



**UNIVERSITY of the  
WESTERN CAPE**

**Institute for Social Development (ISD)  
Faculty of Economic and Management Sciences (EMS)**

**AN INVESTIGATION OF THE ROLE OF SOCIAL CAPITAL IN THE  
DETERMINATION OF PARTICIPATION IN HIGH RISK INFORMAL  
FINANCIAL SERVICES**



**UNIVERSITY of the  
WESTERN CAPE**

A mini-thesis submitted in partial fulfilment of the requirements for the  
Master of Development Studies

**SUPERVISED BY: DR. MULUGETA. F. DINBABO**

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**Name: SIPHATHISE DYONGO**

**Student No: 3028205**

**Course: MASTER OF DEVELOPMENT STUDIES**































































































































































































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