

MICHIGAN STATE UNIVERSITY

The African e-Journals Project has digitized full text of articles of eleven social science and humanities journals. This item is from the digital archive maintained by Michigan State University Library. Find more at:

<http://digital.lib.msu.edu/projects/africanjournals/>

Available through a partnership with



Scroll down to read the article.

Phase II: Zunde raMambo and Burial Societies

ABSTRACT

In Phase II of this study the Zimbabwean team selected the Zunde raMambo and burial societies for an in-depth study. Four provinces were selected and key informants were interviewed from senior officials to members of these organizations at the grassroots. Zunde raMambo, which provide for the contingency of famine and chronic poverty, was useful in alleviating the plight of rural people but the scheme was not being implemented in all communities because of problems such as lack of fertile land, inputs and poor community mobilization. Communities need more land, seed and fertilizers and community members should be encouraged to participate in the Zunde. Burial societies were quite common in urban areas although not in rural areas. Their effectiveness is compromised by the low monthly contributions at a time when the cost of funerals has risen. Most of these societies operate without constitutions, resulting in suspicions of mismanagement or misappropriation of funds. The study recommends that burial societies develop constitutions to guide their operations. They should also increase their contributions in order to get maximum benefits and engage in income-generating projects to enhance the viability of their clubs. The non-governmental sector could be very useful in building the capacity of burial society committee members to discharge their duties effectively.

Aim and objectives of the study

The aim of the study was to carry out an in-depth analysis of the Zunde raMambo and burial societies. The objectives of the study were: to analyse the structure, capacity and functions of these societies; to investigate the contingencies addressed and viability of the schemes; to identify the links that exist between formal and non-formal schemes and to suggest how these societies can be strengthened.

Methodology

Design

Non-formal social security is found in both rural and urban areas. However, the *Zunde* is primarily a rural phenomenon, while burial societies are found in all areas. Four provinces, that is Harare, Mashonaland East, Mashonaland West and Masvingo, were selected for the study and data were gathered from key informants from relevant government departments and ministries and members of the *Zunde* and burial societies. Both quantitative and qualitative data were gathered.

Location

The specific districts covered were Hurungwe and Zvimba in Mashonaland West, Mrewa in Mashonaland East and Masvingo and Mwenezi in Masvingo Province.

Study population

A total of 17 *Zunde* projects were visited and 107 villagers interviewed on their experiences of the *Zunde* project, as shown in Table II.

Most respondents were women, as shown in Table III.

Seven community leaders, including chiefs from the elected districts, were also interviewed. Three key informants, one from the Ministries of Health and Child Welfare and Public Service and two from Labour and

**Table II: Regional distribution of respondents
for *Zunde raMambo***

Province	District	Respondents	%
Masvingo	Masvingo	20	18.7%
	Mwenezi	21	19.6%
Mashonaland East	Mrewa	37	34.6%
Mashonaland West	Zvimba	29	27.1%
TOTAL		107	100%

**Table III: Women as a proportion of respondents for
*Zunde raMambo***

Gender	Nos. of respondents	%
Women	72	67.3%
Total	107	100%

Social Welfare were interviewed, together with community leaders (chiefs and headmen), selected on the basis of availability. As for the burial societies, 28 members, who included those from workplace-based benevolent funds and 20 committee members also provided information for the study. Snowballing was used to identify the members.

Methods of data collection

A number of complementary data-gathering instruments were utilized, including a literature review, interview schedules for villagers, community members and community leaders and interview guides for key informants from government ministries and departments.

Limitations of the methodology

The team was not able to cover projects in distant provinces mainly because of the unavailability of fuel. Heavy rains during the time of the study also made many rural areas inaccessible.

The expansion and contraction of social services post-Independence

The first decade of Independence in Zimbabwe witnessed a marked improvement in quality of life for most people. Social services provision was expanded and measures were taken to enhance the accessibility and affordability of these services and modest levels of economic growth were achieved. This relative tranquillity and progress could not be sustained in the second decade of Independence when the macroeconomic reforms which have eroded most of the earlier gains were introduced. As part of these reforms, user fees in health and education were introduced and enforced in the context of decreasing employment opportunities, declining real wages and rising food prices that have characterized Zimbabwe at the beginning of the twenty-first century.

According to the Central Statistical Office (2000) Zimbabwe's economic performance has been poor and is on the decline. The gross national product took a nosedive from 8.2% in 1996, to 3.7% in 1997, 1.5% in 1998 and 1.2% in 1999. This downward spiral has unleashed increasing poverty among the poor. Retrenchments and company closures have also had an effect on the general welfare. Thousands of workers have joined the ranks of the unemployed. The Poverty

Assessment Survey found that 62% of the population live below the nutritional total consumption poverty line of Z\$2132.33 per person annually (Ministry of Public Service and Social Welfare 1996). Many people therefore do not have adequate food.

The inadequacy of formal social security systems

Non-formal social security arrangements, such as burial societies and the *Zunde raMambo* have been said to be increasingly popular. They address the felt needs of their members and can cater for people existing outside formal employment—and the formal social security—sector. They also have potential for strengthening in order to enhance their viability and coverage. If successful, this would reduce the demand on public assistance and even pauper burials as the welfare of destitutes and the poor will be taken care of. Savings in these areas could then be invested in economic activities, which could bring about development. If the *Zunde raMambo* practice was strengthened, food security would be guaranteed and people in rural areas would not look to the State for their survival. Dependence on State schemes is no longer a reliable source of support.

Zunde raMambo

One of the pre-colonial community-level systems of social security was the *Zunde raMambo* practice. *Zunde raMambo* is a Shona phrase which means “the Chief’s granary”. The *Zunde* was a common field designated by a chief for cultivating food crops by the community. The harvest was stored in a common granary under the direction of the chief. The primary aim of the *Zunde* was to ensure that a community had food reserves which could be used in times of food shortage (Mararike 2000). The food was also used to feed the chief’s soldiers, subjects awaiting trial, the chief’s advisors and those engaged in disputes within the community. Historically, *Zunde raMambo* was used not only to produce communal crops for food security, but also as a social, economic and political rallying-point for the community. Food security was therefore guaranteed and the *Zunde* ensured protection in the event of drought or poor harvests. The elderly, orphans, the

disabled and members of the community in general were the beneficiaries. Proceeds were also used to sponsor community ceremonies such as burials and similar gatherings where the villagers were the beneficiaries. Social security protection in the pre-colonial era was therefore relatively comprehensive, appropriate and effective as coverage included all members at various levels from the family to the community.

With the advent of the colonial State and the introduction of a cash economy, traditional social support systems were gradually weakened. The *Zunde raMambo* practice also died out as the chiefs' authority was eroded and some of their powers and functions were usurped by the colonial regime. The Land Apportionment Act of 1930, which divided land unequally between the two racial groups, ensured that the indigenous people were relocated to small pieces of unproductive, infertile land. The *Zunde* therefore ceased to function although its continued existence would have made Africans self-reliant and able to compete with the white settlers.

The revival of the *Zunde*

The *Zunde raMambo* was reviewed in 1996 when some members of the Council of Chiefs approached the Nutrition Unit in the Ministry of Health and Child Welfare for assistance. The villagers were expected to own the programme and to guarantee its sustainability in order to reduce levels of malnutrition and decrease dependence on the State for food. The idea was then taken up by chiefs throughout the country. Mararike (2000) notes that a number of problems were adversely affecting the programmes, including a shortage of land, the lack of agricultural inputs, inadequate cooperation between government departments and the chiefs' lack of control of assets such as land, knowledge and organization. In addition there was a lack of proper understanding of the *Zunde*, as villagers now perceive authority to be vested with the district council, political parties and central government rather than the chief and a lack of motivation on the part of villagers to participate in the schemes.

**Table IV: Distribution of *Zunde raMambo*
by province and district**

Province	Mwenzi	Masvingo	Zvimba	Hurungwe	Mrewa	Total
Masvingo	2	8	0	0	0	10
Mash West		0	5	0	0	5
Mash East	0	0	0	0	2	2
Total	2	8	5	0	2	17

Findings

Table IV gives the distribution of the *Zunde* according to province and district. Sixty-two per cent of the respondents indicated that *Zunde* scheme had been initiated between 1996 and 2000. Half the community members said the idea was proposed by the chief and the rest said it originated from the Child Welfare Forum. In Masvingo and Mashonaland provinces, community members associate the *Zunde* with the Child Welfare Forum and orphans because the latter found the scheme a viable way of dealing with AIDS orphans. Since the Forum is co-ordinated by the Department of Social Welfare, the *Zunde* in these provinces has become much more than a programme to ensure food security and to cushion people against poverty. In Mwenzi, for example, people refer to the *Zunde* as "a field for widows, the disabled and orphans".

In Mashonaland West the *Zunde* is viewed mainly as a food security programme. Here the Nutrition Department of the Ministry of Health and Child Welfare takes a considerably more active role than the Department of Social Welfare in *Zunde* activities. The chiefs are viewed here by all as being at the centre of persuading and encouraging people to participate in the *Zunde*.

Organization of the *Zunde*

In all the areas visited, the *Zunde raMambo* has been decentralized to the village level and is therefore now being referred to as the "kraal-head's *Zunde*" even though the chief has his own *Zunde*. This decentralization has taken place over the years in view of the fact that people could no longer work on the chief's land as some of the chiefs live far away. Most villages consist of approximately 200 households

under a kraal-head who is responsible for mobilizing them. He also monitors and assesses the activities of the *Zunde*. In all provinces a *Zunde* committee, whose members are elected by the villagers, assist the kraal-heads to run the affairs of the *Zunde*.

Some of these committee members, particularly in Masvingo, belong to the Child Welfare Forum, while in Mashonaland West village community and health workers are found in most committees. Committee members consist of the chairperson, (the kraal-head or headman) the vice chairperson, the secretary and a treasurer. The committees are responsible for drawing up guidelines for the project. The village head reports to the headman or directly to the chief. When communities harvest, committees record the produce and inform the chief. Part of the grain is kept by the kraal-head and the rest is given to the chief. The *Zunde* committees are responsible for identifying those in need and allocating relief. The chief is the overall coordinator of all the *Zunde* in his area and he deals with any problem that cannot be solved at lower levels.

The study established that the committees maintain registers of those who attend. Fines ranging from Z\$2.00 to Z\$5.00 are imposed on absentees. The chiefs and kraal-heads point out that absenteeism is, as a result, low. Committees work out the modalities of the operations. The most common arrangement is that the committee identifies a day when people come together to work and each household sends a representative. The other arrangement is that each village is asked to participate in a specific activity, such as ploughing, weeding or harvesting. This is in place in Masvingo where there is only one piece of land for a number of villages.

Functions of *Zunde raMambo*

All the respondents view the *Zunde* as a field belonging to the chief, headman or kraal-head, on which people in a particular community come to work together in order to produce grain to be given to the needy. The older members of community emphasize that, in times past, travellers and those who were awaiting trial at the chief's homestead were fed from the produce of the *Zunde* but younger members aged 30

and 40 see it as a community strategy which ensures that the destitute and the disabled have enough to eat.

Table V shows the number of people who have benefited and Table VI shows how they benefited from the *Zunde*. Most people (72.9%) state that beneficiaries get money for basic needs such as food, clothes and school fees. This response came mainly from Masvingo and Mashonaland East where the *Zunde* is seen as a poverty alleviation strategy and *Zunde* committees sell part of the proceeds in order to meet the needs of community members. In Masvingo, for example, two *Zunde* had managed to buy school uniforms for some schoolchildren.

In addition, community members get maize, beans and groundnuts; a function that has remained unchanged since times past. Only when the need for food had been satisfied do they sell grain, although, because of numbers of orphans, the sale of grain has become necessary. Some *Zunde* are paying school fees for orphans, as 38.3% of respondents indicated. This is the case in Chief Neshuro's area, in one of the poorest areas in Masvingo, where the primary school fees for two children were paid for the whole year. Only 18.7% of the respondents

**Table V Number of people who have benefited from
Zunde raMambo in selected areas**

Area	No. of recipients	Category of recipients
Charumbira, Masvingo area	2000	Elderly, orphans, disabled
Chirau, Mash West	450	Elderly, orphans, widows, expectant mothers
Mupambatye (Mrewa), Mash East	Significant membership	Orphans, elderly and other poor
Chitanga	100 families	Poor families

Table VI: Functions of the *Zunde raMambo*

Functions	Frequency	%
Provision of maize	57	53.3%
Provision of maize and beans	29	27.1%
Provision of vegetables	20	18.7%
Provision of money for school fees	41	38.3%
Provision of money for other basics like clothes	78	72.9%

stated that the *Zunde* provide vegetables for the needy although this is common in Masvingo where community leaders have made *Zunde* gardens specifically for growing vegetables for orphans.

Contingencies covered by *Zunde raMambo*

The three provinces under study are prone to erratic rainfall and thus food shortages. Region IV and V in Masvingo are prone to droughts and, while Zvimba and Murewa are productive areas, they produce insufficient food because of too much rain. Food shortage is therefore the most important contingency catered for by the *Zunde*. However, because of the increasing poverty and numbers of orphans, it has been transformed into a poverty-alleviation programme for needy community members, particularly children.

Capacity and viability of *Zunde raMambo* scheme

All respondents note that the concept of the *Zunde* was most welcome because it ensures that the community participates in identifying the needy and also collectively determines how to help them, with minimal assistance from outsiders. Because it is a project owned by the people, it could be a very effective way of dealing with these problems.

The respondents said the advantages of the *Zunde* programme over other programmes is, firstly, that it originates in Zimbabwe and is not imposed on the people. Secondly, it deals with the practical problems that affect virtually all within a community. Thirdly, it is managed by the community and their leaders and there is no bureaucracy involved. The project is seen to be both appropriate and relevant and is understood by the people. However, its viability is threatened by various common factors. These are the inability of all chiefs to have *Zunde* projects in their areas, the lack of adequate and productive land, the lack of inputs and farming implements and corruption.

Conflicts between political and traditional leaders

Not all the districts under study have *Zunde* projects. The key informants and community leaders see this as a major problem because government had hoped that, after discussing the issue with the chiefs in 1996, most, if not all, provinces would have implemented the *Zunde*. This is attributed to two major reasons. The first is that conflicts between the political structures and the traditional structures have

impacted adversely on development projects on the ground. After Independence the government created village and ward development committees controlled by councillors while the traditional structures still remained, even though they had been stripped of their power during colonization. Consequently, some of the councillors are said to be interfering with the work of the *Zunde*.

Secondly, the issue of land remains critical. Most chiefs do not have adequate land. They also feel powerless because land allocation is still in the hands of local government authorities, which are not very responsive to the needs of the chiefs. The study established that on average, each *Zunde* has about two acres. As a kraal-head under Chief Neshuro said:

There are six hundred people in this village. The majority have barely enough to eat because each year, they hardly produce anything. We have many orphans who are living on their own or with elderly grandparents. These people are supposed to benefit from the Zunde but they cannot because we do not have enough land.

Lack of inputs

Inputs such as seed and fertilizer were said to be unavailable by 57.7% of the respondents. Because the *Zunde* approach emphasizes self-reliance, community members are supposed to provide seeds and fertilizers. In 1996 government promised to donate initial packages but did not do so. In a few cases where community members had managed to contribute inputs crops, especially maize, have not done well because of too much rain. In addition, the price of fertilizers and seeds have gone up by over 100 per cent. As a result, they are beyond the reach of the poor peasants.

How can I be expected to contribute inputs when I do not even have enough for my field? In previous years, we used manure as to make the land fertile but our livestock was destroyed during the drought years. We therefore have nothing. The government and donors should assist us.

one respondent lamented. The situation is similar in all provinces.

Erratic rainfall

For the past years the community has experienced erratic rainfall with more than usual rain falling around February. Of the three provinces, Masvingo was most affected and Mashonaland East least, because of the type of soil in that area. As a result, most of those *Zunde* which were cultivated had no yields at all. The researchers observed that most of the fields cultivated had unhealthy-looking crops. It was clear that the harvest would be small.

Poor community mobilization and participation

Only 23.4% of the respondents indicate that community mobilization was poor. It is possible that when the *Zunde* exist, community leaders were highly motivated and encouraged their members to participate. In Masvingo and Mashonaland East, for example, the motivation came from the need to assist orphans and, because almost everyone in the community has orphans in the family, everyone saw the importance of the *Zunde*. Community leaders pointed out that, although a few did not want to participate, that was to be expected. The level of participation, ensured by keeping a register of participants, was satisfactory.

Crop security was among the problems cited by 9.3% of the respondents. In cases where the *Zunde* had realized yields, storage was cited as a problem and in Masvingo, for example, grain had been stored at a nearby school because the kraal-head did not have appropriate storage places. In Zimbabwe the chief was using his own buildings. This was viewed as an unsuitable arrangement.

Corruption

Corruption was mentioned by only 4.7% of the respondents. One case was mentioned of a kraal-head in Masvingo who had given grain to his friends and relatives but his committee reported him to the chief and he was fined. Although corruption cannot be ruled out totally, people have found the system of distribution to be relatively transparent because, at both village and chief levels, it is the committee members who identify those in need and determine how much they receive.

***Zunde* yields**

The majority of the *Zunde* under study had operated for an average of two years only. This period coincided with the erratic weather patterns.

Table VII: Expected yields for 2001

Area	Crop	No of bags
Mupambatye area (Murewa)	maize	10 x 90kg
	groundnuts	10 x 50kg
	rapoko	10 x 50kg
Mukurazhizha area (Murewa)	maize	1 bucket
	rapoko	10 x 50kg
	peanuts	30 x 50kg

As a result, they had not harvested much in spite of the labour that people put in. It was reported, however, that one headman in Hurungwe had harvested only five bags of beans which were exhausted within a month. Another harvested only two bags. The highest yields were 100 bags of maize harvested in Charumbira village in Masvingo.

One *Zunde* in Neshuro area harvested the following; in 1998, three bags of maize and ten of groundnuts. In 1999 the yield increased to eight bags of maize and ten bags of groundnuts but there was no harvest in 2000, because of heavy rains. They were expecting low harvests in 2001 for the same reason. In 1999, four bags of groundnuts were sold. Six schoolchildren had their fees paid for the whole year and six elderly persons were assisted. Expected yields in 2001 from some *Zunde raMambo* fields are shown in Table VII.

Level of benefits

Because of the low levels of yields, benefits were very low. For example, one family received a five-litre tin of maize which was able to provide a meal for only one or two days. Consequently, one *Zunde* in Chief Neshuro's area has started a coffin-making project to raise income specifically for school fees for orphans. The project is fairly successful although it had its own problems.

Linkages to formal social security programmes

Because of its community base, the *Zunde* have linkages with other formal social security schemes/social protections. The first link is with programmes run by the Department of Social Welfare, such as the Social Development Fund, the Public Assistance programme and free food distribution. Key informants and community leaders point out that

the *Zunde* are still not able to cater for significant members of people. As a result, the majority of the needy are still being referred to the Department of Social Welfare for assistance.

Because of the food security and nutrition aspect, the Ministry of Health and Child Welfare, through its nutrition department, is also working closely with community members. This was evident in Zvimba in Mashonaland West where the Ministry has nutrition gardens run by communities. The Department of Agricultural Extension Services is supposed to give technical advice to communities but this is not being done systematically. One organization had even promised to sell the *Zunde* produce on behalf of a community in Zvimba, but the officials disappeared with the grain and were never seen again. There are therefore a number of organizations directly linked to the *Zunde*. While the Ministry of Health and Child Welfare is supposed to coordinate the government initiatives, it appears that this is not being done.

Ways of strengthening the *Zunde raMambo*

Those in the formal sector indirectly support the non-formal activities of people in the rural areas in the form of material, cash and moral assistance. Generally, formal social schemes in Zimbabwe have very limited benefits and most urban people maintain a rural home to retire to at the end of their working life. The participation of rural people in *Zunde raMambo* has the blessing of those in formal social schemes as they also stand to benefit from them, directly or indirectly. However, there are no formal and direct linkages between formal and non-formal arrangements.

When the respondents were asked to propose ways of strengthening the *Zunde raMambo* they made the following proposals:

The supply of inputs such as seed, fertilizer and pesticides by either government or donor agencies was needed. The research team sees this proposal, however, as negative as it encourages dependency. Community members should be encouraged to get the inputs through their own community efforts.

Having a Zunde banking account: This would ensure transparency and preserve the security of the money raised after selling produce.

Securing loans and capital to start Zunde projects: Starting capital is required as most communities are poor and cannot afford inputs for their private fields, let alone for the *Zunde* project. This is envisaged as a once-off grant that would not encourage dependency.

Increasing the acreage of land designated as Zunde raMambo: The pieces of land allocated for *Zunde* projects are too small to produce enough to support the deserving cases in each community.

Introducing Zunde raMambo in a different form (income-generating projects): In its present form, the *Zunde* concept is liable to failure due to droughts and floods. If, however, the concept is widened to include commercial projects such as poultry, piggeries and beekeeping, the money raised from such projects could be invested to generate income for a fund for the needy in the community.

Boreholes and irrigation facilities: The planting of crops in the rainy season only limits the viability of the *Zunde raMambo*. The construction of boreholes and irrigation facilities would ensure that, even in dry seasons, crop production in *Zunde raMambo* fields can continue.

Fencing of fields and constructing storage facilities: Community members have often been demoralized when their crops have been destroyed by cattle and other animals. The *Zunde* projects need to be fenced off from animals. After harvesting the crops, the produce needs to be properly stored so that the food does not quickly go bad.

Burial societies

The development of burial societies

In the face of increasing social insecurity, black migrant workers, both local and aliens from neighbouring countries such as Zambia, Malawi and Mozambique formed burial societies. Hall (1987) defines burial societies as local indigenous organizations, which provide mutual help and assistance to members in the event of death or illness. They are a non-formal social security arrangement. He observes that they are generally seen to offer a measure of financial security in the event of bereavement and also cater for some of the other social needs of their members. Cormack (1983) notes that burial societies are a product of urban living and have evolved to aid the migrant worker who faces serious deprivation and social insecurity.

According to records from the National Archives, as quoted in Hall, burial societies had been formed as early as 1919. These were the Sena Burial Society and the Gazaland Burial Society for migrant labourers from Mozambique. Ndubiwa (1974) points out that by 1973 they were 248 registered burial societies in Bulawayo and also probably an equal number that were not registered. In another study in 1970, Cormack found that there were many burial societies in Harare (Cormack quoted in Hall 1987). Burial societies in Zimbabwe evolved during the colonial era to protect indigenous people in the towns against the contingency of death and associated problems when the erosion of traditional social support systems made Africans vulnerable to destitution.

The increase of burial societies as a result of HIV/AIDS

The economic downturn has also been exacerbated by the HIV/AIDS crisis. The National AIDS Co-ordination Programme (1999) revealed that at least 700 people died from AIDS every week in Zimbabwe. As some of these victims are breadwinners, their dependants are condemned to destitution. This has resulted in the proliferation of burial societies. Amongst most Zimbabweans burials have to be carried out in accordance with traditional practices and rituals. Even those who die in town are taken to their rural homes for burial, usually next to the graves of their relatives. The burial is carried out by family and community members who have to perform the traditional rituals so that the deceased can depart in peace.

Members of burial societies are usually entitled to a coffin when they die as well as transport to the place of burial and food for the mourners. Mourners participate in the burial process and also provide emotional and psychological support to the bereaved. In rural areas, villagers observe days of mourning by not going to work in their fields. To ensure that they get a decent and dignified burial both urban and rural people have joined burial societies. Burials are now very expensive in terms of buying the coffin, paying for transport and feeding mourners. The individualistic values that accompany modernization have weakened the cohesiveness of traditional social support systems, individuals now have to take it upon themselves to make the necessary arrangements for a decent burial.

Most of the presidents (40%) have held this position for four years while 25% have held their office for more than 15 years. Most of the office bearers are men even though the membership comprise both men and women. Women and children are beneficiaries because the heads of household are men, except in cases where the woman is single, divorced or widowed.

Membership composition

Most societies have a membership of between 50–200 families. Given an average of four children per family, the estimated number of individuals catered for by each burial society is between 300 and 1,200 people.

TABLE VIII **Membership Composition**

Range of families	Frequency	%
50–100 families	3	30%
101–150 families	3	30%
151–200 families	1	10%
201–250 families	3	30%
TOTAL	10	100%

Functions of and contingencies covered by burial societies

The main contingency covered was death. When members and their beneficiaries die, the scheme pays out a certain amount of money, as stipulated in the rules of the society. Apart from these economic benefits, societies also offer emotional and psychological support to the bereaved. This is viewed as important, particularly in urban areas where there is little community cohesion. A small percentage of respondents receive benefits such as mealie-meal and the payment of ambulance fees. One respondent belonged to a scheme which funded weddings, but this is an unusual case.

The second contingency covered is sickness, but only 46% of the societies provided this benefit, recognizing that many people get ill before they die and, during that period, families require both financial and moral support. Nevertheless, no stipulated amount of money is given out when someone was sick: members are encouraged to be generous and to visit the sick person regularly.

Capacity and viability of burial societies

The capacity and viability of burial societies will be considered in relation to the administration of the funds and the structures, the level of contributions, the benefits and the coverage. Out of 29 burial societies, only six benevolent funds are administered by individuals who have at least an O level educational qualification. This is viewed by most respondents as a major limitation because some burial societies had as much as \$50,000.00 dollars in their accounts, which was not being invested and thus not being protected against inflation.

No training in bookkeeping and basic financial management is offered to committee members. As a result some members believe that the funds are being mismanaged, although they cannot provide it. A number of members were said to have opted out of burial societies because of mismanagement and embezzlement, although the suspects had not been reported to the police.

Another problem is the lack of transparency. Most members do not know how much money is in the bank account and complain that they never receive information about this. Office bearers point out that to provide members with regular quarterly statements involves too much

TABLE IX Membership joining fees

Joining fee	Frequency	Percentage
Did not specify amount	6	30%
\$0-\$500.00	2	10%
\$501.00-\$1,000.00	4	20%
\$1,001.00-\$1,500.00	7	35%
\$1,501.00-\$2,000.00	1	5%
TOTAL	20	100%

unpaid work. Some members rarely attend monthly briefing meetings and these meetings are not minuted. Some members complain that they do not have designated meeting places and, as a result, meetings are sometimes held in inappropriate places such as beer-halls.

Workplace-based benevolent schemes are better organized than other burial societies because they have constitutions which clearly lay out the terms of reference for office bearers. Their members have a good knowledge of how the scheme worked and, because they are all situated at the same place, they can make inquiries if necessary.

Level of contribution

Members' contributions are a good indicator of whether the scheme is able to achieve its objectives. The study revealed that for both burial societies and work-based benevolent funds members paid joining fees. Table IX shows the level of joining fees paid by members. Most members pay a joining fee ranging between Z\$501.00 to Z\$2,000.00 as well as monthly or annual subscription fees as shown in Table X.

TABLE X: Monthly and yearly subscriptions

Range	Frequency	Percentage
\$10.00-\$50.00 per month	3	15
\$51.00-\$100.00 per month	11	55
\$101.00-\$150.00 per month	1	5
\$151.00-\$200.00 per month	1	5
\$200.00-\$300.00 per annum	2	10
\$301.00-\$400.00 per annum	1	5
\$401.00-\$500.00 per annum	1	5
TOTAL	20	100%

TABLE XI Amount in the bank account

Range	Frequency	Percentage
Don't know	2	10%
\$500.00	1	5%
\$5,000.00–\$20,000.00	6	30%
\$20,001.00–\$35,000.00	5	25%
\$35,001.00–\$50,000.00	6	30%
TOTAL	20	100%

Virtually all respondents from burial societies point out that their monthly fees are very low, given the number of beneficiaries. While they recognize that the subscriptions needed to be increased in order for them to benefit meaningfully, most members cannot afford to pay more and some had friends who had pulled out of the scheme because they could not pay the subscriptions. Only in one case did a retired policeman join a burial society, in addition to his funeral insurance. Workplace benevolent schemes seemed to fare better than burial societies because their members contribute higher rates and they therefore have a stronger capacity to meet their members' needs.

The study established that the societies do have money in their banks but the amounts are viewed by respondents as insignificant. These are shown in Table XI.

On average, both burial societies and benevolent funds pay out between Z\$500.00 and Z\$10,000 when a member or other beneficiary dies. Some burial societies specify that the money must be for the coffin and transport (if the person is buried in his or her rural home). The benevolent funds tend to be flexible and the bereaved family can decide how to spend the money. In addition to financial benefits, members of burial societies contribute food such as mealie-meal and vegetables. A few provide cement for building the graves.

All respondents note that the amounts being paid out are not adequate, given the fact that funeral costs have gone up significantly over the past six years. An ordinary coffin, which about ten years previously cost Z\$200.00, now costs up to Z\$2,000 dollars. Transport costs for the corpse have soared. Coupled with this problem was the

current unavailability of petrol, forcing some people to buy expensive black market petrol.

Feeding mourners is also proving to be expensive because a funeral takes on average three days, during which time food for the mourners is required. In spite of their contributions, many members found it difficult to provide breakfast, lunch and supper, but, without food, the funeral is poorly attended. This problem is more acute in the urban than rural areas, where community measures are put in place to ensure assistance from other members of the community. While all respondents noted that they should provide moral and psychological support to each other, they felt that the task was becoming very daunting, as to fulfil their obligations fully they would have to spend most of their time attending funerals and visiting the sick.

The extend of coverage also has a bearing on the capacity of burial societies to achieve their objectives. Burial societies and benevolent funds all cater for the members, their spouses and children. Respondents noted that this was adequate coverage and, although some felt that grandchildren should be covered, they realized that their societies did not have the capacity to provide for all family members.

The capacity of the burial society to realize its objectives is compromised by the level of contributions, the benefits and administrative structures which were not innovative, given the existing economic conditions. Virtually all burial societies funds are in savings accounts, which yield very low returns.

Questions of viability and sustainability are critical to the study. It was quite clear that the burial societies are an effective and sustainable way of providing some kind of assistance when to bereaved families even though this assistance is definitely not adequate. Two major external factors have led to this development; the high death rate resulting from the HIV/AIDS pandemic and economic problems.

One chairperson of a society pointed out that in the past, around 1990, they would have a maximum of two members dying in a year whom the society was able to assist to the satisfaction of the bereaved. This situation has changed dramatically and members are feeling the strain financially and emotionally. The situation is worsened because

many members are almost destitute when they die and burial societies cannot provide much assistance to family members.

The country's economic problems also affect burial societies. Given a situation in which more than 60% of the people are poor and unable to meet their basic needs, it is not surprising that some members are dropping out of the scheme, in spite of knowing that they would require some assistance on bereavement. Retrenchments are also having a negative effect because of loss of income. The workplace used to provide some form of security for many workers who would expect the company to assist with funeral costs. Nowadays, if they lose their job, they have to go back to their rural homes where community mechanisms exist. Those who choose to remain in towns must turn to other mutual aid groups such as the church, friends and kin.

Linkages with formal and non-formal schemes

No burial society has links with any formal organization. Workplace benevolent funds operate along parallel lines within their organizations and do not co-operate with each other, although some of the members belong to more than one burial society as a way of enhancing their access to funeral assistance. The societies operate differently. None has obtained financial or other assistance from either the government or non-governmental organizations. Not all the members favour outside assistance, as they believe that it would compromise their independence.

Ways of strengthening burial societies

Burial societies are meeting a need that is not being met by formal social security systems. In order for them to be more effective the following suggestions were made by respondents:

- Burial societies must have clearly written constitutions which provide a clear framework for operation. Office-bearers need to be trained in basic management skills so that they know how to keep records and conduct meetings. Non-governmental organizations could strengthen the capacity of these office bearers.
- The level of contributions is very low in relation to the cost of funerals. Contributions need to be increased in line with inflation rates. This cannot be done, however, without improving the earning

capacity of people. Communities therefore need to engage in income-generating projects.

- Burial societies need to be given information on HIV/AIDS so that they can educate their members on the needed for behavioural change and the prevention of infection.
- Burial societies could enter into contracts with well-established funeral companies so that less expensive transport can be provided to their members who have to rely on the exorbitant charges of private transport companies.

Conclusion

It is evident from the currently high and increasing levels of poverty and unemployment that the potential of formal social security schemes to increase their coverage is very low. The study has shown that non-formal social security arrangements are an important source of social protection for most people. What is also evident is that, in spite of the popularity and wider coverage of non-formal social security schemes, these arrangements have not received meaningful and sufficient support from either central government or the donor community.

The *Zunde raMambo* project has suffered from a lack of inputs, such as seed and fertilizer, which has compromised its sustainability and the food security situation of the community. One ministry or agency must play the role of co-ordinating and supervising this project. As for burial societies, they are playing a very important role although they are constrained by a lack of administrative skills and the inability of their members to afford higher contributions. Members are therefore only able to get minimal benefits.

In spite of these constraints, burial societies and the *Zunde* have the capacity to extend coverage to grassroots communities and individuals and to meet both their immediate and future needs. Addressing the constraints would make a positive impact on social security in Zimbabwe.

Recommendations

The following recommendations arise from the study:

Zunde raMambo

- Either government or donor agencies should provide inputs such as seed, fertilizer and pesticides on a once-off basis, thus allowing communities to become self-reliant by making the *Zunde* sustainable.
- Diversification. Though the *Zunde* is a very popular idea, both at government and at community level, agriculture on its own may not be a reliable social security measure. It should diversify into other income-generating projects.
- The acreage of land must be increased.
- Complementary infrastructure and services must be provided, such as fencing fields and installing boreholes and irrigation to ensure that, even in dry seasons, crop production is sustained.
- Formal arrangements such as monitoring and evaluation mechanisms must be put in place to guide the operations of the *Zunde*.

Burial societies

- Burial societies need to have clearly written constitutions which provide a clear framework for operation.
- Non-governmental organizations and local authorities can assist by training office bearers in basic management skills.
- Burial societies need to be given the capacity to engage in income-generating projects so that they can raise their contributions and improve their benefits.
- Burial societies need to be encouraged to enter into contracts with funeral undertakers so that they can benefit from their expertise and financial capacity.
- Members should be informed about HIV/AIDS in order to ensure their longevity and the viability of their societies.

References

- Benda-Beckmann, F. von, and Kirsch, R. 1999. Informal social security systems in southern Africa and approaches to strengthen them through policy measures. In: *Journal of Social Development in Africa* 14 2 21–38
- Central Statistical Office, 2000. *Quarterly Digest of Statistics*, Harare
- Chinake, H. 2000. *Savings Clubs as a Strategy for Enhancing Women's Socio-economic Status: A Study of Club Members in Nyameni-Marondera*, Unpublished BSW dissertation, Harare, School of Social Work
- Clarke, D. 1977. *The Economics of Old Age Subsistence in Rhodesia*, Gweru, Mambo Press
- Cormack, IR.N. 1983. *Towards Self-Reliance: Urban Social Development in Zimbabwe*, Gweru, Mambo Press
- Gumbo, P. 1998. The gender dimension in social security: a historical perspective. In Kaseke, E.(ed.), *Social Security Systems in Rural Zimbabwe*, Harare, Friedrich Ebert Stiftung
- Kaseke, E. 1993 *Rural Social Security Needs: the Case of Zimbabwe*, Harare *Journal of Social Development in Africa*
- Kaseke, E. 1998. Introduction in Kaseke, E.(ed.), *Social Security Systems in Rural Zimbabwe*, Harare, Friedrich Ebert Stiftung
- Kaseke, E., Dhemba, J. and Gumbo P. (1998) *Transferring Resources to Poor Households: The Case of Social Safety Nets in Zimbabwe*, Harare, School of Social Work
- Madembo, C. 1998. The role of savings clubs in meeting the social security needs of communal farmers. In Kaseke, E.(ed.), *Social Security Systems in Rural Zimbabwe*, Harare, Friedrich Ebert Stiftung
- Mararike, C. 2000. Revival of indigenous food security strategies at the village level: the human factor implications. In *Review of Human Factor Studies* 6 2 93–104
- Mbanje, R. 2001. *Social Security in Zimbabwe—Policy Priorities and Challenges*, a paper presented at a workshop in non-formal social security in Nyanga, Zimbabwe (17–18 May 2001)
- Ministry of Public Service, Labour and Social Welfare 1996. *1995 Poverty Assessment Study Survey: Preliminary Report*, Harare, Government Printer

National AIDS Co-ordination Programme, 1999. *HIV/AIDS in Zimbabwe: Background Projections, Impact and Intervention*, Harare, MOHCW

Ndubiwa, M. 1974. *Bulawayo Municipal African Township: City of Bulawayo Housing and Amenities Department*, Occasional Paper No. 6

Riddell, R. (ed), 1981 *Report of the Commission of Inquiry into Incomes, Prices and Conditions of Service*, Harare, Government Printers

Schultz, J. 1992. *Economic Support in Old Age: The Role of Social Insurance in Developing Countries*, International Social Security Review 2 135–148

Security Systems in Rural Zimbabwe. Harare, Friedrich Ebert Stiftung
Whitsun Foundation 1979. *Social Security Study*, Harare, Whitsun Foundation