnaires to members of stokvels.

Appendix E summarises the exact time frames of the interviews with each member of a grocery stokvel.

Appendix F summarises the exact time frames of the interviews with participants who were not members of grocery stokvels.

3.5.1 Primary data

Primary data refers to data which is collected first-hand for a particular purpose. In this study, the primary data was collected from the administration of a survey questionnaire and the conducting of one-on-one semi-structured interviews. In the case of the interviews, the data was supplemented with additional data from field notes which were taken during the conducting of the interviews. Qin (2017) emphasises that primary data should be collected directly and that data which is obtained from reported sources does not qualify as primary data.

3.5.2 Secondary data

Eichler, Wu, Cox, Klaus, and Boardman (2018) characterise secondary data as data which is already available. It would have been collected and amassed previously for other purposes. Books, magazines, journals, and websites provided information which augmented the

primary data which was collected. Advantages of secondary data include its ready availability and the low cost which is usually entailed in finding and using it.

3.5.3 Research instruments used to collect the primary data

As it has been explained, the quantitative data was collected through the administration of a survey questionnaire, while the qualitative data was generated by the conducting of one-on-one semi-structured interviews.

3.5.3.1 Semi-structured interviews

The questions which the researcher put to the interviewees were formulated and compiled in an interview guide. Although the guide enabled the researcher, in her capacity as the interviewer, to maintain the intended course of the interviews with respect to the considerations which needed to be covered, the semi-structured nature of the interviews enabled the researcher to probe for additional information (Nicholls, 2009:108). The researcher took care to put the interviewees at their ease and to establish rapport with them, in order to conduct the interviews in an atmosphere which was conducive to encouraging the interviewees to volunteer information concerning their experiences. The 91 interviews were scheduled in advance and the researcher put questions from the guide to the interviewees in sequences which were determined by the directions which the interviews took. The interviews had an average duration of approximately 30 minutes, which depended largely upon the extent to which individual interviewees were willing to provide relevant information.

3.5.3.2 The survey questionnaire

Although survey questionnaires are usually highly structured and require respondents to select responses from sets of alternatives, as Quinlan *et al.* (2015:155) explain, they can be comprised of both closed- and open-ended questions. The survey questionnaire which the researcher formulated in order to conduct this research study comprised both types of questions.

3.6 Methods used to analyse the data

Marshall and Rossman (1999:150) define the analysis of data in terms of the procedures which researchers follow in order to organise data which has been collected in a manner which enables them to arrive at an accurate assessment of its significance and meaning. Data needs to be organised and recorded in a systematic manner to enable researchers to interpret the information of which it is comprised correctly (Antonius, 2003:2). Either deductive or inductive logic, or a combination of both, can be used to interpret data (Best & Khan, 2006:354).

Both quantitative and qualitative research methods were used. The set of quantitative data was subjected to statistical analysis, while the qualitative study yielded data which was explanatory, descriptive, and illustrative. The analysis of qualitative data is an interactive procedure which commences when researchers begin to sift through and organise data (Stake, 1995). By contrast, quantitative data is analysed by means of specific statistical procedures. In order to analyse the quantitative data by means of the SPSS software package, the researcher arranged a session with Dr Corrie Uys, a prominent statistician who is employed by CPUT. The qualitative data was analysed by performing content and discourse analyses. The researcher gathered as much secondary data as possible from a range of different sources in order to analyse the qualitative data within a realistic framework which was provided by relevant material; which had been published previously.

3.6.1 SPSS software (25.0 Version)

With the assistance of Dr Corrie Uys, the quantitative data was analysed using Version 25.0 of the Statistical Package for the Social Sciences (SPSS) software. Rates of recurrence and least and greatest ranges were used to generate descriptive statistics, which were presented in the form of graphs and charts to provide graphic illustrations of all of the variables (Blanche, Durrheim, & Painter, 2002:63). By using descriptive data, means, standard deviations, and reliability, the researcher was able to calculate predictors and criteria for the sample, the means representing average values and standard deviations demonstrating degrees of variance from means (Blanche et al, 2002).

3.6.2 Content analysis and discourse analysis

Both content analysis and discourse analysis were used to interpret the qualitative data. Content analysis is used to interpret data in the form of recordings or transcriptions in relation to the ways in which the comments of people reflect their perceptions, beliefs, feelings, opinions, or thoughts. It is a systematic method for reducing data which is collected in the form of words to enable researchers to generate appropriate codes in order to analyse it (Weber, 1990). It permits researchers to identify themes from statements and phrases which participants use frequently and researchers pay particular attention to the contexts in which statements are made or phrases are used (Robson, 2002). Statements and phrases which recur frequently, together with the meanings which researchers assign to them, provide the basis for performing analyses (Weber, 1990:86). Content analysis also lends itself to analysing text from published papers and documents. By contrast, discourse analysis is often used to study the linguistic repertoires of participants and how they influence the ways in which they influence their perceptions of their social worlds in relation to the events, occurrences, or phenomena in which particular qualitative researchers are interested. The two closely related types of analysis enable qualitative researchers to place the information which informants provide to them within the contexts of their lived experiences.

3.7 Validity

Validity is the criterion which researchers use to determine whether they have succeeded in measuring what their research studies had been intended to measure (Gray, 2009: 155). To ensure validity of the findings, the researcher took great care to ensure that the aims and objectives of the study, the research questions, and the content of the questionnaire and interview guide were properly aligned. Advice was obtained from highly experienced professionals who were experts in the fields of microfinance and project management to ensure that the orientation of the study was appropriate. Although grocery stokvels are ostensibly formed in order to facilitate saving, many researchers and professionals maintain a great deal of their success stems from the role which they play as projects which promote socioeconomic advancement and self-sufficiency.

3.8 Reliability

Reliability refers to the consistency with which research instruments measure what they are intended to measure and is assessed with respect to whether or not the same results would be obtained if a particular study were to be repeated or conducted in near-identical circumstances (Brynard & Hanekom, 2006: 48; Gray, 2009:158; Powell & Connaway, 2004:43). In order to ensure the reliability of the findings, a pilot study was conducted, in which the participants were ten members of stokvels and five people who were not members, but had either friends or members of their immediate families who participated in stokvels. The people who participated in the pilot study were not members of the research sample. It was conducted in order to identify ambiguities or wording which participants found difficult to understand in the instructions and the questions of the survey questionnaire. No inherent difficulties were found in the content of the questionnaire, as all of the participants were able to answer the questions. By contrast, the pilot study for the interview guide revealed that the interviewees felt more comfortable answering the questions when they were translated into Shona, which is the home language of the majority of Zimbabweans. They found that they were able to provide more comprehensive responses in Shona than in English. This shortcoming was corrected and the interviewees found it significantly easier to respond to the questions in the interview guide. Cronbach's alpha coefficient was used to measure the internal consistency of the items of the survey questionnaire in the pilot study, as it is widely acknowledged as a reliable measure of internal consistency (Sekaran & Bougie, 2010:162). The Cronbach's alpha for all of the 10 items in the questionnaire was 0.8. Correlations are regarded as significant if $p \leq 0.01$. Relationships between variables are regarded as weak if r is $\leq \pm 0.1$, modest if r is $\leq \pm 0.3$, moderate if r is $\leq \pm 0.5$, strong if r is $\leq \pm 0.8$, and very strong if r is $> \pm 0.8$ (Willemse & Nyelisani, 2015:81).

3.9 Assumptions

The researcher made the following assumptions during the interviews:

- It could be possible there were no specific reasons for the success of grocery stokvels.

- Although not all of the members of the stokvels which were selected participated in the study, those who did participate provided sufficient relevant information to yield credible findings.

3.10 Potential limitations of the study

- Participants who were not members of stokvels may have felt that they had little relevant information to provide during the interviews and been reluctant to volunteer information as a consequence.
- The study could potentially lack the baseline which an understanding of the factors which contribute to the success of grocery stokvels in other parts of South Africa could provide.
- Interviews are complex undertakings and require a great deal in terms of experience, skill, and concentration from individual researchers.
- Snowball sampling can entail the risk of researchers being referred only to friends of participants, thereby precluding the possibility of obtaining truly representative research samples.
- Qualitative research is always potentially vulnerable to the possibility of unintended bias on the part of individual researchers.

3.11 Ethical considerations

The researcher took care to ensure that the participants were properly informed of the objectives of the study, the roles which they would be required to play, and the likely consequences of their participation, in order to enable them to make informed decisions concerning whether or not they wished to participate in the study (Henning, Van Rensburg, & Smit, 2004). The study was conducted in full compliance with the research ethics of CPUT. Consent forms, with clear explanations of the purpose of the research and how the data would be used, were distributed prior to the interviews and the researcher explained to the interviewees that their participation would be completely voluntary. The respondents were briefed concerning the purpose of the study and allowed to ask questions concerning any aspects of it which they did not understand. They were also informed that they could withdraw from the interviews at any stage without incurring penalties of any sort whatsoever and that the information which they provided would be treated as strictly confidential. The

researcher and the participants signed the consent forms as a mutual acknowledgement of the confidential terms which applied to the interviews.

3.12 Conclusion

This chapter has provided a comprehensive overview of the methodology which was developed to investigate the factors which motivated the formation and the success of Zimbabwean grocery stokvels in the metropolitan area of Cape Town in South Africa. The following chapter is devoted to a presentation, discussion, and analysis of the data which the quantitative and qualitative studies generated.

CHAPTER 4: Discussion and Analysis of the Findings

4.1 Introduction

In this chapter, the findings of the quantitative study are presented in the form of tables and charts, while the findings which emerged from the content analysis of the qualitative data are summarised. The sections which follow are devoted to discussions of the findings, in relation to the main research question and the research subquestions, through which the objectives of the study were articulated in Chapter 1.

4.2 Restatement of the main research question and the research subquestions

To recapitulate Chapter 1, the study was conducted in order to answer the main research question and the research subquestions which are articulated in the subsections which follow.

4.2.1 Main research question

Which factors are responsible for the success of Zimbabwean grocery stokvels in Cape Town and to what extent has their success been influenced by gender-related factors?

4.2.2 Research subquestions

- What are the factors which have encouraged the formation of Zimbabwean grocery stokvels in Cape Town?
- What are the factors which have contributed to the success of Zimbabwean grocery stokvels in Cape Town?
- What is the role which gender has played in the formation and success of Zimbabwean grocery stokvels in Cape Town?
- What are the factors which militate against the success of Zimbabwean grocery stokvels in Cape Town?

4.3 Presentation of the quantitative and qualitative data

The subsections which follow take the form of discussions of the response rate which was achieved and the information which the survey questionnaire yielded.

4.3.1 Response rate

As it was explained in section 3.4.1.2 of Chapter 3, the participants were identified by members of Zimbabwean grocery stokvels in Cape Town by means of snowball sampling. Of the 85 questionnaires which were handed to the leaders of the stokvels for distribution to their members, 78 usable completed questionnaires were returned, which constituted a response rate of 92% for quantitative.

The qualitative method had 91 interviews which we used the question guides. Interviewees were also by means of snowballing. Response rate was 100% as everyone answered questions however some questions interviewees will choose not to answer.

4.3.2 Personal profile of the respondents

Section A of the questionnaire requested personal details such as gender, the areas in which the stokvels to which the respondents belonged were based, the sizes of their stokvels, who had encouraged them to join the stokvels, and details concerning how their stokvels operated. The purpose of the information was to minimise non response bias by ensuring that respondents who possessed the characteristics in which the researcher was interested had been selected to participate in the survey. It also served to provide crucial insights into the formation of grocery stokvels.

4.3.3 Gender profile of the respondents

As it can be seen in Table 4.1, 92.3% of the respondents were female, while the remaining 7.7% were male. This finding is consistent with most of the literature which was reviewed,

which revealed that women are disproportionately strongly represented in most stokvels (Tsai, 2000). Conversely, the finding also confirms the assessment of Burman and Lembethe (1995), who explain that although the membership of some stokvels is confined to one gender only, that of others comprises both genders.

Table 4.1: Genders of the respondents

	Frequency	Percentage
Male	6	7.7
Female	72	92.3
Total	78	100.0

4.3.4 Areas in which the stokvels of the respondents were based

Table 4.2: Areas in which the stokvels of the respondents were based

	Frequency	Percentage
Southern Suburbs	19	24.4
Northern Suburbs	38	48.7
Atlantic Seaboard	8	10.3
Cape West Coast	4	5.1
Cape Flats	9	11.5
Total	78	100.0

The grocery stokvels to which a significant majority of 48.7% of the respondents belonged were based in the Northern Suburbs of Cape Town. Those to which a further 24.4% belonged were based in the Southern Suburbs, those of 11.5% in the Cape Flats, those of 10.3% on the Atlantic Seaboard, and those of 5.1% on the Cape West Coast. These percentages suggest that although people who reside in the Northern and Southern Suburbs usually enjoy greater economic stability than those who reside in areas such as the Cape Flats, significant numbers of people who reside in the more affluent areas of Cape Town participate in grocery stokvels.

4.3.5 The sizes of the stokvels to which the respondents belonged

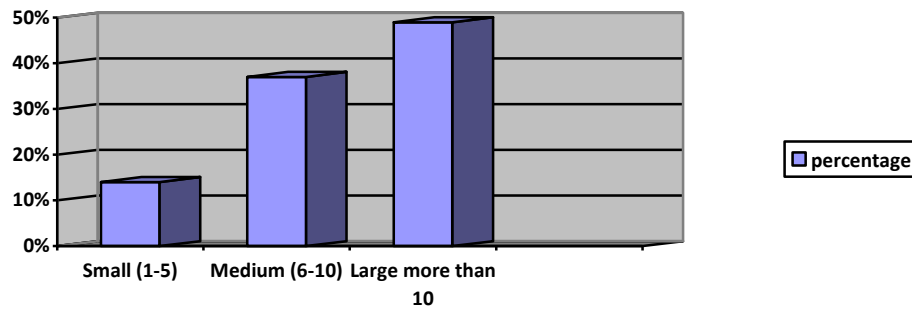


Figure 4.1: Sizes of the stokvel groups to which the respondents belonged

Figure 4.1 demonstrates that a small minority of 14% of the respondents belonged to groups which comprised fewer than five members, the largest group of 47% belonged to stokvels which comprised from six to ten members, while 39% belonged to groups which comprised more than ten members. The findings of the qualitative study revealed that the participants tended to prefer to join groups whose sizes they considered to be manageable, as they enabled individual members to influence decision making.

4.3.6 Sources of encouragement to participate in grocery stokvels

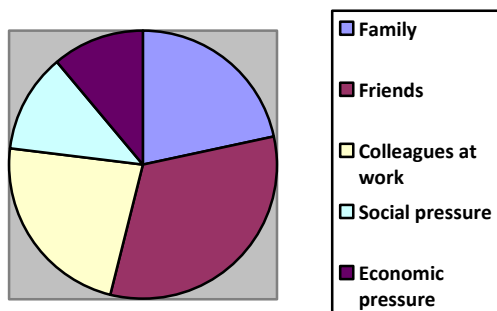


Figure 4.2: Sources of encouragement to participate in grocery stokvels

Figure 4.2 illustrates that social ties provided the impetus for 77% of the respondents to participate in grocery stokvels. A majority of 32.1% had been influenced by friends, 23.1% by colleagues at work, and 21.8% by members of their families. Those who had been motivated by social or economic pressure constituted the remaining 23%.

In addition, it emerged from the one-on-one interviews that most of the participants had been encouraged by friends, members of their families, people with whom they worked, with very few participants citing economic pressure as their principal reason. Most maintained that they had been attracted to their stokvel groups because their friends were members. These participants expressed a sense of security owing to the existence of mutual trust among friends who felt obliged not to let one another down by defaulting on contributions. A small minority cited social pressure as a motivating factor, in that they had joined their groups because they perceived that most of their female peers belonged to grocery stokvels.

Responded 63: *“Isu totoita as friends to shanda tese”*

Translation: *“We work together and we do grocery stokvel as workmates.”*

Responded 45: *We stay at the same complex with other stokvel members.*

Responded 88: *“Tongo vamafriends akazivana muno.”*

Translation: *“We are just friends”*

Responded 88: *“imari iyi asikana tototamba mafriends anozivana kana kuti watisingazivi anenge atopinziwa newatoziva.”*

Translation: *“There is money involved so we are just friends we know each other, if we get anyone new they are refered by friend”*

4.3.7 Forms taken by the grocery stokvels

Table 4.3 illustrates the distribution of ASCAs and ROSCAs among the stokvels to which the participants belonged.

Table 4.3: Forms taken by the grocery stokvels to which the participants belonged

	Frequency	Percentage
ROSCA	21	26.9
ASCA	57	73.1
Total	78	100.0

A significant majority of 73.1% of the respondents belonged to grocery stokvels which were accumulating savings and credit associations, which accumulate funds and distribute them

at the end of each cycle. The remainder of the respondents belonged to stokvels which were rotating savings and credit associations or ROSCAs.

The majority of members of grocery stokvels who were interviewed also revealed that their stokvels were accumulating savings and credit associations, in that they made fixed contributions each month and the money which had accrued at the end of an 8- or 12-month cycle was used to buy groceries, which they shared equally. The remainder of the interviewees revealed that the stokvels to which they belonged were ROSCAs, in which groceries were purchased for a single individual member each month, in accordance with a predetermined rotational sequence. Members are permitted to compile lists of the groceries which they require, in accordance with the amounts which are spent on each member.

4.3.8 Factors which encourage the formation of Zimbabwean grocery stokvels in Cape Town

The subsections which follow take the form of analyses and discussions of the findings of the study with respect to the factors which encourage the formation of grocery stokvels.

4.3.8.1 Economic circumstances

Table 4.4 summarises the responses of the respondents to the survey questionnaire concerning their assessments of the extent to which economic circumstances had motivated them to form or join grocery stokvels.

Table 4.4: The influence of economic circumstances upon the formation of grocery stokvels

	Frequency	Percentage
Strongly disagree	3	3.8
Disagree	6	7.7
Agree	12	15.4
Moderately agree	22	28.2
Strongly agree	35	44.9
Total	78	100.0

This finding confirms the points which emerged during section 2.5.1 of the literature review in Chapter 2, which explained that stokvels represented a viable means of saving for immigrants who had fled economic instability in Zimbabwe and had few other options for

obtaining loans owing to their illegal status. As Rahim *et al.* (2009) explain, illegal immigrants are subjected to financial exclusion because they do not fulfil the conditions to qualify for loans and other financial services. As it can be seen in Table 4.4, a significant majority of the respondents agreed, moderately agreed, or strongly agreed that economic circumstances had influenced their decisions to form or join grocery stokvels.

During the one-on-one interviews, members of stokvels explained that dire economic circumstances in Zimbabwe had made them acutely aware of the necessity to save and belong to groups which made it possible to accumulate funds. Conversely, a small minority of the interviewees who were members of grocery stokvels maintained that their membership of grocery stokvels had not been influenced by economic instability in Zimbabwe and that they had joined their groups because their friends had been members.

Responded 23: *“Kutotiona tirkuno mhiri zvinhu zvazvaoma kumusha and we decided kuuya, chototiponesa ndeiwawa maround egrocery. Tikabata mari yopera nekuti vanhu varikumusha vanotumira mnameassge vachiti zvinhu zvakaoma kumusha.”*

Translation: *“Things are bad back home in Zimbabwe and we have come to Cape Town to get a source of living. However it is also not easy here as we do not have the need documentation to make saving like anyone else therefore we resort to stokvels.”*

Responded 55: *“Kutongotenga zvinhu nekutumira zvinhu kumusha cause zvakaoma kuZimbabwe.”*

Translation: *“We just buy and sent our groceries to Zimbabwe because economically it is difficult.”*

Responded 59: *“Asikana zvirozvingooma kumusha ko ba, tingosiya vana nanagogo kutoti zvifambe tivatumire chokubata.”*

Translation: *“We send groceries to help our parents that are taking care of our kids we came here (Cape Town) to look for jobs because at home they are terrible economic challenges.”*

Responded 79: *“Ini zvangu kungoita because macommie are doing it. Otherwise ha hazvinyanyondi saverer.”*

Translation: *“I am just doing because my friends are doing it”*

4.3.8.2 Reduced prices for collective bulk purchases

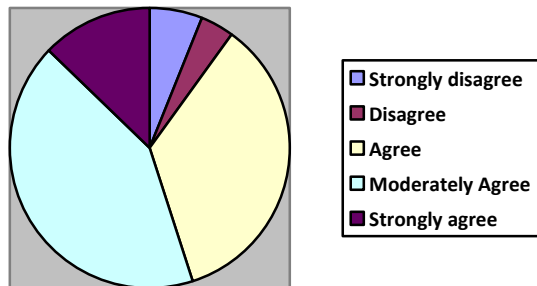


Figure 4.3: Collective bulk purchases are cheaper than individual purchases

In section 2.5.2 of Chapter 2, Halim (2017:85) was cited as explaining that the crucial role, which grocery stokvels played in the lives of Zimbabwean immigrants, enabled basic food to be bought in bulk at reduced prices, thereby making them less expensive and more affordable than goods which are purchased at retail prices. This assessment echoes those of many of the members of grocery stokvels who were interviewed, 89.9% of whom considered that bulk purchases represented a form of saving. They explained that they received significant discounts, particularly from wholesalers, for bulk purchases, which usually ranged from 12 to 17%. Some members revealed that in some instances they received discounts of as high as 50% for some products which were being promoted by means of ‘Buy-1-get-1- free’ offers. Others revealed that they also received large discounts for making particularly large single purchases.

Responded 09: *“Isu totofamba kuenda kumawholesales kotenga to hire chimota taveko unenge was aver mari yakawanda panekutenga kuma shops. Tinobva tanotenga ari macarton kuti zvicheaper”*

Translation: *“We walk to the wholesaler and hire car when we buy our groceries. We buy our groceries in bulk so that it becomes cheaper.”*

Responded 43: *“Tikabatanidza mari yedu Pamwedzi pamwedzi, kana 6months dzakwana toenda tichino tenga tinooita matutu nematutu egrocery. Zvinova zvatisnga kwanise nemari pamwedzi”*

Translation: *“we do monthly saving and at the end of 6months we do our bulk purchase the amount of grocery we get is far much better and more than we buy monthly and not getting discounts.”*

Responded 60: *“We buy in bulk at wholesalers and get bulk discounts”*

4.3.8.3 Groceries which stokvels purchase are sent to Zimbabwe

Table 4.5 summarises the responses to the statement in the survey questionnaire that the groceries which stokvels purchase are sent to Zimbabwe.

Table 4.5: Groceries which stokvels purchase are sent to Zimbabwe

	Frequency	Percentage
Strongly disagree	4	5.1
Disagree	9	11.5
Agree	12	15.4
Moderately agree	27	34.6
Strongly agree	26	33.3
Total	78	100.0

As Table 4.5 demonstrates, a large majority of the respondents to the survey questionnaire agreed, moderately agreed, or strongly agreed that they sent groceries from the bulk purchases which their stokvels made to Zimbabwe. Some of the members of grocery stokvels who were interviewed revealed that most of the groceries which they received from their stokvels were consumed by their families in Cape Town, they sent basic commodities such as rice, sugar, flour, salt, bath soap, and washing soap to their parents and families in Zimbabwe.

Responded 19: *“Isu zvata tenga tongobvisa zvishoma zvizhinji kuto tumira kumusha”*

Translation: *“Most of the groceries we send home.”*

Responded 84: *“Our groceries we definitely send home because they will be boxes what will I use a box of cooking oil for here when we are just with my husband. I will send back home were my mum is keeping my kids.”*

4.3.9 Perceptions of members of Zimbabwean grocery stokvels in Cape Town of the functions which their stokvels perform

The tables, which follow, summarise the responses of the respondents to the survey questionnaire concerning their perceptions of the roles which their grocery stokvels play in their lives.

4.3.9.1 Stokvels as a means of saving

Table 4.6 summarises the perceptions of the respondents of their grocery stokvels as representing a means of saving.

Table 4.6: Stokvels represent a means of saving

	Frequency	Percentage
Disagree	7	9.0
Agree	18	23.1
Moderately agree	24	30.8
Strongly agree	29	37.2
Total	78	100.0

As it can be seen in Table 4.6, 91% of the respondents agreed that they belonged to grocery stokvels in order to save. From the responses which are summarised in Table 4.4, it seems likely that the remaining 9 % could have joined their stokvels for social reasons.

Responded 83: *“Hatide kunyepa mukando we magrocery urikufaya, zvinoita and iwe unongobvisa kana 300R pamwedzi after 6 months its 1 800 and after a year yatove 3600R. Kubata 3600 ka1 konetsa asikana”*

Translation: *“Grocery stokvel its easy savings as it is just a 300R contribution and in 6months its 1800R in a year its 3000R.”*

Responded 91: *“Mari haigare pamunhu hapana pangambochengeta mari ndichiti ndozotenga kupera kwegore zvekuendesa kumusha kutoita mukando zvobatsira kuchengeta mari”*

Translation: *“It’s difficult to keep money till it’s enough, therefore it’s better to make a commitment of grocery stokvel. Grocery stokvel is a form of saving for us”*

4.3.9.2 People in formal employment are more likely to participate in stokvels than those who are not

The findings revealed that several of the respondents and interviewees were in formal employment. The researcher considered that this finding could constitute a factor which could contribute to the success of grocery stokvels, as people who have regular incomes are likely to be able to afford to pay their monthly fixed contributions. As it can be seen in Table 4.7, 92.3% of the respondents agreed that people who are in formal employment would be particularly likely to participate in grocery stokvels.

Qualitative findings show that even those formally employed, participate in grocery stokvels. As they use it for social interaction and as a form of saving as they can easy use the money if they keep it.

Table 4.7: Formally, employed people are particularly likely to participate in grocery stokvels

	Frequency	Percentage
Disagree	6	7.7
Agree	24	30.8
Moderately agree	20	25.6
Strongly agree	28	35.9
Total	78	100.0

Responded 12: *“Zvemagrocery round ndezvemunhu wese vanoenda kumabasa emaoffice nesu vanotsvaira dzimba dzevarungu same same”*

Translation: *“everyone participates in grocery stokvels even those with white collar jobs and even domestic workers.”*

Responded 67: *“Generally everyone participates in grocery stokvel nomatter who”*

4.3.10 The role of gender in the formation and success of Zimbabwean grocery stokvels

The subsections which follow are devoted to discussions of factors which influence the role which gender plays in the formation and success of grocery stokvels.

4.3.10.1 The predominance of females in Zimbabwean grocery stokvels

It became evident to the researcher that relatively few males participated in Zimbabwean grocery stokvels and that in some instances their membership was exclusively female. As Table 4.8 demonstrates, a large majority of 91% of the respondents to the survey questionnaire agreed that the membership of Zimbabwean grocery stokvels was predominantly female. In addition, Table 4.1 revealed that 92.3% of the members of grocery stokvels who responded to the survey questionnaire were females.

Table 4.8: The membership of Zimbabwean grocery stokvels is predominantly female

	Frequency	Percentage	
Strongly disagree	2	2.6	
Disagree	5	6.4	
Agree	19	24.4	
Moderately agree	33	42.3	
Strongly agree	19	24.4	
Total	78	100.0	

Although it can be seen in Table 4.9 that female members of grocery stokvels play a leading role in the making of decisions, it emerged from the interviews that the few male members, who were widowers, divorced, or single men who had never married, rarely contributed suggestions or ideas. Instead, they tended to make financial contributions and leave the female members to make decisions concerning the groceries which were purchased.

Responded 48: *“Males join as shadow members they are not vibrate in decision making they believe ladies know.”*

Responded 72: *“Males do not like to make decisions on what to buy they like to help carry the groceries for us as they are heavy.”*

Responded 90: *“Medu mu round tine varume 2 and 1 akafirwa umwe 1 mudzimai arikumusha nevana. Mukatarisa maround mazhinji madzimai akawanda avrume vashoma. Varume vashoma ava kazhinji ndovakafirwa or vakarammbana nevakadzi”*

Translation: *“In our stokvel we have 2 males of which one is divorced and the other has a wife but the wife is back in Zimbabwe taking care of the kids. If you look most stokvels are female dominated the few with males those males are either divorced or widowed.*

4.3.10.2 Male members of grocery stokvels play supporting roles while female members make decisions

Table 4.9: Women make decisions in grocery stokvels

	Frequency	Percentage
Strongly disagree	6	7.7
Disagree	2	2.6
Agree	17	21.8
Moderately agree	33	42.3
Strongly agree	20	25.6
Total	78	100.0

Table 4.9 demonstrates that nearly all of the respondents to the survey questionnaire considered that women made decisions in their grocery stokvels. Although this finding is unsurprising owing to the composition of most grocery stokvels, the interviews with male members revealed that they tended to acknowledge that women, as a consequence of their roles as mothers and homemakers, were generally more knowledgeable concerning groceries than men. It was learnt that male members usually play supporting roles and provide encouragement. Some of the male interviewees emphasised that their roles were to provide physical support when it was necessary to do so and also to drive female members to areas to purchase goods in which their safety could possibly be compromised if they were to venture into them without male support. In addition, men are also needed to carry bulk purchases, as they are often very heavy.

Responded 21: *“Isu sevarume tobatsira kusimudza zvorema zvizhinji mabox anorema”*

Translation: *“As males we usually carry heavy boxes.”*

Responded 49: *“As man we support the women as some of the ares they go to are dangerous.”*

Responded 63: *“Let women be women and they do the shopping.”*

4.3.11 Factors which can militate against the success of grocery stokvels

The subsections which follow are devoted to discussions of some of the principal factors which could potentially undermine the success and viability of grocery stokvels.

4.3.11.1 The need for storage facilities

Although storage facilities represent a highly desirable asset for grocery stokvels, obtaining access to them can be difficult for many Zimbabwean immigrants, as they do not own property owing to their being ineligible for bank loans. Consequently, the members of many grocery stokvels have no option but to pay for rented storage facilities. Table 4.10 reveals that 92.3% of the respondents to the survey questionnaire believed that storage facilities were essential although several of the interviewees explained that most of the members of their stokvels shared houses which did not have storerooms.

Table 4.10: Grocery stokvels need to have access to storage facilities

	Frequency	Percentage
Disagree	6	7.7
Agree	22	28.2
Moderately agree	20	25.6
Strongly agree	30	38.5
Total	78	100.0

Responded 63: *“Isu togara muma1 room so totoita zvekochengetesa zvinhu, ku X tovapa mari vachitichengetera then kupera kwegore voti titenge musitoro mavo”*

Translation: *“Most of us rent 1 room or 2 rooms its difficult to store bulk groceries for a long time to share. So we go to wholesale X and they keep our money and also we have an agreement that we buy from them.”*

Responded 76: *“Zvotoda muine member inemba hombe zvekuti we can store our groceries otherwise we keep money then we go buy when we are bout to share”*

Translation: *“Its better to have a member with a big house so that there storage space other than that you just keep money and we buy when we are about to share.”*

4.3.11.2 The tendency for members to drop out of their grocery stokvels

Although the continuous participation of members is crucial in the success of grocery stokvels, many of the members who drop out in less than a year do so owing to financial difficulties. By contrast, it was also found some members drop out because the products which are purchased are not to their liking, or the friendship ties which had resulted in their joining particular stokvels have soured. Figure 4.4 is a pie chart which illustrates that 93.6% of the respondents to the survey questionnaire agreed that most members who drop out in less than a year do so owing to financial difficulties.

Most members dropping out of grocery stokvels in less than a year do so owing to financial difficulties

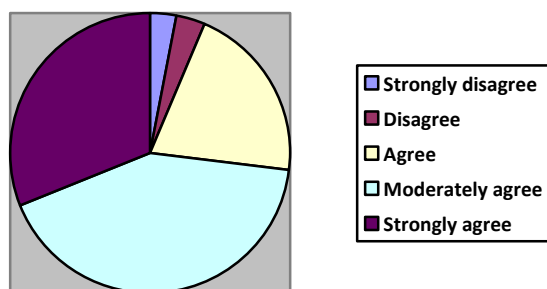


Figure 4.4 Responses to the survey questionnaire concerning the likelihood of members dropping out of their grocery stokvels in less than a year owing to financial difficulties

4.3.11.3 Mutual respect, trust, and honesty

Table 4.11 bears out the assessment which was made in subsection 2.6.3 of Chapter 2 of the crucial role which mutual respect, trust, and honesty play in the success of grocery stokvels and the unacceptability of defaulting on fixed monthly contributions. Buijs (1998: 55-65) explains that in South Africa, owing to the lack of legal contracts in stokvels, members rely solely upon mutual trust to avoid defaulting, which is also applicable in the case of Zimbabwean grocery stokvels in South Africa.

Table 4.11 Mutual respect, trust, and honesty are factors which determine the success of grocery stokvels

	Frequency	Percentage
Disagree	2	2.6
Agree	15	19.2
Moderately agree	33	42.3
Strongly agree	28	35.9
Total	78	100.0

4.3.12 Defining characteristics of grocery stokvels

It emerged from the findings that grocery stokvels have a number of defining characteristics, which are summarised in Table 4.12. From the responses to the survey questionnaire, it emerged that 94.9 % of the respondents agreed that collective purchases are cheaper than individual purchases, 84.6% believed that stokvels provided them with a means of saving, and 88.5% maintained that participating in grocery stokvels reduced their monthly expenditures. A large majority of 97.4% maintained that they participated in grocery stokvels because they had been encouraged by members of their families or friends to do so. An almost equally large majority of 93.4% believed that members who were formally employed participated in order to save, while 76.9% believed that they participated out of a desire for the sense of belonging which stems from being a member of a group of peers. The respondents were also almost unanimous in agreeing that males play a supportive role in grocery stokvels (89.7%), females exercise a more dominant influence than males (91%), and that mutual respect and honesty influence the success of grocery stokvels (91.1%).

Table 4.12: Responses concerning the defining characteristics of grocery stokvels expressed as percentages

Characteristic	Strongly disagree	Disagree	Total disagreeing	Agree	Moderately agree	Strongly agree	Total agreeing
Collective	2.6	2.5	5.1	9	41	44.9	94.9

purchases are cheaper than individual purchases if they are bulk purchases							
Grocery stokvels represent a means of saving	5.1	10.3	15.4	12.8	35.9	35.9	84.6
Participation was encouraged by members of families or friends		2.6	2.6	15.4	43.6	38.4	97.4
Participation in stokvels reduces monthly expenditures	5.1	6.4	11.5	21.8	32.1	34.6	88.5
People in formal employment are likely to participate in stokvels as a means of saving		7.7	7.7	30.8	25.6	35.9	92.3
People in formal employment are likely to participate in stokvels from a desire to belong to a group of peers	7.7	15.4	23.1	19.2	24.4	33.3	76.9
Males play a supportive role in stokvels	7.7	2.6	10.3	21.8	42.3	25.6	89.7
Females exercise a more dominant influence than males in stokvels	2.6	6.4	9	24.4	42.3	24.3	91
Mutual respect and honesty influence the success of stokvels	3.8	5.1	8.9	29.5	38.5	23.1	91.1

4.4 Content analysis

The participants in the one-on-one interviews cited rules, the roles of individual members, mutual trust and respect, and social capital as the crucial factors which contributed to the success of their grocery stokvels. Their responses concerning each of these factors are summarised in Table 4.13.

Table 4.13: Responses of participants in the interviews concerning the crucial factors which contributed to the success of grocery stokvels

Factor	Frequency	Comments of individual interviewees
Organisational structure, including rules and the roles of individual members	23	<ul style="list-style-type: none"> • Payments are made on due dates • No excuses are accepted for late payments • Penalties for late payments • Names of all members who pay their contributions are recorded
Mutual trust and respect	31	<ul style="list-style-type: none"> • Members join stokvels because they trust prominent members • No one is permitted to change agreements • Mutual trust and understanding among members
Social capital which is accumulated from working and living together	25	<ul style="list-style-type: none"> • We live together and work together • We know one another • People become members because they know the other members
Personal qualities and traits of members	12	<ul style="list-style-type: none"> • The character traits of individual members elicit respect from others

4.5 Correlation analysis

The most significant measure of central tendency is the arithmetic mean or average. The arithmetic mean of a data set is obtained by adding all of the values of which it is comprised and then dividing the total by the number of variables which it contains (Willemse & Nyelisani, 2015:66). Although the SPSS package automatically makes all calculations which are required, it is used mainly to measure central tendencies or locations among medians and modes, because doing so takes every score into account and meets the needs of many statistical methods (Field, 2005). Standard deviations measure averages, in terms of how far each value in a data set deviates from the mean (Leedy & Ormrod, 2013). A standard deviation of zero means that there is no variation among the values. Dispersion refers to the extent to which the values for a particular numeric random variable are scattered about their

central location value, while the range measures the difference between the highest and the lowest values in a data set (Saunders *et al.*, 2013). As it was explained in Chapter 3, correlations are regarded as significant if $p \leq 0.01$. Relationships between variables are regarded as weak if r is $\leq \pm 0.1$, modest if r is $\leq \pm 0.3$, moderate if r is $\leq \pm 0.5$, strong if r is $\leq \pm 0.8$, and very strong if r is $> \pm 0.8$ (Willemse & Nyelisani, 2015:81).

4.5.1 Factors which encourage the formation of grocery stokvels

4.5.1.1 Reasons given by the respondents for joining their grocery stokvels

Table 4.14 illustrates the statistical procedures for determining whether there were significant statistical correlations for the reasons which the respondents to the survey questionnaire gave for joining their grocery stokvels, with respect to whether they had joined because they had been encouraged to do so by their friends or families, or whether they had joined because members of their families or friends were members.

Table 4.14: Reasons for joining grocery stokvels

		Families and friends encouraged respondents to join stokvels	We joined because friends or members of our families were members
Families or friends encouraged respondents to join stokvels	Pearson correlation	1	.442**
	sig. (2-tailed)		.000
	N	78	78
We joined because friends or members of our families were members	Pearson correlation	.442**	1
	sig. (2-tailed)	.000	
	N	78	78

** . Correlation is significant at the 0.01 level (2-tailed)

The relationship is significant because it reveals that there is a correlation between who encourages members to join stokvels and decisions to do so because either members of their families or friends are members. The significance of the correlation is confirmed by a p-value < 0.01 and the value of 0.442, which reveals a strong correlation, serves to demonstrate that members of the families or friends had encouraged the respondents to join

their stokvels and that they had joined as a response to the participation of members of their families or friends.

4.5.1.2 Collective bulk purchases are cheaper than individual purchases

Table 4.15: Relationships for bulk purchases being cheaper than individual purchases

		We join grocery stokvels because collective bulk purchases are cheaper than individual purchases	Grocery stokvels represent a means of saving	Participation in stokvels reduces monthly expenditures
We join grocery stokvels because collective bulk purchases are cheaper than individual purchases	Pearson correlation	1	.048	.262*
	sig. (2-tailed)		.677	.020
	N	78	78	78
Grocery stokvels represent a means of saving	Pearson correlation	.048	1	.274*
	sig. (2-tailed)	.677		.015
	N	78	78	78
Participation in stokvels reduces monthly expenditures	Pearson correlation	.262*	.274*	1
	sig. (2-tailed)	.020	.015	
	N	78	78	78

*. Correlation is significant at the 0.05 level (2-tailed)

Although the correlations are significant, they are relatively weak. The correlation between collective bulk purchases being cheaper than individual purchases and grocery stokvels representing a means of saving is significant and moderately strong at 0.677, while that between cheaper collective bulk purchases and participation in grocery stokvels reducing monthly expenditures is weak at 0.274.

4.5.1.3 Factors which motivated the formation of grocery stokvels

Table 4.16: Reasons for the formation of grocery stokvels

		Shortages of basic necessities in Zimbabwe influenced the formation of grocery stokvels	Economic circumstances in South Africa have influenced the formation of grocery stokvels	Groceries which are purchased in South Africa are sent to Zimbabwe
Shortages of basic necessities in Zimbabwe influenced the formation of grocery stokvels	Pearson correlation	1	.516**	.359**
	sig. (2-tailed)		.000	.001
	N	78	78	78
Economic circumstances in South Africa have influenced the formation of grocery stokvels	Pearson correlation	.516**	1	.473**
	sig. (2-tailed)	.000		.000
	N	78	78	78
Groceries which are purchased by grocery stokvels are sent to Zimbabwe	Pearson correlation	.359**	.473**	1
	sig. (2-tailed)	.001	.000	
	N	78	78	78

** . Correlation is significant at the 0.01 level (2-tailed)

There were significant correlations between economic circumstances in South Africa influencing the formation of grocery stokvels and groceries which are purchased by grocery stokvels being sent to Zimbabwe and between economic circumstances in South Africa influencing the formation of grocery stokvels and shortages of basic necessities in Zimbabwe influencing the formation of stokvels (p -values <0.01). The value of 0.516 was indicative of a strong correlation, while the significance was confirmed by a value of 0.001.

4.5.2 Factors which contribute to the success of grocery stokvels

4.5.2.1 Grocery stokvels represent a means of saving

There was a moderately strong correlation coefficient value of 0.496 for the relationship between participation in stokvels reducing monthly expenditures and grocery stokvels representing a means of saving, whose significance was confirmed by a p-value <0.01.

Table 4.17: The relationship between grocery stokvels representing a means of saving and participating in stokvels reducing monthly expenditures

		Participation in stokvels reduces monthly expenditures	Grocery stokvels represent a means of saving
Participation in stokvels reduces monthly expenditures	Pearson correlation	1	.496**
	sig. (2-tailed)		.000
	N	78	78
Grocery stokvels represent a means of saving	Pearson correlation	.496**	1
	sig. (2-tailed)	.000	
	N	78	78

** . Correlation is significant at the 0.01 level (2-tailed)

4.5.2.2 Participation in grocery stokvels by members who are formally employed

Table 4.18: Participation in grocery stokvels by members who are formally employed

		Participation by formally employed members	Formally employed members participate in stokvels as a means of saving	Formally employed members participate from a desire to belong to a group of peers
Participation in grocery stokvels by formally employed members	Pearson correlation	1	.553**	.482**
	sig. (2-tailed)		.000	.000
	N	78	78	78
Formally employed members participate as a means of saving	Pearson correlation	.553**	1	.546**
	sig. (2-tailed)	.000		.000
	N	78	78	78
Formally employed members participate from a desire to belong to a group of peers	Pearson correlation	.482**	.546**	1
	sig. (2-tailed)	.000	.000	
	N	78	78	78

** . Correlation is significant at the 0.01 level (2-tailed)

There are strong correlations with values of 0.553 for members in formal employment who join grocery stokvels as a means of saving and 0.482 for those who do so from a desire to belong to a group of peers, with significance at the 0.01 level.

4.5.2.3 Participation in grocery stokvels by members who are informally employed

Table 4.19 provides an analysis of the same two variables for members of grocery stokvels who are employed informally.

Table 4.19: Participation in grocery stokvels by members who are informally employed

	People in informal employment are likely to participate in grocery stokvels	People in informal employment participate in grocery stokvels as a means of saving	People in informal employment participate in grocery stokvels from a desire to belong to a group of peers
People in informal employment are likely to participate in grocery stokvels	Pearson correlation sig. (2-tailed) N	1 .445** 78	.445** .000 78
People in informal employment participate in grocery stokvels as a means of saving	Pearson correlation sig. (2-tailed) N	.445** .000 78	1 .175 78
People in informal employment participate in grocery stokvels from a desire to belong to a group of peers	Pearson correlation sig. (2-tailed) N	.331** .003 78	.175 .126 78

** . Correlation is significant at the 0.01 level (2-tailed)

The statistical analyses in Tables 4.18 and 4.19 reveal that irrespective of whether the respondents were in formal or informal employment, they had joined their stokvels as a means of saving and from a desire to belong to a group of peers. Although the correlations were significant, the value of 0.331 members in informal employment belonging to grocery stokvels from a desire to belong to a group of peers was indicative of a weak correlation, while the value of 0.445 implied a moderate correlation for those who did so in order to save.

4.5.3 The role of gender

Table 4.20 summarises the analyses of the correlations between the role which the respondents perceived gender to play in Zimbabwean grocery stokvels and the reasons for which they had joined their stokvels.

Table 4.20: The role of gender in grocery stokvels

		We join grocery stokvels because collective bulk purchases are cheaper than individual purchases	We joined because members of our families or friends were members	Males play a supportive role in grocery stokvels
We join grocery stokvels because collective bulk purchases are cheaper than individual purchases	Pearson correlation	1	.286*	.147
	sig. (2-tailed)		.011	.200
	N	78	78	78
We joined because members of our families or friends were members	Pearson correlation	.286*	1	.081
	sig. (2-tailed)	.011		.482
	N	78	78	78
Males play a supportive role in grocery stokvels	Pearson correlation	.147	.081	1
	sig. (2-tailed)	.200	.482	
	N	78	78	78

*. Correlation is significant at the 0.05 level (2-tailed)

The correlation between the acknowledgement of dominant roles of females and the supporting roles which males play in grocery stokvels and the other two variables in Table 4.20 was found to be significant but weak (p -value = 0.05). Consequently, it could be concluded that the dominance of grocery stokvels by females did not influence the factors which encouraged people to join grocery stokvels to any appreciable extent.

4.5.4 Factors which can militate against the success of grocery stokvels

The subsections which follow are devoted to analyses of the correlations which were found among the variables pertaining to factors which could militate against the success of stokvels.

4.5.4.1 Factors which influence members to leave their stokvel groups

Table 4.21: Factors which influence members to leave their stokvel groups

		Members dropping out in less than one year owing to financial difficulties	Members leaving owing to a lack of consensus concerning the groceries which are to be purchased	Members leaving because others fail to make their monthly contributions
Members dropping out in less than one year owing to financial difficulties	Pearson correlation	1	.500**	.624**
	sig. (2-tailed)		.000	.000
	N	78	78	78
Members leaving owing to a lack of consensus concerning the groceries which are to be purchased	Pearson correlation	.500**	1	.645**
	sig. (2-tailed)	.000		.000
	N	78	78	78
Members leaving because others fail to make their monthly contributions	Pearson correlation	.624**	.645**	1
	sig. (2-tailed)	.000	.000	
	N	78	78	78

** . Correlation is significant at the 0.01 level (2-tailed)

The correlations among the reasons for members leaving their stokvel groups were found to be significant and strong. The correlation for members leaving on account of others failing to make their monthly contributions had a value of 0.624, while that for members leaving owing to a lack of consensus concerning the groceries which are to be purchased had a value of 0.5, significant at the 0.01 level.

4.6 Conclusion

This chapter has taken the form of a detailed analysis and discussion of the quantitative and qualitative data from which the findings of this research study emerged, concerning the factors which encourage the formation of Zimbabwean grocery stokvels in Cape Town, the factors which contribute to their success, the factors which could potentially militate against their success, and the role which gender plays in their success. It was evident from the findings that one of the most significant factors which contributes to the viability of Zimbabwean grocery stokvels is the ability which they provide to their members to purchase essential commodities at advantageous prices. Doing so enables groups of Zimbabwean immigrants, many of whom have no access to financial institutions in the formal sector owing to their illegal status, not only to sustain themselves and their families,

but also to assist their families and relatives in Zimbabwe to survive the effects of a collapsed economy. The final chapter is devoted to a discussion of the conclusions which were drawn from the findings, the recommendations which are made on the basis of the conclusions, and suggestions for further research.

CHAPTER 5: Conclusions and Recommendations

5.1 Introduction

In this chapter, the findings of the study are discussed in relation to the main research question and the research subquestions, which are recapitulated in subsections 4.2.1 and 4.2.2 of Chapter 4.

5.1.1 Factors which encourage the formation of Zimbabwean grocery stokvels in Cape Town

- The culture of forming grocery stokvels by Zimbabwean immigrants has its origins in the severe economic crisis and shortages of basic essentials in Zimbabwe. As a consequence, some of the groceries which are purchased by grocery stokvels are sent to Zimbabwe.
- Zimbabwean immigrants often form grocery stokvels to feed their families in Cape Town because they are unable to open accounts owing to a lack of official documentation.
- Members of grocery stokvels believe that collective bulk purchases enable them to save substantial amounts of money.
- Members of grocery stokvels believe that their participation contributes significantly to reducing monthly expenditures.

5.1.2 Factors which contribute to the success of Zimbabwean grocery stokvels in Cape Town

- The success of grocery stokvels is dependent, to a large extent, upon the close ties which exist among their members and the ability of members to introduce members of their families or friends whom they know to be reliable.
- Grocery stokvels represent a mechanism for enforced saving and members are generally aware of their responsibilities to their groups and the need to keep

making their monthly fixed contributions throughout the periods which have been agreed upon.

- People in both formal and informal employment participate in grocery stokvels in order to save and from a desire to belong to a group of peers.

5.1.3 The role of gender in the formation and success of Zimbabwean grocery stokvels in Cape Town

- Although grocery stokvels tend to be dominated by women, male members are often not discouraged and even welcomed.
- The predominant role of women stems, to a large extent, from their traditional roles of homemakers and their knowledge of the requirements of households.
- The role of the relatively few male members of grocery stokvels is sometimes confined to providing financial support.
- In some instances, male members provide support to the women in their stokvels by accompanying them to locations which otherwise could be unsafe, in order to purchase groceries.
- Male members are often valued for their strength, which enables them to carry heavy bulk purchases.

5.1.4 Factors which can militate against the success of grocery stokvels

- The departure of members owing to financial difficulties.
- The failure of members to fulfil their obligations with respect to their fixed monthly contributions can undermine shared trust in groups.
- In some instances, members can disagree with one another concerning the groceries which are to be purchased.

5.2 Problems and limitations encountered during the conducting of the study and suggestions for future research

Although the researcher was able to achieve all of the objectives of the research study, she wishes to acknowledge the following potential limitations:

- As interviews are time-consuming and require skill and intense concentration, the researcher was obliged to place more emphasis upon the quantitative study than the qualitative one.
- There is an inherent risk in snowball sampling of participants referring the researcher only to potential participants who are their friends, which can jeopardise the extent to which research samples are representative of target populations. Consequently, other sampling techniques could be used in future studies pertaining to the research topic.
- The potential influence of individual researchers upon the findings of qualitative research studies is a perennial risk which can undermine their validity. Studies which are conducted by teams which comprise more than one researcher could significantly reduce the risk of subjective influences.

5.3 Recommendations

The following recommendations are made with respect to the findings of the study and the answers which they generated to the research subquestions:

- **Factors which have encouraged the formation of Zimbabwean grocery stokvels in Cape Town**
- **Findings 1 and 2:** Zimbabweans in Cape Town form grocery stokvels as a consequence of having experienced severe shortages of basic necessities in Zimbabwe. Their participation in stokvels enables them to accumulate funds to purchase the groceries which they need to sustain themselves and their families, in the absence of assistance from financial institutions in the formal sector and also to assist their families and relatives in Zimbabwe to cope with their dire economic circumstances by sending groceries to them.
- **Recommendation: Determine the purpose of individual stokvels**

Members need to determine the purpose of their grocery stokvels to enable them to meet their specific needs and priorities. Disagreements concerning the products which stokvels should purchase in bulk have resulted in the departure of disgruntled members, which, in turn, has reduced their buying power as a result of reduced monthly contributions.

Disagreements have arisen from some members having favoured buying products to consume in their homes in Cape Town, while others have prioritised bulk purchases of commodities such as flour and sugar to send to their families and relatives in Zimbabwe to enable them to make homemade bread in the face of severe shortages of basic necessities.

- **Finding 3:** It emerged from the study that as many Zimbabwean immigrants have no access to opening bank accounts owing to a lack of documentation, they form and join stokvels to enable them to save.
- **Recommendation: Open stokvel bank accounts using a Proxy who is legally documented.**

Although individual members who lack appropriate documentation are unable to open bank accounts in their own names, they are able to open stokvel accounts at banks and some retail stores. As in most cases, the institution or organisation at which the account is to be held requires only two or three identity documents to be produced, members whose status is legal are able to open accounts on behalf of their stokvel groups.

- **Findings 4 and 5:** Members of grocery stokvels believe that collective bulk purchases provide substantial savings and contribute significantly to reducing monthly expenditures.
- **Recommendation: Enter into agreements with large wholesalers and retail chains so that they can keep money then buy from that particular wholesale when they have collected all funds.**

The members of grocery stokvels should approach large wholesalers and retail chains such as Jumbo, 1-Up, New Look, Giant, and Makro and arrange to make monthly remittances which are accumulated and redeemed at the end of each cycle.

- **Factors which contribute to the success of Zimbabwean grocery stokvels in Cape Town**
- **Findings 1, 2, and 3:** A great deal of the success of Zimbabwean grocery stokvels in Cape Town stems from the close ties which exist among their members and their

ability to introduce new members whom they know to be reliable. As grocery stokvels represent a form of enforced saving, it is imperative that all members should fulfil their obligations with respect to their fixed monthly contributions until the end of each cycle. People in both formal and informal employment participate in grocery stokvels in order to save and also from a desire to belong to a group of peers.

- **Recommendation: Draft a constitution**

As participation in grocery stokvels entails each member making substantial monthly contributions, there should be clearly articulated rules and standards for the conduct of individual members, when and how contributions are collected, and the criteria which need to be fulfilled to become eligible for membership.

- **The role of gender in the formation and success of Zimbabwean grocery stokvels in Cape Town**

- **Findings 1, 2, 3, 4, and 5:** Although grocery stokvels tend to be dominated by women, men are not necessarily excluded from participating in them. The domination of grocery stokvels by women stems largely from their traditional roles of homemakers and their awareness of the needs of their households. The contributions of the relatively few male members of grocery stokvels are often confined to financial support. In some instances, male members support the female members of their groups by accompanying them to locations which might otherwise be unsafe, in order to purchase groceries. In addition, male members can provide invaluable assistance by carrying heavy bulk purchases of groceries.

- **Recommendation: Increase participation by males in grocery stokvels**

The participation of males should not be confined to supporting roles, as they should also participate in decision making. As males benefit directly from grocery stokvels, either by consuming the products which are purchased or by being able to send foodstuffs to their families or relatives, they need to be treated as equal members in every respect.

- **Factors which can potentially militate against the success of grocery stokvels**

- **Finding 1:** Members can be obliged to leave their stokvel groups owing to financial difficulties which arise from unforeseen circumstances, such as becoming unemployed, problems which affect their families in Zimbabwe, or even the loss of members of their families.
- **Recommendation: The need for surety**

New members should be required to pay stipulated amounts as sureties which can be redeemed at the end of cycles, although they should be forfeited if the members leave before the end of a cycle.

- **Finding 2:** As the members of grocery stokvels could have conflicting needs or priorities, disagreements can arise concerning the products which individual members believe their stokvel groups should purchase.
- **Recommendation: Compile master grocery lists**

The drawing up of master lists would enable groups to eliminate potential sources of friction by identifying the products and brands which meet the needs of all members. Master lists should also be provided to prospective new members, to enable them to decline to join if they do not wish to avail themselves of the products which are listed.

5.4 Suggested related research for the future

Future research should be conducted to investigate the difficulties which members of Zimbabwean grocery stokvels encounter when they endeavour to send groceries to Zimbabwe.

5.5 Conclusion

The findings of this study have provided invaluable insights into the crucial role which grocery stokvels play in sustaining a marginalised group in Cape Town, namely Zimbabwean immigrants. They also reveal that as many have fled intolerable economic privations in their

home country, grocery stokvels are playing a meaningful role in doing the work of international providers of emergency aid and ensuring that the provisions reach their intended beneficiaries, which is not always possible with international aid, owing to instances of rampant corruption. Consequently, stokvels should be perceived in a positive light, as they promote both self-reliance and self-sufficiency. As they have a definite role to play in the upliftment of marginalised communities, they need to be successfully integrated into holistic developmental strategies in developing countries in order to maximise the benefits which they are capable of generating.

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Appendices

Appendix A: Survey questionnaire administered to members of grocery stokvels in Cape Town

FACTORS WHICH CONTRIBUTE TO THE FORMATION AND SUCCESS OF ZIMBABWEAN GROCERY STOKVELS IN SOUTH AFRICA

Consent: please indicate either Yes or No

1. As a participant in this research study, I understand that my participation is voluntary and that I have the right to withdraw my participation at any time, without incurring penalties of any sort whatsoever.

Yes	No
-----	----

2. As a participant, I understand that any answers which I give cannot enable me to be identified.

Yes	No
-----	----

3. As a participant, I have the right not to answer any questions which I do not wish to answer.

Yes	No
-----	----

4. The researcher has informed me that the research is being conducted for academic purposes only.

Yes	No
-----	----

Questionnaire for members of stokvels

Please tick the relevant box:

1. Gender

Male

Female

2. Specify where your stokvel is based

Southern Suburbs

Northern Suburbs

Atlantic Seaboard

Cape West Coast

Cape Flats

3. Size of your stokvel group

Small (1-5 members)

Medium (6 -10 members)

Large (more than 10 members)

4. Who or what encouraged you to participate in a grocery stokvel?

Members of my family

Friends

Colleagues at work

Social pressure

Economic pressure

5. To which category of grocery stokvel do you belong?

Rotating

Accumulating

Use the following scale to answer questions. Please tick the relevant boxes:

1 = Strongly disagree 2=Disagree 3= Agree 4= Moderately agree 5= Strongly agree

	1	2	3	4	5
6. I joined a grocery stokvel because collective bulk purchases are cheaper than individual purchases					
7. A grocery stokvel is a means of saving to make bulk purchases					
8. I joined a grocery stokvel because members of my family or friends participate in grocery stokvels					
9. Shortages of basic foodstuffs and necessities in Zimbabwe have influenced the formation of grocery stokvels					
10. Economic circumstances in South Africa have influenced the formation of grocery stokvels					
11. Groceries which the stokvels purchase are sent to Zimbabwe					
12. Participation in grocery stokvels reduces monthly expenditures.					
13. Grocery stokvels are assisting Zimbabweans by providing them with a means of saving					
14. People in formal employment are more likely than others to participate in stokvels					
15. People in formal employment participate in grocery stokvels in order to save					
16. People in formal employment participate in grocery stokvels from a desire to belong to a group of peers					
17. People in informal employment are more likely than others to participate in stokvels					
18. People in informal employment participate in grocery stokvels in order to save					

19. People in informal employment participate in grocery stokvels from a desire to belong to a group of peers					
20. People participating in more than one stokvel to be able to purchase a variety of products at discounted prices					
21. Participation in more than one stokvel provides members with access to a variety of groceries					
22. Participation in different types of stokvels provides members with frequent access to groceries, as distributions are made at different times.					
23. Participants in grocery stokvels prefer to join stokvels which have been in existence for more than a year					
24. Females are more dominant than males in grocery stokvels					
25. Males play supporting roles in grocery stokvels, while women make decisions					
26. Stokvels which have access to storage facilities are particularly attractive to prospective members					
27. Stokvels which distribute groceries every 6 months serve the interests of members better than those which distribute once a year					
28. Apart from their ability to accumulate funds, the success of grocery stokvels is largely dependent upon the mutual respect and trust which exists among their members					
29. It is very rare for a member to remain in a stokvel for more than a year, as they frequently drop out owing to financial difficulties					
30. Members cease participating in stokvels owing to disagreements concerning the groceries which should be purchased with funds which are accumulated					
31. Members sometimes leave stokvels when others fail to make their monthly fixed contributions					

Appendix B: Guide for interviews with members of grocery stokvels

FACTORS WHICH CONTRIBUTE TO THE FORMATION AND SUCCESS OF ZIMBABWEAN GROCERY STOKVELS IN SOUTH AFRICA

Consent: please indicate either Yes or No

1. As a participant in this research study, I understand that my participation is voluntary and that I have the right to withdraw participation at any time, without incurring penalties of any sort whatsoever.
2. As a participant, I understand that any answers which I give cannot enable me to be identified.
3. As a participant, I have the right not to answer any questions which I do not wish to answer.
4. The researcher has informed me that the research is being conducted for academic purposes only.

Interview questions:

1. How did your group start? (Who started it, and when?)
2. Why did the initiator decide to start the grocery stokvel?
3. Who invites or introduces new members and is there any formally articulated procedure for admitting new members?
4. What is the composition of the membership of the grocery stokvel, with respect to how many are in formal employment and how many informally employed? Does the composition reflect the wishes or preferences of the members, or did it evolve without any preferences being expressed?
5. Why do members prefer to join grocery stokvels over purchasing groceries as individual consumers?
6. How do members decide which products should be purchased? How do they resolve disagreements concerning purchases?
7. What are the penalties which are imposed on members who are unable to pay their fixed monthly contributions?

8. What is the procedure if members wish to terminate their membership of the grocery stokvel?
9. As a member of a stokvel, what do you consider to be the most significant attribute or characteristic which contributes to the success of your stokvel, by comparison with that of others?
10. As a member of a stokvel, what sorts of problems do you encounter and how do you overcome them?
11. Can men join your stokvel? If no, why not?
12. Who carries the heavy bulk purchases? Do female members perform the task on their own?
13. What would you say are the principal benefits of belonging to a grocery stokvels? Are members motivated to join owing to being able to make significant savings, or do they do so in order to work together with others as a team?

Appendix C: Guide for interviews with participants who were not members of grocery stokvels

FACTORS WHICH CONTRIBUTE TO THE FORMATION AND SUCCESS OF ZIMBABWEAN GROCERY STOKVELS IN SOUTH AFRICA

Consent: please indicate either Yes or No

1. As a participant in this research study, I understand that my participation is voluntary and that I have the right to withdraw my participation at any time, without incurring penalties of any sort whatsoever.
2. As a participant, I understand that any answers which I give cannot enable me to be identified.
3. As a participant, I have the right not to answer any questions which I do not wish to answer.
4. The researcher has informed me that the research is being conducted for academic purposes only.

Interview questions for male interviewees who are not members of grocery stokvels but whose wives or partners are members:

1. Are you a member of a grocery stokvel?
2. **If no,** is your wife or partner a member of grocery stokvel?
3. What are the benefits of participating in grocery stokvels?
4. How do you support the participation of your wife or partner in a grocery stokvel?
5. What are the duties and roles of males in grocery stokvels?

Appendix D: The administration of the survey questionnaire to members of stokvels

Time	9am – 5pm	9am – 5pm	10am– 2pm	9am– 11am	8am -11am
Number of participants	19	38	8	4	9
Type of stokvel	Grocery stokvel	Grocery stokvel	Grocery stokvel	Grocery stokvel	Grocery stokvel
Years for which stokvel has been in operation	0-5 years	0-5 years	0-5 years	0-5 years	0-5 years

Appendix E: Exact time frames for each one-on-one interview with members of grocery stokvels

Interviewee number	Date	Area	Interview Duration
1	8 May 2018	Northern Suburbs	13.28mins
2	8 May 2018	Northern Suburbs	11.06mins
3	8 May 2018	Northern Suburbs	16.05mins
4	8 May 2018	Northern Suburbs	17mins
5	8 May 2018	Northern Suburbs	13.12mins
6	8 May 2018	Northern Suburbs	8.01mins
7	8 May 2018	Northern Suburbs	11.03mins
8	8 May 2018	Northern Suburbs	10.54mins
9	8 May 2018	Northern Suburbs	16.27mins
10	8 May 2018	Northern Suburbs	11.03mins
11	8 May 2018	Northern Suburbs	17.23mins
12	8 May 2018	Northern Suburbs	16.13mins
13	8 May 2018	Northern Suburbs	12.36mins
14	8 May 2018	Northern Suburbs	8.19mins
15	8 May 2018	Northern Suburbs	14.34mins
16	8 May 2018	Northern Suburbs	12.35mins
17	8 May 2018	Northern Suburbs	4.23mins
18	8 May 2018	Northern Suburbs	17.53mins
19	8 May 2018	Northern Suburbs	15.23mins
20	8 May 2018	Northern Suburbs	5.23mins
21	14 May 2018	Northern Suburbs	10.23mins
22	14 May 2018	Northern Suburbs	17.02mins
23	14 May 2018	Northern Suburbs	14.23mins
24	14 May 2018	Northern Suburbs	12.53mins
25	14 May 2018	Northern Suburbs	11.46mins
26	14 May 2018	Northern Suburbs	10.56mins
27	14 May 2018	Northern Suburbs	14.56mins
28	14 May 2018	Northern Suburbs	6.35mins
29	14 May 2018	Northern Suburbs	11.56mins
30	14 May 2018	Northern Suburbs	5,34mins
31	14 May 2018	Northern Suburbs	8.18mins

32	14 May 2018	Northern Suburbs	9.12mins
33	14 May 2018	Northern Suburbs	12.12mins
34	14 May 2018	Northern Suburbs	14.23mins
35	14 May 2018	Northern Suburbs	12.45mins
36	14 May 2018	Northern Suburbs	13.56mins
37	14 May 2018	Northern Suburbs	13.47mins
38	14 May 2018	Northern Suburbs	14.56mins
39	14 May 2018	Northern Suburbs	23.05mins
40	14 May 2018	Northern Suburbs	4.52mins
41	14 May 2018	Northern Suburbs	9.53mins
42	7 May 2018	Southern Suburbs	11.53mins
43	7 May 2018	Southern Suburbs	9.56mins
44	7 May 2018	Southern Suburbs	9.43mins
45	7 May 2018	Southern Suburbs	8.42mins
46	7 May 2018	Southern Suburbs	16.58mins
47	7 May 2018	Southern Suburbs	13.23mins
48	7 May 2018	Southern Suburbs	11.23mins
49	7 May 2018	Southern Suburbs	12.14mins
50	7 May 2018	Southern Suburbs	12.23mins
51	7 May 2018	Southern Suburbs	11.28mins
52	7 May 2018	Southern Suburbs	7.16mins
53	7 May 2018	Southern Suburbs	9.11mins
54	7 May 2018	Southern Suburbs	5.13mins
55	7 May 2018	Southern Suburbs	1.23mins
56	7 May 2018	Southern Suburbs	7,18mins
57	7 May 2018	Southern Suburbs	17.34mins
58	7 May 2018	Southern Suburbs	16.38mins
59	7 May 2018	Southern Suburbs	12.39mins
60	7 May 2018	Southern Suburbs	12.14mins
61	7 May 2018	Southern Suburbs	14.24mins
62	7 May 2018	Southern Suburbs	15.46mins
63	7 May 2018	Southern Suburbs	16.53mins
64	7 May 2018	Southern Suburbs	12.45mins
65	9 May 2018	Atlantic Seaboard	13.23mins
66	9 May 2018	Atlantic Seaboard	14.12mins
67	9 May 2018	Atlantic Seaboard	15.18mins
68	9 May 2018	Atlantic Seaboard	6.53mins
69	9 May 2018	Atlantic Seaboard	9.56mins

70	9 May 2018	Atlantic Seaboard	9.14mins
71	9 May 2018	Atlantic Seaboard	5.32mins
72	9 May 2018	Atlantic Seaboard	6.56mins
73	9 May 2018	Atlantic Seaboard	5.23mins
74	9 May 2018	Atlantic Seaboard	4.38mins
75	9 May 2018	Atlantic Seaboard	7.46mins
76	9 May 2018	Atlantic Seaboard	6.52mins
77	10 May 2018	Cape West Coast	5.23mins
78	10 May 2018	Cape West Coast	1.08mins
79	10 May 2018	Cape West Coast	7.58mins
80	10 May 2018	Cape West Coast	8.05mins
81	10 May 2018	Cape West Coast	6.23mins
82	11 May 2018	Cape Flats	7.56mins
83	11 May 2018	Cape Flats	9.53mins
84	11 May 2018	Cape Flats	11.53mins
85	11 May 2018	Cape Flats	13.58mins
86	11 May 2018	Cape Flats	7.56mins
87	11 May 2018	Cape Flats	9.52mins
88	11 May 2018	Cape Flats	18.48mins
89	11 May 2018	Cape Flats	12.23mins
90	11 May 2018	Cape Flats	14.29mins
91	11 May 2018	Cape Flats	11.44mins

Appendix F: Exact time frames for each one-on-one interview with interviewees who were not members of grocery stokvels

Interview	1	2	3	4	5	6	7
Date	7 May	7 May	8 May	8 May	9 May	10 May	11 May
Area	Southern Suburbs	Southern Suburbs	Northern Suburbs	Northern Suburbs	Atlantic Seaboard	Cape West Coast	Cape Flats
Time	5.30pm	6.00pm	5.15pm	6.00pm	2 pm	2 pm	3.15pm
Relationship to member of stokvel	Husband	Son	Husband	Niece	Niece	Husband	Nephew