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Mobile Money Qualitative Data Sets

Data Analysis

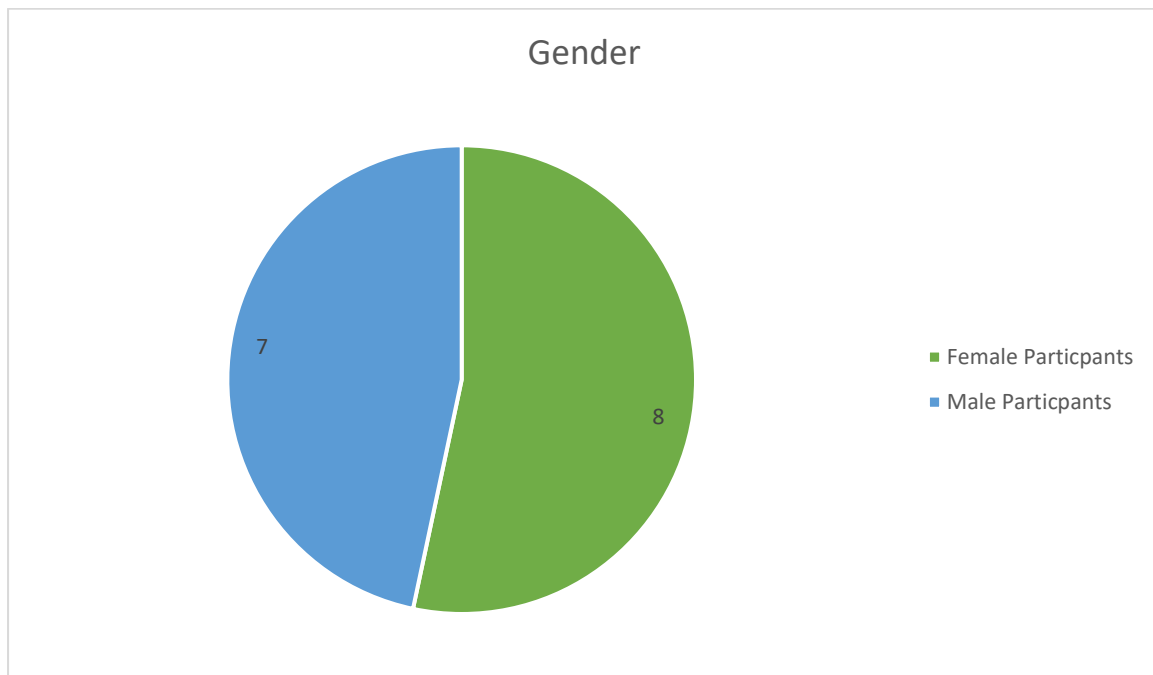
A **thematic analysis** was used to analyse the data. This is the process used for identifying, analysing and reporting patterns within data. This helped the researcher have a better understanding of the collected data. To add on an **inductive approach** in analysis was used for the study to generate codes and emerging themes within the study. The inductive approach is a bottom-up approach that makes use of or is based on what the data collected for the study contains. The codes and themes derived from the study serve a guide during analysis of the contents of the data. Thus, the analysis is based on the experiences of the research participants, giving the meaning assumption of a knowable world by voicing out these experiences.

The **semi-structured interviews** yielded **qualitative data sets** which were entered into this file. **Qualitative** findings were interpreted and described using **descriptive prose and quotes**.

1. Study Participants Profile

The informal workers that participated in this study work in different sectors of the informal sector. They operate as hairdressers, maids, gardeners, airtime sellers and flea market traders. Initially sixteen people were identified to participate in the study but due to increasing cases of the Delta variant of COVID-19 in Harare at the time, fifteen people who operate in the informal sector and use EcoCash participated in the study. Out of the fifteen participants, eight sold goods (e.g., street vendors and flea market traders) and the remaining seven offered a service (e.g., maids, hairdressers, and gardeners). All the study participants can be categorized as low-income informal workers who rely heavily on EcoCash. It should be noted that in this study there were participants who previously operated in the formal sector that had access to these formal financial services. Those leaving the formal sector of employment was not always by choice but a means of survival after being laid off from their formal sector jobs. There was also a gender balance to ensure an accurate and balanced

account of informal workers who use EcoCash. The names that were used for the participants in this research were pseudonyms to keep their identities private.



Gender of Participants

1.1 Drivers of Informal Activities in Zimbabwe

From the interviews conducted various themes came emerged as to how the informal sector rose to internal migration, unemployment, structural adjustment (ESAPs), economic collapse, and poverty.

1.1.1 Internal Migration

From the interviews conducted almost half of the participants came from the Rural to urban areas in search of employment. After Zimbabwe gained independence in 1980 rural-urban migration was no longer restricted as it was during the colonial era and this made many people who resided in the informal area to migrate According to Sakuhuni (2014), this presented the opportunity for people residing in the communal (rural) areas to migrate to urban areas in search of job opportunities. According to Potts in Crush & Tevera (2010) there was emphasis on the urban-based economic development by the government as well as an increase in public

sector employment to deliver services such as health and education to the African population. Unfortunately, job opportunities were scarce therefore the absorption of new workers into the labour market was difficult. This was due to the level and speed of economic development failing to match the high population growth in urban areas caused by mass rural to urban migration. Thus, resulting in the formal sector failing to absorb new entrants into the labour force. From the interviews here are some of the interviews responses pertaining to rural to urban migration

I moved here around the late 1990s. I came with so many aspirations. It was the city. You would hear stories about Harare and its beauty from people who were coming back to visit home. When I moved here, I was hoping I could find a job, but it was not easy to find formal employment. Thus, I resorted to the informal sector. This forced me to think outside the box and I started doing various jobs such as selling snacks and stuff. I could not go back to the rural areas. I knew I had to make a plan and I have been here ever since (Interview, Harare, July 2021).

I left the village in search of work because there was no money I was getting when I was staying in the village. I had family members I had to take care off and coming to the city (Harare) was the only option I had. You come to the city hoping you can find something instantly but that is not the case. Knocking on gates looking for work is tiring, and you are on the verge of giving up. Eventually I found some work through a friend who had moved to the city a few years before me. It was by the grace of God (Interview, Harare, July 2021).

I would often hear of job opportunities in the city and one day I decided to go in search of work in the city. To my surprise this was not the case, and it was so difficult to find a job anywhere and this resulted in me looking for alternative work. I did not know what the informal sector was, but it is where I ended up and I have been working in this sector ever since (Interview, Harare, July 2021).

I moved here hoping that I could be able to work but that was not the case. Instead, I spent like a week or so walking the streets of Harare looking for work that could sustain me and help me survive. Even if it meant cleaning toilets. The hope I have is

for a better life for myself, and my family is what keeps me going (Interview, Harare, July 2021).

1.1.2 Unemployment

Unemployment was also another theme that was identified during the research. There were Participants who formerly operated in the formal sector but were laid due to economic turmoil. They shared their experiences working in the formal sector. These were some of their responses:

The company I worked for closed because they were not making enough money to sustain the business. Without any warning, we were told that the company is closing and that they could not do anything to assist us. It was a very worrying time because I did not know what to do. I sat at home for months home looking for work. Thus, I resorted to selling these clothes at the flea market because I had no other choice. I have children so their needs need to be taken care of and their fees need to be paid (Interview, Harare, July 2021).

When I lost my job, I did not know what to do. Everything went downhill so fast. It felt like a nightmare. I remember being given the retrenchment letter and I was just in shock. After sitting for several weeks I began planning and I resorted to selling clothes and other accessories. I found some clients who became regulars, and this snowballed into me finding more because of their referrals. I have been doing it for some time now and it has helped me get on my feet. In that brief period I felt so lost (Interview, Harare, July 2021).

After high school I applied for a formal job, and I did not get it because I did not have a university degree. That shattered me because I could not afford to go to university and finding scholarships was very difficult. I tried applying for various jobs, but they all required a university degree and thus I opted to become an informal trader, and this has been my job ever since. I have very good clients who constantly buy from me, and it has been good for my business. However, the recent COVID-19 pandemic took a hit on my business because we were under a hard lock down for a

couple of months and this really affected the way I conducted business (Interview, Harare, July 2021).

Applying for a job without a tertiary education is very difficult. The list of people you are competing with for the job have a better education than you and they are more exposed or ready for these interviews. That just scares you and you just feel like giving up. (Interview, Harare, June 2021).

1.1.3 Structural Adjustment Structural Adjustment Programs (ESAPs)

ESAPs were a set of prescribed economic policies in the 1980s and 1990s by the IMF for developing nations that faced an economic crisis. The IMF made governments implement certain policies such as reducing public spending and downsizing key areas in the public sector. Some participants faced the unfortunate brunt and from the interviews several addressed it:

I remember going to work and on arrival we were told that that the factory is closing. I was confused. I started thinking what I am going to do. Because I had a young child at the time, and he had to be taken care off. The late 1990s took a heavy toll on me. Hence, I resorted to go into the informal sector (Interview, Harare, June 2021).

After I lost my job, I was depressed for a while. After some time, I began to look for opportunities that could help me generate income and I found something that could do that. For the past couple of years, it has been going well and I have managed to survive despite the uncertainty of the economy. Navigating this economy is not easy, but you do what you must to make a living (Interview, Harare, June 2021).

Structural adjustment left many people without employment, and this resulted in a rapid expansion of the informal sector. People who were laid off because of ESAPs were accustomed to a certain lifestyle before, so they had to adapt to make ends meet and engaging in informal sector activities was a means of survival.

1.1.4 Poverty

Ngudu (2010) argued that partaking in informal sector activities is not by choice for many but a strategy or method of survival to avoid poverty. Privatization, closure of firms and loss of a bread winners income are some factors that increase an urban household's vulnerability to poverty. Lack of support schemes from the government exacerbates poverty and this often contributes to the growth of the informal sector. Some participants went in depth on their experiences with this aspect:

After losing my husband who was the bread winner we were stranded. He took care of everything financially and I took care of the children. Things were okay because he left money but over time, I began to become a bit more stringent to make it last. Thus, I resorted to selling clothes at the Flea Market. The house was paid for but I had to change schools for my children because the fees was expensive and I wanted them to get an education. Business is going well so far after a brief stint of Hard lockdown during Covid-19, but the uncertainty of the economy makes you nervous about how things will play out (Interview, Harare, June 2021).

When the company I work for closed, I was shattered. I started thinking about the house, the car and my family. I applied for other jobs but there was no luck. It was a dreadful experience and this is reality. Thus, I resorted to becoming a flea market trader (Interview, Harare, June 2021).

Most people have been forced to engage in informal activities as a means of survival. Initially, those who engaged in informal activities for survival are those that were negatively affected during the structural adjustment period in the 1990s. Later on, those who could not resist the heat of hyperinflation during the economic meltdown in the 2000s also joined the wagon. al services.

1.2. Challenges Faced by Informal Works of Accessing Formal Financial Services

Challenges faced by informal workers in accessing formal financial services raised a variety of themes. These were financial service costs, confidence in the banking sector, location, language and documentation.

1.2.1 Financial Services Costs

For low-income households, using formal financial services can be very costly. Financial institutions normally have fees, minimum deposit requirements and other upfront costs. Some financial institutions even penalise customers for late payments, and this can add up and be very costly for a low-income earner. Several participants in the study did address this issue:

It is not cheap to keep using financial services. After losing my job, I realised that the cost to keep my account opened was a lot and I decided to stop using it. I withdrew the money I had and I kept it at home. There was nothing I could do (Interview, Harare, July 2021).

With my little salary I tried to open a bank account years ago. I then realised that is it not the best idea to do so because when I got the brochure to check on the bank information from the person who was assisting me, I then realised that it was very costly to open a bank account. After assisting me, she walked to her desk for brief second and I swiftly walked out of the bank and went home because I was not going to be able to afford that [Laughs] (Interview, Harare, July 2021).

1.2.2 Confidence in the Banking Sector

The Zimbabwean financial crisis that occurred in 2008 led to a massive surge of hyperinflation and this drastically shifted customers perceptions and confidence in the financial system. This was made worse after the adoption of the US dollar and during this time of dollarization where many people lost their savings held in formal financial institutions. Customers lost confidence in the formal sector and the recent 2016 cash liquidity crisis made many Zimbabweans not use formal financial institutions and many people resorted to storing cash at home in a safe rather than banks. Peter explained what it was like for them during that economic turmoil. Participants who had bank accounts addressed some of these issues:

It was a difficult time in 2008. I remember taking the little money I had, and I kept it at home. There was nothing for me to keep at the bank. It was a very difficult time because every day the currency kept losing value, inflation was rising, and basic goods such as mealie meal and cooking oil were becoming very expensive. It was unbelievable, but we did what we had to in order to survive (Interview, Harare, July 2021).

The bank account that I had began to serve no purpose for me. Everything around that time [2008] was unpredictable. You could go to the bank, try get some money and if you got the money (hopefully) by the time it was end of day, the bus fare for example, would have increased! It was a very difficult time because you just couldn't tell what the outcome was (Interview, Harare, July 2021).

The 2016 cash liquidity crisis was a key moment that made many people who operated in the informal sector who had bank accounts withdraw their money from the banks and lose confidence in the formal financial system. This is because it became a task to go to the bank and withdraw money because there was hardly any cash there. What made it much worse was that withdrawal limits had also been significantly slashed. One participant explained her experience when she went to the bank around 2016:

The cash shortage problem of 2016 is one of the reasons why I do not want anything nothing to do with that bank account that I had. I used to wake up at around 11PM or 12AM to go and queue for money. I remember one time I went to go withdraw some money I had left in my account. Upon arrival I was at the back of the line, but I had to pay someone to get a sticker that put me close to the front of the line. There were women with their babies there waiting in the line to get money. Some people even brought blankets because they had to sleep there. But I had to be selfish because those queues could get long. I withdrew the little amount I had and left (Interview, Harare, July 2021).

The cash crisis of 2016 was a clear indicator of how severe the cash shortage was. This is because many of the participants operating in the informal sector all complained how difficult it was to find cash around that time. This meant that mobile financial services such as EcoCash were useful during this period with one participant lightly highlighting:

EcoCash made the operation of the informal sector a bit better. This is because you could use it everywhere and it was easy to purchase things from your supplier or when a customer wanted to buy something, and they did not have cash they could just pay us using EcoCash (Interview, Harare, July 2021).

1.2.3 Documentation

From the interviews conducted with the participants in the study, one barrier that was highlighted was that of documentation. Not having proper documentation hampers people from opening formal bank accounts because this limits their eligibility. For instance, workers operating in the informal sector are not likely to possess wage slips, proof of residency or even proof of identification. The reason documentation is an essential requirement is due to the increase in fraud, money laundering and terrorist financing activities through the formal financial sector. This has unintended consequences of excluding legitimate small businesses and low-income customers from the financial system. From the interviews conducted with the informal workers, the constraint of not having documentation was a key issue. Some participants addressed how the lack of appropriate documentation constrained them from accessing formal financial services:

Trying to open a bank account was a challenge because of documentation. When you are raised in the villages and you migrate to the city, there are some documents you do not have in your possession. For instance, proof of residence. I had to learn about getting a proof of residence affidavit later when I moved to the city which can be a tedious task if you do not know what it is. This is because you are in a place you do not know very well, and you can get lost because you are not aware of the city (Interview, Harare, July 2021).

Moving from the rural areas to the city made me very ambitious. I came here looking for a better life. Although I was optimistic, it was not easy to adjust. Apart from looking for work, the first thing I did was try open a bank account. Because I came here so young, I did not have proof or address and a proof of identification, thus I could not open a bank account (Interview, Harare, July 2021).

The participants narrations above are a clear illustration of the extent to which documentation is a barrier to many informal workers especially those with lower incomes. Many individuals are excluded from the formal financial sector due to the strict documentation requirements which are out of the reach of many.

1.2.4 Language and Financial Literacy

Language is an essential element towards understanding financial literacy. Financial literacy has the capability to influence people to make decisions pertaining to choosing or using the financial products that best tailor their needs. Incorrect financial products often reduce the effectiveness of that product, and this makes people resort to using cash only and not keeping it in a financial institution. Often the cause of financial illiteracy can stem from language. The jargon used in explaining financial programs can often be too technical and confusing and this often confuses many customers especially those who are financially illiterate. Speaking to the participants some of them addressed it:

When I tried to open a bank account a few years back I did not understand what it all meant. My English was not that great, so it was difficult to understand. I asked for help, but it was all too technical for me to understand, and I never attempted to open a bank account again. Thus, I kept the money at home because I could not carry it around all the time (Interview, Harare, July 2021).

English was very tough for me when I moved to the city and trying to understand what certain things meant was difficult. Now imagine walking into bank, wanting to open a bank account but you don't understand a single thing and you are too afraid to ask because you do not want to embarrass yourself. These were some of fears when I first moved here (Interview, Harare, July 2021).

Language is a key factor that can influence financial literacy. Some people may not be affluent with the English language but if it can be broken down in layman's terms or in vernacular it can allow people to use those facilities or resources. Therefore, EcoCash was very ground-breaking because it was extremely easy to understand and this allowed it to be accessible nationwide.

1.2.5 Location

Location is another that major challenge that informal workers faced in accessing formal financial services. Some informal workers reside in neighbourhoods with little or no financial service providers such as bank branches. A reason why many formal financial institutions are reluctant to open branches in these low-income neighbourhoods is because reasons safety being the biggest one. Thus, informal workers are unable to access formal financial services due to them residing far away from financial institutions. Another issue related to location is that of convenience. Many migrants are unable to access financial services due to the operational hours of many formal financial institutions. Those that reside and work far away from these institutions may not always be able to visit them during their operating hours. One participant said:

I stay far from town, so the process of coming to town to do one thing such as accessing a bank account, is not worth it. Transport fares are not cheap so when I come to do some work in town, I make sure I utilise the day and do as much as I can (Interview, Harare, July 2021).

Location has proven to be detrimental towards informal workers accessing informal services. The reluctance of formal financial services stems from issues of safety due to the stereotype that low-income areas are susceptible to crime and theft hence there has been no drive from these institutions to create some branches there.

1.3 The use of Mobile Phones and the EcoCash Service

EcoCash was designed with the intention of providing unbanked and underbanked individuals with efficient and accessible financial services similar to the formal financial services available. The assorted products and services within EcoCash are tailored to meet the needs of the target market that is unbanked and underbanked individuals. This section explored the process of signing up for EcoCash, the different products and services offered by EcoCash.

1.3.1 Registration

To open a mobile money account, there are less stringent measures in comparison to opening a traditional bank account. For example, mobile money users are not required to provide a proof residence or income. They only need an identity card or passport. It is argued that the less rigorous requirements needed to open a mobile money give the poor and the unbanked who often lack sufficient documents the ability to participate in the mainstream financial system in Zimbabwe. The experiences for all 15 participants were almost the same but there were very interesting findings. Some of the participants said:

My brother opened my EcoCash account in 2011. I did not have an identity document at that time because I had just moved here. He applied on my behalf and I have been using that account ever since. This was easy to do because there was a level of trust and he is family so I will never do anything to betray that trust (Interview, Harare, July 2021).

The process to open an EcoCash account was quite easy in comparison to opening a formal bank account years ago. I remember trying to open a bank account before. They asked for documents which I did not understand at the time. I felt like I was not being treated right as well because of the tone I was being addressed with. This was a long time ago though. However, when applying for EcoCash, the agent was very friendly. She asked me for my I.D and that was about it. She then guided me on how to do various tasks on EcoCash and I was done. She was brilliant (Interview, Harare, July 2021).

The ease of registration and assistance from agents have been key components as to why mobile money services like EcoCash have been adopted at a high rate. This has allowed many people to register and use the services for various tasks.

1.3.2 EcoCash Services

In the beginning EcoCash had one product offering that was simple: to send and receive money. Over time, the services offered by EcoCash have evolved making it a diverse mobile payment solution with the introduction of value-added services such as municipality bill payments.

Participants in this research said that they use EcoCash for everyday mobile banking transactions. In many cases where the service has been used, the choice to use the savings component of the service was for the most part a temporary holding mechanism. Today, EcoCash has become a digital wallet for many users that also enables people to conduct various financial tasks. The 2016 liquidity crisis gave EcoCash the opportunity to become a catalyst to accelerate growth for electronic financial payments. At the time EcoCash mobile payments constituted about 80% of the population and the mobile network (Econet) covers 90% of the population). Several participants gave reasons why they use EcoCash:

*With EcoCash I can pay for groceries in the store by the till. To pay, I just dial the EcoCash USSD (*151#), enter the merchant code at the point of sale and process the payment. Due to the cash shortage this has become the norm and I am grateful for EcoCash because I know that I have some money and I don't have to wake up at in the early hours to walk to the bank or try find means to find physical cash (Interview, Harare, July 2021).*

I use EcoCash to pay to utility bills like water and buying prepaid electricity tokens (although there is barely any electricity) and tollgate payments when I am travelling. It's a very simple process (Interview, Harare, July 2021).

The addition of value-added services to EcoCash has also been favourable to users especially during this Covid-19 pandemic by reducing the need to make transactions physically thus promoting social distancing. One participant, Diana, noted:

I use EcoCash to pay for my children's school fees. This has made life so much simpler. I do not have to go to the school physically to pay anymore and this saves on transport costs and with the COVID-19 pandemic it reduces the risks (Interview, Harare, July 2021).

The excerpt below is a participant, Farai being honest about what he uses EcoCash for:

.... I am not going to lie, I see all those services that they offer but it in my personal capacity, I use EcoCash to send money, receive money, buy airtime and data. All the

other services they offer are secondary to me to be honest with you (Interview, Harare, August 2021).

Apart from paying for utilities and purchasing airtime one informal worker addressed how they use EcoCash to access short term loan service:

I use EcoCash for the Kashagi loan service. This is a short-term loan service that has helped me in times of dire need. The service came back earlier this year after it was last promoted in 2018. It has assisted me well, especially during this global pandemic. The money is not much but it can be helpful if you use it wisely (Interview, Harare, August 2021).

EcoCash has offered a multitude of services that have greatly assisted informal workers in their involvement in the financial sector. This has greatly contributed to their financial inclusion which has resulted in many people being able to participate in the digital age.

1.3.3 Remittances

Under services a key aspect of EcoCash is the ability to send and receive money. This brings the factor of remittances to the forefront. The Cambridge dictionary defined remittances as the amount of money that you send to someone. Remittances have grown rapidly and now represent the largest source of foreign income for many developing nations. Thus mobile money services have become a catalyst for remittances, and this has proven to have various advantages over the old-fashioned methods. Mobile money services ensure that money is sent and received in real time and the availability of the funds is instant.

Several participants in the study had relatives who resided in rural or remote areas. With the cash shortage, EcoCash has assisted them in being able to send money digitally to their family and friends in remote or rural areas which has made it convenient. Local remittances have been an essential lifeline for many families living in remote areas. Traditionally, heads of households, mostly the husbands, would leave their homes in rural areas to go look for jobs and money in urban areas so that they can send it home. But this was often expensive because they used a person to send the money home which was an added cost. Before the introduction of MMTs, it was a daunting task to find convenient ways for families and friends to send and

receive money. Thus, the introduction mobile money became an added advantage of rural financial inclusiveness where a lot of people who could not access traditional banking channels became part of the digital financial systems because they had EcoCash. Respondents who remitted money via EcoCash spoke highly of this major benefit. One informal worker, explained:

When I moved to here, I left my wife and children in the rural village where I resided. Through the help of a friend, I managed to find a job and when it was time to send money or buy goods, I had to use someone who was driving to the village with his truck to go drop off parcels. The person was trustworthy, but he was bit expensive, and he did not like to bargain so I often had to delay sending money to my wife so that I could work and earn some more money so that I can send with any hassles. Even when giving the collector the money, I was still afraid it may not reach my wife because he could lose it, run away with it, or use it to pay someone if he ran into any trouble. Furthermore, it is upsetting that these people work according to their own time. So, if my wife needs the money urgently and the driver is not going to the village that day, then it may take time because where I come from is very far from here. Thus, the introduction of EcoCash has really changed things because my wife has a phone with an Econet sim card that is activated with EcoCash and with a few simple steps I can send her money straight to her phone and she can buy the goods that she requires for her and the kids (Interview, Harare, August 2021).

Another informal worker spoke about his experience on how he used to send money via the bus to his wife:

Some of the bus operators offer to transport goods or money for a certain fee. They are very friendly, and I was fortunate to know some of the bus operators that travel to my village in Mutare. I chose them over the private drivers because they have a certain schedule and it's easy to estimate what time they will get there. It is a bit safer but there the risks of the bus breaking down and this may lead to delays in transporting the goods or money and in instances where its urgent this may cause problems. Because my wife will be calling me stressed out and there is nothing I can do. Ever since EcoCash was introduced it has been a bit better because I can easily send money to my wife if she needs it to pay for school fees for the kids or goods. However, I still use the bus to send

some goods from here [Harare] just to spoil them if I can (Interview, Harare, July 2021).

Using third parties to send money before the introduction of EcoCash showcased some extremes lengths people were going to ensure that the money was kept safe whilst in transit. This often resulted in makeshift safety measures that were often risky but worked. One participant explained what he had to do to ensure the money he was sending was safe:

My wife used to ask me to buy some clothes for our children, so I used to pack a suitcase and put the money in one of the clothing items like in the pocket of a pair of shorts or jeans for example. This was to hide the money should someone try open the bag and snoop (Interview, Harare, July 2021).

Another participant also said:

I used to send food to my family, so when I packed the bag, I would open a pack of rice and put the money inside there and I would seal it again. I would have to call my wife and tell where I put the money so that she is aware and she does not abruptly open the bag (Interview, Harare, July 2021).

International remittances which is the transfer of money from a foreign worker to their family members or other individuals in their home nations have always been pivotal. Mobile money has brought a lot of convenience to international remittances as more people can now receive money from abroad to the recipient's mobile money wallets with the added benefit of it being less costly as well. Prior to the introduction of mobile money, money had (and still is) to be sent through Western Union or MoneyGram and the recipient would then travel to the nearest town to be able to access the money and this was often time consuming especially if they resided in remote area. EcoCash introduced the feature of sending money internationally and this may go a long way with assisting those who don't have money. One Participant spoke about her experience with receiving international remittances from her previous employer:

After my previous employers left the country, we kept communicating. They would ask how I was and what I was doing to sustain myself due to the economic turmoil. They would send me money through World Remit to my EcoCash account whenever they

could or during the festive season [Christmas] as acts of kindness. The money would come to my EcoCash account and I would go to an EcoCash agent to withdraw money. I would use it for my various day to day needs such as sending money to other family members, buying airtime or groceries (Interview, Harare, July 2021).

There are further testimonials that several participants explained when they were talking about the convenience EcoCash brings when it came to remittances. One informal participant had this to say:

EcoCash has helped me so much in terms of sending money back home in the rural area. I do not have to give someone else the money and add more money on top to pay them to transport. EcoCash really became a lifesaver (Interview, Harare, July 2021).

Another informal worker had this to say about EcoCash and its impact it has had on him when he sends money to his wife:

Before EcoCash, I used to send someone with the money back home to my wife. I was always worried because I feared that the money may not reach her in time or the person may get robbed along the way. Fortunately, I never faced such a problem and with the introduction of EcoCash, it has reduced some of my worries because I send the money to my wife directly now (Interview, Harare, July 2021).

Another participant said:

I am very grateful for EcoCash because without it, I would not be able to send money back home to my wife and this would often mean that I would have to go back home and give it to her personally because I cannot afford to give someone else who would require payment (Interview, Harare, July 2021).

Mobile money transfers have the potential to sustain economies, especially in developing nations where infrastructure can present a challenge. Local and international remittances channelled by mobile money have led to efficient use of technology and this has been helpful because the archaic ways of sending money are no longer valid due to their consumption and cost. This section examined the remittance function within EcoCash and the participants

narrations have illustrated how remittances through EcoCash have assisted their families back home in accessing financial services and performing crucial transactions to sustain their households.

1.3.4 The Ease of Use

Apart from financial inclusion, an objective of mobile money services such as EcoCash is to try and reach as many people as possible by making the service accessible and easy to understand and use. Technological services are often difficult to use and understand sometimes because of the jargon and the technicalities. However, through marketing, Econet and EcoCash made sure that it educated its audience through TV campaigns, print media and billboards around the country. EcoCash ensured that its agents spread out across the country were adequately trained to teach and assist new users how to use the service in their respective cities, towns, suburbs and villages. An elderly, participant described her experience with EcoCash below:

As a person who never had used that much technology, I find EcoCash easy to use and useful for my day to day living. When I signed up, the agent guided me through assorted options such as sending money, buying airtime, paying bills and more. This helped when the cash crisis was at its peak and I am grateful for EcoCash (Interview, Harare, July 2021).

Another participant said:

EcoCash is not that difficult to use. I am a bit older, and I do not know that much about technology but with EcoCash, I stick to the normal stuff like paying for groceries and receiving money. When it launched, I saw the adverts in the newspaper on how to use and I have been doing that ever since. I do not try and make things difficult for myself or else I might mess up (Interview, Harare, July 2021).

EcoCash launched a mobile application in March 2014 on Google Android smartphone devices as an alternative for the traditional USSD (*151#) option. The aim was to enable users to transact faster. It has innovative and convenient features such as allowing customers to directly

select other mobile numbers from the contact list making it easier to transact and to avoid making mistakes. From the excerpt below one participant, said:

When the USSD option is not working I use the [EcoCash] App. To my surprise it is a bit faster and better. All you need is an internet connection, and you will be able to perform your transactions. It is straightforward and very easy to use. I understand that mobile data is very expensive, but I would encourage people to use it when its working and when they have sufficient (Interview, Harare, July 2021).

Just like any other service EcoCash has its own challenges with regards to ease of use. The participants mentioned the different challenges they face when making use of the service from when it was initially launched till today. One participant, commented on the time it took to perform a transaction. She said:

Yes, it is easy to use however, the use of long codes makes a bit time consuming (Interview, Harare, July 2021).

The understanding and use of EcoCash when it was introduced was not that easy for many. Users made several mistakes when it was initially launched in 2011. One participant explained that he found it difficult navigating EcoCash in the beginning:

In the beginning it was difficult for me and some of my peers because you could lose money if you were not careful. Sometimes you could make a mistake by entering the wrong phone number and this would lead to the money going to someone else. A single digit would literally mess up a whole transaction. Reversing the transaction is hard because the person may have used the money and you cannot find them because you do not know who they are. I remember I made such a mistake when EcoCash was introduced. Fortunately, it was not a lot of money but when I realised what I had done, I called the number immediately and fortunately the person answered. I told them what had happened and they sent back the money. That was very nice of her to do so because some of my colleagues have made the same mistake when conducting transactions. When they tried to call the number they sent the money to, they do not pick up or pay back the money which is very unfortunate (Interview, Harare, July 2021).

Another participant also raised the issue of the difficulties regarding reversing transactions. She said:

A challenge that occurs is that when you are transferring money you can put a wrong digit and it will go to the wrong person. You are forced to go to Econet and ask for reversal. They [Econet] will check in their system who received the money and if the money it still there. For example, you may be lucky to get your money back if the money was received in the rural areas because there is no stable network and Econet can reverse the transaction which takes about 14 days to reflect in your account (Interview, Harare, July 2021).

Though it has its challenges, the ease of use has propelled EcoCash to tap into various markets that span from rural to urban areas and from the youth to the elderly population. Their aggressive marketing and wide reach has allowed them as a mobile service provider to place emphasis on the importance of digitally transacting and this has enabled them to have influence and impact.

1.3.5 Frequency of Usage

Zimbabwe is a nation almost without any hard cash. This has made many people who operate in the informal sector to transact with EcoCash even more. The cash crisis increased the frequency of usage for EcoCash and it became a daily service for financial transactions for both business and personal transactions. One participant described how they depend on it for personal (household) and business transactions. She said:

I use it almost everyday. It's my day-to-day account. I use it for buying basic household goods and airtime. I do not only use it for business, but I use it frequently in my personal capacity as well (Interview, Harare, July 2021).

Another participant also emphasized their reliance on EcoCash for purchasing household items and other personal transactions. They said:

I use it daily when purchasing groceries, airtime or sending and receiving money (Interview, Harare, July 2021).

The frequency of the use of the service has resulted in EcoCash being part of the users' daily lives as it is intertwined with all their economic activities. One participant stated:

It is become part of me now and it is truly an efficient option to use when sending money and conducting transactions (Interview, Harare, July 2021).

Econet has made strides in making their EcoCash mobile money service more accessible and convenient where previously financially excluded customers could now access financial services. Ever since EcoCash was launched in 2011, Econet has devoted to a large proportion marketing budget to EcoCash. This was because they were trying to get as many Econet users as possible. Their marketing material and ease of usage has made it more attractive for customers to use and rely on when making day to day transactions.

1.4 Challenges Faced by EcoCash Users

EcoCash is a mobile payment solution that holds a lot of merits, but it does have its challenges. Participants in this study explained some of the problems they have faced pertaining to using the EcoCash mobile money service. This section will explore the different challenges informal workers encounter when making use of EcoCash.

1.4.1 Reliability of the Service

Participants addressed the issue of network interruptions affecting the EcoCash mobile money service. These interruptions have resulted in customers not being able to make transactions such as sending money or paying their bills. The challenges regarding reliability are mainly linked to system upgrades, poor network and power cuts.

1.4.1.1 System Upgrades

System upgrades resulted in the service being temporarily suspended. Participants in the study gave their opinions about such instances occurring. One participant explained:

There are moments EcoCash does not work. This is because they maybe upgrading their system. They do attempt to communicate and tell us in advance via SMS that there

may be system upgrades occurring with the EcoCash system. After upgrading, they send another SMS confirming that the upgrades are done, and the system is back online. Fortunately, it does not happen often, but it can be a bit frustrating when EcoCash does not work because transactions are not going through. The worst is when system upgrades are occurring during rush hour. You are trying to sell goods to customers who may prefer to use EcoCash at that time because they do not have physical cash and you cannot process payments because the system is not working at that time (Interview, Harare, July 2021).

Another participant said:

When they are doing their upgrades or servicing it does interfere with the network and this causes some problems for us. When you are trying to send money, you might send the money twice because the network will not be working properly, and this is very costly. Thus, you are led to call customer services to reverse the transaction and it can be a long process because you must prove that this transaction happened twice and one of those transactions was a mistake. Sometimes you are forced to go to an Econet office and that is not only time consuming but costly as well because you are paying for transport (Interview, Harare, July 2021).

1.4.1.2 Power Cuts/Load Shedding

Apart from upgrades another challenge that puts reliability of using EcoCash into question is that of load shedding or power cuts. Zimbabwe's rate of load shedding across the country has been very severe over the past several years. Because of power cuts, the network is compromised in several areas, and this presents the challenge of not being able to use the EcoCash mobile money service. This has affected the way in which many businesses operate especially those in the informal sector. One participant explained:

With power cuts occurring regularly, that means that boosters are not running efficiently, and this leads to poor network service which affects EcoCash transactions. Power cuts have become very common, and this has made people complain on social media platforms such as Twitter and Facebook, to Econet. The major complaints are that their network is slow or unresponsive, and this is affecting the EcoCash system.

Normally they [Econet] will apologise and probably site several reasons afterwards (Interview, Harare, August 2021).

Power cuts have also been detrimental in instances where informal workers are transacting, and funds have been deducted but the recipient has not received the payment. One participant explained how frustrating the process can be:

To be honest, this does not happen all the time, but it can be frustrating. You follow all the procedures; you get a notification that the money is deducted and intended recipient does not receive it. This leads to verbal conflict because the person you are sending money to does not believe you and they think you are lying. Now you must go through the tedious process of lodging a complaint to Econet or EcoCash to prove to the recipient of the mishap that has occurred (Interview, Harare, July 2021).

In July 2019, the whole Econet system was down (Including EcoCash) and customers did not know why. Speculation around this was that there were severe power outages and Econet released a statement confirming this to be true. One participant additionally addressed the issue of how EcoCash became a problem when the internet shutdown in January 2019.

It was a very difficult time for us during that period. Transactions could not go through and there was a back log of payments (Interview, Harare, July 2021).

This power outage significantly affected both the formal and informal sectors almost bring many financial activities to a standstill due to people not being able to transact using EcoCash. This incident was not only an example of the reliability challenges of EcoCash, but it also illustrated the impact and significance of EcoCash on most economic activities. Everything came to a halt when the service was not working which severely affected both individuals and businesses.

1.4.1.3 Poor Network

Network being down has led to several problems for EcoCash users because EcoCash is unresponsive. Network can go during the day, and this can become a very administrative nightmare. One participant explained:

There are moments the network goes during the day without prior notice. However, this is not favourable if you are in a grocery shop buying goods for example. You will be in the line waiting to pay for ten to twenty minutes and when it is time to pay, the person in front of you pays using EcoCash and when it is your turn to pay the network is gone or the EcoCash system down. That time you may not have physical cash and it can be embarrassing because you are forced to leave the trolley and it is during such moments you think it's better to pay using cash (Interview, Harare, July 2021).

Another participant also mentioned the delays they experience due to slow network when trying to perform a transaction using EcoCash. They said:

With network problems you cannot do much on EcoCash. This is because it may take time to process the payment, or the payment may not even go through. I remember when I tried to urgently send money to my wife back home and it did not go through. Not having a stable network connection is one of the challenging things we face (Interview, Harare, July 2021).

Poor Network also results in users losing their money due to failed and/or incomplete transactions. A lot of users have lost their money when money was deducted from their accounts after attempting to make a transaction that failed or was incomplete during a power cut. One participant described her experience:

You lose money just randomly sometimes. I remember trying buy electricity via EcoCash and it showed that my money was deducted but I did not receive my electricity token. You do not know where your money is at the time and to tell EcoCash can be a hassle. Even going to ZESA is also a task because you can go there, and they will say they did not receive anything. You are left confused because you do not know what to do (Interview, Harare, July 2021).

Another reliability challenge is that some remote areas do not have a strong or stable network. This can be a disadvantage for people residing in these areas because they may not be able to carry out transactions as effectively. One informal worker who travels to these areas and he spoke about these problems, he said:

I travel to some remote areas at times and the network service may not work because the network signal is not strong, thus making transactions is very difficult and suppliers think I am running away from them. That time I am unable to make payments because the network is not good. I often have arguments with my wife because she thinks I will be lying when I tell her I can't send her money at that time because of poor network service (Interview, Harare, July 2021).

Thus, network is a major factor in the smooth running and reliability of EcoCash as it affects the speed, costs, and nature of transactions.

1.4.2.1 Service Fees

Cost is a major factor that impact's one's access and ability to make use of any financial service whether formal or informal. The service fees associated with EcoCash cannot be ignored when exploring the challenges many of its users face, especially low-income earners. When sending money via EcoCash there is a service fee money that is added on top of the amount you are sending. This has presented a challenge for many users in the informal sector. One participant spoke of the affordability or lack thereof of EcoCash due to its service fees. She stated:

When it comes to the transaction costs or service fee that is where the story is for me. When sending via EcoCash you are afraid to send because the recipient is also very aware of those costs. They are bit too much for me personally. For example, when you want to send someone ZWL\$1500 you must send extra to account for the transaction costs. This is difficult because that ZWL\$1500 maybe the only amount I have left and the person I am sending too wants their money in full. (Interview, Harare, July 2021).

Another informal worker, said:

Despite the transaction fee, you still must send the money regardless because the situation can be a matter of importance. There is nothing you can do about that transaction fee. You can complain and cry all want but if your wife and children want money for food, school fees or medicine you have toughen up and be the man of the household. For example, if they want to buy something for ZWL\$5000 you must send at least ZWL\$6000 to make sure that they can purchase that item and account for the

cost they may incur when buying. However, the good thing is that when you are buying or sending airtime to someone, they do not charge you [laughs] (Interview, Harare, July 2021).

Another participant said:

All I can say is that they [the charges] are too high. When I want to get money from my formal bank account, I am losing a significant amount of money. For example, I may have US\$100 in formal bank account and when I am trying to move it to my EcoCash account, I lose like US\$7 because of transaction fees and I will be left with US\$93. And assuming I want to use EcoCash to transact, I will be charged again (Interview, Harare, July 2021).

One participant surprisingly had no complaints about the transaction fees. He explained:

As a person who is doing business, I cannot blame them about those transaction costs at all. That is business. They are doing business and they must benefit to make money. I cannot complain about these fees because it's like bank charges (Interview, Harare, July 2021).

Another informal worker also expressed how having hard cash can be beneficial because you can fully utilise the money without bearing any transactional costs. This has made several people operating in the informal sector to resort to using physical currency. Ruvimbo explained:

The charges are starting to be a bit high, and this is presenting some new challenges. For instance, if you have ZWL\$600 physical cash you can fully use all that money until it is done but if it's ZWL\$600 in EcoCash, you can probably use about ZWL\$400 and the remaining ZWL\$200 goes to charges and you cannot fully utilise the ZWL\$600 (Interview, Harare, July 2021).

Another informal worker, Bianca, who works at a flea market also explained why she would prefer cash (preferably foreign currency) instead of using EcoCash. She said:

I sometimes use EcoCash to pay for my business transactions. This is because I have customers who want to pay via EcoCash and I have to facilitate them because that is money coming into the business. I prefer cash, preferably foreign currency, because of the costs associated with transacting with EcoCash. The reason I sometimes prefer foreign currency is because I sometimes deal with people from outside Zimbabwe when I purchase the clothes I want to sell and the challenge that I am presented with is that I have to withdraw the money and this is tricky because finding hard cash is difficult (Interview, Harare, July 2021).

In 2018, the Zimbabwean government placed a 2% Intermediated Money Transfer Tax (IMTT) which was added on all transactions mediated by financial institutions and mobile money platforms. This tax was collected by banks, building societies and mobile banking service providers. The policy was introduced by Zimbabwean government as one of the measures which was meant to promote resource mobilisation to address the various macro-economic challenges in the Zimbabwean economy. This made many users agitated because apart from paying high transactional costs, it became more costly for them to transact with the 2% IMTT, and they had no choice. One participant highlighted his feelings towards the tax:

That was a difficult time for many EcoCash users especially informal workers. We were paying tariffs to Econet and an additional tax. I understand it was for revenue generating but it was a bit too much to especially if you were transacting big amounts (Interview, Harare, July 2021).

Another participant, added how the new tax was just accepted by users despite being costly due to the dominance of the service. He said:

EcoCash is the dominant mobile money service in Zimbabwe so when that tax was introduced, people used the service regardless because and it is easy and convenient to use (Interview, Harare, July 2021).

As much as the costs associated with EcoCash are lower than those of formal financial services/banks they still present a huge challenge for users especially those working in the

informal sector with limited resources and income. This ultimately affects the size, frequency, nature, and number of transactions they can make.

1.4.2.2 Affordability

While a mobile money service like EcoCash can be convenient in a cash-strapped society such as Zimbabwe, turning it into physical funds is difficult. EcoCash uses agents who are now charging commissions as high as 40% for each transaction. It is no secret that Zimbabwe has experienced severe cash shortages since 2016 and physical currency has become difficult to find. Mobile money agents have provided an essential service of converting digital money into cash which is in demand because consumers can purchase goods and services at cheaper prices or only with physical currency. Officially, agents could only charge an approved commission that can be as low as 1.6% and no higher than 15%. In an ideal world this is the standard but due to excess cash shortages, agents charge customers as much as 40% to buy cash. One participant said that the price of buying cash was just a bit too much:

Buying cash from EcoCash agents is expensive. At times I must cut some of my budget to cover for transport costs. Agents are taking a lot of money and there is nothing we can do because we desperately need it (Interview, Harare, July 2021).

One participant who is a clothing vendor addressed how she must charge customers more for payments in EcoCash. This was a result of suppliers asking for physical money instead of electronic money. She said:

The reality is that my suppliers for the products I purchase want physical cash, thus we are forced to charge more on EcoCash transactions. They are very strict about this and because we just came out of a lockdown, I cannot take any more chances not being able to conduct my business and make it efficient again (Interview, Harare, July 2021).

There has been a lot of reluctance by government to punish those charging high premiums on mobile money services despite still encouraging acceptance of all electronic forms of payments. Analysts have had fears about the development of the mobile money system in Zimbabwe because it has been digressing in comparison to other markets in the region. Cash

premiums are non-existent in markets such as Kenya which has M-Pesa, the largest mobile money platform on the continent (Gerede, 2019).

1.4.2.3 Transaction Limits

Another challenge EcoCash has is that it limits transactions. To curb the problem of the foreign currency black market the government introduced daily and monthly limits to EcoCash transactions. When you reach a certain amount, you are capped for the day, week or for the month. This had some unintended consequences for many people especially those in the informal sector as it limited their transactions. Not many participants had a problem with this, but one informal worker did address the issue it hampers on his business.

The daily limits hamper some of us because we transact big amounts. So if they can improve that to a significant amount it will be better (Interview, Harare, July 2021).

Not being able to transact especially for those in the informal sector means that one incurs losses due to limited sales and purchases for example which ultimately affect's one's income. Thus, transaction limits present a huge challenge for EcoCash users for the abovementioned reasons.

1.5 How EcoCash has Assisted Informal Workers towards Financial Inclusion

EcoCash has been a very useful mobile financial service. This service has been critical in assisting and addressing the financial needs for who those who do not have access to banking services. Though not perfect, EcoCash has been crucial in being a bastion in mobile financial services in Zimbabwe. Speaking to informal workers in the study, they addressed how EcoCash has impacted them.

1.5.1 Convenience

Convenience has been a key aspect of EcoCash. With its perceived ease of use, EcoCash has been able to assist those in the informal sector. The luxury of conducting financial transactions from a mobile phone, sometimes from the comfort of your own home has been beneficial to many users. One of the participants, highlighted:

EcoCash has been very convenient to use. With my wife staying in the village, it has allowed me to be able to send her money when she needs it to buy something. This has also reduced the need to send people with money because that can take time, or it can be “lost” in transit (Interview, Harare, July 2021).

The convenience of EcoCash has allowed informal workers to be able to carry out various tasks from the comfort their workstations. One participant explained below:

EcoCash has allowed me to carry out transactions from the comfort of my workstation. The hassle of going to physically pay certain municipal bills and wait in a long line is no longer a thing. Also, I use airtime a lot and buying via EcoCash has it made it so easy and reduced to hassle of going to go buy airtime scratch cards (Interview, Harare, July 2021).

Another convenient factor EcoCash brought was that it was a digital storage of currency. This has allowed users who hold large amounts of cash to put their money in EcoCash account instead of keeping it with them physically. This reduces the risks of theft. One informal participant, said:

If you have a lot of money, it is very convenient because you can transfer to your EcoCash account in your phone. This allows you to not keep lots of physical cash with you. What may hurt is that your phone may get stolen. This results in the hassle of you getting a new sim card [with the same number] and obviously a new phone. If the person who stole your phone does not know your EcoCash pin then you are fine however if they do, then that is a different story (Interview, Harare, July 2021).

Another participant also complimented how fast EcoCash can be when carrying out various transactions. He had just lost a family member and he had this to say:

EcoCash is very convenient and fast. Once you send the money to the intended recipient, they get that money instantly. Just a few hours before, I got a call from my aunt in the Chegutu, saying that we lost a family member and they wanted some money to buy certain items for the funeral. I just sent the money via EcoCash, they got it and purchased the items (Interview, Harare, July 2021).

The cash crisis was a critical moment for the country especially for the informal economy because finding physical cash was difficult and this caused problems for those operating in the informal sector. People found ways to find physical money but EcoCash provided an alternative which ensured that the informal participants carried out various their transactions, this time through the use of a cellular devices. An elderly participant,, had this to say:

EcoCash changed a lot of things and sometimes I think to myself had it not been for EcoCash, what would have happened. There was a time in Zimbabwe when EcoCash was the only thing with which we were transacting with. We would ask ourselves how we would transact because physical money was very hard to find. There was no money in circulation, and it got to point where most of the country was using EcoCash. It's a blessing in disguise (Interview, Harare, July 2021).

EcoCash has reduced several strenuous measures that used to be tedious. One of the participants, was talking about his wife who stayed behind in home village used to face walk on long journeys to fetch money before EcoCash. He explained:

My wife used travel long distances to go get money before the introduction of EcoCash. She used to wake up early in the morning, ensure that the kids had food for the day and go to the nearest centre to fetch money which was a distance. Now that has all changed. She sits comfortably in our home and she receives money directly to her phone (Interview, Harare, July 2021).

The convenience that comes with making use of EcoCash not only benefits those that mainly rely on it for transactions, but also individuals with bank accounts. This is because there are many instances where people are unable to make Point-Of-Sale transactions for several reasons making EcoCash the ideal alternative even for those with bank accounts that have other means to transact. One participant mentioned how they prefer to use EcoCash as it is more convenient even though they have a bank account. She explained:

I have a bank account, but I tend to move my money from my bank account to my EcoCash account because I use it frequently and it is more convenient for me. For example, I remember when one of my former employees sent me to go purchase her

*sons school uniforms, the card machine was not working, and they were only accepting EcoCash at the time. Fortunately, I had money in my account, so I dialled the EcoCash code (*151#), went to the send money option, entered the merchant code, entered the amount and I sent it (Interview, Harare, July 2021).*

Security is another benefit that comes with the convenience of using EcoCash. It was a common practice for one to always have cash on them to perform transactions if they didn't have a bank account. This presented a huge security risk as the money could be lost or the individual could get robbed at any point in time. The introduction of EcoCash has resulted in people not needing to move around with hard cash removing the security risk of getting robbed or losing money. According to one of the participants, Bianca, she explained:

Before EcoCash, I used to take my money with me wherever I went. I was always frightened that I might get robbed because I used to travel a lot during the night when I was going home. But when EcoCash was introduced, I found out that it was easy to set up and use this made me happy and a bit at ease because my money was secure (Interview, Harare, July 2021).

Informal workers who sell goods also brought a distinct perspective about the convenience of EcoCash in their day-to-day business. One participant said:

On some days [laughs], the point of sale that requires debit cards does not work (because it is offline) and because we have an EcoCash account merchant number, several customers would opt to use that because it is convenient for them (Interview, Harare, July 2021).

Another participant said:

Several people who I am in business with all have EcoCash accounts. This has made it easier. For instance, if I am at a wholesaler and I am buying some goods in bulk, I often tell my fellow business associates about products on special and they often send me what they need and money via EcoCash. However, this is never the case because some of our wholesalers require cash (Interview, Harare, July 2021).

Convenience is an undeniable impact that has been brought about through transacting using EcoCash. Though the main target market for the service was the unbanked population, banked individuals and businesses have also gained a lot from the introduction of EcoCash. It has provided them with a reliable alternative platform for making transactions which is quite useful when systems are down due to several factors such as upgrades and network problems. For the unbanked population EcoCash has significantly reduced security threats that come with transacting in cash, as well as saving them time as they can perform transactions in the comfort of their own homes. Last but not least EcoCash has encouraged the growth of a cashless society in Zimbabwe as most people are now transacting digitally on their mobile phones. This has also been a welcome development during this COVID-19 pandemic as it allows individuals to maintain social distancing. To elaborate on this point the next section will explore the usage and reliance on EcoCash during the COVID-19 pandemic in Zimbabwe.

5.4.2 Reliance on Mobile Money Services during COVID-19 Pandemic in Zimbabwe

Mobile money services such as EcoCash have become a convenient payment alternative for many people during the COVID-19 especially frontline workers assisting with COVID-19 cases on in distant and remote areas. Crises such as the COVID-19 pandemic have the tendency to overlook the poor and unbanked who are not in a privileged position in terms of their financial wellbeing in comparison to the banked. Hence innovations such as EcoCash have been essential for those who cannot access banking services during such a crisis. The adoption of mobile phone technology has provided the poor and unbanked with convenient and safe mobile money services such as EcoCash in Zimbabwe. This COVID-19 pandemic has indirectly shown that innovative services such as mobile money can assist in such difficult times. For instance, cashless services that facilitate financial transactions like mobile money are safer especially for those who are unbanked considering that the COVID-19 virus could spread when people exchange money. Mobile money has also helped people operating in the informal sector during this pandemic. One informal worker, explained:

With the current COVID-19, it is better to use EcoCash. With the amount of cases that we have experienced and deaths, I think it is better than carrying cash. This way you avoid a lot of problems like walking around because you do not know you interacting with people who may have COVID-19. (Interview, Harare, July 2021).

On the contrary, another participant said she is willing to take the risk because some of her payments are in physical foreign currency. She explained:

It is a whole lot safer to be honest. I have heard that money is one biggest transfer items of the virus, so if we are going to use a service like EcoCash it may make life easier. However, I would rather risk it because some of my clients pay for some of my goods in foreign currency and as I stated earlier I need that foreign currency to pay my suppliers (Interview, Harare, July 2021).

Thus, EcoCash has indeed been a useful tool in curbing the spread of the COVID-19 virus. Through making digital transactions people can maintain socially distancing reducing the risk of getting infected with the Covid-19 virus where they would have otherwise interacted with other individuals outside their household. The next section will also look at how from a technological standpoint EcoCash has assisted in progressing the informal economy.

5.4.3 Technology Adoption in the Informal Sector

Mobile devices have become a powerful tool in our society. Smart phones powered by Android or Apple iOS software have allowed us to have access to information in the palm of our hand. Thus, EcoCash and its simple USSD dial up that does not require a smart phone, has done so much in assisting the informal sector to be part of the financial technology revolution. One of the participants highlighted this:

EcoCash has allowed us to become more digital and this has assisted in the technological revolution. As a person who had formal employment before, I was exposed to some digital systems here and there and EcoCash has allowed us a country to adapt to the times. EcoCash has somewhat made people financial included. Whether you like it or not you will learn to use it because it is easy. It has also taught people how to use a digital wallet and learning how to budget and save. Because before some people would keep money at home and this tempted them to use it for other reasons that weren't essential at the time (Interview, Harare, July 2021).

The use of smart phones has enabled better communication, and this has empowered informal workers to be more technologically inclined. One participant explained this with excerpt below:

I sell chickens and often it would be tedious for me to go to people's houses to go collect money from everyone who bought from me. People at times did not have the money to pay me so I was forced to run and up and down looking for money and this was tiring. Because of EcoCash I can now send the customer a message via WhatsApp or SMS to remind them about their outstanding amount and they can send money to my EcoCash account (Interview, Harare, July 2021).