

**Burial Societies & Church Groups:
Exploring the Relationship between Organizations and
Poverty in KwaZulu-Natal**

By

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Declaration

This dissertation represents original work by the author and has not been submitted in any other form to another university. Where use has been made of the work of others, it has been duly acknowledged and referenced in the text.

Signed: _____

Date: _____

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Abstract

In South Africa, as in many other developing nations, scholars seek to explain the persistence of poverty and inequality, and to find out enduring responses to overcoming poverty. The contemporary interest in the idea of social capital has focused on the role that local level organizations and associational life may play in poverty alleviation.

This study examines the extent to which burial societies and church groups in KwaZulu-Natal help households move out of poverty. In the face of widespread poverty and inequality, are organizations a vehicle which disadvantaged households make use of to help them move out of poverty and prevent them from moving into poverty? This study made use of qualitative data from the Socio Economic Study of the Persistence of Poverty and Inequality (SEMPI). One component of this study interviewed 50 households in the province of KwaZulu-Natal (households which had previously been part of the samples of both the SALDRU study and the KIDS study). One of the aims was to investigate the role that non-economic factors play in household poverty movements. The data was analyzed after being entered by SEMPI researchers into Hyper Research (Copyright © 1999 by Research Ware, Inc.).

A literature review of the role of organizations, the relationship between organizations and well-being, the gender dynamics within organizations, the barriers to joining organizations, and the motivations for joining organizations led to the identification of four main research questions for investigation. These related to the impact of organizational membership on ability of households to “get ahead”, differences between male and female membership in organizations, reasons for joining organizations, and barriers to joining organizations.

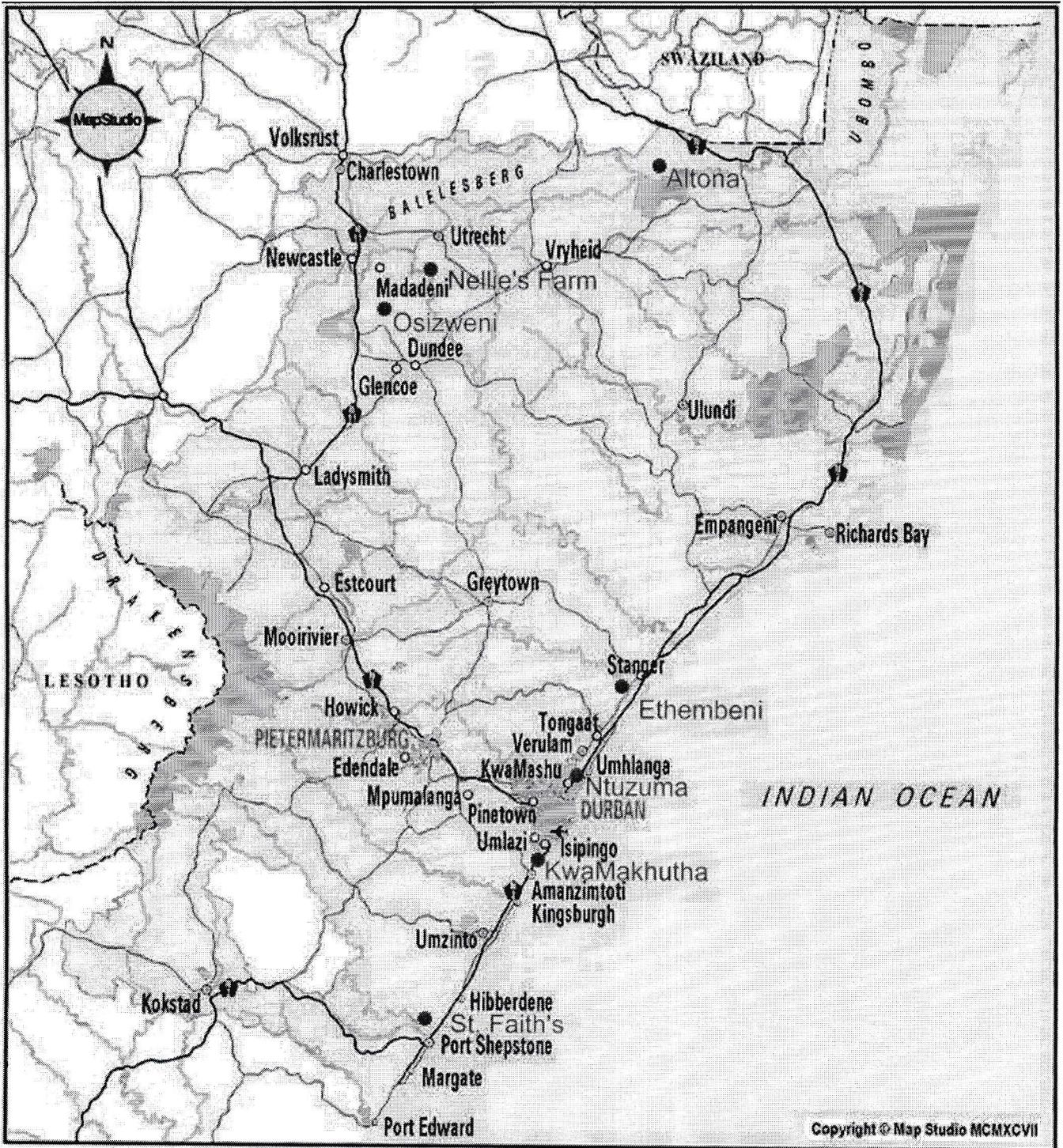
The findings suggest that burial societies and church groups help households move out of poverty and prevent households from moving into poverty by providing them with skills, resources, and assistance (financial and emotional). Furthermore, these organizations act as a space where women can acquire leadership skills. However, both burial societies and church groups face problems related to poor management, leadership and discrimination, among other matters. These types of problems within organizations can lead to a negative impact on participating households. Moreover, people with few or no financial resources are excluded from joining organizations that can potentially prevent them from moving into

poverty and enable them to “get ahead”. Thus, the study indicates that participating in local community organizations can have both positive and negative impacts on households’ ability to “get ahead”.

The limitations of the study relate to sampling limitations, interview conditions, second hand information, authenticity of household interviews, over-researched communities, and investigating motivation for joining organizations. This study suggests the relevance for policy involves issues such as: the need for addressing material barriers faced by those wishing to join local burial organizations, the need to enable poorer people to access legitimate financial institutions, and the need to address the role of women within and outside their communities.

The study strongly suggests that studies of social capital should investigate both the way that organizational life can promote well-being as well as the way that poverty itself acts as a barrier to an individual’s access to organizations. Both the positive and negative impacts should be explored. Moreover, future research would benefit from exploring men’s participation in organizations, combining quantitative and qualitative methods, investigating motivations for joining, and exploring the sustainability of burial societies in the face of HIV/AIDS.

Map of KwaZulu-Natal



(Map adapted by F. Lund and sourced from Map Studio, available at http://www.kwazulunatal.co.za/Kzn_Map.htm)

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Chapter 1: General overview

1.1 Introduction to the study

This study investigates the role that formal and informal organizations may or may not play in enabling households to move out of poverty in rural and urban regions of KwaZulu Natal. This study analyzes the extent to which burial societies and church groups help households to “get ahead” in life by addressing gender roles, barriers to joining and motivation for joining. In focusing on organizations, the study addresses the issue of whether the poor confront obstacles to joining organizations that may potentially enable them to move out of poverty. This dissertation draws from data collected in 2001 by the Socio Economic Study of the Persistence of Poverty and Inequality (SEMPI). It specifically draws from the SEMPI, material pertaining to local organizations and their relationship to poverty.

1.2 Rationale for the study

Considering that South Africa has one of the highest levels of inequality in the world (Hirschowitz and Orkin, 1997; Roberts, 2000; Schlemmer and Moller, 1997) and considering that most of the poverty in the country is a direct result of apartheid policies (Klasen, 1997), it is necessary to explore the avenues that may aid South Africans to move out of poverty. The inequality formerly determined by colonialism and apartheid policies is still apparent today. The overall Human Development Index (HDI) score for South Africa is 0.63, with whites scoring 0.878 and blacks scoring 0.462 (Cheru, 2001). Despite the socio-political changes that have taken place since 1994, many South Africans are still unable to satisfy their essential needs (May, Carter, Haddad and Maluccio 1999). The government currently addresses the problem of poverty and inequality by relying on market-led solutions such as aggressive neoliberal strategies of privatization, liberalization and deficit reduction (Cheru, 2001). In a country where the social, economic and psychological distance between the elite and the poor discourages elites from assisting poor people, and where the government has pursued growth when faced with the choice of addressing growth or redistribution (Kalati and Manor, 1999), it is necessary to explore how resources such as local community organizations enable people to improve their lives by moving out of poverty. In other words, in the absence of, or at best with limited assistance from, sources

such as government aid and philanthropy, to what extent do disadvantaged households make use of organizations to help them “get ahead”.

Furthermore, poverty is not a purely static phenomenon, and should be addressed as a dynamic process. According to Baulch and Hoddinott (2000), the poor consist of those who are always poor and those who move in and out of poverty. These two types of poverty situations have been viewed as chronic and transitory poverty, respectively (Grootaert and Kanbur, 1995; May et al., 1999; Roberts, 2000). Studies also indicate that a substantial number of people enter poverty as a result of transitory shocks (Dercon and Krishnan, 2000; Jalan and Ravallion, 1998). Moreover, Johnson (2002) addresses the need to look beyond poverty as defined by static characteristics. If poverty is viewed as non-static, the factors and resources that help households move out of poverty should be explored. It is equally necessary to explore those factors, such as lack of resources and exclusion from organizations that perpetuate the inability of households to “get ahead” in life. Furthermore, moving out of poverty should be viewed as a process. Therefore, in addressing issues of inequality and poverty it is relevant to explore the extent to which organizations enable people to move out of poverty.

Organizations have been used as a proxy for social capital, which has been viewed as a tool for reducing social inequalities and increasing household welfare (Maluccio, Haddad and May, 2000; Narayan and Pritchett, 1999). However, to a certain extent, it is problematic to view social capital as a tool for improving social inequalities and to view local community organizations as the answer to remedying inequalities. In viewing organizations as the solution, the barriers to joining organizations fail to be acknowledged. This view is problematic since it may lead to policies which advocate a reduction of the role that may be played by the state, or the market, or both, in alleviating poverty. This may in turn lead to social and economic policies and strategies which fail to promote the resource allocations that could lead to a sustainable reduction in poverty. Thus there is a need to understand the extent to which organizations and networks of people may potentially act as vehicles for reducing chronic and transitory poverty. Furthermore, there is a need to investigate both the way that organizational life can promote well-being as well as the way that poverty itself acts as a barrier to a household’s access to organizations.

Chapter 2: Literature review

2.1 Defining Poverty

Poverty has been defined in different ways, ranging from conceptualizing it in terms of income, life expectancy, literacy, health, vulnerability and powerlessness. Poverty is not easily defined nor measured. Methods for the measurement of poverty has can broadly be divided into “objective” and “subjective” methods (May, Woolard and Klasen, 2000). Objective measures include income levels, consumption expenditure, life expectancy and housing standards (May et al., 2000). These indicators do not take into consideration that not all people are dependent on cash income, and that consumption differs according to each individual’s needs. Subjective measures reflect the attitudes, needs and perceptions of people (May et al., 2000). The definition of poverty has thus progressively broadened to include concerns of vulnerability and powerlessness (Kanbur and Squire, 1999). With this broadening of the definition, the emphasis on poverty has shifted from an income-centered approach to a human-centered approach that is concerned with social, political and cultural dimensions of poverty (Saith, 2001). The term “getting ahead” will be used in this study, as it was in the KIDS and SEPPI studies, to describe the process of moving out of poverty. Similarly, the term “falling behind” is used to mean moving into poverty. The KIDS and SEPPI studies used an expenditure-based (money-indicator) definition of getting ahead and falling behind (Roberts, 2000).

2.2 Defining organizations

A wide range of definitions exists to describe organizations. According to Fowler, Campbell and Pratt (1992: 14) “organisations are collections of individuals who fulfil roles in order to realise common goals”. Sadler (1998: 3) describes organizations as “groupings of people whose activities are directed towards the achievement of a common purpose” and Kamdem (2000) describes an organization as a group of people who have the same objectives and have the means to realize those objectives. Furthermore, in defining groups as organizations, Sherif and Sherif (1956: 144) view them as “a social unit which consists of a number of individuals who stand in (more or less) definite status and role relationships to one another and which possesses a set of values or norms of its own regulating the behavior of individual members, at least in matters of consequence to the group”. However, for

purposes of this study, organizations need not be characterized by strict definitions. Thus, we can draw from Fowler et al.'s (1992) definition and view organizations as groups of people who come together formally or informally for a common purpose. In viewing organizations in this way, an organization can refer to many groups, including an informal money savings scheme partnership, a vegetable garden group, a burial society or a church group.

2.3 Local community organizations in Africa

Local community organizations are a worldwide phenomenon (Lont 2000; Putnam, 1993; 1995). This study deals with local community organizations in the context of Africa. In rural areas of Africa, people continue to participate in self-help organizations such as farming cooperatives. In Kenya, rural women form cooperative self-help groups referred to as “mwethya” in which they pool their labor to work on irrigation, water catchment schemes, soil conservation and cultivation of common plots, among other rural activities (Thomas-Slayter, 1994). Evidence of participation in self-help community organizations is not limited to rural life. In urban areas of South Africa, people also form support systems such as burial societies, child-care arrangements and church groups (Molefe, 1996). Organizations are not only formed to provide support systems, but are also formed to promote values (acting as a space where people practice the values they share) and to provide social networks (Oosthuizen, 1996). Thus, organizations have been known to provide support systems, promote values and provide social networks.

2.4 Organizations and social capital

Some studies have used organizations as a proxy for social capital (Maluccio et al., 2000; Narayan and Pritchett, 1999). According to Putnam (1995: 67), social capital “refers to features of social organization such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit”. According to Coleman (1988: S98), if it is assumed that “each actor has control over certain resources and interests in certain resources and events, then social capital constitutes a particular kind of resource available to an actor”. Social capital has also been defined as the benefits of membership within a social network (Narayan, 2000). Moreover, Fine (1999) argues that a network of whatever sort is the favored example of social capital. Yet another definition refers to social capital as “the

quantity and quality of associational life and the related social norms” (Narayan and Pritchett, 1999: 872). This definition views social capital more as a measurement than a resource. The varying definitions of social capital demonstrate the elusiveness of the concept. For the purposes of this study, social capital can be viewed as a resource manifested in social networks and used to achieve a certain interest, or to produce something of value.

Social capital has been criticized for being broadly defined, “since it seems to be able to be anything ranging over public goods, networks, culture, etc” (Fine, 1999: 5). Furthermore, in assessing social capital as it is incorporated into the World Bank’s new agenda (the Post-Washington consensus), Fine (1999) states that there is a need for the World Bank to provide a more systematic understanding of social capital. It is also important to note that the impacts of social capital are not necessarily positive (Rubio, 1997). For example, social networks that provide people access to markets have been known to exclude new entrants (Mayoux, 2001). Moreover, community pressure organized by social networks may be harmful to individuals and overwhelmingly large amounts of social capital may be harmful, for example when organized along ethnic or religious lines (World Bank, 2000; as cited by Mayoux, 2001). Some scholars advocate that social capital alone is not sufficient in terms of helping people move out of poverty, and that it is necessary to “bond” and “bridge” social capital (Warren, Thompson and Saegart, 1999). Bonding social capital refers to creating strong social ties between local organizations within communities and bridging social capital refers to forging connections across space and socio-economic class (Warren et al., 1999).

2.5 Exploring burial societies and church groups

Both burial societies and church group organizations are prevalent in South Africa and were a focus of the study from which data was drawn (Oosthuizen 1996; White, 1998). The high cost of funerals is likely to have an impact on the economic status of households.

Households sampled in the Grahamstown Township spent approximately fifteen times their average monthly household income on funeral expenses (Roth, 2001). Furthermore, Roth (2001) highlights the traditional importance of providing a decent funeral for one’s kin. A common belief in the Grahamstown Township is that the dead become spirit ancestors and

“are believed to exert a powerful influence over the fate of the living” (Roth, 2001: 9). Therefore, it is necessary to have an expensive funeral to show respect for the ancestors.

In the face of the HIV/AIDS epidemic in South Africa, it becomes even more relevant to explore burial societies. The impact of HIV/AIDS is felt first and worst at the individual, household, and community level (Barnett and Whiteside, 2002). It should be noted that “by the end of the year 2000, an estimated 4.7 million adults and children in South Africa were living with HIV/AIDS, more than in any other country in the world” (van Rensburg et al., 2002). In KwaZulu Natal (the research area of this study), the HIV prevalence rate was 36.2% in 2000, the highest HIV prevalence rate among all South African provinces (van Rensburg et al., 2002). This means that KwaZulu Natal faces the challenge of coping with high rates of premature deaths. Thus, the need to provide relatively expensive funerals in an environment faced with high HIV/AIDS rates places increasing pressure on households in South Africa, and it is necessary to assess the extent to which burial societies help communities cope with these challenges.

A large proportion of the population belongs to Christian denominations. In 1996, 75.5% of South Africa’s total population belonged to Christian groups, compared to 1.4% belonging to Islam groups, 1.4% belonging to Hindu groups and 0.2% belonging to Jewish groups (Statistics South Africa, 1996a). In KwaZulu Natal in 1996, 72.7% of the black population (the population of primary concern in this study) was classified as belonging to a Christian religious group (Statistics South Africa, 1996b). Since a large proportion of people identify themselves as Christians, it is necessary to explore the extent to which church groups enable people to “get ahead” in South Africa.

Generally, regardless of whether people live in rural or urban areas, burial societies and church groups are accessible to people, whereas formal financial institutions have historically been inaccessible to those living in remote areas of South Africa (Ardington, 1999). Thus in the absence of formal financial institutions, burial societies and church groups may play an integral role in the lives of those living in remote areas since they may potentially provide alternative financial services.

2.5.1 Burial societies as organizations

Membership of burial societies makes it possible for people to receive help when a family member dies. The main goal of burial societies is to help members financially when there is a death in the family. However, they also provide social support and other services such as housekeeping and cooking for the bereaved families (Dandala and Moraka, 1990). Hall (1987: 51) provides the following general list of objectives of burial societies:

- “a) to advise members when a death occurs;
- b) to consult the bereaved family;
- c) to meet the cost of burial (coffin, providing food and transport for mourners);
- d) to assist financially the bereaved family;
- e) to visit members taken ill;
- f) to pay hospital fees;
- g) to assist the unemployed;
- h) to organise social gatherings for members”

Not all burial societies provide all the services indicated above. Some burial societies may provide fewer services while others provide additional services that have not been stated, since different societies operate differently. Some have formal structures with constitutions while others may be run more informally and take the form of door-to-door collections in the community (Dandala and Moraka, 1990). Since different forms of burial societies exist, people have the option of participating in more than one burial society. A study on voluntary associations in a South African township found that burial societies were pervasive, with at least one member of each household of the sample belonging to at least one burial society (White, 1998).

Burial societies have also been described as local indigenous organizations that serve as examples of self-reliance in practice (Hall, 1987). According to Dandala and Moraka (1990: 1), burial societies are characterized by “ubuntu (the African way of sharing)”. However, the concept of burial societies as characterized by ubuntu is debatable, since ubuntu embraces “help with no strings attached” and this is not necessarily the way burial societies function (P. Mhlongo, personal communication, August 2, 2002). Burial societies act as substitutes for formal insurance for those who do not have access to formal insurance or may not be able to afford formal insurance.

2.5.2 Church groups as organizations

Religious groups are significant since for most people their church, synagogue, mosque or other institutionalized place of worship is the primary if not only organization to which they belong (Pierce, 1984). In analyzing religious groups, church groups will specifically be explored since the study at hand deals with people attached to Christian religious groups. Other religious affiliations were not present in households in which data was collected.

Church groups are well known for addressing issues pertaining to the everyday lives of the poor. For example, the African Independent/Indigenous Churches (AICs) of South Africa actively operate within their environment by organizing economic activities such as informal trader groups, burial societies, stokvels and rotating credit associations (Oosthuizen, 1996). It is necessary to note that the church is often well placed to play a part in development where it is most needed such as in rural areas, slums and squatter townships (King, 1989; Sartorius, 1975).

2.6 Gender roles and organizations

Women have traditionally been marginalized in many societies since patriarchal institutions exist worldwide. Women around the world perform the lowest paid activities, are concentrated in low end occupations and are responsible for providing most of their families needs (Grown and Sebstad, 1989). In addition to working and caring for their families at home, women also devote time to participating in organizations. In analyzing women's multiple responsibilities in urban areas, Moser (1998) argues that women increasingly take on paid work in addition to their household responsibilities and devote more time to community activities compared to men. Women's organizational life in sections 2.6.1 and 2.6.2 below is discussed in the context of Africa.

2.6.1 Disadvantages of women

Evidence exists that women experience disadvantages and marginalization when participating in local community organizations. A study on cooperatives in Nigeria, found that there were no women cooperative officers, and that women were often exploited by their

male counterparts. For example, the study found that in some cooperatives, the society leaders of the cooperatives (who were men) refused to participate in group manual work, while illiterate peasant women labored the fields, yet all cooperative members shared the proceeds (Chikwendu, 1997). In other cases, society leaders received government subsidies and distributed it among themselves without informing those who had labored the fields (the women) (Chikwendu, 1997). Furthermore, a study on Kenyan organizations found that the activities of women's groups empower women to a limited extent only. These organizations are confined to helping women survive in situations of increasing demands on their labor, and to helping women access resources, but do not empower women to serve their interest as a gender category (Udvardy, 1998). Moreover, a study in Cameroon found that micro finance groups significantly contribute to women's empowerment by providing older women and victims of abuse with loans (Mayoux, 2001). Yet constraints and access to resources in markets were many times perpetuated and maintained by men's social capital and it was also found that the poorest women in these communities were excluded from participating and therefore did not benefit from such organizations (Mayoux, 2001). In Ethiopia, Mequanent (1998) noted that certain religious and agricultural organizations embrace traditional values that prevent women from fully participating in church and farm work groups. Thus, these African studies all appear to show that men and women participate differently in organizations and that the poorest women are at times altogether excluded from participating.

2.6.2 Success stories

Evidence also exists that women can mobilize themselves to benefit from joining organizations. The Country Women's Association of Nigeria (COWAN) "successfully disseminates the principles of agricultural cooperativism among rural women" (Chikwendu, 1997: 362) and the Rural Development Organization (RDO) of Nigeria has successfully organized women into cooperative societies such as gardening, palm-oil processing and thrift savings. The RDO is geared towards raising women's political consciousness and helping them acquire economic skills to be self-reliant (Chikwendu, 1997). In India the SEWA (Self Employed Women's Association) has organized almost 500,000 women in the informal sector (C. Skinner, personal communication, September 3, 2002). SEWA addresses issues such as health care, childcare and self-sufficiency. Furthermore, SEWA has financially empowered women by providing them with a bank,

which combines the traditional qualities of self-employed business with the services of modern banks – the bank provides women with savings accounts and small loans (Rose, 1992). SEWU (Self Employed Women’s Union), the informal women workers union of South Africa was inspired by SEWA. Like SEWA, SEWU works to promote the interest of poor women working in the informal economy (Lund and Skinner, 1999). Moreover, in 1996 SEWA and SEWU, among other organizations, made possible the International Labour Organisation’s (ILO) adoption of a convention to protect home based workers (Lund and Skinner, 1999). Women’s involvement in organizations such as the COWAN, RDO, SEWA and SEWU demonstrates that membership in organizations is attractive for women, since these organizations provide the prospect of bettering themselves and their households (Chikwendu, 1997). Furthermore, these types of organizations are expressive of “women’s strategic gender interests [which are associated with] broader political projects that address issues of social justice, equality and citizenship in a way that addresses differential needs and interests” (Molyneux, 1998: 241).

2.7 Barriers to joining organizations

Studies on organizations for the most part concentrate on how organizations are potentially beneficial to members. Obstacles to joining organizations are rarely discussed. Some scholars have discussed barriers to joining organizations by addressing exclusion. For example Marr (2002) has pointed out that local micro finance groups may enjoy high loan repayment at the expense of excluding the poorest and weakest members of communities. Marr suggests that researchers should further explore these issues. Membership fees and uniform requirements are ways in which the poor are excluded; however individuals are also excluded on the basis of religious beliefs, available resources and gender. In studying organizational life in Ethiopia, Mequanent (1998) established that strict criteria have been used to decide who should and who should not be involved in organizations. For example, personal character and a devotion to Christianity is a criterion for becoming a member of *mahabers* (religious organizations), and a prerequisite for joining *debaitis* (agricultural work groups) is the availability of household resources; *debaitis* are also known to be preferential and at times exclusive to males (Mequanent, 1998). In South Africa, rural communities are financially unserved since there is a lack of formal financial institutions in these areas (Ardington, 1999). Thus, those living in remote areas do not have access to the financial

services that urban dwellers make use of and are thus excluded from utilizing formal financial services. Focusing on barriers to joining organizations may help us better understand associational life and the obstacles that prevent people from moving out of poverty.

2.8 Motivation for joining organizations

Motivation for joining may be thought to be self-evident. For example, a member of a choir group typically joins a choir group because they have an interest in singing. However, there may be other underlying reasons for membership. For example, one's friends may participate in the organization or there may be other added benefits to joining the choir apart from singing. Women in Kenya have reported that they join income-generating groups with the aim of earning capital to secure small loans and to ultimately bring development to the local community (Udvardy, 1998). Furthermore, members may not have any motivation at all to join, apart from being coerced to join. For example, women members of cooperatives in Nigeria were drawn into projects without their consent by male village leaders (Chikwendu, 1997). Male leaders forced women to join organizations in order to benefit from government funds targeted at women (Chikwendu, 1997). Women participating in community gardens have reported that they participate in agriculture activities since there are no other reliable sources of income (Sotshongaye and Moller, 1997). Thus, evidence exists that people participate in community organizations with the hope of generating income. It is necessary to note though that motivations for joining organizations may be complex and multi-layered. For example, some volunteers at hospitals have stated that they donated their time for religious reasons, however after probing it was found that they volunteered with the hope that they could later be offered a paid position (F. Lund, personal communication, September 17, 2002). Thus, exploring motivation for joining is not necessarily a simple task.

2.9 Organizations and well-being

Some scholars have made connections between organizational membership and improving people's well-being. The potential benefits and drawbacks of joining organizations are discussed in this section by referring to prior work in this area.

2.9.1 Impacts of organizations on well-being

Prior studies have discussed how membership in organizations provides households and communities with certain features that are likely to be associated with the well-being of households. A study in urban Indonesia found that self-help organizations do not simply provide security through the different kinds of insurance mechanisms they contain, but that these organizations are also meaningful in coping with insecurities (Lont, 2000). According to Lont (2000), membership provides security and helps households cope with insecurity and thus helps improve the well-being of households. Another study in South Africa found that associational life provides a foundation for a democratic culture (White, 1998). A culture of democracy is likely to be associated with a better life, since a democratic society allows people to participate in decision-making and this potentially leads to empowerment.

Both Maluccio et al. (2000) and Narayan and Pritchett (1999) have analyzed the association between group membership and a household's well-being. They have conducted studies using group membership as a proxy for social capital. Maluccio et al. (2000) analyzed the relationship between household membership in groups and household welfare in South Africa. Narayan and Pritchett (1999) explored the relationship between household membership in groups and household income in rural Tanzania. Maluccio et al. (2000) found that social capital as measured by membership in organizations had no effect on the well-being of households in 1993, but had a positive and significant effect in 1998. Narayan and Pritchett (1999) found that associational life as measured by membership in organizations led to higher incomes. These two studies argue, and statistically demonstrate, that membership in organizations has a positive impact on enhancing households' well-being.

It is however necessary to acknowledge the flaws of both the Maluccio et al. (2000) and Narayan and Pritchett (1999) studies. Both studies fail to address the potential negative impacts that membership in organizations may have on households. Furthermore, in their study, Maluccio et al. (2000) queried people in 1998 about their associational life in 1993, and asked people in 1998 to discuss how significant organizational life was for other household members who were present in 1993, but not in 1998. Asking people to identify how other household members feel about their organizational life is not likely to accurately

represent the views of absent household members, and to a certain extent this makes the reliability of the data questionable. Narayan and Pritchett (1999) argue that associational life leads to higher income. However, their study failed to address the possibility of a third factor that may actually lead to both associational life and higher income. For example, it may be the case that a culture of achievement motivates people to improve their lives and thus to join organizations and earn higher incomes.

Marr (2002) analyzes the effects of group dynamics on poverty reduction. According to Marr (2002: 511),

“The process through which group members interact.....cannot be assumed to be neutral in regard to impact effects: it can bring about potentially significant costs and benefits to group members that would affect their behaviour and the poverty-reduction strategies that they decide to undertake in order to overcome riskiness, vulnerability, voicelessness, powerlessness and isolation”.

Marr takes into consideration both the positive (income generation) and negative (fees, neglecting family obligations) impacts that group membership may have on individuals and their households. She presents an analytical framework for studying micro finance impacts on poverty reduction by specifically looking at group dynamics.

2.9.2 Organizations and perceptions of the poor

A study on poverty that looked at poverty as analyzed by the poor themselves in South Africa (May et al., 1998) provided findings on how membership in organizations is perceived in relation to poverty status. During the study a mapping exercise conducted by Chopra and Ross (1995, as cited by May et al., 1998) indicated that, according to participants, not being part of the community garden or a crèche was a common characteristic of the poorest homes in the village. In other word, community members themselves believed that a characteristic of poverty was the inability to join organizations.

2.10 Research questions

Prior studies indicate that membership in organizations has a positive impact on households' well-being. However, researchers have also indicated that drawbacks may exist when one participates in associational life. Studies have found that people perceive the poorest as those people not belonging to organizations. Furthermore, to my knowledge, few studies that have looked at group membership and household well-being have explored the barriers that people face in becoming members of an organization and the motivating factors for joining organizations. Based on what former studies on organizations and well-being have uncovered or failed to uncover, the following research questions have been generated to further explore this topic:

1. The primary aim of this study explores whether organizational membership significantly impacts the ability of households to “get ahead”. This study aims to answer the following key question: What role do community organizations, (namely burial societies and church groups) play in enabling households to move out of poverty?
2. Do differences exist between male and female membership in burial societies and church groups considering that gender differences in organizational membership have already been observed (see section 2.6). Do females benefit from organizations differently compared to their male counterparts? Do these organizations empower people? If so, do they empower females and males in the same manner?
3. Why do people join organizations? What prominent factors attract people to join organizations? Why do people who have joined later drop out of organizations? Why do some people prefer not to join organizations?
4. Do people face barriers to joining organizations, such as lack of information, lack of funds, no room for new membership, no organizations in the area, inter area rivalries, or aggression and conflict within organizations? How do barriers to joining organizations influence the ability of households to “get ahead” in life? How do these barriers shape the way people perceive organizations and thus influence

whether they join or not? What are the prominent barriers to joining organizations? To what extent are people able or unable to use organizations as a tool for “getting ahead” in life?

The research questions discussed above have been used to guide the study at hand. Specifically, burial societies and church groups are explored by analyzing the extent to which these organizations help people “get ahead”. In looking at these two organizations, gender roles, barriers to joining and motivation for joining are addressed in terms of how these factors impact how and to what extent households benefit from joining burial societies and church groups.

Chapter 3: Methodology

3.1 Introduction

The data used to address the research questions posed in Chapter 2 was collected by the Socio Economic Study of the Persistence of Poverty and Inequality (SEPPI) in 2001 and was based on two earlier quantitative studies, namely the Project for Statistics on Living Standards (PSLSD) conducted in 1993 and the KwaZulu Natal Income Dynamics Study (KIDS) conducted in 1998. A summary of the PSLSD and the KIDS is presented, and the methodology of the SEPPI as well as how the SEPPI data is utilized in this study is briefly illustrated in this chapter. The author was not involved in the design or fieldwork of the SEPPI, PSLSD, or KIDS.

3.2 1993 PSLSD

The 1993 Project for Statistics on Living Standards and Development (PSLSD) was conducted by South African survey groups and universities and was led by the South African Labour and Development Research Unit (SALDRU) at the University of Cape Town. The project sought to collect statistical data on the living conditions of South Africans, so as to contribute to policy making by providing the government with useful data. The PSLSD was conducted the year before the 1994 democratic elections and has thus come to serve as a benchmark for poverty-related data in South Africa (Roberts, 2000). A national sample was drawn using random sampling methods. The 1993 study used comprehensive household surveys and community questionnaires to collect information on the socio-economic condition of households and the communities they reside in (PSLSD, 1994; as cited by May et al. 1999).

3.3 1998 KIDS

The 1998 KwaZulu Natal Income Dynamics Study was conducted by the University of Natal, Durban in South Africa, the University of Wisconsin-Madison and the International Food Policy Research Institute (IFPRI) in the USA. The 1998 survey sought to address questions concerning the dynamics of poverty in South Africa. The 1993 survey alone served as a one-time nationally representative survey and could not disclose information on the long-term living conditions of individual household in South Africa.

The 1998 survey did not re-survey the entire 1993 sample, but rather re-surveyed African and Indian households that had been part of the KwaZulu Natal portion of the 1993 study. Despite KwaZulu Natal not being representative of all provinces, the social and economic conditions in KwaZulu Natal were similar to those in other provinces, where a large population resided in former homeland areas. KwaZulu Natal was also partly chosen due to practical considerations such as a convergence of research interests and the feasibility of locating households interviewed by the PSLSD in 1993. The 1998 sample had a relatively low attrition rate. The study successfully re-surveyed 85% of the targeted households and thus was perceived as quite successful in limiting attrition rates (May et al., 1999; Roberts, 2000).

3.4 2001 SEPPi

The data used in this paper was collected in 2001 by SEPPi - a qualitative research study conducted by the University of Natal, Durban, in South Africa, the Catholic University of Lima in Peru, the University of Wisconsin-Madison and the International Food Policy Research Institute (IFPRI) in the USA. The 2001 study will be discussed in terms of how data was collected and the types of tools used in collecting this information.¹

The 2001 study utilized a qualitative approach and aimed to collect information that may have not been possible to collect in the prior 1993 and 1998 quantitative studies. For example, the 2001 study aimed to address the role that non-economic factors (such as social networks and organizational activities) play in household poverty movements between 1993 and 1998. Certain sections of the study focused on organizations and burial societies. Only African households and communities were studied.

3.4.1 Sample

Eight clusters (small groups of households from particular areas) from the 1998 study were selected by using stratified sampling. These clusters were based on Census Enumerator Areas used by the PSLSD in 1993. In selecting clusters three different stratifications were considered: economic change (declining or growing), geographic region (South Coast,

¹ Discussion on the 2001 SEPPi draws heavily from Mhlongo (2002) and numerous personal communications with P. Mhlongo and F. Lund (June-November 2002).

Midlands, or North Coast) and type of area (rural or urban). Economic change was measured by per capita expenditure at the community level in 1998. The aggregate monthly expenditure of all interviewed households determined whether clusters were declining or growing. Clusters were chosen with the aim of ensuring that each category emerging from the stratification was represented by at least one cluster. However, instead of concentrating on choosing clusters on the basis of whether they were declining or growing, a balance of both growing and declining households were found in each cluster. Due to falsified data in the 1993 and 1998 surveys (see section 3.6.1) and taxi violence, it was not possible to work with a cluster from the Midlands. Thus the following seven communities were researched: Altona, Ethembeni, KwaMakhutha, Nellie's Farm, Ntuzuma, Osizweni, and St. Faith's (see page vi to locate the communities on a map of KwaZulu Natal). In terms of geographic region and type of area, 3 were from the South Coast (KwaMakhutha, Ntuzuma and St. Faith's), 4 from the North Coast (Osizweni, Nellie's Farm, Altona, and Ethembeni); and 4 were rural (St. Faith's, Nellie's Farm, Altona, and Ethembeni) and 3 were urban townships (KwaMakhutha, Ntuzuma and Osizweni). It was informative to have more rural representation since roughly 50% of the population in South Africa is rural and the rural areas contain 72% of the poor population (Cheru, 2001).

Researchers planned to interview eight households from each cluster. The number of households was limited to eight due to large volumes of data and the related challenges of managing and analyzing large quantities of qualitative data. Households were selected on the basis of categories developed by the 1998 study, which used an expenditure-based measure, whereby the poverty line was defined at R237 per adult equivalent expenditure per month (May, et al., 1999). The categories developed by the 1998 study were getting ahead, falling behind, never poor and always poor. Those households that were either getting ahead or falling behind fell into a "transitorily poor" category, meaning that they were either moving out of poverty or into poverty. The households that were always poor fell into a "chronic poor" category, meaning that they had never moved out of poverty. Ideally, two households from each category would have been selected. However, the clusters were not characterized by neat representations of the household categories. The selection included 13 households from the chronic poor category, 16 households from the falling behind category, six households from the getting ahead category, and 15 households from the never poor category. However, it should be noted that the never poor category was characterized by

households that were close to the poverty line, and few of the participants interviewed could be considered well off (F. Lund, personal communication, February 26, 2003).

3.4.2 Household interviews

This study draws heavily from the data collected in the household interviews. A total of 50 households were interviewed out of the targeted 56 households. The households that were not interviewed had moved out of the area and were unable to be tracked, or in some cases interviews were denied. Each interview lasted for about 4 to 6 hours and interviews were conducted over two to three visits.

The household interview schedule consisted of eight modules: household composition; household shocks; employment, migration, and agriculture; organizational activities; social relationships and trust; integration and closure. Information such as the number of people in the household and answers to interview questions was collected (see Appendix C to view the SEPPI interview schedule). This study drew largely from the organizational activities module.

3.4.3 Additional interviews

In addition to household interviews, key informant interviews and focus group discussions were also conducted. This paper draws minimally from these types of interviews. The key informant interviews useful for this study were those that dealt with leaders of church based organizations and burial societies. Adult and focus group discussions were useful when these groups discussed the role of burial societies and church groups in their communities. The name of all respondents that participated in household interviews, key interviews and focus group discussions have been changed for purposes of anonymity.

3.5 Utilizing SEPPI data

The write up of the SEPPI interviews and focus groups was entered into Hyper Research (Copyright © 1999 by Research Ware, Inc.). Hyper Research is a database management program used to assist in analyzing large amounts of data. The team of three researchers (M. Adato, F. Lund and P. Mhlongo) who designed the household interviews also conceptualized

the coding system for the database. The database for this study categorized information by using codes that retrieve sections of interviews that discuss certain themes. For example, under the code 6C (organizational life), the sub code 6C (costs of joining organizations) retrieves all sections of all interviews where costs of joining an organization have been discussed. Sub code data was analyzed by identifying recurring themes (see Appendix A, to view all codes and sub codes analyzed in this study).

3.6 Reflections and limitations

This section will discuss the limitations of the 1993 and 1998 study, the limitations of the 2001 study, and the limitations of the present study. The issues of interpreting data that has been collected by a secondary source, and dealing with researching a community as an outsider are also discussed.

3.6.1 Limitations of the PSLSD and KIDS

It should be noted that two clusters in the 1993 and 1998 surveys were characterized by fraudulent data. Fraudulent activity has been noted by Roberts (2000) in his discussion of the 1998 KIDS. He states that “Although for the most part, the households captured in 1993 were able to be retraced, there were several instances where households were non-existent and where cheating is likely to have occurred” (2000: 9). This falsified information to a certain extent limits the confidence that we can have in the findings of the 1993 and 1998 studies.

3.6.2 Sampling limitations

The SEPPI study was characterized by an over-representation of female respondents at the household and community level. This may be attributed to men working outside the communities, and women being largely employed in informal work within their communities. Women were also noted to be more active in organizational activities, compared to men. However, an over-representation of women was not necessarily viewed as a negative aspect. Women are usually under-represented in research projects and this was perceived as a positive exception. Since the majority of the eight to nine million people classified as completely destitute in South Africa are women and since the poverty rate

among female-headed households is 60% compared to 31% for male headed-households (Cheru, 2001), an over-representation of women in the study was considered potentially informative (Mhlongo, 2002).

3.6.3 Interview Conditions

The SEPPI household interviews were lengthy and dealt with sensitive issues such as poverty, illness and death. As a result some people refrained from speaking about certain experiences. Furthermore, during household interviews some participants did not feel free to discuss certain issues due to sensitive family matters and possible family conflicts (Mhlongo, 2002).

3.6.4 Second hand information

Not all household members were available during the SEPPI household interviews. People's stories about their membership in burial societies and church groups were at times told by others (Mhlongo, 2001). However, when other household members told people's stories, this was documented by identifying the name of the person telling the story and their relationship to the person whose story was being told.

3.6.5 Authenticity of household interviews and over-researched communities

This study relied on taking the household interview responses collected by the SEPPI study at face value. However, this is potentially problematic if the participants believed they would be afforded aid based on their reports of their situation. Such a belief may have led participants to exaggerate the extent of their poverty in order to ensure that they would receive maximum assistance. Nevertheless SEPPI researchers felt that the data collected was rich and that the time commitment required (interviews were four to six hours in duration) from respondents made it unlikely that they would fabricate their responses (F. Lund, personal communication, October 21, 2002). However, such a time commitment seems unlikely to ensure accurate responses if participants did in fact believe that they would be given assistance based on their degree of need – this belief may even have led them to be particularly co-operative without being particularly honest.

However, evidence that the participants did not hold this belief can be seen in the view held by certain community leaders that their communities were “over-researched yet under-developed” (Mhlongo, 2002: 4). The households interviewed by SEPPI in 2001 had also been interviewed in 1993 and 1998 by the PSLSD and KIDS, respectively. Taking into consideration that certain communities continue to be under-developed despite being extensively researched may mean that households interviewed in 2001 were likely to give genuine responses since they have experienced first hand that researchers do not necessarily help them in developing their communities. Thus making their situation appear to be worse than it really was would not impact development in their community. Furthermore, the research team felt it was necessary to be honest, and not to mislead people with false promises. It is necessary to note that participants of the study were told that development projects would not occur in their communities after the research was conducted. This raises the issue of power relations between researchers and participants. If participants gave up a considerable amount of time while believing that they or their community would not be rewarded for it, then their decision to participate may have been related to participants feeling that they were not empowered enough to refuse to be interviewed.

3.6.6 Investigating motivation for joining organizations

The purpose of the SEPPI study was to explain what role “non-economic factors such as social networks (cultures, norms, and values of trust and reciprocity), organizational activities, informal employment and economic activities play in household poverty movements” (Mhlongo, 2002). Thus, the SEPPI data does not focus on motivating factors for joining organization, even though motivating factors were disclosed when people discussed organizations. Therefore, interview schedules that investigate and probe for underlying reasons as to why people join organizations, would be useful in future studies that explore motivation for joining local community organizations.

3.6.7 Interpreting SEPPI

The author was not present during the 2001 SEPPI study and therefore faced the disadvantage of not hearing the participants’ responses first-hand. In utilizing the 2001

SEPPI data the researcher interpreted others' interpretations. In the process of interpreting others' data, some information may have been lost or re-interpreted. For example, SEPPI interview notes stated that a respondent will be "happy" when she or any member of her household dies, as she knows that their funeral will be taken care of. However, in the tragic event of a death, the respondent is not likely to be "happy", but instead relieved that the funeral will be taken care of. Thus the respondent's sentiments were recorded in this paper as that of relief. Also, when SEPPI researchers paraphrased a respondent that was describing the helpful features of burial societies they stated that burial societies do all the work that has to be done in the house and that the bereaved family does "nothing at all". However, it is not likely that the bereaved members of the family do "nothing at all". The statement was instead interpreted to mean that the bereaved family members were not burdened by the household chores, since the burial society took care of this task. However, before interpreting the data, the author became familiar with the interview schedules and when faced with interpreting the SEPPI data, the author had access to two researchers who conducted the SEPPI study. One of the researchers available had also entered the SEPPI data into Hyper Research. The two researchers were thus used as a resource to clear up confusions and uncertainties.

3.6.8 Researcher bias

As a foreigner in South Africa the researcher interpreted the findings as an outsider. The researcher also had limited experience with the rural and urban communities of KwaZulu Natal. Furthermore, the researcher did not speak the language that some of the interviews were conducted in (isiZulu), and was aware that to a certain extent cultural concepts may not be accurately transferred into English. Thus, the factors stated above heighten the possibility of misinterpretations. To mitigate misinterpretations the author familiarized herself with literature focusing on issues faced by South African communities, specifically communities located in KwaZulu Natal. Nevertheless, there will always be a possibility of distortion when interpreting data since, "We can never really escape from our conditioning" (Chambers, 1995:14). However, "if the reality of poor people is to count more, we have to dare to try to know it better" (Chambers, 1995: 14).

Chapter 4: Findings and discussion

4.1 Introduction

This chapter reflects the findings of this study by addressing the questions presented in section 2.9. Both burial societies and church groups are discussed by focusing on findings relating to well-being and to problems experienced within them. The chapter also addresses the differences in male and female membership, discusses motivations for joining and addresses barriers to joining organizations.

4.2 Burial Societies

About 95% of all households interviewed had at least one member of the household who participated in at least one burial society (P. Mhlongo, personal communication, October 10, 2002). Respondents spoke about both their positive and negative experiences in burial societies.

4.2.1 Burial societies and their impact on well-being

Respondents indicated that with widespread unemployment and the HIV/AIDS epidemic, burial societies help households cope with the burdens of funerals. Without the help of burial societies, households must deal with funeral arrangements on their own. For example, in the case of the Tshabalala household, Chazile did not know what to do in order to give her son a dignified funeral when he was burned alive by rival taxi drivers. Luckily, other taxi drivers helped cover the funeral expenses. However, other households have not been as fortunate. When the Nompuku household experienced the death of Joseph, there was no money to bury him and the family was forced to ask for donations from the neighbors and borrow money. In the case of the Nzama household, the family does not know what would happen if someone in the family were to die because they are not members of a burial society.

Participants stated that there are more deaths in the community now due to the HIV/AIDS epidemic. Celiwe argued that HIV/AIDS is the main cause of death in Osizweni. She also mentioned that it is the youth that are dying. Zanele noted that there are more death

incidents in St. Faith's than there were in the past. She suspects that AIDS kills them. According to Nhlanhla, it is mostly female youth that die in KwaMakhutha. Nhlanhla also stated that most of them die from AIDS and that at times up to five people are buried in one weekend. This information confirms that, with the highest HIV/AIDS prevalence rate in all of South Africa, KwaZulu-Natal faces the challenge of coping with high rates of premature deaths (van Rensburg et al., 2002). Participants also stated that many deaths also occur due to TB, chest problems, high blood pressure, mental problems, old age, and crime. With an increase in deaths and little or no financial resources, households view burial societies as very helpful.

4.2.1.1 Burial societies and emotional support

Members of burial societies provide each other with emotional support when a member dies. In the Molope household Lettie noted that the positive aspect about burial societies is that other members help and keep one company when in sorrow. Rita and Joseph of the Sithole household also reported that burial societies provide emotional support. They said, "societies help you when you are in sorrow and they also comfort you". Violin is a member of Umanyano (a church group that provides funeral assistance for its members). She stated that Umanyano offered her prayers and comforted her during and after the funeral of her son. Members of burial societies can count on having someone to support them after experiencing the death of a loved one. If members of burial societies are sad or depressed, other members help them overcome this. These findings are consistent with the information that Hall (1987) provides on burial societies. According to Hall (1987: 51) burial societies "advise members when a death occurs [and they] consult the bereaved family". Thus, burial societies have a positive impact on households' emotional well-being.

4.2.1.2 Burial societies and financial assistance

Burial societies contribute cash to members who experience a death in their household. Depending on which burial society one joins, the following may also be provided: a coffin, food, tea, matches, candles, blankets, tents, chairs, pots, cutlery and transportation. These contributions help carry the costs of a funeral ceremony. Kamabatha is a member of the Nhliziyonye Burial Society, she reported that the organization pays out R600 to the bereaved

family and provides a coffin, food and tea. Lephinah is a member of the Kunene Burial Society, she stated that the burial society provides a coffin, a tent, chairs and a bag of potatoes among other things. Kheleni is a member of the Ekhayaletu Burial Society; this burial society pays out R2000 to the bereaved family and provides a coffin. Kheleni noted that burial societies are “different from each other”, she knows of other burial societies that pay out R5000 when members die. Lindeni also noted that burial societies such as Cornerstone pay out R5000. Those burial societies that pay out more cash tend to have higher monthly fees. Monthly fees range from R5 to R200 and joining fees range from R50 to R300. The findings are consistent with Hall’s (1987) contention that one of the objectives of burial societies is to meet the costs of burials.

It is clear that burial societies help deal with the financial burdens of providing deceased household members with a decent burial. As noted earlier it is traditionally important to provide an elaborate funeral in order to show proper respect for ancestors (Roth, 2001). None of the interviewees discussed the importance of showing proper respect for ancestors, however it was clear that funerals were important enough for people to pay beyond their means. For example, when the Mudzanani household experienced the death of Stanford, Nhlonipho (Stanford’s father) borrowed money to pay for the funeral, and as a result this had a negative financial impact on the household. Similarly, the Ndwandwe household also had to borrow money to provide Joseph with a decent funeral. Sofa, Joseph’s daughter had to borrow R1000 from her employer, and her employer then deducted small amounts from her salary at the end of each month. In the case of the Ngcobo household, when Phumele’s brother, Mbhekeni died, Bongwiwe (Phumele and Mbhekeni’s sister) had to buy a coffin on credit. Households interviewed that did not participate in burial societies were forced to carry the financial burdens of funerals on their own. Financial burdens are lessened when households hold membership in burial societies and thus households are prevented from moving into poverty, since they receive financial help and are less likely to suffer economic hardships when faced with a death.

People could perhaps simply save money to cover the unexpected costs of funeral expenses instead of joining a burial society. But it is necessary to acknowledge that burial societies provide services other than financial assistance. Burial societies provide emotional support,

domestic assistance, leadership skills, peace of mind and a space where people can build relationships of trust and cooperation.

4.2.1.3 Burial societies and domestic assistance

Burial societies help with the task of housekeeping when a member experiences a death in the household. According to KaMathaba, her burial society (Nhliziyonye) helps by doing all the work that has to be done in the house and the family is not burdened by household chores. In a focus group discussion in Altona, participants reported that burial societies help by cooking food so that the bereaved family spends less time doing this. Melani is a member of the Thandanani Burial Society. When a member experiences a death in the family other members of Thandanani clean the house and do other house chores. As noted by Dandala and Moraka (1990) burial societies help by providing bereaved families with cooking and housekeeping services.

4.2.1.4 Burial societies and leadership skills

Members of burial societies that hold secretary, treasurer, or other leadership positions have gained leadership skills and/or higher status due to their participation as leaders. Sylvester is the treasurer of the Nhliziyonye Burial Society. She reported that she has gained more respect from other community members because of her position as treasurer. Ancletta initiated the Masithwalisane society. This society acts as a burial society and also helps with the expenses of other ceremonies such as weddings. As a leader Ancletta reported that she is able to supervise other women and initiate other projects. Melani is the secretary of the Thandanani burial society and has gained management skills since becoming the secretary. However, ordinary members did not report that they acquired skills or gained respect in their community as a result of their participation in burial societies.

4.2.1.5 Burial societies and peace of mind

Members of burial societies feel better knowing that their membership will help them cope with the burdens of a funeral. Lephinah is a member of Kunene Burial Society. She reported that in the tragic event of a death occurring in the household, she will be relieved

since she knows their funerals would be taken care of by Kunene. On the other hand, those who are not members of burial societies are concerned about how they would manage the burdens of a funeral. Getty acknowledged that people do not offer money like they used to for funerals. If she is faced with a death in the household she can only hope that the community and her relatives will help her since she is not a member of burial society. Generally members of burial societies expressed relief at knowing that they would be assisted when faced with a funeral. On the other hand, non-members expressed uncertainty about what would occur if their households experienced a death. Burial societies may thus be viewed as examples of self-help community organizations that provide members with a support system (Molefe, 1996). Therefore, it can be determined that participating in burial societies has a positive impact on the well-being of households.

4.2.1.6 Burial societies, trust and cooperation

Members of burial societies come together and form relationships of trust and cooperation. Precious is a member of Bhekokuhle Burial Society. According to Precious there is greater trust in this society compared to the former burial society that she was a part of (Bambanani). Members of the Bhekokuhle society give each other presents by forming “secret pairs”.² Nhlanhla belongs to her mother’s burial society (she did not give the name of the burial society). She however stated that she enjoyed the cooperation among members. Sylvester also noted that her burial society, Nhliziyonye, at times meets to discuss other issues (not related to the burial society) such as how to treat one’s husband and how to maintain and improve their families. Burial societies therefore can provide a space where members build relationships of trust and cooperation that can potentially improve theirs’ and their households’ well-being and ability to move out of poverty.

4.2.2 Problems with burial societies

Despite the many positive aspects of burial societies, they may also be detrimental in cases where the benefits of burial societies are outweighed by the problems they create for participants. Burial societies have been known to operate informally, under corrupt

² Secret pairs are formed when a group puts the names of all members on separate pieces of paper into a hat. Each member then draws a piece of paper from the hat and must buy a present for the person whose name appears on their piece of paper.

leadership and with poor management. Furthermore, they have been unable to cope with a high number of deaths and members have been deceived by “alleged” burial societies.

4.2.2.1 Burial societies and corrupt leadership

Some corrupt leaders within burial societies have been known to reap the benefits of these organizations at the expense of other members. Precious, a former member of Bamabanani Burial Society, reported that Bamabanani collapsed because the chairperson of the society mismanaged the organization and misused its funds. The organization was unable to find their money at the bank. As a result of this members were unable to receive the payments they were entitled to. Vuyisile and Celine were members of Zakheni burial society, but they are no longer members. Conflicts existed within the leadership and Vuyisile and Celine reported that the committee members made themselves rich from the burial society. Mr Dubazane, the founder of Zakheni burial society, bought his second car and built another house. Thuli stated that she lost her contributions to a burial society (whose name she could not recall). She attempted to speak to the founder of the organization, however the founder gave her his lawyer’s address and told her to speak to his lawyer, yet no such lawyer existed. Interviewees such as Nokulunga did not hesitate to express their distrust of organizational leaders. Nokulunga stated that leaders are not trustworthy and use money for their own benefit. The corrupt behavior of certain burial society leaders is similar to the behavior of government employees (hired as project leaders) who have embezzled poverty relief funds (Letsoalo, 2002). The ability of members of burial societies to “get ahead” is thus hindered when corrupt leaders misuse member contributions for their own benefit.

4.2.2.2 Burial societies and poor management

Some interviewees have noted that burial societies were poorly managed. Perhaps this is so since many of these organizations operated informally and were not well established or lacked adequate bookkeepers and/or record keepers. In Melani’s case her burial society was not well established enough and will collapse when the founder is no longer around. Melani belongs to Thandanani burial society, she stated that once the head of the society dies the members will stop making payments and she will have to join another burial society. The Zakhene Burial Society has been previously used as an example of burial societies with

corrupt leadership and is also an example of poor management. Vuyisile and Celine stated that members of Zakhene were only asked to contribute when someone died. However, many people would die at the same time and members did not know how much to budget for. Moreover, they said it became unfair that some members had to pay more than R100 because others failed to pay due to unemployment. One interviewee, Velakahle, was very dissatisfied with the services of his brother, Mathew's burial society. When Mathew died the burial society said they would not provide the family with help because Mathew had defaulted on payments for two months. It was only after several negotiation visits with the society leaders that the burial society provided assistance. Thus, Velakahle stated that community based burial societies are not good and that it is better to join formal insurance offered by banks because everything is computerized at banks and the processing time after a death is not very long. Velakahle lives in Ntuzuma Township and he perhaps lives where there are banks nearby. Yet for other interviewees who do not live in urban areas, acquiring insurance through banks is not an option. For example, Phumele lives in Nellie's Farm and feels that local burial societies are a "great help" because, according to her, people from rural areas do not keep money in banks.

In Bangani's case, her burial society failed to keep adequate records of who was covered by the burial society. Bangani was a member of a burial society, whom she stated had no name (although it is likely that she may have forgotten the name of the burial society). However, when her grandmother, Mchazeleni died they told her that they did not recognize the grandmother as a member and refused to make any contributions for her funeral. As a result, the household was forced to bear the funeral expenses on their own after having contributed monthly payments to the burial society. Despite Bangani's bad experience with burial societies she decided to join Thandanani burial society seven years after her grandmother's death. Therefore, poor management does not necessarily discourage people from joining other local burial societies (even though it may take them several years to join again). However, poor management means people lose their contributions, contribute more than other members in the society and/or fail to receive adequate services, all of which potentially disable people from "getting ahead".

4.2.2.3 Burial societies' inability to cope with a large number of deaths

Some burial societies fail to cope with the number of deaths they confront and as a result are unable to function and break down. HIV/AIDS to a great extent has influenced this increase in deaths. In 2000, over four million people in South Africa were infected with HIV/AIDS (Sarandon, 2001). With such a statistic in mind, it is not surprising that respondents reported that burial societies are at times unable to cope with a high number of deaths. Bongiwe was a member of the local burial society in her community. She stated that the organization no longer exists because the society could not sustain itself with the high number of deaths experienced in the community. Bongiwe reported that members were required to pay for five people if five members of the society were buried within one weekend. Vinolia acknowledges that burial societies play an important role in the community since they help bear the costs of funerals. However, she also stated that burial societies are failing to cope financially with the death rates amongst their members, since more people die now compared to the past. Anacletta expressed a desire to join a burial society (yet she was unable to do so due to lack of funds) despite stating that “the problems that burial societies face nowadays are the drying up of funds”, as there are more members and deaths. Chazile mentioned that burial societies close down when they are unable to provide for their members because of many deaths. As they stand now, burial societies are not sustainable and members run the risk of contributing to an organization that may not exist when they need funeral assistance. Thus when societies are faced with too many deaths and are unable to contribute to help those members who contribute regularly, this hinders the ability of participating households to “get ahead” and has a negative impact on households' well-being, since the households would have to find other means to cover costs of the funeral.

4.2.2.4 “Alleged” burial societies

The interviews indicated not only that people have lost their contributions to established and well-known burial societies, but also that they have lost money to fraudulent money making schemes that pretend to be burial societies. Burial societies that disappear without a trace of where to contact the initiator or persons in charge, and that never provided any services for members were referred to as “alleged” burial societies. Thus, these “alleged” burial societies are fictitious organizations that did not provide members with assistance. Mahewu was a member of the City Funeral Services, but the owner disappeared without notifying members

where he had gone or where to make payments. Mahewu therefore lost all his contributions. Siphon was a member of Inkanyezi burial society. In this case too, the society disappeared with the money of members without notifying them that it was leaving. Pius was a member of Tsepang burial society, but after three months the society “had flown away” with his contributions. All interviewees that reported losing contributions to “alleged” burial societies were males. These “alleged” burial societies were, however, outside of the communities interviewed (P. Mhlongo, personal communication, November 4, 2002). Perhaps this indicates that women are better informed about legitimate societies or perhaps women through their networks are more likely to join legitimate societies. Maybe there is even a link between males participating in alleged burial societies and women being perceived as more trustworthy and responsible clients when it comes to micro-credit. Evidence exists that “some organizations specifically target women for micro-lending schemes” since they are viewed as more trustworthy (Lund and van de Ruit, 2002). Thus, perhaps those organizations that are most helpful do not target men, leaving men more vulnerable to untrustworthy organizations.

4.3 Church Groups

The study found that church groups have both positive and negative impacts on households’ well-being, since participants discussed their positive and negative experiences in terms of participating in church groups.

4.3.1 Church groups and their impact on household well-being

The services and resources that church groups provide enable members to “get ahead”. Church groups help households by addressing issues faced by the community and by providing financial and legal assistance. Moreover, church groups also enable members to acquire skills and participate in constructive activities.

4.3.1.1 The case of the Community Resource Centre

The Community Resource Centre (CRC) of KwaMakhutha was initiated as a project of the Diakonia Council of Churches, Durban. The CRC helps the community by providing individuals with resources, support and information. For example, they deal with issues

faced by the elderly such as pensions, disability and care dependency. They provide transportation for pensioners when they need to pick up their pension checks and they also help in instances when pensioners are abused by clerks at pension pay points. Furthermore, the CRC also provides counselling for abandoned young mothers that are HIV positive and they run workshops on domestic violence. The CRC is also involved in initiating development projects such as vegetable gardens and sewing groups. The CRC has partnerships with other community organizations such as the Mbumbulu Health Department, KwaMakhutha Youth Development, and the Ezimbokodweni Young Men's Christian Association (YMCA). The CRC provides services for those community members who are generally the most in need (abandoned mothers and the elderly). As discussed by King (1989) and Sartorius (1975) churches are often well placed in areas that need the most development, such as in KwaMakhutha. Those households receiving assistance from the CRC are to a certain extent enabled to "get ahead".

4.3.1.2 Church groups, financial assistance and legal advice

Church groups provide financial assistance to members and legal advice to the community. Florance is a member of the choir at her church. Florance stated that being a member of the choir enabled her to raise money to attend church conferences. Nandi, Florance's mother, reported that the group normally generates R500 from music concerts. This finding is consistent with Oosthuizen's (1996) observation that churches organize economic activities. Anele, the co-ordinator of the CRC of KwaMakhutha disclosed that the organization has provided legal help in the past. When companies are reluctant to pay workers their Unemployment Insurance Fund, the CRC investigates and when necessary takes cases to the Regional Offices of the Department of Labor in Durban. By helping financially and legally, church groups have a positive impact on participating households who are enabled to "get ahead" in life.

4.3.1.3 Church groups, skills and constructive activities

Church group members have reported that membership enables them to learn skills and participate in constructive activities. Edgar is a member of the Nazareth Baptist Church, being a member of this church has enabled him to read and understand the Bible. Cornet is a

member of the Blue Heaven Church; he feels that going to church protects him from becoming involved in unconstructive activities such as using drugs. Membership in Blue Heaven keeps him occupied; he helps the pastor sell meat on Fridays and Saturdays. Participants of Umanyano (a religious organization predominantly made up of women) reported that the organization disciplines them to be one and love one another. Violin, a member of Umanyano, described how on Tuesdays the organization visits and prays for families that have problems. By enabling members to gain skills and participate in constructive activities, church groups enable people to engage in positive activities.

4.3.2 Problems with church groups

Church groups have a positive impact on people's well-being since they enable people to "get ahead". However, the interviews conducted also identify problems within church groups that may obstruct households from getting ahead. The discrimination and autocratic leadership within church groups can potentially undermine people's self worth.

4.3.2.1 Discrimination within church groups

Church groups have been known to discriminate against those households that hold low status in the community. Nokulunga is a member of the Methodist Church. Together with other women, Nokulunga formed a fellowship ministry. On Sundays and Saturdays the ministry visits the sick at hospitals and at homes. She stated that church leaders choose the households that they visit, and households with low status are not visited. Furthermore, Nokulunga acknowledged that the minister discriminates against low status households. Nokulunga said, "for instance, if a person from such a household dies [household with low status], the minister does not go to the vigil. Instead, he sends his subordinates on his behalf". Nokulunga herself felt unable to disclose to other church members that she has no food at home since she feels that other members will mock her and gossip about her. Ellen is a member of a church group (whose name she did not mention); she reported that her church does not "discriminate people even if they are poor". However, she stated that some church congregations avoid giving help to the poor households that are their members. Thus, discrimination against poor households may potentially hinder the self worth of individuals and have a negative impact on a household's well-being.

4.3.2.2 Autocratic leadership in church groups

Participants have reported that autocratic leaders head some church groups and at times explicitly forbid people from being part of the church group. Nandi, a widow reported leaving Paradise Church after the pastor announced that he would not bury the “leader of women members of the church because she was no longer paying her dues to the church”. The leader of the women members was an old pensioner and Nandi left the church for fear that the minister would also not bury her. Florance, Nandi’s daughter also left Paradise Church after being expelled by the pastor. The pastor claimed that Florance did not respect his children. Yet, Florance felt that the children of the pastor did not respect other church members. Both Nandi and Florance are now members of new church groups and are happy with their new church. Therefore, negative experiences with autocratic church leaders do not necessarily deter members from joining other church groups.

4.4 Differences between male and female membership

It was clear that women participated more in organizations than men did. In KwaMakhutha, there was evidence of men being active in hunting groups and in other researched communities it was found that men participate in sport organizations, usually soccer clubs (Mhlongo, 2002). However, overall the findings confirm Moser’s (1998) contention that women participate in organizational activities more than men do. Members of burial societies and church groups were predominantly women. In some burial societies and church groups, only women held membership, even though membership was not exclusive to women. Women in general felt that there are more women leaders in organizations now compared to the past and this has thus created awareness of gender equality within communities.

4.4.1 Gender differences in participation

The members of Thandanani Burial Society are all females. Uzwano Burial Society is mainly for local women who want to promote good relationships through “burying each other”. Bhekokuhle is composed of both males and females. According to Precious, a member of Bhekokuhle, there is no need for men to participate because women represent them there. For example, Precious joined on behalf of herself and her husband Pius, since he gives her the joining fee. Perhaps Pius currently joins burial societies through his wife since

in the past he has joined “alleged burial” societies that have robbed him of his contributions (as discussed above in section 4.2.2.4). Masithwalisane acts as a burial society and also provides assistance for other ceremonies such as weddings. It consists of female members only. Ancletta, the initiator of Masithwalisane stated that men do not join because they participate in different activities. She further noted that she has never had a man want to join the society; but that men compliment their wives for the good work they do within the organization.

KaMathaba and her father in-law, Lindeni are members of Nhliziyonye Burial Society. Lindeni is the only male member of Nhliziyonye. According to KaMathaba, women join in large numbers because it is them who usually “stand up for the household problems”. Furthermore, the few men that do join burial societies are not active members. Getty, a member of Mamdokwe Burial Society, mentioned that the organization consists mostly of women members and if a man joins, he does not attend meetings. He instead finds out what goes on in meetings from the women who attend. According to a focus group discussion in Altona, women are more involved in burial societies than men, because men are away working as migrants. Therefore, males cannot attend meetings but give money to their wives to attend. They also stated that women “know difficulties” and they are the ones faced with the consequences of death in most cases.

Women participate more in church groups compared to men. For example, Umanyano Church Group is mainly made up of female members, however there are a few male members. Maria reported being a member of the Nazareth Baptist Church since she was born, since her parents were members of the same church. Delisiwe is a member of the Zionist Church and Dudu is a member of Izikhova Ezimnqini Church. Dudu reported that Izikhova Ezimnqini Church is composed of women and only two men. Ellen is a member of the women’s group at her church. She stated that most of the local men do not attend church services, but drink alcohol instead. However, a few examples do exist of males who attend church. Cornet, a young man who is involved with his church did not report being a member of a men’s group at the church, but he did report that he helps the pastor during his free time. Velakahle is a member of Nazareth Baptist church. He reported that he has seen a big difference in his life since joining the church. He no longer buys drugs and alcohol and he saves his money instead. None of the interviewees reported the existence of any men’s

church groups; thus male church members can generally only attend services and help the church leaders.

The findings indicate that overwhelmingly more women participate in burial societies and church groups compared to men. Perhaps this is associated with the legacy of South Africa's labor migrant system. Young men were most easily released by the homestead so that they could be drawn into wage labor (Walker, 1990). Thus, the ratio of women to men was higher in rural areas. Traditionally women were the ones left in rural areas. However, this does not address why more women than men participate in local community organizations in urban townships. It may be the case that both in rural and urban areas burial societies and church groups actively recruit women because they are viewed as more responsible members. It is necessary to note that, since this is a small study, it could not address the complexities of gender-differentiated membership.

4.4.2 Supportive relationships

Women are generally encouraged by men to participate in organizations. Women are especially encouraged by men in their households to participate in burial societies. It is often the case that women are given money by their husbands to pay the costs of joining burial societies. Letty is a member of Sizanani Burial Society, she stated that the burial society consists of women members only and men give their contributions to their wives so they can pay for them. Vinolia joined Thandanani Burial Society (an all female burial society) after her brother Wilson advised her to. Wilson told her that burial societies are important when a household has a funeral because most of the households are failing to handle funeral costs. Thus, conflicted relationships between women and men, such as those identified by Chikwendu (1997), with regard to membership of organizations are not always the case.

Generally men encourage and support the women in their households to join organizations. However, a single case demonstrated that this is not always so. Lettie was unable to join a burial society because her husband Bhekokwakhe did not allow her to. Bhekokwakhe stated that there was no need to join a burial society because these types of organizations take the corpse to the mortuary and he does not like this process because it is "against his ancestors".

It is likely that Bhekokwakhe did not support Lettie in joining burial societies because his principles did not agree with those of burial societies and not because he is opposed to supporting his wife, since Bhekokwakhe has supported his wife in the past by helping her join other organizations. For example, he has helped Lettie become a member of a food stokvel that contributed food to her son Minda's wedding. Thus, it can be concluded that Bhekokwakhe is not necessarily unsupportive when it comes to helping his wife join organizations. Perhaps men encourage women living in their households to join organizations because men are aware that organizations can potentially enable households to "get ahead". For instance, men may be aware that certain burial societies assist financially, provide domestic assistance and emotional support. Thus, these findings suggest that the relationship between males and females is generally a cooperative one when it comes to participating in organizations. It is however necessary to note that the sample consisted of more women than men, and it could be the case that women are less likely to report conflict within the household. Thus this finding is not conclusive.

4.4.3 Women leaders in organizations

Generally women maintained that there are more women leaders now compared to the past. For example, Glorance reported that women are now emancipated and there is no longer gender discrimination. Furthermore, she said that women lead burial societies now and that these organizations are a success. Vinolia noted that there are more women leaders because women are educated now compared to the past. The women leaders she mentioned were those women who are involved in community organizations. Phumele said that there are now more women leaders in burial societies because they now have rights. Rita regards leaders of burial societies as women leaders in the community. According to Rita, women now have rights and men no longer dominate leadership positions. She went on to say that women are even now regarded as equals within the household. To a certain extent women taking up leadership positions in organizations has created awareness of gender equality within communities. However, burial societies and church groups are not expressive of other "women's strategic interests" (Molyneux, 1998: 241) such as broader political projects that address issues of social equality and citizenship.

4.5 Motivation for joining burial societies and church groups

The study found that people join burial societies and church groups so that they may receive financial assistance, meet new people and be cured of illnesses. People also reported that they join burial societies because they are an attractive alternative to life insurance coverage acquired through banks. Furthermore, the study found that some people drop out of organizations because they can no longer afford the membership fees and that other people choose not to join organizations because of the pressure associated with having to pay fees.

4.5.1 Financial assistance as motivation for joining

Generally people reported joining organizations so that they may receive financial assistance. Those who join burial societies join so that they can be helped with the financial burden of a funeral. Those who join church groups join with the intention of receiving assistance in finding a job or acquiring other assets such as a house. Thus one of the reasons for becoming a member of a burial society is to prevent one's household from moving into poverty and one of the reasons for joining a church group is to financially get ahead in life.

Phumele is a member of Mamdokwe Burial Society. She noted that people join burial societies because households cannot bear the funeral costs. According to the Cingo household, more people are becoming members of burial societies because there is pervasive unemployment and when people die there is no money to bury them. Iris mentioned that people join burial societies because life has become very expensive and people cannot afford to save money for funerals anymore. Melani is a member of Thandanani Burial Society. She noted that it was not her intention to join this society, but her friend told her about a family that could not bury a family member because they did not have money. Her friend encouraged her to join so that she would avoid such a situation. Thus, people join burial societies with the aim that these organizations will act as insurance against the potential financial shock of death.

Church members reported that they attend church so that they can receive help in finding a job. Velakahle began attending Nazareth Baptist Church because he had problems with acquiring a job. Velakahle went to church and asked for a job, the following day he received a job offer from Murray and Roberts. Maria also attended church to ask for "things". She

reported that at church she asks for things from the ancestors. According to Maria, she asked for a house and was granted one. Thus, some people reported that they began attending church with the intention of “asking” for some form of financial assistance.

Similar to women who join local community organizations in Kenya (Udvardy, 1998), the respondents of this study reported that they join organizations with the hope of receiving financial benefits. The findings of this study are also consistent with the study of Sotshongaye and Moller (1997), which found that women join local community organizations because of a lack of other reliable sources of income. This is not surprising since many of the respondents were in need of financial resources and reported being unemployed.

4.5.2 Healing and socializing as motivation for joining

Members of church groups and burial societies reported joining organizations for healing and socializing purposes as well as for financial assistance purposes. Delisiwe attends the Zionist Church; she began attending after becoming sick. According to Delisiwe, the priest at her church advised her to attend church so that she could be healed. Delisiwe also noted that Samson’s wife joined Nazareth Church because she was sick. A female member of Umanyano (women’s church group) reported that before joining Umanyano she suffered from headaches, but now that she is part of Umanyano she feels better. Celiwe joined Zimele Burial Society with the hope that she would be able to meet new people and make new friends at the meetings. Unfortunately, Celiwe was never able to attend any meetings because she could not afford the mandatory uniform that members must wear to meetings.

4.5.3 Burial societies as an alternative to formal insurance

For many people the low monthly fees and flexibility of local burial societies make these organizations an attractive substitute for formal insurance. Furthermore, since the rural people of South Africa have been historically denied access to formal financial institutions (Ardington, 1999), it may be the case that burial societies act as one of the few alternatives to formal financial institutions. According to Ardington, “vast expanses in rural areas are totally financially unserved, with the general populace having no access to savings, credit,

or cash” (Ardington, 1999: 9). The new democratic South Africa has failed to take on the responsibility of providing financial services to rural areas and the private sector, in attempting to reduce costs and incorporate IT systems, has closed those branches that provide the lowest levels of service (Ardington, 1999).

Thus respondents such as Bangani view burial societies as an alternative to formal financial services. Bangani mentioned that people join burial societies because they are cheaper than formal insurance policies. Phumele noted that people in rural areas do not keep money in the bank and therefore rely on burial societies. Mothers such as Zeneth were attracted to burial societies because unlike formal insurance they cover their extended family. Zeneth stated that local burial societies cover one’s children. Local burial societies were especially attractive to people in need of flexible insurance and to people living in remote areas who could not access bank services.

4.5.4 Attrition due to lack of funds

In this study, members of organizations who dropped out usually did so because they were unable to pay their membership fees. Gertrude was a member of a burial society but was forced to resign from the society because she could no longer pay the monthly contributions. Maria was a member of Khayaletu Burial Society but she also stopped making payments because she no longer had money. Church members also stopped attending because they had no money to contribute. For example, Nokulunga left her church because she could no longer pay monthly contributions. According to Nokulunga these contributions act as “proof that you love and serve the Lord”.

Community members such as Violin chose not to participate in burial societies for fear that they may not be able to follow through with contributions. Violin stated that she did not want to be a member of Nhliziyonye Burial Society because she feared that people may turn against her if she were unable to contribute. She gave an example of a funeral that was prepared under Nhliziyonye Burial Society and noted that those members who did not have money were “running up and down trying to borrow from other people” so that they could contribute to the funeral. Thus, for Violin, the fees that one must worry about paying outweigh the benefits of burial societies.

4.6 Barriers to joining organizations

The majority of respondents, who reported facing barriers to joining organizations, cited lack of money and high joining fees as obstacles. Other barriers to joining organizations were related to distance and limited room for new membership. Furthermore, some societies actively excluded people who were perceived to be undesirable members.

4.6.1 Financial barriers

Some respondents expressed a desire to join burial societies, however, their financial situation did not allow them to join. Pius and his wife Precious mentioned that they would like to join Kunene Burial Society because this burial society has its own mortuary. However, they did not have enough money to join. Bangani was interested in joining Nhliziyonye Burial Society because the organization pays out R2000 towards a funeral and “cooks nice and clean food”, but was unable to join because she could not pay the joining fee and monthly dues. Anastasia and Doreen said they would like to join a burial society, but they cannot afford to pay the joining fee. Sphiwe wished to join a burial society, but she cannot afford to pay the monthly contributions. According to Hloniphile, burial societies only help those who are members and pay monthly contributions. She stated that if one does not have money one cannot join an organization. Celiwe was a member of Zimele Burial Society, she is no longer a member because she cannot afford the monthly contributions. However, even when she was a member she could not fully participate because she could not afford to buy material to sew the mandatory uniform needed to attend meetings.

Some church attendants reported they were not charged any fees to be church members. However, other church members mentioned that they had to make certain monetary contributions. For example, Vuyisile mentioned that her church asks members to contribute ten percent of their income. Those who are unable to make this contribution do not attend church. For example, Nokulunga cannot attend church because she cannot afford to pay the monthly contribution.

Other interviewees felt that they could not attend church because they were poor. For example, Raymond reported being poor and disclosed that he and his son often go hungry. He stated that he likes to go to church, but he does not attend since he is not clean and cannot

buy soap. The findings suggest that poor, foodless, unclean and low status individuals are at times not perceived to be desirable church members. Individuals who are not welcomed as church members may feel unworthy and unfit to participate. These findings are consistent with Marr's (2002) contention that some local organizations exclude the poorest and weakest members of communities.

4.6.2 Distance as a barrier

Two respondents did not mention a lack of income for joining fees as a barrier, but instead mentioned distance as a barrier. Lephina belongs to the Apostolic Church of Christ, but no longer attends because she is too old to walk the long distance to church. Elium expressed a desire to join Cornerstone Burial Society because he was satisfied with the way the burial society dealt with his mother's funeral. However, he cannot join the organization because he lives too far away to be able to pay the monthly contributions.

4.6.3 Explicit barriers

Some organizations openly exclude people from obtaining membership. Certain burial societies only allow a limited number of people to join. According to a focus group in Altona, most burial societies do not allow more than 50 members to join; therefore if a society is full, then one must look for another society to join. Furthermore, burial societies such as Bhekokuhle screen people before allowing them to join. Precious belongs to Bhekokuhle Burial Society. According to Precious membership in this burial society is not open to just anyone. She stated that a thorough "search" is conducted to screen people before they are allowed to join. The aim of such an investigation is "to prevent those type of people who just want to join the society when there is illness or death in their household" from joining. Thus, members of the Bhekokuhle Burial Society protect themselves from high risks by excluding unreliable individuals or individuals who are expecting deaths in their household in the near future. Such barriers and patterns of explicit exclusion are similar to those found in religious organizations and agricultural work groups in Ethiopia (Mequanent, 1998).

4.7 Conclusion

The study found that burial societies and church groups have a positive impact on households' well-being. Burial societies prevent households from moving into poverty and church groups enable households to "get ahead". Both organizations assist households by providing them with resources and skills, as well as with social and financial assistance. However, various problems were observed within these organizations. When organizations are faced with such problems, they may have a negative effect on a household's well-being and may impede participants and their respective households from "getting ahead" and moving out of poverty. Burial societies help members by providing them with emotional support, financial assistance, domestic assistance, leadership skills and peace of mind. Furthermore, they also enable members to build relationships built on trust and cooperation. However, participants in the study have reported that some burial societies are faced with corrupt leadership, poor management, and the inability to cope with an overwhelming number of deaths due to illness and violent crimes. Moreover, some burial societies have been reported to be fraudulent money making schemes that disappear without a trace, with the contributions of members. Church groups address community issues, and provide financial and legal assistance. They also enable people to acquire skills and they keep people involved in constructive activities. However, participants have reported problems such as discrimination and autocratic leadership among church groups. Thus, this study found that organizations potentially have both a positive and negative impact on households' well-being. The findings are not consistent with the Maluccio et al. (2000) study nor with the Narayan and Pritchett (1999) study since they only focused on the positive impact that organizations have on households' well-being. The findings are however consistent with Marr's (2002) contention that local community organizations have both positive and negative impacts on poverty reduction.

Chapter 5: Conclusion

5.1 Summary

Burial societies and church groups are helpful in that they prevent households from moving into poverty and enable households to “get ahead” by providing financial, social, and legal assistance; skills; and a space where people can build relationships of trust and cooperation. Furthermore, they enable people to participate in constructive activities. The findings are consistent with Dandala and Moraka’s (1990) findings that burial societies assist members with the costs of funerals and consult the bereaved families, and with Lont’s (2000) contention that organizations help people cope with insecurities. Moreover, the findings confirm King’s (1989) and Sartorius’ (1975) assertion that the church is well placed to play a part in development. However, these organizations are also characterized by problems that may hinder the ability of households to get ahead. These organizations are at times faced with problems related to corrupt and autocratic leadership, poor management, and discrimination. Such issues have been previously discussed by Chikwendu (1997) and Mequanent (1998). Thus, local community organizations were found to have dualistic impacts on households’ well-being.

Women were found to participate more in organizational activities compared to men. The majority of members participating in local community organizations were women. Generally women felt that there were more women leaders present in local community organizations now, compared to the past. This is not surprising since relatively new organizations that operate on a bigger scale such as SEWU and the RDO are known to address women’s interests and produce women leaders in South Africa and Nigeria respectively.

The most common reason or motivation for joining a local community organization was to receive some type of financial benefit. Evidence that people join community organizations in the hope of receiving financial help has been documented in the works of Sotshongaye and Moller (1997) and Udvardy (1998). Other reasons for joining organizations were related

to healing and socializing. Those people who chose not to join were disinclined to join due to fear of not being able to follow-through with the financial obligations of joining.

In general people were aware of the benefits of joining organizations. However, many were unable to do so due to financial barriers. Marr (2002) has previously noted that it is not uncommon for the poor and weak members of communities to be excluded from local organizations. Other barriers are related to distance and a lack of room for membership in already existing organizations. The overwhelming majority of people who were interested in joining, but were unable to, cited a lack of funds as an obstacle.

5.2 Relevance for Policy

This section discusses the findings and their implications for policy. An attempt is made to avoid the tallying up of positive and negative impacts of local community organizations, and instead present an overall view of the findings. Discussed below are material barriers faced by those wishing to join local community organizations, and women's participation in local/national government and statutory bodies.

5.2.1 Addressing barriers

The study found that many people interested in joining burial societies and church groups were unable to do so. The majority of people facing barriers, reported that they face material barriers such as being unable to pay fees and being unable to buy soap in order to be clean and socially accepted. If the poor are excluded from joining organizations and accessing networks due to material barriers then they cannot access social capital. This raises issues for advocates of social capital such as Maluccio et al. (2000) and Narayan and Pritchett (1999). These researchers only focused on the positive impacts that social capital has on a household without taking into consideration that people who are excluded from joining local community organizations cannot enjoy the benefits that they provide. According to respondents of this study, it is very difficult for those without financial capital or those who are not desirable members to access the "networks, norms and social trust that facilitate coordination and cooperation for mutual benefit" (Putnam, 1995: 67). Thus social capital can hardly be used as a resource by those people who do not have the means to participate in an organization or who are actively excluded from participating from organizations that they

would benefit from. The findings suggest that poor households are excluded from participating in local community organizations, and are therefore unable to use social capital as a resource to enable them to move out of poverty and/or “get ahead”. Ironically, those who need the most help are unable to access it.

Despite indications that women join local community organizations on a large scale, they are still unable to move out of poverty. This may be so because they face financial barriers that disable them from continuously participating in organizations. Lack of financial resources force women to drop out of organizations. Once women gain access to money they then join again. Perhaps a lack of continuous membership influences the inability of women to move out of poverty.

This study raises questions for those scholars that promote social capital, since the findings suggest that people face material barriers to joining organizations. Those who are willing and able to work lack these financial resources because they are faced with no job prospects and the state is failing to create job opportunities. One way in which this issue may be addressed by the state is through public works programs, since they can be designed to only be worthwhile for the poorest members of communities (Bigsten and Levin, 2001). Perhaps local community organizations could be formed around public works programs by contributing a certain percentage of earnings derived from public works programs towards membership fees.

5.2.2 Accessing legitimate financial institutions

The “alleged” burial societies that deceive people by robbing them of their contributions raise the question of how such societies can be prevented from operating and how legitimate financial institutions can be made accessible to remote areas. In addressing this problem, the government could sponsor public awareness campaigns that inform people about unscrupulous operations. Furthermore, it is the government’s responsibility to make pro-poor financial institutions available to people living in rural areas. As a democratic government, it is the duty of the South African State to concern itself with the welfare of its people, especially the welfare of those citizens living in the most remote areas where resources are scarce. Creating infrastructure for financial institutions may deter

unscrupulous organizations that claim to provide insurance from operating, and may encourage people to utilize formal financial institutions instead of taking the risk of contributing money to an “alleged” burial society. The government can further the development of rural communities by creating incentives for banks to open branches in rural areas (Ardington, 1999). The current situation is that banks, ATMs and other formal financial services are not easily accessible in rural areas (Ardington, 1999). If formal financial institutions were established in remote areas, the people living in these areas would have a choice as to whether to participate in local community organizations that provide informal insurance or to access formal financial institutions.

5.2.3 The role of women within and outside their communities

Local community organizations such as burial societies and church groups serve as a space where women within their communities practice empowerment and build their self-esteem, but for women’s empowerment to take effect it is necessary for women’s voices to be heard across their communities and at the national level. In working towards the well-being of their communities it is important for women to address “bonding” social capital (creating strong social ties between local organizations within communities) and “bridging” social capital (creating strong social ties between a community and other communities and/or organizations). Social capital within organizations is not sufficient. Strong social bonds across organizations/institutions are necessary in strengthening the community (Warren et al., 1999). Thus it is important to focus on “bonding” social capital, that is, to create strong ties between different organizations within communities. For example, alliances between churches, burial societies, vegetable gardens and other community organizations help strengthen the community. Communities such as KwaMakhutha have already demonstrated their ability to build alliances between organizations. For example, the Community Resource Centre of KwaMakhutha collaborates with organizations such as the Mbumbulu Health Department, the KwaMakhutha Youth Development organization and the Ezimbokodweni Young Men’s Christian Association (YMCA).

However, it is equally important to address “bridging” social capital. In this context “bridging” social capital refers to forging connections across space and socio-economic class (Carter and Maluccio, 2002). In “getting ahead” it is important to bridge ties with

institutions that are recognized at local and national levels. Incorporating more women into local government would be a first step to bridging social capital. Institutions such as the Office on the Status of Women (OSW) in South Africa were created to “establish mechanisms and procedures that will advance government towards gender equality” (United Nations Development Programme for South Africa, 2002). Bridging ties with institutions such as the OSW can help build allies for strategies to combat poverty (Warren et al., 1999). Furthermore, bridging ties with national organizations such as the OSW may be instrumental for initiating projects at the community level that address other women’s issues such as social equality and citizenship.

5.3 Future research

The limitations of this study were discussed in Chapter 3. In this section suggestions for future research to overcome these limitations are outlined.

5.3.1 Gender balance

The study was characterized by a sample that was overwhelmingly composed of women. A future study would benefit from a sample that would equally represent men and women. Future studies on organization and gender relations would benefit from further investigating men’s participation in organizations. The data used for this study predominantly dealt with women’s participation in organizations. Limited information was collected about those men who were not present during the household interviews.

5.3.2 Qualitative and quantitative data

The study utilized a qualitative procedure. The study did not examine any quantitative data on variables such as the amount of money that people contributed to organizations. Thus, there is no quantitative basis for comparing the relative well-being of people who contributed different amounts to organizations. Future studies on organizations would benefit from combining quantitative and qualitative analyses of data. However, the reliability of this type of quantitative data may be problematic since this study has already demonstrated that some people cannot accurately recall details such as the names of organizations or when they joined.

5.3.3 HIV/AIDS and the collapse of burial societies

It was not the intention of the present study to concentrate on the extent to which HIV/AIDS impacts the collapse of burial societies. SEPPi inquired about organizations in general, and extensive discussion on HIV/AIDS emerged. This is a matter deserving urgent attention. In the face of this epidemic it is necessary to investigate useful strategies that can be used by communities to cope with high death rates and the extent to which communities can cope with the impacts of HIV/AIDS without the aid of government. Thus, a future study on organizations would benefit from focusing directly on the sustainability of burial societies in the face of HIV/AIDS.

5.4 Conclusion

Unlike the studies of Maluccio et al. (2000) and Narayan and Pritchett (1999), which focus only on the positive impacts of local community organizations, the findings of this study indicate that participating in local community organizations can have both positive and negative impacts on a household's ability to "get ahead". It is, however, acknowledged that this study is characterized by certain limitations. Nevertheless, the present study provides recommendations for future research in order to address these limitations and further explore this area of study.

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Appendix A

Hyper Research codes for analyzing organizations

1B Exit

1B Death

2A Health shocks

2A aids

2A death

2C Irregular expenses

2C funeral costs

3B Illness

3B hiv/aids

5F Community gardens

5F cost of participating

5F participation in gardens

5F types of gardens organizational structure

5L Accounting for success/failure

5L local conflict

6A Cooperative activity around work

6A changes in cooperative practices

6B Collective organization around development

6B no community participation

6B role of cbos

6B role of individuals in community

6C Organizational life

6C costs of joining

6C decisions to exit

6C decline due to failures

6C features of groups p n

6C growth due to success

6C internal linkages p n

6C joining the group

6C leadership

6C life cycles of individuals in orgs

6C life cycle of orgs

6C membership composition m f

6C no organization

6C support from tribal authority

6C support from provincial government

6C support from private sector

- 6C support from ngos
- 6C support from national government
- 6C support from local government
- 6C support from donors
- 6C outside linkages
- 6C structure of organization
- 6C types of organizations for access to finance
- 6C types of organizations for income generation
- 6C types of organizations for social insurance
- 6C types of organizations for social activities
- 6C types of organizations for youth
- 6C tradition and modernity
- 6C urban/rural differences

6D Benefits of Organizations

- 6D relaxation and fun
- 6D confidence development
- 6D pride
- 6D art skills
- 6D education in health
- 6D development in community
- 6D keeps healthy
- 6D conflict resolution
- 6D cultural expression
- 6D deters anti-social behaviour
- 6D financial support social activities
- 6D funeral assistance
- 6D relative importance of organizations
- 6D sharing and advising on problems
- 6D initiative
- 6D leadership skills
- 6D education in management of skills
- 6D education in technical skills
- 6D education other
- 6D experience with public speaking
- 6D financial support for survival
- 6D problems with state transfers
- 6D support other

6E Problems with organizations

- 6E attrition due to deaths
- 6E attrition due to illness
- 6E attrition due to lack of money
- 6E attrition other
- 6E social tension
- 6E theft
- 6E cost of membership
- 6E lack of resources for activities
- 6E lack of skills

- 6E no outside links
- 6E not helpful
- 6E political tensions
- 6E role of donors
- 6E role of elites
- 6E role of government
- 6E role of tribal authority

6F Gender and Organizations

- 6F benefits for women
- 6F constraints on women participation
- 6F group composition
- 6F group composition class
- 6F men membership
- 6F men's strengths in organizations
- 6F women as leaders
- 6F women membership
- 6F women's strengths in organizations

6G No organizations or membership

- 6G do not want to join organizations
- 6G gender reasons
- 6G missing organizations because of funds
- 6G missing organizations because of politics
- 6G organizations not helpful
- 6G no organization of interest to join
- 6G too expensive
- 6G other

6H Social activities

- 6H community contributions
- 6H funerals
- 6H community events
- 6H other activities
- 6H leisure time activities
- 6H contributions of gender
- 6H cost of ceremonies
- 6H cultural ceremonies
- 6H benefit of ceremonies
- 6H changes in ceremonies due to illness

7A Trust

- 7A climate of trust in community
- 7A climate of lack of trust in community
- 7A collective activities – no impact
- 7A collective activities – increases trust
- 7A measures of trust general

7D Community social dynamics

- 7D other help in time of need
- 7D good relationships
- 7D no help from community members
- 7D mutual support
- 7D other divisions and allegiances

8B Private insurance

- 8B private insurance problems
- 8B private insurance types
- 8B barriers to access

9G Credit, Debit & Savings

- 9G problems with organizations
- 9G use of organizations

9H Other Factors Affecting Access

- 9H community cooperation
- 9H community conflict

10D Community Participation

- 10D types of decisions
- 10D youth structures

10E Legal Changes

- 10E women's rights

11B Sources of Funding

- 11B sources of funding other

12H Community well or improving

- 12H nothing good

12J Community Social Relations

- 12J community co-operation
- 12J community conflict
- 12J community division

12K Meanings of Poverty

- 12K time burdens on women

12N Future Dreams

- 12N obstacles

Appendix B

List of burial societies and church groups identified by respondents

Altona

Burial Societies

Bhekanani Burial Society
Zamokuhle Burial Society

Church Groups

Apostolic Church of Christ
Nazareth Church
Umanyano
Zionist Christian Church

Ethembeni

Burial Societies

Ekhayaletu Burial Society

Church Groups

Nazareth Baptist Church
Zionist Church

KwaMakhutha

Burial Societies

G – Hlanganani Burial Society

Church Groups

Community Resource Center
Iketango
Nazareth Baptist Church
Zulu Congregational Church

Nellie's Farm

Burial Societies

Bambanani Burial Society
Bhekokuhle Burial Society
George Coch Burial Society
Going Up Burial Society
Inkanyezi Burial Society
Kuene Burial Society
Mamdokwe Burial Society
Sizanani Burial Society
Thandanani Burial Society
Umlilo Burial Society
Uzwano Burial Society

Church Groups

Nazareth Church
St. John's Apostolic Church
Zionist Church

Ntuzuma

Burial Societies

Borecca Funeral Policy
Wyebank Burial Society
Zakheni Burial Society

Church Groups

Apostolic Church
G-2 Methodist Church
Gospel Church
Nazareth Baptist Church
Roman Catholic Church
Zionist Church (Izikhova Ezimnqini)

Osizweni

Burial Societies

City Funeral Services
Cornerstone Burial Society
Gumede Burial Society
Kunene Burial Society
Masihambisane Burial Society
Mazibuko Burial Society
Sizanani Burial Society
Zimazisa Burial Society
Zimele Burial Society

Church Groups

Blue Heaven Church
Ezikhoveni Church
Nazareth Baptist Church
Paradise Church
Roman Catholic Church

St. Faith's

Burial Societies

Cornerstone Burial Society
Masithwalisane Burial Society
Nhliziyonye Burial Society
Thandanani Burial Society
Women's Funeral Scheme

Church Groups

Methodist Church
Nhliziyo (group of Catholic women)
Roman Catholic Church
Umanyano (Methodist group)
Umanyano (Catholic group)

Appendix C

THE STUDY OF POVERTY AND WELL BEING IN KWAZULU-NATAL, 2001 HOUSEHOLD INTERVIEW SHEET

Cluster Number and Name	
Household Number	
Family Name	
Respondent(s) in 1993	
Respondent(s) in 1998	
Respondents in 2001	
Interviewers in 2001	

Household Interview Guide	Date	Begun	Ended
Module 1: Household Roster			
Module 2: Household Events			
Module 3: Employment			
Module 4: Organisations			
Module 5: Trust and Rel'ships			
Module 6: Credit, Debt, Insurance			
Module 7: Spending on Education			
Module 8: Integration & Closure			

MODULE 1
HOUSEHOLD COMPOSITION AND HOUSEHOLD CHANGES
Timing: about 20 minutes

Module 1 will be conducted during the initial visit in which you set up the interview appointments with the household. After you have introduced yourselves, the purpose of the study, and the fact that you would like appointments with them, say that you would like to spend about 20 minutes with them to identify members of their household to help you prepare for the interviews.

*The HHI will start with an update on present household membership, and how it compares to household membership in 1998, which itself updated household membership in 1993. On **Table 1.1 Household Roster**, and on **Table 1.2 Household Roster for ‘Non Household Members with Links’**, there is information on who was reported to be there in 1993 and 1998. Use this information as a starting point.*

It is important to complete these tables to help you decide in advance who to pay special attention to in the modules that follow.

Say:

In 1993 and again in 1998 we were told by someone in the HH who lived here, who all the members of the household were. We have this here on a list and would like to bring this information up to date now.

1.1 Household members

First, we would like to make sure we know who the respondent was then. Our lists say that and were the people who spoke to us in 1993 and 1998. Are they still here? (*Fill in the cover sheet of the Interview.*)

Then go to Table 1.1: Household Roster 1993 and 1998 – and fill out all the pages.

Then say:

Our information says that X and Y were here in 1998 – they were not household members but had links with the households. Are they still here?

Fill in Table 1.2: Household Roster for ‘Non Household members with links’

1.2 Others who may be working for the household

Between 1993 and 1998, was there anyone who you do not think of as part of your household/family, but who is here on a daily basis and works for you in your home, yard or fields, for some remuneration (money or room & board, etc.) What does this person do?

There is no Table for this: Notetaker should write down the answer.

1.3 Schedule of appointments

We are going to be doing different exercises in different parts of this survey. From what you have told us, we would like to talk to the following people for different parts of the study that we are doing.

You will now make a quick assessment of who are the important members to participate in the interview and ask whether they can be available all or part of the time of the scheduled appointment. If not and they seem quite important, ask if there is some other time you might be able to meet with them during the week. Prepare with the respondent a schedule for the rest of the HHI.

1.4 Household diagram

After the module is completed, and before returning to the HH, draw a diagram of the extended family including all HH members from 93, 98 and presently. Map the buildings in the homestead and nearby community, who lives in them and their relationship to each other, and migrants who live afar (label with 'left in 95', 'joined in 99', and so on).

Have this diagram with you at all times during the interview and keep filling it out and correcting it as you learn about new people.

Household name cards

*After completing the diagram put each HH member's name on a **green** card.*

MODULE 2 HOUSEHOLD STORY AND EVENTS MAPPING Timing: about 40 minutes

*Show the HH diagram that you compiled after Module 1, and show it to the respondents. Ask them to make any corrections and add anyone who is missing. Make new **blue** cards for missing people.*

*For the Household Story you will have prepared on a sheet of paper the time line – the line with years on it, as well as the key community events along the top of the paper. The paper will have a timeline with years at the top, starting with 1990-1992 on the far left; with most space given to 1993-1998; and then a small space for 1999-2001 at the right side. Community positive and negative shocks from the 1998 Community Survey will be at the top of the paper under the year in which they happened (see **Table 2.1**).*

Step 1: Tell people you would like to draw a picture as you talk. It will record household members, and key events that happened – the good things and the bad, the movements in and out of the household, the good surprises and the bad shocks.

Hand each person present a card with their name on it. For others not present, lay their cards out near the map where they are visible.

Step 2: Lay out the sheet of paper.

Step 3: Ask the people present to help identify additional key national and local events that took place in each year that will assist them in remembering that year, and write these above the year the event took place.

Step 4: Ask the people present to think of important events in the lives of household members, positive and negative, and how people responded to surprises and coped with

shocks. Ask all who are available to participate. Try to get different people to join in, as different people may remember different pieces of the story.

*Refer to **Table 2.2** for household information on positive and negative events/shocks and surprises which were recorded in the surveys, and what the effects were. Then ask them to add additional important events that we are missing. Go through each card and try to get each person on the map in some way. Also use the prompts on **Table 2.2** about the effects of the shocks; and use information about entrance and departure of household members from **Table 1.1.** to help remind people of events.*

As each event is mentioned, put it on the map under the appropriate year and draw a picture if it helps. The person's card should be placed on the timeline but then may be moved with a new event. Make sure you write on the paper below his card the name and the event. If its an event affecting the whole family you don't have to place the card.

*Use **dotted lines** to show that an event was a continuous event – a job that was kept, a drought that was prolonged, etc.*

*As linkages between events emerge, trace these relationships with a **solid line** and write on the line what it is.*

Do the map in a chronological manner to the extent possible, starting with the early 1990s, so that we can see how events relate to each other in time.

If people start to speak about an event, ask follow up questions if you think you should, but make a decision as to when is an appropriate time to ask them to hold this story for a later module. Tell them that this is a very important story, and you want to return to it later.

***Write the event on a pink card** and put this card aside but within view of everyone.*

2.1 PEOPLE WHO HAVE LEFT

For all members who during Module 1 were said to have left the household at any time between 1993 and 2001, ask

When did they leave? (note departure on map)

Why did they leave?

Where did they go?

2.2 NEGATIVE SHOCKS

For all negative shocks, ask

How did you cope?

What did you do?

Who helped you?

What helped you?

2.3 POSITIVE SURPRISES AND EVENTS

For all positive surprises and events, ask

How did it come about?

How did it improve how the household lives?

MODULE 3
EMPLOYMENT AND MIGRATION
Timing: about one hour

3.1 EMPLOYMENT HISTORIES FOR THE ENTIRE HOUSEHOLD

Step 1: Try to get as many household members who are available to participate in this exercise, in case they have the most important employment stories so they can speak for themselves.

Step 2: Explain that we are interested in knowing about what kinds of work people in the family have had, or if they have been unemployed. Stress that we want to know not only about “work” or “jobs” but other forms of income-generating activities as well. Explain that we are interested in many different types of work, formal and informal, and read a list of examples:

Teaching	Street trading
Gardener	Garbage picking
Driver	Construction work
Nurse	Meat selling
Policeman	Second-hands clothes dealing
Factory worker	Selling sea water
Domestic worker	Trading in tradition medicine
Government official	Store owner
Secretary	

*Step 3: Collect all the cards for each household member, and give each present member the card with their name on it. For those not present, lay them out near the map so all can see them. (You can also ask for teenagers and **don't forget to ask for each migrant**) Ask people to look at each year on the Household Story, and remember the employment they had each year.*

*Step 4: Do the following exercise **for each household member** who was working age during all or part of 1993 to 1998. Take the first person's card and put it under 1993 on the map. Ask that person what work s/he was doing that year. Then move the card to 1994. If they can't recall, use the key events listed under the year to help them, e.g. 'Do you remember what kind of work you were doing the year of the first election?' Do the same thing for every year through to 1998. You can continue through to the present.*

*Refer to **Table 3.1** for work information from years 1993 and 1998 to help people recall what they were doing then if they need help.*

The questions for each person for each year are:

- 3.1.1 What work were you doing?
- 3.1.2 Where was it?
- 3.1.3 Was it regular or casual?

Then move to the second person, then the person after that. During this exercise, the notetaker is recording what each person says, noting the answers to the 3 questions above systematically **for every year**.

3.2 INDIVIDUAL EMPLOYMENT STORIES

We are trying to record stories about employment that are important in explaining the HH's well-being. Choose 2 people in the HH to answer the questions in this section. Choose 3 stories only if you feel you have extra time after completing two stories, and if the third story seems important to explaining the household's situation. Which stories to hear should be based on four things:

- The employment story should have taken place mostly in the period 1993-98, though it could also include the period before or after.
- People who are in the household at the time, so they can tell their own story themselves.
- If possible choose a man's story and woman's story.
- Try to get one formal employment story, one which is about 'creating one's own work, and also among these stories try to get one which is about 'losing work'. One story might include both "Getting work" and "Losing work" OR "Making work" and "Losing work"

If one or two of the people whose stories you want are not home, ask when you could come back to speak to others for 15 minutes, or where they are and if you can find them locally. If it is not possible, choose another story.

Where a link is made with household events on the Household Story, then make a short note on the Household Story, in addition to the note-taking.

STORY 1: WORKING FOR SOMEONE ELSE (formal or informal):

3.2.1 Getting work

- How did you first hear about this job?
- Did anyone give you information about the availability of the job? Who was this?
- Did anyone tell you what you needed to do in order to get the job? Help you to meet with the employer/ other help to apply for the job? (Allow time for them to tell this story) What is your relationship to this person? (If not a relative): How did you meet them? (social network, organization, etc.?)
- What skills did you need for this job? Did you have them when you started the job? How did you get them?

3.2.2 Leaving and losing work

- When did you stop working at this job and what was the reason for stopping? (Probe: Was the person laid off? If the person decided to leave, what were the causes/pressures? **Pay particular attention to the gender dimensions of these causes and consequences of job loss, and the responses.**)

Ask them to tell this story about loss of the job and give them time to tell it.

- After this work was lost, what did you do?
- Who helped you?
- What did your family do to compensate for the loss of income: Did anyone in the family have to: (*PROBES*): *Sell anything? Start working? Change the kind of work they were doing? Borrow money from a friend or a money-lender? Use your savings? Switch to less labour intensive crops? Take children out of school? Buy less expensive kinds of food or eat less? Buy less of other things (clothing or books for children, fertilizer, etc)? Move? Have anyone leave the house?*
- Is there anyone that you think could have helped you more than they did (*family, friend, chief, government, organization, etc.*)

If the person did not look for work afterward, or stopped looking after not finding a job, ask: Why did you stop looking for work?

STORY 2: CREATING ONE'S OWN WORK (formal or informal):

3.2.3 Making work

- When did you start your own business or earning money on your own?
- Why did you decide to do this?
- Were you in employment before that?
- How did you start the business?
- Who assisted you and how?
- What skills did you need for this work?
- Did you bring skills to this from formal employment? If yes, what were they? If no, how did you acquire them?
- What kind of information did you need to keep the business going? Where did you get it from?
- Does the business still exist? If not, what happened?
- If yes, do you think the business will survive?
- What are/were the most difficult things about running this business?

If the person did not look for work afterward, or stopped looking after not finding a job, ask:

- Why did you stop looking for work?

3.3 GENERAL QUESTIONS ON EMPLOYMENT FOR ANY PRESENT RESPONDENTS

Focus on 1993-98:

- 3.3.1 Has anyone in your household ever tried some kind of work and failed? Tell us about this.
- 3.3.2 Has anyone in your household been paid by neighbours and friends to do chores such as fetch water, fetch firewood, look after children, do shopping?
- 3.3.3 Has anyone in your household paid neighbours and friends to do these kind of chores for your household?
- 3.3.4 Has anyone been unemployed for a long period? *If this person is present, ask:*
Did you try to look for work during this time?
What did you need to get a job that you didn't have?

- 3.3.5 Has anyone ever been employed with regular work, and then they were made into casual workers (part time; no benefits, etc.)? Tell us about this.
- 3.3.6 What do you do to relax and enjoy yourself, when you are not working?

3.4 MIGRATION

Lay out the cards for all people identified as migrants/ HH members who do not live here all the time in the Household Roster. Ask for ALL such people:

3.4.1 Patterns of visiting

Can you tell us what his or her pattern of visiting is? How often in one calendar year did they come home, and for how long? Is the pattern of visiting different now to how it was in 1993 to 1998?

Fill out information on Table 3.2.

3.4.2 Contribution of migrants

Point to events map as a reminder of the period 1993 to 1998 and ask primarily about migrants during this period. Ask these questions in relation to these migrants in general (not about a specific person). Put special events on the Household Story Map.

- Does the business still exist? If not, what happened?
- What have these people sent to your household?
- Did you send anything to these people? What?
- How often did you communicate with him/her between visits? How?
- What are the good things that these migrants bring home when they come home (*prompts: information about jobs, goods, news of other places, money, other*)
- Did you send anything to these people? What?
- Have they ever helped anyone else in your family or community find a job? (who, how?)
- In the community in general, what are the bad things migrants bring home? (*prompts: violence, bad behaviour, illness, conflict, other*)
- How have the good things influenced other people in the community?
- How have the bad things influenced other people in the community?

3.5 AGRICULTURE

Only for households engaged in agriculture. Refer to Table 3.2 Crops, and Table 3.3: Livestock.

Observe whether they have crops and/ or livestock, and ask about these even if they said on the survey that the household had none.

For people with significant changes in landholding or animals:

I see that between 1993 and 1998 you gain/lost land, increased/decreased your agricultural production or your livestock.

- 3.5.1 *(For those who had losses)* What were the reasons for these losses? Please tell us the story of how this change came about? (prompts: debt problems; credit problems; drought; loss of access to water rights; no money to purchase inputs; insufficient household labour or ability to hire labour; illness of animals; theft of animals or crop; lack of interest in farming; access to new alternative employment)
- 3.5.2 How did you respond to this loss? What did you do?
- 3.5.3 What were the effects on your household?
- 3.5.4 *(For those who had gains)* What were the reasons for these new gains? Please tell us the story of how this change came about? (*new land inherited, new land from government; new help from govt; new help from NGO*)
- 3.5.5 General question on agriculture and livestock: Has anything changed between 1998 and now? How?
- 3.5.6 Where do you get your seeds from each year?
- 3.5.7 What are the main problems with farming these days?
- 3.5.8 We are interested in whether, between 1993 and 1998, women have got more power in relation to access to land and how land is used? What about between 1998 and now? Please explain this.

3.6 COOPERATION AROUND WORK

Use the Household Story to remind people of the timeframe and help them to think about the period between 1993 and 1998.

- 3.6.1 Did you lend or borrow any tools or equipment? We would mainly like you to answer these questions about the period 1993-1998. *(Try for that period but if they can't then ask about the present.)*
- 3.6.2 Did you jointly own any tools or equipment with other families in the area? Do you charge/get charged money? Do you loan things via an exchange?
- 3.6.3 If you need a*(pick a tool or piece of equipment related to what the respondent does)* who would you ask for it? Would you be charged to borrow it or would it be free.
- 3.6.4 Did you or your family ever help your neighbours in the fields or homestead? Were you paid or was it volunteer?
- 3.6.5 Did people in your community help your family in your homestead or fields? What did they do? Did you pay them?

MODULE 4

ORGANIZATIONS

Timing: about half an hour

4.1 MEMBERSHIPS ON ORGANISATIONS AND INFORMAL GROUPS FOR ENTIRE HOUSEHOLD

Step 1: Ask whether as many people in the household as possible can join this discussion. It is particularly important to get the HH members who in 1998 said they belonged to organizations. See Table 4.

Step 2: Explain that we are interested in how membership in organizations helps people to get ahead, and that we have information from 1998 on organizational membership in their

household that we would like to make more complete, in case some organisations or informal groups were missed. Read off a list of some of the different kinds of formal and informal organizations that we are interested in, including those on the list from 98 and additional kinds, but tell them that we may have missed some so they should suggest other kinds that exist in their community.

Sports clubs	Church groups
Development Committees	Singing groups
Stokvels	Water committees
Youth clubs	Farmers associations
Political organizations	Self-help groups
Savings clubs	Buying groups
Professional associations	Cooperatives
Dance groups	

*Step 3: Collect the cards of all household members, including migrants. Go through each member and ask what organizations they have belonged to between 1993 and the present. Refer to Table 4, to help people recall some memberships between 1993 and 1998. Point to the Household Story map to help them remember each year. Write a separate **yellow card** for each organisation mentioned, and write the name of the member on the card. Note taker records each member's organisation history. Be sure to add in new HH members who were left out of the previous surveys.*

Look for any possible relationships between their joining and other events in that period and ask about them.

4.2 TWO STORIES ABOUT ORGANIZATIONS OR INFORMAL GROUPS

Choose two organizations to focus on in the rest of the questions. Make this choice in the following way:

- *Ask the HH members present which organizations have been the most important in their lives and choose those stories.*
- *Try to choose a story from an organizational membership that occurred between 1993 and 1998. If there is none from that period, then ask for a more recent story.*
- *The actual member should be present to tell the story. If no member of an important story is at home, ask when you could come back to talk to them.*
- *Try to get a man's story and a woman's story;*

Step 4: If stories are not forthcoming because there are not two organizational memberships, then go to 4.3.2 and go through questions to the end of Module 4.

4.2.1 Joining and belonging

- How long were you a member?
- Did you hold a leadership position or were you an ordinary member?
- What was the purpose of the group? What were the activities?
- Do you know how the organization formed? What was the situation in the community that led to the formation of this organization?

4.4 NOT JOINING

This is particularly important for HHs with no or few memberships:
There are many organizations in the community (*interviewer should name a few that they could belong to but do not*). Why do you not join these organizations?

MODULE 5 TRUST AND SOCIAL RELATIONSHIPS Timing: about 45 minutes

We would like to ask some questions about your area in general:

5.1 COLLECTIVE ACTIVITIES

Sometimes people within a community come together to solve a problem or improve the community in some way. Has this happened in your community? How many times can you think of between 1993 and 1998? Could you give 1 example of this happening?

(Focus first on the 1993 to 1998 period. If there is not a story in that period you can ask about one since then. Prompt with activities such as infrastructure, child care, security, etc.) If you have heard the same story from two other households already and you hear an indication of a different story, ask about the different story.

5.1.1 Please tell us the story of how this happened.

- Whose idea was it?
- Who participated?
- Did any community organizations help?
- Did anyone make demands of government? Did the government help –Local government? What branch? Provincial? National?
- Did a person or organization outside the community help?
- Did anyone or anything stand in the way of the activity?
- What made it difficult to achieve the project's goal?
- Was it successful?
- What could have made it better?
- What were the impacts on the community?
- Have the impacts lasted?

5.1.2 Have people from around here tried to do something together and failed? Why did it fail? (*check issues of conflict, institutional interference, resource constraints*) Tell us the story.

5.1.3 Have people contributed money for community improvements? Have they contributed in other ways (*cook, lend their home, etc.*)?

5.1.4 Did people from here get together to do work for the community? (*e.g. stacking sugar, maize, building a fence, cleaning, etc.*) How often? Give some examples and **explain how this work was organized.**

5.1.5 Did people who are not family members share other things in your community or help each other, for example with child care, looking after sick people, sharing cooking equipment, other?

- 5.1.6 If there was a crime wave around here, who would get together to do something about it? What would they do? Who would act as a leader?
- 5.1.7 If the breadwinner of a family in your community had a sudden death and needed help, who would help? What if no-one from inside the family could help? (*look/probe for family, neighbours, organizations, government*)
- 5.1.8 If a family in your community had a sudden loss of their crop or animals and needed money, who would help them?
- 5.1.9 Are there any informal or formal groups of people in the community who have come together to help people who are sick? (*emphasize that this includes informal groups*). Tell us about how these groups function.

5.2 TRUST

- 5.2.1 Please explain in a few sentences, what makes a trustworthy family member?
- 5.2.2 Please explain in a few sentences, what makes a trustworthy friend?
- 5.2.3 Please explain in a few sentences, what makes a trustworthy leader?
- 5.2.4 In 1998, someone in this household said that there was a big change in the amount of trust in certain people or institutions. We would like to read these responses to you and ask you to help us understand what happened to make this difference. (*Read from Table 5.1 only those items where there was a shift in trust of at least 2 points on the scale, for example from 1 to 3, or 2 to 4. This is a retrospective question – do not fill out the trust scale for the present time. Please note whether the present respondent is the same as the respondent in 1998 – this is on the front cover of the HHIG.*)
- 5.2.5 Do you think people in your community trust each other well in matters of lending and borrowing? Has it got better, worse or is it about the same as in 1993?
- 5.2.6 People sometimes say that coming together with other people from the community to solve a problem or participate in activities increases the trust that people have in each other. Do you feel that you have greater trust in people after having gathered with them for (*name activities that they have mentioned*)? Or do you feel that you already had the same trust in them before this activity and it has not made any difference?
- 5.2.7 If you or someone in your family got very sick and couldn't work, who could you turn to for help with food or money?
- 5.2.8 Who would take care of your children if you needed help?
- 5.2.9 If you are a victim of a crime, who would you go to for help?

5.3 SAFETY

Refer to Table 5.2: In 1998 you said you felt more/less safe than you did in 1993. Why was that?

5.4 LEADERSHIP

We know that there are different types of leaders: those in the tribal authority or in politics, those in other formal organisations like churches and development committees, and those in less formal organisations, like savings groups, and child care groups. We would like to find out about the role played by different leaders.

- 5.4.1 Who are the leaders in this community?

- 5.4.2 If they are political or tribal authority leaders, ask:
How do they make decisions? When and how do community members get involved in making decisions?
- 5.4.3 Who are other people who have started things for the community around here? Can you tell us what they did and how they did it?
- 5.4.4 Are there women leaders in the community? Who are they and what do they do? Are there more women leaders now than before? What has made this change happen?

5.5 CEREMONIES

In many communities, people come together around weddings, funerals and openings of new public buildings.

- 5.5.1 Who goes to these different types of ceremonies? Everyone in the community or just some people?
- 5.5.2 What kinds of contributions are made? Do people give as much as they used to?
(Ask about all three types of ceremonies)
- 5.5.3 How often do you attend funerals? Is this more or less than you used to in the past?
- 5.5.4 What do you contribute at these funerals? How much does this cost you?

MODULE 6

CREDIT, DEBT, FINANCIAL INSTITUTIONS AND INSURANCE

Timing: about 30 minutes

People need access to money and to be able to save and to make loans. In 1998 we asked people in this household about borrowing money, how people used banks and stokvels and money lenders, or borrowed from people they knew. We would like to know more about this, because we think it is important to know what could be done to make providers more helpful to people. We want to know how credit and debt causes problems; and we want to know what things providers do that make people more secure.

6.1 ASSETS ON CREDIT IN 1993 AND 1998

6.1.1 In 1998 your household said that you had purchased some things in the last few years before then, some with a hire purchase or loan.

Refer to each item in Table 6.1 and fill in the unshaded areas. Note that the first half of the Table is for 1993, and the second half is for 1998.

The last question in Table 6.1 is 'Did you have any problems making payments?' If they had problems, ask:

6.1.2 What happened? Tell us the story. What did the store/bank/credit group do? What did you do? Who helped you?

If payments are complete or they have had no problems making payments, ask:

6.1.3 What helped you to be able to pay this back? Tell us this story.

6.2 LOANS, 1993 AND 1998

6.2.1 Loans 1993: We are interested in more information about your household's experiences with borrowing money. We have some information on loans taken out by your household way back in 1993.

*Refer to **Table 6.2 Part 1** and fill in the unshaded areas.*

*The last question in **Table 6.2 Part 1 Loans 1993** is 'Did you have any problems making payments?' If they had problems, ask:*

What happened? Tell us the story. What did the lender do? What did you do? Who helped you?

If payments are complete or they have had no problems making payments, ask:

What helped you to be able to pay this back? Tell us this story.

Note that it is possible that in 6.2.1 and in 6.2.2 they both had problems and paid the money back. In this case, ask both sets of questions.

6.2.2 Loans 1998: We also have some information on loans taken out by your household in 1998.

*Refer to **Table 6.2 Part 2 Loans 1998** and fill in the unshaded areas. The last question in **Table 6.2 Part 2** says 'Did you have any problems making payments?' If they had problems, ask:*

What happened? Tell us the story. What did the lender do? What did you do? Who helped you?

*If payments are complete or they have had no problems making payments, ask:
What helped you to be able to pay this back? Please tell us this story.*

6.3 COMPARING SOURCES OF FINANCE

*Complete the Checklist in **Table 6.3** and ask the respondents about the experience of the different sources of loans, and how they compare with each other. Probe for good and bad characteristics of the different sources. Listen for stories about people's experiences of being presented with barriers to joining/ getting support. For these questions, you can try asking respondents to speak for others in their HH who are not there. If their answers seem vague then focus just on the experience of people present.*

*For **Institutions**, ask about:*

- Proximity – the convenience of being nearby
- What questions do different agencies ask when looking for collateral? (for example, ID book, whether a person has an account in a shop, whether a HH member has a pension, whether the person has livestock or land.)
- Attitude to clients
- Whether they are trusted/ reliable to deal with. If yes, what makes them trustworthy? If no, what makes them not trustworthy?
- The conditions of repayment
- Other

For **Individuals**, ask:

- Did everything go fine?
- Did you experience any problems with that person?

6.4 INSURANCE POLICIES

Refer to **Table 6.4 Part 1 1993 Insurance, and Table 6.4 Part 2 1998 Insurance**. Fill in unshaded areas of **Table 6.4 Part 2**.

If there are any noticeable changes in insurance policies between 1993 and 1998, mention this and ask:

- 6.4.1 Please could you explain these changes?
- 6.4.2 What is good and what is bad about these insurance policies?

6.5 BURIAL SOCIETIES

- 6.5.1 What role do burial societies play around here?
- 6.5.2 What are the good things about them?
- 6.5.3 Do more people join them than they did 10 years ago?
- 6.5.4 What do people do if the burial society cannot cover expenses, or if they are not a member?
- 6.5.5 What problems do burial societies have? (*Probe about possible funding problems.*)

6.6 GOVERNMENT PENSIONS AND GRANTS, AND PRIVATE PENSIONS

Refer to **Table 6.5 Parts 1, 2 and 3**. Fill in the missing information for 1993 and 1998, and update this for the period 1999-01. Wherever there was a change (gain or loss) of an Old Age Pension or a Disability Grant, or a gain of a Child Support Grant, ask:

- 6.6.1 What year did you gain/lose this pension or grant?
- 6.6.2 Why did you gain/lose this pension or grant?
- 6.6.3 What did you do in response to the loss?
- 6.6.4 How did this gain or loss affect you and your household?

If between 1993 and the present there have been HH members over 60 and they are not receiving a pension (private or government), ask them to explain why.

- 6.6.2 If between 1999 and the present there have been children under 7 and they are not receiving child support grants, ask them to explain why.

MODULE 7 SPENDING ON EDUCATION Timing: about 20 minutes

7.1 SPENDING ON EDUCATION: ONE CHILD

*In households where there is a primary school or secondary school child or children, fill in **Table 7 Spending on Education, for one child only**. This is a retrospective question for the*

year 2000 – ask the respondent to recall what they spent on education on that child for the whole of last year.

- Rotate household by household between primary school and secondary school children.
- Rotate household by household between boys and girls.
- Do not ask about Grade 1 children.
- Ask about children attending government schools only.

Step 1: Identify the person in the household who knows most/ has most responsibility for the education expenses of that child, and attempt to have them as the respondent. If this is not possible, note carefully where answers are vague or uncertain – this itself will be a good lead as to the kinds of information missed in surveys.

Step 2: Go through each item on the left hand column, asking people to consider the months in which there is expenditure, and how much expenditure there is in that month. At the end of each item, do the calculation for annual spending for that item, and say:

‘So you spend about X rands per year on this item (name school fees, or uniforms) per year – does that sound about right?’

*Remember that where an item is marked with an *, enter into the sheet BOTH the amount spent, AND the thing the money was for. For example, a school fund could be for the buildings, or for a gardening project, or for special equipment.*

Notice that 1 row is given for school trips – different types of trips may be made through the year, and these should be entered under the relevant month column.

Where people make comments about spending this year, or comparisons between this year and previous years, make a note of this. Always indicate which years are being discussed.

7.2 MANAGEMENT OF EDUCATIONAL SPENDING – ALL CHILDREN, ALL SCHOOLS

Thinking about the period between 1993 and 1998:

- 7.2.1 Can you think of any time when the schooling of any child in your household was interrupted because of the costs of schooling? Tell us this story (*note year*).
- 7.2.2 Can you think of any time when the schooling of any child in your household was interrupted because they were needed to help with work for the household? Tell us this story (*note year*).
- 7.2.3 Has anyone in the household ever used any forms of savings to save for school expenses? Tell us about this (*what forms, how did it work?*)
- 7.2.4 How do you manage the educational expenses each year? Do you take it out of current money available, do you save in advance, do you take out loans? (*Probe about how the finances are managed.*) Did you ever do this differently in the past? (*find out about 93-98 period*)
- 7.2.5 Has anyone from outside the household contributed to the costs of education of children in this household? Who are they?

7.3 GENDER DIFFERENCES IN SPENDING

Do you think that there a difference between what is spent on education for boys and for girls, for children in the same grade and school? (*Ask in general rather than about specific children.*) If so, what kinds of expenses are different?

7.4 NON-SCHOOL RELATED EDUCATIONAL EXPENSES

Is there any other type of spending to do with the education and enrichment of the children in this household, which is not spent through the school? What is it, how much is spent on it, and on which children?

7.5 GOING AWAY TO SCHOOL

- 7.5.1 During 1993 to 1998, did any children in this household not go to the nearest school? Why?
- 7.5.2 Where was the school and how far away?
- 7.5.3 If the child went afar for secondary school between 1993 and 1998, where did they go/what did they do afterward, e.g. did a child who went to the city for school stay there or go somewhere else? What did they do there?

MODULE 8 INTEGRATION AND WRAP UP

Timing: about 20 minutes

In this community, information collected in 1993 and then later in 1998 showed that some people in the community got better off and others got worse off.

- 8.1 Could you explain to us what is it you think causes people to get ahead or to fall behind?
- 8.2 Do you have any examples of families that you know have got ahead and why you think they did? Any examples of families that fell behind and why you think they did? *Explain that we don't want their names, just the stories.*
- 8.3 Do you feel that your family was doing better or less well in 1998 than you were in 1993? Could you explain why you think that is? Thinking back since 1993 what are the main things that explain the fortune of your family?

(For families that moved up and down): What would you have done differently if you could to help your family to have done better?

(For families that moved down) What are the things that you did well, that helped you the most since about 1993?

- 8.4 Do you think that conditions in the community improved or worsened since 1993? What are the main reasons for this? What do you think needs to happen in order for your community to do better/even better?
- 8.5 What are the two main problems in your community? What should be done about each of them?
- 8.6 What are the three best things about the community?
- 8.7 Who in your community would you like your children to grow up to be like?

- 8.8 What does it mean to be rich? What would you have that would make you feel rich?
- 8.9 What does it mean to have “well-being”? *Think of a way to explain this so that it doesn't just mean money, but overall well-being.*
- 8.10 What is the future you would like to see for your family? What kind of work would you like to have? What work would you like your children to have?
- 8.11 What would have to happen in order to achieve this? Who could help you?
- 8.12 Where would you most like to live? Why?

Bring the interview to an end by:

- *Giving people a chance to ask further questions about the research*
- *Expressing thanks*
- *Explaining about the Information Package, giving them a sheet of its contents*
- *Explaining how long the team will be there*
- *Explaining how to get hold of us once we have left*
- *Itemising any list of things you have undertaken to do (sending information etc)*

Household Interview Summary Sheet

The Interviewers should fill this in after the Household Interview is completed, when they have left the Household. Please use both pages.

Cluster Number:

Household Number:

Household Name:

1. This HH is one which
 - was never poor
 - got ahead/ moved out of poverty
 - fell behind/ moved into poverty
 - was always poor

2. The per capita expenditure grew/ fell by %, so they became
 - somewhat poorer
 - much poorer
 - stayed the same
 - somewhat richer
 - much richer

The per capita income grew/ fell by%, and this is consistent/ inconsistent.

3. At the end of the interview, this is the summary of the HH story, and this is what seems to be the main explanations for why the HH seems to have become richer or poorer, or has stayed the same. (Please use both pages.)