



Digital Payment Systems and Employment Opportunities for Migrant Workers in South African Cities: An Impact Evaluation

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Published: 01 October 2002 | **Received:** 05 June 2002 | **Accepted:** 21 August 2002

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DOI: [10.5281/zenodo.18751984](https://doi.org/10.5281/zenodo.18751984)

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Abstract

Digital payment systems have become increasingly prevalent in South Africa's urban centers, particularly among migrant workers who rely on these services for financial transactions. The research employs a mixed-methods approach, including qualitative interviews and quantitative surveys to assess the socio-economic benefits and challenges associated with digital payments among migrant workers. A notable finding is that the adoption of digital payment systems has led to an increase in job opportunities for migrant workers by facilitating easier transactions between employers and employees. Digital payment systems have proven effective in enhancing employment prospects for urban migrant workers, although challenges such as technological literacy remain significant barriers. Governments should invest in digital literacy programmes to support the broader adoption of these systems among migrant worker communities.

Keywords: *Sub-Saharan, Africanization, economicdevelopment, socialpolicy, migrationstudies*

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