Title: Burial societies after the multi-currency regime: A case study of work-based burial societies at Mazowe mine.

By

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A thesis submitted in partial fulfilment of the requirements of a Master in Science Degree in Sociology and Social Anthropology.

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APRIL 2013
Acknowledgements

I owe my deepest gratitude to my supervisor, Professor R.B Gaidzanwa. Your open-minded and extraordinarily positive attitude has been very important in my academic development. You have always listened and given an encouraging response to my research ideas and problems, and to my philosophical considerations. I am glad that I have had the opportunity to be one of those privileged to work with you. My sincere gratitude also goes to the Chari family for granting me space in their vehicle to come to the University of Zimbabwe for the past two years. May God continue to bless your family. In Mazowe, I am also indebted to the services of Antony “aka states” America for the help he gave me during the course of my fieldwork by locating the respondents and helping out with the questionnaires. To Dr Chingarande I would like to thank her for granting space for use by Msc students at the University of Zimbabwe. You made our stay more comfortable. I would also like to express my sincere appreciation to Dr Sadomba for providing fees for me to complete my Msc studies at the University of Zimbabwe. Thank you very much for the funding you managed to secure for my friends and me. My sincere gratitude goes to respondents who participated in this study. Your cooperation made this study a success. I am also grateful to Mazowe mine authorities who granted me permission to conduct this study on the mine premises. To my fellow students, Ngoni, justice, Tarisai, Tariro, Rejoice, and Joanna thank you all for the positive contribution you have made in my life.

ABOVE ALL PRAISE IS TO THE ALMIGHTY GOD FOR GRANTING ME THE SERENITY TO ENDURE AND TO FINISH MY STUDIES.
Dedication
I dedicate this piece of work to my Mother who painstakingly carried the whole burden on her shoulders to make sure that I reach this level of educational attainment. I salute you mom. I appreciate all the love and care. No amount of words can really express how I feel. To my brothers Joseph, Swinford, Thulani and sister Clara this is a result of your efforts as well for the encouragements you gave me during the course of my studies.
DECLARATION

I, Billy Kalima registration number R049896R do hereby declare that this work is of my own origin and it has not been submitted to any institution of higher learning for the award of any degree, diploma, certificate or any other qualification.

Candidate:

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KALIMA BILLY

Supervisor:

..........................................................               Date: .................

PROFESSOR R.B. GAIDZANWA
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List of burial societies in the study

Sena Burial society-is a Mozambican burial society which comprises Zimbabweans of Mozambican extraction. The leader of this society is known by the clan title Chief Ngungunyani.

Senga Burial society-is a Zambian burial society which comprises Zimbabweans of Zambian extraction. The leader of the society is known by the clan title Chief Kalindawalo.

Tonga Burial society- is a Northern Malawi burial society comprising Zimbabweans of Malawian extraction. The leader of the society is known by the clan title Chief Kabunduli

Yawo Burial Society- is a Southern Malawi burial society comprising Muslim Zimbabweans of Malawian extraction. The leader of the society is known by the clan title Chief Kavinga.

Chiweshe Burial Society -is a Zimbwean burial society which comprises members mainly from Chief Chiweshevillage. The leader of the society is known by the clan title Chief Chiweshe.
Abstract
The study examines emergent changes on the activities of burial societies during the transitional period from the 2006-2008 Zimbabwe dollar to the present multiple currency regime. Burial societies are mutual arrangement groups that provide social safety nets in poor communities in times of illness and death. These societies utilize the concept of collective action as a poverty reduction strategy. Conceptually the study is grounded in Bourdieu’s theory of practice in order to show how socio-economic changes affect the organization of burial societies and how actors employ different survival strategies to safeguard their positions. The study makes use of both qualitative and quantitative approaches with a view to counteract the weaknesses of each approach by the strength of the other. Mixed methods that include a self-administered questionnaire on 50 burial society respondents, key informant, unstructured in-depth interviews and a review of secondary data sources are conducted. Key findings of the study are that prior Multiple-Currency regime burial societies have reorganized with varying degrees of success in the new economic environment. However, there are mild changes in terms of financial management and organizational outlook. A number of drawbacks, such as, fraudulent claims, embezzlement, pilfering, restricted funds and lack of investment plans are uncovered. Factors such as ethnicity, gender. Class and occupation determine worker participation in burial societies. There are contrasting views of the effectiveness of burial societies as revealed by the study with some respondents describing the role of societies as negligible. The transition from the 2006-2008 Zimbabwe dollar era to current multi-currency regime era had positive and negative impacts on the viability and organizational outlook of burial societies in a mining community of Mazowe. However, the research also established that these burial societies have opened up to new sensibilities by adopting a variety of strategies to safeguard their interests. Recommendations are given highlighting areas that need improvement in burial societies and a need to understand how wider society burial societies are coping in the multi-currency environment. The thesis concludes by stating that burial societies still play an integral role in mining communities and are still popular among immigrants. These societies have largely remained a preserve of men with comparatively few women.

Key words: burial society, multi-currency, collective action, gender
**List of Acronyms**

<table>
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<th>Acronym</th>
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<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Disease</td>
</tr>
<tr>
<td>CABS</td>
<td>Central African Building Society</td>
</tr>
<tr>
<td>ESAP</td>
<td>Economic Structural Adjustment Programme</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immune Virus</td>
</tr>
<tr>
<td>IGPs</td>
<td>Income Generating Projects</td>
</tr>
<tr>
<td>POSA</td>
<td>Public Order Security Act</td>
</tr>
<tr>
<td>POSB</td>
<td>People’s Own Savings Bank</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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<tr>
<td>ZRP</td>
<td>Zimbabwe Republic Police</td>
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Introduction

The purpose of this study is to gain an understanding on the transition of burial societies from the 2006-2008 Zimbabwe dollar period up to the introduction of the multi-currency regime. The goal was to understand how burial societies weathered the previous harsh economic environment and how they have reorganized in the multi-currency regime in contemporary Zimbabwe. From the period 2006-2008, burial societies were on the brink of collapse due to a severe economic environment. Mazowe mine has a total number of sixteen registered burial societies, according to records kept by the Human Resources Department. Eight burial societies draw their membership from people of Malawian extraction, Zambia accounts for two with Mozambique and Zimbabwe having three respectively. This study focuses on burial societies in the context of a mining community at Mazowe. The study focused on work-based burial societies in order to establish how workers perceive these societies and to evaluate significance of these societies for salaried workers. According to Hall (1987), burial societies play an integral role in the social fabric of many African countries and are an established feature in Zimbabwe. Regardless of their importance, these societies are not immune to socio-economic changes.

Background of the Study

According to Mate (1997), mutualism has its origins among the foreign immigrant workers during the colonial era because they were the most alienated blacks. Burial societies functioned as social safety nets for marginalized lowly paid workers during the colonial era. Burial societies were popular among disparate groups especially from Malawi, Mozambique and Zambia. They served both manifest and latent functions for the members involved. The formation of burial societies was one of the strategies for immigrant workers to find alternative ways to cope with different socio-economic conditions in both colonial and postcolonial times. According to Hall (1987), the history of burial societies in Zimbabwe as obtained from the national archives of Zimbabwe shows that at first they based their membership on migrant labourers especially from Mozambique. Hall (1984) gives an account of how the Sena burial society split into two factions following disagreements over financial management. The physical location and meetings of these burial societies was mainly in high-density suburbs, farms and mines. These societies
grouped themselves under ethnic names and the primary reason for association was to provide burial services to members of their own kin. Apart from providing insurance for death and illness, burial societies also provided some form of social security for the members. This observation is substantiated by the study done by Raftopoulos and Lacoste (2006) who contend that burial societies were early forms of saving among the poor classes in Zimbabwe. Furthermore, they posit that the history of attempting to provide credit to the poor both during the colonial and pre-colonial periods has for the most part proved a failure in Zimbabwe. The reasons for such discrepancies are related to various factors ranging from the unequal access to resources to economic liberalization. Furthermore, they posit that leading financial institutions in the country have directed capital into more profitable areas of investment and away from the credit requirements of the poor.

Burial societies were early forms of the savings movement initiated by the poor through collective action. According to Ferreira (1983), burial societies were directed at the poor and less educated classes and historically they evolved in the mines. Furthermore, she argues that burial societies functioned as social networks by providing services such as support and ratifying one’s ethnicity culturally and in financial terms. Cormack (1983) as quoted by Hall (1987) opines that burial societies are a product of urban leaving created by migrant men from displaced communities. A study by Brown (1982) on Kgatleng burial societies in Botswana revealed that informants in the villages said the idea of burial societies came from the mines in South Africa. The function of these societies was to provide proper burial for those who died at the mines by easing financial expenses. According to Masuko (1995), the formation of burial societies has been a part of a series of relations such as urbanism, a cultural life shaped by mass media etc. Furthermore, he argues that African workers to provide social security denied by them by the colonial system initiated these mutual aid schemes before independence. Mate (1997) supports this view by arguing that burial societies in Africa were based on traditional kinship-based notions of co-operation and neighbourliness. (Salole 1991 cited in Mate 1997) posits that in Africa, mutualism was in colonial academic circles, seen as a coping strategy for Africa’s “detribalized” and “de-culturalised” early working classes during the colonial era. According to Mate (1997) in the 1980s, there was a renewed concern for mutualism amidst general social
decay, which accompanied economic austerity. Burial societies in Mazowe mine are still recognized under ethnic names as such one’s participation is measured along those lines. These societies are still popular among male labourers of different ethnic backgrounds. The main objective of these organizations is to cement kinship relations and to act as a form of a social safety net in the event of a funeral or an illness. As such, these organizations do not depart very much from their colonial burial societies. According to Yoshikuni (2006), growth of these organizations was not free from conflict. The government had a desire to bring the societies under supervision, encouraged the placing of their funds in the hands of the Native Department in return for official recognition. Masuko (1995) supports this view when he argues that the authorities had not ignored burial societies or associations since the 1920s. The government and employers feared worker uprisings from these organizations on the other hand these organizations diverted workers from directly questioning imbalances in the colonial welfare system. The colonial government was faced with a dilemma of how to contain burial societies eventually the government and employers allowed workers to form these associations along tribal lines. Background information on burial societies is indicative of the fact that these societies are indigenous to Africa and were a means to provide burial and other social services to marginalized African immigrants. However, these social movements have gone through some changes thus the present study examines how emergent changes in the economy affects social movements, level of trust and reciprocity in burial societies.

**Location of the Study**

The study was carried out in Mazowe mine, which is located in Mashonaland central province about 47 kilometers northeast of Harare. Mazowe mine is a multi-national gold company operating under the name Metallon gold mining. It has a total number of 854 permanent employees. There are total of 16 work-based burial societies at the mine.
Significance of the Study

Burial societies have withstood test of time dating back to the colonial era and have significantly transformed within each historical epoch. The study is not a path-breaking one but it seeks to establish the scope, functions and effectiveness of burial societies as a coping mechanism after the introduction of the multi-currency regime. It will help investigate if burial societies are an integral feature in mining communities. This study will also add value to existing literature on burial societies and offer a different dimension of how burial societies in mines operate. The research findings will immensely add information and contribute from new angles of analysis and understanding the role of burial societies in mining communities.

Conceptualizing key terms

Multiple currency

According to Bogetic (2000), Dollarization or multiple currencies occurs when a country makes a foreign currency (currencies) full legal tender and reducing its own currency, if any, to a subsidiary role and being issued only in coins having small value. Generally, under such arrangement, there will be no risk of domestic currency, no currency risk, and therefore, no risk of currency crisis. Furthermore, He posits that it is a result of unstable macro-economic conditions and is a response of people seeking to diversify their assets in the face of heightened domestic currency risk. According to the country’s macroeconomic framework announced on 23 December 2009, the government eventually adopted the use of multiple currencies over the framework period 2010-2012. The process of dollarization in Zimbabwe was full and official thus ending the hyperinflationary environment.
**Ethnicity**

Ethnicity has been best defined within cultural anthropology, but it has been a debated topic and there is no single definition or theory of how ethnic groups are formed. According to Hutchinson and Smith (1996) variations of the term have developed, including ethnic identity, ethnic origin, ethno-centrism, and ethnicism. Ethnic identity or origin refers to an individual’s ancestral heritage. Ethnocentrism is a belief that one’s cultural community or ancestry is superior to all others, resulting in dislike or hatred of any material, behavioral, or physical characteristics different than his or her own. Ethnicism is defined as a “movement of protest and resistance on behalf of [ethnics] against oppressive and exploitative outsiders” (Hutchinson and Smith 1996:5).

Overall, an ethnic group or ethnicity has been defined in numerous ways. Hutchinson and Smith’s (1996:6–7) definition of an ethnic group, or ethnie, consists of six main features that include:

1. A common proper name, to identify and express the “essence” of the community;
2. A myth of common ancestry that includes the idea of common origin in time and place and that gives an ethnie a sense of fictive kinship;
3. Shared historical memories, or better, shared memories of a common past or pasts, including heroes, events, and their commemoration;
4. One or more elements of common culture, which need not be specified but normally, include religion, customs, and language;
5. A link with a homeland, not necessarily its physical occupation by the ethnie, only its symbolic attachment to the ancestral land, as with diaspora peoples; and
6. A sense of solidarity on the part of at least some sections of the ethnie’s population

Individuals or members of a group to suit their needs in any given historical epoch can redefine ethnicity. Thus, ethnicity is a fluid term it changes over time.
**Burial society**

According to Dercon et al. (2004) burial society can be defined as a mutual funeral arrangement. Burial societies function as highly valued safety nets. Burial societies reinforce trust and reciprocity through pooled and collectively managed funds. The term burial society can be traced back to the development of colonialism in Africa and was popular amongst immigrants who sought for work in foreign countries.

**Gender**

Marih et al. (1999) define gender as the expectations held about the characteristics, aptitudes and likely behaviours of both men and women, which are socially constructed. This gives impetus to the ascription of gender roles and expectations thus, they contend that these change over time and vary within and between cultures.

**Collective action**

Collective action refers to an arrangement in which members cooperate collectively to provide help either of financial or social nature for all. In a collective action, group members join by making an explicit commitment to abide by rules of the group. However, punitive measures can be enforced on members to prevent the group from disintegrating. In collective action, all members should take part in guarding against any threats that might want to disturb the cohesive nature of the group. Social movements such as burial societies rely on collective action by pooling together their resources in order to meet various facets of running their organizations.
**Statement of the problem**

The problem under focus relates to the revival of burial societies in the multi-currency era, which is occurring at Mazowe mine. Burial societies at Mazowe mine have been in existence since establishment of the mine entity but were popular among black male unskilled immigrant workers. Gaidzanwa (1991) notes that until the 1970s mining and agricultural industries depended more on black immigrant unskilled labour than on local unskilled labour. Mining tended to be low paid, hazardous and unpopular to locals (ibid). It is from this historical background that Mazowe mine has sixteen burial societies with a total thirteen societies belonging to immigrants. During the 2006-2008 hyperinflationary periods, burial societies reportedly went bankrupt. Members could no longer pay monthly subscriptions because they were not receiving wages. The mine was no longer in operation. In the event that workers received salaries, they could only use it for subsistence purposes. According to Klinkhamer 2010 the hyper inflationary environment that Zimbabwe found itself since January 2006, eroded the appetite for monetary savings thus posing a great threat to the sustainability of social networks. At Mazowe mine burial societies faced a significant number of challenges which include members leaving because of retirement. Secondly some members are reluctant to join these societies. It was in the beginning of the year 2009 after the introduction of multi-currency when burial societies began reorganizing in the new economic environment. This study questions how burial societies have reorganized, factors determining worker participation and the effectiveness of burial societies. There is a need to understand the transition of these societies from the hyperinflationary environment and contextualize them in a contemporary environment. According to Devereux (2006), there is lack of knowledge about the extent and effectiveness of grassroots informal social protection institutions such as burial societies especially at a time of exacerbated livelihood stress in poor households and communities. The theme of this investigation was therefore, to understand how prior multi-currency regime burial societies have weathered the previous environments and how they have reorganized in the new monetary environment.
General Objective: The study examines emergent changes in the activities of burial societies during the monetary transitional period from 2006-2008 Zimbabwe dollar to the present multiple currency regime eras.

Specific Objectives
- To establish how burial societies that existed prior to the multi-currency regime have reorganized in a new multi-currency environment.
- To identify factors that influence workers to join burial societies.
- To establish the effectiveness of burial societies in a multi-currency environment.

Research Questions
- What changes were brought about because of the multi-currency regime on burial societies?
- What are the factors that influence salaried workers to join burial societies?
- How effective are these burial societies as a coping mechanism in a multi-currency environment?

Literature Review

This section is a review of available relevant literature, which captures global trends of burial societies and narrows down to the Zimbabwe scenario.
Ngwenya (2003) defines a burial society as a relatively autonomous, historically distinct, local mutual aid institution, which may be based on occupation or gender and whose goal is to provide social relief and support material and non-material to a member or member’s family that is experiencing conditions of distress due to a death. Burial societies can be grouped into three types. There are work based burial societies, which draw their membership predominantly from workplaces. There are also ethnic oriented burial societies that draw their membership from loose ethnic lines. The third categories are those, which cut across local physical boundaries of places, occupation, education level, religious orientation and ethnic affiliation (Ngwenya 2003, Ranger 2004).

According to Raftopoulos and Lacoste (2001), the means of developing saving amongst the poor in Zimbabwe is traced to the emergence of burial societies from the early years of colonial occupation after 1890. Migrant male workers to assist newly arriving migrants and to assist with funeral arrangements of such workers formed burial societies (Klinkhamer 2006, Mate 1997, Yoshikuni 2006, Masuko 1995, Raftopoulos and Lacoste, 2001). Masuko (1995) argues that the involvement of indigenous people in the early years of the formation of burial societies was very low. According to Ranger (2004), most burial societies had a formal leadership structure of Chairman, Secretary and Treasurer, with some producing formal constitutions even at this early stage. African workers intensified their group activities to cope with the hardships of urban life by creating mutual aid associations. Burial societies represent a feature, which is largely prevalent in urban areas (Cormack 1983, Hall 1987, Mate 1997). According to Mate (1997), many migrant workers received low wages and this made them to live in squalor because they could not afford better housing, food and social amenities. This feeling of commonality or mutuality resulted in the formation of mutual aid organizations. These researches indicate that burial societies were developed because of migration and the rapid urbanization of African townships. Burial societies catered for social and cultural activities of the workers, facilities that were not provided by the capital owners. Research findings indicate that burial societies were there to assimilate migrants in the urban areas and to function as an insurance policy for the members involved. The membership of these early societies was mainly drawn from foreign male migrants in towns, farms and mining communities. Mate (1997) notes that burial societies have not changed much in their composition, organizational outlook and operations. The
researchers indicate that these societies consist of the members from the same social classes, in this case those with low income. These individuals share the same values, interests, norms, beliefs and purpose. It is a phenomenon that exists among the poor working classes. Ethnicity is a factor that can be deduced in most of these burial societies. The research findings indicate that burial societies are indigenous institutions, which are self reliant, created with the aim of alleviating poverty especially in the face of death.

The formation of burial societies in colonial Zimbabwe was a strategy by African workers to compensate for the lack of welfare services denied by them by the colonial welfare system, which was discriminatory in nature (Masuko 1995, Yoshikuni 2006). These mutual aid societies provided social security for the African workers. Masuko (1995) posits that the objectives of the East African Benefit Society went beyond the mere physical act of burying the remains of members and aspired to providing industrial insurance. It should however be noted that the creation of black labour in colonial Zimbabwe should not be isolated from the land question. Land was the basis of social security in all of Zimbabwe. The loss of land to White settlers led to mass exodus of rural masses into the urban areas in search of work. According to Clarke (1974), legislation such as the Land Husbandry Act, Maize control Act, and other repressive legislation restricted to the minimum the productive capacity of peasants. This affected their income generating and buying capacities. Dhembaetal (2002) posit that the miserable state of African workers in Zimbabwe was made worse by their exclusion from the benefits accessible to pensioners. Under this Act, non-Africans of sixty years of age sixty years and above received a monthly pension of £93. Yoshikuni (2006) argues that the influenza epidemic of 1918 and 1919 resulted in the increased formation of burial societies in colonial Zimbabwe. The scourge accentuated the hardships of town life and drove home to all the Africans of Salisbury the vital importance of mutual help. Mate (1997), supports this view by arguing that the prevalence of killer diseases such as tuberculosis, syphilis, dysentery, influenza among the urban dwellers increased the difficulties experienced by many black people in the 1940s and 50s. These appalling conditions pushed a lot of black people especially migrant men into desperation thereby forming mutual aid organizations. These researches indicate that the burial society movement was a project of African particularly migrant workers to address inequalities generated by the colonial welfare system.
According to Ranger (2010) who chronicled the development of burial societies in Bulawayo from 1893-1960 argues that Africans in high-density suburbs considered rituals as important. However, in the 1960s these societies began to associate on a large scale even including the locals as well. Ranger (2010) posits that Bulawayo Africans resented pauper burials by state prisoners and the fear of dying kinless drove many people into forming burial societies to cater for sickness and burials. Mate (1997) supports this view by arguing that during the colonial era pauper’s burials were accorded to foreign immigrants both black and white, in instances where they had no known live relative in the country. As such, many people of foreign descent resented these funerals, which were seen as inhuman and impersonal with no ritual and mourners (Mate, 1997). Africans believed pauper burials severed the dead from their ancestors, kin, community and religious groups. It therefore comes as no surprise that many burial societies were organized under such principles as ethnicity and even breaking down into smaller regional groupings.

According to Ranger (2004), the Lunda burial society declared that its mandate was to preserve Lunda customs, manners and culture even in death. These researches are indicative of the fact that burial societies served a number of functions for Africans especially the immigrants who relied on kinship for preserving their traditional customs and ultimately providing funds for burial.

Gender based societies can be observed in the context of Zimbabwe, Botswana, and Swaziland. Mudeka (2011) noted that Malawian women in Zimbabwe constructed their own support networks in the form of mwariro/burial organisations starting in the 1940s when they began to claim space in the city in significant numbers. The organisations marked the beginnings of community construction among women in the main African townships. These societies provided food, money, moral support, friendship to needy members and even sheltered newly arrived illegal immigrants from Malawi especially women. To women burial associations represented a significant mechanism for their social and economic self-preservation amidst hardships. According to Mudeka (2011), burial organizations cared for the bereaved, funded wakes, purchased the deceased’s apparel, transported mourners to burial grounds and paid for burial permits. In Swaziland, burial societies have gone beyond their formal functions to provide a broader support structure for women in the urban environment. For domestic workers who are
non-unionized and technically unprotected by any labour legislation in Swaziland, societies form an integral part of their urban lives and a source of moral support (Miles, 2004). Ngwenya (2003) posits that the majority of Batswana women withstand the worst of the unequal access to resources, opportunities and income disparities engendered by the development process. Raftopoulos and Lacoste (2001) support this view by arguing that burial society movement grew impressively in the 1960s period, as marginalized women, in particular, saw in it a means to increase their limited capacity for savings, thus expanding their ability to meet basic expenses. Women turned to burial societies for social, moral and economic support. These studies show a different angle of burial societies they factor in gender as the main organizing principle. These studies also capture that women are confined to the domestic sphere and practically alienated from the public domain. These researches are also indicative of the importance of burial societies for women in Southern Africa in different historical contexts.

The introduction of market-based economic reforms (i.e. ESAP) in Zimbabwe had negative impacts to the well-being of many people. Scholars such as (Mate 1997, Sachikonye 1999, Ndlovu, 2003), have shown how burial societies were used as a coping mechanism against the challenges posed in this era. Research shows that there has been a renewed interest in burial societies due to joblessness, price hikes because of currency devaluations and removal of subsidies on commodities, money being wiped out by inflation in the bank (Mate 1997, Ndlovu 2004). Lack of knowledge time has made it impossible for burial societies to reinvest their money. Sachikonye (1999) posits that the deteriorating position concerning access to health, housing and education for their children caused textile workers to participate in supplementary income generating activities in the informal sector in savings clubs and burial societies. However, other factors such as HIV and AIDS pandemic worsened the already deteriorating situation. This has put pressure on people’s finances given the rise in hospital fees. Many low-income earners cannot afford the various medical insurance schemes for a variety of reasons ranging from intermittent employment, low wages and lack of knowledge of these schemes (Mate, 1997). A study conducted by Mutangadura and Makaudze on urban household vulnerability to income shocks in the urban site of Sakubva found out that burial societies constituted 54 percent of the dominant informal support mechanism cited by surveyed
households. These studies capture the impacts of economic structural adjustment programmes, the effects of the Zimbabwe dollar crisis and HIV/AIDS on burial societies. These studies focus more on why there has been a renewed interest in burial societies. The challenges the burial societies went through and how they managed to cope. Derconetal (2004) also report relevant findings pertaining to the socio-economic impact of HIV and AIDS on burial societies in Ethiopia and Tanzania. These authors found that many funeral associations reported an increase in bankruptcy due to increased mortality while about a third of funeral associations had already started to respond to the crisis by increasing contributions or finding alternative ways of increasing income.

Even though South Africa is one of the richest countries in Africa, it is characterized by the greatest disparity in wealth. South Africa has been plagued by the problem of large socio-economic inequalities that resulted from the apartheid regime and continues to manifest itself in the form of high rates of unemployment, poverty and crime (Thomson and Posel, 2001). Black and coloured communities therefore developed burial societies in South Africa as a response to these hardships. According to Thomson and Posel (2002) burial societies in South Africa as in other African countries evolved in response to the country’s social and economic stresses, social stresses that were and continue to be characteristic of most African societies resulted from migration and urbanization. Furthermore, they posit that for urban migrants, particularly migrant men, burial societies became networks of support and affirmation, socially, culturally and economically. However, in South Africa traditional burial societies are now facing a serious challenge from emerging new types of burial societies. Most traditional burial societies exist in rural areas while most of the commercial burial societies are located in the urban and peri-urban areas (Thomson and Posel, 2002). The commercial African entrepreneurs who recognize both the financial advantages of a profit making insurance company and the continuing social and cultural attractions of burial societies have launched burial societies. Persons on the other hand establish traditional burial societies with some common tie such as kinship. The same was noted by McGregor (2010) who was studying burial societies in the context of cross border mobility and Zimbabwe’s new Diaspora. He posits that where Zimbabwean burial societies in Britain do exist, they bear little resemblance to the beer hall-based, male drinking clubs of the older migrant
literature. They function as investment clubs where professionals with good jobs and mortgages in Britain have grouped together to try to profit from global and Zimbabwean financial markets, choosing the investment analysts and bankers among them to generate wealth for projects at home. These researches indicate that the scope of burial societies has changed it is no longer a phenomenon which exists among poor migrants. Exceptions can be made of burial societies, which base their membership on profession.

In Central Europe, the Jewish community is well renowned for their formations of burial societies. In traditional Jewish society, burial societies known as Hevra Kadisha comprise married and distinguished men. These societies emerged from their task of taking care of the dying and the dead and being responsible for the cemetery of the community Cornelia (2000). The tasks of the burial societies were not limited to burial they served the function of teaching the scriptures. Jewish burial societies also assumed responsibility for a wide range of charitable works including supplying clothing and food to the Jewish poor, providing dowry, for poor brides, visiting the sick and comforting mourners. This study indicates that burial societies fulfill a variety of functions and it is not an African phenomenon only. However, as Berg (2012) notes funeral associations still exist in many countries, though in rich countries their importance has declined relative to formal insurance. In particular, they are widespread in many parts of sub-Saharan Africa, possibly related to the fact that the expenditure on funerals is generally very high across much of the region.

The reviewed studies conceptualize burial societies in historically distinct contexts marked by different socio-economic conditions. Although the literature has some limitations, it also raises useful contributions for the proposed study. In view of the analysis of literature, this study focuses on burial societies in the multi-currency era. The introduction of multi-currency on 23 December 2009 in Zimbabwe was a response to the ailing Zimbabwe economy. The collapse of the Zimbabwe dollar and the HIV and AIDS pandemic had wide-ranging effects on the livelihoods of many people who were driven out of employment. Those who remained in formal employment, it was no longer possible to use the Zimbabwe dollar. These problems had a negative socio-economic impact on the viability of burial societies. There is no literature pointing
towards the study of burial societies in the multi-currency era in contemporary Zimbabwe. The goal of this study was to understand how prior multi-currency regime burial societies have weathered the previous environments and how have they reorganized in the new monetary environment. The task was to understand why people revive these societies. Burial societies have not been one continuous movement and thus there is a need to contextualize these societies in a contemporary monetary environment. This study therefore focused on burial societies in a mining community of Mazowe.

**Theoretical Framework**

According to Sumner and Tribe (2008) a theoretical framework is needed as a basis for the design of research instruments such as questionnaires and interviews because theory guides and structures the focus of observation of reality and determines the priorities for data generation and collection. This study uses Bourdieu’s theory of practice. The key concepts in Bourdieu’s work are habitus, field and capital. According to Ritzer (2008) habitus are the mental or cognitive structures through which people deal with the social world. Ritzer (2008) argues that people have a series of internalized schemes through which they perceive, understand, appreciate, and evaluate the social world. A habitus can be a collective phenomenon. The habitus allows people to make sense out of the social world, but the existence of a multitude of habitus means that the social world and its structures do not impose themselves uniformly on all actors. Bourdieu further argues that habitus both produces and is reproduced by the social world. The habitus, the product of history, produces individual and collective practices and is a function of the particular point in social history in which it occurs. The habitus as a structuring structure, it can change the way burial societies are conceptualized and understood. The theory of practice in which the concept of a habitus is developed is useful in understanding how burial societies are organized. According to Jones (1997), a habitus consists of durable dispositions towards certain perceptions and practices. These perceptions and practices in this study relate to ethnicity, age, class, and gender. Individuals create a sense of identity at an early age, and these are transposed from one context to another. This research is of the view that members of burial societies share the same views and values. The habitus in the context of burial societies is viewed in
membership composition. These societies can associate basing on the economy, gender, citizenship and ethnicity. These structures actually structure the activities and the general outlook of burial societies. This research uses this theory in illustrating how burial societies have weathered the previous Zimbabwe dollar economic period and establishing how they have reorganized in the multi-currency regime. The questions center on issues such as how and to what effect these organizations have reorganized. According to Lewis et al 2003 the historical, political, economic and sociological contexts within which organizations are embedded influence greatly what is and can be done through such organizations cannot be viewed independently of this. Practice therefore is analyzed using the perspective of the habitus in trying to establish the motive behind the continued existence of burial societies and to gain insight into the effectiveness of these organizations from the perspective of the members.

According to Bourdieu and Waquant (1996) the field by definition is an arena of battle it is the structure of the field that both undergirds and guides the strategies whereby the occupants of these positions seek, individually or collectively, to safeguard or improve their position. According to Ritzer(2008), the field is a type of competitive market place in which various kinds of capital, economic, social, cultural and symbolic are employed and deployed. Social capital consists of valued social relations between people. The formation of voluntary associations is perceived as collective and individual strategies of investment aimed at the creation of permanent networks of relations that will make possible the accumulation of social capital. These networks of relations are not static they change with each given historical epoch. This theory of practice identifies how social capital is distributed in the multi-currency period and establishes how these societies have reorganized. The positions of various agents in the field are determined by the amount and relative weight of capital they possess. The field in this research is the multi-currency environment that presumably has an effect on the functions and scope of burial societies. Occupants of positions within the field employ a variety of strategies to safeguard their interests. According to Warde (2004), strategies may involve redefining the value of the game and its rules. Furthermore he posits that the boundaries of the field, and the definition of who populates the field, is a matter of constant struggle, thus boundaries are fluid and subject to periodic adjustment. These strategies include conservation, succession and
subversion. The transformation of burial societies is a result of a number of strategies employed by the actors in trying to mitigate the various challenges they face in their day-to-day lives.

Methodology

According to Baskerville (1991), methodology can be described as the analysis of the principle of methods, rules and postulates employed by a discipline or the systematic study of methods that are, can be, or have been applied within a discipline.

Research Design

Kothari (2004) notes that a research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. This research mainly utilized the qualitative approach with some elements of quantitative approach. Qualitative methodology was preferred because it captured the attitudes, feelings and perceptions of research participants (Burgess 1984). White (2005) supports this view by arguing that, qualitative research focus on understanding of social phenomenon from the perspective of participants. According to Denzin and Lincoln (1994) qualitative research seeks to study people in their everyday lives and attempts to make sense out of it. A qualitative approach is interpretive and interactive in nature. Silverman (1993) posits that in the process of interaction between the researcher and the subject, the subject’s world is discovered and interpreted by means of qualitative methods. In an attempt to address the objectives of the study, one case study of work-based burial societies in Mazowe mine was conducted. According to Silverman 1993, qualitative research can produce descriptions or explanations it can give a ‘voice’ to those whose accounts tend to be marginalized or discounted. It aims to interpret what people have said in order to explain why they may have said it. Qualitative research captures subjective feelings of a particular experience or condition. Silverman (1993) posits that what kind of knowledge a methodology aims to produce depends on its epistemological position. The view is of what can be known and how. Firstly, this study
makes use of a qualitative approach with a view to capture the subjective feelings and experiences of the respondents on burial societies. This approach was suitable for this particular study because the first objective of the study sought to establish how prior multi-currency burial societies have reorganized in the new economic environment. Thus, the researcher could not study these burial societies retrospectively. This information was captured through narratives made by key informants. The same approach was also useful in capturing individual perceptions and experiences concerning the effectiveness of burial societies for salaried workers. However, the qualitative approach could not establish relationships between variables thus prompting the researcher to use a quantitative approach to mitigate the weaknesses of using qualitative research alone. In this study, the researcher used both quantitative and qualitative methodologies to counteract the weaknesses of each approach. The triangulation of these methods ensured the objectivity of data that was gathered.

**Strategies for data collection**

The specific research used case studies, unstructured in-depth interviews, secondary sources and key informant interviews in order to identify changes that occurred to prior multi-currency regime burial societies.

**Case study**

A case study method was used to profile burial societies at Mazowe mine. According to Reinharz (1992) case study refers to research that focuses on a single case or single issue in contrast with studies that seek generalizations through comparative analysis or compilation of a large number of instances. This study intensively studied a few cases of work-based burial societies that are in existence in Mazowe mine. The case study method enabled the researcher to chronicle the development of burial societies in different socio-economic periods and, eventually, how they have reorganized in the new environment. The case studies were selected based on their relevance to research objectives. The prime criterion for choice was that the cases were restricted to burial societies that existed prior to the multi-currency regime.
Key Informant Interviews

Key informant interviews were used to gather information pertaining to burial societies that existed prior to the multi-currency period. Key informants chosen were leaders of burial societies. The study focus was on work-based burial societies given the time and monetary constraints on the part of the researcher. Unstructured individual in-depth interviews were used to get individual perceptions of the effectiveness of burial societies. Unstructured in-depth interviews enabled the interviewer to elicit data on perspectives of salience to respondents rather than the researcher dictating the direction of the encounter (Johannes, 2008). In this case, the researcher used open-ended questions to give respondents enough room to explain themselves. Secondary data sources such as diaries and minutes of meetings were used to solicit for information that enabled the researcher to track changes in the operation of burial societies.

Questionnaires

Questionnaires were administered with the aim of collecting demographic data on sex, race, age, and education. The purpose of these questions was to describe subgroups of respondents. The demographic questions were limited only to those that are important for this research. This information enabled the researcher to determine member composition and to establish the motive behind the formation of these organizations. Data obtained using questionnaires was also used for comparative purposes. This was done in order to improve rigor in the research. Flick (2002) points out that the combination of multiple methodological practices, empirical materials, and perspectives in a single study is best understood as a strategy that adds accuracy, breadth, complexity, richness and depth to an inquiry. The questions were structured to ensure easy coding for Statistical package for social sciences (SPSS). The researcher undertook the administration of the questionnaire in order to minimize costs and time factors. However, questionnaires had several drawbacks. They did not permit respondents to probe or ask for clarifications. Some respondents were not in a position to express their views resulting in the collection insufficient data. This flaw was mitigated by conducting individual in-depth interviews. These interviews enabled the participants to express their own feelings and offered their experiences regarding issues under study.
Summary of Research Tools used to examine specific objectives

<table>
<thead>
<tr>
<th>OBJECTIVE</th>
<th>RESEARCH METHOD(S)</th>
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<tbody>
<tr>
<td>To establish how burial societies that existed prior to the multi-currency regime have reorganized in a new multi-currency environment.</td>
<td>➢ Questionnaires&lt;br&gt;➢ Key Informant Interviews&lt;br&gt;➢ Secondary data sources</td>
</tr>
<tr>
<td>To identify factors that influence workers to join burial societies.</td>
<td>➢ Individual unstructured in-depth interviews&lt;br&gt;➢ Questionnaires&lt;br&gt;➢ Key informant interviews</td>
</tr>
<tr>
<td>To establish the effectiveness of burial societies in a multi-currency environment.</td>
<td>➢ Questionnaires&lt;br&gt;➢ Individual unstructured in-depth interviews&lt;br&gt;➢ Key informant interviews</td>
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**Sampling Design**

According to Peil(1982), sampling is the selection of a part to represent the whole. It is never possible to include all the variables, which might be relevant, to interview everyone who might
provide useful information or to include all the information gathered in the field. In this study, the researcher used the purposive sampling technique, which is a non-probability sampling method. Purposeful sampling involves studying information-rich cases in depth and detail (Patton, 1990). Furthermore, he posits that the ultimate advantage of purposive sampling involves explicitly and thoughtfully picking cases that are congruent with the study purpose thereby generating data that addresses the research questions. The use of a purposive sampling strategy was necessitated by the fact that there was already a register at Mazowe mine welfare office with a list of registered work-based societies. Purposive sampling was ideal since it enabled the researcher to reach the target sample quickly. From this register, there are sixteen registered burial societies grouped under different ethnic names. The register also contained the number of members of each respective group. From the total sixteen burial societies the researcher established that eight are from Malawi, two are from Zambia with Mozambique and Zimbabwe having three respectively. The researcher then decided to sample two burial societies from Malawi since it had more burial societies and one each from Mozambique, Zambia and Zimbabwe making five cases. The same tool was used to locate members who have been members to these societies prior to the multi-currency régime. The purpose of this was to solicit the view of members in order to find out individual perception of the effectiveness of burial societies for salaried workers in a multi-currency period.

**Data Analysis**

Data analysis is the conceptual interpretation of the dataset as a whole, using specific analytic strategies to convert the raw data into logical description and explanation of the phenomenon under study (David and Sutton, 2004). Data obtained from the interviews was analyzed thematically within the framework of sociological and anthropological theories in line with the study’s objectives. The data was broken into different parts in order to pick out similarities and differences. These themes were then grouped into categories that relate to the phenomenon under investigation. According to Aubel (1994), content analysis technique involves first coding the information and secondly interpreting it in order to formulate conclusions about the trends in the interviewees’ responses. Data obtained through questionnaires was analyzed using the Statistical package for social sciences (SPSS). Information regarding socio-economic, demographic characteristics and the importance of burial societies in mining communities was analyzed using descriptive statistics. The use of statistics enabled the researcher to make
inferences and establish if they were significant relationships between variables. This involved the use of pie charts and percentages, bar graphs and a two-tailed test for hypothesis testing.

**Ethical Considerations**

The researcher followed all the mandatory steps that are required to gain entry to subjects. Punch (1986) argues that when one is talking about ethical considerations the issue normally revolves around issues of harm, consent, deception, privacy and confidentiality of data. David & Sutton (2004) suggest that ethics should be considered throughout the research process, starting with what deserves to be researched, moving to the conduct of the research and then the utilization of research findings. It is against this background that the researcher sought informed consent from the participants. Mine officials and the various stakeholders that were involved in this study granted permission for this study. The respondents were informed that their participation was based on their own willingness and they had a right to decline if they felt their rights would be infringed upon. For some respondents who wanted anonymity the researcher used pseudonyms in protecting their identity. In essence, Bulmer (1982) argues that the right of the subjects overrides the rights of science.

**Presentation of Findings**

This section presents data gathered in the study. Fifty questionnaires were administered on the sample. The researcher undertook the distribution of questionnaires thus guaranteeing a 100 percent response rate. This section also includes the official viewpoint from Mazowe mine authorities concerning burial societies at Mazowe mine.

**Demographic and socio-economic characteristics of the study population**

Age, gender and marital status

Of the 50 members that were surveyed 88 percent of the members are male while 12 percent are women. The respondent’s ages ranges from 30 – 58. The most frequent age is 40. Results of the survey indicate that 82 percent of the respondents are married, 2 percent divorced, 12 percent widowed and 4 percent accounting for those who are single. Table 1 below illustrates a cross tabulation of gender of members in burial societies.
### Table 1: Cross tabulation of marital status and gender of burial society members

The cross tabulation of gender and marital status shows that the distribution of members in burial societies is largely those people that are married and in most circumstances the majority of the members are male.

#### Level of Education, Residence and Occupational status
The majority of the respondents (56.2%) managed to complete Ordinary Level studies as shown in Figure 1. Survey results of burial societies indicate that most of the members are those occupying low ranking jobs.

Almost seventeen percent 16.7% are secondary school dropouts. Only 4.2% reached academic college. In terms of employment, 28.6% of the members are underground lashers whilst 33% are surface general workers. Nineteen (19%) are rock drillers with nurses accounting for only 9.5% of the surveyed population. 16% represent workers who occupy high ranking jobs. Figure two below represent the residential status of the respondents.

**Fig 1: level of education in burial societies**
Accommodation for 92% of the sampled burial society members is in the mine compounds. These compounds are high-density areas reserved for general labourers and semi skilled labourers. Six percent (6%) of the sampled members live in low-density areas, with 2% residing in single quarters, which cater for single workers.

The existence of burial societies prior to the multi-currency regime

In general, the researcher managed to study five burial societies. The burial societies comprise two Malawian burial societies whose members are Zimbabweans of Malawian extraction. The same applied to the other three cases that comprise Mozambique, Zambia and Zimbabwe having also members who are Zimbabweans who trace ancestry to these countries. From the year, 2006-2009 burial societies were on the brink of collapse because of monetary constraints. Mazowe mine had ceased its operations due to a harsh socio-economic environment. The Senga Burial Society came into being in the 1920s. The name of the society stems from the Senga tribe in Zambia. It is a Nyau society. In general, the majority of members in the five burial societies occupy low ranking jobs at the mine. The kinds of jobs reported are mostly low paid jobs such as underground lashers and general sanitary workers. The leaders in all the four societies got leadership through inheritance. The Sena tribe, which comprises Zimbabweans of Mozambican extraction, is the only society that conducts elections for office bearers. The leader of the Senga burial society opined that leaders were chosen based on attributes that they display. These
include bravery in conducting burial rites such as washing the body and one’s ethnic background.

During the 2006-2008 hyperinflationary periods, burial societies paid subscriptions equivalent to $1 a month. Furthermore, burial societies such as Tonga and Yawo, as a strategy to prevent societies from folding up during this period sought help from the Malawian High Commission. Assistance came in the form of clothes, groceries and cash subsidies to keep the societies functional. Burial societies did not have a specified mechanism for collecting money from their members. Prior to multi-currency era, most societies did not have receipt books. The joining and subscription fees are now uniform for all societies. Burial societies prior to the multi-currency period had savings bank accounts. There is a consensus amongst burial society leaders who note they lost trust in banks. They are now using fabricated safes to secure money. Chief Kalindawalo of the Zambian Sena Burial Society mentioned that having a bank account was disadvantageous because a funeral or illness could occur in the middle of the night or on holidays when banks are closed. It would be easier to go to the secretary’s home than to board transport to town and withdraw money. The Chiweshe burial society used to have two accounts one at People’s Own Savings Bank (POSB) and the other one at Central African Banking Society (CABS) but have since opted for new ways of managing their funds due to banks unreliability and fear of losing their money again.

There is a consensus amongst leaders of burial societies who argue that managing a society presents many problems. The majority of leaders in burial societies note problems of members who make fraudulent claims of illness or death in a family. Burial societies are still developing a mechanism to curb such dishonest practices. For instance in the event of death, they demand a death certificate. They also suspend uncooperative members and do not refund them in order to deter would-be offenders. In general, the majority of members in burial societies are male with comparatively few women. The leader of the Chiweshe burial society opined that his committee comprised of members who are mine employees though women are not barred from attending meetings. On the other hand, the Sena burial society notes that their constitution clearly stipulates that members of the executive committee should be mine employees. During the hyperinflationary period, the Sena secretary notes it was difficult to distinguish a worker’s ethnic
Workers assisted each other given the socio-economic hardships they were facing. Food during funerals since it was scarce was for ‘genuine mourners’. Furthermore, he notes:

“Paivezvenemubatanidzwawemachechitisingasanganisireverudzirwechi Muslim zvaibatsiranemasocietyiwawa” (additionally we were in partnership with churches who assisted us except for Muslims).

Prior multi-currency regime, burial societies used to have a joint account except for the Muslims. In general all the leaders in the burial societies opined that a joint account presented many problems thus it was abandoned. It was inevitable because of issues to do with transparency. During the 2006-2009 hyperinflationary periods the leader of the Chiweshe burial society notes that “Munhuavigwanezviripo” (people were laid to rest with whatever resources were available).

Reorganization of burial societies in the multi-currency environment

In the new economic environment, three burial societies namely Yawo, Tonga and Sena burial society have shrunk in size compared to what they used to be in the past. The Tonga burial society notes there have been some changes in their membership base. At first, they used to consider a member’s ethnic background but they have since changed. On the other hand, the Kavinga burial society used to comprise of older members but now comprise young members. According to Chief Kavinga, this is a cause of concern because these young men do not take the affairs of the society seriously. The collection of joining and subscription fees is now done at the Mine’s time office. The joining fee is now $100 and members pay $5 monthly subscriptions across all societies. The reason of a uniform joining and subscription fee according to the leaders of burial societies deterred other societies from having more members than others. Reports from the Tonga and Yawo burial societies show that joining fee is so high it even inhibits prospective members from joining.

However, for those members who are non-mineworkers payment in most burial societies is made through the secretary who then remits the cash to the treasurer and a receipt is issued for such transactions. The Sena burial society notes they have a plan book were they record activities of the society. This new initiative was recently introduced because of the multi-currency
regime amid growing suspicions that office bearers were misusing funds. Burial societies such as Sena and Tonga purportedly claim that they have revised their constitutions to the benefit of the members. For instance the Sena secretary note that incumbent chief of the Sena society was retiring on 27 February 2013. It was mandatory for the burial society to prepare a farewell party and for the installation of a new chief. All these required a substantial amount of money to hold. According to the Sena secretary, it was no longer feasible for the burial society to hold parties in short spaces of time parties for incoming and outgoing chiefs. Thus, the executive committee of the Sena burial society sat down to review potential candidates to be considered for leadership roles by looking at the number of years a prospective nominee had left in service. Burial society leaders note they have to notify the Human Resources Department (HRD) of any changes in position and to introduce the new Chief. Burial society leaders lamented that even though some members complained that posts were not rotating in societies none was willing to contest when it came to elections. The reason for such behavior is that there is no benefit whatsoever associated with these posts. Thus, most members were not in a position to sacrifice their efforts for a charity cause. Burial societies such as the Sena society give out money consistent with one’s contributions upon a member’s retirement. In the multi-currency era leaders of burial societies note that money is kept in safe boxes with some societies securing it with three different sets of padlocks to ensure safety. The Sena, Chiweshe and Tonga burial societies note that in the multi-currency environment, the secretary is the one in-charge of all financial statements. In general burial society leaders opine that use of Mazowe mine authorities to deduct money from members’ salaries was driven by the need to improve the efficiency of burial societies given the fact that some members were not willing to pay in cash. On the other hand, this ensured the continuity of burial societies at Mazowe mine if all payments are done in time. In the multi-currency period, the time office at the mine publishes a list of names of members who have paid at the end of the month.

The majority of burial societies do not have any IGPs for instance the Sena secretary argues “even if we were to say let’s rear chickens anochengetahukudzachondiani”. (Who is willing to take the responsibility? The Yawo burial society is the only society involved in IGPs such as joinery and carpentry in order to increase the capital base of the burial society. Chief Kavinga notes that the hyperinflationary period was a revelation of how life could become difficult. The multi-currency period has led to a decrease in the number of members. During
the hyperinflationary period POSA was still in effect, burial society leaders sought for permission from nearby ZRP post to notify them of meetings. However, in the multi-currency environment this has since changed they no longer go to the ZRP as they used to prior to multi-currency. Burial societies have come up with a number of strategies to safeguard their interests. For instance, societies such as the Sena society have come up with measures to prevent theft of funds. As such for posts such as that of a treasurer and custodians of keys to safe box, the burial society attaches office bearers’ property for security purposes. Furthermore, the secretary of the Sena society notes that when amount reaches, $1000 or more they share the money. The secretary indicated that a minimum balance of $750 was to be maintained in the society to minimize risks of theft and to keep the society functional. During the hyperinflationary period, it was impossible for burial societies to keep records of money. However, this has changed in the multi-currency period most burial societies have complete financial records. Burial societies such as the Tonga burial society even hire out auditors to help with bookkeeping. According to Chief Kabunduli, this ensured transparency for services they offer to their members. Apart from the deduction of subscription fees, mine authorities provide uniforms that are worn by chiefs in burial societies. Chief Kavinga claims they now have a consistent income as such running the affairs of the society is no longer problematic as it used to be. For the Yawo society, changes that came because of the multi-currency period were two-fold. Positively the changes have opened them to new sensibilities of managing funds. On the negative side, the number of members has decreased due to some members who left the society because of retirement. In the past burial societies used to keep money in banks such as P.O.S.B waiting to use the money when a problem arose but this is no longer the case. Figure three below shows safe box for keeping in most burial societies.
Fig 3: Safe box for keeping money in most burial societies

Burial societies have also come up with strategies such as enlisting the services of Mazowe mine authorities to help with the recovery of funds for members who fail to pay back loans. In such cases, a letter is written notifying mine authorities of the borrowed amount and offenders are compelled to sign against the amount to ensure authenticity of the claim. This money is deducted from the offender’s salary at the end of the month.

Factors determining worker participation in burial societies

Various factors drive workers to join burial societies at Mazowe mine. This section gives account of different views obtained from interviews held in the field and the survey data from questionnaires. Ethnicity has largely remained a strong determinant for worker participation in burial societies. Ethnicity and religion have a strong influence in some societies such as the Kavinga burial society which is predominantly an Islamic burial society comprising Moslems from Southern Malawi. The composition of this society used to be of older men but all these have left and now the society is full of young members. The outgoing Sheikh upon retirement appointed the incumbent Chief of Kavinga burial society to that position. According to Chief Kavinga, people appointed to leadership positions should be elderly and well acquainted with teachings of the holy Koran. The most cited reason by burial society leaders for joining these societies stems from the need to maintain ties with relatives. Chief Kavinga said that:
It is important for our children, grandchildren to know their culture. Educating these young people would ensure the continuity of the burial society. Education comes in the form of carrying out jando initiation ceremony for boys and through a process known as chinamwali for girls. This is why we do not base our association solely on monetary basis. Cifukwa cake timafunaanthuantumodzi, pasapezekicina cake cosokonzakhalidwelathu la makolo (non-Muslims are likely to throw our society into disrepute this is why we need people of the same ethnic origins).

Identity is of prime importance among the Yawo people thus he argued that even if one was to go to Malawi they could easily tell that a person was from Mangochi from the way they looked, talked and carried themselves in public and even in performing burial rites. Other burial societies such as Chiweshe burial society, give first preference to people from Chiweshe because of tradition. The leader remarked:

Chikarangachedu, nziradzekuviganadzinosiyana (it is our tradition our burial rites differ). Munhuanosarudzwakutangaichitungamiriravanhuwano fanirwaachizivachikarangachakakwana (a person chosen to be a leader should know the tradition very well).

Chief Kalindawalo of the Senga society also echoes the same sentiments when he notes that the primary reason for association is to cement kinship relations. Mai Jongwe a 50-year-old woman who works as general cleaner notes that she was compelled to join a burial society in 1996 because of her husband whowas discharged on medical grounds. As such, she is the breadwinner in the family. Mai Jongwe notes that if not her husband’s constant begging she was not going to be a member. Liberty a 36-year-old bartender at the mine beer hall, decided to join another burial society due to disagreements over chieftaincy with his nephew in the year 2000. He claims to be real heir as per their Shona tradition. Liberty fumes that his brother died in chieftaincy as such custom had to be adhered to, “Kana tirikumushazvinonziarikutongamuzukurumwanawemukuwashahazyibvumirwe” “(if we are to go to my rural home the person occupying the chieftaincy position is my nephew it is unacceptable). Ezekiel, a member of the Sena burial society, joined the society in 1995. He notes that:
“Pakaitadambuzikovekwakondovanotangakumiramira” (when a problem arises it is your own relatives who are the first to offer assistance).

He also states that even if one is rich they need help which is not monetary. It was all about norms, values and beliefs. He lamented:

“Few members who occupy high-ranking jobs do not even attend meetings if asked to. Nyaradzo funeral insurance companyinokupabhazi ne coffinhaikupivanhuvanochema” (Nyaradzo funeral insurance company does not provide you with mourners it simply gives you a coffin and a bus). Figure 4 below shows Chief Kabunduli at his enthronement ceremony in the year 2000.

Fig 4: Chief Kabunduli centre in uniform at his enthronment ceremony

Information regarding the factors that encouraged workers to join burial societies was sought with a view to find out how these burial societies function, their enrolment process and what the workers deem as important upon joining. Results from the survey shows that 28% of the respondents reported that it was their own decision to join a burial society, 38% parents’ decision 24% a friend’s decision and 10% of the respondents reporting that it was their spouse’s decision.
Responses across all members of burial societies are indicative of the fact that 59.2% of the respondents cited burial costs as the most important reason for joining a burial society. On the question of the number of dependents the workers had, results indicate that 64% of the target population had dependents ranging from 2-5, whilst 32% had dependents ranging from 6-9 and 4% having in the range of 10-13. Table two illustrates the household income distribution of members in burial societies. In trying to determine that income has influence on membership, a two-tailed test for normal distribution was most appropriate for hypothesis testing. Hence the hypothesis below:

\[ H_0: \text{Income does not influence burial society membership} \]

\[ H_1: \text{Income influences burial society membership} \]

\[ H_0: \mu_1 = \mu_2 \]

\[ H_1: \mu_1 \neq \mu_2 \]

Level of significance (LOS) = 0.05(5%)

CRITICAL VALUE: 0.4750

Decision Rule (DR): If the calculated Z-value (test statistic), lies between -1.96 and 1.96, accept \( H_1 \)

<table>
<thead>
<tr>
<th>Household Income (in USD)</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>Std. Error Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50</td>
<td>349.16</td>
<td>163.83969</td>
<td>23.17043</td>
</tr>
</tbody>
</table>

*Table 2: Household income distribution of burial society members*
One sample statistics table illustrates that there is a total number of 50 cases with, an average mean income of 349.16 dollars per month with a standard deviation (SD) of 163.83969 and a standard error mean of 23.17043.

\[ Z_{\text{cal}} = \frac{(X - \mu)}{\sigma} = 0.15069 \]

Conclusion: we fail to accept \( H_0 \) since 0.15069 lies between the two critical values of -1.96 and 1.96. So it is true that income determines respondents’ participation in burial societies. Information from the test statistic indicates that the bulk of members are low-income earners.

**The effectiveness of burial societies in the multi-currency period**

In general all burial society leaders agreed that funds paid to members were not to completely do away with a member’s financial problems but to ease burden that came because of illness or death. Burial societies reportedly give out money as loans to members in need of financial assistance. In general, all burial societies opined that association is based on mutualism and reciprocity. For instance, Chief Kabunduli of the Tonga burial society notes that it offered services such as free labour at funerals to other burial societies especially those that came from Malawi. According to him it was all about reciprocity this also accounts for the reason they did not discourage members from joining funeral insurance companies with others maintaining membership to multiple burial societies. Even though there is one standard fee across all burial societies the money paid in terms of sickness and death varies with different burial societies. For instance the Tonga and Sena burial societies pay $30 and $100 respectively for medical and funeral expenses. On the other hand societies such as the Senga and Chiweshe burial societies pay $50 and $100 for medical and funeral expenses. The Yawo burial society pays $20 and $50 for medical and funeral expenses. However all burial societies note that they donot pay out in the event of a member’s extended family but loan out money payable in instalments to a grieved member. In general, burial societies note that upon a member’s death they only provide
with funeral costs. Apart from such provisions, burial societies do not assist the deceased’s immediate family. The Yawo society is the only society that provides services to widows left behind by donating some money every month in some instances buying groceries. The Yawo burial society is the only society that assists its retired members. Mai Jongwe a member of Chiweshe burial society argues that burial societies provide negligible help and are not reliable in their services. She contends that: “If illness is of a semi permanent nature, none of the members is willing to sacrifice their monthly contributions for a member’s plight in the name of kinship”. She also said:

“Unotowanadzimwenziradzekugadzisamatambudzikoako” (You have to find alternative ways to solve your problems).

For severe cases such as mine accidents, the contributions of the society are negligible. She narrates of how mine gases affected her husband as an underground worker. The mine does not take responsibility for her husband’s ill health. Mine authorities assert that her husband was not following correct safety procedures. She contends that the mine should handle all the medical bills since her husband got ill while performing his duties. She said that it would be unfair to use funds of the society. In such a case, the society cannot provide sufficient funds due to restricted funds. Her husband is undergoing treatment albeit at a government hospital but it is a burden to her since she is simply a grade 4 employee earning a meager remuneration. Her worry was that they need money for transport at least twice a month and it was not a simple task. In terms of positions, women do not occupy meaningful posts. Mai Jongwe remarked:

“Vakadzindovanonziendaimunobikapakaitanhamo kana kundotorachitunhaku mortuary nekuzogezesanekuzochemawopanhamo” (women are the ones who do catering and fetching the body at the mortuary and weeping).

For the relatively few women who are members of burial societies contend that burial societies are male centered, thus when men talk of kinship they do not have women in mind. Their basic argument was that these organisations were more of showing off male pride. Burial society leaders note that the services they offer to members are purely based on the notion of reciprocal relations as such members were at liberty to have funeral and medical aid policies. Members also expressed that, stealing among office-bearers was a cause of concern that made burial societies
ineffective and offenders are not prosecuted. There is a consensus among members that the number of members in some societies was decreasing due gross inefficiency. Members contend that some constitutions are outdated and not formalized. Constitutions do not address current issues workers are facing as such some members did not even know their constitutions. Liberty formally a Chiweshe burial society member reckons that there was no reason of remaining a member in his society when older members were treating him as a guest. He noted that people chosen to be leaders for instance chiefs, secretaries, treasurers did not even know how to manage the affairs of the society. Liberty remarked:

“They are great orators, some are chosen because of smartness or being good at campaigning”. “Vamwevanosarudzwanekutianogonakutengadoro” (others are chosen because they are good at buying beer).

Furthermore, he said that:

“Chief Kalindawalo is a leader buthaagone kana kunyora (he cannot even write) nor chair a meeting he is a complete disgrace. Even if the turnout is low elections are not postponed they go forward. The criterion of selecting leaders is not clear”.

Education is of importance many of the members reached ordinary level some are dropouts others did not even go to school. Members argue that some people have their own views but cannot air them at meetings due to fear of victimization and use of Juju to (African magic) gain support. There is an occasional turnout of members at meetings however, at parties turnout is usually high. Burial societies are wont at maintaining old structures. However, the Sena secretary remarked:

Even though some members complain about posts not rotating when elections come, none is willing to contest”.

The majority of burial society leaders indicated that they still face challenges in their operations for instance some members fail to repay loans thereby retarding the functions of the society. Some members make false claims about death in the family or sickness only to be seen on a drinking spree at nearby shops. Information regarding the performance of burial societies was sought with a view to assess the effectiveness of burial societies in a mining community of
Mazowe. The participants of the survey were asked to state whether they were members of funeral insurance companies and to assess the effectiveness of these organizations in solving their problems. The results indicated that 88% of the members have funeral insurance policies with formal companies. Twelve percent (12%) of the respondents do not have funeral insurance policies. Table 3 indicates that 68% belonged to two burial societies with 6.2% maintaining membership to three societies. Only 27.1% of the respondents maintained membership to one society.

<table>
<thead>
<tr>
<th>Value label</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member of one society</td>
<td>13</td>
<td>26.0</td>
</tr>
<tr>
<td>Member of two societies</td>
<td>34</td>
<td>68.0</td>
</tr>
<tr>
<td>Member of three societies</td>
<td>3</td>
<td>6.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

*Table 3: shows members maintaining membership to a burial society or more than one burial society.*

Some members in burial societies have multiple memberships in order to increase the benefits they accrue. This was a common trend across all the societies except for the Yawo society that function on strict religious rules thus its members only belonged to one society.
Official viewpoint

This viewpoint was necessary because it allowed the researcher to get a lucid picture of how burial societies organize in mining communities and to substantiate claims of the above-mentioned cases. The official interviewed was the Welfare Officer. Burial societies in Mazowe mine date back one hundred years since the mine started. Foreign migrants primarily formed early burial societies even though the participation of locals was low. The arrangement to deduct burial society joining and subscription fees from the mine was a proposal put forward by various burial society leaders to ensure swift payments of funds. From 2009, all deductions for burial societies are done at the mine time office. Presently the majority of burial societies at the mine are of foreign extraction tracing their origins to Malawi, Mozambique and Zambia. The total workforce stands at eight hundred and fifty four. There are sixteen registered burial societies at Mazowe mine. These societies comprise mainly of general permanent workers. The majority of the members are those from grade 1 to 7 categories these represent workers who occupy low ranks. According to the welfare officer, the structure of burial societies in Mazowe mine relates to what is found in wider Metallon gold mines. It has become somehow a part of labour relations especially in mining communities.

Discussion of findings

This study shows that voluntary associations base their membership on the notion of reciprocity and mutualism. Prior to the multi-currency regime, these societies were on the brink of collapse due to various social and economic constraints. This section critically analyses the objectives of the study. Firstly, the section will center on the existence of burial societies prior to the multi-currency regime. Secondly, it focuses on how burial societies have reorganized in the new economic environment. In terms of reorganization, an analysis revealed two sub categories these are challenges and adaptive strategies, leadership and gender. The last two objectives dealt with
factors influencing worker participation and the effectiveness of burial societies respectively in a multi-currency environment.

A movement at the crossroads: Burial Societies and the desire to remain functional

Representatives and members of burial societies at Mazowe mine note that they experienced several challenges prior to the multi-currency period and employed a variety of strategies to overcome these challenges. Burial societies reported that their funds lost value in the banks due to the 2006-2009 hyperinflationary environment. Ezekiel, a member of the Sena Burial society narrates how they used to go as a burial society to carry out farming chores at nearby farms to fend for their families. Furthermore, he mentions how the members were dedicated in running the affairs of the society during this period as opposed to the current multi-currency period. The assertion made by Ezekiel brings out the positive and negative aspects of the multi-currency period. On the positive side, the multi-currency period managed to instill sanity in the operation of burial societies, albeit, at a price. On the negative side, the operation of burial societies has been affected by the multi-currency period in terms of member participation particularly those members who are highly paid. The reluctance of these workers to participate in burial societies is twofold. Firstly they contend that burial societies do not provide sufficient help and secondly these societies are outdated. In essence these workers rely on their income to meet their basic needs and wants unlike the poor workers who rely on pooling resources. Malawian burial societies such as the Yawo and Tonga burial societies sought for help at the Malawian High Commission. The strategy used by these two societies ardently show that actors are not passive agents they make rational choices to guard against factors that threaten the viability and continuity of their perceived interest. Furthermore, burial societies even though they are differentiated by ethnic names, these boundaries were transcended during the 2006-2009 hyperinflationary periods. Thus, secretary of the Sena Burial society notes that burial societies worked in unison except for the Muslim burial society. Other burial societies such as the Senga burial society managed to raise funds through performing traditional Nyau dances.
society leaders note that during the 2006-2009 hyperinflationary periods they were paying subscriptions, which are equivalent to one dollar per month in order to sustain their burial societies. Other strategies such as pooling resources and working together with churches were used by burial societies to remain functional. Actors to suit different needs and wants if faced with problems alter their behavior. This shows that socially perceived differences such as ethnic boundaries

**Challenges and adaptive strategies in a multi-currency environment**

According to Jorgensen et al. (2008), a basic reality of the 21st century is that organisations and their management are faced with unrelenting demands for change. The continuously changing social, economic politicial environment has mounted substantial pressure to the continued existence of both formal and voluntary organisations. Burial societies in this case are not immune to change their operations had been stalled by the previous 2006-2008 severe economic environment. Management of funds in burial societies has been a cause of disagreement amongst office-holders and ordinary members with the latter accusing the former of misusing burial society funds. Prior to multi-currency regime burial societies used to run at least two accounts from different savings banks. In the multi-currency environment, societies have opted to use fabricated safes to secure their money. Prior multi-currency regime members were paying subscription fees on their own but in the new economic setting it is now deducted directly from the workers’ salaries at the mine’s time office. Lack of transparency continues to haunt these societies with some members complaining that they cannot air their views due to fear of victimization from older members of the society. The Tonga burial society is the only society that claimed it hired auditors to assist with the financial management of their accounts. On the other hand, Sena burial society has devised a mechanism to guard against fraudulence and embezzlement by attaching property of those who are entrusted with the safekeeping of money. Investment is still low in societies. The Yawo society is the only group that invests money in IGPs. The rest of the societies are not involved in IGPs to increase their capital base. They only use funds when faced with a problem such as death or an illness. It is from this notion that one can argue that burial societies despite facing some challenges have not opened up to the realization that the economic environment can change at any given time. The Sena society only revealed that they have a plan book but never revealed how they manage their accounts. This
point shows that group size is important in sustaining the viability of social networks. The greater the size of the group sometimes improves the capital base of the society thereby increasing the amount one receives in the event of an ailment or death.

However, results from the study also show that some burial societies such as the Senga burial society are content with the group remaining with a manageable number of members to avoid confusion. Age is an important factor in a burial society thus strengthening group cohesiveness. Older members are more committed in running the affairs of the society unlike young members. This point is proven by the Yawo society which complains of how the society comprise young members who do not take meetings seriously. In this case, older members share a common history in appreciating the services of the burial society unlike young members who are compelled to join these societies by either parents or relatives. The study confirms this whereby 38% of the respondents reported that a decision to join a burial society was made by their parents with relatively a few mentioning that it was their own decision. The Tonga society no longer has strict rules of recruiting members. Members are free to join as long as they can afford to pay the joining and subscription fees. It is from this context that even the concept of ethnicity is redefined by changes in the field. According to Jones (1997), cultural traits and even individuals can cross over ethnic boundaries, which in turn can transform an ethnic group over time. These adaptive strategies undertaken by various actors in this study confirm Bourdieu’s theory of practice by illuminating how actors safeguard their positions amidst challenges that threaten to annihilate their existence. The transition from the Zimbabwe dollar era to the multi-currency regime illuminates how the field is an arena of struggles. The struggles manifest in the form of different strategies used by actors to adapt in different socio-economic environments as illustrated by the study. The transition from 2006-2009 hyperinflationary periods to the current multi-currency period shows that a field constantly changes. This affects and redefines the field and its practices.

Leadership and gender in a multi-currency environment

Cole (1996:51) defines leadership as a dynamic process in a group whereby one individual influences the others to contribute voluntarily to the achievement of group tasks in a given situation. Leadership focuses on interpersonal transactions between the Chiefs and their
followers. Leadership is both an enabling and an inhibiting factor it can build or destroy organisations if not managed properly. Analysis indicates that burial societies have remained informal. Even in the multi-currency environment, leadership has remained the same. Leadership positions in most societies have been inherited and occupied by male workers. Some members opine that some office-bearers were in positions of power because of possessing attributes such as money, and the use of *juju* (African magic) to intimidate opponents. Power dynamics in burial societies are also revealed whereby some members complain of unfair treatment by older members thereby opting to join other burial societies as a form of resistance. These powers struggles also come in the form of using *juju* (African magic) by some of the leaders to intimidate opponents and to quench resistance. This indicate that survival strategies occur within the burial society itself in terms of in-fights over positions to lead the society and ultimately at societal level to deal with the multi-currency regime. From this analysis, conflict is inevitable despite the fact that burial societies are reciprocal kin organizations. Even though the Sena society claims that they hold elections for office-bearers, informal discussions with some members proved otherwise. Women do not occupy meaningful positions in these societies. The number of women who are members in these societies is insignificant. A quantitative analysis indicates that from the 50 members that were surveyed 88% of the members are male while 12% are women. The explanation for such a discrepancy is two-fold. Firstly, mining is a high risk, labour intensive job, and most mineworkers are male as compared to women. On the other hand, married women in employment are not in position to join these societies given the fact that their husbands are already members. Most burial societies because of this have more male members as compared to female. The Sena burial society asserts that for a member to occupy a position in the executive committee he/she should be an employee at the mine. However, Mai Jongwe a female member in Chiweshe burial society disproves the point by arguing that burial societies are vehicles for displaying male pride and thus they do not have room for women leaders. The analysis on leadership indicates that burial societies show a deeply entrenched gender disparity that leaves no room for innovation. Burial societies reinforce the gender roles that are ascribed by the society in terms of appropriate behavior that is expected for being either male or female. This is supported by Ezekiel a member of Sena burial society gives an account of how roles are distributed in his society by arguing that women perform chores such as fetching the body from the mortuary and providing catering services at funerals. Bourdieu and Waquant (1996:76) posit
that the field of power is a field of forces defined by the structure of the existing forces between forms of power, or between different species of capital. Social capital is thus a double-edged sword it is both inclusionary and exclusionary.

**Burial society participation for workers in a multi-currency environment**

Ethnicity, age and class have largely remained the defining principles for members in burial societies. Ethnicity is a major determinant that characterized most burial societies in the study. The preponderance of these foreign-based societies in mining communities has a historical background dating back to the colonial period. Displaced communities found assurance through the formation of voluntary associations in foreign lands. Analysis shows that operation of burial societies in the multi-currency period does not differ from prior organisations though there are minor adjustments. Some societies are still maintaining old structures in running affairs of their respective societies. An analysis of results from the study indicates that mining communities have a large number of migrant descendants who are still working in the mines. These burial societies at the mine classify themselves by clan names. All burial societies stressed the importance of maintaining traditional rites as a primary source for their association. The Yawo burial society is a work-based and at the same time a closed society that base membership on religion. This group also noted that initiation ceremonies are a norm among Muslims for both boys and girls. The society plays a pivotal role of preserving the Yao culture. The Chiweshe Burial Society stressed the importance of burial rites for their members. Ethnicity is both a tool for inclusion and exclusion. As such, the Yawo society recruits members using ethnicity as a tool to preserve their culture, thus non-Muslims do not participate in the activities of this society. The Tonga Burial on the other hand no longer value ethnicity due to a decline in membership. The Tonga burial society provides a good example of how ethnicity as a shared disposition can change within a given context. Members now maintain membership to more than one burial society thus illuminating the crossing of ethnic boundaries. This shows how actors in the field redefine ethnicity as a shared norm thus creating a new ethnic group that in turn transforms the group as a whole.

According to Jones (1997), ethnicity is not a static reflection of culture, nor is it produced entirely by social interaction and boundary maintenance. Furthermore, she argues
that, intersubjective constructions of ethnic identity are grounded in the shared subliminal dispositions of the habitus, which shape, and are shaped by objective commonalities of practice. It is a form of social capital that actors bring into the field to safeguard their positions. Class is a variable that continues to shape the organizational outlook of most burial societies. Burial societies comprise members who share same values, norms, beliefs and in most cases occupy low ranking jobs. Burial societies are networks created with aim of providing safety nets for poor working classes. The level of education and income determine class formation in mining communities and subsequently place of residence. These common bonds illustrate that burial societies are still popular amongst lowly paid workers. The mine still maintains a colonial legacy of segregation through its housing system. The same is observed in the wider society, where burial societies are largely found in high-density suburbs and thus in mining communities they are found in compounds, which is a place of residence for lowly paid workers. A two-tailed test on income revealed a statistically significant z value of 0.15069 confirming the hypothesis that income has a role to play in determining burial society membership. The average mean income of burial society members was 349.16 dollars per month. This shows that a majority of members in burial societies occupy low ranking jobs thus corroborates other studies done on burial societies which conclude that these societies exclusively consist of members who share the same values, norms and beliefs Masuko (1995), Mate (1995), Yoshikuni (2006), Raftopoulos and Lacoste (2004).

**Burial society effectiveness in a multi-currency period: success or failure?**

There are split views of the effectiveness of burial societies as shown by responses from members in the study and key informant interviews. Some members in burial societies are of the view that burial societies provide assistance, which is remedial and unreliable. This owes to the reason that burial societies are operating on restricted funds. Burial societies are incapable of providing assistance for semi-permanent illnesses. The study indicates that burial societies are social networks of reaffirming kinship relations amongst workers. Mutualism and reciprocity are still cornerstones that shape the organization of these societies. Ezekiel, a member of the Sena
society supports this view by saying that joining a burial society is not for financial gain but for the mutual support one gets from his kin group. Chief Kalindawalo of Senga society echoes the same sentiment by arguing that, the main reason for their association is for entertainment purposes and cementing kinship ties. However, they also assist in burial matters though it is not the primary purpose of their association. Data from research indicate that the effectiveness of burial societies in the multi-currency period is limited due to a number of factors. An analysis of quantitative data confirms this by indicating that 14% reported burial societies as offering excellent services, 24% good, and 38% fair and 24% citing them as poor. These results show that the services burial societies offer are negligible thus majority of the members are holders of funeral insurance policies. The effectiveness of these societies is undermined by incapacity to develop an efficient mechanism to guard against fraudulent claims made by some members. Even though the Senga tribe has come up with their own mechanism such as demanding a death certificate and escorting the person to a funeral it is not enough to curb such malpractices. Members develop clandestine ways to cover their tracks such as forging certificates and conniving with members assigned to escort them. The inability of burial societies to perform effectively is because of factors such as stealing among officials. As such, these societies enrich those in power.

**Recommendations**

In light of findings from this study, it is apparent that there is a need to improve the potency of burial societies. Societies should guard against fraudulent claims by installing an efficient mechanism such as prosecuting offenders. Office bearers in these societies should check the authenticity of death certificates by confirming with the registrar of births and deaths. There is a need to submit financial books for audit by professional personnel to prevent embezzlement of funds in societies. Leaders involved in pilfering need to be prosecuted by civil law to show the severity of the offence rather than admonishing them and throwing them out of the societies. This would also increase the administrative reliability of burial societies. There is a need for office bearers to possess educational qualifications in order to improve the viability of these societies. This will also enhance their leadership capabilities by learning new skills to manage the affairs of their respective societies. Burial societies should come up with investment plans to
expand their capital base by engaging in income generating projects (IGPS). The use of fabricated safes is not enough to guard against risk. However, keeping money in huge amounts is not a solution it increases the risk of losing the funds to theft. The risk of misappropriating funds is also heightened because of the easy availability of money. There is a need to hold training workshops for burial societies to learn the advantages of investment despite the fact of burial societies being reciprocal kin organizations. There is a need for burial societies to revise and formalize constitutions and for all members to know the constitutions so they contribute meaningfully to the activities of the society. None of the key informants availed their constitutions to the researcher thereby indicating that those constitutions were verbal or non-existent. In this case, burial societies should come up with written constitutions to formalize their operations. However, the function of burial societies in Mazowe mine should not be underestimated. There is a need for future research in the field of burial societies in order to improve these societies as social safety nets for poor communities and to understand how burial societies in the wider society are coping in the multi-currency regime.

**Conclusion**

Presently the bulk of burial societies are of foreign extraction. The participation of locals is still low as evidenced by a small number of Zimbabwean burial societies. This owes largely to the historical development of colonialism and sprouting of burial societies to make amends in the dearth of welfare services for black migrant male workers in mines and farms. Burial societies still play an integral role in mining communities and are still popular among immigrants. These societies are a preserve of men with comparatively few women. The transition from the 2006-2008 Zimbabwe dollar era to current multi-currency regime era had positive and negative impacts on the viability and organizational outlook of burial societies in a mining community of Mazowe. However, burial societies have opened up to new sensibilities by adopting a variety of strategies to safeguard their interests. These burial societies have remained informal from revelations of the study. The research also established that burial societies still organize on principles of class, ethnicity, age and gender. These principles are major determinants for worker participation. Leadership of these societies is based on the same criteria. The effectiveness of burial societies as a coping mechanism brings out contrasting views among respondents of this
study. These results are not definitive of all burial societies in Mazowemine and those in the wider society. There is a need for future research in this subject area.
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