

THE SOCIAL SECURITY NEEDS OF BURIAL SOCIETY MEMBERS IN MPOPOMA ZIMBABWE

Walter Masondo Chagadama (1141245)

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ABSTRACT

The Zimbabwean social security sector effectively only covers those in formal employment and their dependants. Over the years a deteriorating economy has led to a decline in the number of people formally employed and therefore covered by formal social security schemes. This has resulted in the informally employed seeking protection in informal systems such as burial societies. This study was carried out to establish the social security needs of burial society members in Mpopoma in Zimbabwe to establish whether there was any scope for these schemes to extend coverage for a wider range of contingencies (or social risks such as death, illness etc.). The research followed a qualitative approach with the use of the constructivist or interpretivist paradigm. Most of the data was collected through the use of semi structured interviews and a thematic approach was used to analyse the data. The research established that respondents prioritised health, children's needs, income security for people in active employment and old age respectively as their priority social security needs. They also had a need for housing and food security. Whilst people were willing to be part of formal social security systems and contribute to them, they did not want the burial society to be transitioned into anything bigger than the provision of bereavement-related benefits. This means that policy makers have to be innovative in creating systems that extend social security to the disadvantaged rather than building on limited private arrangements.

Declaration

I Walter M Chagadama make a declaration that the submitted research report is my own unaided compilation. It is submitted in partial fulfilment of the degree requirements of Master in Management (in the field of Social Security) in the University of the Witwatersrand, South Africa. I further declare that it has not been submitted before for any degree or examination in any other university.

Declared this.....Day of.....2018

Signed.....

Walter M Chagadama

Dedication and acknowledgements

I dedicate this dissertation to my family, my wife Sai and children Rose and Tendai. Thank you for the support, encouragement and understanding during the study period.

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LIST OF ABBREVIATIONS

| | |
|----------|---|
| AIDS | Acquired Immunodeficiency Syndrome |
| APWCIS | Accident Prevention and Workers Compensation Insurance Scheme |
| HIV | Human Immunodeficiency virus |
| ILO | International Labour Organisation |
| IPA | Interpretative Phenomenological Analysis |
| NHIS | National Health Insurance Scheme |
| NSSA | National Social Security Authority |
| SAPs | Structural Adjustment Programmes |
| ZimStats | Zimbabwe Statistical Office |

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CHAPTER ONE: INTRODUCTION

1.1. Background

In his report at the 10th Regional meeting in Addis Ababa in December 2003 the Director General of the International Labour Organization (ILO) lamented on how Africa still lags behind in terms of key poverty-related social indicators (Bailey, 2004). He went on to identify, as a key challenge for African leaders and policy makers, the need to promote an environment where citizens have opportunities to perform decent work supported by effective social protection systems. However, despite the effort and many other initiatives before that, Africa still remains a long way from meeting the requirements of the Declaration of Human Rights of 1948 in relation to the provision of Social Security coverage for its citizens (Unni & Rani, 2002). Globalization and informalization of labour which were partly exacerbated by implementation of Structural Adjustment Programmes (SAPs) in Africa have in fact increased the vulnerability of the poor members of society in the face of inadequate social protection systems (Unni & Rani, 2002).

It is widely agreed that social protection should be viewed as an investment in human potential of any country rather than a costs, and that it becomes imperative that it targets the poor in the informal economy, including those in precarious forms of employment and circumstances (Batangan & Batangan, 2007).

In order for policy makers to develop effective policies and strategies for the extension of social security to disadvantaged groups a better understanding is required of their social security needs in relation to the coverage and services that they already have, if any (Batangan & Batangan, 2007). This is however not as easy as it sounds as it has been realized that informal workers tend to have very poor knowledge not only on their rights to social security but also of the benefits that are on offer and the processes that can be followed to access them (Phe-Goursat, 2015). There is generally an absence of systems or organizations that convey social security messages which leads to a low demand for social security even when available (Phe-Goursat, 2015).

1.2. Overview

The situation regarding the provision of social security in Zimbabwe is not different from many other countries in Africa. It is estimated that in Africa as a whole only around 6% of the population has social security coverage related to formal employment (Dekker, 2003). After having adopted the use of ILO Convention 102 of 1952 (Unni & Rani, 2002) and forming the National Social Security Authority (NSSA) to administer social security provisions in the Zimbabwe, coverage of the population remains low as the system was essentially designed for the formally employed (Unni & Rani, 2002). According to Zimbabwe's Statistical Office (ZimStats) reports, 94.5% of the 6.3 million people who were said to be working in 2015 were employed in the informal sector (Economist, 2015). The reality of the above statistics therefore mean that the majority of Zimbabweans remain without protection under any formal social security system and to reduce their vulnerability and exposure to risk they have had to turn to informal systems for protection.

One of the informal social security systems which seem to have gained a lot of clientele is the burial society. This study therefore looks at the social security needs of a group of people who can largely be viewed as poor and informally employed, but who seemed to have found some value in burial societies. The study focuses on a township called Mpopoma found in the City of Bulawayo. Bulawayo is Zimbabwe's second largest city and is located in the Southern part of the country some 450km away from the capital city Harare. According to the Consolidated Municipal Housing and Population statistics the city has a population of 1.1 million inhabitants and 55 600 of these live in the suburb of Mpopoma (NewsDzeZimbabwe, 2015).

1.3. Statement of problem

In Zimbabwe, informal Institutions called burial societies seem to have gained popularity in mitigating some social security needs for the poor and largely informally employed. A number of these societies are known to exist not only in most urban centers of the country but also in other regional locations of Africa like Botswana and South Africa (Ngwenya, 2003). Although some studies have been carried out on the social security needs of other various homogeneous social groups in other countries e.g. Zambia (Saw mill workers) (Phe-Goursat, 2015), it is the heterogeneous nature

of burial society group members and the resilience these societies seem to have that made them interesting to explore.

Although burial societies have been largely known to exist for the purposes of offering assistance during times of bereavement, the literature suggests that some of them have grown in stature and can offer a range of social security needs for the covered members (Oduro, 2010) (Dercon, Hoddinott, Krishnan, & Woldehanna, 2008). However, the questions that need to be asked are what really are the social security needs of the members and how close are they to comprehensive protection consistent with the Social Protection floors standards¹ initiatives of the ILO (Batangan & Batangan, 2007)? Importantly, how well do burial societies cover these requirements?

Due to the limited data that exists on the subject of burial societies, very little is known as to whether there is any congruence between the general social security requirements of the group members and what the burial societies offer. There is therefore a need to collect more primary data to serve as input for policy makers to either further develop these institutions and or strengthen them to use as a weapon against poverty and as a vehicle for the provision of social security.

1.4. Purpose Statement

The purpose of this research was to explore the social security needs of burial society members in Mpopoma, a township in Bulawayo, Zimbabwe and whether any of these needs are catered for by the relevant burial society. The research also sought to establish how these burial societies can be improved or strengthened to better meet the aspirations of the group members.

¹ An ILO recommendation No202 of 2012 which offers guidelines to countries on how to reduce Social security gaps with the aim of achieving comprehensive social security coverage.

1.5. Research Question(s)

Can burial societies be used to cater for the social security needs of members?

1.5.1. Research sub questions

- (1) What are the social security need of burial society members
- (2) How can the burial societies be improved or strengthened to meet the social security requirements of the group members?

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

This chapter reviews the literature on social protection and the informal economy and the state of social protection in Zimbabwe. The chapter looks at the nature of informal social security systems, in particular burial societies, and the challenges they face in an effort to cover the informal sector workers and their families.

2.2. Social protection and the informal economy

The issue of social protection in the informal economy is key in the ILO Decent Work agenda and is important in the effort to achieve the Millennium Development Goals on health care and reduction of poverty (Batangan & Batangan, 2007). Different countries and regions have as a result developed different strategies on how to cope with the problem and their understanding of the links between social and economic policy has largely shaped their interventions (Lund, 2009). The development of effective policy and strategy however has to be underpinned by a clear understanding of the target groups, their requirements or needs in terms of social security and the services that are available to them (Batangan & Batangan, 2007).

The International Labour Organization (ILO) has been very active in guiding countries towards solutions for social security coverage to the informal sector. The Social Protection Floors initiative launched in 2009 which resulted in the 2012, ILO Resolution 202 contains guidelines on how to extend social protection to the informal sector (Caracciolo, 2014). It recommends the following basic social security guarantees-

- (a) access to nationally defined set of goods and services, consisting essential health care, including maternity care, that meets the criteria of availability, accessibility and quality;
- (b) basic income security for children, at least a nationally defined minimum level, providing access to nutrition, education, care and any other necessary goods and services;

- (c) basic income security, at least a nationally defined minimum level, for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability; and
- (d) basic income security, at least a nationally defined minimum level, for older persons. (Caracciolo, 2014, p, 3)

The social security needs of the informally employed are closely linked to the work condition that they find themselves in. Their conditions worldwide are mostly unprotected, with hazards associated with the type of work and worsened by uncertain incomes (Lund, 2009). Chen (2008) notes that there is also segmentation in terms of gender with women finding themselves anchored in the lowest paid segments. Women are also vulnerable to other risks associated with child birth which not only affects their health and that of the child but also lowers their income (Lund, 2009).

Work in the informal sector should largely be seen as characterized by absence of work-related measures of social protection (Lund, 2009). This means that the workers cannot afford insurance. They cannot afford private insurance for any risk, are excluded from contributory schemes (public and private) and whilst they might get coverage under social assistance, such programmes mostly favour the elderly, severely disabled and children (Lund, 2009).

In a social security needs survey done in the Philippines it was established that the informally employed respondents were interested in social security coverage that included life, death, health, education, retirement, illness and unemployment (Batangan & Batangan, 2007)

It is widely acknowledged that the participation of informal workers themselves in the design of social protection programmes is crucial to the success of any strategy to incorporate the informal economy (Caracciolo, 2014). Data on the informal economy and the needs of the population is however limited and there is need for the collection of primary data (Batangan & Batangan, 2007).

2.3. Social Security in Zimbabwe

Social security in Zimbabwe is characterized by both social assistance and social insurance programmes. A social assistance programme designed to assist the poor and vulnerable is administered through the government Ministry of Labour and Social Welfare. Over the years, the programme has become underfunded and those that are meant to be assisted can no longer access any benefits (Dhemba, Gumbo, & Nyamusara, 2002). This means that they have to find other risk mitigation strategies to survive.

The social insurance programmes are characterized by various contributory pensions including state pensions. There is also a universal scheme for formally employed people run through a parastatal, the National Social Security Authority (NSSA). Contributions are collected from both the employer and employees and paid to the NSSA which then pays a number of benefits to include invalidity, retirement, survivors and death benefits. The NSSA also runs the Accident Prevention and Workers' Compensation Insurance Scheme (APWCIS) which insures workers against work related injuries, illnesses and deaths (NSSA, 1989).

Although the definition for employment used by the Zimbabwe Statistical Office includes people employed in the informal sector, their figures for people employed in the formal sector were slightly over 5% in 2015 (Economist 2015). A further deterioration of these figures is expected with a deteriorating Zimbabwean economy. These figures clearly show the inadequacy of formal social protection in Zimbabwe. This has led to the emergence of non-formal systems as major mechanisms in providing social protection to the poor and vulnerable.

2.4. Informal Social Security Systems

Informal social security systems can be defined as those coping strategies and informal arrangements that society adopts in the face of shocks such as illness, death or poor harvests to provide the needed assistance to households where public social protection systems are too weak to assist (Oduro, 2010). Informal and traditional systems of social protection have thus developed mostly as a direct response to the absence of formal systems to cater for the poor and unemployed (Triegaardt, 2005; Oduro, 2010; Olivier, Kaseke, & Mpedi, 2008).

Informal systems in Africa have existed in the history of the continent and they were very much dependent on the nature of the extended family. In the Southern African countries, the deep-rooted culture of Ubuntu is the glue that has held people together in terms of providing support for the vulnerable (Dekker, 2003; Olivier, Kaseke, & Mpedi, 2008). Urbanization and industrialization have however put a strain on the traditional extended family leading to the erosion of the extended family's impact on its ability to assist family members in distress. To cope with these changes the poor have had to adapt to their environment through the development of more effective Mutual Aid Societies which cut across family and ethnic lines (Triegaardt, 2005). The resulting systems that include stokvels, burial societies, savings clubs and other semi-formal systems have played a prominent role in providing risk mitigation mechanisms for people unable to access formal social security systems (Triegaardt, 2005). In Zimbabwe's urban areas one of the most common and widespread systems of such informal institutions are burial societies (Hall, 1987).

2.5. Burial Societies

Burial societies are voluntary organizations that are made up of people in a community who come together according to family, friendship, religious, geographical or any other such type of relationship for the purpose of insuring themselves against the risk brought about by death of family members (Ngwenya, 2003, Hall, 1987). The societies are usually financed through monthly subscriptions which are put in a fund which is often controlled by a committee with a treasurer being responsible for collection of the funds. (Dafuleya, 2013, Brown, 1982). The amount of contributions that are paid vary from society to society and they usually depend on the size of the society and its estimated liabilities in the event of death of its membership (Brown, 1982, Ngwenya, 2003). To encourage and enforce compliance for contributions, most societies have developed a variety of sanctions which include the withholding of benefits for those in arrears although there is an allowable limit to such arrears (Brown, 1982).

The existence and importance of burial societies varies from place to place with those in Botswana being fairly recent and having been born out of migrant mine workers who brought the phenomenon home (Brown, 1982).

In many cases the risks posed by migration to seek better paying jobs has exposed many to the vagaries of HIV and AIDS which has affected the makeup of families (Cichon, et al, 2006). Such migrant workers are in most cases excluded from mainstream social security coverage and all the risk associated with their health and wellbeing becomes their own responsibility. (Cichon, et al, 2006).

Cormack in Hall (1987) also notes that other social purposes of burial societies among migrant workers include the society being a platform where new urban comers were able to enjoy a sense of psychological security. In Zimbabwe burial societies have been known to be used as social drinking platforms and Christmas parties are an annual event in most of them (Hall, 1987).

The primary goal of burial societies is however to provide emergency relief in the event of bereavement to its members in the shortest possible time (Ngwenya, 2003). In Ethiopia the *Iddir* which is a form of burial society provides some form of life insurance through giving some cash or in kind assistance to family members in the event of death (Dercon, Hoddinott, Krishnan, & Woldehannna, 2008) A significant number of households are also members of the *Iddir* in order to access cash payments when family members are caught up in other types of shocks as well as to access loans (Dercon, et al, 2008).

Burial societies in Harare in Zimbabwe have been known to also pay hospital fees as well as assist its members who are unemployed (Oduro, 2010). Another common purpose of burial societies is to organize social gatherings as well as provide a platform for families to maintain their village ties.

Burial societies and informal social security systems in general are often saddled with problems which make benefits inadequate and uncertain (Chen, et al, 2001, Oduro, 2010) One of the biggest problems is the mismanagement of funds and such problems have been identified in burial societies in both South Africa and Zimbabwe. (Chen, et al, 2001, Oduro, 2010). The small size of most groups increases the covariate risk²

² Covariate risk means a risk which is similar and suffered by all neighbouring households. HIV and AIDS for example was a prolonged crisis that negatively affected burial societies.

among other members especially when there is a prolonged crisis. At the height of the Zimbabwean prolonged economic crisis in 2008, the Kusile Burial Society in Bulawayo experienced a reduction in membership numbers from an initial figure of 250 to a mere 30 paid up members with the rest unable to pay (IRIN, 2009).

The question that is then asked is whether burial societies are fragile schemes and whether there is any scope for policy-makers to strengthen, maintain or leverage on their existence. The fact that burial societies have transcended not only history but its related upheavals in Zimbabwe and other parts of Africa suggests there are opportunities for expanding coverage that can be considered by policy-makers (Dafuleya, 2013, Olivier, et al, 2008). As noted earlier the history of burial societies in Zimbabwe indicates that some schemes existed as early as 1919 and further studies show that some of the schemes were still in existence as late as the 1970s (Hall, 1987)

Burial societies in Zimbabwe are known to have survived the HIV and AIDS epidemic which at its peak raised mortality rates and claimed many lives (Dafuleya, 2013). Burial societies in the country are also known to have survived the unfavorable economic conditions in Zimbabwe in the 2000s (Ngwenya, 2003). At the height of the Zimbabwean economic problems the official annual inflation rate was spiraling towards 230 million percent (IRIN, 2009).

The reasons for the resilience of burial societies include the fact that the recruitment of the membership is done from committed people who join the societies on a voluntary basis and therefore would like to see their investments succeed. (Ngwenya, 2003). The personal touch that burial societies give to the members also accounts for their preference over conventional funeral insurance service providers. The members of the societies also join the bereaved in mourning and providing the emotional support including assisting in the tasks of cooking and digging the graves of the departed where necessary (Ngwenya, 2003, Dafuleya, 2013). This point is highlighted by a chairperson of a burial society in Bulawayo when he said, "A conventional funeral policy does not bring mourners to your funeral to mitigate grief and provide a resounding send-off." (IRIN, 2009, p. 1)

Burial societies also provide the members with a sense of belonging especially in the alien urban settlement environment but more importantly their recruitment of people with similar backgrounds enable them to harness the trust that is based on their pre-existing relationships (Ngwenya, 2003).

The uncertainty and fear of death among the African population draws them to seek funeral insurance and the informality of burial societies attracts most to use the institutions. There are no completed forms which suit the poor and lowly educated better than what they would get from conventional funeral insurance. (Dafuleya, 2013)

The continued success and resilience of burial societies has also been assisted by the other financial benefits they offer to their membership which includes credit facilities. (Dafuleya, 2013).

The contribution of burial societies to the risk management and coping mechanisms of those not covered by formal social security systems can no longer be ignored in Zimbabwe. Policy-makers and government have to recognize the role that informal systems play to the survival of the poor and come up with policies that either leverage on the systems or strengthen them for effective delivery (Dekker, 2003). In South Africa it has been suggested that the lack of clarity on policy frameworks has limited the development of burial societies (Olivier, et al, 2008). Policy-makers however have to acquire the relevant information to make decisions and research studies are one such source of information. There is however a very limited body of knowledge that has been gathered on Zimbabwe in the area of burial societies (Hall, 1987).

Despite limited information on the phenomenon of burial societies some policy positions have been advanced in the past by a number of researchers with the aim of making informal systems more effective (Dafuleya, 2013; Oduro, 2010; Hall, 1987). These include suggestions that such schemes are unsustainable and hence they should be done away with (Dafuleya, 2013).

One of the ideas not directly related to burial societies is proposing that the poor use forms of micro insurance as a risk mitigation strategy (Cohen, McCord, & Sebstad, 2003, Chen, Jhabvala, & Lund, 2001). These positions argue that there is some scope

for reinforcing and using the already existing solidarity and reciprocity within communities to build up mutual micro insurance schemes (Chen, et al, 2001). This approach has been defined as insurance specifically designed to meet the needs of the poor through premiums that are structured to reflect communities' cash constraints and coverage requirements (Cohen, et al, 2003). This approach has been used extensively in other African countries albeit with some questionable sustainability and institutions like Microcare in Uganda, MediPlus in Kenya and Poverty Africa in Tanzania are good examples (Cohen,et al, 2003).

Most policy positions that have been given or suggested seem to fall in three very broad categories that include firstly the formalization of the informal systems through registration and regulation (Olivier, et al, 2008, Dafuleya, 2013). Evidence of registration has also been found in burial societies in South Africa and Botswana with those in South Africa regulated under the Friendly Societies Act (Olivier, et al, 2008).

There is however a need for caution in relation to the registration and control of burial societies in that careful consideration needs to be taken to ensure that such registration does not destroy the small players and the mechanisms to ensure their compliance requires to be effective (Olivier, et al, 2008).

Another suggestion for policy development is to harness the already existing structures of burial societies and direct them towards a more developmental direction (Dafuleya, 2013, Hall, 1987). A suggestion is made that there is room to pursue the strategy of using burial societies as a platform to extend social protection to informal workers through incentives of government top ups (Dafuleya, 2013). The advantages of such a strategy includes the fact that their structures can still be used to monitor the schemes with existing social networks used to resolve the problems of moral hazard (Dafuleya, 2013)

The second policy proposal considers the idea of creating links between the formal systems of financial institutions with burial societies to create group collateral that will enable the poor to smooth consumption through borrowing from financial institutions whose operation is normally fraught with problems of adverse selection and moral hazards (Dafuleya, 2013).

A third policy approach suggests the strengthening of burial societies through linkages with other formal institutions like funeral parlors. (Olivier, et al, 2008)

2.6. Conclusion

Burial societies have played a long historical role as a mitigation mechanism against a number of risks for informal workers and low-income groups in Zimbabwe. The structure of social security schemes in most African countries and Zimbabwe has been designed to cater for the employed and with most economies becoming informalized due to the effects of globalization, the coverage provided by these social security systems have limited reach. In Zimbabwe the numbers of people employed in the informal sector are one of the highest in the sub-region with up to 95% of the people operating as informal labour (Zimstats, 2015). Such a scenario leads to a situation where those that are left out of the formal social security systems seek informal ways of protecting themselves against risk.

One of the biggest risks that the poor face is the risk of death and as a strategy to protect themselves they have had to turn to burial societies. There is a realization that informal systems can play a complementary role to other government efforts.

This new perspective on informal systems also notes that informal systems are not well understood and for them to be effective they have to address the needs of the target population. The quotation below clearly summarizes the need for research studies to be undertaken;

It is important that efforts to formulate policies for the integration of indigenous and statutory social security be founded on proper understanding of how indigenous systems operate. Policies should be based on systematic research rather than intuitive beliefs and attitudes about traditional forms of support. Too often development policies and projects have failed to reach their objectives because they are based upon inadequate understandings of indigenous institutions. (Olivier, Kaseke, & Mpedi, 2008, p. 5)

CHAPTER THREE: METHODOLOGY OF THE STUDY

3.1. Introduction

This chapter details the methodology that was adopted for the research. The chapter discusses the research paradigm, the qualitative approach, the research design and the methods used for sampling, gathering and analyzing data. The chapter also discusses the validity and reliability of the research as well as the ethical and limitation issues of the research.

3.2. Research Paradigm

The research makes use of the constructivist or interpretivist paradigm in an attempt to understand how members of burial societies view their experiences in relation to their struggles to mitigate their social security risks through the burial societies (Chilisa & Kawulich, 2012).

The approach adopted seeks to establish how the members view their world of burial societies and how some of these views are responsible for the decisions and actions taken in relation to their activities in the societies (Bryman, 2012). This approach which is underpinned by the philosophy of phenomenology and hermeneutics describes the meanings that individual group members bring to larger groups' shared meanings of their experiences as they live through the phenomena (Kawulich & Holland, 2012). This approach also seeks to establish the similarities and or differences that the members had in relation to their actual social security needs, the benefits they get from the burial societies and their perceptions about their situation.

Since reality under the constructivist paradigm is an individual or social construct (Chilisa & Kawulich, 2012), the paradigm assists the research to explore the realities that attracted the membership to burial societies despite differing backgrounds in relation to the informality of their employment.

3.3. Qualitative approach

Qualitative research was the most suitable approach to study this phenomena due to the nature of the questions that the research needed to answer (Nieuwenhuis & Smit, 2012). The research question which asks about the extent to which burial societies

meet the social security needs of burial society members has no right or wrong answer and furthermore does not measure or describe data sets (Nieuwenhuis & Smit, 2012). Some principles as expounded by Nieuwenhuis and Smit (2012) were of great help in locating this study in qualitative research methodology. The essence of qualitative research is to have questions that have a very specific focus and this research focused on the social security needs of burial society members in Mpopoma.

The research seeks insight into phenomena of which very little seems to be known. There is also a need to understand the reasoning members make concerning their choices and how they perceive the realities of their situations. The researcher thus needs to engage people at a personal level in order to elicit the required information and immerse himself in the world of the burial society members, asking the questions and seeking clarifications. The researcher therefore joined the members as they went through their day-to-day business in their natural world of burial society business thereby firmly grounding this research within the qualitative methodology (Nieuwenhuis & Smit, 2012).

3.4. Research Design

The research makes use of the Interpretative Phenomenological Analysis (IPA) approach to explore the issues that presented themselves among the burial society members in Mpopoma (Kawulich & Holland, 2012). The goal is to look at the burial societies' members lived experiences in detail to determine how they make sense of the world around them and to establish what the experiences mean to the researcher. It is understood that the researcher in this instance, as a biological being, will place some meaning to phenomena. IPA takes this into consideration so as to ensure that the findings are as accurate as possible (Kawulich & Holland, 2012).

The IPA approach allows the research to capture each of the respondents' experiences in detail to allow for the identification of divergent and convergent themes (Kawulich & Holland, 2012). The approach makes it possible for the researcher to repeatedly read the transcripts produced from recorded interviews. This enables the identification of common themes and key phrases cutting across the 20 respondents selected for the study. The research approach is also able to determine trends that emerge in the respondents' decision-making and thought processes.

The literature used is a good source to examine an identified number of key issues that need reflection. The IPA approach allows the research to interrogate the issues associated with the data collected and for the researcher to make sense of the lived experiences of burial society members in Mpopoma (Kawulich & Holland, 2012).

The study also adopts an exploratory approach where it seeks to explore the social security needs of the burial society members to determine whether there were any similarities or differences, not only among the various members, but also in relation to what the burial societies provide as benefits (Yin, 2003).

3.5. Data and data gathering

The research used the semi-structured interview approach as the primary data gathering tool. (Nieuwenhuis & Smit, 2012). Consent was sought from the interviewee from the onset and the interviewee was given the option to refuse or withdraw from the interview at any time during the process (Nieuwenhuis & Smit, 2012). The semi-structured interviews allow the researcher to probe deeper into the social security needs of the burial society members as well as to get their knowledge and perceptions around the topic. The method can be used to check data that is collected from the other data collection tools such as observation (Nieuwenhuis & Smit, 2012) .

To make the process of interviewing effective, an interview guide was prepared to guide the research on the areas of importance and emphasis. Records were kept in the form of recordings with the consent of the participants. The recordings are invaluable not only for the information that they provide but also indicate the areas of interest and emphasis. They also make the data analysis effective as they can be replayed where clarity is necessary (Nieuwenhuis & Smit, 2012). The interviews were held in the language the participant were most comfortable to include, Ndebele, Shona and English.

Field notes were taken during the exercise to ensure that the researcher remembered all what transpired including what seemed to be the major issues (Kawulich, 2012). The research used the observation method to observe one burial society meeting in order to determine whether there was any relationship between the data collected from respondents and the issues that the meetings discussed. The observations were overt

and participants were made aware that they were being observed. At no point did the researcher directly participate in the activities of the burial society members (Kawulich, 2012). Participation in other burial society groups' meetings was difficult because there were always some group members that were suspicious of the research's mission.

3.6. Sampling

The researcher visited the City of Bulawayo offices with the intention of obtaining records of burial societies operating in the city and specifically in Mpopoma. The city did not seem to have any specific records which made it difficult to access a meaningful sampling frame (Laher & Botha, 2012). Their Leasing Department was however able to provide some names of burial societies that are using Council premises for their meetings. This list was then used to initially establish a non-probability convenient sample and a small group of (three) burial Society members who were willing to cooperate for the purposes of the study were identified (Bryman, 2012).

The initial interest of the study was to target burial societies with at least 30 members or more because the perception was that these were most likely to be relatively sustainable. The initial sample did not however attract burial societies that met the above criterion but was still useful in the generation of a snowball sample (Laher & Botha, 2012). The initial convenience sample was thus used to approach other burial societies and provided contact names of people that participated in the research. The initial sample was also useful in that it managed to identify people who understood the burial society's business and norms and helped soften the landing when the respondents were approached for data collection purposes.

A snowball sample was then used to target the remaining 17 respondents that participated in the study. The snow ball sample was used in conjunction with a purposive sample. The research had wanted to target and interview about four members from each burial society to make a total of 20 respondents for the study but it was realized that more respondents from different groups added depth to the information. The respondents were therefore obtained from different groups and an attempt was made to balance them in terms of both gender and age as it was assumed that these categories might have different social security requirements.

It is acknowledged that both the convenience and snowball samples might not be very representative of the population targeted by the study (Bryman, 2012) but efforts to balance this was made through categorization of the respondents into both representative ages and gender.

Theoretical sampling was also used as the research progressed to fully explore some emerging theories (Laher & Botha, 2012). Theoretical sampling was done until the sources of data or identifiable samples were exhausted.

3.7. Data analysis

Since the research collected large volumes of data from the two collecting methods, an inductive approach was used to organize the data for thematic analysis (Kawulich & Holland, 2012). As expected each of the respondents had a specific story to tell about their experiences and perceptions on their social security needs and the inductive technique was used to draw up the general themes that emerged from these stories (Kawulich & Holland, 2012).

The data was then coded around themes that answered the research question (Kawulich & Holland, 2012). These themes included the participants' knowledge of social security, respondents' needs in relation to social security coverage, ways of coping with risk, and the scope for coverage of other risks in the burial society, willingness to contribute to a formal social security system and policy suggestions for strengthening burial societies.

Coding started with the first interviews to enable the research to come up with an initial coding list which was then used to guide further probing on subsequent interviews for clarity. The coded information was arranged into clusters that addressed the social security needs of burial society members in Mpopoma as well as answering on how far burial societies covered the social security needs of group members. Policy suggestions on how burial societies could be improved and strengthened to meet the social security requirements of group members were also identified.

3.8. Validity and reliability

The research entails measuring the opinions and perceptions of the respondents on their social security needs and the extent to which they are covered by their various burial societies and as such it is important to ensure that the method of collecting data measures this accurately and that the results can be trusted. (Bryman, 2012, Mentz & Botha, 2012)

3.8.1 Internal Validity

Internal validity seeks to establish the accuracy of the research results. (Mentz & Botha, 2012). The research ensured that there was a good mix of the study respondents to eliminate any biases that may arise in terms of gender, age, marital status or employment status.

The sampling technique used ensured that the respondents were selected purposively to meet the above criteria. All the interviews were conducted after ensuring that there was a conducive environment for the respondents (Mentz & Botha, 2012). The respondents were also advised about the purpose of the research and were told about the confidentiality of the proceedings to ensure that they shared their information as freely as possible. The research approach ensured that it confirmed and reaffirmed the answers given by the respondents to ensure that they were accurate. The use of recordings enabled the researcher to listen to the conversations several times to ensure that they captured the essence of the discussion.

The research also uses the triangulation method to check on the validity of some of the issues that were collected from interviews. The researcher attended one meeting of a burial society group to check whether there was congruence between the issues that were raised in the interviews and the issues discussed in the meetings. The researcher however only managed to attend one such meeting due to the fact that the society meetings are only held at the month end and that in other groups people were not comfortable to have a 'stranger' attend their meetings. The meeting however, only discussed the burial activities of the previous month and the financial position of the burial society and the researcher was advised that this was the normal agenda.

The point that all the interviews were held during the same month minimized the possibility of any changing conditions in the country's politics or economy that would influence the respondents' views (Bryman, 2012).

3.8.2 External Validity

External validity looks at to what extent the research results are generalizable or transferrable to other settings or groups (Bryman, 2012, Mentz & Botha, 2012).

The research is an intensive study of a small group of burial society members in Mpopoma, therefore the findings concentrate on the uniqueness of the group (Bryman, 2012). Whether the findings would be transferrable to other settings is not the issue under consideration. The research was out to produce what Geertz (1973a) in Bryman (2012) called a 'thick description' which can be used as a basis by others to judge whether such findings are transferrable.

3.8.3 Reliability

Reliability is the , "...degree to which an instrument measures a construct the same way each time it is used under the same conditions with the same respondents" (Bryman, 2012 p. 80)

This however is difficult when the phenomena under study is a social one which seeks to establish the perceptions of a study group. The extent to which burial societies can cover the social security needs of burial society members in Mpopoma can be influenced by different variables at different times.

The dependability of the research results is however improved through the conduct of the research process where all the recordings and notes collected during the study were kept to allow auditing by anyone who might need to do so (Bryman, 2012).

3.9. Limitations

The research was affected by issues related to the technical issues of social security that proved difficult for the respondents to grasp. This resulted in some not giving the relevant and comprehensive answers to some of the questions.

The fact that the researcher works for a social security organization had the potential of introducing biases in the way the researcher perceives certain issues but effort was made to reduce such as much as was possible.

3.10. Ethics

The researcher conducted the research in the most ethical way by observing the guidelines for ethical conduct which included factual and accurate reporting of the research findings (Ogletree & kawulich, 2012). Informed consent was sought from all participants who were told about the academic purpose of the research and their right to decline or withdraw from participation at their pleasure. (Ogletree & kawulich, 2012). There was no deception in the conduct of the process and the participants' privacy and confidentiality were guaranteed as no names were collected during the exercise. Respondents were given a number for identification purposes. Where the respondents seemed uncomfortable with the probing questions and where rephrasing of the questions did not work, the researcher would drop the issues.

CHAPTER FOUR: RESEACH RESULTS

4.1. Introduction

This chapter presents the data that was collected in Mpopoma, through semi structured interviews and observations. The chapter outlines the demographic information of participants, respondents' knowledge and perceptions on social security, reasons for joining burial societies, the social security needs of respondents and their families, ways of coping with risks, scope for covering other risks through burial societies, respondents willingness to contribute to a formal social security scheme and their policy suggestions for strengthening burial societies. The results are presented in the form of tables and narrative descriptions.

4.2. Demographic details

Demographic and background information was collected from the 20 respondents. The data collected included information on age, sex and the marital status of the respondents. The respondents were also asked about their employment status, whether they were formally employed, informally employed or retired and the type of work they undertook to earn a living. A question on the respondents' source of income was also asked to establish whether there were any other sources of income other than employment and what the average income was from these sources.

The demographic and background information was collected to establish whether there were any emerging patterns on the groups' needs and aspirations that would be explained by such information.

Table 1. Distribution of Respondents by Age

| Age Range | Female | Male |
|-------------|--------|------|
| 40-49 | 5 | 4 |
| 50-59 | 1 | 2 |
| 60+ | 0 | 8 |
| Grand Total | 6 | 14 |

Table 1 shows the ages of the respondents which varied from 40 to 85. The majority of the respondents (nine) were between the ages of 40-49. Three respondents were between the ages of 50-59 with the rest of the respondents (eight) being above the age of 60.

Table 2. Distribution of Respondents by Sex

| Sex | Number of Respondents |
|------------|------------------------------|
| Male | 14 |
| Female | 6 |

Table 2 shows the distribution of respondents by sex. There were (six) females in the sample with the rest (14) being males. The majority of the females (five) were between the ages of 40 to 49, an age which is mostly likely associated with a lot of risks related to families and raising of children.

Table 3. Distribution of Respondents by Employment Status

| Employment Status | Source of income | Grand Total |
|------------------------------------|--|--------------------|
| Retired | <ul style="list-style-type: none"> • Formal pension(3) • Depends on farming or and on family members (3) | 6 |
| Not employed | <ul style="list-style-type: none"> • Depends on family | 1 |
| Employed Formally | <ul style="list-style-type: none"> • Teachers • Manager • Clerks • General hands | 7 |
| Self-employed/ informally employed | <ul style="list-style-type: none"> • Vendors • Gardeners | 6 |

The majority of the males (eight) were above the age of 60 and retired from employment with the exception of (two) respondents who were both formally employed. It was interesting to note that whilst the normal retirement age in terms of social security regulations under the NSSA is 60, with an allowable late retirement age of 65, some respondents have continued to work beyond these ages in order to survive.

Out of six retirees only three respondents, numbers 4, 10 and 13 were receiving a formal pension. This means that the rest of the retirees were faced with a great risk of lack of income if they did not have other savings to rely on or if they did not continue to do some kind of work. This group also faced the real risk of being a burden to other family members or the state. Respondent 12 for example has to rely on assistance from family members and some subsistence farming to make ends meet.

Table 4. Distribution of Respondents by Marital Status

| Marital Status | Number of Respondents |
|-----------------------|------------------------------|
| Married | 17 |
| Widowed | 1 |
| Single | 2 |
| Grand total | 20 |

The majority of the respondents (17) were married which implies that they have families that need social security support. The existence of families with children brings to the fore the risks associated with children needs like education and nutrition.

Table 5. Distribution of Respondents by Income and Contributions

| Respondent | Average Income (US\$) | Contribution Amount (US\$) |
|-------------------|------------------------------|-----------------------------------|
| 1 | 100.00 | 13.00 |
| 2 | 600.00 | 20.00 |
| 3 | 200.00 | 10.00 |
| 4 | 150.00 | 15.00 |
| 5 | 150.00 | 15.00 |
| 6 | 150.00 | 13.00 |
| 7 | 50.00 | 10.00 |
| 8 | 10.00 | 10.00 |
| 9 | 100.00 | 13.00 |
| 10 | 600.00 | 15.00 |
| 11 | 5000.00 | 15.00 |
| 12 | 30.00 | 10.00 |
| 13 | 600.00 | 4.00 |
| 14 | 500.00 | 4.00 |
| 15 | 700.00 | 5.00 |
| 16 | 300.00 | 5.00 |
| 17 | 1500.00 | 10.00 |
| 18 | 350.00 | 10.00 |
| 19 | 500.00 | 10.00 |
| 20 | 200.00 | 10.00 |

Table 5 shows the respondents various average incomes and the contribution that the respondents make to their burial societies. The majority of the respondents were earning between US\$100 and US\$600 on a monthly basis, with respondent 11 who is a manager, earning up to US\$5000 per month. It was however interesting to note that the range of their premiums to their burial societies is very small with the majority of the respondents (17) paying between US\$5 and US\$15. The respondents were happy with their premium in relation to the benefits they get from the burial society which they described as more than fair. Only the respondent 8 expressed concern because she had no money to pay for the premium which was being paid by a relative on her behalf.

4.3. Knowledge and Perceptions on Social Security

By focusing on the research question it was possible to measure participant knowledge of the social security system thereby getting the information about the social needs of burial society members in Mpopoma.

Many respondents' responses reveal that they were not really aware of what social security was all about. Out of the 20 respondents only one had any awareness.

Respondent 13 had a good knowledge about social security and was able to articulate what the NSSA offered in terms of its pensions and its other benefits as well as its workers' compensation benefits. The respondent had a wide knowledge of how to access the benefits and the qualifying criteria used on some of the benefits. He said, "My knowledge about the NSSA is wide but there are some areas I dispute in the way they operate."(Respondent 13, personal communication, January 28, 2018)

Respondent 13 who is now blind also shared that he had dealt with the NSSA on his retirement pension and was in pursuit of a Workers' Compensation case on his blindness which he feels was related to the type of work that he used to do.

A total of 4 respondents had no idea that social security was about and they indicated that they had never come across it although they had heard about the NSSA. Three of the respondents who had never been formally employed indicated that the NSSA was never part of their employment contracts. Respondent 1 who was a part time gardener intimated, "where I work those things are not there", (personal communication, January 27, 2018)

Respondent 7 also makes the same point when she says, "I have never been employed in a place that provides for pensions", (personal communication, January 28, 2018)

The rest of the respondents (15) had a limited knowledge of social security and it was observed that such knowledge was limited to the experiences they have had in dealing with the NSSA as individuals or at their places of work. The respondents had some of the following answers. Respondent 14 said, "NSSA also helps in ensuring that people are given protective clothing and that they are not injured at work." (Personal communication, February 3, 2018)

Respondent 16 concluded his remarks by saying, "This one I am talking from experience because I have been injured at work". (Personal communication, 3, 2018)

4.4. Reasons for joining burial societies

The research also sought to establish the reasons why the various respondents had joined their particular burial societies. This was meant to establish whether any of the respondents had joined with expectations that went beyond the burial societies' core business of bereavement.

A number of reasons were given by different respondents. These were the need to join a burial society which was church-based which had a total of (four) respondents, with respondents 1, 6, 9 and 10 giving the same answer.

Respondent No. 9 who claimed to be the founder of Calvary Burial Society shared that his reason for the formation of a burial society in church was driven by the need to assist disadvantaged members of his community who were failing to cope financially in times of bereavement. He says, "I started the burial society at church. It was after a child had died and the parents did not have any money." (Respondent 9, personal communication, January 28, 2018)

Another member of a different burial society respondent 10 also joined his burial society for church and fellowship reasons. He indicated that he looked at a church-based burial society because he was church man. (Respondent 10, personal communication, January 28, 2018)

The nature of burial societies, in terms of their simple processes, limited bureaucracy and minimal barriers to membership were also noted as some of the important reasons for joining burial societies with respondent number 2 and 13 giving the most prominent answers. Respondent 13 pointed out that, "...even if I get death in the middle of the night, the chairman will be there before day break. My job is just to mourn the departed." (Personal communication, January 28, 2018)

The majority of the respondents (seven) joined their burial societies for reasons of enjoying fellowship offered by either their kinsman or community.

Respondent 11 who is a manager by profession indicated that whilst he was born and grew up in the community, he had moved to a more affluent area of the city. He

however, still attended church and burial society meetings in the community. “It is an attachment to the place. People here are family. As you saw earlier on, i called that old man **baba** (father) and the young man who passed here called me **mukoma** (big brother).”(Respondent 11, personal communication, January 28, 2018)

Respondent 18 made the same point when he said, “if you are staying in a community you need to be part of them.”(Personal communication, January 28, 2018)

4.5. Social Security Needs of Members

The main thrust of the research was to get an insight into the social security needs of burial society members. This was done by looking at some common risks that the society members face on a daily basis. The research took the concept of the ILO Social protection floors, which recommends guidelines on how to extend social protection to the informal sector (Caracciolo, 2014). The social security protection floors recommend four basic social security guarantees that countries should extend to their populations and these include income security for health care including maternity, income security for children’s needs including education and nutrition, income security for people in active age in the event of sickness, disability or unemployment and income security for the old aged (Caracciolo, 2014).

Respondents were asked to rank these risks in terms of their importance to them and their families.

The majority of the respondents (12) chose health as the number one priority for them and their families. Although a number of respondents that were employed shared that they depended on Medical Aid Schemes that their employers provide when they are sick, those that did not have any cover shared their everyday struggles to get treatment from local hospitals. They all agreed that everything else in life follows from being healthy, especially that of the family bread winner. Respondent 20 summarises this by saying, “the rest of the things on the list can be dealt with and can wait for when there is money. Health is a different issue and can lead to death, thereby affecting the family even more.”(Personal communication, February 4, 2018)

Five respondents chose the need *income security for children* as their first priority. Although different reasons were proffered for this choice, the respondents all intimated that it is every parent's dream to see their children do well in life and that it all starts with a good education. Children are the future and this was passionately put across by respondent 7 who was also looking after two orphaned grandchildren. She said "...my failure to send my grandchildren to school leaves me fearing what their future will be as they no longer have parents." (Respondent 7, personal communication, January 28, 2018)

It was interesting to note that out of the 12 respondents that chose *Health* as their number 1 priority, six of the respondents went on to choose income security for their children as the second priority.

No respondents placed income security for people in active age as a number one priority. Three respondents however chose *income security for people in old age* as a first priority although of interest was that, of all the respondents that had reached retirement age, only one respondent put *income security in old age* as a first priority.

Income security for children's needs was chosen as the highest ranking second priority by a majority of eight respondents. The majority of 10 respondents placed income security for people in active age as priority number three leaving income security for people in old age last, as selected by nine respondents.

It would appear that the choice of priorities did not relate to the age factor of the respondents and there was agreement on the priorities across the ages of the respondents.

The respondents were also asked to articulate any further social security needs that were not part of the ones discussed above. A total of three respondents noted the need for housing as a major concern. Respondent number 1 who was staying in a dilapidated city council one-roomed flat which was historically constructed for bachelors near the industrial site of Donnington, indicated that his family was too big for the accommodation available. With a total of nine children he had to send the older ones to the rural areas to stay with their grandparents. The issue of housing has a

direct effect on some of the social security requirements his family needs because he has to look for more money in order to support the other children in terms of food and school fees. Rural schooling in Zimbabwe is also difficult as in most cases children have to travel long distances in order to get to the nearest schools which compromises the standard of education.

Respondent number 2 who seemed to have a lot of other needs covered was a teacher who stayed at her father's house together with 4 other siblings. She yearned for her own house. "I have many needs but a lot of them I manage to cover for myself. I am however failing to finish building my father's house. After that I will need my own." Respondent 2, personal communication, January 27, 2018)

A total of four respondents mentioned employment as a big need in their lives. Although most of the respondents were involved in a job of some kind, they did not seem to get enough income from these jobs to sustain their families. Respondent 1 summarised this by saying, "If you have a good job, you can cover all your problems." (Personal communication, January 28, 2018)

Food security was mentioned as another critical social security need especially by respondents who had large families. Respondents 7 and 8 related this issue to other child support services which they felt they needed to make their lives better. Both respondents mentioned that beside the nutritional needs of the children and school fees they were also facing problems of getting documentation like birth certificates for their grandchildren who had been born in South Africa. When these children were born the mothers abandoned them and went back to South Africa to continue with their lives leaving the grandparents to fend for the children. This was summarized by respondent 8, "I don't have money to pay school fees. I have an orphan that was left by the mother but I cannot get money to pursue a birth record for a birth certificate." (Personal communication, January 28, 2018)

4.6. Ways of Coping with Risks

Most of the respondents in the sample indicated that they were struggling to cope with the risks that they face on a daily basis especially those that are related to health and children welfare. 11 respondents indicated that they had no other source of help except that which they provide themselves to cope with risks. In the extreme case of respondent 8 who survives on handouts from other family members, she indicated that when she falls sick she stays in the house until she is better as she cannot even afford the \$10 that is needed for one to be issued with a hospital card, an initial process to get treatment.

Respondent 7 indicated that the family lived a life of credit and where such a facility was available they had no option but to take it. "...we just try to make ends meet. Children go to school without school fees and we get treated on credit at the clinic." Respondent 7, personal communication, January 28, 2018)

Respondent 15 indicated that at times one has to juggle the expenses so that you do not fall too far behind with all the due payments. He says,

It is difficult. You just have to skip other expenses on certain months. When the school term starts you skip rent and pay a bit for fees spread among the children, then finish it in later months after updating the rent. (Respondent 15, personal communication, February 3, 2018)"

The responses showed that those that were formally employed were covered by medical aid in terms of their health requirements. Respondents 10 and 13 although retired also had medical aid but it was paid for by other family members. The importance of such medical aid is clearly brought out by respondent 13 who is covered under the spouse's medical aid. He is now blind from a degenerative disease. He intimates that, "...were it not for the wife, I would be dead." Respondent 13, personal communication, January 28, 2018)

Some respondents indicated that they get assistance from other family members when they are in distress. Respondents 4, 10 and 12 get assistance from their children whilst respondent 18 got assistance from his in-laws. Respondent 10 indicated that he also sometimes borrows from neighbours with respondent 19 borrowing from a social club to which he is a member.

4.7. Scope for covering other risks through the burial societies

After establishing the social security needs of the respondents, the research needed to establish from the respondents' perspective whether there was any scope for the burial societies to cover other risks that they struggled with on a daily basis. Interestingly only two respondents answered positively, with the rest giving a no answer. Respondents 6 and 7 thought it was possible for burial societies to do this but were not very informative on how this could be done. Respondent 6 indicated that, "We need to talk to each other (burial society members) for this to happen." (Personal communication, January 28, 2018)

Respondent 7 said that whilst it was possible, there were a lot of perception issues that needed to be dealt with in terms of how people have always known burial societies to exist for purposes of burials and nothing else. Respondent 7 could only say, "It is possible but it is not easy." (Personal communication, January 28, 2018)

All the other respondents who gave a no answer were agreed on a number of issues as to why extension of benefits was not possible and chief among them was the inability of members to fund any extra benefits and the burial society constitutions which were clear on the mandate of burial societies.

For respondent No. 1 his reasoning was that, "...as long as we do not have money there is no use in talking about it" (Personal communication, January 28, 2018)

The point was further emphasized by respondent 10 who noted that, due to a number of reasons, burial societies were facing viability problems. Respondent 10 was of the opinion that burial societies faced stiff competition from formal funeral assurance companies and any further destabilisation will see them fold. He concluded by saying,

“At the moment burial societies are struggling.”(Respondent 10, personal communication, January 28, 2018)

For respondent 12 it was simply that, “It won’t happen because of the contribution. People are not interested” (Personal communication, January 28, 2018)

During the discussion on the extension of benefits by burial societies it was apparent that a number of the respondents were surprised with such a suggestion. It was almost taboo to try and sneak issues that were not bereavement into the burial society business. Respondent 18 indicated, “...the constitution is the one that guides us. It is hard for people to understand it if you bring such things to the burial society. The constitution is very clear.”(Personal communication, February 3, 2018)

4.8. Willingness to contribute to a formal social security scheme

It was interesting to note that whilst almost the whole group of respondents said no to expanding burial societies to cover other social security needs beyond bereavement, all of them except two respondents, numbers 8 and 15 said they were willing to contribute to a formal social security scheme. All the respondents agreed that a formal social security scheme would be very important for them and their families as it provided some guarantee for their future survival. It was also interesting to note that for respondents 8 and 15, the reasons for their negative answer was the inability to afford contributions. Respondent 15 noted that, “People do not have money. No one will accept that in this economy.” (Personal communication, February 3, 2018)

Respondent 8 who was the only respondent in the sample who was not getting any income from any activity except that which she received from other family members simply said she had no money to make the contribution.

4.8. Policy suggestions for strengthening burial societies

In this theme of the research, the research sought to elicit suggestions for strengthening burial societies in order to make them more responsive to the needs of burial society members. The respondents struggled to give concrete suggestions as they felt that there was a close relationship between the issue and the performance of

the economy. They argued that as long as the economy is not good, it will limit any potential growth of burial societies.

A total of eight respondents said that they had no suggestions to make with respondent 9 even shutting out the question by saying, "I don't want to tell lies." (Respondent 9, personal communication, January 28, 2018)

Although some respondents were willing to share their suggestions they had reservations and tried to qualify these suggestions with one condition or another. Respondent 11 whose burial society had invested their surplus funds in a big insurance company claimed that they could not get what the deal had initially promised and hence they had become very sceptical and cautious about any such ideas. He noted that:

We could invest with bigger insurance companies but people do not trust the big companies because we have lost in the past. The long and short of it is that we are not more into business. It is academic thinking where you want to take something beyond its original idea of 1957. (Respondent 11, personal communication, January 28, 2018)

The idea of burial societies partnering with other service providers like funeral parlours or funeral insurance products was captured from a number of respondents. Respondents 11, 15, 16, 17 and 18 all had different views on how the partnering could be done but they mentioned *Eco-Sure* as one such product. Eco-sure is a funeral cover product offered to the market via mobile platforms and the premiums are as low as \$0.50.

Whilst other respondents thought the idea of partnering with other products like Eco-Sure was good, respondent 13 had a very different perspective. He opined that instead of strengthening burial societies such products will eventually lead to the collapse of burial societies. He said,

Burial societies might actually collapse because the new generation do not share the same values with us. Most have never been to a funeral... they buy things on internet and don't want to be stuck in meetings which is a fundamental principle of burial societies. (Respondent 13, personal communication, January 28, 2018)

Respondent 15 whose burial society has come together with five others to form an association shared the idea. However, he was quick to point out that the association does not go beyond issues of bereavement. The association has since invested in a bus and parlour. He explained that, "In our case the association has lightened the cost of burials, as we now provide our own services." (Respondent 15, personal communication, January 28, 2018)

Other suggestions made included respondents 10 and 15's ideas of government providing assistance in terms of access to loans and the establishment of designated banks to enable burial societies to access cash. These ideas were a result of the negative effects on burial societies due to cash shortages for both the payment of premiums by members and payment of burial services. Loans were meant to assist the burial societies to procure their own transport like buses and build own parlours.

Respondents 2 and 14 mentioned the idea of burial societies carrying out projects to increase their finances but this was on condition of a stable economy.

Chapter 5: DISCUSSION AND SUMMARY OF RESULTS

5.1. Discussion of Results

The research on the social security needs of burial society members in Mpopoma demonstrates the complexity of informal systems in the way they operate and the limitations that exist in trying to use them to extend social security to their members. Whilst the social security needs of the members could be clearly identified and the burial societies could be used as vehicles to give the members enhanced benefits, members are not willing to use the system for any other purpose except for which it was formed.

The demographic information indicates that there has been a significant shift from earlier research which saw burial societies in urban areas made up of the poor and migrant workers who did not have any other support system for social protection other than that offered by their families and other informal systems (Hall, 1987)

With almost half of the respondents interviewed in the research reporting that they were formally employed, this meant that they had some social security cover from the NSSA as this is compulsory for the formally employed. However the low average monthly incomes of these respondents were a cause of concern because these income levels would translate into low benefits when the time came for people to access social security benefits as benefits are earnings-related.

According to the Consumer Council of Zimbabwe a food basket as at October 2017 cost USD\$593.55 (Nyoni, 2017). The food basket measures the *cost of living* for low income urban earners with a family of six people. Out of the formally employed people in the research only three had an income above the cost of living which effectively put the rest of the formally employed respondents in the category of the poor as they are unable to afford the basic necessities which make up the food basket. The situation was even worse with those respondents who were informally employed as most had an average income of between US\$100.00 and US\$150.00. This confirms that social security remains inaccessible to the poor members of society (Unni & Rani, 2002).

The majority of the respondents had very little or no knowledge of social security. Their responses seem to confirm the observation made by Phe-Goursat (2015) when he said that the workers in the informal sector tend to have very poor knowledge of their rights to social security and are not informed on the benefits offered or the processes to access them (Phe-Goursat, 2015). Such a situation also means that the demand for social security in the informal sector becomes compromised whereas it is the area where it is most required.

The research established that the majority of people were willing to be part of a formal social security system. However, the challenge is to design systems that will enable this to happen in a situation where there are multiple variables that act as barriers to the extension of social security to vulnerable groups. The research showed that lack of income, inadequate incomes or irregular incomes represented fatal barriers to expanded contributory protection of any form.

The fact that nearly all respondents were willing to be part of a formal social security system was encouraging as it showed that there was scope for extending social security to the disadvantaged groups. However, the results suggest that it might be a wrong strategy to transition burial societies to cover contingencies that are not related to bereavement. This was because all the members were unwilling to have the burial society delve into areas that were divorced from bereavement. The schemes can still offer opportunities for expansion as they have structures and members that could be accessed as a basis for formal schemes. The NSSA is currently exploring the extension of social security to the informal sector (NSSA, NSSA Schemes, 2018). One of the biggest issues that will challenge the viability of any scheme is the lack of compliance (NSSA, Dangers of defaulting on NSSA payments, 2015). Burial societies seem to have developed a culture of compliance which makes their membership fit for purposes of developing new formal schemes which could be run on a voluntary basis.

One of the respondents lamented on how the younger generation now has a different perspective on burial societies. He noted that the young are more inclined to buy things on internet which can include funeral cover and are not interested in the social gathering that have characterized the burial societies of the past. This brings to the fore the possibility of the culture of burial societies dying with the older generation and

with it a social protection system which will leave the disadvantage in society more exposed.

Some of respondents also suggested that the use of technologically advanced products like *Eco-Sure* could provide partnering opportunities for burial societies. However, one respondent thought these kind of products were competition that could lead to the demise of the schemes. This seems to confirm the assertion that that globalization and advances in technology are fast changing the structures of informal schemes such as burial societies and, as a result, can no longer be looked at as potential substitutes of more formal institutions (Chen, Jhabvala, & Lund, 2001).

The results indicate that burial societies are also threatened by the risk of old age. With the demographics of the research showing that up to eight respondents were already 60 years and above, old age becomes a large risk for the schemes. This observation is premised on the point made by one of the respondents that the younger generation is no longer interested in burial society schemes. As a result burial societies might not provide a long term sustainable solution (Dekker, 2003).

The research took the approach of asking the respondents to rank their social security needs in terms of their importance to them and their families. This ensured that the research captured all the basic social security needs that are common among the disadvantaged in society. The respondents chose income security for health including maternity as their top priority.

The choice of health was not surprising as the health system in Zimbabwe has deteriorated over the years and free access to health, as was the case in the early years of independence, is no longer available. Zimbabwe like many other developing countries was not spared from structural adjustment programmes which led to drastic cuts in expenditure in health services. When one looks at health care, it is not only about low exposure to the risk but also access to the facilities and the affordability of the service and medication (Unni & Rani, 2002). Whilst Zimbabwe might have made significant infrastructural developments in health care facilities the real problem is that the poor cannot afford the services offered or the medication prescribed as was the case with most of the respondents in the research.

Poor health also has the effects of limiting the ability of the poor to earn a living and look after their families (Unni & Rani, 2002).

Although there has been talk of the establishment of a National Health Insurance Scheme (NHIS) in Zimbabwe and the NSSA had made initial consultations with various stakeholders including the Ministry of Health, issues to do with the scheme's funding sources, coverage and who was supposed to run it have stalled progress making access to health for the poor very uncertain (NSSA, NSSA Schemes, 2018).

Income security for people in active age who are unable to earn adequate income in the event of sickness, unemployment and disability was selected as a third priority by the respondents in the research. Globalization and austerity programmes have largely changed the structure of employment worldwide and it has had grave consequences for developing countries (Unni & Rani, 2002). In Zimbabwe people in the active population have had to turn to informal employment to survive. Informal employment in Zimbabwe is however characterized by risk of injury and irregular income. In cases where people are not self-employed and are employed in low end jobs such as domestic workers for example, they are employed at low levels of income. The results indicate that the average income of the respondents is between US\$100.00 and US\$150.00 which might be an indication that most of the people are too poor to remain unemployed and hence to seek any level of income they can get in order to survive. With such minimal levels of income people are unable to save for any random shocks as evidenced by the respondents who are unable to access health care in the event of illness. In the absence of social security coverage, the poor are thus exposed in the event of sickness, disability, maternity or unemployment.

The respondents in the survey settled for income security for people in old age as the least of their priorities. It was interesting to note that in some cases even pensionable respondents did not consider this risk as their number one priority. Whilst the normal retirement age in Zimbabwe is 60, some respondents have continued to work beyond the retirement age to make ends meet and in some cases to look after other family members.

The results show that some elderly respondents have become a dumping ground for grandchildren and have become the de-facto primary caregivers for these children. This phenomenon has been confirmed in other countries, such as South Africa, where old people are unable to retire at the relevant times due to pressures of looking after the family's sick and orphaned (Olivier, Kaseke, & Mpedi, 2008).

Housing as a critical social security need was also mentioned by a number of respondents in the research. Whilst no specific question was asked on housing the levels of income that were reflected in the research indicate that the majority of the respondents were likely to struggle with rentals that cost between \$40.00 and \$80.00 per room in most high density suburbs.

The shortage of food was also revealed as a cause for concern by some of the respondents. In Zimbabwe's urban areas, families end up cultivating any pieces of open land and stream banks to supplement their food suppliers. In the majority of cases the city councils clash with the urban farmers whose activities are accused of silting the major water supply sources and their crops are sometimes destroyed as a result leaving the vulnerable with very limited choices.

The results indicate that most of the respondents have no way of coping with the social security risks they meet on a daily basis and had to depend on themselves in the event of random shocks. The traditional support provided by other family members is no longer feasible and this was shown by the low numbers of respondents that indicated they sometimes get assistance from family members or neighbours.

The results also show that the majority of burial society members were not interested in transitioning the burial society to cover contingencies they meet on a daily basis and in some cases they were even surprised by such suggestion. They were however interested in being members of other formal social security arrangements as long as such arrangements guaranteed their future survival. This observation is in line with observations made by Chen and others (Chen, Jhabvala, & Lund, 2001, United Nations Rwanda, 2013). This perspective was surprising but could be explained by the fact that the respondents seemed not to want to denigrate the institution of burial societies by turning them into business entities. There was a feeling among the

members that it would be morally wrong to benefit from the loss of others and hence burial societies should only limit their mandates to issues of bereavement.

Although there were a few policy suggestions for strengthening burial societies for the purposes of expanding benefits coverage, the observations noted above and issues to do with a struggling economy limited people's responses.

As noted earlier on, a suggestion that burial societies could partner with other funeral insurance products on the market like Eco-Sure was made. Eco-Sure which is a product that can be accessed and registered through the mobile phone platforms seemed popular. Although the research did not seek to establish the reasons for its popularity one of the reasons could have been its ease of use in terms of registration and access to benefits.

The results indicated that some burial societies had formed associations to increase their capacity to provide their own services through the purchase of buses for transport and parlours that conduct burial services. This is in line with suggestion made by Chidoko and Makuyana, (2012). None of this was however done to increase coverage in terms of contingencies that fall out of the realm of bereavement. Access to loans for burial societies in order to create capacity and carrying out of projects were also made as suggestions for strengthening the capacity of burial societies.

5.2. Summary of Main Findings

Arising from this research there are seven main findings. First, burial society members had limited to no knowledge on social security and second, that the members had joined burial societies for purposes of fellowship, maintaining community and kinship ties and to get assistance in times of bereavement.

A third finding is that the social security needs of the group were prioritised as follows; Income security for health including maternity, income security for children's needs including education and good nutrition, income security for people in active age in the event of illness, disability or unemployment and income security for people in old age respectively.

The fourth finding is that the other social security requirements of burial society members included a need for housing and food security, with the fifth finding being that the majority of the burial society members had no other means of coping with risk except that which they provided themselves and the assistance they got from family members.

The research found that burial society members did not think there was scope in burial societies covering their other everyday risks that were outside bereavement and the members were not willing to have their burial societies grow and transition into coverage of contingencies that were outside bereavement.

A seventh finding is that burial society members were willing to contribute to a formal social security scheme if given a chance.

CHAPTER 6: CONCLUSION

Zimbabwe as a developing country faces many socio-economic problems which can be effectively covered by a comprehensive social security system. The current design of social security covers only people in formal employment leaving the majority of the labour population exposed and vulnerable. Whilst informal systems like burial societies have played a major role in mitigating some of the social security needs of the disadvantaged, policy makers need to clearly understand the needs of the vulnerable groups if they are to design programmes that effectively deal with problem areas. This research sought to shed light on the extent to which burial societies could cover the social security needs of burial society members in the local community of Mpopoma.

Burial societies have been instrumental in dealing with the contingencies of death within disadvantaged populations and they have survived in the face of economic upheavals which indicates some resilience in their nature. However, they have been unable to transition to a wider system that covers other contingencies that are outside bereavement. Olivier and others (2008) note that this difficulty in transition is linked to informal systems based on kinship ties (Olivier, Kaseke, & Mpedi, 2008)

Whilst social security is a right that has to be enjoyed by all citizens of Zimbabwe and whilst the burial societies' members in the research acknowledged the relevance of social security in their lives the research established that there was limited knowledge of social security among the burial societies' members. This limited knowledge of social security among the group members has the effect of lowering demand for social security (ILO, 2015). This means that the government has a mammoth task of educating the citizens so that they are not only enlightened to understand their requirements but are also equipped to suggest policy initiatives that would improve their situations. Whilst the respondents in the research suggested ways of strengthening the capacities of burial societies which include partnering with other insurance organizations, undertaking of projects and the extension of loan facilities to burial societies among others, these suggestions were not aimed at transitioning burial societies beyond their mandates of bereavement.

The Zimbabwe government has probably not done enough to pursue policies that tackle the problem of informalization of labour in relation to extending social security to the informal sector. Whilst the NSSA has been tasked to design a scheme for the informal sector, such a design might have a limited impact without the proper understanding of the different informal groups' social security needs. A comprehensive study should therefore be carried out to ensure that the scheme effectively covers the needs of the different groups. This entails that the schemes should be flexible to include different contributions and benefits designed for different stakeholders and the responsibility for risk coverage should not be placed on the poor alone (Chen, et al, 2001).

The research shows that whilst people were willing to contribute to a formal system they were not willing to use burial societies to cover other contingencies or social security needs. This therefore means that the option of expanding the activities of burial societies is a closed option for policy makers. Policy makers however have an opportunity of leveraging on the compliance culture of burial societies as a basis for starting new schemes.

The research established that the group members had clear priorities for their social security needs. These priorities were common among the respondents in spite of their different ages, gender and income levels. It was also established that the group had other needs such as housing and food security. The extension of social security to the informal sector is a developing subject in developing countries and such information becomes critical input in the design of effective social security systems. Governments could take a phased approach to the extension of social security in relation to the priority needs of the population groups.

Informal economies in developing countries are now a permanent phenomenon and with them informal social security systems follow, as the poor seek for ways to protect themselves against social security risks. Policy makers need to be innovative in ensuring that these systems are either protected or improved to ensure their long term survival.

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ANNEXTURE A: INTERVIEW GUIDE

Introduction

My name is Walter Chagadama and I am a post graduate student at the University of the University of Witwatersrand in South Africa. As part of my studies, I am undertaking a research project in fulfilment of a Master's Programme. The purpose of the research is to explore the social security needs of Burial Society members in Mpopoma. I am requesting that you take part in this research. Taking part will be on a voluntary basis and you are free to decline or withdraw from participation at any time as you please. I will be conducting some interviews which are expected to take approximately an hour of your time and your permission is sought to use a recording device and take notes of the proceedings. Please note that all collected information will be treated as confidential and will be used for academic purposes only. You are therefore not required to give your names. The findings of this research can be shared with you if you so wish.

Thank you for your participation.

Background information

- Demographic information; Age, Sex, Marital Status.
- Employment status; formally employed, informally employed, Not employed, Retired.
- Source of income
- Average income
- Length of stay in the community

Social security knowledge and perceptions

- What do you know about social security in general?
- Do you know of any state assistance and how to get it?
- How important and relevant is social security to you and your family?

Burial Societies

- Why did you join this particular burial society?
- What risks does your burial society cover? (What are the benefits?)
- How much is your contribution?
- Your perception between the contribution and the benefits.
- Who are your beneficiaries?
- How do you claim Benefits and how long does it take
- What is the difference between your burial society and others?
- What do you think can be done to make the Society more effective?

Social security needs

- What do you consider to be your social security priorities from the following list? (Please rank the items in order of importance for you and your family)
 - a) Income security for health including maternity

- b) Income security for children's needs including education and good nutrition
- c) Income security for people in active age in the event of illness, disability or loss of employment.
- d) Income security for people in old age.
- What other social security needs do you and your family have?
- How are you coping with these risks now?
- Is there scope for these to be covered by the Burial society?
- Are you willing to contribute to a formal system if extended to you and why?

ANNEXTURE B: RESPONDENTS THEMATIC ANSWERS AND STATEMENTS

Respondent 1

Interview date 27/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
|---|---|
| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • None | <p><i>Where I work those things are not there</i></p> |
| <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • none | <p><i>Nothing nowadays</i></p> |
| <p>Relevance of social security</p> <ul style="list-style-type: none"> • relevant | |
| <p>Reasons for joining Burial Society Church based</p> | <p><i>Because it was in church and we saw how people were struggling</i></p> |
| <p>Burial society benefits</p> <ul style="list-style-type: none"> • Everything except groceries | <p><i>It helps in line with death only</i></p> |
| <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse, • children, • parents, • in-laws | <p><i>Up to eleven beneficiaries are allowed to be registered I have 9 children</i></p> |
| <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • immediate | <p><i>You phone the chairman who puts everything in motion immediately</i></p> |
| <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes | <p><i>If you want groceries you have to contribute separately</i></p> |
| <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • None | |
| <p>Social security priorities</p> <ul style="list-style-type: none"> • 1 A • 2 B • 3 C • 4 D | |

| | |
|--|---|
| <p>Further social security needs</p> <ul style="list-style-type: none"> • Employment • Housing <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Copes on his own <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • None <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>My family does not fit well in one room that we stay in. Some of the older children stay in the rural areas with my parents.</i></p> <p><i>I have no other help.....If you have a job you can cover all your problems.</i></p> <p><i>As long as we do not have money there is no use in talking about it.</i></p> |
|--|---|

Respondent 2

Interview date 27/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
|--|--|
| <p>Knowledge of Social Security</p> <ul style="list-style-type: none"> • Limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • None <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • To get assistance <p>Burial society benefits</p> <ul style="list-style-type: none"> • Burial – give money <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws | <p><i>When I resign I can get a pension.</i></p> <p><i>...especially those that are old. ...they get the little that they get. It helps. ...it is looking after my father; he does not ask for anything.</i></p> <p><i>If something happens you get money as compared to other policies.</i></p> <p><i>...give money and groceries at the end of the year. We give money because other people have policies.</i></p> |

| | |
|---|---|
| <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • There and then <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • There is no proof needed at death. <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • If we venture into projects like chicken rearing <p>Social security priorities</p> <ul style="list-style-type: none"> • D • B • A • C <p>Further social security needs</p> <ul style="list-style-type: none"> • housing <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Medical Aid • I have extra funeral policies <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • None <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>....it does not take time We don't bank money- we keep cash.</i></p> <p><i>...if you lie it is God who will judge</i></p> <p><i>...but our economy is not good for that at the Moment.</i></p> <p><i>..i have many needs but a lot of them I manage to cover myself. I am however failing to finish building my father's house. After that I will need my own.</i></p> <p><i>My things are in order.</i></p> <p><i>...most of them in the society have got properties already. ...our needs are not the same.</i></p> |
|---|---|

| Thematic Question and Summary Answer | Respondent's Statement |
|--|--|
| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • none <p>Relevance of social security</p> <ul style="list-style-type: none"> • yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • children • parents <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Little <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • none <p>Social security priorities</p> <ul style="list-style-type: none"> • A • D • C • B <p>Further social security needs</p> <ul style="list-style-type: none"> • Pension <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self-sustenance <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • None <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>My colleagues in the burial society get a pension</i></p> <p><i>..Not these days. It's a waste of time to try</i></p> <p><i>..If it gives you a pension why not</i></p> <p><i>I took over from my wife. We have one membership</i></p> <p><i>...they just pay until someone is buried</i></p> <p><i>...</i></p> <p><i>...things start happening on the same day</i></p> <p><i>...not much. We differ here and there</i></p> <p><i>...I am not sure</i></p> <p><i>...If only the government could consider the old</i></p> <p><i>....Even the children are also struggling</i></p> <p><i>...it is a good idea</i></p> |

| Thematic Question and Summary answer | Respondent's Statement |
|---|--|
| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • None <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • I was no longer working <p>Burial society benefits</p> <ul style="list-style-type: none"> • Lump sum <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children (any) • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • None, it is strong <p>Social security priorities</p> <ul style="list-style-type: none"> • A • D • C • B <p>Further social security needs</p> <ul style="list-style-type: none"> • None <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self - receive Pension | <p><i>...I just get money</i></p> <p><i>...we just being crooked. ...we have registration cards but nothing comes.</i></p> <p><i>...it has really helped me since year 2000. I don't ask for anything from the children.</i></p> <p><i>....I thought it would help me a bit.</i></p> <p><i>... we get \$2000.00 cash</i></p> <p><i>... I have only registered my children, my wife is late</i></p> <p><i>...refunds of contributions ...dividends ...each year given a different gift such as plough wheel barrows</i></p> |

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| <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • None <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...my little pension is enough for me to buy what I need</i></p> |
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Respondent 5

Interview date 28/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
|---|--|
| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • None <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • It helps when in trouble <p>Burial society benefits</p> <ul style="list-style-type: none"> • Lump sum <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • None <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • None <p>Social security priorities</p> <ul style="list-style-type: none"> • A • B • D • C <p>Further social security needs</p> <ul style="list-style-type: none"> • None | <p><i>For workers you get a pension when you are old.</i></p> <p><i>...there is nothing. I have not seen it anywhere</i></p> <p><i>...It must be important although it has not helped me yet</i></p> <p><i>I liked their constitution</i></p> <p><i>\$2000.00 cash</i></p> <p><i>...it's a matter of hours</i></p> <p><i>....business ventures but it fails because there is no moneys</i></p> |

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| <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Working -Self <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • None <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>.. I just do my best</i></p> <p><i>.. because if you have more covers you can get help</i></p> |
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Respondent 6

Interview date 28/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
|--|---|
| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • Yes <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • Church Organisation • There is no selection of beneficiaries, it includes children above 18 <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service except grave fees <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Any other relatives up to 12 people <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Same day <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes | <p><i>It helps but it is not enough for the whole family.</i></p> <p><i>...it helps old people with maize- but after a long time.</i></p> <p><i>...if they relax their conditions to enable people to earn a pension monthly than lump sums.</i></p> <p><i>...burial Society was meant to help those without when they are faced with desperate situation.</i></p> <p><i>...you phone the Chairman or President and ...everything goes into motion.</i></p> <p><i>...they have no age limit on children</i> <i>...they do not accept other beneficiaries who are not family.</i></p> |

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| <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • A • C • B • D <p>Further social security needs</p> <ul style="list-style-type: none"> • Housing • Employment <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self -sustenance <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • Yes <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...partnering with funeral parlours in other countries for example South Africa.</i></p> <p><i>...we have children in South Africa who we have to look for money to transport because the burial society does not cover outside South Africa.</i></p> <p><i>...from what I get but it is not enough for me to do everything.</i></p> <p><i>...we need to talk to each other for this to happen.</i></p> <p><i>...so that we can get help in return for all the problems we face.</i></p> |
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Respondent 7

Interview date 28/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
|---|---|
| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • None | <p><i>I have never been employed in a place that provides for pensions.</i></p> |
| <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • Yes | <p><i>...they are sometimes given seed especially the elderly.</i></p> |
| <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes | <p><i>...because we sometimes don't have jobs</i></p> |
| <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • Recruited | <p><i>...reasonable contribution amount.</i></p> <p><i>...it can bury even in the village (out of town)</i></p> |
| <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full burial service, except groceries | |

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| <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Grandparents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate- depends on the Claimant <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • B • A • C • D <p>Further social security needs</p> <ul style="list-style-type: none"> • Food Security <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self -sustenance <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • Yes <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...we just phone. As long as they are registered.</i></p> <p><i>...can travel long distances to any destination without problems.</i></p> <p><i>...Government to assist with money</i></p> <p><i>...my failure to send my grand-children to school leaves me fearing what their future will be as they no longer have parents</i></p> <p><i>...children do not have birth certificates – some were born in South Africa.</i></p> <p><i>...we just try to make ends meet Children go to school without school fees and we get treated on credit at the clinic.</i></p> <p><i>...it is possible but it is not easy</i></p> <p><i>...because it will help me</i></p> |
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| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • None <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • Yes <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • Out desperation <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service except grave fee and groceries <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • Grand-Children <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • None <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • A • B • C • D <p>Further social security needs</p> <ul style="list-style-type: none"> • Fees for Children & grand-children • Employment • Food Security | <p><i>...nothing at all</i></p> <p><i>...they say some have education assistance for children but not me.</i></p> <p><i>...as long as it can help I am struggling with school children.</i> <i>...a grade 7 child who wrote exams last year has still not collected results because school fee was not paid.</i></p> <p><i>...we realised that people can get into difficulties without a penny.</i></p> <p><i>...all you need is to inform the society and bring proof</i></p> <p><i>...in all of them if you stay 3 months without paying they will chase you away.</i></p> <p><i>...changing membership termination period upon failure to pay subscriptions</i> <i>...government should have a facility to supplement contributions to Burial Societies</i></p> <p><i>...I don't have money to pay fees. I have an orphan that was left by the mother but I cannot get money to pursue a birth record to obtain a birth certificate.</i></p> |

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| <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • None <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • None <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • No | <p><i>...children go to school without paying school fees, they are chased away then we send them back again without paying.</i></p> <p><i>...i don't go to the clinic because I cannot afford it. I just sit in the house until I am well.</i></p> <p><i>...i cannot suggest anything since I do not even afford my own contribution.</i></p> <p><i>...i have no way of contributing to any scheme.</i></p> |
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Respondent 9

Interview date 28/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • None <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • fellowship <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service except grave fees and groceries <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Any up to 12 people <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate | <p><i>...they give lump-sum on retirement</i></p> <p><i>...there is really nothing</i></p> <p><i>...it helps a lot</i></p> <p><i>...I started the Burial Society at Church. It is Church based.</i></p> <p><i>It was after a child died and a parent did not have any money for the burial</i></p> <p><i>After phoning the President or Chairman – everything is in motion</i></p> |

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| <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes | <p><i>...we are united we stay with the bereaved until the end.</i></p> |
| <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • None | <p><i>...i don't want to tell lies</i></p> |
| <p>Social security priorities</p> <ol style="list-style-type: none"> 1 A 2 B 3 C 4 D | <p>When I get old maybe some other people will assist.</p> |
| <p>Further social security needs</p> <ul style="list-style-type: none"> • Employment | <p><i>...your life is better when you are working.</i></p> |
| <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self-sustenance | <p><i>...there are lots of problems</i></p> |
| <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • None | <p><i>...people have no money</i></p> |
| <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...only if people sit down and agree on exactly what should happen</i></p> |

Respondent 10

Interview date 28/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
|---|--|
| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Limited | <p><i>...it caters for pensioners</i></p> |
| <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • No | <p><i>...it helps people in old people homes</i></p> |
| <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes relevant | <p><i>...it is very important although it came late ...it is a big disadvantage to those who retired before social security commenced in Zimbabwe</i></p> |
| <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • Church based | <p><i>...we used to pay hospital fees but we stopped because people differ on it for example on choice of hospital. Some were expensive and the distribution of hospital fees would not be similar. ...it's controversial as we joined the</i></p> |

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| <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Parents • Children • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • 1 to 2 days <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • No material difference <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • A • C • B • D <p>Further social security needs</p> <ul style="list-style-type: none"> • A living pension <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Yes <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>burial society for purposes of burying each other.</i></p> <p><i>...you phone the Chairman who verifies before process of payment</i></p> <p><i>...we are better on benefit coverage</i></p> <p><i>.....government to provide special bank to enable us to get ready cash</i></p> <p><i>...increase in pensions for old people</i></p> <p><i>...our children are contributing to medical aid on our behalf</i> <i>...children assistance support</i> <i>...borrowing from neighbours</i> <i>...part-time vending(second hand clothes from Mozambique)</i></p> <p><i>...at the moment burial societies are struggling</i> <i>...it is only painful when contributing but in the long run it pays off.</i></p> |
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| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • No <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • I grew up here <p>Burial society benefits</p> <ul style="list-style-type: none"> • \$2000.00 cash currently <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • No major differences <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • B • A • C • D <p>Further social security needs</p> <ul style="list-style-type: none"> • None | <p><i>...social assistance given to individuals by society</i></p> <p><i>...I have not heard any other unless you are a prominent politician or a war veteran who would give you state assistance.</i></p> <p><i>...it's an attachment to the place. I stay elsewhere on a farm. I grew up here. I got married here, people here are family. As you saw earlier on I called that man baba (Father) and the young man called me mukoma (brother)</i></p> <p><i>...Nowadays we pay lump sum because people have a lot more policies which provides the service.</i></p> <p><i>...khonapha khonapha (there and then)</i> <i>...cash is however a challenge</i></p> <p><i>...most of them are Regional</i></p> <p><i>...investment with other insurance companies</i> <i>...people don't trust the big companies because we have lost out in the past for example in old mutual (unit trusts)</i></p> <p><i>We are not more into business</i></p> |

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| Ways of coping with risk <ul style="list-style-type: none"> • Yes | <i>It is academic thinking where you want to take something beyond its original idea of 1957.</i> |
| Scope for covering other risks <ul style="list-style-type: none"> • No | <i>...medical aid ...reserve funds (savings)</i> |
| Willingness to contribute to a formal system <ul style="list-style-type: none"> • Yes | <i>...not our core business ...if the economy was okay it might be possible ...why not if all things are okay</i> |

Respondent 12

Interview date 28/01/2018

| Thematic Question and Summary answer | Respondent Statement |
|---|--|
| Knowledge of social security <ul style="list-style-type: none"> • None | <i>...I was never part of it</i> |
| Knowledge of state assistance <ul style="list-style-type: none"> • None | <i>...there is nothing in this place</i> |
| Relevance of social security <ul style="list-style-type: none"> • None | <i>...you are asking me an irrelevant question because I was never part of it. It is relevant to those that were involved.</i> |
| Reasons for joining Burial Society <ul style="list-style-type: none"> • People from the same village | <i>...we just wanted to bury each other</i> |
| Burial society benefits <ul style="list-style-type: none"> • Full cover | <i>...service until the end of bereavement</i> |
| Beneficiaries <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws | |
| Speed of processing benefits <ul style="list-style-type: none"> • Immediate | <i>...there and then we do not wait for anything</i> |
| Differences with other burial societies <ul style="list-style-type: none"> • No difference | <i>...it depends on your contribution</i> |
| Suggestions for strengthening burial societies <ul style="list-style-type: none"> • Nothing | <i>...I don't think so</i> |

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| <p>Social security priorities</p> <ul style="list-style-type: none"> • D • A • C • B <p>Further social security needs</p> <ul style="list-style-type: none"> • No <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Yes <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...most of these things no longer affect me</i></p> <p><i>...I don't have anything</i></p> <p><i>... children support</i> <i>...I have children abroad who provide for me</i></p> <p><i>...no it won't happen because of the constitution</i> <i>...people are not interested</i></p> <p><i>...as long as people understand what they are paying for</i></p> |
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Respondent 13

Interview date 28/01/2018

| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Good <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • No <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • Quicker service than any other <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service until burial of member | <p><i>...retirement benefits when you get to retirement</i> <i>...injury on duty benefit</i> <i>...death benefits</i></p> <p><i>...they don't get anything. I just hear the social welfare gives something to the very old aged but it is just like a drop of ink in the Atlantic ocean</i> <i>...but I am not happy with the injury on duty benefits as they are too little</i></p> <p><i>...they process everything themselves</i> <i>...even if I get a death in the middle of the night the chairman will be there before day break.</i> <i>...my job is just to mourn the departed.</i></p> <p><i>...refund of contributions</i> <i>...we own our transport</i></p> |

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| <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • A • D • B • C <p>Further social security needs</p> <ul style="list-style-type: none"> • Health • Food security <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self • Spouse working and on medical aid <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No | <p><i>...help is instant. It is automatic.</i></p> <p><i>...refund of contributions</i> <i>...we look for cost-effective services for our members</i></p> <p><i>...Funeral parlours average cost of casket is \$600.00 which we produce for \$175. The parlours are in it for money.</i> <i>...it is difficult especially in this economy</i> <i>Registration and access to capital</i></p> <p><i>....the problem is that death has been commercialised.</i> <i>...let us say we get a bus a bus from that capital we create employment by plying normal route.</i> <i>...Burial societies might actually collapse because the new generation do not state the same values as us.</i> <i>...they buy things on internet and don't want to be stuck in a meeting which is the fundamental principle of burial societies.</i></p> <p><i>....cancer is a problem in this country there is no medication</i> <i>...were it not for the wife I would be dead by now</i></p> |
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| <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...If no intervention of capital and stabilisation of the economy burial societies will collapse</i></p> <p><i>...I have benefited and experience from similar arrangements</i></p> |
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Respondent 14

Interview date 03/02/2018

| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • None <p>Relevance of social security</p> <ul style="list-style-type: none"> • No <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • Stable society • Benefits were reasonable <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service until burial <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes | <p><i>...I know about injury on duty benefits</i></p> <p><i>...NSSA also helps in ensuring that people are given protective clothing and that they are not injured at work</i></p> <p><i>...I know of nothing</i></p> <p><i>...at least to me as a worker it is okay but not for my family.</i></p> <p><i>...it will only be relevant when I need the benefits.</i></p> <p><i>...It does not take time. No need for proof of death</i></p> <p><i>...undertaking projects</i></p> <p><i>...we know each other well</i></p> <p><i>...If we had money we could have projects like shops / transport commuting business</i></p> |

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| <p>Social security priorities</p> <ul style="list-style-type: none"> • B • C • A • D <p>Further social security needs</p> <ul style="list-style-type: none"> • No more than what is above <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self -coping • Part-time work after work <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...I don't rest during the weekends I will be working</i></p> <p><i>...It is tough people are not able to pay for contributions even now.</i></p> <p><i>...I might have problems like injury which I will need assistance for.</i></p> |
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Respondent 15

Interview date 03/02/2018

| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • No <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • My family were members <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service until burial <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate | <p><i>...injury on duty benefits. I am talking from experience because I have been there.</i></p> <p><i>...it used to happen in the past</i> <i>...it stopped around 1994</i></p> <p><i>...It helps a lot you will age and need a person even if its little</i></p> <p><i>...I joined because my uncles were already there</i></p> <p><i>...the members will console you</i></p> <p><i>...khonapo khonapo</i> <i>...you just phone and money comes</i></p> |

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| <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Service is very quick <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • B • C • D • A <p>Further social security needs</p> <ul style="list-style-type: none"> • Access to cash • Living wage <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Self-coping <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • No | <p><i>...we always keep cash to avoid bank delays</i></p> <p><i>...access to loans</i> <i>...family associations of burial societies</i> <i>...loans should be available to buy vehicles and operating premises, there is no privacy and security in the areas where we hold meetings such as these municipality beer-halls.</i> <i>...The association owns a parlour, transport and we make our own coffins.</i> <i>...in our case the association has lightened the cost of burial ad we provide our own services.</i></p> <p><i>...It is difficult, you skip payments of other expenses on certain months. When the school term starts you skip rent and pay a bit of rent spread the rest among the children's fees. You then finish in later months after updating the rent.</i></p> <p><i>...Government does not help us, so the space is very limited.</i> <i>...People might have an interest but without money nothing can happen.</i></p> <p><i>...People don't have money.</i> <i>....No one will accept that under this economy</i></p> |
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| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • None <p>Relevance of social security</p> <ul style="list-style-type: none"> • No idea <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • To be part of the community <p>Burial society benefits</p> <ul style="list-style-type: none"> • Pay money <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • As soon as evidence of birth is provided <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes <p>Social security priorities</p> <ul style="list-style-type: none"> • A • B • D • C <p>Further social security needs</p> <ul style="list-style-type: none"> • None <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Yes | <p><i>...I know about payment about the injured at work</i></p> <p><i>...I only know of community assistance where taxis are released for free by owners when someone in the community dies.</i></p> <p><i>...my extended family who are now old now benefit from that money.</i></p> <p><i>...when I moved to the community I resigned from my old burial society and joined the now community one</i></p> <p><i>...you are paid cash then you decide what to do</i></p> <p><i>...soon after death</i></p> <p><i>...reduces my transport cost as it is the community that provides free transport</i> <i>...I just liked it because it is in the community</i></p> <p><i>...partnering with Eco sure</i></p> <p><i>...education for my children is very important</i></p> <p><i>...employment</i> <i>...medical Aid</i> <i>...company assists with payment of school fees</i></p> |

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| <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...it is just a small burial society.</i></p> <p><i>...so that when I go on pension I will have more money</i></p> |
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Respondent 17

Interview date 03/02/2018

| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • Yes <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • It is within the community • Easier to deal with people surrounding you <p>Burial society benefits</p> <ul style="list-style-type: none"> • Pay out of cash • cover up all your needs <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Proof of deaths in rural areas <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Yes <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Yes | <p><i>...assistance you get from society in terms of any social needs</i></p> <p><i>...only when there is disaster.</i> <i>...feeding schemes for schools and widows</i></p> <p><i>...You cannot be employed throughout so you need a pension on retirement or when you die.</i></p> <p><i>...you can't always be financially stable even if you are employed</i></p> <p><i>...hospital assistance- buying of flowers and fruit.</i></p> <p><i>...just pay immediately</i></p> <p><i>...it has been there for a long time</i> <i>...it takes people from the area only</i></p> <p><i>...register with government</i> <i>...partnering with others for example Eco Sure</i> <i>...negotiating for group cover</i></p> |

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| <p>Social security priorities</p> <ul style="list-style-type: none"> • D • B • C • A <p>Further social security needs</p> <ul style="list-style-type: none"> • None <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Yes <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...medical Aid</i></p> <p><i>...extra Income</i></p> <p><i>...bought private insurance for old age</i></p> <p><i>...at the moment a bit difficult because of the economy</i></p> <p><i>...it really does help.</i></p> <p><i>...people on N SSA if they did not have it would be a burden to other people</i></p> |
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Respondent 18

Interview date 03/02/2018

| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • Limited <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • Yes <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • To be part of community <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service until burial • All errands that are needed | <p><i>...if someone is bereaved you get something for funeral grant.</i></p> <p><i>...pension at age 60</i></p> <p><i>...know of local Authority help that come from the government such as maize- meal, rice, cooking oil and empty containers that is given to the elderly and orphans.</i></p> <p><i>...it is important because if I pass away social security will give my family some benefits – pension and funeral grant</i></p> <p><i>...if you are staying in the community you need to be part of them</i></p> <p><i>...asked whether they had a dividend scheme like others-</i></p> <p><i>...Answer: It's like you will now be investing with the burial society. We do not do that.</i></p> |

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| <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Verification done by Secretary <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • Not much difference <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • Need help from Government • Partnering with other established insurance such as Eco Sure • Top up from Government <p>Social security priorities</p> <p>1 B 2 C 3 D 4 A</p> <p>Further social security needs</p> <ul style="list-style-type: none"> • Nothing <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Family assistance <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • No <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • Yes | <p><i>...in 24 hours everything should have been completed</i></p> <p><i>...most Constitutions are the same</i></p> <p><i>...people get chased away from Burial societies because they cannot pay</i> <i>...government should help</i></p> <p><i>...in laws in the UK and South Africa help us when things get tough</i></p> <p><i>...the Constitution is the one that guides us.</i> <i>...it's hard for people to understand if you bring such things to the burial society. The constitution is very clear.</i></p> <p><i>...to help on your family needs</i></p> |
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| Thematic Question and Summary answer | Respondent's Statement |
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| <p>Knowledge of social security</p> <ul style="list-style-type: none"> • None <p>Knowledge of state assistance</p> <ul style="list-style-type: none"> • None <p>Relevance of social security</p> <ul style="list-style-type: none"> • Yes <p>Reasons for joining Burial Society</p> <ul style="list-style-type: none"> • Made up of elderly people whom I can learn from <p>Burial society benefits</p> <ul style="list-style-type: none"> • Full service with burial <p>Beneficiaries</p> <ul style="list-style-type: none"> • Spouse • Children • Parents • In-laws <p>Speed of processing benefits</p> <ul style="list-style-type: none"> • Immediate <p>Differences with other burial societies</p> <ul style="list-style-type: none"> • None <p>Suggestions for strengthening burial societies</p> <ul style="list-style-type: none"> • None apparent <p>Social security priorities</p> <ul style="list-style-type: none"> • A • C • D • B <p>Further social security needs</p> <ul style="list-style-type: none"> • Education <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • Yes | <p><i>...it helps pension, the disabled and injured on duty</i></p> <p><i>...I have not seen any</i></p> <p><i>...because when I go on pension I will get assistance to look after my family</i></p> <p><i>...we are in the wilderness</i> <i>...we need to be able to take our members back home when they die</i></p> <p><i>...we just phone each other and things start moving</i></p> <p><i>...our service is okay</i></p> <p><i>...that needs more money.</i> <i>...long ago the burial society used to register with the Police to enable security of money</i> <i>...strengthening can only be done by boosting contributions</i></p> <p><i>...education for children is important to me</i></p> <p><i>...I have to force things to survive.</i> <i>...medical Aid</i> <i>...joining social clubs that you can borrow money from</i></p> |

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| Scope for covering other risks <ul style="list-style-type: none"> • None | <i>...nothing without money</i> |
| Willingness to contribute to a formal system <ul style="list-style-type: none"> • Yes | <i>...it will help me</i> |

Respondent 20

Interview date 04/02/2018

| Thematic Question and Summary answer | Emphasis of Theme |
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| Knowledge of social security limited | <i>I know NSSA pays for funerals when someone dies</i> |
| Knowledge of state assistance <ul style="list-style-type: none"> • None | <i>..No one gets anything for free these days</i> |
| Relevance of social security <ul style="list-style-type: none"> • yes | <i>.. I know people that benefit</i> |
| Reasons for joining Burial Society <ul style="list-style-type: none"> • invitation | <i>My friend asked me to come</i> |
| Burial society benefits <ul style="list-style-type: none"> • Full service burial | <i>... they do everything until burial</i> |
| Beneficiaries <ul style="list-style-type: none"> • Spouse • Children • In-laws • Parents | |
| Speed of processing benefits <ul style="list-style-type: none"> • immediate | <i>It does not take any time for services to be availed</i> |
| Differences with other burial societies <ul style="list-style-type: none"> • None | <i>Just different meeting places</i> |
| Suggestions for strengthening burial societies <ul style="list-style-type: none"> • none | |

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| <p>Social security priorities</p> <ul style="list-style-type: none"> • A • B • C • D <p>Further social security needs</p> <ul style="list-style-type: none"> • none <p>Ways of coping with risk</p> <ul style="list-style-type: none"> • self-sustenance <p>Scope for covering other risks</p> <ul style="list-style-type: none"> • none <p>Willingness to contribute to a formal system</p> <ul style="list-style-type: none"> • yes | <p><i>The rest of the things on the list can be dealt with and can wait for when there is money. Health is a different issue and can lead to death, thereby affecting the family even more.”</i></p> <p><i>..you have covered everything</i></p> <p><i>..Its only me and my husband</i></p> <p><i>I do not think so</i></p> |
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