

# New insights on trust, honour and networking in informal entrepreneurship: Zimbabwean *malayishas* as informal remittance couriers<sup>1</sup>

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*The paper focuses on the utility of the concepts of trust and honour in understanding relations among Zimbabwean remittance couriers who are popularly known as "malayishas". Trust and honour are explored in relation to how they produce and sustain a culture of networking and cooperation on the one hand and competition and conflict on the other. The paper's arguments are largely informed by Bourdieu's ideas on social action, particularly his emphasis on the dynamism of social action and how in practice it is manifested through various forms of capital. The study reveals a dynamic picture when it comes to malayisha-malayisha relations on the one hand and malayisha-remitter relations on the other. In the various spheres of interaction among actors, relations are inherently informed by social, cultural and economic capital. In this case, elements of trust and honour are evident in processes surrounding the creation and strengthening of networks and ties manifest in the remittance transportation trail.*

**Key words:** 'Malayisha', remittances, informality, social capital, honour, trust, networks.

## Introduction

The concepts of trust and honour have been applied in various contexts that involve different forms of transaction. It has been noted that the use of the two concepts predates the modern period where simple social groups engaged in transactions with each other at both group and individual level (Stoklosa 2001). The concepts of trust and honour are in this case being applied in the study of relations in remittance transportation by *malayishas*.

*Malayisha* is a name that is used to refer to persons who are remittance couriers. They use cars of different models, especially *bakkies* (an Afrikaans term for a pick-up truck or van), to ferry migrant remittances to various destinations in Zimbabwe. The *malayisha* business is common in the Southern District of Zimbabwe where at the peak of the economic crisis, basic commodity shortages were more pronounced (at least during the period between 2000 and the end of 2008, widely regarded as crisis years). The name *malayisha* is derived from the uniqueness of the trade, in which case the *malayishas* transport bulky goods and some cash. For some scholars, such as Human and Robins (2011:45), *malaisha* is a slang word used to refer to an individual involved in aiding border jumpers to illegally cross into South Africa. This group shares some common interest relating to daily struggles and being vulnerable to state agents as they engage in remittance transportation. Although there are a lot of aspects that the group does in conforming to the formal regulatory framework laid down for international transporters, the group's

activities remain labelled informal. It must be noted that while most of the vehicles used by *malayishas* may be registered, questions on the status of the goods as well as the finances being remitted proliferate. These questions arise largely due to the fact that the processes surrounding remittance transactions mainly rely on the unwritten and morally sanctioned agreement entered between the *malayisha* and the remitter. Although the *malayisha* does record the goods or cash of the remitter and the recipient's details and address, there is no written agreement binding the two parties.

## Defining the study population and methodological encounters

The study group in this research consists of AmaNdebele, Zimbabwe's second largest ethnic group found in the south-western parts of the country. The ages of the *malayishas* range from 27 to 54 years. The length of participation in the trade ranged from three to thirteen years. In terms of educational qualifications most of the *malayishas* did matriculate with varying levels of achievement although none held a degree or a professional qualification. It is important to note the fact that this trade is exclusively male. Females only participate as remitters. This factor has largely been attributed to the laborious and risky nature of remittances. By virtue of the *malayisha* trade being largely conducted on the margins of the formal sector, the group is relatively difficult to access, mostly because of their being uncomfortable with the bureaucratic hurdles characterising the formal environment. As has been noted by some researchers such as Human and Robins

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(2011:45), the group is allegedly involved in illegal activities such as aiding undocumented Zimbabweans to enter South Africa illegally. Added to this, the group shares an environment beset with vulnerability; *malayishas* endure various risks, ranging from accidents to arrest by law enforcement agents. These experiences, instead of being isolated, have come to be important in the creation of a common identity for *malayishas* whilst at the same time becoming a source of networking, cooperation and emancipation for the group. There is therefore considerable cooperation among *malayishas* which is coupled with mistrust of 'outsiders', i.e. persons from outside the trade, be they ordinary persons or state officials. Instead the group prefers to trust, identify, and deal with people they know. In order to enhance my chances of gaining access to *malayishas*, I became part of remittance transportation although my role was that of a remitter (the people who give money or goods to *malayishas* for transport to Zimbabwe). I did not take this role in order to position myself as a researcher. Long before I had an interest in this topic, I was already involved in sending goods and money through the *malayishas*. This was after I had met challenges at banks, which demanded a lot of documentation in processing the transactions. In the process of utilising these informal couriers, I spent a significant amount of time visiting the various sites, having informal discussions and sometimes sending remittances with different *malayishas*. The visits did not simply start spontaneously. Rather, they gradually accumulated, as I established contacts and avenues of entry at seven sites selected in Johannesburg. As part of reinforcing the fieldwork process, I employed a popular but literate *malayisha* assistant, Ephraim, whom I trained in basic research skills. He then acted as an escort and assisted in conducting interviews and observations. The task of establishing rapport and identifying key informants started in January 2008 with site visits thrice a week. During that time informal discussions and observations were made. The observations centred on how the *malayishas* related to their clients and other *malayishas*; I also looked at how the *malayishas* handled the transactions. I also observed the different levels of friendliness between actors as well as the way goods were handled and loaded in different sites. Observations also took place along the route as well as at the border post where transactions between *malayishas* and various officials were observed. Key informant interviews were conducted in Zulu (the mother tongue of the *malayishas*) between November and December 2008. This paper is largely based on these interviews as it was during this phase of my research that I could learn more from the responses of *malayishas* due to the high levels of rapport established between us by that point. The data which I initially gathered became important in clarifying and reinforcing data from key informant interviews. It is important to note that, although my research covered seven loading sites, the observations could not be prolonged during the night for security reasons, yet a great deal did happen during this time when the *malayishas* considered themselves safe from police scrutiny. Some valuable aspects could have been missed during such times. I am nonetheless confident that the time spent was sufficient for making valuable conclusions on the relations in the trade.

I noted that it is important for a researcher to remain alert because it enhances one's focus especially in situations when

the subjects being researched are involved in livelihood strategies pursued under difficult conditions. This alertness is necessary in order to safeguard the researcher from taking an overly sympathetic position that might lead to research bias (Trochim 2006; Stoklosa 2001). This element became important in my research as it showed that research is not only a negotiated process but a process beset by competing interests. This was noticeable in this study mainly because during the fieldwork process, the establishment of intense rapport led to *malayishas* engaging in efforts aimed at trying to advance their interests (particularly complaints) over the research objectives. Upon noticing this in the responses, particularly from the data captured by the fieldwork assistants, I made a quick decision to the effect of alerting the assistants to carefully probe the respondents on the main issues of focus such as relations between the remitters and their clients as well as *malayisha-malayisha* relations. These key research focus areas included instances where conflicts occurred during various stages of remittance transportation. In some such instances, goods were lost and agreements or promises were not honoured, thereby breaching trust bestowed by persons sending the goods and cash. This approach helped to extract valuable data on aspects of trust and mistrust on the one hand and unity and conflict on the other hand – the pillars of activities found in the entire 'remittance transportation trail.'

### Defining the problem and empirical questions

The research sought to identify and describe the *malayisha* activities, particularly the role of trust and honour in the emergence and sustenance of relations in informal remittance transportation. The aim went well beyond witnessing of trailer-pulling bakkies carrying bulky goods and enduring a long journey to various destinations and recipients in Zimbabwe. The key objective was to establish the reasons for how the remitter makes the perceivably risky decision of entrusting his or her hard earned goods to an individual who may decide to either honour or dishonour the unwritten agreement. Some theorists have labelled such arrangements 'informal' while others have gone to the extreme to taint it 'black market' and insecure. The entire remittance transportation journey is undertaken in the absence of the remitter or a formal written contract with moral trust bonding and safeguarding the transaction. This focus on the various levels of trust and honour in different relations is important as it takes research beyond the simply 'what' and 'why' questions to notions on 'how' trust creates and sustains the relations in remittance transportation. This is important to assess the role of trust in this situation, where a verbal as opposed to a written contract acts to build and sustain the relationship. Efforts to understand the informal remittance transporting systems have largely been restricted to the economic significance of the sector, leaving issues on relations involved in the transactions largely unexplored (Maphosa 2004; Frazer 2000; Gledhill 2000). The prevalence of 'trust' as the dominant feature in sustaining the relations between the remitter and the *malayisha* leaves a lot of unanswered questions especially considering the existence of allegations of 'deep mistrust' in the trade. Questions arise as to how, in the first place, the remitter comes to entrust the responsibility of the hard

earned remittances to the *malayisha*. This is largely due to the fact that in some instances the *malayisha* is a complete stranger and the transaction is morally supported by 'trust' and 'verbal assurance'. The complex relations in the informal remittance transportation systems which in most classical literature (Frazer 2000; Gledhill 2000; Breman 2003; Coleman 1988) are taken for granted or demonised need to be reassessed from a flexible ethnographic point of view. According to John and Jean Comaroff (1991), the main challenge to classical interpretations of the informal sector relates to the informal environment being perceived as lacking a legal framework. Adopting a flexible approach as advocated by scholars like Thornton (1980) is therefore crucial in the understanding of how persons in informal systems sustain themselves in light of a multiplicity of challenges faced. The arguments in this paper are informed by the dynamic relations manifested among various actors in the trade. While arguments from various theorists are used in the paper, there is strong reliance on the works of Bourdieu, particularly his theorising on social and economic capital and their influence in shaping social relations in practice (Bourdieu and Passeron 1990). His contribution that social action should be viewed as resulting from the interaction of actors in a particular context is important. This is so in as far as it shows that social action is more the result of practical interaction than imagination. In line with the line of argument that is pursued in this paper, it must be noted that Bourdieu also criticised the concept of classical 'economism' and likened it to a form of 'ethnocentrism'. This line of argument can be likened to the situation of *malayishas* whose beneficence from the trade is downplayed and seen as insignificant compared to formal livelihood arrangements. Such an argument is rather limited as it fails to acknowledge the significant incomes received by the *malayishas*. Through various theoretical perspectives I also explain the reasons related to the honouring or dishonouring of agreements in remittance transportation. I further examine the utility of trust in institutional settings such as in families, friendships and group alliances. Although in some instances *malayishas* are perceived as a group with common interests, the paper raises arguments that indicate that the group is characterised by both cooperation and competition. The role of trust in networks is viewed as inclusionary and exclusionary. The paper also highlights some of the challenges related to using the concept of trust in theory and in practice.

In line with my own line of argument, I support the Comaroffs' proposition (1991) advocating the re-examination of the notion that informal sector activities need the support of formal structures for the sake of reinforcing regulatory mechanisms in informal transactions. In as much as the label 'informal' is used, it is used grudgingly in this paper as it creates a wrong impression of the existence of a 'purely formal sector' somewhere in the 'cleaner' parts of the economy. This becomes one side of a coin with the other being the existence of an 'impure informal economy' lying somewhere in the darker non-policed corners of the economy. This informal side is allegedly sustained by acts of illegality and perpetrated by law eluding actors. This has been a pitfall of many researchers; however, the guiltiest parties have been policy makers who have of late been reluctant to fully embrace and give the appropriate support to informal sector players.

## Illegal maneuvers in *malayisha* activities

Whilst most of the *malayisha* activities are legal, they also tend to get involved in alleged illegal activities like human trafficking and smuggling. During human trafficking, *malayishas* transport undocumented persons to South Africa. This was observed mostly at the Zimbabwe-South Africa border post during several journeys the researcher undertook. Most of the *malayishas* who managed to express their views on their participation in smuggling border jumpers argued that this was a way of expanding their income base since returns were higher in human trafficking than in ferrying documented persons. Undocumented persons were charged about R1 500 each compared to the R300 a documented passenger is charged. A *malayisha* can therefore gain R24 000 compared to R4 800 they could make from documented passengers. It was observed that a *malayisha* ferrying undocumented persons gets assisted by various officials ranging from police to immigration officials who get handsomely rewarded. This is not always a smooth process; it has its risks. An incident was observed where a clash of police officers from different work shifts led to a *malayisha* being arrested and detained. This incident is just one of many and involves a *malayisha* who was later bailed out by a friend. For the *malayishas* the aim is not to deliberately break the law but rather to engage in what they perceive to be 'supplementary livelihood strategies'. A *malayisha* informant did confirm the group's involvement in illegal activities as a way of expanding livelihood strategies. He indicated that in the process of ferrying border jumpers, they engage in many illegal actions such as cutting the fences of the farms.

## Reasons for *malayisha* participation in remittance transportation

While there are various reasons why *malayishas* find themselves in the trade, it is important to note that generally such reasons are associated with a quest for better income and improving their livelihoods in general. The *malayishas* are usually attracted into the industry by the availability of avenues for making more money especially when one is hard working. All the *malayishas* interviewed indicated that the trade is much more rewarding than formal employment. They justified this through revealing how one's hard work can be rewarded by higher returns in a month especially when more trips are undertaken. The personal autonomy attained through income generated by a *malayisha* and avenues for additional income constitute an important source of motivation that leaves the *malayisha* activities more attractive than formal employment, for which incomes are largely prescribed by the employer. Although the *malayishas* with most autonomy are those who own *bakkies*, even those employed by other persons benefit from a system in which the more money the one makes, the more the other receives in wages. The relatively high amounts of money made was manifest in the observed periodic drinking sprees and partying *malayishas* engaged in as well as the types of clothes, furniture and other assets owned. To further illustrate some reasons why *malayishas* engage in remittance transportation and their perceptions towards remittance transportation a *malayisha* from one of the remittance loading sites had this to say:

The main thing that encouraged me to join the *malayisha* industry is money. I used to earn peanuts where I was working, so I decided to join this transport business in search of a better wage. It is better to be a *malayisha* because if you are hard working you can do three trips a month which brings a lot of money as compared to someone who waits for the whole month to get a salary. So if you are really hard working it is possible to make a lot of money.<sup>2</sup>

The above quotation also justifies the popular claims by individuals in the informal sector; that all in all, some formal sector initiatives bring lesser returns than some informal initiatives such as remittance transportation. The above-cited response from a *malayisha* also contradicts the popular claims by classical literature, which argues that the absence of regulations encourages participation in informal initiatives (Breman 2003; Franklin 2004; Comaroff and Comaroff 1991). The response by this *malayisha* informant is common among the *malayishas* and indicates that their involvement in the industry is largely driven by higher income expectations similar to those attracting job seekers in the employment sector. Furthermore, there is no indication from this study, pointing to the absence of regulations in the informal remittance transporting initiatives as being a source of motivation for participation besides the prospect for an alternative source of income. For the *malayishas* the main goal is to get involved in the remittance transporting initiatives in order to earn a living in what they perceive as an opportunity for an alternative source of livelihood. Involvement in remittance transportation is therefore not by coincidence or unplanned; it is rather undertaken following careful consideration by an individual, especially after having met challenges in securing employment in the formal market. The relations in remittance transporting also show traces of elements that can be considered as rational choices as represented in the works of scholars such as Weber. The rational choice viewpoint still remains important to our understanding of individual behaviour. The rational oriented perspective cannot however be exclusive in understanding factors motivating *malayishas* to join the trade. It is in this instance that Bourdieu's argument that an actor's behaviour is based more on practical interactions than imagination becomes important. It follows that reasons why *malayishas* join the trade cannot be entirely rationalised as they tend to vary and are based on various considerations some of which can be personal and complex.

Responses from some *malayishas* also show how problematic a rigid informal-formal sector dualist approach can be in explaining the contributions of so called informal activities in practice. The responses from most *malayishas* indicating that remittance transportation (considered an informal activity) has presented them with better livelihood opportunities than formal employment challenge claims that reduce the informal activities to insecure and unreliable survival strate-

gies. It is therefore important to note that the so-called informal strategies such as remittance transportation are indeed reliable sources of livelihood that have a capacity to secure the livelihoods of the persons involved. The responses from all *malayishas* interviewed, therefore, show how successful remittance transportation as an accumulation strategy can be. A *malayisha* had this to say on how beneficial the trade is to him:

I have achieved quite a lot with this money. I am a proud owner of three general dealer stores and two cars which are a Mazda 3 and a private car which I use when I am not at work. All my children are schooling and they have no problem. I am staying with my wife in Johannesburg and I paid all the *lobola* due.<sup>3</sup>

### Exploring the utility of the concepts of trust and honour in informal transactions

In this study I also noted that arising relations in remittance transportation are characterised by informality and tend to be sustained by the concept of trust on the one hand and honour of the verbal agreements on the other. It is the utility of these concepts that I explore in detail in explanations relating to the creation and sustenance of relations in remittance transportation. While the significance of trust and honour is by no means uniform across different relations and networks, it remains clear that their importance must not be downplayed. Not only are trust and honour important to client-*malayisha* relations, but they also play important roles in *malayisha-malayisha* relations. Of importance in the arguments surrounding trust of *malayishas* and honouring of verbal agreements by remitters is the realisation once more that the resultant relations are based on subjective realities that draw from various practical realities as presented in Bourdieu's analogy. While it is clear that money is being exchanged in the transactions, it is impossible to single out the dominance of economic factors over socio-cultural ones. A *malayisha* informant had this to say in emphasising the importance of trust and honour in the establishment and sustenance of 'malayisha-client' relations: "Yes I do get new customers and the trust factor depends on how you communicate with them (clients). You have to talk about yourself in a way that will make them (clients) believe that you are the right person to take their goods to their destination".<sup>4</sup> The emphasis on the need for a *malayisha* to maintain good interpersonal relations with clients was also observed at the loading sites where one has to make an effort through 'sweet talking' and cracking jokes when dealing with clients as well as doing everything to give assurances that goods will be handled carefully. *Malayishas* were observed to be cautious in handling clients' goods, especially in the presence of the client.

In this paper I also focus on the kind of trust between *malayishas* and police or immigration officials. It was noted

2. Interview 7 with a *malayisha*, 20 November 2008, Johannesburg, South Africa. All research participants in this study remain anonymous for confidentiality purposes and to guarantee their protection.

3. Interview 9 with a *malayisha*, 27 December 2008, Johannesburg, South Africa

4. Interview 1 with a *malayisha*, 6 November 2008, Johannesburg, South Africa

that many factors were at play in this complex interaction as a *malayisha* has to gamble between complying with the law and using a bribe to evade the law. I observed that *malayishas* frequently engage in paying bribes as it is perceived as a better way of avoiding paying fines while at the same time maximising profits. Bribery is usually practised when *malayishas* are stopped at roadblocks for overloading, avoiding paying duty, or helping border jumpers into South Africa. Many of these transactions take place under a complex system that involves actors from the so-called formal arrangements (including police and immigration officials). Thus, while formality may be assumed in a distinctively 'clean' sector, marked by 'conformity', this does not mean an absence of informality. I also noted that not only are informal acts taking place in the sector but rather there is a tendency by agents in the formal sector to encourage informality for personal gain as exemplified by the acceptance of bribes from offenders. While the *malayishas* have a tendency to blame law enforcers for being unnecessarily suspicious and too quick to reduce *malayisha* activities to illegality, there is reason for these agents to suspect illegality in *malayisha* activities as they periodically get involved in illegal activities in order to increase their income base. The high levels of suspicion police attach to *malayishas* was observed in roadblocks and at the border where, once a van pulling a trailer approaches the checkpoint, the police would immediately stop it and rush to it for scrutiny. The friction characterising the relations between the *malayishas* and law enforcers is shown in the response by a *malayisha* informant who had this to say:

Our problem is that at the border post they don't trust us so they often offload all our goods and we end up paying lots of money because one person is not allowed to carry a certain amount of goods at one time. Road blocks are also a big problem and police always target us because we are always overloaded and we pay big bribes. Because of the bribes they get, they are always after us. My plea is that border officials should forgive us and the police to stop bothering us. To fellow *malayishas* we must carry all the necessary documents at all times so that at least our troubles ... with the cops are minimised. We must also have good working relationship so as to forge ahead.<sup>5</sup>

The behaviour by law enforcers who solicit bribes is an important feature that requires explanation. While the classical literature views on formality and informality has characteristically advocated a dualistic separation of formality and informality, there has been a tendency to portray the informal sector as being restricted to the margins of a thriving formal economy (Frazer 2000; Gledhill 2000; Breman 2003). The practical situation as particularly manifested in many African countries, points to widespread informality that has developed to the extent of overshadowing the formal sector struc-

tures (Landau and Haupt 2007). This realisation of the capacity of the informal sector to stand out as a distinct unit was first clearly expressed by Hart who further proposed the concept 'informal economy' (Hart 2007). He did this in an effort to accord informality more space for an analytic framework both in practice and in the cultural studies discourse. I also adopt Hart's stance since it suits the dimensions indicated by the empirical data which presents informality as a sector with a capacity to sustain people's livelihoods, something which contemporary anthropologists have tended to overlook. In a similar line of argument, Becker (2010:77) has pointed out that South African anthropologists have found it hard to think of politics of difference as emancipatory as they have maintained suspicion over them, yet multicultural discourses are a reality. The informal economy has been so useful to many groups that informal activities have been used as substitutes to formal initiatives. The success of accumulation strategies like remittance transportation also indicates that they can, in some instances, fare better in their informal state. This implies that instead of seeking strategies of formalising, informal actors may even increase their levels of informality through unconscious or conscious support by formal sector agents. It follows that in the move to increase informalisation in remittance transportation, actors from the formal sector who include police and immigration officials may also play a role in enhancing informality for various reasons that range from self-gain to enforcing the law.

While the idea of an informal economy is a valuable conceptualisation, the explanations that embrace a formal-informal divide are challenged in this paper, especially with respect to their applicability in remittance transportation. In this instance, the engagement of the *malayishas* with state actors has revealed elements of involvement of the latter in informal and at times illegal actions such as accepting bribes. On the other hand, the *malayishas* are subjected to formal expectations and regulations like registering vehicles, possessing necessary documentation as well as paying duty. A bipolar formality-informality divide creates the impression that the behaviour of actors in the two sectors is rather exclusive. My arguments in this paper, however, point to a strong interface between the two sectors and an overlap of defining elements between formality and informality. The implication is that only flexible theorising which acknowledges a periodic "shift in knowledge boundaries"<sup>6</sup> can successfully capture and explain the overlaps.

Data obtained from some informants indicate that relations and social norms that result in the creation and sustenance of trust between *malayishas* and clients leading to so called 'trustworthiness' are not only contextualised but complex as well. The complexity is underlined by many and at times contradictory reasons. This also underlines the analogy of Bourdieu on the subjective nature of behaviour as opposed to a rational oriented type of social action (Mills and Gale 2007). This may also explain why clients are continuing their relations with a particular *malayisha* regardless of previous incidences of disappointment, mistrust and dishonour. This

5. Interview 1 with a *malayisha*, 6 November 2008, Johannesburg, South Africa

6. A shift in knowledge boundaries relates to an analytic approach that allows more flexibility and fluidity in explaining cultural phenomena. It gives room to inclusion of incidents that could otherwise have been left out. The approach is largely pronounced in several works of Robert Thornton (eg. 1980).

line of argument can be illustrated by an instance where a client preferred to stick to the *malayisha* he had been using before despite having been disappointed earlier on. In such instances trust and honour cannot be reduced to a cultural phenomenon exclusively associated with an isolated group or context. This is largely due to the fact that it is for instance hard to measure the amount of disappointment that may ultimately lead to the dissolution of a *malayisha*-client relationship. To quote, when asked of continued relations with a previously wronged client, the *malayisha* had this to say: "Yes she (the client) still comes because we are from the same area but now that we (*malayishas*) know she is problematic, we take extra care for her goods and make sure there is no mistake".<sup>7</sup>

This quote also indicates that a relationship based on trust between a *malayisha* and client cannot be concluded by virtue of them sharing the same geographic space and language. Instead there are many factors involved that may be personal or common among other remitters. The *malayisha*'s response therefore points to an acknowledgement that common 'culture' and geographic space are not sufficient in guaranteeing trust, as there are many other factors that constitute the process of both establishing and reinforcing the relationship. A flexible approach that embraces a variety of mitigating factors in the creation and sustenance of 'relationships of trust' can be adopted in this regard. As explained by Thornton (1980) in his study of the Iraqw of Tanzania, advocating fluidity in knowledge boundaries does not imply a complete dissolution of cultural boundaries but rather points to the unpacking of some rigid classical assertions. It is in a similar line of argument that Becker (2010) has criticised South African anthropologists for being suspicious of multicultural differences instead of embracing them as potentially emancipatory. Such lines of thinking are crucial as they enable me to provide cross-cutting and inclusive explanations on the behaviour displayed by various actors during remittance transportation transactions. The importance of unpacking classical assertions can be illustrated by quotes from *malayishas*, indicating that clients are in some instances rational in coming up with a decision of trusting or not trusting a *malayisha*:

It's difficult for people to trust you with their goods for the first time, so normally they first ask around about you. When they approach you, they already know a thing or two about you, such that what you (as a *malayisha*) do is spread among the clients and potential clients and they use it to judge you.<sup>8</sup>

My fieldwork data show that there are instances in which trust relations between *malayishas* may be explored; while there may be general common reasons of cooperation such as being in the same field of operation, elements of exclusion tend to creep in. This implies that although a *malayisha* may try to engage in as many networks as possible, these are by no means treated with similar importance. There are for

instance obligations that may require 'higher levels of trust' not only concerning aspects involving financial transactions, but also where handling of client goods is concerned. These factors together with the resultant competition for remitters play a role in fuelling divisions and exclusion between *malayishas*. The strength or weakness of ties between *malayishas* lacks a rational/cultural pattern as it tends to be limited to certain networks. This implies that solely relying on rationalising and generalising behaviour in explaining the strength or weakness of ties between individuals becomes severely limited in scope and is inadequate. This can be illustrated by a response from one of the *malayishas*, whose view is common among the responses of most *malayishas* interviewed in this study: "We do have close friends but this does not completely mean that we do not help those who are not close to us. I must however say that the help depends on how close one is to you – for instance issues of lending money or sending goods to your clients as this needs more trust".<sup>9</sup> While it is common to periodically hear a statement such as "some people can't be trusted" which apparently says something about comparative and changing public attitudes between different actors in remittance transportation, it must be noted that on another level such uttering says rather little about the nature and limits of trust itself. As explained in Bourdieu's theory, the social universe is indeed a site of endless and pitiless competition (Mills and Gale 2007). It therefore follows that the attitudes and perceptions in remittance transportation are fluid and ever changing due to the continuing competition of interests. Instead of viewing trust and honour as given, they must be viewed as negotiated. They are the result of dynamic and complex processes that constitute both an end as well as a means of attaining goals. The implication in the line of arguments pursued pertaining to *malayisha*-client or *malayisha-malayisha* relations created and sustained through trust is that while discussions on trust have a kind of common sense character, they do not necessarily reach the way individual respondents understand or act on trust. For instance what someone means when they say they trust their neighbour, a police officer or a fellow *malayisha*, or perhaps more importantly, how these trusting or untrusting attitudes shape their behaviour is shaped and informed by a dynamic set of complex relations whose basis cannot be exclusively restricted to a certain set of interpersonal or group relations.

The information from the *malayishas* and remitters shows that although one cannot generalise the practices into a common group culture, this does not mean that a *malayisha* or remitter behavioural divide is nonexistent. The fragmentation of interests among migrant groups in large cities like Johannesburg has been highlighted by Vigneswaran (2007), who warns researchers to avoid being blinded by traces of commonality in such groups. There are practices that help in identifying remitters on the one hand and those defining *malayishas* into a community of some sort. It is for instance a common starting point to most remitters to begin by gathering information on the operations of a *malayisha* before entering into any transactions with that individual. This hap-

7. Interview 6 with a *malayisha*, 15 November 2008, Johannesburg, South Africa

8. Interview 1 with a *malayisha*, 6 November 2008, Johannesburg, South Africa

9. Interview 8 with a *malayisha*, 30 November 2008, Johannesburg, South Africa

pens regardless of the fact that they may originate from the same geographic area, speak the same language or are even related to the *malayisha*. Remitters' practices are commonly affected by notions of anxiety related to whether the *malayisha* will honour the verbal agreement and deliver the remittances to the recipients without incident. *Malayishas*, in contrast, try by all means to exercise caution and maximise avenues of satisfying their clients in order to increase their trust levels and reduce client anxiety. The presentation of the divide of *malayisha*-client practices is however by no means a way of proposing a radical classification of *malayishas* and remitters into two exclusively distinct categories; instead, each group is inherently characterised by practices that expose further behaviour fragmentations within the group. For *malayishas*, for instance, the distinguishing characteristics may depict elements of cooperation on the one hand and exclusion on the other. The levels of anxiety and trust depicted by remitters cannot necessarily be generalised into a common cultural aspect, as different cases involving their interactions with *malayishas* are likely to depict a different picture of social relations. It becomes important to note that within the fragmented segments there are individuals who trust some people in some situations some of the time. It does not always automatically follow however that similar interactions would relate to general accounts of social trust.

In some instances, *malayishas* present a scenario where friendship does not remove elements of mistrust. This is illustrated by *malayishas* who have defaulted on repayment of bailout money from friends. In one such instance, reflected in the citation below, the fact that the *malayisha* in custody had to verbally plead with his friend, emphasising the guarantee of future reimbursement says a lot about the complex nature of a trust relationship. While friendship provides the ideal for trustful conditions and such a notion of trust can be applied more broadly to interactions between individuals that are not secured by contract or enforced by law, the whole process still involves a certain degree of negotiation. The success of the negotiation may therefore go beyond aspects of how close the friends are. It is important to also note that, in this case, the *malayisha* was bailed out by a friend through a morally bound agreement since the payback arrangement was verbally secured. Woolcock and Narayan (2000) have indicated that a verbally secured agreement must not be taken for granted as it also comes with demands of intense negotiation which most of the time involves pleas and assurances that may surpass formal contract negotiations. In the incident in question, the friend was bailed out through the 'verbally sanctioned' agreement and the lender had to trust the verbal assurances of 'pleading' that he would be repaid the money he used in bailing out his friend. To quote:

So I was detained in Lindela repatriation centre for three months and then when I had lost all hope of having any one coming to my rescue one of my friends came and he asked if I would reimburse him if he rescues me and I begged him and he agreed

and paid the required amount and so I was released.<sup>10</sup>

This incident indicates that while being familiar with other individuals in many instances is ideal for establishing relationships of trust, this does not mean that persons who know each other automatically have trust. It also does not imply that strangers cannot establish trust relations. The trust in such persons as friends would therefore depend on what is being negotiated and how the entire negotiation process proceeds. It does not follow that all negotiation processes in informal relations end on a positive note even if they may have certain commonalities. The implication then is that while trust may be cemented and sustained by the closeness and length of the relationship between, for instance, a remitter and a *malayisha*, such factors must not be taken as general determinants across various relationships of trust. This is due to the often long and laborious process of negotiating the establishment of trust. A *malayisha* also added that trust was significant in his relations with clients and this was cemented by the length of period in dealing with a client. It therefore follows that the longer the period the stronger the trust clients had in him.

While remitters may have differing reasons for trusting *malayishas*, it must still be noted that there exists some ground of commonality among them that may make it possible for them to be constituted into a group of some sort. For instance, most of the key informants pointed out that they do not favour engaging in transactions with a stranger due to lack of trust. A remitter (*maphathisa*) had this to say: "No I don't like doing business with people that I don't know because it's not safe and they don't deliver. They simply change their phone numbers and there is no more contact and you lose out".<sup>11</sup> It must be noted however that it is the type of low-level trust or the tolerance or even simply the indifference of others that makes everyday social action and interaction possible. This environment is also responsible for encouraging individuals to get involved in 'hidden' everyday practices, or to walk down the street after dark and entrust their safety to strangers. Trust in this sense is both generalised and highly contextualised, consequently implying that one draws on resources of trust routinely and often involuntarily, but always in the context of specific settings and social encounters. Trust can therefore be said to be subject to day to day interactions that involve individuals who may not necessarily know each other. It is on the edge of our knowledge of the 'other' that we begin to explore avenues of engaging or avoiding participation in trust relationship and in instances we find ourselves taking part in negotiating trust involuntarily.

### Trust, social capital and the family

A lot of networks and relations in the study were shown to be built on family ties in which remitters were close relatives to the *malayisha* or shared the same neighbourhood in Zimbabwe. This is reflected in the following quote from a remitter who entrusted his goods to an uncle: "I had every reason

10. Interview 9 with a *malayisha*, 27 December 2008, Johannesburg, South Africa

11. Interview 3 with a remitter, also commonly known to as a *maphathisa* (a remitter who send goods through *malayishas*), 11 November 2008, Johannesburg, South Africa



to trust him as I knew that he was my uncle and we come from the same place at home".<sup>12</sup>

The arguments surrounding the conceptualisation of trust between the remitters and *malayishas* are typical of the role trust plays in approaches to social capital, particularly in terms of its status as a social or moral good on the one hand and as an economic resource on the other. Trust can therefore be viewed as an end in itself as well as a 'lubricant' for social and economic action (Lin 2002:23). The trustful relationship is a product of many related factors that include timely deliveries of goods and respecting clients. This dimension of trust as an end in itself as well as a lubricant for social and economic action can be illustrated by a quote from one of the *malayishas*: "Our relationship is held by trust. If I do everything right and make sure all goods are delivered in time, then customers are bound to stick to me. Respect is also important in this industry."<sup>13</sup> It is also important to note that not only is the guaranteeing of relations with the clients important for the *malayisha*, but it is also important to his efforts of attracting new clients and expanding his networks. This is largely due to the fact that, in this kind of contract, one that mainly relies on moral obligations, the two parties do not have direct control over each other's intentions and therefore the obligation to satisfy the client's interests weighs heavily upon the *malayisha* who is always facing the risk of being deserted without notice.

### Trust in *malayisha-malayisha* networks

The *malayishas* also indicated the importance of maintaining good relations and networks with other *malayishas*. The data from *malayisha* informants revealed that there are cases where the establishment and sustenance of trust relations among *malayishas* themselves is done through moral obligations that may in the future bring economic returns as well as broaden networks. The compelling obligation of cooperation and mutual assistance among *malayishas* indicates the importance of networks in the creation and sustenance of relations in informal communities. This situation of actors forming enduring networks and engaging in cooperation for the common good has also been emphasised by various scholars (Narayan and Petesch 2002; Azzam 2002). It is important to note that this cooperation is not exclusive, but rather coexists with competition and negotiations in which *malayishas* engage in their day to day interactions. In this complex process, ties and networks are constructed, reconstituted and sustained. The need for the networks and ties in informal arrangements is so important such that without the networks it would be hard for the groups to exist, let alone to achieve their goals. A *malayisha* had this to say about the importance of social networks:

We do assist each other however with my friends as in cases where one has less than a full load they would give the goods to the other so that they deliver them on their behalf and in such cases it is

important to avoid disappointing the person who would have given you the goods and his client. This we do especially for continued relations in future.<sup>14</sup>

While views of scholars like Woolcock and Narayan (2000:87) show that it is important to acknowledge the presence of an individual actor in social capital cemented relations concerning trust, the *malayisha* responses suggest that 'structure' is as important as 'people'. Individual *malayishas* are important but usually within the context of a wider group of *malayishas*. Close ties are also important in bridging to other groups and accessing external resources. The close ties are more important than loose ties in this respect, because they are characterised by higher levels of trust. Empirical evidence indicates that *malayishas* and remitters involved in trust relations are unlikely to use weak ties in an instrumental way and most persons would rather prefer doing without. It is therefore through ensuring good relations that a *malayisha* can ensure that networks of trust are strengthened between him and his colleagues. The obligation to ensure that relations are maintained and strengthened rests upon each individual who is bound by moral obligations to honour verbal commitments and deliver goods to recipients. To quote:

In this trade it is important to have friends you can rely on in times of challenges. So I ensure that I work hand in hand with my customers and my friends and if I encounter a problem like a breakdown, I call my friends to come and take my passengers and goods to deliver on my behalf.<sup>15</sup>

While some scholars have suggested a shift from bonding to bridging networks, the responses from the *malayishas* reveal the inseparable nature of bridging and bonding in practice (Mitchell and Young 2002; Mungui-Pippidi 2004). This is shown by the coexistence of inclusionary and exclusionary tendencies that inform the networks of different actors in the remittance transportation industry. In light of these arguments, it can also be said that the very source of cooperation and inclusion among *malayishas* also constitutes a source of conflict with exclusionary tendencies attached to it. This implies that in as much as *malayishas* come together to do business due to the common interest of serving remitters, it is the remitter community that becomes a source of divisions that may degenerate into hostility as the competition explained in Bourdieu's work sets in. It must however be noted that while competition for clients among *malayishas* is perceivably responsible for inducing tendencies of mistrust thereby leading to exclusion of certain persons in a cluster, there exist other 'hidden factors'. These factors are related to tensions that usually militate against the spirit of cooperation among *malayishas*. It is impossible to rationalise the factors leading to cooperation or undermining it. It is in that regard that use of the existence of hidden factors is employed. It is the existence of these 'other hidden' factors

12. Interview 3 with a *maphathisa*, 11 November 2008, Johannesburg, South Africa

13. Interview 6 with a *maphathisa*, 15 November 2008, Johannesburg, South Africa

14. Interview 4 with a remitter, 10 November 2008, Johannesburg, South Africa

15. Interview 6 with a *malayisha*, 15 November 2008, Johannesburg, South Africa



that may also result in bad blood between *malayishas* that adds to complexity in explaining relations manifest in their interaction with clients and among *malayishas* themselves. To quote: "The problem is that we [*malayishas*] don't have good relations amongst ourselves as *malayishas*. This may be because one way or the other we compete for clients and sometimes there would just be bad blood between people".<sup>16</sup>

### Challenges in the use of the concepts of trust and social capital

One of the main conceptual limitations emerging from the use of trust and social capital relates to the multiple networks and relations that a *malayisha* may belong to. In that instance it becomes difficult to generalise the level of a *malayisha*'s commitment to any one network into a meaningful broader category. This supports the argument that anthropologists should pay serious attention to particularities of interpersonal relations as well as enduring social structures. A response by a *malayisha* can be used to illustrate the complexity of the situation: "It is impossible to say that I belong to a specific group because I am friendly with *malayishas* from different sites. This is important because it gives me room to get help from these different friends".<sup>17</sup>

The evidence from *malayisha* informants further illuminates Granovatter's assumption on the limited importance of weak ties when compared to strong ties (Granovatter 1973; 1985; Granovatter and Swedberg 1992; Granovatter 1985 in Coleman 1988). This is the case because, for instance, being bailed out by a friend who relies on verbal assurances of whether he will be repaid his money indicates the significance and 'omnipresent nature' of 'strong ties' and networks which I refer to as 'networks of reciprocity' in this paper. This is notably due to the fact that an individual's future behaviour and relationships is dependent on the assistance that one *malayisha* renders to a colleague. Lin (2002) argues that this relationship, which is dependent on reciprocal means, may lead to the strengthening of previously weak ties, an important aspect that classical explanations fall short in explaining. So-called weak ties may not necessarily remain weak for very long as they can gain strength over time. The aspect of goodwill and doing well for others is also important during the strengthening of previously weak ties. This goodwill also becomes important to the further strengthening of ties. This can be illustrated by a quote from a *malayisha*:

I need to have good relations with them [*malayishas*] so that when I get involved in an accident or a break down they can help me. If any one of us has a problem, we make sure the goods are delivered safely. That is why it is very important to be on good terms with other *malayishas* otherwise it would be very difficult to get help in case of a problem.<sup>18</sup>

It was also noted that the whole process of interaction throughout the remittance transportation cycle involves strong negotiations that are usually aimed at reducing mistrust between transacting parties. This implies that mistrust always creates problems for the *malayishas* and thus there is a need to manage it and limit it as much as possible. It was also discovered that in some instances *malayishas* create mistrust by transgressing legal boundaries by overloading their vehicles, exceeding permitted quantities of goods or smuggling. Some *malayishas* revealed this mistrust in their responses as can be seen in the quote below:

Our problem is that at the border post they [customs officials] don't trust us so they often offload all our goods and we end up paying lots of money because one person is not allowed to carry a certain amount of goods at one time. Road blocks are also a big problem and police always target us because we are always overloaded and we pay big bribes.<sup>19</sup>

In light of the arguments on aspects such as goodwill, it can be emphasised that the moral regulations and expectations governing so-called informal relations such as remittance transportation among *malayishas* must be construed as regulations in their own right. It follows that they do not require the support of formal structures for regulatory backups as the existing informal avenues of control and conformity are in themselves a set of sanctions that can be in the form of exclusion, threats of exclusion, isolation or even assault. Such mechanisms of ensuring conformity are therefore enough to deter would-be violators from dishonouring their morally bound cooperating obligations. The arguments pursued so far are also aimed at addressing the gaps in the classical school that have sought to reduce social action to abstract and essentialising frameworks which are then deemed broadly applicable to all cultures and contexts. I am therefore engaged in efforts that challenge such essentialising explanations by focusing on exposing and explaining particular interpersonal relations. This constitutes an important dimension for contemporary research since it goes beyond the usual anthropology focus on enduring social structures and commonality in social groups. The advent of cultural transformation as displayed by certain behaviour of actors in informal settings has therefore largely remained neglected as researchers have remained absorbed with exploring the enduring structures. This gave impetus to my arguments in this paper in order to successfully tackle complex incidents involving the actions by *malayishas* and clients as well as state agents. Classical explanations which tend to rely on generalising cultural phenomena fall short of explaining the complex behaviour of so called state agents in instances where they digressed from formal expectations, to take part, for instance, in illegal acts such as accepting bribes. I further reveal that studies on relations and networks among groups

16. Interview 7 with a *malayisha*, 20 November 2008, Johannesburg, South Africa

17. Interview 8 with a *malayisha*, 30 November 2008, Johannesburg, South Africa

18. Interview 1 with a *malayisha*, 6 November 2008, Johannesburg, South Africa

19. Interview 1 with a *malayisha*, 6 November 2008, Johannesburg, South Africa

in so called informal settings not only demand a context specific approach but one that allows knowledge boundary shifts and flexibility in order to accommodate explanations on some complex behaviour patterns produced in the day to day interaction of *malayishas* and remitters. For instance, the question of why a remitter would complain about a *malayisha* but still continue dealing with him in such a manner that trust and mistrust co-exist in the interaction, cannot be easily understood by the homogenising modernist approaches whose one sided theorising I sought to address in this study. This was successfully done through the use of Bourdieu's theorising.

## Conclusion

The study has shown that a malfunctioning of formal structures leads to a notable shift to informal livelihood strategies. In theoretical terms the study revealed the importance of adopting post-structural ideas in examining social action in its dynamic and ever-changing contemporary form. With reference to the works of Bourdieu and other scholars, the paper revealed that the concepts of trust and honour as forms and sources of social capital are of great value in understanding the establishment and sustenance of relations between *malayishas* and the remitters. It was also established that the understanding of relations formed and sustained through trust cannot be adequately explained through the essentialist and generalising approaches. Instead, I maintain that an assessment of the role of trust in relations among *malayishas* ought to be done within a framework that acknowledges the existence of fluidity and complexity in knowledge boundaries. This approach can then embrace new interpretations to newly emerging social phenomena that would otherwise have been left out by an approach focusing on enduring social structures. The social aspects with no enduring character located in 'unique agents' behaviour' also complement the existing structures and must therefore not be viewed as less important. Some explanations and conclusions were therefore informed by the works of scholars who, inter alia, include Thornton (1980), Comaroffs (1991) and Becker (2010) due to their emphasis on the adoption of flexibility and fluidity in assessing cultural phenomenon.

In this paper the fluidity and complexity of interpretations became apparent for contexts in which dishonour did not instantly lead to a breakdown of relations among the *malayishas* themselves or between the *malayisha* and his client. The amount of trust needed to sustain one relationship may therefore not be sufficient to sustain another one depending on obligatory expectations or who is involved. This was particularly shown in relation to the assistance the *malayishas* rendered to each other. The assistance among *malayishas* tended to be characterised by elements of 'network closure' depending on the closeness of the persons involved. This, therefore, indicates that the aspects of inclusion and exclusion just like aspects of formality and informality cannot be generalised or reduced to exclusive interpersonal relations as they transgress expected behaviour boundaries. This overlap in actions is, however, the very source of complexity that makes it challenging to rely solely on classical explanations that have a tendency of putting emphasis on generalising social phenomena. In instances involving cash transactions whereby, for instance, higher levels of trust are required;

there is need to embrace broader explanations that are flexible as it is difficult to calculate the amount of trust needed for securing and sustaining that particular relationship. In this case it is even impossible to explain the situation from a group cultural perspective; thus the need for a flexible approach. A flexible approach advocated for in this instance and embraced in the explanations I present in this paper must not be mistaken for the dissolution or discarding of classical explanations. It must however be viewed in light of departing from binary and rigid classical explanations to embrace flexibility in explaining social phenomena. It can then be argued that the use of trust and social capital in anthropological circles ought to be done with care as the two concepts are more complex and bound to produce contradictory results in theory and more so in practice. It however remains clear that relations bound by trust do not emerge overnight but rather take time to be established and sustained. The process through which trust is built and social capital accumulated and possibly translated to economic rewards is negotiated and challenging.

It is therefore important to note that trust as social capital occupies an important position in determining the strength of relations and networks. While trust has previously been restricted to informal relations that have been tainted as lacking so-called formal contractual obligations, it can be noted that the moral regulations that are reinforced by fear of punishment, exclusion or assault can act as deterrents for the would be violators of moral controls in informal settings. In as much as individuals involved in so-called formal and written contractual relations can default, it is one-sided to conclude that trust can only work to sustain informal relations at a lower level compared to written contracts. The aspect of informality facing elements of high risk is therefore over-emphasised and creates the wrong impression that contracts are not violated in formal arrangements. It can be worth noting that the idea of having individuals sustaining or discontinuing a relationship in both formal and informal relations cannot be generalised and excluded to either of the two sectors as action is both contradictory and complementary. It therefore follows that some individuals may decide not to commit themselves to a formal contract due to lack of trust of the other party just the same way an individual may decline dealing with someone in an informal relationship. The implication is that relations bound by trust indicate that the creation of a relationship or network of trust is not an event but rather a prolonged process that may involve elements of both intense competition and cooperation. It is, therefore, important to avoid being too absorbed in arguments relating to the separation of formality from informality as it is the capacity in which the individuals interacting make use of their position to maximise their gain or expand their capital base that counts most.

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