

FEATURE

Social Protection and Burial Societies in Zimbabwe during Covid-19

Sharon Hofisi

Introduction

Burial societies are family-run or community-based assurance groups established with the intention of assisting members financially, physically and morally in times of bereavement. This article examines the extent to which formal funeral policies have been replaced by burial societies due to Covid-19. It provides a logical analysis of consumer behaviour and concerns about abandoning formalised funeral policies. Specifically, the article notes how burial societies are gaining in popularity owing to the prohibitive costs of funeral policies.

In Zimbabwe, most workers in the public and private sectors are spending more than they earn, since companies providing health and funeral policies have hiked their policies due to the economic downturn and de-dollarisation policies in Zimbabwe. As a result, funeral policy-holders have been forced to abandon health and funeral policies to cater for other needs such as food and shelter. Those who have lost their jobs because of the Covid-19 lockdown have been unable to contribute to their funeral policies. Even after an indefinite lockdown and curfew between 8 pm and 6 am, workers are still at risk of having their employment contracts terminated through the invocation of the vis major clauses.

Funeral policy providers are refusing to provide buses due to social distancing requirements. Those who die in their houses are also forcibly taken to funeral parlours once their deaths have been reported to the Zimbabwe Republic Police (ZRP). Their relatives must endure many bureaucratic procedures to get burial orders and clearance to travel to rural areas. As a result, burial societies have become the preferred choice to ensure that social rights are enjoyed by assisting the families of those deceased with coffins and food.

The concept of social protection enjoins the Government of Zimbabwe (GoZ) to provide social security for

all citizens. The right to social security is enshrined in section 30 of the Constitution of Zimbabwe 2013 (the Constitution) under the national objectives. Although not justiciable, the national objectives can be considered part of the list of priority issues to be realised if resources permit. The state is also obligated to promulgate pieces of legislation and adopt practical measures to make social security realisable.

With this in mind, this article focuses on the erosion of salaries and the inability of ordinary citizens to pay for impossibly expensive funeral assurance policies. The revival of burial societies is a call to the state to enable communities to design and implement funeral assurance policies that are community-driven and supported by those who are directly affected by the economic downturn.



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Conceptualisation

Social protection refers to a set of benefits available from the state, market, civil society, and households, or a combination of the above, to an individual or household to reduce multi-dimensional deprivation (NSSA 2020). Burial societies in Zimbabwe do not get support from the state but depend on the goodwill of rural communities, who usually use them as social credit control systems. Traditionally, children are seen as a sign of social virility and wealth and as the 'insurance policy' for parents in their old age. It is considered un-African for parents to expect to die before their children. The burden of 'black tax' means that those who are fortunate enough to secure employment in urban areas contribute to burial societies' funds.

However, the 'austerity for prosperity' policy, the de-dollarisation policy, and de facto dollarisation by informal traders mean that urbanites can no longer support their rural counterparts. Urban landlords demand rent in foreign currency. Utilities have prohibitive costs. There is erratic water, electricity and fuel supply. Panic-buying, impulsive price hikes, and lack of depositor security mean that those employed cannot contribute dutifully to ease the burden of black tax.

Social service delivery depends on sound financial resources. Zimbabwe's failure to provide adequate services to its citizens is linked to many issues, including the country's ballooning public debt, austerity measures that are not pro-poor, and the erosion of the buying power of the Zimbabwean dollar (Hofisi 2020). The National Social Security Agency (NSSA) currently services pensions and compensations for injuries sustained at the workplace. Pensioners do not enjoy access to their monies due to runaway inflation and the poor value of the Real-time Gross Settlement (RTGS) dollars. Most pensioners are old but do not enjoy the right to elderly care as contemplated by the Constitution. Social assistance programmes under the auspices of the Social Welfare Department have also been affected by the unprecedented Covid-19 pandemic. Social welfare is underfunded due to the rapidly growing public debt and Zimbabwe's failure to get Covid-19-related financial assistance from international financial institutions. At a national level, Zimbabwe's external and domestic

debt stood at US 9.2 billion in April 2020 (World Bank 2020). Domestic debt stood at ZWL\$ 12.89 billion in May 2020, and the country continues to score poorly under such indices as the Human Development Index (150 in 2019 according to the United Nations), reflecting a decrease in the quality of life. The Corruption Perception Index places Zimbabwe at number 158 out of 180 countries, according to Transparency International. The effects of rising sovereign debt are painful during the Covid-19 pandemic, where the cost of sanitiser is prohibitive, and practical social and physical distancing is difficult to observe during funerals, especially in rural areas.

In the context of social spending, Zimbabwe suffers from financial leakages that include the USD 15 billion lost in mining revenue during Mugabe's time, annual inflation soaring at around 840 per cent in July 2020, and evaporating savings. Zimbabwe is in financial crisis due to serious economic and humanitarian crises and poor micro-economic and macro-economic stability, factors which are amplified by climate shocks and low international reserves (IMF 2020).



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Methodology

This article uses qualitative research methods. Documentary sources were reviewed and burial society secretaries were interviewed through WhatsApp-based questionnaires. The writer also interviewed attendees at the funeral of two family members. Data was analysed thematically. The major themes in this study are as follows: social protection is inadequately funded; the burden of black tax forces ordinary citizens to support burial societies; there is a need for social intelligence to improve social life and capital; villagers should be capacitated to engage in occupations such as carpentry; and a new method of community social responsibility is emerging where villagers use their horizontal

and vertical relations to encourage their counterparts to find new ways of eliminating rural poverty and inequalities. The study was limited to Chikava Village in Gutu.

Key findings

1 Inadequate funding of social protection by various players

First, social protection is inadequately funded in Zimbabwe, and this affects burial societies in rural areas greatly. Documentary sources reveal that the government is failing to provide social safety nets to its citizens due to lack of financial resources (Hofisi 2020). Social protection was allocated USD 9.9 million, which is 0.2 per cent of the total government budget and 0.1 per cent of gross domestic product (UNICEF 2017). The combined allocation to social protection was 1.8 points lower than what is sustainably required to ensure that children and families in need can survive (ibid). While NSSA (2020) includes the state, civil society and households as part of funders of the social security in Zimbabwe, the state currently only funds pensions and those who are injured at work.

Civil society organisations (CSOs) are also suffering from donor fatigue. Some donors define specific communities that they want to target for funding. This leaves rural communities affected because CSOs do not have contacts or point persons in those areas. Further, there are no community-based organisations (CBOs) in Chikara village or its neighbouring villages to assist villagers in the event of a death.

As a result, the families of the two deceased relatives had to rely on the goodwill of their extended family members to purchase a coffin from a funeral services company. The funeral parlour did not have a mortuary, and relatives were advised to omit body-viewing as part of the steps to mitigate the Covid-19 pandemic. The relatives did not have money to hire the funeral company's vehicle from Harare to Gutu because the company demanded USD480. They had to use a relative's pick-up truck and contribute to fuel. The deceased was a member of a burial society that had ceased operations because of uncertainty in the Zimbabwean economy.



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2 Black tax and burial societies

Residents in Chikava village have been unable to open bank accounts because of the de-dollarisation of the economy. When the Covid-19 pandemic struck, most companies down-sized. While most companies did not invoke the vis major (act of God) provisions to terminate employment contracts, they continued to pay their workers in Zimbabwean dollars whose value has been deeply eroded. The funds of the burial society used to be held in trust in the custody of a treasurer who was appointed by the villagers. In good times, the villagers would be given the account details and deposit their funds. Most of their bank or cash savings were eroded in 2008 because of runaway inflation and economic collapse in Zimbabwe.

The advent of the Government of National Unity and multi-currency prompted households to join formal funeral policies. Some funeral companies would provide a bus to ferry relatives and a private vehicle to transport the deceased. However, the outbreak of Covid-19 saw funeral companies refusing to provide buses even when the policy-holder had paid for them. In most cases, relatives contributed towards hiring private buses. Ferrying the deceased to rural areas proved difficult since Covid-19 restrictions required the deceased to undergo Covid-19 tests.

Only 50 people were supposed to attend a funeral. This is difficult in villages because death is seen as a whole village's calamity. The Covid-19 pandemic meant, furthermore, that burial society funds could not be deposited into the bank account because of Covid-19 travel restrictions. The GoZ also imposed limits on other flexible funding alternatives such as Ecocash. Ecocash holders are now obligated to have one Econet line that is linked to Ecocash.

As a result, saving substantial funds is now impossible. The burial society thus depends on the goodwill of the villagers and well-wishers under the slogan, 'goodness is the only investment that pays' and 'wafa wanaka', which in Shona means 'the dead are good'. Contributions are also made under societal norms which require that those attending the funeral should bring foodstuffs or money to assist the bereaved. This is linked to the biblical belief that one should 'cry with those who are crying and rejoice with those who are rejoicing' (Romans 12: 15).

Furthermore, the villagers in Chikava and other villages across Zimbabwe believe that 'afirwa haatariswi kumeso' (that is, 'you do not just look into the eyes of the bereaved relatives, but have to contribute something in material form'). This is buttressed by beliefs that society should enable the bereaved to heal through communitarian contributions. Throughout this, the burden of black tax is felt by the ordinary citizens. The state is subsided by its citizens and is seen as failing to uphold its duty to respect, protect, promote and fulfill social security.

3 Social intelligence and burial of relatives

With Zimbabwe's total consumption poverty line for an average of five persons per household standing at USD 873 in March 2019 (Zimstat 2019), rural communities have resorted to using social intelligence and social capital to give their dead relatives a decent burial. In instances where formal funeral policies or burial societies are not faring well, villagers use various methods to ensure the deceased is properly buried. A local carpenter, usually stationed at the local township, makes the coffin for free or on credit. Additionally, family members donate bricks and sleeping mats (rupasa) to be used for the burial.

Those with scotch carts supply flat stones to be used to cover the deceased's coffin. Each family brings its cornmeal and vegetables. Those who do not contrib-

ute to their bhodho reraini, or village pot, receive a stern warning that they will not be given food in future. Social distancing is observed during body-viewing. Villagers use their quilts to cover their mouths and faces because most of them do not have masks. For the deceased relative who was a hwindi, or bus loader in Harare, the female in-laws, varoora, made plans by raising funds through nzveura (a ritual performed by varoora). They erected a tollgate along the road to the grave. The pall-bearers passed only after paying USD 20. This money was used to buy food for the family's in-laws (vakwasha).

Churches, villages, and fund-raising clubs also contributed. In all of this, villagers used various forms of collaboration to ensure that the funeral rites went well without worrying that the deceased had not been transported by a formal funeral company, or that burial funds had been eroded by de-dollarisation.

4 Capacitation of villagers

Since the GoZ has imposed restrictions on Ecocash payments, there is need for CSOs and CBOs to capacitate villagers in self-help projects. Some villagers indicated that they are aware of villages that have champions of community or agents of positive social change. These champions or agents of positive social change are trained as human rights watchdogs who can raise funds in times of crises. The villagers in Chikava have indicated that they are willing to engage in carpentry work if they can find a donor to give them tools which they can own as a community.

The village head implored urbanites from the village to plough back to the community to ensure that their relatives get decent lives. He indicated that there is need for the village to have a funeral parlour, and that only the villagers can uplift each other to ensure they realise their rights to a decent life. Ultimately, the village head's concerns underline the need for



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state institutions, agencies, and natural and juristic persons to respect, protect, promote and fulfill the cultural rights that are made justiciable in the Constitution.

5 Community social responsibility

Funeral contributions, especially given the many challenges posed by Covid-19, demonstrate the emergence of community social responsibility. Every village, with its surrounding villages, has made the decision to plough its resources into the same pool. Their rallying cry is kwedu kuchafwawo, or 'death will not spare us either!' The body of the deceased female relative who committed suicide without leaving a suicide note was buried after the families of the deceased and relatives of the deceased's husband agreed to pay the two cows that were being demanded.

The family took no advantage of laws allowing them to avoid paying the two cows demanded by the in-laws. Instead they used the rallying cry maonera pamwe chuma chomuzukuru ('unity is power') to ensure that the deceased got a proper burial. There were no burial society funds but villages came together. At a horizontal level, villages around Chikava provided food. The counsellor, who is regarded as the secretary of the ward, did not attend the funeral, but his role was acknowledged.

At the vertical level, the village head allowed the deceased to be buried in the village although she had not left a suicide note. He said that, although death had robbed the family of a cheerful lady, she was still part of the family. The chief did not attend the funeral but his role was also acknowledged. The village head implored the villagers to plan ahead for unexpected calamities such as the passing on of the female relative.

Conclusion

Despite economic woes and inadequate social protection services in Zimbabwe, villagers are innovating to ensure that relatives get decent burials. It has been said that an indecent burial is worse than being born dead (Ecclesiastes 6: 3). Burial societies and black tax are refuges that dissipate the anger associated with

poor satisfaction with life, low quality of life, and eroded savings. The deceased are honoured with eulogies and properly laid in the ground. The villagers ensure that burial rites are conducted out of respect for the departed. Even though they do not have access to state-assisted funerals, they are committed to maintaining the legacy of respecting the dead.

The author recommends that

- NSSA broaden and formalise contributions to burial societies;
- CSOs and CBOs, including faith-based organisations, should embrace the need for communities to take burial societies seriously;
- the GoZ should allow burial societies to have multi-currency savings in the wake of economic collapse and the erosion of the value of the Zimbabwean dollar;
- villagers should continue to embed social intelligence and financial literacy into their survival strategies; and
- social security should be made part of the bill of rights so that it becomes a justiciable right. To this end, the Constitution should be amended to protect social rights as a fundamental human right beyond national directives or objectives.

Sharon Hofisi is a doctoral candidate at the Centre for Human Rights, University of Pretoria

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