

Resilience, Solidarity, and Remittances: Driving Economic Growth and Development in Africa.

PERFECT MAZANI

ORCID: 0000-0003-0342-6173

University of the Western Cape

3934785@myuwc.ac.za

Abstract

This paper captures the primary remittance function in establishing economic resilience and migrant solidarity in Africa. Remittances, as a source of fiscal inflow, have played a crucial role in poverty alleviation, enhancing domestic welfare, and contributing to economic growth. In this article, the nexus between remittances, migrant solidarity groups, and economic development is analysed by applying a literature review approach, as well as theories of vulnerability and resilience, and social capital theory. Migrants form solidarity networks in host countries and offer support systems through financial, food, and material assistance, not only to their families in the host country but also to those in their home countries. In the face of increased environmental stress, such as droughts, floods, and economic uncertainty, these networks act as informal insurance, buffering risks and enabling adaptive capacity at a transboundary level. The article examines how migrant solidarity networks facilitate the reversal of challenges faced by migrants in South Africa and foster resilience in their countries of origin, using examples from Zimbabwean, Cameroonian, and Pakistani migrants. It concludes by discussing policy suggestions on how migrant solidarity networks can be integrated into national and regional climate change adaptation strategies, with a focus on fostering trans-border resilience to global socio-economic and environmental crises, as well as other development initiatives.

Keywords: Economic growth, migrants, remittances, solidarity networks, South Africa

Introduction

The catalytic value for transforming African economic environments has been drawing increased policy focus and research (Sithole, 2022; Sithole, Dinbabo, & Tevera, 2024). Remittances, or money sent by migrants to their families, are a significant contribution to household survival, shock absorption, and investment (Day, Mbeky, & Karanja, 2024). And yet, remittances also have, apart from their economic role, socially vital consequences, as immigrants establish solidarity organisations with the aim of saving funds, sharing information, and claiming rights. (Carling, 2020). They are typically founded on shared nationality, religion, or homeland and serve as de facto institutions that provide mutual assistance, emotional support, and strategic coordination, especially in areas where economic vulnerability and social exclusion are prevalent (Kankonde, 2009; Lamba-Nieves, 2018).

While there has been an enormous body of literature on the economic impacts of remittances, such as poverty alleviation, education, health status, and rural development (Sithole, 2024), there has been less emphasis placed on the social infrastructures upon which such financial flows are based. More concretely, the operation of migrant solidarity networks within the production of remittance practice, the building of communities, and the provision of transnational support systems has been neither theoretically nor empirically explored. They

extend beyond dyadic relationships to form robust, cross-border systems of socio-economic cooperation, particularly in times of crisis.

The theoretical and empirical neglect of migrant solidarity networks and their role in sustaining remittance practices constitutes a critical gap in the African scenario, as migration flows intensify due to exacerbated dynamics of political instability, economic exclusion, and climate change-driven displacement (Dinbabo & Nyasulu, 2015). Host country migrants, such as those in the South African context, often come from groups that perform important social integration and lifeline roles in their countries of origin (Crush, 2017; Ramachandran & Crush, 2024). These solidarity networks—often gendered, inter-generational, and multi-purpose—are a type of informal institution that pools resources against shocks, such as drought, xenophobic violence, and hunger (Mercandalli & Losch, 2017; Dinbabo & Nyasulu, 2015).

Extending this discussion, the study examines the role of migrant solidarity networks in facilitating collective economic empowerment and resilience. This gap is particularly evident among three of South Africa's most visible migrant groups, Zimbabweans, Cameroonians, and Pakistanis, who rely heavily on such networks for livelihood and support. They all possess social and economic concerns shaped by the migration process, legislative laws, and cultural conventions. Zimbabwean migrants, for instance, are likely to employ burial societies and revolving savings clubs (*maroundas*), whereas Pakistani firms are likely to establish family- and trust-based close business networks (Chauke, 2020; Rauf, 2017). Cameroonian diaspora networks are also more digitalised and utilise mobile money and online debate forums to stay connected with the diaspora (Kitimbo, 2021; Nyatcha, 2019). However, the intersection of these manifestations of solidarity with official remittance channels and national development plans remains underexplored.

Similarly, as ecological vulnerability increases, it becomes crucial to recognise how transnational migrant communities assemble adaptive capacity and resilience. Resilience theory has hitherto argued that systems, whether social, ecological, or economic, require redundancy, connectivity, and learning in order to recover from shocks in a manner that absorbs and reorganises (Folke et al., 2010; Adger, 2006). Migrants' solidarity networks, in their capacity as unofficial "safety nets," provide a strong example of how resilience can be built from the ground up, through community-led support and mutual aid. In this process, they affect state-centric development analysis and position migrants as changemakers in action—not passive remittance senders but socio-economic equilibrators of sending and receiving contexts alike (De Haas, 2007).

Other than that, the role played by remittances and solidarity in achieving the Sustainable Development Goals (SDGs), namely SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 13 (Climate Action), cannot be overemphasised (Dinbabo & Mazani, 2025; Mazani & Dinbabo, 2025; Ratha et al., 2016; Akanle, Kayode and Abolade, 2022). Migrants' collective action ensures not only economic inclusion but also food security, humanitarian assistance, and climate change adaptation in fragile areas (UNDP, 2023). Positioning this study at the intersection of remittances, solidarity, and resilience, this work makes an innovative and urgent contribution to the literature on migration and development.

Notably, this article encourages a greater application of vulnerability and resilience theory to the African migration context, with a focus on how economic growth and development are underpinned by solidarity and remittance systems (Sithole, 2022; Adger et al., 2024). In the context of this study, migrant-led solidarity associations are identified as the primary actors driving resilience, particularly in settings characterised by poverty, displacement, and fragile formal institutions (de Haas, 2021; Landau & Singh, 2008). By linking micro-level migrant activities—such as burial club membership, savings club membership, and transnational care

networks—to macro-level development impacts, including food security, access to finance, and climate resilience, the paper fills the theoretical and practical gaps in resilience research (Crush & Caesar, 2017; Mazani, 2022).

In addition, the integration of Social Capital Theory enhances this study as it displays how migrant reciprocity, networks of trust, and collective identity function as semi-formal institutions that mobilise resources to be utilised during crises (Chekero, 2025). These networks form bridging and bonding capital, allowing migrants to sustain their livelihoods, support dependents in their home countries, and invest in local development initiatives—therefore, acting as substitute drivers of economic change (Scheffran, Marmer, and Sow, 2012). Cumulatively, the theories of vulnerability and resilience, as well as Social Capital Theory, offer a helpful prism through which to perceive how migrants are not just passive remitters or senders, but initiative-taking agents of socio-economic stability and development in African countries (Tiemoko, 2004; Aderemi Adedoyin, 2021).

Literature Review

Remittances totalled more than USD 48 billion to Sub-Saharan Africa in 2023 and accounted for a significant portion of the region's GDP. Remittances have emerged as a defining characteristic in the economic life of most African countries, not only as a means of household income but also as a macroeconomic stabiliser and development instrument. International remittances have grown from \$128 billion in 2000 to \$831 billion in 2022 (Lussi, 2025). Migrant remittances to Sub-Saharan Africa exceeded USD 48 billion, representing a significant share of foreign capital inflows (Offor et al., 2024). The flows of remittances are not only economic flows; they are embedded in the social relations and solidarity practices of the transnational community.

Remittances have a revolutionary impact in Zimbabwe, contributing to the elimination of structural poverty, hunger, and underfunding of essential services (Hove, 2020). Sithole, Dinbabo, and Tevera (2024) report that remittances from Zimbabwean diasporas in South Africa were directly employed to support nutrition at home, school fees, and healthcare. Remittances are sent through informal savings groups, as solidarity mechanisms culturally driven (Lukwa, 2024). Such groups render remittance flows more predictable and provide mutual coping mechanisms for contingencies such as illness or death.

The experiences of the Cameroonian diaspora also demonstrate how migrant solidarity associations facilitate development-oriented remittances (Newland, 2022). Nkengafac and Fonkoua (2020) observe that Cameroonian migrants in South Africa, France, and Canada are usually members of "njangi" associations—rotational savings and credit unions that consolidate funds for business establishment and community development initiatives (Che & Mbah, 2021). Njangi associations embody the ethics of responsibility to one another and mutual development, which in turn reinforces transnational linkages and economic empowerment at the local level. But success depends on trust, consistent member contributions, and internal conflict resolution.

For Pakistani migrants, particularly those in Durban and Johannesburg, informal sponsorship and entrepreneurial networks—often based on religious or family ties—play a significant role in facilitating entrepreneurial activities (Jinnah, 2006). Light, Bhachu, and Karageorgis (2017) found that these networks reduce market entry barriers, facilitate bulk buying, and offer apprenticeship models for new migrants. These solidarity systems are parallel to formal systems and represent an open alternative for rejected migrants who have no access to mainstream banking and finance due to legal or documentation constraints.

Theoretically, social capital theory offers an insightful conceptual framework for understanding the dynamic interplay between remittances, solidarity, and economic development. As Putnam (2000) and, more recently, Portes (2014) argue, social capital, understood here as networks, norms, and trust that enable collective action, is a critical enabler of resource exchange and informal governance. In migrant enclaves, high bonding social capital (homogeneous relationships among individuals) enables the formation of remittance-sustaining associations, while bridging capital (heterogeneous relationships between groups or classes) can provide entrée to large-scale economic inclusion. Migrant informal institutions are thus not ad hoc survival mechanisms but resilient social infrastructure modes with economic implications.

The costs of solidarity and social capital, however, are not equally distributed. Gender relations in particular are likely to determine access to resources and decision-making power in migrant organisations. Kpedator (2018) describes how women are excluded from leadership roles in Malian and Ghanaian migrant savings organisations, and thus from access to social support and capital. Similarly, Zimbabwean women working in diaspora burial societies often hold subordinate or auxiliary positions, despite being at the forefront of caregiving and remittance sending (Mazani, 2022). This highlights the need for intersectional analysis, given the way gender, class, legal status, and ethnicity intersect in solidarity networks.

In addition to intragroup processes, external regulatory contexts significantly influence the effectiveness of migrant solidarity and remittance systems. Onyango (2021) and Khai & Asaduzzaman (2025) note that restrictive immigration policy, discriminatory banking policy, and excessive remittance fees constrain the economic agency of migrants. Irregular migrants are subject to legal and institutional exclusion, which makes their financial transactions informal and even perilous. These limitations not only distort the extent of remittance contributions but also subject migrants to greater susceptibility to exploitation and financial insecurity.

At the same time, new digital financial technologies offer potentially promising channels for promoting inclusion and improving remittance efficiency. Mobile money platforms, blockchain remittance platforms, and app-based savings clubs are revolutionising the face of migrant finance. Khan (2025) argues that these technologies, underpinned by facilitative regulatory regimes, have the potential to reduce the cost of transfer, improve transparency, and enable migrants to contribute more meaningfully to host and home economies. However, digital inclusion is not uniform, and in some cases, digital literacy, internet access, and confidence in platforms are barriers to uptake among some migrant populations.

The intersection of remittances, solidarity, and climate resilience is an emerging area of study. Where climate shocks, such as drought, flooding, and crop failure, occur, remittances can serve as de facto insurance arrangements that safeguard families from environmental hardship (Adger, 2006). Migrant solidarity networks raise money extremely rapidly in response to emergencies—faster than official aid channels can, due to bureaucratic delays. These transnational networks involve the movement of resources, information, and social support across borders, enhancing what Folke et al. (2010) describe as "adaptive capacity"—a key element of resilience theory.

The literature emphasises the developmental, social, and economic significance of remittances and migrant solidarity organisations in Africa. There are major gaps, however, most notably in empirically ascertaining how such networks operate across nationalities and contexts and theorising what role such networks play in resilience-building and sustainable development. This study addresses these gaps by examining three diverse migrant groups: Zimbabweans,

Cameroonians, and Pakistanis, in South Africa. It places their experiences at the centre stage to tell the story of how remittances and solidarity together power economic survival, community resilience, and policy innovation in an increasingly unstable world.

Problem Statement

Though remittances have been touted as key economic drivers, there is a lack of understanding of the precise mechanisms which migrants utilise to enhance the impact of these funds. Zimbabwean, Cameroonian, and Pakistani migrants all rely on informal solidarity arrangements, but it is not evident how such arrangements become mobilised, the specific challenges they face, and how their collective action can be translated into broader development impacts. Most existing research has focused on personal remittance decisions and macro-level effects, with less consideration given to how community-based organisations shape transnational resilience (De Haas, 2010; Sithole, 2022). Burial societies, rotating credit associations, and savings cooperatives are not only banking halls but also essential sites for managing exclusion, obtaining information, and organising development resources in receiving and sending nations (Mazani, 2022).

Despite their pervasiveness, these subterranean networks are under-theorised and under-studied empirically, especially in terms of their engagement with legal regulation, gender norms, and digital finance. As migrants traverse porous borders, legal, economic, and environmental, they create novel architectures of reciprocity to compensate for the absence of formal institutions. And there is surprisingly little work on the structural constraints that such groups face and how they work around them.

This study bridges this important gap through an exploration of remittance practice infused with migrant solidarity in an integrated manner, with sensitivity to the constructions of economic, social, and gendered spaces. This study contributes to migration and development scholarship by repositioning migrants as not just senders of money, but also as agents of collective power, situated in active networks that co-produce development from below (De Haas, 2007).

Research Questions

1. What are the processes and roles of solidarity networks among Zimbabwean, Cameroonian, and Pakistani migrant groups in South Africa for scaling up the development impacts of remittances?
2. What are the major obstacles for these migrant groups to channel remittances through formal channels and utilise solidarity networks for economic empowerment?
3. How do solidarity associations formed by migrants enhance micro-scale entrepreneurial activities and household food security in receiving as well as sending countries?
4. Which policy interventions can strengthen the contribution of remittances and solidarity networks to resilience and sustainable development at a cross-border level?

Methodology

Research Paradigm

The author employed a constructivist research paradigm to conduct the study, which emphasises the construction of subjective knowledge and the presence of various realities constructed by social, cultural, and historical contexts (Creswell & Poth, 2016). In the current study, due to its intervention in the form of intensive social praxis activity embedded in remittance practice and migrant solidarity networks, the constructivist position is most

suitable. Meaning-making and coping strategies are constructed in research design by the migrants themselves through collective processes. Migrant experiences are neither gender-neutral, legally blind, nor homogeneous but are gendered, mediated by legal status, and by experience with the host society (Lincoln, Lynham, & Guba, 2011).

According to the constructivist paradigm, the study acknowledges that remittances and solidarity associations are not economic institutions, but rather social constructions that depend on transnational identity, reciprocity, and resilience. The paradigm also enabled the researcher to be reflexive about dominant meanings within literature and critically reflexive about the socio-political contexts that condition migrant agency and development.

Research Design

A systematic literature review (SLR) research design was employed in this study, following the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 guidelines (Page et al., 2021). SLR was employed due to the highly formalised and transparent approach to searching, appraising, and synthesising the available academic literature on remittances, migrant solidarity, and development outcomes. This framework was also found to be relevant to the research aim of mapping available knowledge and identifying gap areas in empirical and theoretical investigations, specifically for Zimbabwean, Cameroonian, and Pakistani migrant communities in South Africa.

Systematic reviews are suitable for constructivist research because they can enable the systematic management of multiple perspectives, while maintaining methodological rigour and replicability (Booth, Sutton, & Papaioannou, 2016). The process entailed the development of inclusion/exclusion criteria, multi-database searching, screening of studies, and thematic extraction of data in order to produce an interpretive synthesis that conforms to the constructivist paradigm.

Data Sources and Search Strategy

The literature review was carried out on academic literature databases, including Google Scholar, Scopus, and Web of Science, from January 2025 to May 2025. Although foundational insights were drawn from literature published in 2000, the study predominantly considers sources from 2015 to 2024 to ensure engagement with current scholarship. Boolean search terms and phrases such as "remittances AND solidarity networks AND migrants AND Africa," "Zimbabwean diaspora AND South Africa," "Cameroonian migrants AND collective savings," and "Pakistani migrants AND informal financial networks" were utilised in the search for the studies of interest.

Inclusion criteria were:

- Policy briefs, peer-reviewed journal articles, and authentic grey literature
- Remittances, solidarity associations, or migrants' economic activities as the topic
- Direct applicability to Zimbabwean, Cameroonian, or Pakistani migrant networks in South Africa or comparable African settings
- Articles in the English language

The following were not included:

- Articles not directly addressing migrant networks and/or developmental effects.
- Migrant settings outside of Africa unless through direct comparison with target populations

Screening and Selection

A total of 312 studies were initially retrieved, and duplicates were removed. The author then screened the abstracts and full texts based on predefined inclusion and exclusion criteria, resulting in 47 studies that met the criteria and were shortlisted for in-depth analysis.

Population and Sample

As the study is conducted using secondary data, there are no human subjects involved in the classical sense of the term. The "population" for the purposes of the present literature review consisted of peer-reviewed academic articles and policy papers on migrant remittances, solidarity networks, and Sub-Saharan African development. Particular efforts were made to incorporate literature on Zimbabwean, Cameroonian, and Pakistani migrants, particularly those based in South Africa.

From an initial pool of 312 sources, 47 studies were included after applying the inclusion criteria stringently. The studies were included if they explicitly addressed remittances, migrant solidarity, or diaspora development and were grounded in or applicable to the respective migrant communities, as determined through a careful review of each study's objectives, methods, and findings. A combination of qualitative and quantitative studies was employed to discuss the topic in a holistic manner.

Data Collection Instruments

Data collection involved a systematic and iterative search in three extensive databases: Scopus, Web of Science, and Google Scholar. Boolean operators and strings of keywords such as "remittances of migrants AND Africa," "diaspora AND solidarity networks," and "Zimbabwean/Cameroonian/Pakistani migrants AND South Africa" were employed. The PRISMA method was employed to screen for relevance, delete duplicates, and provide transparency in the selection of studies.

An inductive thematic coding scheme was created to extract information on:

- Financial behaviours (e.g., savings groups, remittance channels)
- Social protection systems (e.g., mutual aid systems, mentorship)
- Gender relationships (e.g., leadership and roles in associations)
- Barriers and enablers (e.g., legal, policy, or digital inclusion factors)

No field equipment was initially conceived since the study is entirely based on secondary data. No ethical clearance was therefore required. All literature utilised, nonetheless, has been duly referenced and accounted for, with a view to maintaining research integrity and transparency.

Limitations of Methodology

Although systematic reviews provide a rigorous basis, the study is limited by the low quality and limited availability of published studies for the intended migrant groups. Furthermore, grey literature was used where no scholarly literature was available, which could introduce heterogeneity in evidence quality.

Presentation of Results

Economic Impact of Remittances in Africa with a Focus on Zimbabwean, Cameroonian, and Pakistani Migrants

Remittances remain an essential economic lifeline for the majority of African families, and recent estimates by Offor et al. (2024) indicate that remittance receipts in Sub-Saharan Africa exceeded USD 48 billion per year. Remittance-sending communities in Southern Africa include migrants from Zimbabwe, as well as those residing in South Africa, the United Kingdom, and Botswana. These migrants remit substantial sums of money, which directly contribute to food security, education, and health for their households in the countries of origin (Sithole, 2022). In countries experiencing economic instability, unemployment, and hyperinflation, such as Zimbabwe, these remittance streams serve as a means of income stabilisation and social protection (Kurasha, 2021; Sithole, 2022).

Cameroonian migrants, who are primarily based in South Africa and European countries such as France and Belgium, also make significant contributions to their home economy through the transfer of remittances. In contrast to Zimbabweans, whose remittances are more likely to involve household-level support, Cameroonian migrants are more likely to invest their remittances in business ventures and community development initiatives within Cameroon (Nyatcha, 2019). These include investing in rural and agricultural cooperatives, thus stretching the development impacts of remittances to broader family needs. Nkongho (2019) points out that Cameroonian migrants tap into organised solidarity networks abroad to invest in better resource pooling for broader communal livelihood and resilience. Pakistani-origin immigrants, specifically those in South Africa and the Gulf States, are among the largest remitters to their native country (Oommen, 2016). Nadeem et al. (2019) discovered that Pakistani migrants utilise remittances to support small-scale entrepreneurial ventures, enabling diversified household income streams and reducing household vulnerability.

Role of Migrant Solidarity Networks

Thematic analysis of the data reveals that migrant solidarity networks and associations are not merely economic agreements, but also serve as critical sources of communal support, knowledge exchange, cultural continuity, and political engagement (Carling, 2020). The associations are multifaceted in nature, ranging from financing small-scale businesses to providing support to members during times of crisis or emergency (Bloch & McKay, 2015). Additionally, Zimbabwean migrant networks have stretched out to become involved in advocacy campaigns for fighting xenophobic attitudes as well as promoting migrants' rights in host societies. Cameroonian solidarity associations are specifically founded on collective enterprise. Migrants pool their remittances to invest in cooperative farming, collective trading ventures, and other micro-entrepreneurial activities, thereby enabling them to maintain strong economic linkages with their countries of origin (Oommen, 2016). Aside from economic reasons, these groups also gain social solidarity through cultural events and mutual aid plans, particularly for the newly arrived migrants who face settlement and adjustment issues.

For the Pakistani migrants, solidarity groups are most effectively geared towards economic sustainability and upward mobility. The networks ritualise business mentorship programs, promote productive remittance investment, and engage with formal financial institutions and banks for increased savings and credit accessibility (Rauf, 2017). In addition to facilitating remittance investment, they also play an essential role in guiding first-time migrants and acclimatising them to existing business environments in South Africa and across the globe.

Barriers to Effectiveness

Migrant solidarity networks, while useful, are prone to various systemic and structural obstacles. In Zimbabwean, Cameroonian, and Pakistani migrant networks, stringent immigration controls, low financial inclusion, and entrenched gender inequalities constrain

the full development potential of remittances and solidarity associations. Women in Zimbabwean communities, for instance, are often excluded from decision-making roles within associations, limiting their ability to influence collective financial decision-making and planning (Mazani, 2022). For Cameroonian migrants, insufficient documentation automatically prevents them from entering economic and labour structures formally, and thus, the majority interact informally with few assurances (Newland, 2022). For Pakistani women, particularly those from more traditional families, the uneven distribution of domestic responsibilities and obligations limits their potential to engage in entrepreneurial or cooperative economic activities (Rashid & Abbas, 2021). The systematic review aimed to examine how Zimbabwean, Cameroonian, and Pakistani migrant groups in South Africa structure and utilise solidarity networks to enhance the development impacts of remittances, identify constraining factors affecting such groups, investigate how solidarity associations promote food security and entrepreneurship, and assess policy interventions towards achieving sustainable development.

It is an overwhelming reality that remittances are valuable economic resources whose developmental impacts are enhanced when combined with migrant solidarity networks mobilising collective social capital. Social Capital and Collective Economic Empowerment. In agreement with Putnam's (2000) theory of social capital, this study confirms again that migrant solidarity associations are the principal bonding social capital networks. These networks reinforce the trust, reciprocity, and cooperation that underpin successful entrepreneurship and finance pooling. Among Zimbabwean migrants, the prominence of rotating savings and credit associations (ROSCAs) is an active response to economic uncertainty and formal financial exclusion within host countries (Mazani, 2022). The arrangements enable business start-ups and informal insurance, fostering resilience against legal and economic uncertainty. Similarly, remittances from Cameroonian migrant farming cooperatives and businesses accumulate in a showcase of collective effort-supported rural economic development, adding to Schrieder & Knerr (2000) evidence. The Pakistani diaspora has institutionalised mentorship and bank collaboration, which also demonstrates various types of social capital, enabling remittance investment and the evolution of business establishment (Chauhdry, 2024). Collectively, the evidence underscores the applicability of social networks as a complement to finance streams towards building economic resilience.

Gendered Experiences and Inclusion

One of the discourses that is widely employed in literature is that historical gender gaps restrict women's participation and leadership in remittance-based solidarity movements. Regardless of their financial contributions, whether through sending remittances or managing household expenses, women migrants remain underrepresented in decision-making within solidarity groups (Mazani, 2022). This exclusion denies women economic empowerment and the prospect of solidarity networks, thereby reducing their chances of achieving more inclusive growth. Such findings affirm Myroniuk's (2016) critique of gendered social capital, as they call for decolonising borders and purposefully fostering women's leadership in an attempt to achieve the maximum developmental dividends of solidarity. In addition, the gendered labour market, as represented by the Pakistani diaspora experience, discriminates against women in entrepreneur and collective action, incorporating intersections of economic and cultural empowerment.

Regulatory and Financial Inclusion Challenges

The review identifies regulatory frameworks as a significant challenge to developing the resilience of remittances and migrant solidarity. Informal papers significantly deter Cameroonian migrants from joining the formal financial system, requiring them to engage in informal, often costly, and risky financial flows. The same issue faces Zimbabwean migrants through xenophobic policy and exclusion (Nyakabau, 2021). Pakistani migrants, while aggressively utilising fintech products and digital platforms, are also confronted by infrastructural as well as policy constraints that hinder financial inclusion. These structural issues not only raise the cost of transactions but also restrict the formal recognition and institutionalisation of migrant solidarity associations, which in turn restricts their potential to scale impact.

Policy Implications and Contributions to Sustainable Development Goals

By placing migrant remittances and solidarity groups within the SDG framework, the review highlights their potential to contribute to other global development outcomes, specifically SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 8 (Decent Work and Economic Growth) (IOM, 2023). Based on the evidence, policy interventions aimed at enhancing access to finance, offering capacity development to migrant organisations, and promoting gender equality could substantially enhance such roles (Rueda, 2025). For instance, enhancing higher capacity for regulatory reforms to improve access to formal banking and protect migrant rights would lower exposures and allow solidarity groups to operate more effectively. Additionally, embracing digital technologies such as blockchain remittance platforms would enhance transparency, reduce costs, and foster the formalisation of remittances. All the above policy actions are based on the inclusive demands and structural complexities of migrant communities, as revealed by the evidence.

Interpretation and Limitations

The evidence aligns with prior literature, but some of the divergences warrant emphasis. For example, the preponderant role of Pakistani migrant mentoring networks in organising more formal financial inclusion is the opposite of those in Zimbabwe and Cameroon, which are less formalised and more diffuse. The variability is guaranteed to be a consequence of heterogeneity of migration experience, socio-cultural context, and host-country situation, and puts pressure on context-conditionality of solidarity under different migrant conditions. Second, the ongoing persistence of gender exclusion among groups indicates that there exists a disconnect between policy rhetoric of inclusion and practice on the ground, and that policy reform may not be enough without concomitant social and cultural change.

The weaknesses of this review include an overreliance on grey reports and published documents, which can create an imbalanced description of migrants' lives, particularly in neglected subgroups or recent developments subsequent to 2024. The heterogeneity of research approaches in studies also covered the limits of comparison. Longitudinal and participatory empirical research designs in the future would further delineate dynamic solidarity processes and gendered agency.

Conclusion

The study has highlighted the diverse remittance contributions of African migrants, whose economic impact is significantly broadened when remitted through migrant solidarity networks. especially for the Zimbabwean, Cameroonian, and Pakistani migrants who have settled in South Africa, such solidarity activities of rotating savings schemes, group enterprise,

and mentorship schemes not only improve household resilience but also contribute significantly to the broader economic development targets that are consistent with the Sustainable Development Goals (SDGs) (Ratha et al., 2016; Akanle, Kayode and Abolade, (2022). These networks also serve as constitutive social capital, endowing money flows with stretch capacities that act as buffers against the laws, economics, and social boundaries of home and host countries (Putnam, 2000).

In explaining the main research questions, the findings demonstrate how migrant communities establish context-specific solidarity networks that convert aggregated assets into business enterprises and provide social aid. These networks are also, however, burdened with institutionally imposed limitations such as restrictive regulatory frameworks, formal financial institution access constraints, and inbuilt gender biases that bar women's leadership and participation (Dodson, 2018; Nyakabau, 2021; Mazani, 2022). While digital financial innovations have presented a window of opportunity to overcome the majority of these constraints, policy and infrastructure support are still lacking to fully capitalise on them (Kitimbo, 2021; Sithole, Dinbabo, and Tevera, 2024). The evidence aligns with previous studies on the role of remittances in enhancing economic security and combating poverty, as noted by Hove (2020) and Offor et al. (2024). This study further extends the findings with new evidence on migrant solidarity networks as platforms for social and economic empowerment. Gendered processes and regulatory issues reflect the calls made by Kpedator (2018) and aspirational policies and practices aimed at promoting inclusivity. The comparative level of sophistication in the formal financial inclusion of Pakistani migrants vis-à-vis Zimbabwean and Cameroonian populations, as reflected in this observation, provides an incentive for context-sensitive policy intervention. The evidence incontrovertibly demonstrates that remittances, if placed in robust migrant solidarity chains, have vast potential in bringing about economic transformation and social stability in Africa. Expanding regulatory and gender frontiers that accompany them, and promoting financial inclusion and fintech innovation, have the potential to harness such energy to the extent that migration could be a driver for inclusive and sustainable development.

Recommendations

- **Policies to Evade Financial Exclusion:** The government must harmonise policies of financial inclusion with the lifestyle of the migrant by softening documentation requirements and enlightening credit facilities and banks to make them available to migrants. This will decrease dependence on costly, informal avenues and remittances and provide a more secure foreign exchange dimension.
- **Gender Equality Program Capacity Building:** There should be established plans, such as special programs, that aim at growing women's numbers and leadership in migrant organisations. It would economically and socially empower women, overthrowing customary exclusion and rendering solidarity networks more effective.
- **Regulation of Digital Innovations:** Digital innovations like mobile money and blockchain networks need to be promoted alongside consumer protection policies as a means of reducing the cost of transfer and size of financial services provided to excluded migrants.
- **Migrant Solidarity Networks' Integration into Official Development Planning:** Official development actors must officially acknowledge and incorporate migrant solidarity networks into local and national development plans in order to leverage the networks' existing capacity for community development and resilience.

Further research exploring primary data collection through participatory and longitudinal methodologies to capture intra-group dynamics, gendered experience, and dynamic impact of migrant solidarity networks across multiple settings is necessary.

Declarations

Author Contributions: All authors have read and approved the published final version of the article.

Conflicts of Interest: The authors declared no conflict of interest.

References

- Adams Jr, R.H. (2011). Evaluating the economic impact of international remittances on developing countries using household surveys: A literature review. *Journal of Development Studies*, 47(6), pp.809–828.
- Aderemi Adedoyin, M. (2021). Remittances and Financial Inclusion: Panacea for Socio-economic Development in Sub-Saharan Africa?.
- Adger, W.N., 2006. Vulnerability. *Global environmental change*, 16(3), pp.268–281.
- Akanle, O., Kayode, D., & Abolade, I. (2022). Sustainable development goals (SDGs) and remittances in Africa. *Cogent Social Sciences*, 8(1), 2037811.
- Béné, C., Newsham, A., Davies, M., Ulrichs, M., & Godfrey-Wood, R. (2014). Resilience, poverty, and development. *Journal of International Development*, 26(5), 598–623.
- Bloch, A., & McKay, S. (2015). Employment, social networks, and undocumented migrants: The employer perspective. *Sociology*, 49(1), 38–55.
- Carling, J. (2020). Remittances: Eight analytical perspectives. In *the Routledge Handbook of Migration and Development* (pp. 114–124). Routledge.
- Chauhdry, K. T. (2024). Transnational economic development: Pakistani and Indian diaspora in focus. *Frontiers in Political Science*, 6, 1508012.
- Chauke, B.T., (2020). *Migrants and access to financial services: exploring alternative financial services available to Zimbabwean migrants who have no access to formal financial services in South Africa*. University of Pretoria (South Africa).
- Che, C. F., & Mbah, M. (2021). Social Solidarity Economy and Village-Centric Development in North-West Cameroon. *The International Journal of Community and Social Development*, 3(2), 126–144.
- Chekero, T. (2025). *Resilient social networks and mobility strategies among migrants in Cape Town*. African Books Collective.
- Creswell, J. W., & Poth, C. N. (2016). *Qualitative inquiry and research design: Choosing among five approaches*. Sage Publications.
- Crush, J., (2017). *Informal migrant entrepreneurship and inclusive growth in South Africa, Zimbabwe, and Mozambique* (No. 68). Southern African Migration Programme.
- Crush, J., & Caesar, M. (2017). *Food Remittances: Rural-Urban Linkages and Food Security in Africa*.
- Day, S. W., Mbeky, M., & Karanja, E. (2024). *Transnational practices and remittances: Impact on economic development and social welfare in Sub-Saharan Africa*. *Journal of International Finance and Economics*, 24(3). <https://doi.org/10.18374/JIFE-24-3.1>.
- De Haas, H. (2007). *Remittances, Migration, and Social Development. A conceptual review of the literature*, 1–46.
- Dinbabo MF. & Mazani P. (2025). Sustainable Development Goals and policy frameworks for development in Africa. *South African Journal of Social and Economic Policy*. Vol. 96(1). PP: 50-61. <https://doi.org/10.14426/na.v96i1.2518>
- Dinbabo, M.F. and Nyasulu, T. (2015). Macroeconomic immigration determinants: An analysis of pull factors of international migration to South Africa. *African Human Mobility Review*, 1(1), pp.27–52.

- Dodson, B. (2018). Gender, mobility and precarity: The experiences of migrant African women in Cape Town, South Africa. In *Gender, work and migration* (pp. 99–117). Routledge.
- Folke, C., Carpenter, S. R., Walker, B., Scheffer, M., Chapin, T., & Rockström, J. (2010). Resilience thinking integrating resilience, adaptability, and transformability. *Ecology and society*, 15(4).
- Hove, T. T. (2020). International migration and poverty alleviation: Understanding how remittances help in alleviating poverty in Zimbabwean households. A case study of Epworth, Zimbabwe.
- Jinnah, Z. (2006). *An exploratory study of social networks amongst Pakistani migrants in Durban* [Master's thesis, University of KwaZulu-Natal]. University of KwaZulu-Natal Institutional Repository.
- Kankonde, B. P. (2009). *The ties that bind and bond: Socio-cultural dynamics and meanings of remittances among Congolese migrants in Johannesburg* (Doctoral dissertation).
- Khai, T. S., & Asaduzzaman, M. (2025). Daily challenges and coping strategies of Chin irregular migrant workers in Malaysia: A qualitative study on health and well-being. *International Journal of Social Welfare*, 34(3), e70016.
- Khan, M. O. F. (2025). Blockchain-Enabled Secure, Fast and Accessible Cross-Border Money Transfer Platform.
- Kitimbo, A. (2021). Mobile Money and Financial Inclusion of Migrants in Sub-Saharan Africa. In *Research handbook on international migration and digital technology* (pp. 251-266). Edward Elgar Publishing.
- Kpedator, M. A. K. A. F. U. I. (2018). *Challenges and coping strategies of migrant women from northern Ghana and effects on the well-being of their children* (Doctoral dissertation, University of Ghana).
- Kurasha, F. M. N. (2021). Wealth, Health, and inequality: a study of hyperinflation and households in Zimbabwe.
- Lamba-Nieves, D. (2018). Hometown associations and the micropolitics of transnational community development. *Journal of Ethnic and Migration Studies*, 44(5), 754-772.
- Landau, L.B. and Singh, G., (2008). Decentralization, migration, and development in South Africa's primary cities. *Migration in post-apartheid South Africa: Challenges and questions to policy-makers*, pp.163-211.
- Lincoln, Y. S., Lynham, S. A., & Guba, E. G. (2011). Paradigmatic controversies, contradictions, and emerging confluences, revisited. *The Sage handbook of qualitative research*, 4(2), 97-128.
- Lukwa, A. (2024). An assessment of the utilisation of stokvels or rotating savings and credit associations to influence healthy eating in South Africa.
- Lussi, C. (Ed.). (2025). *Migration trends: Contributions from a human rights perspective* (Vol. 28). Centro Scalabriniano de Estudos Migratórios.
- Mazani P. & Dinbabo MF. (2025). Climate Change and Migration: A Call for a Continental-Level Research Agenda. *African Journal of Public Administration and Environmental Studies (AJOPAES)*. 4(1): Pp 45-66. <https://journals.co.za/doi/abs/10.31920/2753-3182/2025/v4n1a3>
- Mazani, P. (2022). Migration and hospitality in Cape Town: A case of Zimbabwean migrants and refugees. [Master's thesis, University of the Western Cape]. University of the Western Cape Repository.
- Mercandalli, S. and Losch, B. (2017). Rural Africa in motion. Dynamics and drivers of migration South of the Sahara.
- Myroniuk, T. W. (2016). Gendered social capital in a Johannesburg township. *Sociological focus*, 49(3), 231-246.

- Nadeem, M. A., Abidi, S. M. R., Khan, N. U., & Zhu, L. (2019). Migration Impact on Remittances: Special Focus on Gulf Countries: A Case Study of Pakistan. *North American Academic Research*, 2(8), 62-80.
- Newland, K. (2022). Destination-Country Policies to Foster Diaspora Engagement in Development. *Migration Policy Institute*.
- Nkongho, K. F. (2019). The role of the Cameroon diaspora in the socio-economic development of Cameroon. *Research on Humanities and Social Sciences*, 9(14), 32-43.
- Nyakabawu, S. (2021). Liminality in incorporation: regularisation of undocumented Zimbabweans in South Africa. *Anthropology Southern Africa*, 44(1), 1-15.
- Nyatcha, D. (2019). *The impact of migrants in attracting Foreign Direct Investment in the home country: A cross-examination of Cameroon in the Central African Economic and Monetary Community (CEMAC)* (Doctoral dissertation, 서울대학교 대학원).
- Offor, K. O., Ngong, C. A., Onyejaku, C. C., Enemuo, J., Ugbam, C. O., Ibe, G. I., & Onwumere, J. U. (2024, February). Remittances and emerging African economies' growth nexus in a post-COVID-19 era. In *Natural Resources Forum* (Vol. 48, No. 1, pp. 171-183). Oxford, UK: Blackwell Publishing Ltd.
- Onyango, B. M. A. (2021). The South Africa-Zimbabwe remittance corridor: an analysis of its characteristics and the cost of remittance payments.
- Oommen, G. Z. (2016). South Asia-Gulf migratory corridor: Emerging patterns, prospects, and challenges. *Migration and Development*, 5(3), 394-412.
- Portes, A. (2014). Downsides of social capital. *Proceedings of the National Academy of Sciences*, 111(52), 18407-18408.
- Putnam, R. D. (2000). Bowling alone: America's declining social capital. In *Culture and politics: A reader* (pp. 223-234). New York: Palgrave Macmillan US.
- Ramachandran, S., & Crush, J. (2024). Migrant remittances, social protection, and the Sustainable Development Goals. In *The Elgar Companion to Migration and the Sustainable Development Goals* (pp. 179-193). Edward Elgar Publishing.
- Ratha, D. (2013). The impact of remittances on economic growth and poverty reduction. *Policy Brief*, 8(1), 1-13.
- Ratha, D., Eigen-Zucchi, C., & Plaza, S. (2016). *Migration and remittances Factbook 2016*. World Bank Publications.
- Rauf, M. (2017). "May I Know Your Ethnicity Please?" Understanding the Significance of Ethnic and Kinship Ties in Business Decision Making in the Textile Industry of Pakistan. *North Economic Review*, 1(1), 50-65.
- Rueda, V. C. (2025). Migrant Associations: Enhancing Migrant Agency and Advancing Social Justice. *Revista Tecnológica-ESPOL*, 37(1), 134-155.
- Scheffran, J., Marmer, E., & Sow, P. (2012). Migration as a contribution to resilience and innovation in climate adaptation: Social networks and co-development in Northwest Africa. *Applied geography*, 33, 119-127.
- Schrieder, G., & Knerr, B. (2000). Labour migration as a social security mechanism for smallholder households in Sub-Saharan Africa: The case of Cameroon. *Oxford Development Studies*, 28(2), 223-236.
- Sithole, S., Dinbabo, M.F. & Tevera, D. (2024). Sustainable Development Goals (SDGs), COVID-19 lockdowns and digitalisation of food remittance flows from South Africa to Zimbabwe: Lessons learnt and reflections on policies. *AHMR Vol 10 (3)* Pp 201-253. <https://doi.org/10.14426/ahmr.v10i3.2436>
- Sithole, S. T. (2022). The evolving role of social media in food remitting: Evidence from Zimbabwean migrants in Cape Town, South Africa.
- Tiemoko, R. (2004). Migration, Return, and Socioeconomic Change in West Africa: The Role of Family. *Population, space, and place*, 10(2), 155-174.

Woolcock, M., & Narayan, D. (2000). Social capital: Implications for development theory, research, and policy. *The World Bank Research Observer*, 15(2), 225-249.