

# Financial Inclusion as a Pathway to Informal Sector Sustainability in Africa

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**Abstract:** Small, Medium and Micro-sized Enterprises (SMMEs) are the backbone of economies worldwide. However, the 'unseen economy challenges' hinder their sustainability in developing markets. Many informal businesses operate outside formal financial systems, limiting access to credit, banking services, and growth opportunities. Financial institutions are pivotal in addressing these barriers by enhancing access to financial systems and developing innovative financial products. This study examines how financial inclusion, embedded within an ecosystem approach, can assist businesses in the informal sector to become more sustainable in the long term. Using a qualitative design, the study investigates how formal and informal finance intersect to support informal SMMEs in South Africa and beyond. A structured literature review and thematic analysis of studies from the last seven years inform the development of a conceptual framework linking financial inclusion to informal business sustainability. The framework incorporates the SMART goal-setting approach to guide financial institutions in engaging with informal businesses. The study emphasises a holistic approach, integrating financial inclusion, ecosystem support, and tailored financial products for informal businesses. The proposed framework advocates for a support ecosystem where informal lenders and formal institutions can work together to tackle issues such as cash reliance, theft risks, and limited growth opportunities. Formal financiers may want to become part of a support ecosystem that is transforming into an attractive option, even for the bankable in informal markets. Recommendations include collateral alternatives, administrative simplicity and trust-building strategies to enable financial institutions to serve this market more effectively. The study also identifies priorities for future research, including practical tools and policy pathways that foster deeper financial integration for informal businesses.

**Keywords:** Business Sustainability, Ecosystem Support, Financial Inclusion, Formal Finance and Intermediation, Informal Finance, Informal Sector

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## 1. Introduction and Background

The growth of SMMEs in emerging economies is closely tied to a country's economic development (World Bank, 2019). SMMEs also have a positive impact on reducing unemployment and alleviating poverty by improving the living standards of community members (Benedict et al., 2021; Masanga & Jera, 2017; Mago & Modiba, 2022). However, business sustainability, "the ideal paradigm of development" (Sultana, Rahman & Khanam, 2022:438), remains a persistent concern in informal markets, with financial exclusion, the inaccessibility of disadvantaged and low-income groups to financial instruments in the formal financial market, cited as the major contributing factor (Fatoki, 2021; Sherwani et al., 2024; Sultana et al., 2022). In part, this is due to the rigidity and inflexibility of formal financial institutions, which frequently regard a significant number of business owners as unbankable. As a result, informal finance, "small, unsecured and short-in-maturity funding capital", and microfinance emerged as popular alternatives (Nguyen & Canh, 2021:1546). These informal financial mechanisms produce both intended and unintended consequences, fostering a dynamic and innovative ecosystem of support for these business owners (Mago & Modiba, 2022; Mpofo & Sibindi, 2022; Nguyen & Canh, 2021). Theoretically, scholars must reconsider how the Financial Intermediation Theory is applied to explain informal finance since its main focus is on formal financial institutions (Mabote, 2017; Nguyen & Canh, 2021). On a more practical level, formal financial institutions should recognise the substantial demand and opportunity in the informal sector, and join the conversation to transform the unbankable into the bankable.

## 2. Literature Review

This section is used to set the scene and give context to specific definitions and understandings of theory. A systematic review of the literature including a presentation of themes is covered in section 4.

### 2.1 Informal Finance and Ecosystem Support

According to Mpofo and Sibindi (2022), SMMEs in the informal sector use informal finance for two reasons. First, they often have no other option: formal funding mechanisms are inaccessible to them. Second, some entrepreneurs actively prefer informal finance, because it typically requires no collateral, tolerates information asymmetry, and offers more flexibility, convenience, and fewer administrative hurdles than the formal lending

process. Consequently, the role of formal financial intermediaries in supporting these entrepreneurs is diminishing compared to the innovative solutions offered through informal finance (Archer et al., 2020; Ogujiuba et al., 2023). And because ecosystems, as Ogujiuba et al. (2023:157) state, “function under different conditions and circumstances that are unique to each ecosystem,” formal financial intermediaries must be guided to align their lending mechanisms better with the needs of this sector. Therefore, understanding how and why informal finance works in informal markets becomes imperative.

According to the Financial Intermediation Theory, funds are channeled from “surplus savers to deficit spenders through market created mechanisms” (Mabote, 2017:1); however, with informal finance, this is not channeled through financial intermediaries but rather through various role players such as *moneylenders* providing loans to SMMEs. High interest rates typically accompany these loans, but they offer a convenient and quick way to obtain cash. They can also be extended if additional funds are needed (Adams & Hunter, 2019; Mago & Modiba, 2022). Several other types of informal financial mechanisms exist, like *Pawnbrokers* (Adams & Hunter, 2019; Mago & Modiba, 2022), *Merchants or traders* (Mago & Modiba, 2022; Wang & Kong, 2019), *Rotating savings and credit associations (ROSCAs)* (Ky et al., 2021; Jiang, 2009; Mabwe & Dundu, 2018; Mago & Modiba, 2022; Tengeh & Nkem, 2017), *Landlordism* (Adams & Hunter, 2019; Mago & Modiba, 2022; Nor & Masron, 2019) and *microfinance* (Masanga & Jera, 2017).

Together, these mechanisms and role players present a multitude of benefits, of which are intended. Firstly, it provides access to finance through loans that promote business growth for SMMEs — opportunities that are often unavailable to these entrepreneurs in formal financial markets (Mago, 2020). Secondly, informal finance empowers these entrepreneurs by improving their businesses' cash flow (Nguyen & Canh, 2021; Wellalage & Fernandez, 2019). Thirdly, informal finance promotes saving among role players by offering higher returns when lenders borrow from them, encouraging a stronger savings culture (Adams & Hunter, 2019; Ky et al., 2021). The unintended benefits include the establishment of a suitable web of (usually informal) relationships, characterized by trust and mutual value exchanges (Adams & Hunter, 2019). Case in point, by lending and borrowing funds, borrowers learn to be disciplined when setting criteria for loans and monitoring repayments, and lenders learn to honour the agreements and consistently repay their loans (Du & Cheng, 2022).

## 2.2 The Financial Intermediation Theory and Financial Inclusion

According to Mabote (2017:1), “Financial Intermediation is the process in which funds are channeled from the surplus savers to deficit spenders through market created mechanisms, such as, financial institutions”. The Financial Intermediation Theory further posits that financial intermediaries “serve to reduce transaction costs and informational asymmetries” (Mabote, 2017:1). However, developments in technology and deregulation, some of which are linked to the financial technology (FinTech) disruption – are altering the landscape for the banking sector as one of the formal financial intermediaries. According to Mpofu and Sibindi (2022), information asymmetry in the informal sector is high, which means that formal financial institutions tend to avoid lending funds to businesses in this sector, inhibiting financial inclusion, defined as the easy access of disadvantaged and low-income groups to financial instruments in the formal financial market (Sherwani et al., 2024). In this context, it is important to investigate further the formal intermediaries' failure to serve this sector effectively, the widening financial inclusion gap, and the possible role of informal finance in supporting the informal ecosystem in line with the Financial Intermediation Theory (Alhassan et al., 2019).

## 3. Methodology

### 3.1 Research Design

The study used a qualitative, conceptual design (Braun & Clarke, 2006). In seeking to understand the complex relationship between financial inclusion and the long-term sustainability of SMMEs and informal businesses in South Africa, an interpretivist paradigm was deemed most suitable (Weber, 1949). This paradigm enables the study to contribute to theory by organising, analysing, interpreting, synthesising, reframing, and extending existing knowledge. The steps used for the conceptual development included a systematic literature review, thematic synthesis, and framework development.

### 3.2 Data Collection and Selection Criteria

This study drew on existing academic literature. Peer-reviewed journal articles published between 1 January 2017 and 31 December 2024 were systematically sampled, with specific inclusion criteria linked to the main

theme of this study and consisting of the following specific keywords: business sustainability, informal sector, informal finance, ecosystem support, financial inclusion, and formal financial intermediaries. Table 1 shows an overview of this. Not all keyword searches for all databases gave suitable results, so those were excluded and are hence omitted from the table.

**Table 1: Databases used to source academic articles using selected keywords**

Database / Book / White paper	Keywords	# of Papers
Book Chapter	Informal finance /	1
Book Chapter	Sustainability / informal sector	1
EBSCOhost	Ecosystem support	1
EBSCOhost	Informal finance	5
EBSCOhost	Formal finance and intermediation	4
EBSCOhost	Sustainability / informal sector	1
Emerald Insight	Financial inclusion	1
ProQuest	Informal finance	2
ProQuest	Financial inclusion	1
ResearchGate	Formal finance and intermediation	1
Science Direct	Financial inclusion	1
Sabinet	Informal finance	1
White paper	Informal finance / Formal finance and intermediation	1
Wiley Online Library	Sustainability / informal sector	1

Articles were only included if they contained valuable insights relevant to the informal sector, business sustainability and financial ecosystems in developing contexts. Even though the study's focus is South Africa, it was decided to include the whole African context and some Asian literature. This is because the topic primarily relates to informal businesses, and research is scarce when the scope is too narrow. Only English-language sources with clear methodological rigor were considered. Literature with a pure focus on formal economies or formal financial systems were excluded, as were resources like grey literature, opinion pieces and publications without formal peer-review processes.

### 3.3 Thematic Analysis and Conceptual Framework Development

Lincoln and Guba's (1985) principles for qualitative research quality were applied to ensure methodological rigor. The systematic search for articles helped with credibility and the clear audit trail improved dependability. Transparent inclusion criteria supported confirmability, while detailed contextual descriptions improved transferability to other informal markets. Findings were synthesised into a conceptual framework, showing the current situation and future possibilities. Finally, actionable recommendations were derived and presented through the lens of the SMART framework (Doran, 1981).

## 4. Results and Discussion

### 4.1 Thematic Analysis of Key Studies

Key studies were categorized by letters A to E into specific themes, which were then brought into a suitable narrative order, as presented in Tables 2 to 7 below.

### 4.2 A Sustainable Informal Sector in Context: Challenges and Opportunities (Letters A and B)

Looking firstly at business sustainability in the informal sector (Table 2), it becomes clear that funding, a crucial ingredient for any business to survive and thrive, is a long-standing contentious topic among scholars (Sultana et al., 2022). Formal financial institutions, acting as intermediaries between surplus savers and deficit spenders, are the lifeline for many entrepreneurs establishing and growing their small, medium or micro enterprises (Mabote, 2017; Mpofu & Sibindi, 2022). Informal finance, therefore, became a substitute for inaccessible formal

financial mechanisms to maintain business sustainability in the informal sectors of these emerging markets (A1-A4). The Financial Intermediation Theory's central premise is to reduce transaction costs and informational asymmetries; however, practically, this may not always apply, as suggested by the papers in Table 3 (B1-B7), in the informal sector (Mabote, 2017). Many of these entrepreneurs are unable to comply with the rigorous qualifying criteria, which are aimed at the bankable; those entrepreneurs who can convincingly show their businesses are viable. In contrast, the unbankable, those entrepreneurs who are considered high-risk, are often excluded from funding opportunities (Archer et al., 2020; Mago & Modiba, 2022; Ogujiuba et al., 2023). Sultana et al. (2022) specifically looked at the informal sector and its link to sustainability and concluded that informality should be reduced through interventions to speed up the integration of the informal sector into the formal economy of emerging countries. Ediagbonya and Tioluwani (2023) proposed FinTech as a possible solution, focusing on the economic efficiency aim of sustainability (Sultana et al., 2022). FinTech has already produced positive outcomes in various informal sectors; however, they stressed that a suitable environment and supporting regulations are needed for this to work. Therefore, the government's involvement becomes imperative.

**Table 2: Theme 1 - Business sustainability in the informal sector is reliant on financial support (A1-A4)**

Identifier	Method	Notes
A1 (Adeola et al. 2019)	Book Chapter	CSR and sustainable development
A2 (Mabwe & Dundu, 2018)	Mixed method/No theory	Sustainability of Informal Savings Groups as a Source of Finance for the Zimbabwean Informal Sector
A3 (Sultana et al., 2022)	Quantitative	The Impact of the Informal Sector on Sustainable Development in Emerging Countries
A4 (Tengeh & Nkem, 2017)	Qualitative/No theory	Sustaining Immigrant Entrepreneurship in South Africa. The role of informal finance associations.

**Table 3: Theme 2 - Many informal sector businesses rely on informal finance in order to operate sustainably (B1-B7)**

Identifier	Method	Notes
B1 (Cama et al., 2024)	Qualitative. Ordinary least squares, instrumental variables, fixed effects, and general Method of moments.	Financial inclusion and the informal sector
B2 (Ediagbonya & Tioluwani, 2023)	Qualitative. Doctrinal, sociological, and comparative research.	FinTech in Driving Financial Inclusion in Developing and Emerging Markets
B3 (Mabwe & Dundu, 2018)	Mixed method No theory	Sustainability of Informal Savings Groups as a Source of Finance for the Zimbabwean Informal Sector
B4 (Masanga & Jera, 2017)	Mixed method Contemporary banking theory Financial intermediation Principal-agency Economic & Institutional theories	The Significance of Microfinance to Urban Informal Traders in Zimbabwe
B5 (Sherwani et al., 2024)	Quantitative. Regression analysis.	Determinants of Financial Inclusion among Women-Owned Enterprises in the Informal Sector
B6 (Sultana et al., 2022)	Quantitative	The Impact of the Informal Sector on Sustainable Development in Emerging Countries
B7 (Wellalage & Fernandez, 2019)	Quantitative	Innovation and SME Finance: Evidence from Emerging Markets

### 4.3 Informal Finance as an Enabler for Ecosystems (Letters C and D)

Consequently, informal finance, as claimed in the articles in Table 4 (C1-C10), emerged as an alternative for these entrepreneurs, providing them with an informal sector support system, seen in the article in Table 5 (D1), created and maintained by an ecosystem of surplus savers and deficit spenders (Archer et al., 2020; Mpofu & Sibindi, 2022; Nguyen & Canh, 2021; Ogujiuba et al., 2023). Although many informal finance mechanisms emerged, becoming alternative funding options for these unbankable entrepreneurs, it has also developed into an appealing alternative for more affluent entrepreneurs in the informal market due to the flexibility and administrative minimalism accompanying these options, strengthening the informal sector ecosystem of support (Adams & Hunter, 2019; Cao et al., 2019; Ky et al., 2021; Mago & Modiba, 2022; Masanga & Jera, 2017; Nor & Masron, 2019; Wang & Kong, 2019; Wellalage & Fernandez, 2019). Mpofu and Sibindi (2022) specifically emphasised that SMMEs often have no other option or actively prefer informal finance over formal lending. And because each ecosystem is unique, according to Ogujiuba et al. (2023), formal financial intermediaries could align their lending mechanisms with the needs of this sector. Ky et al. (2021) highlighted the role of mobile banking and demonstrated that individuals in the informal sector - despite having irregular incomes and lower levels of education - still show a likelihood of making deposits into bank accounts. This finding supports Edigbonya and Tioluwani's (2023) later argument regarding the potential of FinTech to enhance financial inclusion. However, although the increasing adoption of mobile money on an individual level influences financial inclusion positively, Nguyen and Canh (2021) have iterated that, from a business level perspective, financial decisions in the informal sector are influenced not only by individual factors but also by organisational and contextual factors. In other words, SMME owners' financial strategies in the informal sector depend on "who owns the firm, what the firm has and where it is located" (Nguyen & Canh, 2021, p.1563). Therefore, individual, organisational, and contextual factors must be considered when considering an ecosystem of support for SMMEs in the informal sector.

**Table 4: Theme 3 - Informal financial mechanisms have become the main funding alternative for sustainable businesses in the informal sector (C1-C10)**

Identifier	Method	Notes
C1 (Adams & Hunter, 2019)	Book Chapter	Informal finance in low-income countries
C2 (Du & Cheng, 2022)	Qualitative, exploratory.	Banking competition and households' informal financing
C3 (Jiang, 2009)	Book Chapter	The Evolution of Informal Finance in China
C4 (Ky et al., 2021)	Qualitative No theory	Mobile Money Interaction with Formal and Informal Finance
C5 (Mabwe & Dundu, 2018)	Mixed method No theory	Sustainability of Informal Savings Groups as a Source of Finance for the Zimbabwean Informal Sector
C6 (Mago & Modiba, 2022)	Systematic Literature Review	Informal finance for micro and small businesses in Africa
C7 (Mpofu & Sibindi, 2022)	Literature survey	Informal finance for African SMEs
C8 (Nguyen & Canh, 2021)	Quantitative. Hypothesis testing.	Formal and Informal Financing Decisions of Small Businesses
C9 (Nor & Masron, 2019)	Quantitative No theory	Informal Mode of Financing Used for Construction Financing in Somalia
C10 (Tengeh & Nkem, 2017)	Qualitative No theory	Sustaining Immigrant Entrepreneurship in South Africa. The role of informal finance associations.

**Table 5: Theme 4 - Ecosystem support is instrumental for the (financial) success of informal businesses (D1)**

Identifier	Method	Notes
D1 (Ogujiuba et al., 2023)	Quantitative. Hypothesis testing.	Interaction and Main Effects of Finance Support and Other Business Support Services on the Entrepreneurial Ecosystem in South Africa

#### 4.4 Barriers to Financial Inclusion (Letters E and F)

The financial inclusion gap, argued by the authors in Table 6 (E1-E3), is narrowing due to technology and deregulation developments that are altering the landscape for the banking sector; however, the formal financial system's reluctance or inability to adjust its approach to consider entrepreneurs for funding who are deemed unbankable still poses a significant challenge (Ediagbonya & Tioluwani, 2023; Mabote, 2017; Mago & Modiba, 2022; Mpofu & Sibindi, 2022; Sherwani et al., 2024). Examining 186 countries, focusing on the informal sector between 2004 and 2018, Cama et al. (2024) found that financial inclusion had significantly reduced the size of the informal sector, also known as the shadow or unseen economy and advocate financial inclusion as an effective vehicle to lower informality. They recommend improved financial infrastructure and inclusive financial environments to this end. Sherwani et al. (2024) posited that information and communication technology (ICT) contributes to an increase in financial inclusion for women entrepreneurs in informal markets, which aligns well with Ky et al. (2021) notion of mobile banking and Ediagbonya and Tioluwani's (2023) notion of FinTech. Still, considering formal lending practices, the financial inclusion gap remains a concern due to information asymmetry as well as high and unnecessary fees (Ediagbonya & Tioluwani, 2023). Although Archer et al. (2020) have shown that the relationship between credit constraints and innovation, specifically in the informal sector, is not always negative, Benedict et al. (2021) stress that financial literacy and tax also significantly affect SMMEs' performance. Therefore, governments should become more involved, as Ediagbonya and Tioluwani (2023) also suggested, to become a more prominent stakeholder in these ecosystems. Formal financial intermediaries, on the other hand, as shown in the articles in Table 7 (F1-F6), must take note and learn from informal markets and how they use informal financial services to support an ecosystem that is becoming an attractive option, even for the bankable in informal markets (Ogujiuba, Eggink & Olamide, 2023).

**Table 6: Theme 5 - Financial inclusion is an ongoing concern (E1-E3)**

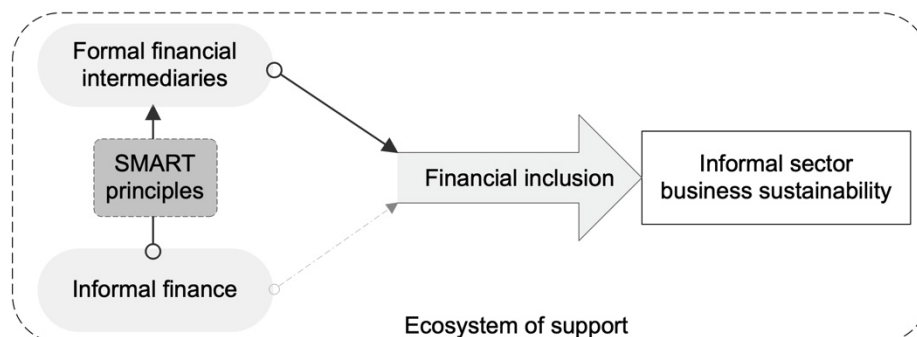
Identifier	Method	Notes
E1 (Cama et al., 2024)	Qualitative. Ordinary least squares, instrumental variables, fixed effects, and general Method of moments.	Financial inclusion and the informal sector
E2 (Ediagbonya & Tioluwani, 2023)	Qualitative. Doctrinal, sociological, and comparative research.	FinTech in Driving Financial Inclusion in Developing and Emerging Markets
E3 (Sherwani et al., 2024)	Quantitative. Regression analysis.	Determinants of Financial Inclusion among Women-Owned Enterprises in the Informal Sector

**Table 7: Theme 6 – Formal finance’s role in financial intermediation is changing (F1-F6)**

Identifier	Method	Notes
F1 (Benedict et al., 2021)	Quantitative Resource-based theory Human capital Upper echelons Taxation theory	Financial determinants of SMEs' performance
F2 (Ky et al., 2021)	Qualitative No theory	Mobile Money Interaction with Formal and Informal Finance
F3 (Nguyen & Canh, 2021)	Quantitative. Hypothesis testing.	Formal and Informal Financing Decisions of Small Businesses
F4 (Archer et al., 2020)	Quantitative analysis. Applied Economics	Credit constraints impede innovation
F5 (Mabote, 2017)	Qualitative, looking at the Financial Intermediation theory	The Role of Non-Bank Financial Intermediation in Lesotho
F6 (Wang & Kong, 2019)	Quantitative. Secondary data analysis.	Financial Constraints, Institutions, and Firm Productivity

#### 4.5 Toward a Hybrid Financial Ecosystem – Lessons From Informal Practice

Figure 1 below provides a possible framework for a hybrid financial ecosystem. Based on the findings, considering business sustainability (A1-A4) in the informal sector (B1-B7), recognising the value of informal finance (C1-C10) in supporting the support ecosystem (D1), formal financial intermediaries (F1-F6) should join the conversation to support financial inclusion (E1-E3) and rethink their lending strategies for this sector.



**Figure 1: Financial inclusion framework for informal sector business sustainability (Authors own)**

Within the framework, informal finance offers a degree of financial inclusion by providing limited support to businesses in this sector. However, it remains insufficient to ensure long-term sustainability. To make these informal sector businesses more sustainable and provide a robust support ecosystem, formal financial intermediaries' funding instruments should be adjusted to align more with those used in informal finance in the informal sector, allowing a more inclusive financial system. In addition, to strengthen these transitions, engagements should be based on smart principles, allowing specific, measurable, achievable, relatable and time-bound goals that are actionable and attainable (Doran, 1981).

#### 5. Recommendations Through the SMART Framework Lens

In conclusion, banks and other formal lending institutions should revisit their informal lending strategies. Collateral comes in many forms, as informal financial mechanisms have shown (Mago, 2020; Mago & Modiba, 2022; Wellalage & Fernandez, 2019), and formal banks and lending institutions should think more widely to appreciate a broader range of data when businesses in the informal sector request funding (Benedict et al., 2021; Nguyen & Canh, 2021). Asah, Louw, and Williams (2020) have shown that various opportunities exist, which include tailored financial products for alternative credit assessment, strategic partnerships and informal sector units, tiered Know-Your-Customer requirements, and financial literacy and support services.

Administrative simplicity is another area for improvement. Many SMMEs are owned, managed, and operated by a single person, which means time away from their business results in a loss of income. Therefore, banks and formal lending institutions must find innovative ways to set measurable and time-bound targets for simplifying the administrative burden on prospective business lenders in the informal sector (Ogujiuba et al., 2023). Banks and formal lending institutions should appreciate the complexities that informal entrepreneurs face when acquiring specific documentation.

The informal sector predominantly relies on cash, exposing businesses and savers to greater criminal risk (Adams & Hunter, 2019; Mago & Modiba, 2022). Its slow adoption of digitalisation may stem from the digital divide or mistrust in formal financial intermediaries. However, FinTech (Ediagbonya & Tioluani, 2023), and more specifically, mobile banking (Ky et al., 2021), have been shown to be effective alternative mechanisms. This would be a step forward to help narrow the financial inclusion gap, although it must be stressed that governments' involvement must not be ignored. As an essential stakeholder, the government can influence policy reforms to support tax reliefs for SMMEs and offer targeted programmes to improve the financial literacy levels of informal business owners in informal sectors.

While the proposed recommendations aim for long-term impact, short-term wins can be achieved by aligning with SMART principles—ensuring goals are specific, measurable, realistic, relevant, and time-bound (Doran, 1981). Formal financial intermediaries and national economies stand to benefit by engaging more actively with SMMEs in informal markets. This hidden economy holds significant potential, but requires a shift from traditional support models. In the short to medium term, actions should include helping informal businesses weather

economic shocks; longer-term strategies should build a more integrated and sustainable financial ecosystem, where formal and informal finance providers work collaboratively (Alhassan et al., 2019).

Future research could focus in more detail on the how of the following three specific recommendations proposed in this study. Firstly, looking specifically at alternative collateral types with clearly defined indicators supporting business loan applications in the informal sector, secondly, administrative simplicity to decrease complexity and improve efficiency and turnaround times, and thirdly, to investigate ways in which formal financial intermediaries can gain the trust of entrepreneurs in the informal sector to shift their mindsets from supporting a predominantly cash-based to a predominantly digital economic system.

## 6. Limitations of the Study

As no primary data were collected, some real-world developments may have been missed. Conceptual papers risk becoming summaries of existing work; however, this study mitigated that risk using a diverse range of high-quality sources. Clear definitions, logical consistency, and inclusion of recent works underpinned the approach. The study offers a conceptual contribution by interpreting and connecting existing findings, especially relevant to the African context, but transferable across similar contexts.

## Ethics and AI Declarations

Because of the nature of this study, no formal ethics approval was needed. Conceptual papers and systematic literature reviews use past papers to support new ideas and approaches to topics of interest instead of using primary data to support claims. No AI tools were used in planning or developing this paper, but an AI tool called Grammarly assisted with language editing.

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